AARP
The Magazine

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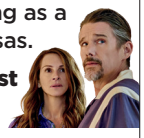

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ON THE COVER: Ringo Starr photographed by Peter Yang in Los Angeles on September 5, 2023. Wardrobe stylist: Mark Holmes for the Wall Group; groomer: Julie Canales

Clockwise from top: Illustration by Liam Eisenberg; Matt Roth; Illustration by Sean McCabe; Adam Hester; Illustration by Agata Nowicka; Erik Carter/August; Jojo Whilden/Netflix; Dylan Coulter. Center: Shayan Asgharnia; Logo by Matt Lehman

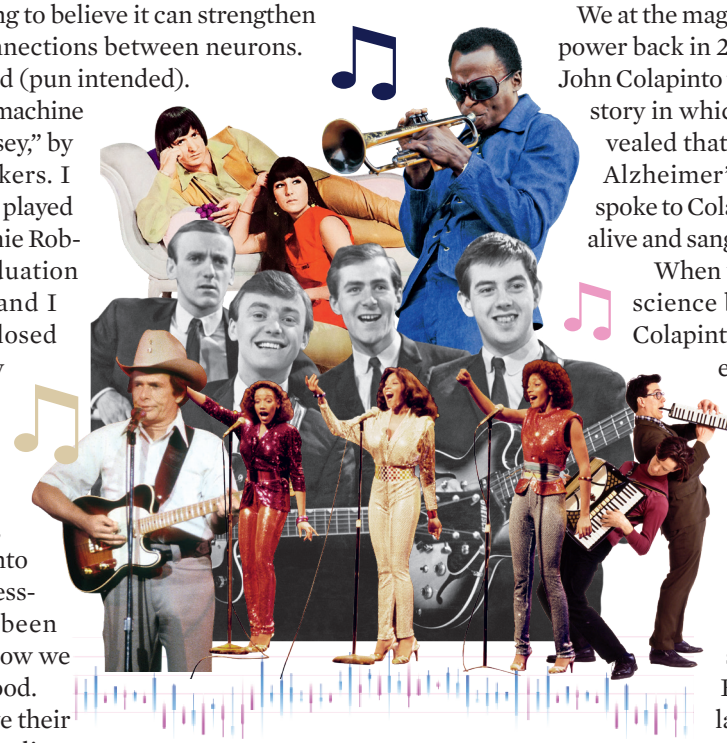
Robert Love EDITOR IN CHIEF

You Must Remember This ...

How music triggers memories–and offers surprising hope

IS THERE A SONG that takes you back—to a place, a time, a love of your life? But why even ask? I already know the answer. Music has this mysterious power to reawaken long-buried memories in our brains. And scientists are coming to believe it can strengthen and even revive the connections between neurons. That's heady stuff indeed (pun intended).

My own musical time machine is "Ferry Cross the Mersey," by Gerry and the Pacemakers. I heard this poignant song played by a cover band at Melanie Roberts' eighth-grade graduation party in Long Island, and I was transfixed. Eyes closed now, I can still hear every note, feel the dampness under my suit jacket and recall with wonder the girls of St. Ignatius Loyola grammar school, suddenly transformed into young ladies in party dresses and heels. We had been children together, and now we were halfway to adulthood.



Left to right, top row: **Sonny and Cher, Miles Davis; *middle row:* Gerry and the Pacemakers; *bottom row:* Merle Haggard, Sister Sledge, They Might Be Giants**

Magazine staffers have their own stories. Executive Editor Stephen Perrine tells me that old country songs like Merle Haggard's "Swinging Doors" remind him of his dad and uncles. The first few notes of the "Pink Panther" theme whisk Senior Editor Claire McIntosh back to a New York afternoon when a street saxophonist broke off his solo to pay musical tribute to her fuchsia outfit. Deputy Editor Neil Wertheimer recalls the first time, at age 13, he heard classic jazz—specifically, a mournful ballad by Miles Davis. Wertheimer eventually became a music reviewer and even named his son Davis. And Senior Writer/Editor Nancy Kerr says "We Are Family" by Sister Sledge brings her back to her sorority days—"And yes, I still sing and dance to it, to my teen's embarrassment."

Not all the memories were happy, though. Robin Katzman, who coordinates much of our celebrity coverage, recalled learning of her parents' divorce via the Sonny and Cher song "You Better Sit Down Kids." And for Executive Editor George Mannes, the upbeat 1996 They Might Be Giants version of "New York City" took on a darker meaning when it came up on his MP3 player during a jog not long after 9/11. "Years later, 'New York City' can still make me tear up," he says.

We at the magazine got a glimpse of music's power back in 2020, when we sent journalist John Colapinto to profile Tony Bennett, in the story in which the singer's family first revealed that he had been diagnosed with Alzheimer's disease. The singer barely spoke to Colapinto, but miraculously came alive and sang when a pianist began to play.

When we decided to investigate the science behind that miracle, we put Colapinto on the job. What he discovered (see "The Extraordinary World of Music and the Mind," page 44) is a burgeoning field of science that is discovering new ways for music to help patients—and the rest of us. Some of Colapinto's sources were members of a study on music by the Global Council on Brain Health, a scientific collaborative convened by AARP to advance the science of cognition to help people age well.

As part of our nod to music and memory, journalist Rob Tannenbaum was able to get Ringo Starr to open up about his own musically triggered memories (see "Ringo," page 40). But our inquiry goes beyond the pages of this magazine. AARP is blessed with a talented staff who produce pieces for our website, e-newsletters and social media, as well as virtual lectures and events. Members of all of these teams got into the act, producing dozens of pieces about the impact of music on the lives of people over 50. You'll find a sampling listed on page 53 ("The Music and Memory Project"), and links to the whole project at aarp.org/musicandmemory.

We hope the project will get you thinking about the mysterious, miraculous power of music in your own life.

SHARE YOUR MEMORIES

Visit our Facebook page at facebook.com/aarp to join the conversation. And let's all resolve to listen to more music—and make more sweet memories—in 2024.

Davis: David Redfern/Redferns/Getty Images; Sonny & Cher: LMPC via Getty Images; Pacemakers: NCJ-Topix/NCJ Archive/Mirrorpix via Getty Images; Haggard: Larry Hulst/Michael Ochs Archives/Getty Images; Sister Sledge: Michael Putland/Getty Images; They Might Be Giants: Janette Beckman/Redferns

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When did a night out stop becoming something to enjoy and start becoming something to flaunt?

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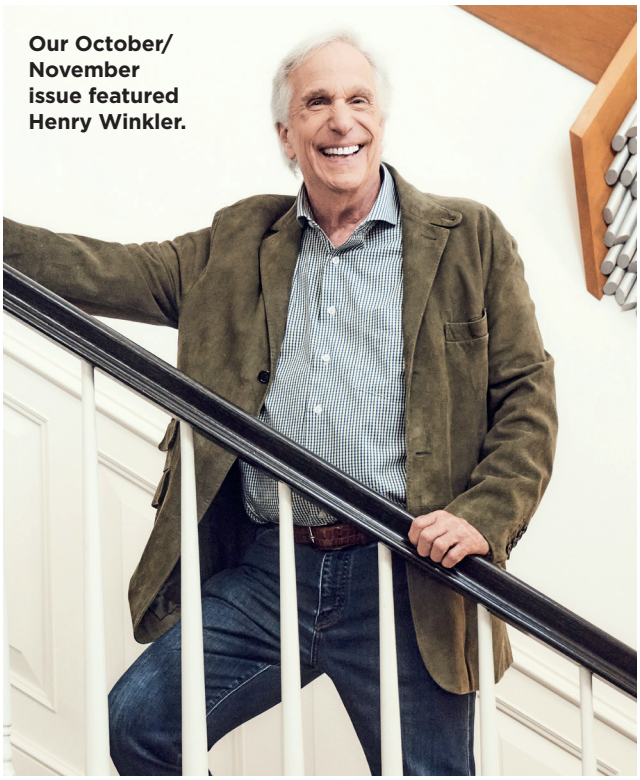

Our October/ November issue featured Henry Winkler.

WHAT YOU'RE SAYING

Heeeeyyy ... what a wonderful actor!
Lori E. Anderson, Facebook

Love the Fonz, but I'm happy with his Hallmark movie!
Deb Hickman, Facebook

Great story. Can't wait for his book!
Denise White, Facebook

His infectious smile makes me smile.
Leo Cannatella, Facebook

Great advice. I'm grateful for it.
Dene Peachey, Facebook

WILD ABOUT WINKLER

Amazing article ["Henry Winkler's 6 Lessons of Reinvention"]. I met him and his lovely family in the '90s. As the article says, Winkler is warm, inquisitive and funny. My late husband and son both went through the challenges and discrimination of dyslexia (my husband was often placed in a corner with a "dunce" cap at school). Winkler rose to become a light to children and adults alike in the fight to deal with it and thrive—a force to be reckoned with!

MARTHA MASIELLO
Cocoa Beach, Florida

Such an enjoyable article! I could've stopped reading after the part about his fun-filled house for grandkids (my hope one day). I was a teenager during *Happy Days*. To see that he has far eclipsed that and reached numerous young ones with his books makes me appreciate him all the more!

KENNY EISENMAN
Birmingham, Alabama

MARTHA ... STILL GOING STRONG

I was elated to see Martha Stewart featured in the latest issue ["I Work Hard Every Day"]! I admire her vitality and zest for life. And oh, wow, she is aging flawlessly. I enjoyed catching up with her!

CHAD SEXTON
Knoxville, Tennessee

FORK IT OVER

"Food-Delivery Frustrations" said it's better not to get plastic utensils in the first place. Yes. But if you end up with a big batch, donate them to schools, houses of worship, homeless shelters or other organizations.

CHARLES McCOOL
Reston, Virginia

DRIVE SAFE!

The article "Driving in the Dark" rang true. I didn't drive at night for five years because of my eyes. But I bought a new car for its new safety features. Driving home in the dark, I was so pleased. The headlights are awesome, and the brights can be set to automatically turn off for oncoming cars! On top of that, it has lane sensors and auto steering. This is great for a curvy dark road. Most new cars offer these features.

ELIZABETH HARLESS
Chadbourn, North Carolina

I stopped driving at night and in low visibility conditions three years ago when I was 66. In addition to aging, I have a special eye condition that has affected my night vision. Although it has curbed my social life to some degree, I've made peace with the decision, and if I want to do something at night, I can take an Uber. I imagine that others are in the same boat.

GEORGIA FOX
Boone, North Carolina

BUNDLE OF JOY

I loved Jaimie Seaton's article ["The Zen of Snuggling"]! It's heartwarming to see how babies bless and nurture us in all stages of our lives.

PATTE SMITH
Raleigh, North Carolina

SEND YOUR LETTERS The Mail, AARP The Magazine, 601 E St. NW, Washington, DC 20049; email: aarpmagazine@aarp.org; social: @aarp. Submissions may be edited. **FOR THE BLIND** Listen to AARP The Magazine on the National Federation of the Blind's NFB-NEWSLINE. For more information about this free service, go to nfb.org or call 866-504-7300.

Clockwise from top left: Shayan Asgharnia; Kevin Cooley; Getty Images

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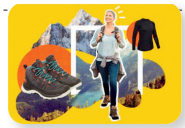
> ANSWERS! Read the *AARP Bulletin* anytime, online. Our December cover story answers the most common health questions of this moment.



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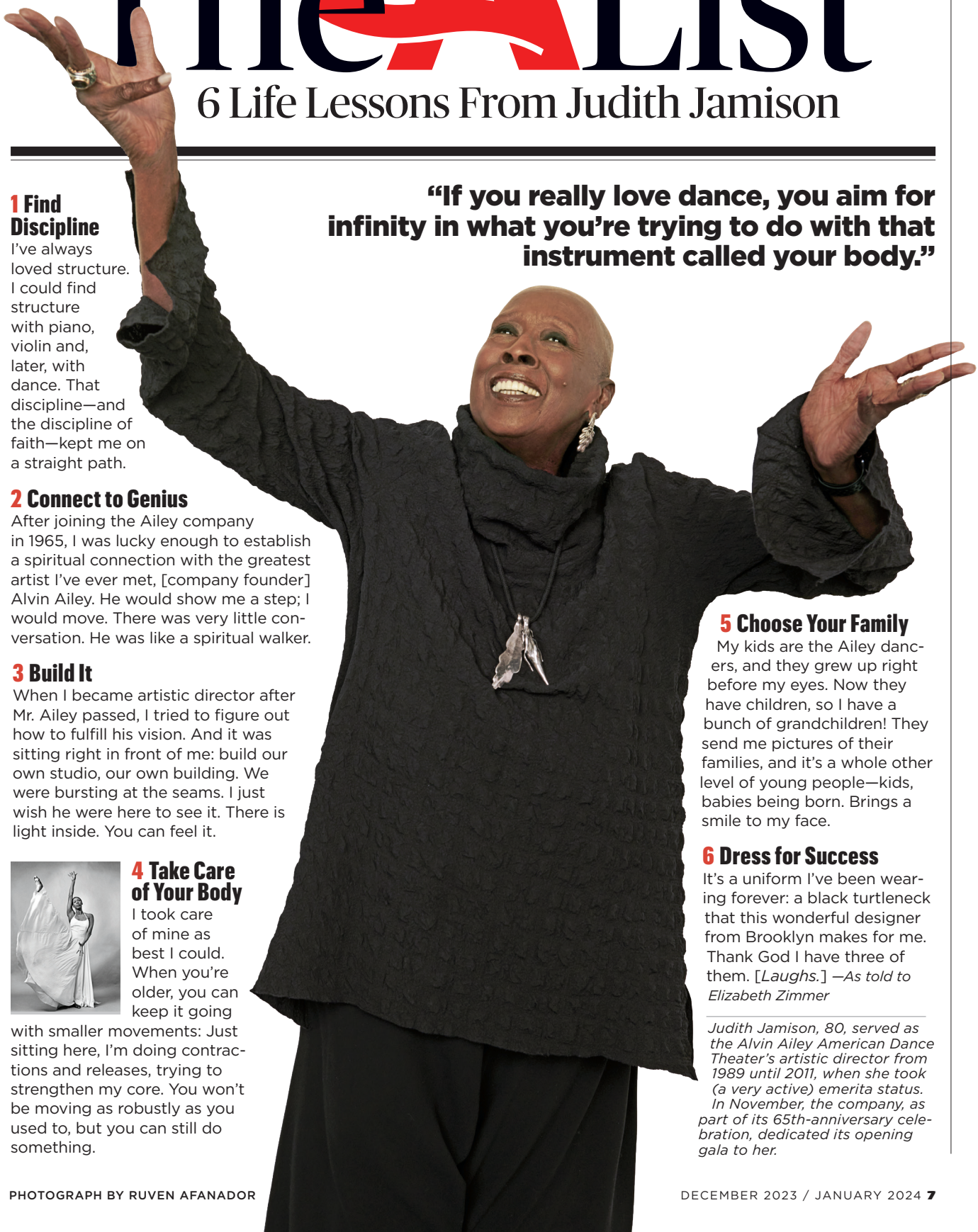
The A List

6 Life Lessons From Judith Jamison



"If you really love dance, you aim for infinity in what you're trying to do with that instrument called your body."

1 Find Discipline

I've always loved structure. I could find structure with piano, violin and, later, with dance. That discipline—and the discipline of faith—kept me on a straight path.

2 Connect to Genius

After joining the Ailey company in 1965, I was lucky enough to establish a spiritual connection with the greatest artist I've ever met, [company founder] Alvin Ailey. He would show me a step; I would move. There was very little conversation. He was like a spiritual walker.

3 Build It

When I became artistic director after Mr. Ailey passed, I tried to figure out how to fulfill his vision. And it was sitting right in front of me: build our own studio, our own building. We were bursting at the seams. I just wish he were here to see it. There is light inside. You can feel it.

4 Take Care of Your Body

I took care of mine as best I could. When you're older, you can keep it going with smaller movements: Just sitting here, I'm doing contractions and releases, trying to strengthen my core. You won't be moving as robustly as you used to, but you can still do something.

5 Choose Your Family

My kids are the Ailey dancers, and they grew up right before my eyes. Now they have children, so I have a bunch of grandchildren! They send me pictures of their families, and it's a whole other level of young people—kids, babies being born. Brings a smile to my face.

6 Dress for Success

It's a uniform I've been wearing forever: a black turtleneck that this wonderful designer from Brooklyn makes for me. Thank God I have three of them. [*Laughs.*] *—As told to Elizabeth Zimmer*

Judith Jamison, 80, served as the Alvin Ailey American Dance Theater's artistic director from 1989 until 2011, when she took (a very active) emerita status. In November, the company, as part of its 65th-anniversary celebration, dedicated its opening gala to her.

Makeup artist: Andrea Fairweather/Fairweather Faces; inset, Jack Mitchell/Getty Images

PHOTOGRAPH BY RUVEN AFANADOR

Jasmine

Arborio

Rice by Any Other Name

A world of flavors and textures are available for making mains, sides and desserts. Iron Chef ***Masaharu Morimoto*** *offers a guide*

	BASMATI	JASMINE	ARBORIO	BROWN	WILD
What to Know	A long-grain type of white rice that originated in the Himalayas	A fragrant, popular variety of white rice cultivated primarily in South Asia	A short-grain variety prized in Italy. Processing retains starch.	Milling retains its bran and germ. Uncooked, it keeps well in freezer.	Harvested from semi-aquatic grasses native to North America
Characteristics	Soft, light and fluffy	Slightly sweet, aromatic; can be sticky when cooked	Short, oval shape with a creamy cooked texture	Earthy, nutty and chewy; the most fiber and vitamins of any rice	Thick, sturdy grain; nutty flavor
Best Uses	Pilaf; as a side for braised or roasted meats	Hibachi-style fried rice; with fish	Risotto; rice pudding	Salads; as a side for chicken and vegetables	As a side for seafood or chicken; stuffing
Cooking Method	Sauté with olive oil before boiling.	Multicooker, electric rice cooker	Don't rinse; cook slowly, steadily adding hot liquid.	Stovetop, oven, multicooker	Longer cook time in a roomy saucepan

Basmati

Brown

Wild

Chef's Secret to Perfect Rice

For restaurant-grade rice that isn't mushy or clumpy, rinse before cooking to reduce starch: Fill bowl containing grains with water and swish, then strain. Repeat steps until water runs clear. *—Kelsey Ogletree*

PHOTOGRAPH BY AUBRIE PICK

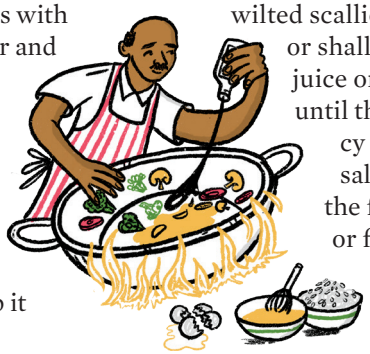
Food stylist: Amanda Anselmino; prop stylist: Jillian Knox

What to Do With a Limp Carrot

Past its prime doesn't mean put in the trash. Here are tricks for getting good use out of vegetables with a little droop

Add to soup. Your vegetables soften in soup anyway. Chop up a variety of them, and place in a pot of simmering broth. If you have leftover frozen vegetables, add those too. Enjoy the chunky mix as is, blend it to make a smooth version, or strain and freeze the vegetable stock for later use.

Fried rice. Sauté chopped leftover vegetables with avocado oil, ginger and garlic, then add cooked rice and a splash of soy sauce. Stir in a beaten egg. If you have leftover chicken or beef in the fridge, chop it up and include it.



Scramble. This is perfect for a quick, healthy meal. Chop your wilted vegetables into small pieces, sauté them with garlic and a bit of olive oil, then add beaten eggs. Got some wilted fresh herbs? Add those too.

Green sauce. Place your chopped wilted greens and other vegetables in a food processor. If you have herbs, add them, along with garlic, wilted scallions or bits of onion or shallot. Blend, adding lemon juice or vinegar and olive oil, until the mix is the consistency of a sauce. Season with salt and pepper. Keep it in the fridge to use on chicken or fish, blend it with yogurt as a dip, or stir it into pasta or potatoes.

—Beth Lipton

MY FAVORITE INGREDIENT

SUNCHOKES

From late fall to early spring, I never pass up sunchokes—root vegetables in the sunflower family that taste like nutty potatoes and have the texture of water chestnuts—when I see them. Choose tubers that are heavy and hard. I wash them, cut them into pieces with the skin on, and boil them with chicken stock, butter, salt and pepper to make a blended soup. It has a lot of umami. *—Okan Kizilbayir, chef de cuisine, Salt, Amelia Island, Florida*

Illustrations by Vidhya Nagarajan; Getty Images

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The Best Months to Visit National Parks

PEAK TIMES FOR nature and climate in the great outdoors often don't align with peak vacation season. This is ideal for older Americans with greater flexibility in their schedules. Kurt Repanshek, the founding editor in chief of NationalParksTraveler.org, offers some handy guidance for timing your national park trip. *—Veronica Stoddart*

PHONE, WHERE'S MY CAR?

WE'VE ALL had that sinking feeling of forgetting where we parked. Good news: You can use your smartphone to guide you.

iPhones

APP: Apple Maps
SETUP: If you connect your iPhone to your car using wireless Bluetooth or Apple CarPlay, the app automatically drops a Parked Car marker on its map. If you don't connect your phone to your vehicle, you can manually drop a pin on the map after you park. Open the app, and then press and hold the Parked Car dot showing your location. Tap the small version of the map that pops up, then select Drop Pin and Add to Favorites.
TO FIND YOUR CAR: If you connected your iPhone to your vehicle, open the app and tap on the Parked Car pin. If you manually dropped the pin, open Maps, select Favorites, then select the most recent pin.

Android phones

APP: Google Maps
SETUP: After you park, tap the blue dot on the map that shows your location. Tap Save Parking.
TO FIND YOUR CAR: Open the app. Tap the search bar, followed by Parking Location. On the bottom of the screen, tap the Directions and Start buttons. *—Marc Saltzman*

Getty Images (2)

ILLUSTRATIONS BY JOEL KIMMEL

When the Grandpets Come to Visit

The holidays are a time for family–including the 'fur babies'

PENELOPE LEMOV has four grandchildren, but it feels like six. "Our children's pets are members of their families, and we have to treat them that way," says the 84-year-old from Bethesda, Maryland.

Pets' fulfilling the role of children was first noticed in the 1980s, says Shelly Volsche, a Boise State University anthropologist. But the trend has grown. "It's not as clear-cut as 'Millennials are crazy,' which we sometimes hear," Volsche says. "It's more a matter of society providing opportunities beyond getting married and having children. Companion animals can be a good middle ground for some."

Pet parents may choose to stay home from work when their pet is sick, whip out the credit card for pricey vet bills, set up playdates or buy high-priced pet food. And according to a survey by pet-supply retailer Chewy, 76 percent of people bring their pets on vacation and to visit family.

Philip Tedeschi, founder of the Institute for Human-Animal Connection, knows how this works. At gatherings with his three adult children, there are as many dogs on hand as people. He and Volsche offer some tips for grandpet visits.

Arrange for a calm entrance. Animals can get overwhelmed. Greet the pet individually in the backyard or another placid environment.

Prepare a refuge. Make the room where the pet is staying peaceful. If possible, your child should bring the pet's bed, for familiarity, or at least some favorite toys. Let a dog decompress there for 30 minutes before rejoining the gathering, Tedeschi advises. Allow cats more time to acclimate.

Request a heads-up. Ask your child, "Can you call us ahead when you're half an hour away?" Tedeschi says. That will give everyone at the gathering enough time to prepare for the pet's arrival.

Adjust to the pet's routine. This is one area where a grandpet may really be like a grandchild. It's best to keep a pet on a familiar schedule as much as possible. If a dog is used to taking a walk in the morning, accommodate that.

Talk it out. Communicate with guests ahead of time to make them aware that a pet will be present, and assess everyone's comfort level.

Respect the pet owner. Volsche's top tip is not to judge how your child treats a pet. And little efforts matter, she says. For example, Volsche's mom avoids putting garlic seasoning on part of the holiday duck so her child's pet can have some, as garlic can be toxic for dogs and cats. *—Jenna Gyimesi*

Things You Never Clean but Should

THIS WINTER may be a good time to target some household items that you might not think need a good washing but really do.

OVEN

Purdue University food science professor Haley F. Oliver says a dirty oven is a fire hazard. Spread a paste of baking soda and water. Scrub with a sponge and warm soapy water. Wipe clean.

MATTRESS

Bacteria from our skin and saliva can build up. Run a hand vacuum across the mattress. Sprinkle baking soda over the mattress to deodorize, and vacuum again to remove the baking soda.

DISHWASHER

If you don't clean it on occasion, "you end up rewashing your dishes with old dirt," Oliver says. Remove the filter and scrub with dish detergent. Place a mug with white vinegar on the top rack and run a cycle. *—Jodi Helmer*

ALL THE FUN, LESS TRASH

Avoid massive party cleanup with these tips

> **Decorations:** Consider your decorations not single-use but rather a long-term investment. "Think of something you can reuse that you can put in a storage box and save for next year's event," says Eric Goldstein of the Natural Resources Defense Council.

> **Dinnerware:** Rent washable cups, plates and utensils from a party-supply store, Goldstein advises.

> **Gifts:** "Come up with ideas that don't involve generating any waste," Goldstein says. Consider a museum membership, theater tickets or language lessons. *—Julie Goldenberg*

Grandpets illustrations by Serge Seidlitz; from top, Shutterstock; Alamy

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Books to Give and Get

Inspiring, entertaining and fascinating recent releases for every interest

Sports/Travel

Why We Love Baseball: A History in 50 Moments
by Joe Posnanski
The sportswriter highlights stories of exhilarating feats including Babe Ruth surpassing Lou Gehrig to set the home run record in 1927 and Don Larsen's perfect game in 1956.

100 Bike Rides of a Lifetime: The World's Ultimate Cycling Experiences *by Roff Smith*
Both casual and ardent cyclists will find inspiration in a roundup of biking destinations worldwide, with gorgeous photos as well as advice on where to stay and things to do along the way.

Fiction

The Exchange
by John Grisham
This sequel to Grisham's blockbuster *The Firm* returns to the story of Mitch and Abby McDeere, reconnecting with them 15 years after they revealed the crimes of a Memphis law firm.

The Penguin Book of Murder Mysteries
edited by Michael Sims
An anthology of lesser-known stories from the 19th century, when murder tales began to feature detectives deciphering clues—and fingering criminals.

North Woods
by Daniel Mason
Mason's wonderful novel centers on a house in western Massachusetts and its various inhabitants—some haunted (literally) by their predecessors—from the precolonial era to modern times.

History

Becoming Ella Fitzgerald
by Judith Tick
Music historian Tick takes readers on a fascinating dive into the life of the legendary jazz singer.

Flee North: A Forgotten Hero and the Fight for Freedom in Slavery's Borderland *by Scott Shane*
Shane tells the remarkable story of abolitionist Thomas Smallwood, a Black man who escaped slavery and helped hundreds of others through the Underground Railroad (a term he coined).

The Core of an Onion: Peeling the Rarest Common Food
by Mark Kurlansky
Enjoy this quirky treatment of a microtopic from the best-selling author of, among others, *Cod, Paper* and *Milk!* This book explores the onion and how it has shaped global cuisine through the centuries, with recipes.

Other

Dr. Seuss's How the Grinch Lost Christmas!
by Alastair Heim
For the grandchildren, this sequel is illustrated by Aristides Ruiz in the style of the beloved original, and it finds the reformed Grinch returning to Whoville one year after his dramatic theft of the villagers' Christmas, hoping to create the most fantastic celebration of all.

—Christina Ianzito

COOKBOOKS

Latinísimo: Home Recipes from the Twenty-One Countries of Latin America *by Sandra A. Gutierrez*

Seafood Simple *by Eric Ripert*

The Unofficial Ted Lasso Cookbook: From Biscuits to BBQ, 50 Recipes Inspired by TV's Most Lovable Football Team *by Aki Berry and Meg Chano*

Jeff Elkins

For more reviews, author interviews and book talk, go to aarp.org/books.

She's the Only One

Melissa Etheridge on her heroes, hits and unconventional voice

MELISSA Etheridge isn't shy about reflecting on her life. This fall, the 62-year-old singer-songwriter released her second memoir, *Talking to My Angels,* and performed a limited-engagement Broadway show, *Melissa Etheridge: My Window,* featuring storytelling and music. Next up is a documentary about a recent concert she played at a women's prison in her hometown of Leavenworth, Kansas, as well as a corresponding live album.

What do you consider your musical awakening?
When I was 6 or 7 or 8, my parents took me into Kansas City to see the movie *Funny Girl*. And when Barbra Streisand was singing "People," it was the most beautiful thing I'd ever heard and seen.

What's the first record you bought?
My father bought me my first record, Carole King's *Tapestry*. I loved that. But my sister was four years older; she was the rock and roll wild child. She had Led Zeppelin, the Rolling Stones, Humble Pie. And I started listening to that.

When did you make your own music?
My father brought a guitar home for my sister when I was 8, and I begged to play it. They said, "No, your fingers will bleed." I went and took lessons and my fingers did bleed, but I kept playing. Now I have very strong calluses.

Did you have a plan B?
No, I never learned to be anything else. I was able, at 12 years old, to make money singing. So I always knew, hey, I could go down to the mall and put my guitar case out and, you know, eat.

How did your unique voice develop?
I started singing in whiskey-and-smoke-filled bars when I was 12. And I starting singing country, like Tammy Wynette—big, full-throated songs. I never understand how low my voice is until I'm on the phone and someone says, "Yes, sir, what can I do for you?"

"I'm the Only One" was a top 10 hit in 1993. How did that song come about?
I was in a relationship that brought me heartache. I never wanted to write a song that was "Oh poor me." I needed to say, "No, you're wrong." —*Craig Rosen*

← **EXCLUSIVE VIDEO** Scan the QR code to watch Etheridge discuss her most popular songs.

More Than Words

WHEN IT comes to books written by or about musicians, it seems natural that music should also be part of the audiobook experience. Now that's happening. Press play on these.

***SURRENDER: 40 SONGS, ONE STORY* by Bono**

The U2 singer uses song titles as chapter titles, with reimagined versions of those tunes—such as "With or Without You" and "Beautiful Day"—serving as entry points. Some of these recordings were later released on the 2023 album *Songs of Surrender*.

***FROM THE STREETS TO THE SUITES (WORDS + MUSIC, VOL. 36)* by Snoop Dogg**

As part of Audible's *Words + Music* series, Snoop shares tales of his rise from the streets of Long Beach, California, to become a hip-hop legend. Listeners are treated to live versions of such hits as "Nuthin' but a 'G' Thang" and "Gin and Juice."

***MORE MYSELF: A JOURNEY* by Alicia Keys with Michelle Burford**

Keys uses bursts of piano to punctuate the chapter openings and includes other musical interludes at various points. For example, when she talks about experiencing writer's block while trying to compose future hit song "Diary," she sings to tell the story. —*C.R.*

Hair and makeup: Stacy Hummell. From top: Jeppe Gustafsson/Alamy, Courtesy Audible, Courtesy Flatiron Books

PHOTOGRAPH BY DYLAN COULTER

History, Made Epic

New movies dramatize important people and moments of the past

THE COLOR PURPLE

In theaters December 25

• This adaptation of the hit Broadway musical adds a dash of magical realism to a fiction deeply rooted in the reality of rural Georgia in the early 1900s.

Inspired by the Pulitzer-winning novel by Alice Walker, 79

In theaters December 25 • ***Miami Vice*** producer Michael Mann, 80, directs a biopic about Enzo Ferrari (Adam Driver) in 1957, when his motorists risked their lives to win a 1,000-mile race and save his company.

Inspired by the tumultuous life of champion Grand Prix driver turned legendary automaker Ferrari

FREUD'S LAST SESSION

In theaters December 22 • The film's debate between Sigmund Freud (Anthony Hopkins, 85) and C.S. Lewis (*Downton Abbey*'s Matthew Goode) never happened, but it illuminates their ideas about God, Freud's gay daughter and Lewis' love for his dead friend's mom.

Inspired by psychoanalysis founder Freud and Christian writer and literary scholar Lewis

THE ZONE OF INTEREST

In theaters December 15 • The year's most-buzzed-about foreign actress, Sandra Hüller, plays the "Queen of Auschwitz," the wife of Nazi commander Rudolf Höss (Christian Friedel), who tends to her kids in an Edenic garden lit by the crematoria yards away. *—Tim Appelo*

Loosely based on Martin Amis' novel of the same name, inspired by Höss

ALSO PLAYING

Two new movies with A-list talents cast light on society's troubles

LEAVE THE WORLD BEHIND

In theaters; on Netflix December 8

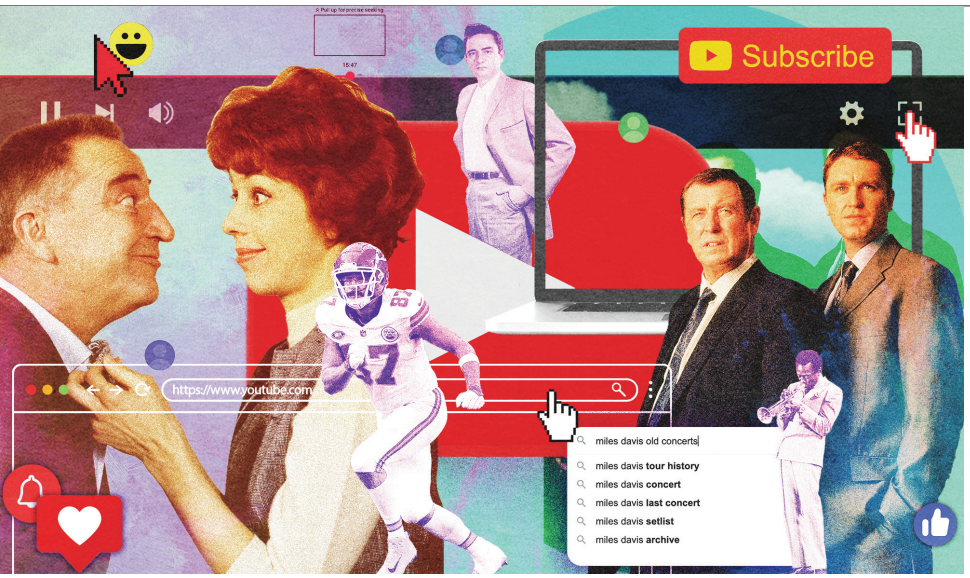
Producers Barack and Michelle Obama present a thriller about a couple (Julia Roberts, 57, and Ethan Hawke, 53), their ritzy Airbnb host (Mahershala Ali) and a doomsday prepper (Kevin Bacon, 65) whose paranoia seems appropriate as a massive cyberattack devastates America. They're on their own—but will they turn on each other?

AMERICAN FICTION

In theaters December 15

In a barbed comedy that's also a heartwarming drama, curmudgeonly professor and author Thelonious "Monk" Ellison (Jeffrey Wright, 58) writes a book satirizing every urban gangsta stereotype he hates. He's aghast when it becomes a bestseller with a multimillion-dollar movie deal, as he struggles to find a nursing home for his mom (Leslie Uggams, 80), who has dementia. *—Tim Appelo*

Photo credits on page 75



YouTube on TV: What to Know, What to Watch

Don't overlook these intriguing new entertainment options

How big has YouTube become? The answer is half-the-planet big. That is, 52 percent of internet users worldwide access YouTube's repository of an estimated 1 billion videos at least once a month, making it the second-most-used search engine in the world, after Google (which, by the way, owns it). And yet, how many of us tap into YouTube's countless and often surprising entertainment choices to watch on our televisions? It's not just for cat videos anymore! Here's some advice to get started.

Connecting shouldn't be hard ...

Assuming you have a smart TV, there are a few ways to connect. Many new televisions have a YouTube app already loaded that immediately links you to its library. Or you can link your smartphone, tablet or computer to your TV and use that as your source. You can also hook up YouTube to your TV with devices like an Amazon Fire TV Stick or Apple TV.

... but finding what to watch might be.

YouTube is like a massive public library: Random browsing can be overwhelming. To make your visit effective, you need to have some inkling of what you want to watch and how to find it. The finding isn't hard: You type in the name or info, as you would on any internet browser, then either choose from what the site surfaces or refine your search terms. As for what to watch, use your imagination. Any movies, concerts, old shows, topics or how-tos come to mind? YouTube has built up an impressive library of rotating long-form video content, from TV's *The Dick Van Dyke Show* to movies like *Moonstruck* and *The African Queen*. There are also listings out there; for example, each month, Rotten Tomatoes posts 100 free YouTube movies currently available. Or you can follow your passions: A search on "Miles Davis full concert," for example, brings up several archival jazz concerts from the 1960s onward.

Basic YouTube is free ...

The catch is that you'll have to deal with commercials. Often you can click off an ad after the first five seconds. Want to bypass ads completely? You can pay for ad-free YouTube Premium ($14 per month, after a one-month free trial), which lets you download videos to watch later, or stream tunes on the YouTube Music app.

... but it also offers a streaming service ...

YouTube.TV bundles more than 100 channels (including local ABC, CBS, NBC and Fox stations), much as cable and satellite providers do. It's $73 per month—less expensive than cable packages in many regions. And unlike with cable, you can stream up to three shows simultaneously and get unlimited DVR storage in the cloud to record programs to watch on your own time.

... and other for-fee programming.

YouTube TV's NFL Sunday Ticket costs $349 to $489 for the season. —*Thom Geier*

FREE NOW ON YOUTUBE

The Carol Burnett Show *(1967–71)* In season after sidesplitting season, Carol Burnett, 90, played countless characters and became a TV comedy icon.

Midsomer Murders *(1997–)* The U.K.'s answer to *Law & Order* is a similarly long-running crime drama set in a fictional county with a high body count.

The Gift: The Journey of Johnny Cash *(2019)* The Man in Black returns in this original YouTube doc, featuring previously unseen performances.

Illustration by Paul Spella; photo credits on page 75

Sir Patrick Stewart

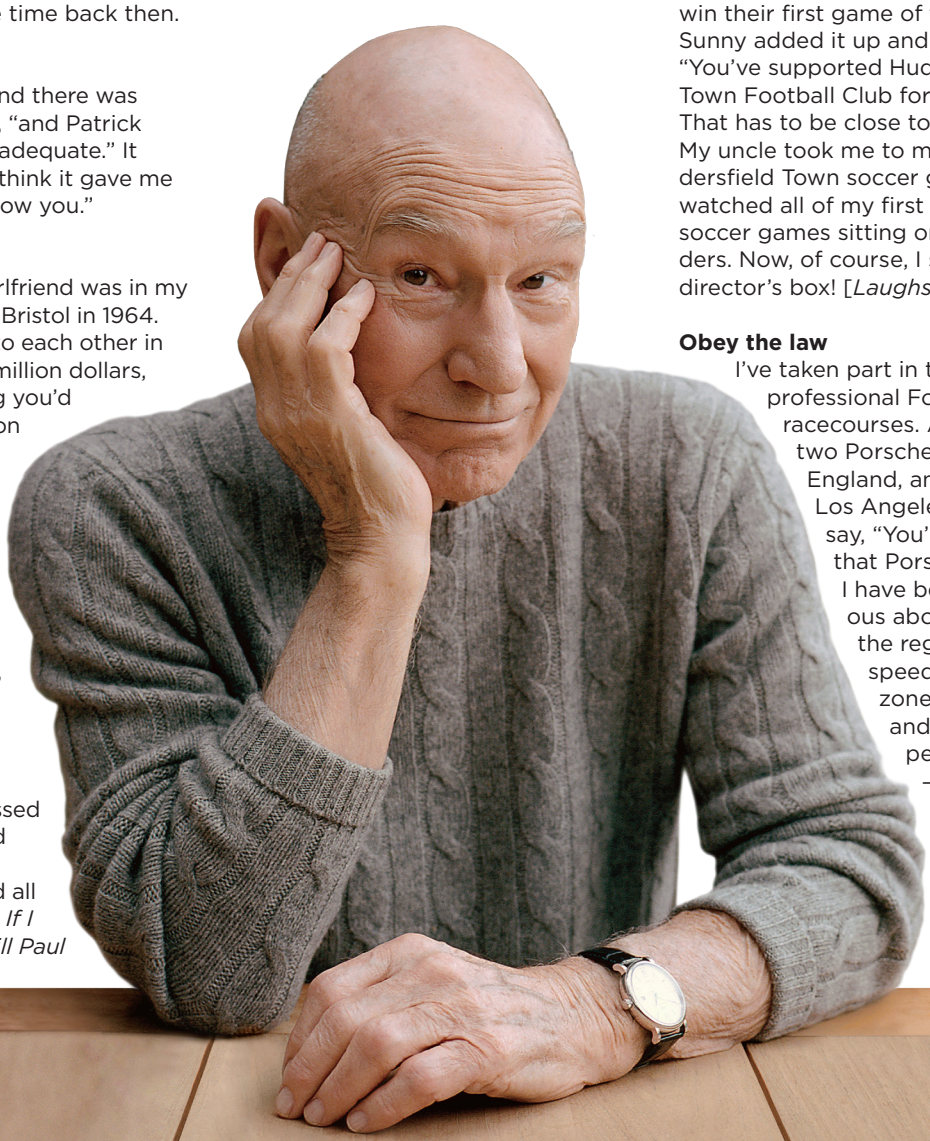
The Shakespearean-trained actor on driving, Barbie–and the joys of longtime fandom

Window on the world
As I mention in my new book, I had a father who was very troubled, and his troubles led him to violent behavior that was contemptible—and that I later spoke out about. But as a teenager, mixing with adults like my English teacher allowed me a look at the broader world. I suddenly found myself in the company of clever, well-educated people. And what a relief I wasn't Patrick Stewart when I was being Hopcroft Minor in *The Happiest Days of Your Life,* because Patrick Stewart's life was pretty crummy a lot of the time back then.

On acting
I was probably 13, and there was a review which said, "and Patrick Stewart was barely adequate." It punched me. And I think it gave me the feeling of "I'll show you."

Driving royalty
Paul McCartney's girlfriend was in my theater company in Bristol in 1964. We were all saying to each other in a pub: If you had a million dollars, what's the first thing you'd buy? I said, "An Aston Martin." A couple of weeks later, I was changing in my tiny dressing room and there was a knock on the door. I was in my underwear—we were very informal—and I said, "Come on in." And there was Paul. He said, "Jane tells me that you like Aston Martins." And he tossed me a set of keys and said, "Take me and Jane for a ride." And all I could think of was, *If I crash this car and kill Paul McCartney, that's all I will be remembered for.* So, it wasn't really fun. [For more Beatles, see "Ringo," page 40.]

Pandemic Insta sensation
I was having a glass of wine with [wife] Sunny [Ozell] and began to say the first line of a Shakespeare sonnet. And she said, "Could I film that? I think we should post this." I said, "No, it's like me showing off." She said, "It would be interesting." It exploded. Now calls from the other side of the street are "I love *Star Trek*! I love *X-Men*! I love your sonnets!"



Embrace Barbie
Barbie has never been in my life. All of a sudden, my *New York Times* is full of Barbie, Barbie, Barbie. So I said to Sunny, I must see it. Well, I struggled for the first hour. It was trying to turn cuteness into something substantial. But when we got to the last scenes, I teared up—I found myself connecting my life experience to the one that the film was illustrating.

Loving soccer
My day yesterday began with watching my beloved home team win their first game of the season. Sunny added it up and said, "You've supported Huddersfield Town Football Club for 74 years. That has to be close to a record." My uncle took me to my first Huddersfield Town soccer game, and I watched all of my first professional soccer games sitting on his shoulders. Now, of course, I sit in the director's box! [*Laughs.*]

Obey the law
I've taken part in two races on professional Formula One racecourses. And I have two Porsches, one in England, another here in Los Angeles. But people say, "You're wasting that Porsche," because I have become rigorous about following the regulations—speed limits, school zones, stop signs—and it annoys people so much.

—As told to Joel Stein

The actor Patrick Stewart, 83, published Making It So: A Memoir, *in October.*

Eric Carter/AUGUST

Watch an exclusive interview with Stewart at aarp.org/patrickstewart.

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Healthy You

Good to the Bone

Five easy exercises to keep your bones and body strong By PAMELA PEEKE, M.D.

BEGINNING IN our 30s, we experience a gradual decline in bone mineral density, losing about 1 percent each year. But there's evidence that if you are physically active on a regular basis, you can optimize your bone health throughout your life, says Wendy Kohrt, distinguished professor of medicine in the Division of Geriatric Medicine at the University of Colorado.

Any movement that causes you to fight against gravity by standing up and moving is good for your bones. But if you want to amp up the protection, these five exercises will help keep you—and your bones—strong for life.

PUSH-UPS

You can do these against a wall, on bent knees or on the floor. Extend your arms and put your hands shoulder-width apart on the surface in front of you. Tighten your abs, then bend your arms, lowering your torso toward the surface. Push yourself back up. Perform the exercise 3 to 5 times, rest, and repeat for a second set.

SQUATS

You don't have to do a deep squat for this exercise to be effective. Stand with your feet hip-width apart, then bend at the knees to slowly squat down. (Rest your hand on a sturdy object if you need extra balance.) Squat as far as you can, but don't let your butt get below your knees. At the bottom of the movement, tighten your buttocks and use your butt and thigh muscles to return to a standing position. Repeat 8 to 12 times.

WALK AND STOMP!

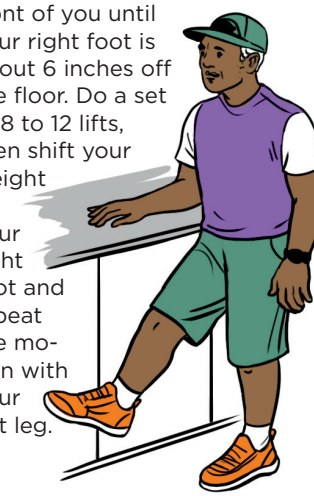
Bones are stimulated when they're jolted, something that doesn't happen on your typical stroll. Running and hiking will fit the bill, but if walking is more your speed, consider a walk-and-stomp routine: While walking, stomp each foot 2 or 3 times every 10 steps or so, imagining you are crushing a can. (BTW: Walking on real ground requires you to lift and push off with your legs in a way that's much more beneficial than using a treadmill.)

STAIR CLIMB

Stair climbing increases bone density, particularly in postmenopausal women, because it forces your body to resist gravity as you climb while strengthening the leg and hip muscles that support your pelvic bones. Use a handrail as needed—and consider adding an occasional stomp for more bone stimulation.

HIP-LEG LEFTS

This exercise strengthens the muscles around your hip bones, which are vulnerable to fracture, and can help to improve balance. To begin, place your hand on a counter or against a wall for balance, and set your feet hip-width apart. Shift your weight onto your left foot, then straighten your right leg and lift it out in front of you until your right foot is about 6 inches off the floor. Do a set of 8 to 12 lifts, then shift your weight to your right foot and repeat the motion with your left leg.



Pam M. Peeke, M.D., is a member of the Board of Trustees, American College of Sports Medicine.

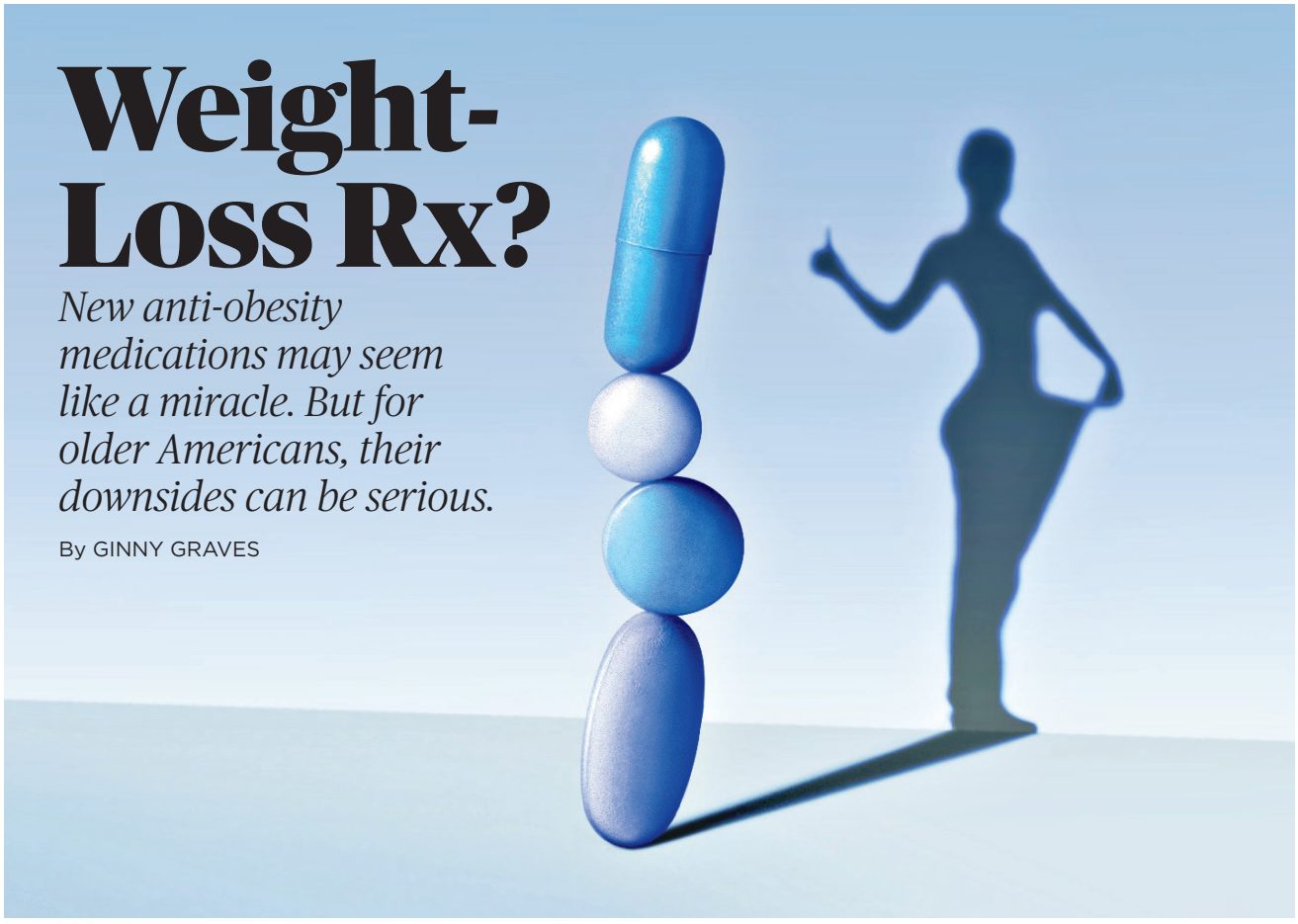
Top: Noun Project

ILLUSTRATIONS BY AGATA NOWICKA

Weight-Loss Rx?

New anti-obesity medications may seem like a miracle. But for older Americans, their downsides can be serious.

By GINNY GRAVES



OH, OH, OH, *Ozempic* ...

If that jingle is caught in your head, you're not alone. In 2022, health care professionals wrote more than 5 million weight-loss prescriptions for various versions of semaglutide—the generic name for the diabetes drug that's become a fat-fighting sensation. The injectables Ozempic and Wegovy, as well as Rybelsus (a pill form), have become so popular that diabetes doctors have had to scramble to get alternative medications for their patients.

But, to paraphrase the marketing lingo: Is Ozempic right for you?

There's no doubt that the new anti-obesity drugs are effective at helping people shed pounds—a potential boon for the nearly 42 percent of people over 60 in the U.S. who are affected by obesity. "Many of them will benefit," says John Batsis, M.D., associate professor in the division of geriatric medicine and the department of nutrition at the University of North Carolina at Chapel Hill. "But the older you are, the more reason you have to be cautious."

Weight loss can be fraught with dangers for people 60 and older, and in the clinical trials for semaglutide that reported the breakdown of ages, just 3 to 10 percent of subjects were 75 or older. "Our bodies change with age, so the results in younger people don't necessarily apply to those who are older," Batsis says.

A New Way to Think About Weight

Over the past 30 years, science has begun to pinpoint the biological underpinnings of obesity. "We now know that when you gain too much weight, the weight-regulating pathways between the intestine and the brain begin to malfunction, which makes you hungrier and prevents you from feeling full," explains Louis Aronne, M.D., an obesity specialist at Weill Cornell Medicine's Comprehensive Weight Control Center.

For many patients, this new understanding is a game changer. "I can't tell you what a relief it was when my doctor said, 'Your weight is not your fault. This is a treatable medical condition,'" says Barbara Hiebel (not her real name), 65, of Chapel Hill, North Carolina. "I weighed 200 pounds and was prediabetic."

As this new understanding of obesity as a disease began to emerge, researchers testing semaglutide—developed to help people with diabetes regulate blood sugar—noticed

Icons (4): Noun Project

ILLUSTRATION BY JUANJO GASELL

that many participants taking the drug were getting slimmer. Turns out, semaglutide mimics intestinal hormones, including glucagon-like peptide-1, or GLP-1, which slows digestion and tells your brain you're full. The result: You eat less, according to the first study looking at semaglutide for weight loss. Published in 2021 in *The New England Journal of Medicine,* it found that 50 percent of participants lost 15 percent of their body weight in about 15 months.

The medicine has changed the lives of patients like Hiebel. "My doctor prescribed Ozempic, along with metformin, a diabetes drug, and Contrave, which helps prevent constant thoughts of food," she says. "I lost 60 pounds and have kept it off—for the first time ever." In June 2021, the FDA approved semaglutide for the treatment of obesity, under the brand name Wegovy.

How Exactly Do These Drugs Work?

Anti-obesity medications are FDA-approved for people with a body mass index (BMI) of 30 or more, and for those with a BMI of 27 or higher who have at least one weight-related health condition, like heart disease or sleep apnea, says Caroline Apovian, M.D., codirector of the Center for Weight Management and Wellness at Brigham and Women's Hospital. "They aren't intended for healthy people who want to lose a few pounds."

They work not only by making people feel full longer, but also by making fatty, sugary foods and even alcohol less appealing.

Anti-obesity drugs may also reduce the risk of some of the serious health problems linked to weight. "We know weight loss can help with hypertension, sleep apnea, fatty liver disease, heart failure and diabetes," says Eduardo Grunvald, M.D., medical director of the Center for Advanced Weight Management at the University of California, San Diego. In people with diabetes, these medications have been shown to have cardiovascular benefits, he adds—and there's new data suggesting similar benefits for people with obesity who don't have diabetes.

Kimberly DelRosso, 57, a senior administrative assistant in Pembroke, Massachusetts, has reaped health benefits since starting Wegovy in February 2022. She has lost 50 pounds, a lot for her 5-foot-2-inch frame. "Plus, I no longer have sleep apnea, my A1c and blood pressure are normal, and my arthritis has improved. My intense cravings are gone. After 27 years of yo-yo dieting, this medication has finally helped me lose weight and get healthy."

But while there are plenty of anecdotal stories of people shedding massive amounts of weight quickly, clinical trial results show more modest short-term results. In 2022, for instance, Mayo Clinic researchers found that after three months on semaglutide, patients had lost about 6 percent of their body weight—still significant, but not necessarily

Should You Drop Pounds With a Drug?

Seven questions to ask yourself—before you ask your doctor for a weight-loss drug

1 Am I willing to stay on this for life? In one study, participants regained two-thirds of the weight they had lost on the medication after just one year. "Anyone using these drugs temporarily for quick weight loss will be as disappointed as they are by any crash diet," Apovian says.

2 Is it worth the potential risks? Pancreatitis, kidney injury, even vision changes are potential side effects. We are just starting to see the long-term data, says Diana Thiara, M.D., medical director of the University of California San Francisco Weight Management Program. "So far, they seem reasonably safe. But we may not have the full picture for years."

3 Is my mental state solid? If you have a history of depression or suicidal thoughts, tell your doctor before taking the drugs, Thiara advises. "Suicidal ideation and worsening depression have been reported by patients," she says.

4 Do I have access to ongoing care? It's important to start at a low dose and raise the dosage slowly to manage side effects like nausea, Apovian says. Thiara agrees: "Some people get the meds through an online portal, so they get no supervision. That can be risky."

5 Am I willing to follow a strength-training routine? Everyone taking an anti-obesity drug needs to engage in strength training to protect bones and muscle—and that goes double for people over 50, says Fatima Cody Stanford, M.D., an obesity medicine physician at Massachusetts General Hospital. "Strength training can mean walking up hills or lifting weights, starting with 3 to 5 pounds, but it's a must," she says.

6 Am I willing to eat plenty of protein? Older adults need about 1 gram for every 2.2 pounds of body weight. A 150-pound woman needs roughly 68 grams of protein a day; a 180-pound man needs about 82 grams, spread throughout the day.

7 Am I prepared for the financial commitment? At up to $1,500 a month, these medications are pricey, and at present, Medicare and most private insurers won't cover them for weight loss.

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dramatic. Longer term, the average weight loss is about 16 percent. It plateaus after one year and is maintained as long as the patient stays on the medication, Apovian says.

Potential Risks in People Over 50

While the promise of a slimmer, healthier you is appealing, there are serious risks involved, especially for older adults.

- **Loss of muscle and bone.** For every pound you lose, about 25 percent is muscle and bone—and older people typically have less of both to start with. "People who have had obesity for years are at particular risk, because excess abdominal fat promotes declines in muscle mass," Batsis says. "The longer you've had obesity, the more it impacts your muscle." Meanwhile, half of women and a third of men 50 and older have osteopenia, or low bone mass. Since weight loss can cause additional bone deterioration, it could push people teetering on the brink of osteoporosis over the edge.

"In clinical trials, participants were prescribed a healthy diet and exercise, along with the medication," Batsis continues. "Those lifestyle habits are extremely important, especially for those over 50 or 60."

- **Nutrient deficiencies.** Semaglutide and similar medications reduce appetite. DelRosso, for example, says she gets full after maybe a half dozen bites of food. One friend refuses to go out to dinner with her because she finds her small appetite irritating. A significantly reduced appetite makes it easier to develop deficiencies in protein, vitamins and minerals, warns Thiara. "It's not healthy to live on a few bites of food per meal, especially for older people, who may be less likely to get enough nutrients to begin with," she adds.
- **Unintended ongoing weight loss.** A seminal 16-year study followed people 45 to 76 years old who lost 6 percent of their body weight with diet and exercise alone. As the years went on, many participants started losing weight unintentionally.

"I'd be cautious in prescribing rapid weight loss, like that induced by semaglutide, for people in their 70s," says Thomas Wadden, former director of the Center for Weight and Eating Disorders at the University of Pennsylvania and one of the study's authors. "More research is needed to weigh the potential harms and benefits in this age group."

Is Thinner Better? Maybe Not

"It's sometimes healthier to weigh a little more as you get into your 60s and beyond," says Anne Marie O'Melia, M.D., chief medical officer at Eating Recovery Center in Denver. Indeed, a growing body of research suggests that those who are overweight (a BMI of 25 to 29.9) in midlife or later are more likely to live longer than those who weigh less. "It's ironic," O'Melia says. "These medications are prescribed for people who have a BMI of 27 and at least one weight-related health consequence—but studies show that a BMI of 27 in later life is correlated with the longest life expectancy."

And thinness isn't always a blessing. Since starting Ozempic a year ago, Loriannie Wood (not her real name), 51, of Grand Island, Nebraska, has lost 126 pounds. But for Wood, it has come with a price.

"I'm deficient in a number of nutrients, so my doctor has me taking vitamins and drinking protein shakes," she says. "I've lost so much weight the skin hangs from my arms and legs, and my face looks like a Halloween skeleton. I feel like my bones aren't strong enough to support my body," Wood says. "It has taken a toll on me."

Ginny Graves writes on health and psychology for Time, Vogue, Outside *and other magazines.*

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65	$34.75	$25.50	$68.50	$50.00	$102.25	$74.50	$169.75	$123.50
66	$35.90	$26.35	$70.80	$51.70	$105.70	$77.05	$175.50	$127.75
67	$37.05	$27.25	$73.10	$53.50	$109.15	$79.75	$181.25	$132.25
68	$38.70	$28.95	$76.40	$56.90	$114.10	$84.85	$189.50	$140.75
69	$39.75	$30.60	$78.50	$60.20	$117.25	$89.80	$194.75	$149.00
70	$43.85	$32.45	$86.70	$63.90	$129.55	$95.35	$215.25	$158.25
71	$45.60	$34.25	$90.20	$67.50	$134.80	$100.75	$224.00	$167.25
72	$47.70	$36.00	$94.40	$71.00	$141.10	$106.00	$234.50	$176.00
73	$50.90	$38.95	$100.80	$76.90	$150.70	$114.85	$250.50	$190.75
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INSIDE • How to wreck your credit score P. 28 / The hunt for affordable financial advice P. 30

MoneySaver

Reasons to Go Off-Season

Thinking about a destination vacation? Consider these hot spots, where you can save big when crowds are small By KAREN HUBE

Kennebunkport, Maine

PEAK SEASON: June through October
INSTEAD GO: November through May
WHAT YOU GAIN: Easy access to the best hotels and restaurants, along with discounts in a charming village. You can walk on quiet beaches and hike on miles of trails. Also, there's cross-country skiing, snowshoeing and sleigh riding after it snows.
WHAT YOU GIVE UP: Blissful temperatures in the 70s, good for going barefoot and dining outdoors. Some stores and restaurants may be shuttered from January to March.

Kennebunkport Inn
66% LESS
▲ July: $467
▼ Nov: $159

St. Thomas, U.S. Virgin Islands

PEAK SEASON: December through mid-April
INSTEAD GO: June through November
WHAT YOU GAIN: A slower pace and less competition for restaurants, shops, boat tours, snorkeling equipment and other amenities. You'll also enjoy a temperate climate: While much of the U.S. mainland bakes during the summer, Caribbean temperatures average in the 80s.
WHAT YOU GIVE UP: The near certainty of sunny skies. The chance of rain increases in May and grows further during peak hurricane season in September and October—which is a good reason to consider buying travel insurance.

The Pink Palm Hotel
51% LESS
▲ Jan: $489
▼ Oct: $239

Washington, D.C.

PEAK SEASONS: March through June and September/October
INSTEAD GO: January/February or August
WHAT YOU GAIN: Quicker access to museums and restaurants around the National Mall. You'll have more elbow room and an easier time getting on tours at the Smithsonian Institution's many free museums, such as the National Museum of American History.
WHAT YOU GIVE UP: Comfortable weather and springtime cherry blossoms. The nation's capital can be cold and gray in winter and hot and humid in summer.

Washington Hilton
37% LESS
▲ April: $264
▼ Aug: $167

Sonoma Valley, California

PEAK SEASON: June through October
INSTEAD GO: November through April
WHAT YOU GAIN: Fewer crowds at vineyards and restaurants, and cooler temperatures for bike tours and walks. Through the cooler months, festivals and special events continue, such as Sonoma County Restaurant Week in February and the Sonoma International Film Festival in March.
WHAT YOU GIVE UP: Brilliant fall colors. You'll also miss festivals and special events surrounding the grape harvest, including the chance to stomp some grapes yourself.

Fairmont Sonoma Mission Inn & Spa
40% LESS
▲ Sept: $846
▼ Jan: $510

Clockwise from top right: Jeff Tinsley/Smithsonian Institution; Melania Mahoney/Sonoma Valley; Bob Dennis; Mauritius Images/Alamy

Note: Prices represent the low end of published rates for king beds per night and were collected in September and October.

How I Ruined My Credit Score

And what you can do to protect yours

By GEORGE MANNES

The author, saying goodbye to decades of good credit scores

IN JUNE 2022, I had a credit score of 826—a number that FICO, the U.S. company that issues most of these scores, deemed "exceptional."

One year later, I had a score of 670—a 156-point drop, putting me on the brink of "fair," a euphemism for "think twice before you lend any money to this guy."

The trigger for this decline wasn't poverty or irresponsibility, I'm happy to say. It was curiosity.

A credit score is meant to tell lenders how likely you are to repay what you borrow. A score can have a big impact on your expenses and quality of life, influencing the interest you'll pay on a mortgage or auto loan—or whether you'll get one at all. It can also affect which homes you can rent and the cost of your car insurance.

But information about what exactly makes your score rise and fall, and by how much, can be maddeningly vague. FICO (short for Fair Isaac Corporation) lists five variables it uses to calculate scores; 35 percent stems from payment history, for example. But that tells me absolutely nothing about how many points my score will drop if I miss a payment.

Since FICO won't comment on individual situations, I made a rash decision: The only way to find out what would ruin my credit score was to ruin my credit score. What would move the needle, and how much would the needle move?

Some background: My credit history goes back decades. I don't have a mortgage. I don't have a car loan. I pay off my credit card balances monthly, and I haven't missed a payment in years. I began this test pretty certain that I had no impending transactions that would involve my credit score.

Here's what I learned.

LESSON 1

I have several different credit scores to ruin.

I knew I had more than one credit score, but I was shocked to find out just how many I have: about 40. One reason is that FICO has several different scoring formulas. The most common is FICO 8, which rates you on a scale from 300 to 850. But there are also older and newer versions of that formula, numbered from 2 to 10T, along with versions specifically tailored to mortgage lenders, auto lenders and credit card issuers.

Another reason I have so many scores is that FICO and VantageScore—a credit-scoring rival of FICO's—each have three separate sources of data: the credit reporting bureaus Equifax, Experian and TransUnion. Those bureaus collect information from lenders about people's borrowing and payments but don't calculate scores. Instead, they leave that to FICO and VantageScore, whose formulas can spit out different numbers depending on the data that's fed into them. So I had three different FICO 8 scores to track: 810 based on TransUnion data, 822 from Equifax and 826 from Experian. The VantageScore version I began following, drawn from TransUnion, was 811.

AVERAGE CREDIT SCORE BY AGE

Often, the older you are, the better it is.

AGE	SCORE
77+	760
58–76	742
42–57	706
26–41	687
18–25	679

Source: Experian

LESSON 2

Focus on ranges, not points.

Soon after I first peeked at my scores, my VantageScore dropped 7 points,

PHOTOGRAPH BY CHRIS BUCK

to 804. The reason: I was now using 8 percent of my available credit, up from 4 percent the week before, doubling what's known as my utilization rate. My total debt—the credit card bills I had yet to pay—had jumped to $3,371. One of my FICO scores dropped 10 points; another dropped 4. A few weeks later, after I paid off one of my cards, two of my FICO scores rose 3 points; the third rose 8.

In fact, over the following months, my scores often bounced up and down based on bits of info that landed at one or more of the bureaus. (Not all creditors report to all bureaus.) Which raised a question: How big must a drop be before it matters—before it results in, say, a higher interest rate on a new mortgage or a rejected credit card application? It's "situational," says Tom Quinn, vice president of scores at FICO. What matters more than the size of the drop is whether you fall below a cutoff used to evaluate your creditworthiness—a line that lenders can draw anywhere. So if a lender sets the cutoff between average and below-average credit at 680 and your score is 679 or 681, a 2-point move can be a big deal. On the other hand, if your score is 795, a 25-point move either way might be meaningless.

LESSON 3

Forget common sense.

FICO warns people with a short credit history against rapidly opening a lot of accounts: "Even if you have used credit for a long time"—that's me!—"opening a new account can still lower your FICO scores." So in September I applied for a new card to see if that would ding my score. The effect was minimal; two FICO scores didn't change at all.

Well, what if I went nuts and applied for three more cards? I did just that. Within three months, the total of my credit card limits had more than tripled, from $35,000 to $110,000. Certainly alarm bells would go off! But once all three cards hit my credit reports, my three-FICO average was a mere 1 point lower than it was three months earlier. My VantageScore had *risen*—from 787 to 810.

What happened? Common sense might tell you that the more credit cards you have, the more damage you can do, acknowledges John Ulzheimer, a consultant who works as an expert witness on credit cards in court cases. But, he adds, "Scores aren't based on common sense. They're based on empirical data." Apparently, the credit scorers' computers are convinced that someone like me isn't a risk, even if he goes from three cards to seven cards in about a month. "Opening up several credit cards could be deemed risky for certain profiles," says VantageScore spokesperson Jeff Richardson.

HOW GOOD IS YOUR SCORE?

This is FICO's ranking; lenders may interpret the numbers differently.

800+	Exceptional
	Well Above Average
740–799	Very Good
	Above Average
670–739	Good
	Just Above Average
580–669	Fair
	Below Average
<580	Poor
	Well Below Average

Source: FICO

LESSON 4

Little payments count *a lot.*

If four new cards didn't hurt me, how bad could it be to skip a payment? On one of the cards, I owed $104 on a bill due December 15. Instead of the minimum payment of $40, I sent in $35. I charged $15 apiece on two other cards in December but didn't pay the January bills at all. Nor did I pay the January bill for the first card, on which I had a lingering balance of $70.

By the end of January, only the $70 had shown up as past due on my credit reports. That was enough. The average of my three FICO scores dropped 81 points, to 719. Goodbye, Mr. Exceptional. My VantageScore tanked even worse, down 121 points, to 686.

I had been paying off my old credit cards completely and on time—in fact, more than $5,700 in December (the remnants of a dream vacation). In the grand scheme of credit card bills, I thought, my unpaid $70 shouldn't count for much.

Well, try telling that to the credit scorers. "It's less to do with how large the dollar amount is than the fact you missed the payment," says Rod Griffin, (CONTINUED ON PAGE 74)

FIXING YOUR CREDIT SCORE: 4 DON'TS AND 1 DO

DON'T pay upfront to have your credit score fixed. "If a company promises they can repair your score, you should view that skeptically," says Jeff Richardson of VantageScore.

DON'T open up a new account if you're maxed out on others. Multiple negative effects generally outweigh the possible benefit of a new account, says Experian's Rod Griffin.

DON'T expect that paying off your mortgage or car loan will help your score. "You're rewarded for recent management of installment accounts," says consultant John Ulzheimer.

DON'T close a credit card once you've paid it off. Losing the available credit for that account, says Griffin, increases your overall utilization rate, temporarily lowering your scores.

DO pay your credit card bills on time, and work to lower your balances. "Even if you have a low usage ratio," Ulzheimer says, "having a lower one is even better for your score."

Jean Chatzky
TO THE RESCUE

The High Price of Advice

Finding low-cost, trustworthy financial guidance can be a challenge

THE PROBLEM

How do I find someone to help me with my finances? It's a question I get a lot. Most recently, Celia Nathan, 66, wrote me looking for "a financial adviser whom I can trust, while not costing me a ton of money." Nathan, who works at a Maryland assisted living facility, has $440,000 in retirement savings. She wanted personalized answers to all of her retirement planning questions. But like many people, she thought she wasn't wealthy enough to afford that help. "We'll find someone at a price you're comfortable paying," I told her. It was harder than I thought.

THE ADVICE

To find a financial adviser, you can get recommendations from people you know—preferably people with similar finances. You can search a directory, such as those operated by trade groups (letsmakeaplan.org, napfa.org and plannersearch.org) or private businesses (xyplanningnetwork.com, garrettplanningnetwork.com and wealthramp.com). You may be offered help through your workplace or your bank or brokerage. Some advisers work on a project or on an hourly basis to create a financial plan, but most are looking for clients whose finances they can oversee for years.

Some of the many professional designations advisers can have—such as Certified Financial Planner—indicate a certain level of competence. Regulatory exams, however, don't test whether advisers are actually giving good advice, says Michael Kitces, cofounder of the XY Planning Network group of advisers. For Nathan, that uncertainty has been paralyzing.

Costs can be another barrier. Investment advisers typically charge an annual fee based on the amount of money they manage; 1 percent of assets is common. Other financial planners might charge by the hour—between about $150 and $400—taking eight to 12 hours to develop a financial plan that could cost $3,000. Finally, some advisers have launched monthly subscription services, typically amounting to $3,000 a year.

Why so much? Kitces points to the marketing expenses and hours of meetings required for advisers to land new clients. "We end up charging fairly high fees because we have to," Kitces says. "Imagine if the average doctor had to spend eight to 10 hours just to get a patient."

I explained all this to Nathan, who had expected to pay $1,000. "I just got hit with sticker shock," she said.

Hoping to address Nathan's trust and cost concerns, I contacted advisers willing to be paid hourly or for a onetime plan. My tips for you:

- **Meet for free.** Many advisers offer introductory meetings. Take them, so the adviser can explain fees, map out the planning process and perhaps give limited advice. Nathan managed to get a lot of her questions answered gratis.
- **Lay out your fears.** Nathan worried that her financial plan would be a jargon-laden, 200-page doorstop. When she learned she'd get a simple two- to three-page summary along with supporting reports, her anxieties subsided.
- **Articulate your needs.** If she had a plan, Nathan felt she could largely go DIY. She didn't want to pay for quarterly check-ins. But she was interested in booking an hour of time if she had questions. "Would that be possible?" she asked.

THE OUTCOME

It was. Nathan went with Massachusetts financial planner Kerry O'Brien, agreeing to pay $2,500 for a retirement-focused financial plan complete with investment recommendations and a Social Security claiming strategy. If Nathan wants a checkup later, it will cost $250 an hour. She compared the unexpectedly high expense to what she once paid to rid her condo of mold. "It helped me sleep at night," she said. "That's how I'm thinking about this. I am paying $2,500 for comfort."

Want Jean Chatzky to write about helping you sort out your financial problem? Email rescue@aarp.org.

Lexey Swall

For more on finding an adviser, visit aarp.org/interviewanadvisor.

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WINTERIZE YOUR HEART

IS YOUR TICKER READY for cold weather? Heart attack deaths spike in late December. We asked two experts—Deepak Bhatt, M.D., director of Mount Sinai Heart, and Bethany Doran, M.D., a board-certified cardiologist—for tips on staying heart-healthy this winter. *—Eric Spitznagel*

SKIP!

Booze

Even small quantities of alcohol increase your risk for abnormal heart rhythm, or A-fib, says Bhatt. So if you must have that eggnog or festive cranberry martini, stick to one and done.

SKIP!

Hot showers

Extremes in temperature can stress your heart. "Blood vessels may vasodilate, and your heart has to work harder to keep up," says Doran. A steaming-hot shower can feel like a treat, but opt for lukewarm instead.

Outdoor exercise

PICK!

Bundle up and go explore nature. Norwegians, who call the practice *friluftsliv,* say it de-stresses them. Studies agree.

SKIP!

Holiday spats

Your blood pressure already spikes during winter, but fighting with family makes you 8.5 times more likely to have a heart attack up to two hours later, one study showed.

PICK!

Sad songs

Melancholy music—"Christmas Time Is Here" from *A Charlie Brown Christmas,* for instance—can actually boost your mood. But Bhatt says any music you enjoy can have the same stress-reducing effect.

PICK!

Flu shot

Having the flu raises your risk of heart attack by a factor of six. But a flu shot lowers your cardiovascular risk by a third all year, not just during flu season.

SKIP!

Going solo

Being socially isolated or lonely increases your risk of heart attack or stroke by about 30 percent. Don't say no to a night out with friends, even if home seems cozier.

PICK!

A screwball comedy

"Laughter is great for heart health," says Doran. Cue up your favorite Adam Sandler or Mel Brooks movie and make your heart smile.

PICK!

Sex

Having sex at least twice a week greatly reduces your risk of a winter heart attack, according to studies. We're just saying.

ADULTING

5 ESSENTIAL QUESTIONS TO ASK YOUR PARENTS

MAYBE YOUR FOLKS value their privacy, but in a health crisis, you'll be much better able to help them if you already have some basic information. We asked Aaron Blight, author of *When Caregiving Calls: Guidance as You Care for a Parent, Spouse, or Aging Relative,* which questions to ask—and the best ways to ask them.

1 If you need help with daily tasks, where will you live? They may expect to move in with a family member, go to an assisted living facility or have an aide at home.

2 How do you expect any future care to be paid for? Get a sense of their finances and whether they want you to have access, now or later.

3 Where are your estate-planning documents? If they don't have a will, powers of attorney and an advance directive, encourage them to make these.

4 Do you have any unfinished business? This could relate to financial, personal or other matters.

5 What matters most to you right now? "This question can be very profound," says Blight. "It's about understanding your parents' current and future wishes." *—Leslie Quander Wooldridge*

TAMRON HALL AFTER 50

"I love giving advice now. My nephew is 27, and he just visited with his girlfriend. I loved talking with them about my 20s—not that I want them back or regret anything. My 20s happened, and they helped form my 50s. I love that." *—As told to Gayle Jo Carter*

Tamron Hall, *53, is the host of her own syndicated talk show and co-author of the mystery novel* As the Wicked Watch. *Our full interview, available to AARP members only, is at aarp.org/quickquestions.*

From top: Getty Images (7); Jeff Neira/ABC/Getty Images (inset); George Chinsee/SHE Media/Contour/Getty Images

The Great Retirement Freak-Out

Why Gen Xers worry about their financial future–and what you can do to assure yours

FOR YEARS, Mike Cundall Jr. thought he was on the proper path to retirement. A professor of philosophy at North Carolina A&T University, Cundall, 49, and his wife, Amy Werner, 48, a fundraiser at High Point University, did everything right. Since they entered the workforce, they have put money from every paycheck into 401(k) plans and Roth IRAs.

But now Cundall is beginning to wonder whether the couple's savings will ever be enough.

One reason for the Greensboro, North Carolina, resident's anxiety: the unpredictability of the stock market. Then there's inflation and rising health care costs. Financial advisers have counseled the couple to save more, but the costs of raising their three children—now 22, 20 and 14—have made that impossible, Cundall says.

"All this has led me to believe that no matter how much we've saved, we're not going to be able to retire and simply enjoy the golden years."

Cundall's pessimism is widely shared among his peers in Generation X—or "Generation anXious," as a recent Northwestern Mutual study dubbed them. According to the study, Gen Xers are considerably more likely than boomers to predict that they will outlive their savings.

"The anxiety is real, and I think it's probably somewhat well placed," says Brian Ream, 53, principal at accounting and wealth advisory firm CliftonLarsonAllen in New Bedford, Massachusetts. In many respects, "Gen X is woefully unprepared for the traditional sense of retirement."

A confluence of pressures

To some degree, their anxiety has a straightforward explanation: Gen Xers now range in age from 43 to 58, so retirement is becoming more real to them. But many reasons for their jitters stem from unique economic challenges.

Compared to their predecessors, Gen Xers tended to marry and have families later, says Ream. That turned them into a sandwich generation, with many caring for aging parents while still raising their kids, which could mean a need to step away from paid work during what are traditionally peak saving years.

In addition, Gen X has seen the costs of housing, health care and tuition outpace inflation for years. Meanwhile, wage growth has been stagnant for all but the wealthiest Americans. As a result, says Thomas Jensen, a Portland, Oregon–based wealth management adviser with Northwestern Mutual, many don't "have the luxury to say, 'I'm going to put money aside for retirement.' "

And Gen Xers are under more pressure than their parents to try to sock money away. Their early careers coincided with an epochal shift in how workers' retirements are funded. "They no longer have the ability to rely, as previous generations did, on traditional pensions," says Dylan Tyson, president of Prudential Retirement Strategies. Only 20 percent of Gen Xers expect to receive a pension in retirement, according to a Prudential survey.

Concerns about Social Security compound Xers' anxiety. Just 45 percent believe Social Security will be there

GET NICER NAILS

Are your hands crying out for help? Nails may grow thin and brittle after 50

Getty Images

FOR SOME TLC, consider a **strengthening treatment** to massage over nails. Seek ingredients like keratin and calcium (to harden) or jojoba oil and glycerin (to hydrate).

If you use polish, try a top coat with **built-in strengthening ingredients.** Such products provide a glossy finish to make up for lost luster. But avoid ones with formaldehyde.

You may also want to **ditch press-on nails,** acrylics and acetone polish removers. Any damage they cause will take longer to grow out than it used to. *—Anissa Gabbara*

ILLUSTRATION BY LIAM EISENBERG

when they need it, the Northwestern Mutual study found, compared with 55 percent of the general adult population.

And while Social Security is not in danger of running out of money as long as the government keeps collecting payroll taxes, retirement benefits could be reduced if Congress does not shore up the program's finances.

A new vision of retirement

Add it all up, and you get a generation that needs different financial strategies than their parents used. For example, their parents may have been willing to pay all of their college costs. Gen Xers might need to rethink doing that for their own kids, Ream says.

Tyson advises Gen Xers to think in terms of their future monthly income. Some of his recommendations: Keep tabs on what you can expect to get from Social Security, retirement account withdrawals and any other income sources. Will that cover your basic needs? Finding ways to cut spending now may put you in a better position to enjoy life later, he says.

Many Gen Xers are also coming to realize that retirement may not necessarily mean leaving work behind. Forty percent anticipate working part-time in retirement, the Prudential survey found.

Cundall expects to be one of them. The author of the 2022 book *The Humor Hack: Using Humor to Feel Better, Increase Resilience, and (Yes) Enjoy Your Work* hopes his "retirement" years will include consulting on how to use humor to lead a richer life.

Ream believes that many members of Gen X will find ways to bring in income through entrepreneurship or part-time work they truly enjoy.

"All of these societal changes have been kind of thrust upon us," says Ream. "It's up to us now to say we're going to take control. Don't let the tide take you out. It's just time to maybe swim a little harder." —*Tamara E. Holmes*

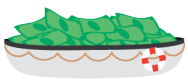
Staying Afloat

Debt weighs down retirement savers

$86,994

AVERAGE TOTAL DEBT FOR AMERICANS AGES 50–59

SOURCE: BUSINESS INSIDER ANALYSIS OF FEDERAL RESERVE STATISTICS



$100,000

MEDIAN RETIREMENT ACCOUNT ASSETS FOR AMERICANS AGES 45–54

$134,000

MEDIAN RETIREMENT ACCOUNT ASSETS FOR AMERICANS AGES 55–64

SOURCE: FEDERAL RESERVE (2019 DATA)

Season's Beatings

Oh, what parents went through to get Cabbage Patch dolls

THIS CHRISTMAS SEASON marks the 40th anniversary of the Cabbage Patch riots, when the chunky-cheeked dolls stirred yuletide insanity among shoppers.

The appeal: No two Cabbage Patch Kids were alike, and each came with a birth certificate and adoption papers.

The problem: Supply and demand. When the doughy dolls became scarce, desperate shoppers took desperate measures—including (sorry, Santa) turning violent.

The low point: In New Jersey, a crowd trampled a pregnant woman (she and her unborn baby were not injured).

Current value: Mint-condition Cabbage Patch Kids, originally about $20, sell for $50 and up on eBay. —*Ken Budd*

My **FIRST TIME ...**

HEARING THAT SOMETHING'S TOO HEAVY FOR ME

I'M A BOARD member for a local book festival, and before a recent meeting, a 20-something staffer at a community center was carrying folding chairs to our table. I offered to help, and panic gripped his face. "Oh no, sir—that's OK," he said.

He wasn't just being polite. I could see the wary concern in his stare, could sense his leap from eyeing my salt-and-pepper hair to thinking, *I do not want this geezer lifting chairs and having a heart attack.*

Offensive, right? I mean, sure, I'd had a heart attack about three months earlier, but he didn't know that! Besides, I was 6 inches taller and much broader-shouldered than my nervous Gen Z protector. I may not be Lou Ferrigno (to use a reference he probably wouldn't know), but I'd certainly be the victor in a chair-carrying contest.

Rather than feel insulted, however, I'm using it as incentive. After my heart attack—a mild one—I attended cardiac rehab sessions, and I continue exercising at a gym. Protecting my ticker is my main motivation, but sometimes, when I'm sweating on a treadmill, I think of that young staffer. Next time, I won't ask if he needs help. I'll just flex my 57-year-old muscles and start lugging chairs—the sight of which might give *him* a heart attack. —*K.B.*

Top: Getty Images; Illustration by Luke Brookes

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GAMING

NEW THIS YEAR: AN UPDATED ATARI

The coveted 2600+ console works with a flatscreen

IF YOU WERE a kid in the late 1970s, an Atari 2600 under the Christmas tree sparked a kind of euphoria normally reserved for kissing your crush or seeing your team win the championship. Unlike earlier home video consoles—those limited to monotonously batting a light blip back and forth across the TV screen—Atari took cartridges, each with a different game and what seemed like infinite possibilities.

Despite the huge progress in video game systems over the years, many Gen Xers have never forgotten the simple joy of pressing a "cart" into the old Atari and seeing its blocky graphics fire up.

This year, the console is being re-released in a new unit called the Atari 2600+. It plays any old Atari cartridges you may have hung on to, plus new ones the company is publishing. And the unit connects to modern high-definition TVs.

"The people who are going to buy it right away are exactly our crowd," says Ryan Burger, publisher of *Old School Gamer Magazine,* "people who grew up in the '70s and '80s who want to go back to the day."

You can find old Atari cartridges at some used-game shops as well as thrift stores and garage sales. And with this new-old console, the company envisions a repeat of that holiday euphoria—with a generational twist. "I guarantee you there are going to be households like my dad and me, where we've bought each other the same thing," says Atari spokesperson David Lowey. "Because he wants me to experience what he grew up with, and I knew he grew up with it, so I want to buy it for him." *—Jim Lenahan*

RELATIONSHIPS

Goodnight, Sweetheart

14 percent of Gen Xers surveyed say they "consistently" sleep in a separate room from their partner because of differing sleep needs. In addition, 29 percent go to bed earlier or later than they would like to in order to accommodate a partner.

SOURCE: ONLINE SURVEY BY THE AMERICAN ACADEMY OF SLEEP MEDICINE

IS YOUR CHILD NO LONGER COVERED?

Hand them this story when they shop for their own health insurance

MOST STATES allow kids to stay on their parents' health coverage until age 26. Yet even before that age, many young adults go without. Nearly half of American 19- to 34-year-olds skipped coverage in 2022, according to the Commonwealth Fund. That's often because they assume health insurance is unaffordable, says Laura Adams, spokesperson for personal finance site Finder.com. But there are affordable plans out there. In case your child is uninsured, or about to be, we've tracked down some advice.

- **Learn the lingo.** Before shopping, your child should "understand the concepts of deductible, premium, copay, coinsurance and out-of-pocket maximum," counsels Kim Buckey, vice president of client services at Optavise.
- **Research options early.** Most parental coverage ends during or shortly after the month of a child's 26th birthday. Start comparing options and discounts several months ahead of time.
- **Check job coverage.** Typically, employer-based coverage, if available, is best. Confirm that it covers needed services such as reproductive health care.
- **Shop the federal marketplace.** Check the Exchange (healthcare.gov) for tiered Affordable Care Act (ACA) plans. Many young workers qualify for subsidies.
- **Explore alternatives.** Full-time students should check rates for any insurance offered by their institution. As for just buying a policy directly from a private health insurer: It's important to scrutinize what they're actually covering at different prices. Make sure any plan your child is considering complies with the ACA or they may end up with very limited coverage. *—Joanna Nesbit*

Illustration (middle top) by Jack Grimes; bottom: AARP (reference Getty Images 2)

Devin Alexander

Al Roker

David Katz, M.D.

Carla Hall

What's In Your Shopping CART?

Notables from the world of food and nutrition share the grocery items and shopping hacks they can't live without

By Stephen Perrine

DANNY TREJO, 79

Actor and restaurateur

WHAT'S IN HIS CART: Eggs, chicken, corn tortillas, cheese, mangoes, ice cream and some not-too-spicy hot sauce

DANNY TREJO'S growing restaurant empire—he now operates a chain of five Trejo's Tacos—demonstrates that healthy food can be fast, easy and, most important, affordable, he says. Growing up, affording healthy food was a real issue. "The first-of-the-month meals could be pretty elaborate, but then along the 15th, that's when we'd say, 'Hey, Mom, what's this?' and she'd say, 'It's called never mind, eat it.' "

That free-form approach to cooking has stuck with him. Breakfast is often scrambled eggs with tortillas (always traditional corn tortillas —"they're a lot healthier"). In fact, "You can put just about anything in a tortilla," he says. "Whatever sounds good, just put it in a corn tortilla and you're set." At the local market near his home in Los Angeles, he'll always stuff his cart with fruit; come Sunday, Trejo likes putting out a big tray with blue cheese dressing, fruits and vegetables, and it's "Let's go, Rams!"

One thing you won't find in his shopping cart: super-hot sauce. It's an aversion left over from his childhood. "The men in my family would say, 'Hey, Danny, don't eat this, it's for men.' He just called you a girl! Now you gotta eat it. And it felt like your teeth would fall out." He prefers seasoning his food with pico de gallo—"something that adds flavor rather than just heat."

How does Trejo stay in such intimidating physical shape heading into his ninth decade? Weight training and plenty of walking.

"The biggest problem, especially in the Latino community, is that a lot of our food is starchy, a lot of our food is fatty," he says. "So if you don't exercise, it's going to sit there and you're going to get fat. I've been the same weight—175—for years."

Opposite: Credits on next spread. This page: Danny Trejo/Shayan Asgharnia/Vallarta Supermarkets

DEVIN ALEXANDER, 52

Chef, author and TV host

WHAT'S IN HER CART: Cocoa powder, phyllo dough, agave nectar, Greek yogurt, almond flour, salmon, shrimp and mild salsa verde

DEVIN ALEXANDER knows what it's like to be ashamed of her weight. By age 15, she had reached 200 pounds, and she struggled to find a healthy path forward. "It was the '80s. Richard Simmons was not a relatable role model for a teenage girl," she says.

Alexander decided to cook her way out of her weight trap. She educated herself about nutrition and culinary science, eventually becoming one of the stars of *The Biggest Loser,* where she taught contestants how to make decadent foods healthy. She uses the sugar substitute stevia, cocoa powder, zero-percent-fat Greek yogurt, and a tiny bit of salt to make a breakfast for her young daughter that tastes like chocolate pudding.

Alexander credits a lot of her creativity to keeping a handle on her food budget. Her top tip: "Use the digital apps from your supermarket. They'll give you a considerable amount of money off" select items, she says. "It's my own little *Chopped* challenge: Buy what's on sale and see what you can do with it."

AL ROKER, 69

***Cohost,* Today**

WHAT'S IN HIS CART: Vegetables, plenty of fresh herbs and fresh-caught fish

FOR MORE THAN 25 years, Al Roker has been forecasting the weather—and investigating the latest trends in nutrition and weight loss—for millions of *Today* viewers. But he's also known for his personal courage in documenting his own weight-loss journey and health challenges, from his gastric bypass in 2002 to battles with prostate cancer, blood clots and, earlier this year, a knee replacement. We caught up with him at the farmers market in Hudson, New York, where he's been a regular shopper for more than 20 years.

"The great thing about a farmers market is that it takes care of the whole you," Roker explains. "You get clean, organic food that's been brought to you by the people who grow it and produce it. And there's the social aspect of it—talking with the vendors, talking with the farmers. It's not like, 'rush to the store, get to the express line, get out.' You make a morning of it."

For Roker, clean, organic food is increasingly important. The best way to keep your health on track, he believes, is to "surround yourself with the best food possible. The best food is the freshest food, and your local farmers market is what provides that."

Roker says he and his wife, journalist Deborah Roberts, eat at home four or five nights a week, and dinner is usually something simple, either roasted in the oven or pan-sautéed. "I eat a lot of fish, a lot of chicken, and just olive oil, salt, pepper and herbs. Just good-quality proteins, lots of great veggies and herbs to elevate the flavor." What about sauces? "Sauce takes too much time," he laughs. "I'm all about easy." Roker and Roberts usually take a quick walk after dinner, a healthy habit they try to stick to.

After decades of interviewing diet experts, what's the tip he abides by the most?

"Moderation," Roker says. "You can eat a lot of things—just don't eat a lot of those things." He'll indulge in decadent foods, for example, but "just a little taste. I don't need to eat the whole thing. So just ... less."

Join Al Roker as he shops at his local farmers market at AARP/AlRoker.

Devin Alexander/Maggie Shannon/Vons; Al Roker/Rob Howard/Hudson farmers market;

CARLA HALL, 59

Chef and TV host

WHAT'S IN HER CART: Precut veggies, tomatoes on the vine, full-fat dairy and lots of eggs

DURING THE COVID pandemic, Carla Hall thought she might want to become a bodybuilder. She started working out like a fiend while following a strict regimen that included eating lots of broccoli, chicken and rice. "Then I realized that the women had to wear those crazy suits and high heels, and I was, like, 'Oh, no!'" laughs the former star of *The Chew*.

Today, *easy and sensible* is Hall's shopping strategy. A frequent choice is a bag of pre-shredded vegetables like Brussels sprouts and cabbage. "I never bother to cut them myself," she confides. And knowing how to cook them is crucial. "A lot of people overcook their vegetables," she says. Instead, try cooking them briefly using high heat in an oven, skillet or grill. "I have even gotten people to like asparagus: Cook them in a little cast-iron skillet, sear them until they're slightly bendy, and add a little salt, lemon zest and herbs."

Salads are another way she keeps things simple: "A lot of people don't think about texture" when it comes to salads, she advises. "You need something smooth and something crunchy and something chewy." Her secret salad tip: She buys cherry tomatoes on the vine, then soaks the vines in olive oil, giving the oil a grassy tomato flavor. She makes her own dressing with yellow mustard, hot sauce, a bit of honey, oil and whatever vinegar is on hand. "Put it all in a jar and shake it. It's easy."

One area where Hall doesn't scrimp: "Eggs. My grandfather was a doctor, and there was a lot of bartering for his services, and we would often get eggs that were just harvested. It's such a different taste—there's nothing like it." And while she still often returns to her chicken, broccoli and rice, one thing that has changed in recent years, Hall says, is how she cooks: During the pandemic, she dusted off the air fryer in her attic and learned how to use it. "It's become my best friend."

David Katz/Bryan Anselm/Edge of the Woods; Carla Hall/Jared Soares/Wagshal's

DAVID KATZ, M.D., 60

Author, lifestyle medicine specialist, and founder and CEO of Diet ID, Inc.

WHAT'S IN HIS CART: Vegetables and fruits in every color; oats and other whole grains; nuts, seeds and legumes

AS A CHILD, David Katz loved riding horses. One day, he says, "I looked into the eyes of a horse and I looked into the eyes of a cow, and I thought, *I don't see much of a difference here.*"

Katz gave up eating mammals on the spot and has since gravitated to a nearly vegan diet. "I don't think you can say it's unethical to eat animals," he says. "But incarcerating them from birth and subjecting them to ongoing abuse is a different story."

Like most people who eschew meat, Katz pays close attention to getting enough protein—an important issue for older people. "If you source that extra protein from seeds, nuts, and grains like quinoa, and especially lentils, beans and chickpeas, you're getting a fairly dense distribution of protein," he explains. "At the end of the day, if you eat a variety of fruits, vegetables, lentils, seeds, nuts and whole grains, and if you mostly drink water when you're thirsty, you can't go too far wrong." ■

Stephen Perrine is special projects editor for AARP The Magazine *and author of* The Whole Body Reset, *out in paperback December 26, 2023.*

RINGO.

Sixty years after Ed Sullivan, the Beatles' heartbeat holds forth on moptop mania, a new song with Sir Paul, hairdressing, broccoli—and hope springing eternal

By Rob Tannenbaum

PHOTOGRAPHS BY PETER YANG

"**I'M SHAKING ELBOWS** because I'm getting ready to go on tour," Ringo Starr says, taking the sanitary route to an introduction. We tap elbows, and I tell him I don't want to go down in history as the guy who—

"Killed me?" he asks.

No, the guy who got you sick and caused a Beatle to cancel his tour, I clarify. We've only met, and I've had an immediate glimpse into Starr's personality and playful sense of humor.

Starr, who's 83 and a great-grandfather, is sitting outside a West Hollywood bungalow, a short walk from where he lives with actress Barbara Bach, to talk about *Rewind Forward,* a new four-song EP that includes a new song by Paul McCartney and one cowritten by Starr and the All Starr Band, the punningly named, mutable ensemble of rock pros he's led and toured with since 1989.

In addition to anchoring the rock band to which all others have been compared, Starr has been making solo albums since 1970 and released seven consecutive top 10 hit singles in the first half of that decade, including "Photograph," which he and George Harrison cowrote. His former bandmates took some experimental, deeply personal voyages on their solo albums, while Starr pushed on with the Fab Four's mix of rock, country and R&B, carrying the mantle of a band he still clearly loves.

Before he was a Beatle, the former Richard Starkey was a Beatles fan. He was playing with Rory Storm and the Hurricanes, one of the top bands in Liverpool, when he saw the Beatles for the first time in 1960, while both groups were playing dank Hamburg basements. When he was offered

AARP EXPLORES MUSIC & MEMORY

Wardrobe stylist: Mark Holmes/The Wall Group; groomer: Julie Canales; logo: Matt Lehman

← Ringo Starr photographed for AARP in Los Angeles on September 5, 2023

the drum chair in the Beatles, he accepted immediately, even though he was joining a less successful band—a choice that has worked out pretty well. Trim and lively, he's precisely what he's always seemed to be: an unpretentious, no-nonsense guy who doesn't take himself seriously, except for his music.

"My name is Ringo, and I play drums," he said in 2015 when he was inducted into the Rock & Roll Hall of Fame as a solo artist. But he's also been a film and TV actor—a younger generation knows him mostly as Mr. Conductor from the PBS series *Shining Time Station*—and has written three books, with a fourth coming soon.

Years ago, he says, he was recording with producer Jeff Lynne, who wanted Starr to drum along to a click track, a prerecorded, metronomic beat drummers use to make sure they don't speed up or slow down. Starr turned down the offer of assistance. "And in much more dramatic words," he recalls, "I said to Jeff, 'I *am* the click.'"

Q. When did the new song "Rewind Forward" start to take shape? One of my producers said, "We need a song with 'rewind' in it." "Rewind" is a great word, but I don't want to be in the past, so out of nowhere, I said "rewind forward." My mouth is faster than my brain. All my life, strange things like that have come out, like the phrase "hard day's night." There were rumors John Lennon used to follow me around with his pen and pencil, waiting to hear what I'd say next. I said, "This is all people will talk about. They'll keep asking me what it means." And it means that you rewind to a space that was happy, and then you go forward. Which makes perfect sense now. [*Laughs.*]

Q. There are very strong emotional and cognitive links between music and memory. Are there songs that bring back specific moments in your life? Yeah, and on a daily basis, it could be this song or that one. I have great memories of my stepdad, who was a fan of big bands. When I hear big band music, I think of him. And when I drum, it always has a swing to it. That's what he gave me, all those years ago. I was playing my music to him one day, and he said, "Have you heard this?" And he played me Sarah Vaughn. That's a huge memory for me, because he didn't say, "The music you're listening to is crap, get it off."

I did that with my children too—that's how important that moment with my stepdad was to me. If my kids played me their music, I'd say, "Have you heard this?" We all learned a lot. When my son Zak [a drummer who now plays with the Who] was 9, he came running in with a vinyl record. "You've got to hear this, Dad. It's this guy named Ray Charles!" And it was Ray Charles' big band. I didn't say, "Eh, I've heard hundreds of big band records." I took the position, well, let's hear it together.

Q. Charlie Watts of the Rolling Stones was also a big band fan, and there are some similarities in your styles. We both swing, yeah. Charlie was even straighter than me. He played less than me, which isn't easy to do. [*Laughs.*]

Q. How did the new Paul song on your album, "Feeling the Sunlight," come about? Paul and I were in England, having dinner together [along with our wives]. I told him I was making an EP, and I said, "Why don't you write me a song?" He wrote the song and put bass on it, he put piano, he put the drums on—and I had to take the drums off. [*Laughs.*]

Q. Paul and John wrote "With a Little Help From My Friends," the song that always ends All Starr Band concerts, and they customized it for your voice and personality. You couldn't have sung "Helter Skelter" or "Blackbird." No, I couldn't. John wrote several songs for me over the years, and George too. I used to be a rock drummer, and then they ruined my whole career. [*Laughs.*] "With a Little Help" and "Yellow Submarine" are the reasons I'm onstage every night.

Q. It's a pretty big act of love to write someone a song. Yeah, they know me. Paul loves me as much as I love him. He's the brother I never had. As an only child, suddenly I got three brothers. We looked out for each other. We all

Clockwise from top: **Ringo with the Beatles prepping for TV show; with pompadour while with Rory Storm and the Hurricanes; with the All Starr Band; with Paul at Ringo's hall of fame induction; marrying Barbara Bach.**

Photo credits on page 75

went mad at different times. You can't imagine what it was like, being in the Beatles. It got bigger and crazier.

We were playing clubs, and then we made a record, "Love Me Do." My God, there's nothing bigger than that, our first vinyl. We found out the BBC was going to play "Love Me Do" at 2:17, or whatever time it was, and we pulled the car over. "Wow! We're on the radio, man!"

Q. Sure, because you didn't know how long your careers would last. Nobody knew. There was that terrible interview [with the BBC in 1963], which I pay for even today. Paul and John said they would keep writing songs once the Beatles' popularity faded. My girlfriend was a hairdresser, so I said I fancied having a ladies' hair salon, and I've been sh-- on ever since for saying that. "Oh, did you ever hear from the hairdressing salon?" [*Laughs.*]

Q. How do you prepare physically when you're about to start a tour? I prepare every day. I work out with a trainer three times a week, and I do a couple of days on my own as well, just to keep moving. In the first All Starr Band, Joe Walsh was the guitarist. I said to Joe, "Let's rock!" I went down on my knees, but I couldn't get back up. [*Laughs.*] That's when I started getting myself together physically.

Q. You're a big advocate of broccoli. What percent broccoli are you at this point? I'm 99 percent broccoli. The kids now have posters in the audience: "Peace, Love, Broccoli." I recommend broccoli to all your readers.

"I'M 99 PERCENT BROCCOLI. THE AUDIENCE NOW HAVE POSTERS: 'PEACE, LOVE, BROCCOLI.'"

Q. The phrase "peace and love" has become so synonymous with you. It's an easy motto to adopt if you grew up around peace and love, but when you were growing up in Liverpool— There was no peace and love. You were loved by your mother and, in my case, my stepdad and grandparents. In our neighborhood, the Dingle, there was an edge all the time that could get violent. You had to join a gang. And sometimes your own gang would beat you up! [*Grins.*]

Q. You were also a very sick child, but it seems it created a lucky break. They told my mother three times, "He'll be dead in the morning." They didn't know I had peritonitis until it went into my appendix, which burst. I was poisoned all through my body. The surgeon was next door, drinking in the pub, because he'd gone off duty. He opened me up the best he could, and he saved my life. Imagine if he'd had more to drink!

But I think being that ill taught me that life goes on. And I was in bed for months, so to keep us busy they brought us tambourines, maracas and little 7-inch drums. It was a magic moment, because once I hit that drum, I only wanted to be a drummer. We couldn't afford drums, but I ended up getting them, and all has been going well since.

Q. Since the Beatles, have you ever been close to joining someone else's band full-time? No, I never joined anybody's band. I played with John Lennon's Plastic Ono Band and a lot of other bands, and other Beatles played with me. If you look at the *Ringo* album [from 1973], the Beatles are all on it, and John is also on [1974's] *Goodnight Vienna*.

Then they asked me, did I want to put the All Starr Band together and go on the road, I said yes. And then you go, "What the hell did I just do?" It was a great experience. I like to mention my insecurity, because I was the middle drummer, with Levon Helm on my right and Jim Keltner on my left. I think it's the first band that ever had three drummers.

Q. You mentioned *Ringo,* the only album on which all four former Beatles play. I don't want to (CONTINUED ON PAGE 74)

For an exclusive video of Ringo, go to aarp.org/ringostarr.

It can remind you of the best days of your life.

It can comfort you.

It can even make those who remember little sing again.

THE EXTRAORDINARY WORLD OF MUSIC AND

A story of mysteries and miracles, told in five songs

PART I

"Hey Jude"

IN 2007, a young man named Colin Huggins began playing music on the streets of New York using a battered upright piano he'd bought on Craigslist. He was a former accompanist for the American Ballet Theatre, but playing and singing pop songs outdoors had convinced him of the almost mystical power of music to soothe, delight and heal his fellow New Yorkers. He began to push the piano all over downtown, even managing to get it onto a subway platform at 14th Street. There, in December 2008, he was caught on a blurry cellphone video, later posted to YouTube, playing the Beatles' "Hey Jude." In the course of two minutes, the potentially dangerous netherworld of the New York City subway—the very definition of existential alienation, where eye contact is assiduously avoided—was transformed into a place of joy, camaraderie, connection. At first, four or five college-aged kids began to sing along ("take a sad song and make it better"), and by the time Huggins hit the crescendo ("better, better, BETTER"), a group of middle-aged businessmen in long black coats on the opposite platform were singing too. With the irresistible coda ("nah, nah, nah, nah, nah, nah-nah-nah-naaaah"), everyone on both platforms—male and female, Black and white, young and old—was singing, clapping, smiling at one another. The transformation was miraculous.

Pianist Huggins in the subway, 2009. Strangers sang together when he played.

That video is testament to how melodies and lyrics lurk in our brains, ready to be released at the sound of a few notes—lifting our spirits, connecting us with our fellow human beings and evoking deeply buried memories as powerful as anything in the human experience.

For more than 50 years, the medical specialty known as music therapy has harnessed this extraordinary aspect of music to treat diseases ranging from depression to chronic pain to movement disorders to autism to Alzheimer's disease. But only in recent years has the scientific community begun to penetrate the mystery of how something as ephemeral as an acoustic signal—mere air vibrations—can have such profound effects on damaged bodies and brains. In the process, experts are gaining a deeper understanding of the importance of music in everyone's day-to-day life, and its astonishing effects on the healthy, normal brain.

That music has been a part of human cultures since time immemorial is attested to by early man-made fossils—including various percussion instruments and a 60,000-year-old flute made from the femur of a now-extinct European bear—to say nothing of the original musical instrument, the human voice, whose remarkable music-making properties have given it a central place in virtually all forms of religious worship, from the chants of shamans in Indigenous tribes, to Islam's haunting call to prayer, to the extraordinary overtone singing perfected by Buddhist monks in Tibet, to the hymns and psalms of Judaism and Christianity. According to historian of religion Karen Armstrong, "Scripture was usually sung, chanted or declaimed in a way that separated it from mundane speech, so that words—a product of the brain's left hemisphere—were fused with the more indefinable emotions of the right."

Recent scientific studies have shown that music's power over us is not purely psychological but based in measurable physiological changes. Singing along with others to a beloved song (such as "Hey Jude") causes the brain to secrete the chemical oxytocin, a naturally occurring hormone that creates the warm sensations of bonding, unity and security that make us feel all cuddly toward our children and others we love; infuses us with feelings of spiritual awe; and can alleviate chronic pain or the debilitating sensations of

THE MIND

By John Colapinto

anxiety or the isolation of autism. One area of medicine where the power of music has been particularly remarkable is in the treatment of the dementias, including Alzheimer's disease, whose stubborn and terrible symptoms have been resistant to most forms of treatment.

PART II

"Fly Me to the Moon"

ON A RECENT afternoon, I visited the 80th Street Residence, an assisted living community for dementia patients on Manhattan's Upper East Side. Seventeen patients gathered in a community room, and staff members helped seat them in chairs that faced the front of the room, where Xiyu Zhang, a 37-year-old music therapist, introduced herself to the group. Her audience stared back, blankly. ("They don't all remember me," she later told me. "They see me every two weeks, but many don't know why I'm here.") She began strumming an acoustic guitar and singing: "Fly me to the moon / Let me play among the stars / Let me see what spring is like ..." The effect was immediate. Chins lifted from chests, eyes opened. Smiles flickered on one or two faces. A woman began to sing certain phrases: "on Jupiter and Mars ... in other words ... hold my hand."

Over the next 45 minutes, Zhang fanned the fragile spark of group attention into a steady blaze with a string of standards ("Blue Moon," "Catch a Falling Star," "You Are My Sunshine") and got nearly every person singing along. Between verses, she called out questions: "Who sang 'Singin' in the Rain'?" A white-haired woman said, "Gene Kelly!" "What is the girl's name in *Wizard of Oz*?" A woman in the second row blurted out, "Dorothy!" "And her dog?" "Toto!" "That's amazing!" Zhang cried. And it was amazing for people who, before the music started, would not have been able to recall the names of family members or the career they had pursued for 40 years—or been able to break free of the inward-turning silence in which the disease had wrapped them.

Indeed, isolation is one of the most frightening and unsettling symptoms of the memory loss that's synonymous with Alzheimer's and other dementias—a memory loss that separates a person from their very self. For what are we, ultimately, but the sum of our personal recollections? At the end of Zhang's session, as the patients were led back to the elevators, the mood was a little like a bubbly cocktail party breaking up. Restored for the time being to a sense of self through the activation of better-preserved neural networks, the patients traded words and laughter with caregivers and one another—a transformation as miraculous as that of those commuters on the New York City subway platform. Indeed, more so.

Zhang's music awakens memories for dementia patients.

Music therapy's roots date back to World Wars I and II, when service members with traumatic brain injuries and "combat fatigue" (now called post-traumatic stress disorder) were discovered, by chance, to improve in mood and function when listening to music. Veterans hospitals began hiring musicians to play to patients, and it was not long before physicians realized that the treatment's effectiveness would be enhanced if musicians learned the basic tenets of psychology, neurology and physiology, so that they could tailor their playing to a patient's specific needs. Michigan State University launched the first degree program in music therapy in 1944.

PART III

"Let Me Call You Sweetheart"

CONCETTA TOMAINO was 24 years old in 1979 when she graduated with a master's degree in music therapy from New York University. She would go on to become a pioneer in the use of music to treat dementia, and today, at 69, she is a legend in the field, the dedicatee of neurologist Oliver Sacks' 2007 book *Musicophilia*, the

FOR A TIME, DEMENTIA PATIENTS WERE ABLE TO BREAK FREE OF THE SILENCE IN WHICH THE DISEASE HAD WRAPPED THEM.

past president of the American Association for Music Therapy, and the executive director and cofounder of the Institute for Music and Neurologic Function housed at Wartburg, a senior living facility in Mount Vernon, New York, where I recently visited her. Cheerful and soft-spoken, with a round face and curly brown hair, the Bronx-born Tomaino was, she says, "a big science kid." But she also played accordion and trumpet. In college, she blended her loves of music and science when she decided to switch from premed to a degree in music therapy.

Tomaino was still a student intern in 1978, fulfilling the 1,200 hours of clinical fieldwork necessary for her master's, when, at a nursing facility in Brooklyn, she encountered her first dementia patients—a population not then generally considered to be candidates for music therapy. As was common in that era, the dementia patients were severely neglected: heavily drugged, hands encased in mittens to prevent their clawing at themselves, outfitted with nasal gastric tubes for feeding, and left to scream and wail in confusion and anxiety on an upper floor of the facility. "Nobody went up there," Tomaino recalls. "It was this horrible, horrible place. The cacophony!" A nurse told her, "Oh, it's so sweet of you to come, but they don't have any brains left, so don't expect too much."

Tomaino refused to believe it. She lifted her accordion and started playing the opening chords of "Let Me Call You Sweetheart," a hit tune published in 1910 that became even more popular when Bing Crosby recorded it twice, during the Depression and World War II.

She began to sing: "Let me call you sweetheart / I'm in love with you ..."

"The noise stopped," she remembers. "People opened their eyes. Half of them started singing along: 'Let me hear you whisper / That you love me too.' "

The nurse looked at Tomaino in shock. "She said, 'What just happened?' "

Two years later, Tomaino was hired as the music therapist at Beth Abraham Hospital in the Bronx—where Oliver Sacks was a neurologist. He was already famous for his 1973 book *Awakenings*, which chronicled his use of the experimental drug L-dopa to awaken patients who had been "frozen" for decades in a coma-like state from a virus called encephalitis lethargica. Tomaino saw an obvious parallel with dementia patients. "So I said to Oliver, 'Did you ever see this?' He said, 'No! Show me!' " Sacks was floored. "He said, 'We gotta look at this and figure out what the heck is going on!' "

Through the 1980s, with Sacks' input, Tomaino studied the positive effects of music on the mood and memory of Beth Abraham's dementia patients. The work drew increasing attention after the 1990 release of the movie adaptation of *Awakenings*, and reporters descended on Beth Abraham in search of new medical miracles. In a joint interview with *The New York Times* in 1991, Sacks called music a "neurologic necessity," and Tomaino said that music could "locate the lost personalities" of dementia patients—a phenomenon she demonstrated that same year on a segment of the TV show *48 Hours* when she played a swing tune on her accordion for a near-catatonic dementia patient, who jumped out of his wheelchair and started dancing (he had been in a dance act with his brother in his youth). "The staff got really excited," Tomaino says, "so the physician assistant would sing to him, the orderly would sing to him as they walked. He eventually went back home to his daughter."

Two years after that, Tomaino convened the first-ever conference on Clinical Applications of Music in Neurological Rehabilitation. "The scientific and medical community was still on the fence about music and the brain," she recalls. "We hoped to push the dialogue. We had over 125 people show up, some from outside the country, and we needed to send some away." This gave Tomaino the momentum (and the funding) to help launch, in 1995, the

Previous spread, from left: Getty Images; Don Emmert/AFP via Getty Images. Above: Matthew Salacuse

Institute for Music and Neurologic Function at Beth Abraham. Since then, there has been an explosion of interest in the field of music and memory.

MYSTERIES REMAIN about how memories are created, stored and retrieved in the brain and how music acts to revivify them in dementia patients, but answers have begun to emerge, thanks to advanced brain scanning technology that did not exist when Tomaino and Sacks did their early research—specifically, fMRI. This technology uses a strong magnetic field and radio waves to track blood flow throughout the brain, showing what areas are active during physical tasks, like moving the fingers (which "lights up" areas of the motor cortex in an fMRI scan), or during cognitive tasks, including decision-making and memory.

All memories, regardless of how vivid and indelible they seem to us, are electric and chemical signals in our brains that travel through a network of neurons. Decades ago, it was believed that there was a dedicated memory module of the brain where the past was stored. fMRI revealed that many areas of the brain are involved with memory, from the brain stem (seat of automatic tasks like breathing and blinking) and the emotion centers (including the amygdala, with its fight-or-flight reflexes) to the seeing and hearing centers; from the executive areas of the brain (where thinking and decision-making occur) to the part where long-term memories are processed. None of this should be especially surprising when you consider the layered richness of memory—the distant sights, sounds, smells, feelings and conversations that can be evoked by something as ephemeral as a scent on the breeze.

Memories begin with our five senses, through our experience of the world. The memory that allows you to recognize your mother was first encoded when you were a baby, from seeing, hearing and smelling her—sensory stimuli that resulted in the firing of neurons that wrote the memory "Mom." Through repeated exposure to your mother, that memory grew increasingly durable, owing to actual physical changes in your brain. When specific groups of neurons are repeatedly activated, they strengthen the synaptic connections between them. ("Neurons that fire together wire together" is the saying in neuroscience.) Which is how a memory vital to your continued existence—*That's my mom!*—becomes strongly encoded and efficiently accessed.

But even the memory of your mother can be lost if something chokes off the electrochemical signals that flash along those neurons. This is what is thought to occur with Alzheimer's disease. Certain brain waste products—so-called tau tangles and amyloid plaques—as well as other factors, the theory goes, can disrupt and destroy neurons and their connections, especially in areas of the brain associated with memory—even as strong a memory as Mom. Alzheimer's is progressive. As more brain cells die, more of the past vanishes. Of all the attempts to hold on to memories in the face of this loss—through drugs, diet and exercise—music has proved to be among the most successful. Again, fMRI offers a possible explanation for why.

Listening to music, fMRI reveals, is (like memory itself) a full-brain workout; a wide distribution of brain structures light up, including the:

- **Brain stem.** Rousing classical music makes the pulse and blood pressure rise; soothing lullabies make them drop.
- **Motor centers.** These are the source of the irrepressible urge to tap the toe or bob the head in time with music.
- **Language centers.** They light up to a song with lyrics we remember.
- **Auditory cortex.** This is where music's pitches and tones are processed.
- **Emotion centers.** Here feelings of yearning, joy, exultation, sadness, fear or loss are touched off by changes in the music's tempo, pitch, volume; in the executive centers, thoughts and memories connected to the music are activated.
- **Visual systems.** Think of how a dark and stormy passage of Beethoven's Ninth Sympho-

Tomaino's accordion delights a patient.

Left: Bryan Derballa. Opposite: Collage by Sean McCabe (photo credits on page 75)

BY STIMULATING THE BRAIN'S MEMORY NETWORK, MUSIC CAN TRIGGER MEMORIES THAT WERE THOUGHT TO BE LOST FOREVER.

QUIZ

Name That Tune!

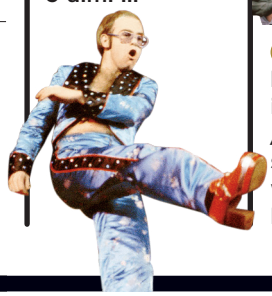
How well do you remember these singles that were popular in your formative years? From the opening lyrics, can you identify the song?

1. I never meant to cause you any sorrow / I never meant to cause you any pain ...

2. Some boys kiss me, some boys hug me / I think they're OK ...

3. I don't mind you comin' here and wastin' all my time / 'Cause when you're standin' oh so near, I kinda lose my mind ...

4. See the stone set in your eyes / See the thorn twist in your side / I'll wait for you ...



5. On a dark desert highway, cool wind in my hair / Warm smell of colitas rising up through the air ...

6. Well, you can tell by the way I use my walk / I'm a woman's man, no time to talk ...

7. She packed my bags last night, preflight / Zero hour, 9 a.m. ...

8. Is this the real life? Is this just fantasy? / Caught in a landslide, no escape from reality ...

9. You wake up late for school, man, you don't want to go / You ask your mom, please? but she still says, no! ...

10. You put the boom boom into my heart / You send my soul sky-high when your lovin' starts ...

11. She's got a smile that it seems to me, reminds me of childhood memories / Where everything was as fresh as the bright blue sky ...

12. They told him, "Don't you ever come around here, don't wanna see your face, you better disappear" / The fire's in their eyes and their words are really clear ...

13. Just a small-town girl, livin' in a lonely world / She took the midnight train goin' anywhere ...

14. It's like a jungle sometimes / It makes me wonder how I keep from goin' under ...

15. You can dance, you can jive, having the time of your life / Ooh, see that girl, watch that scene ...

16. Tumble outta bed and stumble to the kitchen / Pour myself a cup of ambition ...

17. At first I was afraid, I was petrified / Kept thinking I could never live without you by my side ...

18. Young man, there's no need to feel down / I said, young man, pick yourself off the ground ...

19. I got chills, they're multiplyin' / And I'm losin' control ...

20. And you may find yourself living in a shotgun shack / And you may find yourself in another part of the world ...

Answers to quiz on page 75

ny can call up images in your mind of black and turbulent skies. Disney did it for us with "Night on Bald Mountain" in *Fantasia*.

THIS FULL-BRAIN workout hints at why melodies and lyrics—particularly those from songs that have personal significance to us—have such a peculiar sticking power in our memories. fMRI scans reveal that such "autobiographically salient" music is written into many parts of the brain—the movement center, for instance—not touched by Alzheimer's until the very last stages of the disease. Music, by stimulating these preserved parts of the memory network, seems to reach into those areas of the neocortex, the brain's wrinkled outer layer, to find those neurons that have not yet died off, thus triggering memories thought to be lost forever.

PART IV

"Rocket Man"

MANY CAREGIVERS and clinicians report that the memory-enhancing, mood-improving benefits of music are temporary, lasting only as long as the music is playing—and for a period of about 15 minutes afterward. But experiments Tomaino conducted in the 1990s suggested something different. In a 1993 study, funded by a $250,000 grant from the New York State Department of Health, she was able to hire enough music therapists to administer a lavish amount of music therapy on small, five- to six-person patient groups, in 30-minute sessions, three times a week for 10 months. A battery of cognitive tests conducted before and after the therapy revealed significant improvements in brain function and behavior. Formerly silent patients, Tomaino reported, began addressing staff by name and participating more appropriately in conversations than those who participated in verbal reminiscence groups—"implying," she wrote, "that there is a potential for improvement in patients with dementia." In a follow-up study in 1996, 121 dementia patients also showed "significant changes in behavior and affect."

Tomaino did not have access to an fMRI machine, so her research lacked the hard evidence of physiological brain changes—and her findings failed to gain much traction. But new research has emerged that supports Tomaino's observations, including fMRI studies published in 2021 from a project led by Michael Thaut, a professor of music and of neuroscience in Toronto.

Thaut had always been fascinated by the power of music. Prior to becoming a neuroscientist, he had been a professional violinist in Europe. In the early 2000s, while working as a neuroscientist at the University of

DEMENTIA PATIENTS WHO LISTENED TO FAVORITE SONGS DAILY SHOWED A MARKED IMPROVEMENT ON MEMORY TESTS.

Colorado, he did groundbreaking research involving people with Parkinson's disease and those recovering from stroke, showing that when rhythmically strong music was played to such patients, they synchronized their walking gait with the music and moved more quickly and with better joint control. The therapy is called rhythmic auditory stimulation. "Stroke patients walk much more sym-

Jennifer Roberts

Thaut studied how the brain reacts to well-loved songs.

metrically and faster," Thaut told me recently over Zoom. "Parkinson's patients don't have that shuffle and tendency to fall over."

For years, Thaut had been hearing anecdotal reports of music's power to help dementia patients, and he had been eager to study the phenomenon. He got the chance in 2016 when he accepted a professorship at the University of Toronto and helped create a partnership with the Keenan Research Centre for Biomedical Science and geriatric psychiatry at St. Michael's, one of the city's largest hospitals. His first experiments in music and memory using fMRI, in 2018, compared the effects of "autobiographically salient" music that Alzheimer's patients had loved and listened to for 25 years or more with brand-new music created by Thaut and his team. Patients first heard the new music an hour before they entered the scanner. When they heard it again during their scans, it had no deep encoding in the brain—it activated the auditory area only. "Basically, a sensory memory," Thaut calls it. The beloved, familiar music, however, when played to patients in the scanner, lit up a larger network of the brain—including in the frontal lobes, where higher-order reasoning and memory are processed, a clear and objective sign of a musical "memory trigger" for people with dementia.

"They recognized it in terms of 'that is music I know,'" Thaut says. "'I know what that is! That is the music I danced to when I met my wife.' This activation spreads throughout the entire cortex—and the whole network comes alive." He stresses that hearing autobiographically salient music does not regress patients to an earlier time of life. Quite the reverse. "It actually triggers a cognitive boost to orient them in the immediate reality. One could say, 'Oh, they remember music from when they were 15 years old, and they feel like a 15-year-old again.' No. They're not suddenly acting like a 15-year-old. The music gives them a sense of orientation in the here and now—and an identity: 'That is part of my life. I know who I am.'"

In a different experiment, Thaut also reported a boost in cognitive functioning—a finding similar to what Tomaino had seen in the 1990s. Alzheimer's patients who listened to personal playlists of favorite music daily and talked about what they could remember with their spouse or caregiver for one hour a day for four weeks showed significant improvement on memory tests, Thaut says. "That is extremely unusual. Ordinarily, these patients don't improve in anything; if you're lucky, you can slow down the decline ramp." He hastens to add that he and his colleagues have not found a "cure" for Alzheimer's or dementia. "We cannot say that we are reversing the disease, because it has a certain biological process. We are not, for instance, destroying, with music, the amyloid plaques or the tau tangles that are believed to be the cause of the memory loss. But in areas of the brain, activating preserved networks gives people at least a cognitive boost that allows them to operate in a more functional way."

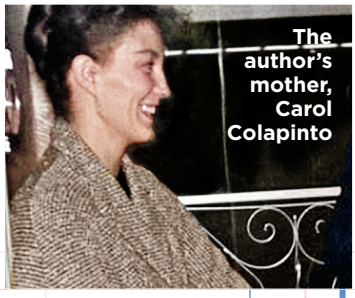
The most eye-popping of Thaut's findings is that after four weeks of listening to their favorite music daily, patients' brains had a greater density of white matter. "If you have an increase in white matter density or volume in a certain area of the brain," Thaut says, "that means there are more highways active between the neurons. There's more traffic." A dead neuron cannot be brought back to life, but music appears to bolster connections between preserved neurons. "So we are building as much as we can around destroyed stuff," Thaut says. "It's a bit like a city that gets bombed. Many houses are gone, but we can emphasize what is still standing. We can figure out how to get a street from here to there. We can rebuild to make that city support as much life as possible."

A brain scan showing areas stimulated by new, recently heard music (blue) and by long-known tunes (red)

All of this raises the question, for those of us not afflicted by dementia, of whether we should be loading up our Spotify Rocking '70s playlists with the songs we first fell in love with in our teens and early 20s—that period of life when, according to Daniel Levitin, a musician, neuroscientist and author of *This Is Your Brain on Music* (2006), most people form their musical tastes. Says Thaut, "We can assume that active and positive stimulation is good for brain health. Engaging in music you like and enjoy is definitely a great part of it. Can it reduce risk for dementia in the medical sense, like aspirin against stroke? No. There are many factors—genetics, injuries, etc.—that contribute to disease. But it may provide boosts to keep the brain healthy longer."

And don't worry about friends or spouses who deride you

Illustration by Chris O'Riley (Music and Health Science Research Collaborative [MAHRC], University of Toronto; Keenan Research Centre for Biomedical Science, St. Michael's Hospital)



The author's mother, Carol Colapinto

THROUGH MUSIC, MY MOTHER WAS BROUGHT BACK TO LIFE IN MY MEMORY.

for engaging in empty nostalgia when you fire up Elton John's 1972 banger "Rocket Man" for the 20th time that month. It is precisely the familiarity of such music, the memories around it, the goose-bump-inducing pleasure of its soaring chorus and the surge of dopamine that can be released by your brain's pleasure and reward centers as that crescendo arrives—"I'm a rocket MANNNNN ... And I think it's gonna be a long, long time!"—that can make such beloved songs so therapeutic, according to Thaut. "This is your daily brain exercise," he says. "As a general principle: If there's something that's good for you, do it as much as you can."

Listening to new music has its own rewards, of course—what better way to bond with a tween than over Taylor Swift? But for revving up the memory centers embedded throughout your brain, science seems to suggest that familiar tunes work best.

PART V

"She Loves You"

I LEARNED firsthand about the miraculous power of music for dementia patients in November 2020, when, for this magazine, I was researching a story about Tony Bennett's previously undisclosed Alzheimer's disease. Visiting him in his apartment on Manhattan's Central Park South, I saw a man unable to converse, who barely registered my presence and who, I was told by his wife, Susan, had forgotten the use for common objects like a fork or keys. Yet when his longtime piano accompanist began to play, Bennett, at the sound of the first notes, came alive, walked to the piano and proceeded to perform, impeccably, an hour of music from his set, recalling every lyric, crescendo, melody, physical gesture. It was impossible to believe he was in the late stages of a devastating illness that two years later would end his life.

Now, once again writing about music and memory for AARP THE MAGAZINE, I am delighted to discover that, like Bennett's, my own memory is unlocked by musical triggers. I have, for the last couple of years, been writing a memoir and, at age 65, I find that I am getting to it just in time—before certain salient aspects of my past have faded from my synapses forever.

Recently, I was revising a chapter concerning my earliest memory of my late mother—a memory from when I was 4 years old, in my native Toronto, and we were drawing on sheets of brown packing paper while the radio played a song that had just burst onto the Canadian airwaves and caused a sensation. It was called "She Loves You," and it was by a new group named the Beatles. The date was September 1963, which I can state with accuracy because that is when the song debuted across North America. Though a massive hit in Canada, the song flopped in the United States—the Beatles would have to wait more than four months for a U.S. hit with the release of "I Want to Hold Your Hand" and their epochal appearance on *The Ed Sullivan Show*.

In any case, in my original draft of this scene, the details were annoyingly hazy. I knew my mom was encouraging my nascent skills as a cartoonist, but all was dim and undefined, lacking the specific detail that makes writing come alive. But thanks to my experience with Tony Bennett, and my more recent encounters with Connie Tomaino, Xiyu Zhang and Michael Thaut, I decided to listen to "She Loves You" as a memory prod.

Reader, I might as well have discovered that someone had secretly filmed and recorded my mother and me that distant afternoon. Now, with the music as spur and prod to my memory, I could "see" that, on that day six decades ago, I was drawing the Beatles' faces on that packing paper—and that my mother, to aid me, had laid out, open on the floor, a sheet of newspaper that featured photos of the Fab Four.

Pointing to each face in turn and saying their names ("Paul ... John ... George ... Ringo"), my mother was brought back to life, de-aged to a youthful 31, and I could see her nimbus of soft brown curls, her large green eyes, her huge smile—*That's my mom!*—as she exclaimed over my attempt (failed, as my revived memory assures me) to capture the Beatles' individual looks. It was a heart-stopping journey back in time, a resurrection that, frankly, moved me to both smiles and tears.

At least for as long as the music played. ■

Journalist John Colapinto is a longtime contributor to The New Yorker *and* Rolling Stone *and author of* As Nature Made Him *and* This Is the Voice. *He profiled Jimmy Buffett in the December 2021/January 2022 issue.*

Courtesy Colapinto. Opposite: Photo credits on page 75

THE MUSIC AND MEMORY PROJECT

More photos, more videos, more personal stories

To document the profound impact of music on well-being after 50, AARP's editors and producers have created compelling stories and videos on the subject, as well as live online events you can join. Here are a few highlights.

AARP BULLETIN

In December, we spotlight songs that were crucial turning points in people's lives—and invite you to share your own story.

In January/February, we interview noted neuroscience, music and health researcher Julene Johnson.

Read the *Bulletin* on your smartphone (go to aarp.org/mobile for details).

THE GIRLFRIEND

AARP's online community for women in their 40s and 50s devotes its December 7 newsletter to the impact of music.

You'll find:

- One woman's addiction to grocery store music
- Confessions of a 50-something Swiftie
- Partners with vastly different tastes in music

Read these and other essays at thegirlfriend.com.

SISTERS FROM AARP

In its December 5 newsletter, AARP's online community celebrating African American women age 40-plus looks at how music feeds our souls.

Discover:

- A '70s music playlist
- The surprising health benefits of singing
- Gifts for music lovers

These and other stories are at sistersletter.com.

THE ETHEL

AARP's online community for older women focuses entirely on music in its December 6 newsletter.

Learn about:

- A Monkees fan's crush that led to true friendship

- The benefits of daily piano playing
- How Woodstock shaped one woman's life

Read these and other stories at aarpethel.com.

AARP EXPERIENCE COUNTS

AARP's new e-newsletter about traditional lifestyles and values lists great remakes of popular songs in its issue out December 7.

Find the newsletter at aarp.org/experience-counts.

AARP VETERAN REPORT

Our e-newsletter for veterans and their loved ones will devote its December 14 issue to music in the military.

Read about:

- How a hero's song got to the White House
- Seven songs that inspired POWs
- When music therapy bolsters a veteran's health

Find the newsletter at aarp.org/veteranreport.

SOCIAL MEDIA

AARP Studios has produced a variety of video stories examining the physical and emotional effects of music. You can find the stories—and join in the conversation—across social media.

Watch these examples:

- Air Force officers help vets enter the music biz.

Go to YouTube.com/aarp.

- Gen X moms formed a rock band.

Go to facebook.com/aarp/videos.

EVENTS

AARP Virtual Community Center will host several live events having to do with music and memory, including:

- A virtual dance party
- A virtual screening of the documentary *Alive Inside*
- A live lecture on the stories behind 10 great rock songs

Go to aarp.org/vcc to find a lineup of live AARP talks and events.

AARP ONLINE

Visit **aarp.org/musicandmemory** to find other features, including a video of Concetta Tomaino in action and a story on the brain benefits of songs that get stuck in your head.

At aarp.org/brainhealth, you'll find our Brain Health & Wellness Center and a link to the Staying Sharp program, which offers tools to help support your brain health.

www.aarp.org/musicandmemory

GREAT PLACES TO LIVE

2024 Edition

We set out to locate cities and towns where older people can thrive. Our network of wise friends pointed us in the right direction

Hawkins Range Reserve, north of downtown Boise

Zach Anderson

WHEN MAKING a decision on where to live, whom are you going to trust: a friend or a computer?

Sure, algorithms and spreadsheets can suggest communities that look good by the numbers, which is why data crunching is usually the main tool in compiling Best Places to Live lists. We do that, too: The AARP Livability Index (livabilityindex.aarp.org) is a widely used resource for community information. But AARP also has feet on the ground: an army of staff and volunteers in every state, plus Washington, D.C., and two territories.

HOW WE SELECTED THE COMMUNITIES

We asked our network for insider recommendations of places where older residents thrive. They suggested dozens of communities with desirable amenities and initiatives. Then we turned to data to winnow their suggestions to six great places that rate highly on criteria that matter to you: health care access, cost of living, walkability or reliable public transit, and the local economy.

Finally, we worked with regional journalists who also have a keen sense of these places. Because in the end, "charm" or "comfort" or "feeling at peace" are qualities that can only be determined by people who know.

Clairvoyant Brewing Co.

Boise, Idaho

POPULATION: 236,634

THERE ARE UNSPOKEN rules in the Boise area: Don't reveal the location of the huckleberry patches. Keep your morel mushroom finds under wraps. Don't say too much about the hot springs you visit. Overall, keep Boise a secret.

But the secret is out.

A solid job market, quality health care and low crime rates—as well as earthy connections to nature—helped land Boise on a slew of top 10 lists in the 2010s. By the time the pandemic hit, transplants flocked to the high desert in search of wide-open spaces, or to take a short drive out of town to hit the ski slopes or go for hikes. Even within the city you can enjoy nature, as kayaking and fly-fishing are favorite activities on the Boise River.

Boise's small-town vibe comes with some big city perks, including symphonies, concerts and a restaurant run by a James Beard Award winner. Boise State University, across the river from downtown, presents civic-minded events and operates the Osher Lifelong Learning Institute, which engages intellectually curious adults 50 and older with noncredit, college-level programs.

Hyde Park

Boise's growth translates into ample opportunities for those still in the job market. Service, education and health care make up a sizable share of the employment sector while manufacturing companies, including Micron and J.R. Simplot Co., employ large numbers.

With a low unemployment rate, Idaho became one of the first states to report economic recoveries from pandemic losses. But Boise's growth has also brought growing pains, as home prices creep up, meaning this may not be considered an affordable community forever. And development is taking over some of the prized land. But for now, don't be surprised if you encounter chatty locals and warm greetings while visiting. "Boise still has some of that small-town feel," says longtime resident Fred Blackburn, 70. "I think that's what makes it so special." *—Carissa Wolf*

CHECK THIS OUT

SUNNY DAY LOCATION: *The Boise River Greenbelt, a 25-mile walking and biking path that hugs the park-studded river and passes breweries and wineries.* **WEEKDAY EVENING HANGOUT:** *8th Street, which is Boise's restaurant row and includes prime opportunities for alfresco dining and people watching.* **WHERE TO TAKE VISITORS FIRST:** *Chief Eagle Eye Reserve. The Shoshone, Bannock and Paiute tribes once frequented the area to bathe in the thermal pools near dramatic rock outcrops.*

Lindsborg, Kansas

POPULATION: 3,801

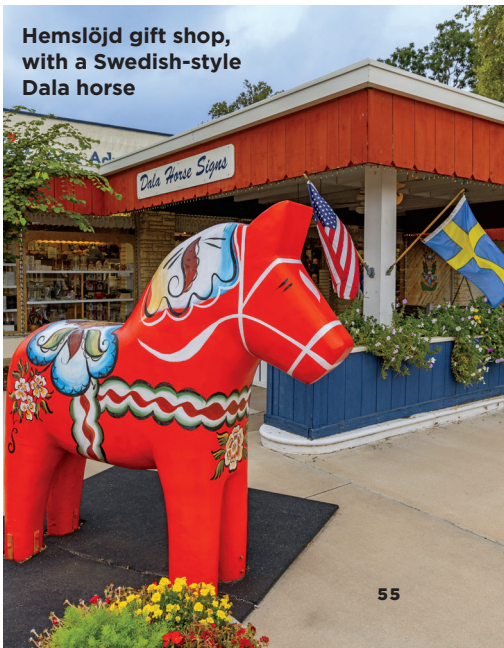
KNOWN AS Little Sweden, USA, this community was settled by Swedish immigrants in 1869. The biennial Svensk Hyllningsfest (Swedish Honoring Festival) draws some 30,000 visitors over two days with a parade, Swedish folk dancing, a smorgasbord and more.

Tourism is vital to the economy, but officials have worked to attract permanent residents. Underway is the Stockholm Estates housing development, which uses state funds for moderately priced housing.

Lindsborg also has its own community hospital, which is part of a larger regional health system, and a senior center with health programs. "They have a huge senior care philosophy," says resident Mike Goodier, 75. "It's going to be very easy to transition from our condo to whatever kind of housing and care comes next." *—Mike Snider*

CHECK THIS OUT

SUNNY DAY LOCATION: *Coronado Heights, with an expansive view of the Smoky Valley. It's a favorite spot for picnics and kite flying.* **WEEKDAY EVENING HANGOUT:** *Spelbok Games & Comics, which hosts board game nights.* **WHERE TO TAKE VISITORS FIRST:** *Small World Gallery, which displays photos by* National Geographic*'s Jim Richardson.*



Hemslöjd gift shop, with a Swedish-style Dala horse

From top: Zach Anderson (2); Katie Currid

The New Hampshire State House

Concord, New Hampshire

POPULATION: 44,503

DON'T BE FOOLED by the slow traffic and friendly atmosphere. Concord is a vibrant community. And of particular appeal: It has a thriving job market for older people.

"It's a demographic employers are taking a much closer look at because they're realizing there's dependable, experienced talent out there," says Tim Sink, president of the Greater Concord Chamber of Commerce. Some of the major employers include Concord Hospital, the state government, Northeast Delta Dental and the Concord School District.

When not working, residents of this leafy city can enjoy concerts, comedy, dance and theater at the Capitol Center for the Arts, channel their inner astronomer at the McAuliffe-Shepard Discovery Center, or hit the hiking trails at the Susan N. McLane Audubon Center.

"Concord is small enough to be a neighborly place, yet has all the services and stores that you need," says Dan Wise, 68, a resident since 1993. "It is sophisticated without putting on airs." *—Jaimie Seaton*

CHECK THIS OUT

SUNNY DAY LOCATION: *White Park, a 25-acre park with walking trails and a pond used for ice-skating in winter.* **WEEKDAY EVENING HANGOUT:** *The Barley House, known for its hearty and reasonably priced menu and trivia nights, which draw a multigenerational crowd.* **WHERE TO TAKE VISITORS FIRST:** *The New Hampshire State House, now 200+ years old.*

Traverse City, Michigan

POPULATION: 15,702

WHEN IT CAME time for Fred Anderson to retire, he and his wife headed north from Lansing to Traverse City, a small city on a Lake Michigan bay. "It offers a lot of variety in entertainment, coffee shops and two wonderful independent bookstores," Anderson, 72, says. "A lot of towns way bigger don't have any independent bookstores."

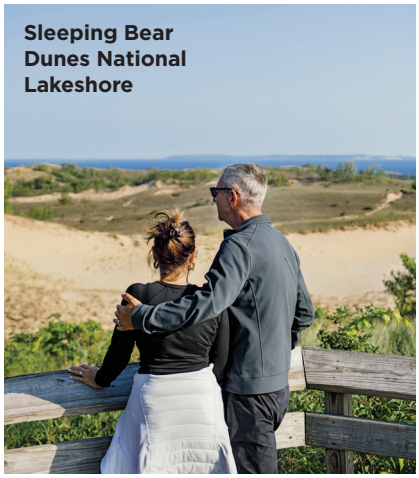
Traverse City also boasts an opera house, which hosts events beyond music, including arts education programs and comedy shows. Anderson has enjoyed frequenting the senior center and looks forward to the new multimillion-dollar building that is under construction and will greatly expand the center's size. He also walks through the Village at Grand Traverse Commons—a development of shops, galleries and restaurants—then heads to a coffee house. There's also a "tremendous" local library, he says, and three whiskey distillery tasting rooms near his house. "I can go days without moving my car," he says.

Traverse City is also known as the Cherry Capital of the World, with a climate conducive to growing the fruit. An annual cherry festival celebrates this local delicacy.

And there are other natural wonders. The Sleeping Bear Dunes National Lakeshore comprises 64 miles of shoreline, while the Pierce Stocking Scenic Drive offers views hundreds of feet above the water. "The same things that make this area a premier vacation and travel destination," says Mike Kent, spokesman for Traverse City Tourism, "are the same things that bring people here to retire." *—Julie Halpert*

CHECK THIS OUT

SUNNY DAY LOCATION: *Clinch Park Beach, a popular waterfront spot with over 1,500 feet of sand, just a few blocks from downtown.* **WEEKDAY EVENING HANGOUT:** *Chateau Chantal winery, which offers lovely views of both the east and west bays.* **WHERE TO TAKE VISITORS FIRST:** *Cherry Republic, a downtown shop that attracts throngs of visitors with its free samples of delicious chocolates and cherry-themed snacks.*



Sleeping Bear Dunes National Lakeshore

From top: Jesse Burke (2); Emily Berger (2)

Russellville, Arkansas

POPULATION: 29,133

ARKANSAS PROUDLY calls itself The Natural State, and this town is surrounded by beauty and recreational areas, including Lake Dardanelle, a 34,000-acre reservoir used for fishing and boating.

Russellville's downtown encompasses streets lined with attractive brick storefronts dating from its early days as a railroading and agricultural center. Tom Neumeier, 71, a retired music-store owner, appreciates "art walks and concerts that we have at the old depot." The area is undergoing a more than $20 million streetscape project that will improve accessibility.

Just north of downtown, Arkansas Tech University has grown to become the third-largest institution of higher learning in the state. Its musical events, lectures and art shows are mostly free and open to the public. *—Mel White*

CHECK THIS OUT

SUNNY DAY LOCATION: *Bona Dea Trails and Sanctuary, with miles of routes through woods and fields.* **WEEKDAY EVENING HANGOUT:** *CJ's Butcher Boy Burgers. Get some tasty takeout to enjoy at a picnic table at Lake Dardanelle State Park.* **WHERE TO TAKE VISITORS FIRST:** *Rotary Ann Overlook, with a spectacular vista of the hills and valleys of the Ozarks.*

From top: Adam Hester (2); Stephen DeVries

Lake Dardanelle

Shops on Main Street; *below,* LaVonne Blok sells farm-grown items at a market.

Orange City, Iowa

POPULATION: 6,286

DUTCH-INSPIRED storefronts with swooping rooflines and colorful shutters. Coffee shops bursting with pastries and conversation. A central park where children run and play among reproduction windmills and beds of tulips. What sounds like the set of a Hallmark movie is life here.

In 1869, settlers came to this area in search of rich farmland. They named it after the royal House of Orange. Today, Orange City still swells with charm, but it is also a modern community. The corporate headquarters for Diamond Vogel paint and the Pizza Ranch restaurant chain are located here, as is a small-but-thriving liberal arts college.

All of this means that Orange City enjoys amenities that other small towns may lack, including access to comprehensive medical care. The Orange City Area Health System is part of a network that includes senior living facilities. Condos for adults not ready for traditional retirement housing also have been developed. "The continuum of care we provide—from birth care to senior care—draws all kinds of people to live, work, raise kids and retire here," says CEO Marty Guthmiller.

Cindy Jacob moved to the area with her husband in 2022 after one of their children landed here. "Everything we need is within 2 miles of our house," Jacob says. The average commute time is 7.3 minutes, according to Vibrant Life, the community's campaign to attract new residents. A public ride service is available for those who need transportation assistance. "This is a terrific choice for those looking for a place to land in their later years," Jacob says.

Orange City's best-known attraction is the Tulip Festival, an annual celebration of the town's Dutch heritage. For three days in May, the downtown is filled with parades, shows, food vendors and locals dressed in traditional clothing, plus about 50,000 tulips in bloom. *—Carrie Truesdell* ■

CHECK THIS OUT

SUNNY DAY LOCATION: *Puddle Jumper Trail, where you can take a stroll or ride a bike along a 2-mile scenic path, with a new accessible park that includes a playground and fountains for the kids.* **WEEKDAY EVENING HANGOUT:** *Onstage Orange City, a live music event at Windmill Park on Wednesdays in the summer. Styles include oldies and jazz.* **WHERE TO TAKE VISITORS FIRST:** *Tulip Town Bulb Co., which in spring has beautiful blooms imported from the Netherlands. You can also order bulbs.*

I SURVIV

They endured some of the darkest moments in history. Here's how they did it, what they've done since and their lessons on resilience

Oklahoma City federal building

1995, Oklahoma City BOMBING

Amy Downs, 56, turned her life around after the domestic terrorist attack that killed at least 168 people.

The minute the bomb went off, I remember thinking my life was over.

As a bank teller at a credit union, I at first figured I'd been shot to death by a bank robber. But I had fallen through three floors and was still upside down in my chair, buried under about 10 feet of rubble. Then I heard a distant siren and eventually some voices, and I just kept screaming until someone yelled, "We have a live one!"

As I lay there, thinking over my life, I had so much regret. I was 28, weighed about 355 pounds, and all I did was work, go home, watch TV, eat Cheetos, go to bed and do it again the next day. I had no drive. I was so complacent. I remember begging God for a second chance. It wasn't easy. Back at work, 18 of our 33 employees had been killed. How could I even continue? But one day my boss came in and said, "If you had a magic wand, what would you do?" I thought, *I wouldn't be a victim.*

I started using that technique over and over. I asked myself, *Given my current situation and limitations, what can I do?* Even though I'd flunked out of college, I wrote on an index card, "I want to go back to school." I found a program that would accept me, and eventually I got my MBA and graduated at the top of my class. Wow! What about my weight? Dieting never worked, so I researched gastric sleeve options. The doctor said that's good for 75 pounds, but you need to exercise. I found a bicycle with tires big enough not to pop and started taking longer and longer rides until I rode across Oklahoma. I eventually lost 200 pounds. Cycling is also how I met my husband. At 45, I ran the Oklahoma City Marathon in honor of my best friend, who was killed the day of the bombing. When I turned 50, the same year I became CEO of the credit union, I knew I had to do something badass, so I competed in the Ironman triathlon. I finished last, but who cares? I did it! Now I want to ride my bike across the United States, and I'm still thinking about what else that magic wand might do.

1963, JFK ASSASSINATION

Secret Service agent Clint Hill, right, *leaped onto the back of JFK's limousine as shots were being fired in Dallas. He saved Jackie Kennedy, but it took Hill, 91, decades to deal with the trauma of the assassination.*

November 22, 1963, really ate me up. A month after the assassination—and

I first revealed this in my 2022 book, *My Travels with Mrs. Kennedy*—I tried to drown myself in the ocean in Palm Beach, Florida. I was up to my neck, fully clothed, when a police officer pulled me back to shore. I stayed with Mrs. Kennedy for another year and returned to the White House, rising through the ranks of the Service under

Photo credits on page 75

VED

As told to David Hochman

Presidents Johnson, Nixon and Ford. But I was struggling. One question always haunted me: Could I have done something to save President Kennedy? I suffered from a variety of health conditions, and in 1975, I failed a physical exam at Bethesda Naval Hospital. The Secret Service retired me that summer. I was only 43 at the time.

I owned some property in North Dakota and flew out to work the land, but when I returned home to Virginia, I just wasn't functioning. I became very depressed. I started drinking Scotch, and I smoked heavily. One morning when I was 50, I woke up, reached over for a cigarette and thought, *Why are you doing this?* I stopped cold turkey and soon decided to stop drinking too.

In 2009, a former fellow Secret Service agent who was writing a book wanted me to meet the journalist helping him. When Lisa McCubbin and I met, it was the first time since I'd spoken with the Warren Commission that I'd talked about the events of that fateful day. It had been all bottled up inside. The more I opened up, the better and lighter I felt. Lisa and I ended up writing four books together. We got to know each other very well, and she and I got married in late 2021.

My friends keep saying the same thing: "Clint, you're a different man than you were in the 1970s and '80s." That's because I believed back then that you could just push away your problems by putting your shoulder to the grindstone. Nobody talked about PTSD. There was no counseling for guys like me. Now when I talk to groups or meet people struggling with trauma, I tell them to find somebody they can talk to. It could be a friend, their spouse, a priest, a rabbi, a minister, a schoolteacher, a therapist. No matter how old you are, talking about it will help.

Sutherland Springs memorial

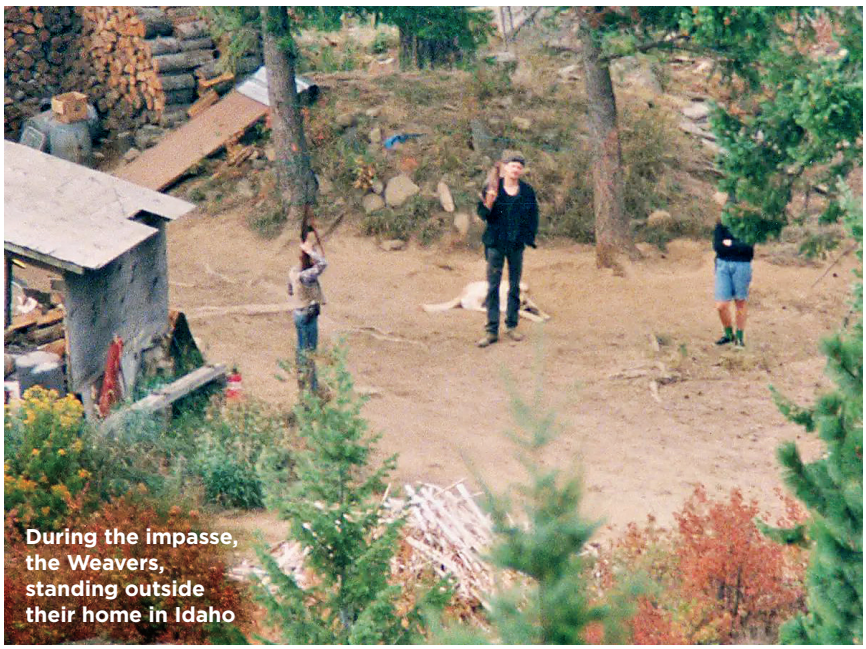
2017, Sutherland Springs, Texas
MASS SHOOTING

Julie Workman, 61, and her family survived the church shooting that left 26 people dead.

Everybody focuses on the horror of the shooting, but there are so many miracles that took place. People say, "Where was God?" Well, God was right there, because my son Kris took a bullet to the back that should have blown open his spinal column and left him bleeding to death on the church ground. And yet, a week after he got out of the hospital, he was back at church leading worship. He's doing physical therapy to learn to stand and maybe even to walk again. Or what about me, taking a bullet to the chest that should have gone through my lung and caused me to suffocate. Somehow, at the angle it took, the bullet didn't even penetrate my skin, even though I felt the blow. My younger son was fired at 28 times but was only grazed on his shoulder. My daughter-in-law has a bullet that was aimed at her femur. We have the X-ray of an intact bullet that stopped before shattering her leg. If that's not God, I don't know what is. So on days when I feel like having a pity party, I look around, I look up, I focus on the good.

"I was struggling," says Clint Hill. "One question always haunted me: Could I have done something to save President Kennedy?"

"I'd witnessed things no 16-year-old should. My mom and brother were gone, and my dad was in jail," says Sara Weaver.



During the impasse, the Weavers, standing outside their home in Idaho

We've been blessed. That's not to say it's easy. Even after six years, I have to work sometimes on finding love. I'm a fierce friend, but trust is a hard thing after something like this. The Bible tells us that we're to love one another, but if you love, there's liable to be more hurt. I tend to be more cautious now, more observant, a little more distant from people.

Then I remember that to live a life abundant, you can't live in a cocoon. You need to be social; you need to be in community. We need to be a light for one another. That's my role now. So many people have said to me, "By hearing your story, and what you've been through, it's deepened my faith."

My faith deepens too. The miracles continue. The doctors told my son he probably wouldn't be able to have children again without expensive medical intervention, and we didn't have that kind of money. But God has provided them naturally with another child; I'm crying right now just thinking about it. They named him Ronen, which in Hebrew means "song of joy." This little boy is a redemption gift from God.

1992, Ruby Ridge SHOOTOUT

Sara Weaver, 47, was 16 in 1992 when an 11-day standoff between her family and the federal government at Ruby Ridge in Idaho left her mother, younger brother and a U.S. marshal dead, and turned her father, Randy, into a reluctant anti-government folk hero.

After the horrific days of 1992, I had a lot of grief and deep depression.

I'd witnessed things no 16-year-old should. My mom and brother were gone, and my dad was in jail. Our family was demonized in the media; I felt I had no voice. I was living with relatives in Iowa and thrust into public school after having been homeschooled. I didn't always want to be associated with Ruby Ridge. I tried to find my happiness by working hard, being a 4.0 student, getting married, starting a family, building a house and moving on. But I still wasn't happy. I felt I had tried it all and was still miserable.

During this time, my son was a baby, and I didn't want to leave him motherless. Because I had lost my mom, I knew how terrible it was to not have that support system. One very hard day, I thought, *What would my mom do?* She would read her Bible. And so I went and dug out my Sunday school Bible. I remembered that at our church in Iowa, if I memorized a verse, I earned a piece of candy. In that moment I remembered the verse I had memorized at age 7—John 3:16. I turned to it, and as I read, the weight of the world came off my shoulders. That began my walk of faith.

When you go through really hard things, when your loved ones have made sacrifices or you've made them, you want to know that this wasn't for nothing. That there's purpose in what you endured. I've spent my life looking for that purpose and found my purpose in God. But I also found it in talking to other people about what they've experienced. Listening to their testimonies, hearing their struggles, acknowledging, "Hey, you are not alone."

My dad died in 2022 at 74, and I received so many messages from people who were touched in a deep way by our story. One gentleman wrote with his condolences to say, "Knowing people like you are out there makes the world seem like a better place."

It's the same humbling reaction I get when I share my story at different book signings [she's authored a book called *From Ruby Ridge to Freedom*], church functions or fundraisers. Practicing forgiveness is another crucial part of my story that others relate to. I feel incredibly blessed to be a beacon to others as I take my own healing journey. If anyone's experienced trauma, they know I can relate to them. I can see them. I now know that there is always hope and that though we sometimes feel like it, we are never truly alone.

Photo credits on page 75

1978, Jonestown
MASSACRE

Jackie Speier, then a congressional staffer, was shot five times during an ambush by Peoples Temple cult members and left for dead on an airstrip near Jonestown, Guyana. Later that day, cult leaders encouraged and forced some 900 members to commit suicide, many by drinking poison-laced punch. In 2008, Speier, now 73, became a congresswoman herself, but only after further tragedy and defeat.

Top: **Jackie Speier,** ***center,*** **with Congressman Leo Ryan,** ***right;*** **on a stretcher in 1978**

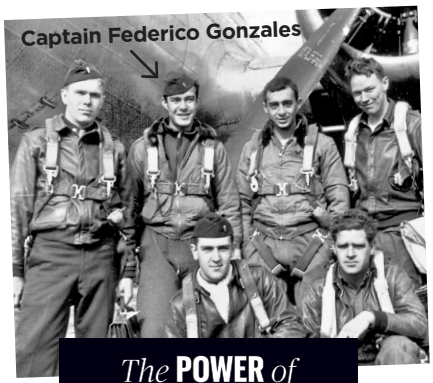
Initially, it was my grandmother who prompted me to want to survive. As I lay there bleeding out, with my whole right arm and leg blown up, I kept thinking, *I don't want my 93-year-old grandma to have to live through my funeral.*

When you survive something like that, you pretty much live with fearlessness. Whatever terrible thing happens, you think, *This can't be that hard.* But nothing prepared me for the profound loss and trauma of losing my husband, Steve Sierra, in a car crash in 1994. I was pregnant with our second child, after having lost two through miscarriage. He was the primary breadwinner. We were financially extended. I was three months from personal bankruptcy. I couldn't breathe. I was on bed rest because this was a high-risk pregnancy. My father came over, and I said, "Dad, I don't know if I can go on. I don't know that I can bring this baby into the world." I just missed Steve so much. My father was very Germanic. He said, "Jackie, it's been three months. Get over it." I was so outraged, I told him to get out of my house. I didn't talk to him for weeks. But I understood the message: You've got to get over it. I mean, bad things happen to good people all the time. But our challenge is to move beyond it. Not that you don't grieve, not that you don't have the loss, but self-pity is not going to get you anywhere.

I've always loved giving speeches about overcoming adversity, because I've had plenty of it. I lost the first time I ran for Congress, and I lost when I ran for lieutenant governor in 2006. You just keep going. Every time a door shuts, a window opens. But there comes a time when you need to pass the torch to a new generation. My husband, Barry Dennis, looked at me one day before I retired and said, "You've been a weekend wife for 20 years. When are we going to have time to enjoy our lives?" I'm 73, but I feel like I'm 42, so I will need to adjust.

Change is important and exciting and necessary, even if the path is not always clear. When you lose a loved one, people don't know what to say or do. One of the things I did was to pay it forward. A friend and I created what we call the Merry Widows Club. This was over 25 years ago. We still get together. We laugh. We cry. We support each other. It's a group of 12 women. We remind one another there's always a way forward. You've just got to be willing to open your eyes and see it. ■

David Hochman is a contributing editor for AARP The Magazine *and the* AARP Bulletin.



The POWER *of* SURVIVAL

Laurence Gonzales, a resilience expert and author of* Deep Survival: Who Lives, Who Dies, and Why, *shares the best strategies for coping.

TURN TRAUMA INTO PURPOSE When Gonzales' dad's B-17 bomber was shot down over Germany in World War II, he was badly injured and taken prisoner by the Nazis. He could have emerged a victim but became a seeker instead. "Dad came home, went to college and became a scientist, and that focus gave his life meaning," Gonzales says, adding that purpose at any age speeds resilience, whether through faith, sports, hobbies or volunteering.

SAVOR THE WONDERS "Even in anguish, you're still alive," Gonzales notes. "Stay attuned to that miracle." Deborah Kiley and four others were adrift without supplies or fresh water in the Atlantic after their boat sank in a storm in 1982. Two crew members who drank seawater went mad, jumped overboard and were eaten by sharks. Kiley survived with luck and a mantra: "Focus on the sky, on the beauty there."

WORRY ISN'T AN ACTION Yes, you may be in pain. You might even die. We all do eventually. "Try to move beyond the fear and think about decisive action," Gonzales advises. Break large jobs into small, manageable tasks. Stranded alone at 12,000 feet after her light aircraft went down in the High Sierra, Lauren Elder crawled on all fours, "thinking only as far as the next big rock," Gonzales says, until she found help. "If you're frozen by trauma," he adds, "keep asking, What's the next manageable thing I can do?"

WHEN IN DOUBT, LAUGH When he's asked how his dad got back to life after the war, Gonzales doesn't hesitate: "Humor," he says. "He would come in from work in the evening dancing with a cane, like a vaudeville act, and would just put us in stitches. He was here on Earth. To him, that was all the gravy he needed." —*D.H.*

REAL/PEOPLE

Witmer bids an annual hello to a departed neighbor.

Inspiring stories of friends and neighbors, in their own words

INSIDE THEY FIND VOLUNTEERS TO FINISH PROJECTS LEFT UNDONE P. 64

LONG A LAUDED REGIONAL ACTOR, HE MADE IT TO BROADWAY AT 70 P. 65

PHOTOGRAPH BY MATT ROTH

Hello Up There

Keeping a Young Man's Memory Alive

How Mike Witmer's neighborly holiday game became an enduring tribute

OUR CHRISTMAS LIGHTS were already up when we heard Kevin would be coming home for the holidays. Kevin was a friend of my daughter's from the neighborhood swim team, and at age 11, he had been hospitalized with cancer. He was just a really cool kid—scrawny and athletic, the kind of guy who loved to make people laugh. I decided to write "Get Well Kevin" in lights, and my wife told Kevin's folks to swing through our court on their way home from the hospital.

Kevin loved the display, and he asked his mom, "Do you think Mr. Witmer will put my name in lights every year?" When I heard about that, my heart was crushed, and I thought, *Well, how could I not?* Kevin's cancer went into remission, but every year, I would hide the words "Hi" and "Kevin" in my display for him to find. It was like a kind of *Where's Waldo?* game between us.

Sadly, the cancer eventually returned, and in 2010, Kevin died at the age of 19. His parents asked me to speak at his funeral, and I shared a bit about the lights and our game. I told the mourners I'd be making my "Hi Kevin" sign bigger that year, so that Kevin would be able to see it from heaven. I built the sign and put it on the garage roof, facing the sky. And it has been there every Christmas ever since.

Over time, the lights have gotten some attention. I've had people reach out to me on Facebook to say that they had lost a Kevin, too, and they wanted to adopt my lights as a hi to their Kevin in heaven. That really touches me.

In the beginning, my annual "Hi Kevin" was just a silly gesture to a really nice kid who had been through some tough times. But it has been my honor to keep the salute going for his friends and family, and for anyone else who has a Kevin to remember. When you do someone a kindness, even if it's very small, you never know how much it's going to mean. *—As told to Robin Westen*

Mike Witmer, 57, is a land surveyor in Gaithersburg, Maryland.

Kaplan, *left,* and Simonic together in Maine

The Finishing Touch

Friends Masey Kaplan and Jennifer Simonic help bereaved families of crafters find closure

MASEY KAPLAN: It's a gesture of love to handmake something for somebody else. You're thinking about the person when you choose the materials and while you're working on it. So if the crafter passes away before the project is finished, that gesture is incomplete. And every crafter who passes away has an unfinished project.

Jennifer Simonic: We're both knitters, and we have both completed projects for grieving friends. Once people know that you knit, they'll bring their loved one's project bag over. Everyone's got a bag; some have project rooms.

Masey: Last year, we were both visiting our friend Patti, whose mom had recently died. Among her mother's things were two unfinished blankets for Patti's two brothers. Expressions of a mother's love.

Jennifer: Patti asked if we could finish the blankets. But they were crocheted, not knit, so we weren't the best people to work on them.

Masey: That's when I mentioned an idea that had been in the back of my mind for two or three years already. I said to Jen, "What if we created a website that matches unfinished craft projects with volunteer finishers?"

Jennifer: I thought it made so much sense. We started the Loose Ends Project in August of 2022 with Patti's blankets, and now we have nearly 2,000 projects being finished and 18,000 volunteers from every state and in 61 different countries signed up to take one on. There's no charge to families other than the cost of whatever materials may be needed to finish the project and shipping both ways, if necessary. We even try to find a finisher who's local so there are no shipping costs.

Masey: We started by posting flyers in yarn shops, nursing homes and libraries.

Jennifer: I put one up at a yarn shop in Mount Auburn, Washington, and the next day, a young widower walked in, holding a scarf that his late wife had been knitting for him. The owner of the shop gave him our contact information, and he reached out immediately.

Masey: Our finisher took on the project, learned a new stitch to do it and marked the last stitch of the original crafter by making a duplicate stitch. That way, he'll always know which stitches his wife made with her own hands.

Jennifer: It's a privilege and a gift to be able to facilitate this. Some of these people have been carrying these projects around for weeks. Some have been carrying them around for 40 years. And the Loose Ends Project is not only for bereaved families either. Our volunteers also work on projects for crafters who are unable to complete handwork due to illness or disability.

Masey: There's something really profound for the finisher in being entrusted with this precious and meaningful work. So for me, helping complete someone's gesture of love is a way to spread that love even farther. *—As told to Robin Westen*

Masey Kaplan, 54, lives in Falmouth, Maine. Jennifer Simonic, 53, lives in Seattle. To learn more about their nonprofit, visit looseendsproject.org.

To watch a video interview, go to aarp.org/UnfinishedCrafts.

PHOTOGRAPH BY CATHERINE LEDNER

My Broadway Debut—at 70

Regional actor Kim Sullivan made it to the big time, with aplomb

Sullivan at the Arden Theatre in Philadelphia

I'M WHAT'S KNOWN as a Wilsonian actor—I specialize in the works of the playwright August Wilson. I've starred in all 10 plays of his American Century Cycle in regional theaters, and I've also performed in Europe. But at 70, I had given up hope of ever making it to Broadway.

Then, in March 2022, I was in Mountain View, California, appearing in Wilson's *Gem of the Ocean,* when my agent called. She told me the director LaTanya Richardson Jackson wanted me to audition for a Broadway production of Wilson's *The Piano Lesson* that would star her husband, Samuel L. Jackson. The play was scheduled to open on October 13.

I threw together an audition tape, which is what we do now since the pandemic. I didn't think I'd get a role, and I was right: I didn't. But I did get offered the job of understudying a character named Wining Boy and being the second understudy for Sam Jackson's character, Doaker. So I went to New York.

Understudying is a thankless job. It was psychologically painful to go to the theater every day, month after month, and watch other actors work. My dressing room was on the fifth floor. There are no elevators in these old theaters, and I couldn't make that climb every day, so during performances I would huddle with the techies in the basement, where there was a couch, a monitor, cookies and coffee.

At a rehearsal in early November, I was coughing, and people were avoiding me.

"Kimmy, I think you're sick," the stage manager said. "You're sick, boy. Go home."

I tested positive for COVID and

PHOTOGRAPH BY KYLE KIELINSKI

went home to Philadelphia to recuperate.

Three or four days later, I got an email: "Kim, you're gonna go on November 29, so get yourself well, and get yourself well quick." You better believe I got well. When I got back to New York, I was raring to go.

Sullivan played Solly Two Kings in August Wilson's *Gem of the Ocean* in Mountain View, California, in 2022.

I was going on as Wining Boy in the place of Michael Potts, who had to miss a performance because he was filming a TV show. Michael was kind enough to let me use his dressing room on the second floor, and I got to see how the first team lives. People fetch things for you, dote on you. It was something else.

Stars aren't obliged to prep the understudy, but to Sam's credit, he rehearsed with me for two hours before the show, to make sure the performance was letter-perfect. Wining Boy is one of my favorite characters. I had played him before and I knew my lines. I wasn't nervous. I was hyped, but not nervous. And everything went fine.

During the curtain call, actress Danielle Brooks, who played Doaker's niece, told the audience, "We want to introduce Mr. Kim Sullivan, who is making his Broadway debut at 70 years old!" The crowd went berserk. This humbled me. I almost cried, right there on stage.

As I was coming off the stage, Sam told me, "Take a picture with this guy." Only when "this guy" put his fist up did I realize it was Sugar Ray Leonard. I'm taking pictures with Sugar Ray Leonard! He said, "I saw you jab, man. I like your jab." I was like, "Oh, my God!"

The next day, everything went back to normal, like nothing happened. I did get reviewed by one reviewer who happened to see my performance. She liked it.

Almost as soon as the show closed in January, I was on my way to Paris to perform in a play about Nina Simone. Now I'm back on the regional Wilson circuit.

I would love to get back to Broadway, but I don't think I'll ever take an understudy job again. If I ever do go back there, it will be as part of the first team. —*As told to Merlisa Lawrence Corbett*

Kim Sullivan, 71, is an award-winning Equity actor who lives in Philadelphia. He recently played Nina Simone's father in Silence and Fear.

Courtesy Kim Sullivan

Your Gift Can Change a Life

Do you have stocks, mutual funds, or securities that have grown in value over time? When you donate them to end senior poverty you make your dollars work harder — and smarter — for the causes you care about.

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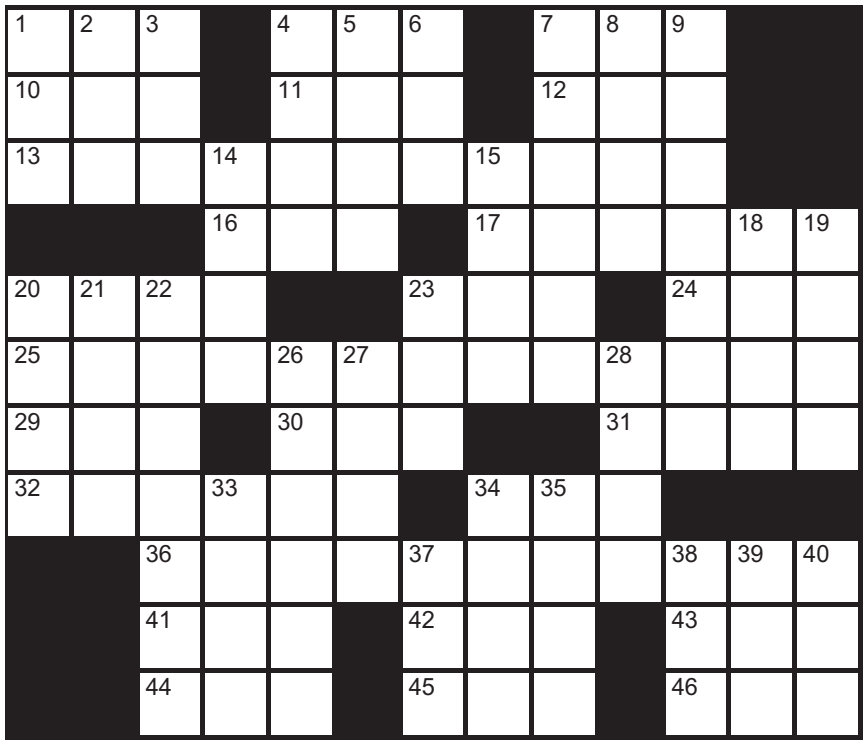
The information provided is presented solely as general educational information and is not intended to be a substitute for professional financial advice. We recommend you seek the advice of your tax advisor and/or financial planner to make certain a specific gift under consideration is compatible with your financial goals.

PUZZLES BY STANLEY NEWMAN



CROSSWORD

Finish Lines

ACROSS

1 Close buddy
4 Astound
7 Math proof letters
10 Deploy
11 Lawn moistener
12 Colorado Native American
13 Usual finish for a major pro sport
16 Superlative suffix
17 Flower that's not a perennial
20 Taj Mahal city
23 "It's my turn"
24 IRS expert
25 Usual finish for a major pro sport
29 Raggedy doll
30 Grafton's ___ *for Ricochet*
31 Federal food grader: abbr.
32 *Mad About You* star
34 Glide down snow
36 Usual finish for a major pro sport
41 Close attention, for short
42 Praiseful verse
43 Daughter of a deer
44 Cry of amazement
45 Church seating
46 Be indebted to

DOWN

1 Defer, with "off"
2 Shade of gray
3 Floral necklace
4 Mentions further
5 Was in tears
6 Source of fleece
7 Protein source for vegans
8 Prince William's prep school
9 Takes away
14 Endmost
15 Italian meat sauce
18 Mimicked
19 Zhivago's love
20 Miles away
21 Depleted
22 Happen to meet
23 Mensa measures
26 Battlefield ditch
27 Dixieland trumpeter Al
28 Totally destroy
33 Tall rural structure
34 Competing team
35 Had no doubt about
37 Short plane flight
38 Oath affirmation
39 At this time
40 Cry of amazement

WORD PLAY

COMMON SENSE

Look up these words in the most popular English dictionaries, and their definitions each include the same three-letter adjective. What is it?

THINK!

THREE AT A RHYME

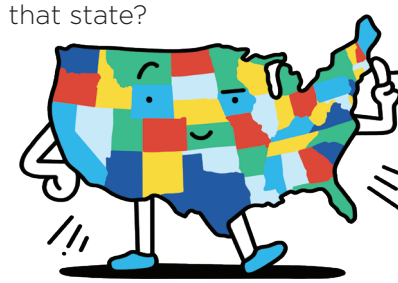
Using each letter just once, group the below letters to form three common one-syllable words that rhyme with each other:

B E G H H I I L U Y

BRAIN FUN

NEIGHBORLY NAMES

What is the only U.S. state that borders two other states that start with the same letter as that state?



AARP.ORG/BRAINHEALTH
Up-to-date news, resources and tips on dementia and cognitive health

BRAIN TIP

Lighten Up! Ruminating on grudges, resentments and negative thoughts not only can put you in a foul mood but also has been linked to a decline in cognition and memory in people 55 and over, according to a study published by the Alzheimer's Association.

Illustrations by Sam Island

All puzzle solutions on page 75

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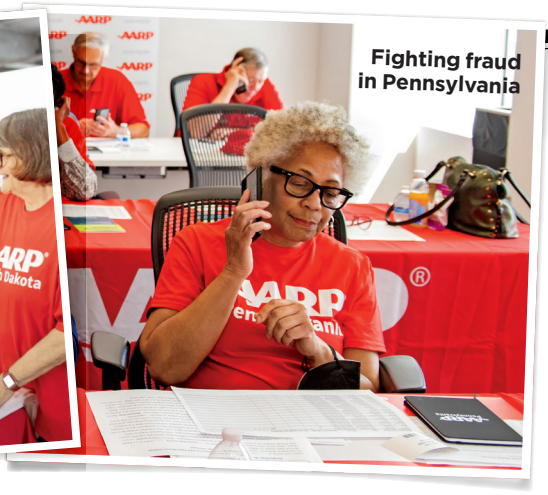
Your AARP®



What Your AARP State Office Can Do for You

(and how you can get involved)

AARP MAY HAVE a robust national presence in Washington, D.C., but a great deal of our work on behalf of older Americans is done closer to their hearts and homes. AARP has offices and staff in every state and three territories, and each of these 53 operations is empowered to focus on its area's unique needs. "Working across the country enables AARP to effectively support a wide range of needs and interests," says Kristin Dillon, senior vice president of state and community engagement at AARP.

Here's a look at some of what AARP does through our state offices.

▶ **Making older voices heard.** Policies that benefit older adults are often decided at the state legislature level and by local governments. Each AARP office has experienced staff working to influence state and local lawmakers. Current priorities are making sure older Americans accrue retirement savings, have access to quality long-term health care and avoid fraud. "For the mayor's race in Philadelphia, we had our volunteers meet with every candidate and ask them questions important to making our communities more livable," says Bill Johnston-Walsh, the state director at AARP Pennsylvania.

▶ **Tailoring opportunities to the 50+ community.** Each state office has programs, events and activities tailored to the people of that state. Popular programming includes educational workshops on how to prepare to be a caregiver and how to get the most from Social Security and Medicare. State offices also run seminars on avoiding fraud. And each state office runs "fun with a purpose" activities. "We have an online cooking class every month with a local chef. We're offering members discount tickets to theater and musical productions," says Pamela Dube, associate state director at AARP New Hampshire. Find out what's happening in your state at aarp.org/local.

▶ **Making local communities more livable.** State offices work with elected officials to push for better transportation options and for programs like safer intersections and sidewalks. Some state offices have helped establish centers where people can get to know each other. And in a crisis, state offices help distribute disaster relief funds raised by AARP.

▶ **Providing opportunities for volunteers.** Making good things happen for older people requires a lot of volunteer hours. AARP state offices coordinate those volunteer efforts. "We recently did a day of service where we made food for the homeless," says Alex Juarez, the communications director at the state office in Arizona. AARP is looking for "activists" who want to get involved in making their communities and states better places to age. To sign up, visit aarp.org/volunteer.

▶ **Shaping the future.** AARP is looking for volunteers who want to help with voter education efforts in the 2024 election cycle. AARP state offices will organize state voter engagement activities designed to educate residents on how, where and when to vote, as well as how to choose a candidate who best reflects their interests on Social Security, caregiving and a host of other priorities. To get involved in those efforts, visit aarp.org/getinvolved. —*Julie Goldenberg*

AARP State Office South Dakota; AARP State Office Pennsylvania

DEALS AND DISCOUNTS JUST FOR AARP MEMBERS

See all your member benefits at aarp.org/ourbenefits.

AARP Travel Center Powered by Expedia

Members get a $50 gift card when booking any flight package (flight plus hotel, flight plus car, or flight plus hotel plus car in the same trip).

FTD

Twenty-five percent off flowers, plants and gifts sitewide and 30 percent off select items with the promo code AARP30.

The UPS Store

Five percent off UPS shipping, 15 percent off eligible products and services, and 20 percent off online printing services.

AT&T

Members can save up to $10 per line per month on the AT&T Unlimited Premium plan, plus receive up to $50 in waived activation and upgrade fees.

Deals, from top: Getty Images, Marc Tran/Stocksy; illustration by Rob Dobi

HOW WE'RE FIGHTING FOR YOU

AARP TAKES ON GIVING

HELPING others has been part of AARP's DNA from its very beginnings 65 years ago. Founder Ethel Percy Andrus' motto, "To serve, not to be served," is woven into the organization's fabric. AARP's giving takes many forms. There are cash grants to communities to help with local projects. AARP Foundation provides free legal services for those fighting age discrimination; it also runs the nation's largest free tax preparation program. AARP has donated millions of dollars through the years to victims of natural disasters in the U.S. and overseas. Those are just a few examples.

Here are some details on AARP and AARP Foundation's commitment to giving this year.

▶ The AARP Community Challenge provides dozens of cash grants to fund projects that can help communities become more livable for people of all ages. In Cleveland, the Union Miles Development Corporation used its 2022 Community Challenge grant to repair homes owned by older adults in one of Cleveland's most economically challenged neighborhoods.

▶ Wish of a Lifetime from AARP (WOL) helps older Americans like June, whose story WOL shared with her hometown Albemarle Symphony Orchestra in Virginia. That enabled her to fulfill her lifelong dream of playing piano in concert.

▶ When older Washington, D.C., residents with low to moderate incomes need legal assistance, AARP's Legal Counsel for the Elderly (LCE) champions their rights. When Mabel Henson, age 103, faced a 400 percent rent increase and eviction, LCE was able to convince the landlord to make major repairs, dismiss the rent hike and withdraw the eviction.

▶ Through the annual AARP Purpose Prize award, each of five extraordinary people over 50 who are using their life experience to make a difference receive $50,000 to help them broaden the impact of the nonprofit organizations they've founded.

AARP's members embrace this same giving ethos. Nearly 2 million AARP members gave $46.1 million in 2023 to back AARP Foundation's efforts to end senior poverty. This generosity enabled AARP to help seniors find jobs, secure tax refunds and benefits they earned, and defend their rights in court.

Since its founding in 1958, AARP has built a legacy of giving. But it's those who volunteer their time and resources through AARP who make much of that giving possible. ***—Claire Casey, President, AARP Foundation***

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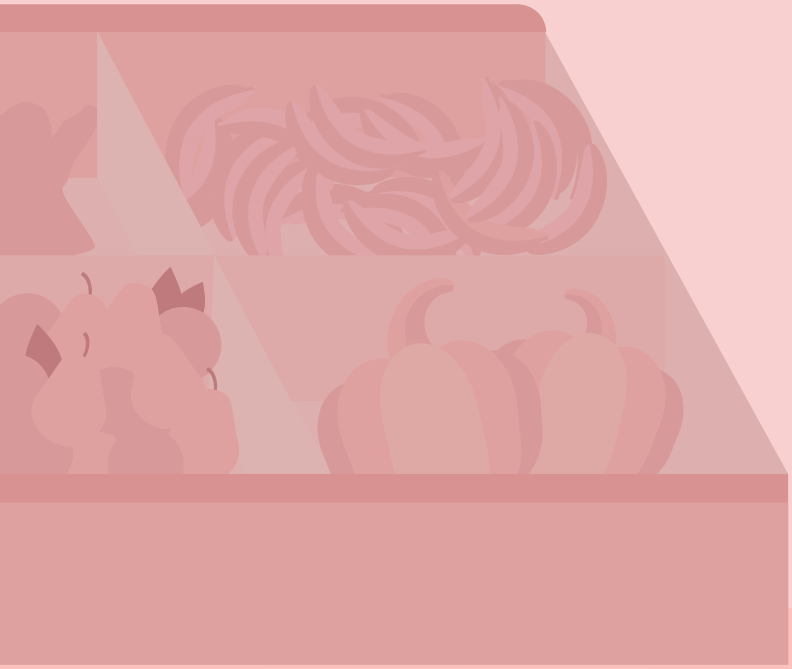
AARP Foundation®
For a future without senior poverty.

Keeping the essentials within reach.

People over 65 have seen the sharpest rise in financial hardship in the last two years. For many of them, essentials like food, medication, and housing have been beyond their grasp. That's why AARP Foundation is here, offering a helping hand to connect older adults with assistance programs — and bring basic needs back within reach.

See how at
aarpfoundation.org/essentials



CREDIT SCORE

CONTINUED FROM PAGE 29

Experian's senior director of public education and advocacy. What really hurts, Richardson says, is letting a delinquency linger for 60 or 90 days.

I paid my two $15 charges, but the other account's issuer closed and zeroed it out before I could make good on it. Oddly, the company later reinstated my card, no questions asked. FICO then raised one score 15 points because I'd added a new account. (As Ulzheimer says, scores aren't based on common sense.)

By early May, my credit reports showed I was paid up on all my accounts. Meanwhile, I was skipping payments on my fourth new card to see if things could get any worse.

They could. After a nonpayment in June, my FICO average, which had crept back up to 725, fell to 692. When I paid off that card, closing it and two other new ones, it slipped even further, to 684.

LESSON 5

There are consequences.

As I write this, my average FICO score is 697. According to a credit score simulator on FICO's site, if I spend normally and make all my payments on time, I can bump my score up to 749 ... two years from now. Getting back to 800 could take seven years, says Ulzheimer, because that's how long federal law lets missed payments stay on your record. "The only thing you can do about the delinquencies," he says, "is not add new delinquencies to your credit report."

The balance that one issuer forgave? I may owe taxes on it, since the IRS treats forgiven debt as income. And the card company might still sell the debt to a third party that will try to collect it, Ulzheimer says.

And now to my final lesson ...

LESSON 6

Don't try this at home.

George Mannes, an executive editor at AARP, has covered personal finance for more than 20 years.

RINGO

CONTINUED FROM PAGE 43

say you were the glue in the band, but you were the guy who didn't feud with anyone. No, I was the glue. [*Laughs.*] That'll be in big letters: I WAS THE GLUE, SAYS RINGO. George was the first one to make a solo album [*Wonderwall Music*], and I was the drummer. John started the Plastic Ono Band, and I was the drummer. Paul likes to play drums himself, or I would've been on his albums too.

Q. There's a "new" Beatles song coming out, called "Now and Then." How did that happen? Last year, Paul called and said, "You remember that unfinished song of John's, 'Now and Then'? Why don't we work on that?" He sent it to me, and I played the drums and sang. We had a great track of John singing and playing piano and George playing rhythm guitar. There were terrible rumors that it's not John, it's AI, whatever bulls--- people said. Paul and I would not have done that. It's a beautiful song and a nice way to finally close that door.

Q. Do you play the drums much? No, because I hate playing on my own. There's an interview of George saying, "Oh, Ringo's bad, he won't even practice. But he played great on my record." [*Laughs.*] He saved himself. But it's true I could never sit by myself and play. I did once, and there were lots of loud voices, people in our Liverpool neighborhood shouting about what they'd do to me if I didn't stop.

Q. Is peace and love still winning? Yes. The press used to say, "Oh, he's peace-and-loving again." What's wrong with that, brother? The world is still crazy, it's ruled by dictators and palace owners. There's a lot we could do.

Q. You made a lot of films. Do you have a favorite? *Blindman* [a 1971 Western]. You haven't seen that one? Oh dear, oh dear. [*Laughs.*] I'm the bad cowboy's younger brother. Every time I went to get on my horse, we had to cut, because the stirrup was over my eye level. They'd bring a ladder and then I'd get on the horse.

Q. On one of your movies, *Caveman,* you met actress Barbara Bach, and you've now been married for 42 years. What is the secret to a long marriage? Love is deep and odd. People think, *Oh, you never have a bad day.* We have bad days, and we've had a few rows, but we get through it. We don't have bad months. I still love her, and hopefully she's still got some feelings for me. [*Laughs.*]

Q. February 9, 2024, will be the 60th anniversary of the Beatles' momentous appearance on *The Ed Sullivan Show*. What do you remember? Wow, 60 years. I can't tell you how incredible it was. All the music I loved came from America: country, blues, probably half the records I bought were Motown. It was always American music, and 60 years later, I'm still here talking about it. Ed Sullivan was at the airport in London when we came back from a tour of Sweden. He didn't know who we were, but when he saw the reaction of the crowd, he booked us. By the time we got to America, we had a single ["I Want to Hold Your Hand"] that was number 1. Everything just worked out for the Beatles.

I was 22 when I joined the Beatles in 1962, and I was 30 when it was all over. We did eight years, and look at how much we packed in. We loved to work—well, Paul loved to work more than all of us. John and I would be hanging out in the garden and the phone would ring. We were psychic—we knew it was him. "Hey, lads, should we go into the studio?" Otherwise, we'd have put out three albums and then vanished. ■

Music writer Rob Tannenbaum is the coauthor of I Want My MTV: The Uncensored Story of the Music Video Revolution *and contributes to* The New York Times, *the* Los Angeles Times *and* GQ. *This is his first cover story for* AARP The Magazine.

Additional reporting by Caitlin Rossmann

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ANSWERS TO QUIZ ON PAGE 49

1. "Purple Rain," Prince and the Revolution, 1984 **2.** "Material Girl," Madonna, 1985 **3.** "Just What I Needed," the Cars, 1978 **4.** "With or Without You," U2, 1987 **5.** "Hotel California," Eagles, 1977 **6.** "Stayin' Alive," Bee Gees, 1977 **7.** "Rocket Man," Elton John, 1972 **8.** "Bohemian Rhapsody," Queen, 1975 **9.** "(You Gotta) Fight for Your Right (to Party!)," Beastie Boys, 1986 **10.** "Wake Me Up Before You Go-Go," Wham!, 1984 **11.** "Sweet Child O' Mine," Guns N' Roses, 1988 **12.** "Beat It," Michael Jackson, 1982 **13.** "Don't Stop Believin'," Journey, 1981 **14.** "The Message," Grandmaster Flash & the Furious Five, 1982 **15.** "Dancing Queen," ABBA, 1976 **16.** "9 to 5," Dolly Parton, 1980 **17.** "I Will Survive," Gloria Gaynor, 1978 **18.** "Y.M.C.A.," Village People, 1978 **19.** "You're the One That I Want," John Travolta and Olivia Newton-John, 1978 **20**. "Once in a Lifetime," Talking Heads, 1981

SOLUTIONS TO PUZZLES ON PAGE 67

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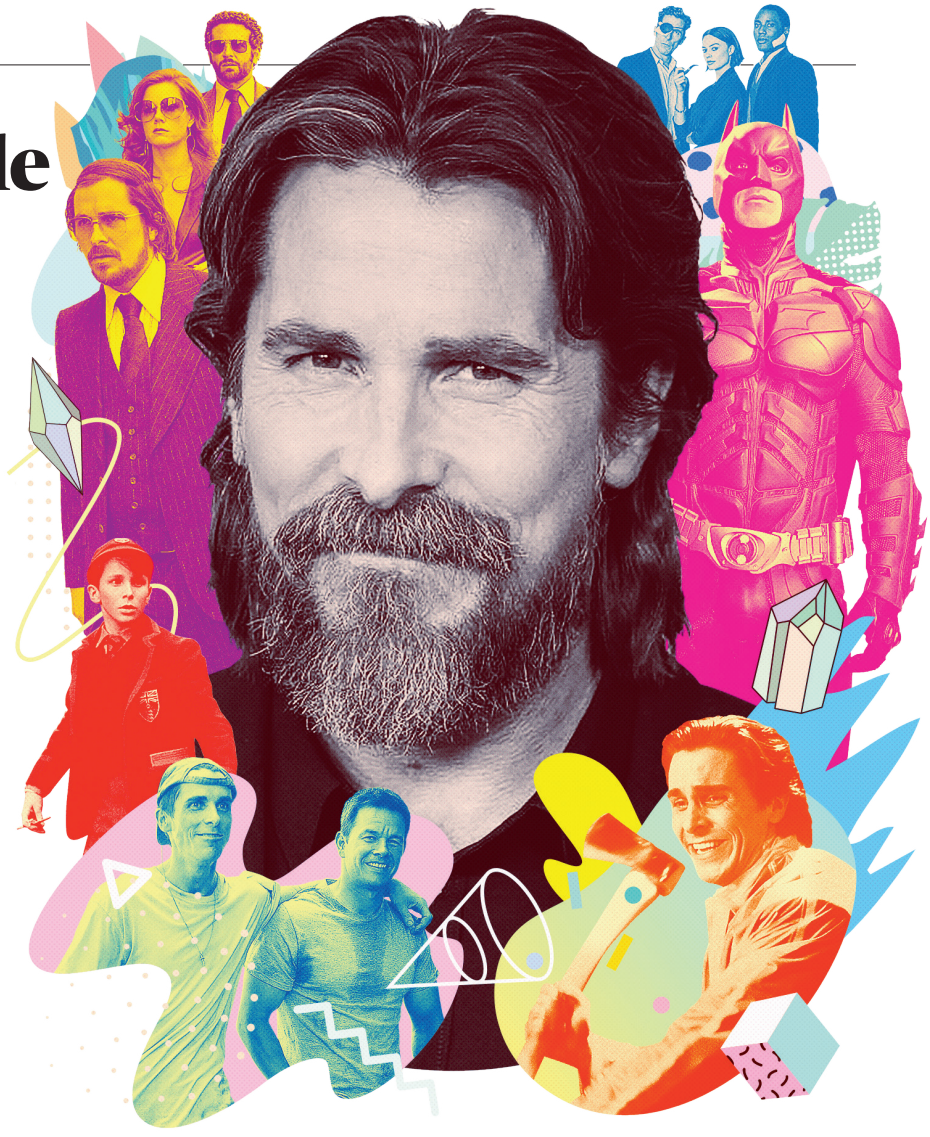
Christian Bale



(JANUARY 30) With dozens of movies under his (utility) belt, the British actor has entertained millions in films including *The Dark Knight* trilogy, *American Psycho* and *The Fighter,* for which he won an Academy Award.

EARLY START: At 13, Bale starred in *Empire of the Sun*, a 1987 war film directed by Steven Spielberg.

MAJOR TRANSFORMATIONS: Bale lost more than 60 pounds for *The Machinist* (2004) but put on about 40 for *American Hustle* and *Vice*.

OFF-SCREEN ADVENTURES: Bale, who played a race-car driver in *Ford v Ferrari,* used to love racing motorcycles, but injuries (he says he has "20, 25 screws" in his arm) have kept him away from the sport.

HELPING OTHERS: An advocate for youth in foster care, Bale supports SOS Children's Villages California.

NEXT UP: A remake of *Bride of Frankenstein.*

QUOTABLE: "I like doing things that have nothing to do with film," he told *GQ* in 2022. "I find myself very happily not playing dress-up."

—Whitney Matheson

MORE MILESTONE BIRTHDAYS

Monica Seles
DECEMBER 2
Former tennis champion has written young adult novels that involve the sport.

Tyra Banks
DECEMBER 4
Model, TV host and entrepreneur is founder of an ice cream brand, Smize & Dream.

Brad Pitt
DECEMBER 18
Not just a movie star; sculptures by the actor were shown at a Finland museum in 2022.

Nicolas Cage
JANUARY 7
Recently starred in action comedy *The Retirement Plan* but has no plans to retire soon.

Oprah Winfrey
JANUARY 29
Oscar nominee for 1985's *The Color Purple* produced the 2023 musical film adaptation.

Keith Richards
DECEMBER 18
The Rolling Stones' *Hackney Diamonds* is the band's first original album in 18 years.

Photo credits and information on page 75

ILLUSTRATION BY SEAN McCABE

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