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AARP Bulletin

AARP.ORG/BULLETIN | APRIL 2024 | VOL. 65 | NO. 3

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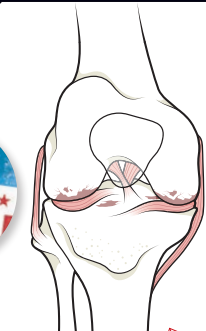
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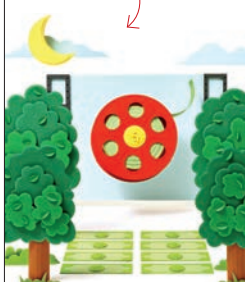
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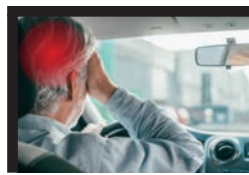


In Memoriam



WE ARE DEDICATING THIS issue to our colleague Dena Bunis, whose byline appeared frequently in these pages, including on two articles in this issue. Dena passed away just before this issue went to press. As a senior writer and editor at AARP, Dena focused on politics, public affairs and Medicare, and authored countless news reports and analyses for aarp.org and the *Bulletin*. Dena wrote with precision, authority and fairness; her huge virtual Rolodex enabled her to dig up critical information for members that others couldn't match. She joined AARP in 2017 after stints with *Congressional Quarterly*, *The Orange County Register* and *Newsday*; she was, through and through, a news reporter of the highest caliber, and we will miss her camaraderie, her generosity and her smile. —The Editors

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► **HEAD-ON COLLISION** Throbbing head? Be extra careful behind the wheel. Drivers ages 65 to 79 diagnosed with migraine are three times as likely to have a motor vehicle crash within a year of that diagnosis, researchers at the University of Colorado Anschutz Medical Campus found.

STILL NEEDED: MAJOR NURSING HOME FIXES

Four years after the start of a pandemic that has killed more than 185,000 older Americans in nursing homes, have things gotten better? According to a watchdog, the federal government needs to work harder to end staffing shortages and strengthen infection controls.

The report by the inspector general of the U.S. Department of Health and Human Services also found that training for nursing home aides needs to be improved and information on best practices better shared. “Just because the public health emergency ended doesn’t mean we can go back to business as usual. There were long-standing problems in nursing homes that COVID exacerbated and rightfully brought to the fore,” Rachel Bryan, the team leader for the study, told AARP. The report found “monumental and persistent staffing challenges” as well as issues with infection control, she added. The inspector general recommended:

- Expanding programs to strengthen the nursing home workforce.
- Reassessing nurse aide training

- and certification requirements.
- Incorporating lessons learned from the pandemic in infection control practices.
- Providing effective guidance and assistance to nursing homes on how to comply with infection control.
- Better sharing strategies and information on the nursing challenges faced by such facilities.

On a positive note, the report found that nursing homes said the initial vaccine rollout for residents and staff worked well.

The report’s recommendations were aimed at the Centers for Medicare & Medicaid Services (CMS), which regulates nursing homes. Chiquita Brooks-LaSure, administrator of CMS, wrote in response that the agency issued a proposed rule for minimum staffing requirements in the facilities. That proposal, announced last September, outlines how government-regulated homes would need to meet specific staffing requirements for the first time.

DON'T TRUST 'SMART' BLOOD SUGAR TRACKERS, FDA SAYS

Some devices marketed as “smart” wearables capable of tracking blood sugar levels are not as smart as they claim, which poses a life-threatening risk to people with diabetes, officials warn.

Smartwatches and smart rings that don’t require people to prick their fingers or pierce their skin can yield blood sugar measurements that are wildly inaccurate, the Food and Drug Administration said in a recent consumer alert. People with diabetes who rely on these measurements may take improper doses of insulin or other medications that can rapidly lower blood sugar, which the agency says can quickly lead to “mental confusion, coma or death within hours of the error.”

The FDA’s warning applies to smartwatches or smart rings that claim to measure blood glucose levels without piercing the skin. It doesn’t apply to high-profile brands including Apple, Google-owned Fitbit and Samsung, which don’t make these claims.



Better Tests to Detect Alzheimer’s?

A promising new blood test could transform diagnosis of Alzheimer’s disease, a study shows.

The simple test has been found to be highly accurate at detecting two defining characteristics of Alzheimer’s disease. That could pave the way for an easier, less expensive early diagnosis of the disease that affects an estimated 6.7 million Americans. And it could lead to getting more people started on treatment for the disease with drugs such as the recently approved medication Leqembi in crucial early stages, experts say.

To make an Alzheimer’s diagnosis now, doctors use physical and cognitive tests along with pricey brain scans or invasive spinal taps. The research published this year in *JAMA Neurology* examined the accuracy of a blood test that identifies a specific protein in the blood, called p-tau217, among nearly 800 participants. The team found that the blood test was more than 90 percent accurate. That puts it on par with gold-standard diagnostic tools in detecting brain changes linked to Alzheimer’s disease.

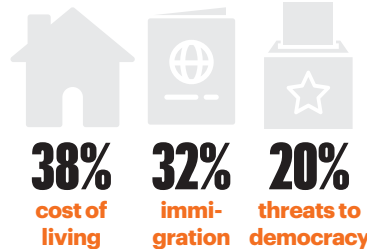
The Future Is Cloudy, Say Women 50-Plus

Women voters 50 and older are downbeat about the future of the U.S. and their own financial security, regardless of their preference for the next president, according to a 2024 AARP survey of 2,001 likely older women voters. Among the survey’s key findings:



of women 50-plus say the country is on the wrong track; only 27 percent say they believe America’s best days are ahead.

When asked to choose the biggest issues facing the country today:



expect the economy to improve over the next year; 42 percent expect it to get worse.



of respondents say America will become less stable in the coming year; in contrast, just 19 percent say things will get better.



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their ballots, according to the Brennan Center for Justice at New York University.

Another giant change: We no longer collectively elect a president or representative or senator on a single day. Millions of Americans will have already voted by the time polls open on Nov. 5, Election Day 2024, because of laws that initiated or expanded early voting as well as voting by absentee or mail ballot.

OLDER VOTERS NEED OPTIONS

Older Americans turn out to vote in larger numbers than any other age group, and election law changes could disproportionately affect them, advocates and election experts say. In the 2020 presidential election, nearly 66 percent of eligible voters ages 45 to 64 voted, as did 72 percent of those 65 and older, according to the U.S. Census Bureau. That compared with 48 percent of eligible voters ages 18 to 24.

“I think it’s clear to secretaries of state everywhere that you’ve got to provide flexibility for people to vote,” says Nancy LeaMond, AARP executive vice president and chief advocacy and engagement officer. “The days of you just having to show up the day of the election and stand in a long line are gone.”

AARP has a long history of educating its members on voting rules and regulations and has become increasingly active as voting laws have changed. “We know they vote, and they intend to vote,” LeaMond says. “And so our job is to help them know where, when and how.”

Justin Grimmer, who codirects the Democracy and Polarization Lab at Stanford University, suggests that voters plan early and contact their elections office to see whether voting laws in their state have changed. He notes that even before many of the changes, voters over 65 throughout the country had access to absentee ballots without needing any reason to request one and that many of the recent law changes expanded that access. “On the whole, I’d be optimistic about older voters having access to mail-in ballots.”

AARP has stepped up to work with state legislatures to ensure that election laws don’t disenfranchise or make it more difficult for older Americans to vote.

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THE TRUTH ABOUT VOTING LAWS

Yes, some states have tightened their rules since 2020, but many others have made it easier to cast a ballot. What to expect come November

BY DENA BUNIS

We may all get the chance to vote for president of the United States in November, but how we vote, where we vote and how we prove we’re eligible to cast our ballot will depend on where we live. There’s a good chance that the rules of the road in your state have changed since the last time you voted for the nation’s chief executive.

The U.S. Constitution gives states the power to run our elections. The Founding Fathers set out some basic ground rules, including the terms of the president and members of the House of Representatives and Senate. The

Constitution mandates that people be at least a certain age to run for office and that they be born in the U.S. if they run for president or vice president (members of Congress can be naturalized citizens). And thanks to the 26th Amendment to the Constitution, you have to be 18 and a U.S. citizen to vote.

States set the rules for everything else, from absentee voting to early voting to whether you need to show an ID to cast your ballot. More than at any other time in history, the rules that govern our elections have been changing. Since the 2020 election, at least 60 laws have been passed in 27 states that could make it harder to vote, and at least 138 enacted in 36 states and Washington, D.C., are designed to make it easier for voters to cast

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For example, in Nebraska, the electorate passed a constitutional amendment in 2022 that requires a photo ID for all elections. Voters will feel the first effects of it this year. (According to the National Conference of State Legislatures, 36 states have some form of voter ID law.)

“We wanted to ensure that we’re not inhibiting any older Nebraskans by putting a voter ID initiative in place,” says Jina Ragland, AARP Nebraska associate state director.

“Specifically, one of the biggest things for us was ensuring that older adults who no longer drive or may no longer have a photo ID could use an expired license,” Ragland says. At AARP’s urging, the Nebraska Legislature agreed. “We were also concerned about our assisted-living facility residents and nursing home residents who may not have an ID any longer, and they may not even have their expired license,” Ragland says. Also at AARP’s urging, election officials will allow these residents to use a record from their long-term care facility as a valid ID.

The Wisconsin Elections Commission considered changes to voting rules—opposed by AARP—that would have allowed election observers to go into nursing home patients’ rooms and watch them fill out their absentee ballot. “This is a matter of privacy,” says Martha Cranley, AARP Wisconsin state director. “Your nursing home room is your home. Nobody else has any business coming in there to watch you vote.” The commission agreed not to adopt that regulation.

In Michigan, AARP was instrumental in getting the word out to older residents about a 2022 ballot proposal that would have required absentee voters to put personal information such as their driver’s license or Social Security number on their absentee ballot as proof of identification.

“We were really concerned about that issue and waged a whole campaign around how this could lead to fraud with people stealing those envelopes,” says Melissa Seifert, AARP Michigan associate state director. AARP waged a “LeaveMIVoteAlone” campaign, with digital billboards and media ads across the state. The ballot proposition failed.

In all the states and territories, AARP offices conduct voter education campaigns, and the organization created voter guides for each area that provide all the information

AARP AND THE 2024 ELECTIONS

AARP is nonpartisan, so we do not endorse any political party or candidate, be it at the local, state or federal level. Nor have we ever given contributions to a candidate or party. But we do work hard to make sure all older Americans have the access, tools and information they need to vote. Here are some of the ways we do that.

★ **ONGOING COVERAGE:** Get frequently updated news, information, resources and tools related to the 2024 elections at aarp.org/vote.

★ **ISSUES:** AARP has targeted Social Security and family caregiving as the top election issues for older Americans this election cycle, and we encourage candidates at all levels to share their positions with voters.

★ **PRINTED ELECTION GUIDES:** The September issue of the *AARP Bulletin* will contain a general-election guide specifically for where you live. In total, we’re producing 54 guides that cover each state, Washington, D.C., two territories and beyond.

★ **ONLINE ELECTION GUIDES:** Expanded and frequently updated voting information for the primaries and general election can be found at aarp.org/electionguides; just click on your state to access info.

★ **EASIER VOTING:** AARP is working with TurboVote to help older Americans cast their ballots securely and properly. Go to votingtool.aarp.org to sign up for election reminders via email and text.

★ **GET INVOLVED:** AARP urges voters 50-plus to let candidates know the everyday challenges that older Americans are facing. Find out how to get involved at aarp.org/vote.

needed to cast your ballot. These are available at aarp.org/electionguides.

THE PANDEMIC EFFECT

Absentee voting has long been an option for people who could not make it to the polls because of illness or out-of-town travel. Leading up to the 2020 election during COVID-19, many states passed laws to help ensure that voters who were afraid that standing in a long

line at a polling place would expose them to the virus could still cast their ballots—either by mail or by filling them in at home, then putting them in a drop box or taking them to an election office.

As the pandemic eased, some states maintained their voting law expansions, while others pulled back. Some voting issues ended up in court.

In Wisconsin, the state Supreme Court ruled in the summer of 2022 that drop boxes, which became a much more common way to cast a ballot during the pandemic, were illegal. A lawsuit challenging that ruling is wending its way through the state’s courts.

PUBLIC DIVIDED ON NEW LAWS

There’s a strong partisan division over laws governing voting by mail: Just 28 percent of Republicans said any voter should be allowed to cast their ballot by mail, compared with 84 percent of Democrats, according to a January Pew Research Center survey.

Other voting changes have overwhelming bipartisan support, the Pew poll found. For example, 82 percent expressed support for requiring paper ballot backups for electronic voting machines. A photo ID requirement for voting was supported by 81 percent; 76 percent of respondents favored making early in-person voting available for two weeks before Election Day; and 72 percent supported making Election Day a national holiday.

Though ballot security has gained attention since the 2020 election, many Americans aren’t thrilled with the idea of technology playing more of a role in voting, the Pew survey shows.

Technology, says Stanford’s Grimmer, is increasingly used in the operation of our elections: Databases allow people applying for a driver’s license to also be automatically registered to vote, and Americans can register and request an absentee ballot online.

But, Grimmer says, technology in voting is likely to go just so far.

“There’s a lot of reluctance among some experts to make too much of voting electronically,” he says. Does that mean Americans won’t soon be able to open an app on their phone and cast their ballot without ever leaving home?

“I would be extremely surprised if that happens,” Grimmer says. “If that happens in the next 20 years, I’d be shocked.” ■



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⁴ Gift is a limited time offer and not available in all states. Email address required in most states. Allow 4-7 weeks for delivery. Bottle not included.

*Based on customer experience reviews shared online at www.thehartford.com/aarp as of January 2024.

AN AARP PREVENTION GUIDE

FRAUD 2024

IT'S NEVER BEEN MORE PERVASIVE.
WHAT TO KNOW AND HOW TO FIGHT BACK

Operating out of every corner of the globe, criminals are bombarding older Americans with emails, phone calls, texts and letters, all trying to steal as much of our money as possible. Consider that 2.6 million Americans—roughly equal to the population of Chicago—reported losing roughly \$10 billion to fraud last year. And that's merely the reported cases.

We would argue that given its pervasiveness and cost, consumer fraud represents the largest crime spree in the history of our country.

For several years now, we've turned over the April edition of the *AARP Bulletin* to fraud coverage, as there's always so much new information to report. But our message remains hopeful. Law enforcement and private businesses have never been more engaged in the fight against fraud than they are right now.

The real secret weapon against fraud, though, is you. Being aware of what is happening and knowing the red flags of scams when dubious offers come your way are the very best ways to put a successful end to this crime spree. Here's fresh ammunition to help you—and all older Americans—defeat these foes. —*The Editors*



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Busted!

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! THEIR STRATEGIES

SIX FAST-GROWING SCAMS COMING YOUR WAY

Criminals are using the latest technology and a whole lot of creativity to come up with fresh ways to steal from you. These newly minted frauds are on the rise right now **BY PATRICK J. KIGER**



CHECK COOKING

In recent years, check washing—in which thieves steal paper checks from mailboxes, wash the ink off with chemicals (leaving the signature), then fill in a new amount and payee—was the big concern. Now it's check cooking, in which thieves take a digital picture of a stolen check, then use commercially available software to alter it. "It looks very real, even with the watermarks and all," explains Michael Bruemmer, vice president of data breach resolution and consumer protection at Experian. Criminals can then print a new phony check or deposit the altered image using a bank's mobile app.

STAY SAFE: Learn how to pay bills and send money to loved or trusted ones with electronic transfers from your bank. If you truly prefer to mail paper checks, drop them off directly at the nearest post office rather than using a neighborhood mailbox. And continually monitor your checking account for suspicious transactions.



VOICEPRINTING

Through technological advances, thieves can capture a recording of your voice and then use a software program to generate an imitation "deepfake" version that lets them impersonate you. "That voiceprint can be used to access your insurance or financial institution," Bruemmer says. In particular, crooks have been using deepfake voice copies to call banks and request that funds be transferred to an account they control.

STAY SAFE: Accept that the days of phone conversations with anyone other than family or close friends are coming to an end.

"If someone outside your circle needs to get hold of you, they can text you," Bruemmer says. He warns that even calls that appear to be from known numbers could be coming from a phone that's been stolen or had its SIM card cloned.



CELEBRITY IMPERSONATION

During the pandemic, fans became accustomed to a constant social media presence from celebrities. Scammers have tapped into that. "You're on Instagram or Facebook, and someone pretending to be Celine Dion or her manager reaches out to you," explains Amy Nofziger, director of victim support for AARP's Fraud Watch Network. "The fake manager might say, 'Celine loves your comments. She'd love to talk to you. Here's her private account.'" After you connect, the talk gradually turns to how the celebrity's fortune is tied up in a lawsuit, and she could use a loan.

STAY SAFE: If you get a direct message from someone claiming to be a performer or superstar athlete or their agent, be extremely skeptical. It's almost certain to be a scam.



MULTISTAGE GRANDPARENT SCAMS

This is a new version of the classic grandparent scam, in which an impostor pretends to be a grandchild in trouble who needs instant money for bail, a car repair or something else. In this more organized approach, criminals staff call centers with young people who are paid a few bucks for every older person they can deceive. Part of the gimmick is for the impostor grandchild to provide a case number. "When Grandpa calls [the supposed authority], they say, 'Oh, do you have the case number?'" explains Aaron Foss, former chief executive and founder of Nomorobo. It's a subtle psychological trick to make the fraud seem more credible. Some scammers have a coconspirator pose as a courier and go to a grandparent's home to pick up the money in person, according to Steve Baker, a former Federal Trade Commission official who publishes the *Baker Fraud Report* newsletter.

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AARP Helps Protect You

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STAY SAFE: If someone calls you from an unfamiliar number claiming to be a family member in trouble, the Federal Communications Commission recommends that you hang up, then call or text the family member's number to see if the person is actually in trouble. If they don't answer and you are concerned that the emergency could be real, contact other family members or friends.



DELAYED-ACTION SWEEPSTAKES

Those con artists who call or write to say that you've won a fabulous fortune have come up with a new variation. Instead of trying to get you to pay taxes or other fees in advance to collect the nonexistent prize, the scammers will ask for personal information so they can "validate" you and set up the payout. Then, instead of quickly looting your bank account, the crooks may write small checks on your account to see whether you notice the fraudulent activity. If you don't, they'll continue to use the account to obtain credit cards and lines of credit in your name that they can siphon off, giving them a potentially bigger payday down the road.

STAY SAFE: There are extremely few legitimate sweepstakes with large cash prizes. If you get a call claiming that you've won one, the safest bet is to just hang up. And never, ever provide any personal information.



PARIS OLYMPICS SCAMS

With the Paris Games coming up this summer, experts predict a revival of the fake emergency scam, which works like this: A scammer hacks someone's email account, and shortly after, all of that person's contacts will receive the same message—something to the effect of, "Hey guys, I'm over in Paris, and my wallet got stolen! Can anyone please help me out by sending gift cards or a Venmo deposit?" It's a potentially convincing ruse.

STAY SAFE: Resist the urge to react immediately if you hear from a friend in Paris—or anywhere—needing instant cash. Instead, try other ways to contact the person who supposedly is in need, such as calling them on the phone.

Patrick J. Kiger is a contributing writer for AARP. He has written for the Los Angeles Times Magazine, GQ and National Geographic.

THEIR TOOLS

WHY CRIMINALS LOVE CRYPTOCURRENCY ATMs

Kiosks are everywhere, helping scammers steal cash from victims

BY SARI HARRAR



A Bitcoin automated teller machine (ATM) at a gas station in Washington, D.C.

Deceived by scammers posing as federal agents who convinced her that her bank accounts had been compromised, Alaina Weisman fed more than \$11,000 in hundred-dollar bills into a cryptocurrency ATM inside a cannabis dispensary last October in Santa Fe, New Mexico.

"I remember the sound of the machine sucking up my money—whoosh, ping!" says Weisman, 77, an actor and writer.

Dispensary staffers gave her a chair, so she could sit down for the long transaction. "I was so upset I forgot about my sick dog in the car," she says. The criminals said the money would help the government protect her bank accounts. Before she fed in the cash, the ATM flashed warnings about scams. "But I was instructed to lie," says Weisman, who had scanned a QR code provided by the scammers into the ATM. That code sent her money

directly to their cryptocurrency wallet.

It was the nightmare start of a series of schemes pulled off by the same criminals that ultimately cost Weisman \$159,000.

For years, gift cards, bank transfers and payment apps were the preferred way for scammers to get victims' money, as each has been widely accessible and the transactions mostly untraceable. But consumers, law enforcement and the businesses behind these services have caught on to this, and protections are growing. The scammers' solution: increasingly directing their victims to pay up the way Weisman did—at a "crypto ATM."

These often-colorful kiosks are popping up in supermarkets, convenience stores, gas stations, restaurants, liquor stores and even laundromats across the U.S.

There are more than 49,000 crypto ATMs

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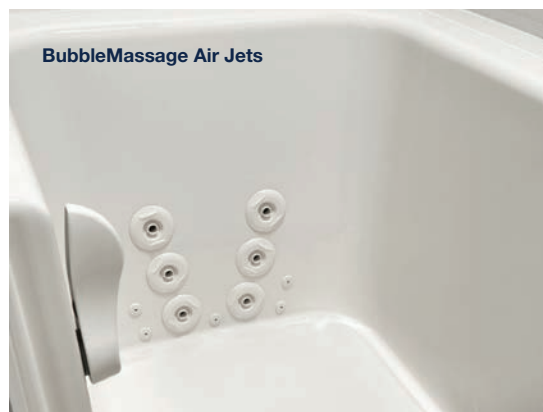
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in the United States, up from only about 1,200 at the end of 2017.

Although they are a legitimate way to convert real dollars into cryptodollars (itself a risky move given crypto's fast-changing value), crypto ATMs are used in government impostor scams, romance scams, grandparent scams, fraudulent online sales, employment scams, lottery scams and other schemes, law enforcement officials say.

Criminals enticed people to feed \$22 million into the machines for government impostor scams alone in 2021, according to the Federal Trade Commission. And they were used in at least \$35 million in fraudulent transactions in 2022, the Federal Reserve reports.

Scammers love them for many reasons.

For one, the kiosks quickly move victims' cash into tough-to-trace cryptocurrency accounts owned by criminals. "Scammers take advantage of crypto because of the anonymity," says Special Agent Trensou Akana of the U.S. Secret Service Criminal Investigative Division. "Once the money's on the block chain or public ledger, they can transfer and launder it in many ways." The

company that owned the machine Weisman used told her the money was untraceable, she says.

Crypto kiosks look like traditional bank ATMs—a similarity scammers exploit. "Scammers often just tell victims, 'Go to the ATM at the convenience store'—the victim doesn't even realize it's a crypto machine," says Amy Nofziger, director of fraud victim support for the AARP Fraud Watch Network.

Most crypto ATMs are licensed and used for their intended and legal purposes.

And some, but not all, warn users about scammers, says Xavier Diaz, public safety intelligence analyst with the Ohio Narcotics Intelligence Center.

Scammers use this variability to their advantage, sending their marks to unlicensed kiosks that don't meet federal registration requirements, says Clark Flynt-Barr, AARP government affairs director for financial security.

Scam victims typically deposit cash in amounts ranging up to tens of thousands of



Crypto ATMs were used in at least \$35 million in fraudulent transactions in 2022.

dollars, according to law enforcement and AARP Fraud Watch Network reports. "A woman told me it took her two hours to deposit \$80,000 in cash into a crypto ATM," Nofziger says. Several states have passed laws that would tighten regulation of crypto ATMs to protect consumers.

In the meantime, protect yourself by remembering that a request to pay via a crypto ATM is

a red flag that you may have stumbled into a scam, says Sgt. Jacob Pearce, a spokesperson for the Fairfax County Police Department in Virginia.

Last December, the department warned residents of a wave of scams targeting older adults that involved crypto ATM payments and had cost victims up to \$25,000.

"Legitimate businesses and government agencies don't take payment through crypto ATMs," Pearce says.


Sari Harrar is a contributing editor for AARP The Magazine and frequently writes on health and fraud for the Bulletin, including recent cover stories on heart disease and Alzheimer's disease


YOUR DEFENSE


Do These Things Today. Be Safer Tomorrow

AN UPDATED TO-DO LIST TO MAKE IT MUCH HARDER FOR SCAMMERS TO REACH YOU BY AMY NOFZIGER AND MARK FETTERHOFF


 **Open your iPhone's contact list and add your family, friends, doctors and other important numbers.** Then go into your phone settings and turn on the setting for "silence unknown callers." This will send any caller who isn't in your contacts list directly to voicemail.

 **Make sure you are signed out of any financial apps on your phone—credit cards, financial institutions and peer-to-peer apps such as Venmo, CashApp or Zelle.** Also make sure your account settings require security measures such as a PIN, fingerprint or facial recognition. This ensures that if your phone is stolen, the thief will not have access to your money.


 **Audit your wallet or purse.** That means remove cards and information you don't need to carry (such as your Social Security or Medicare card). And make copies of anything you do need to carry (front and back) and store in a safe place at home.

 **Routinely monitor your credit report.** Some banks or credit cards offer this as a free service. You can also go to AnnualCreditReport.com or call **877-322-8228** to get free reports from the big three credit bureaus. Watch for unusual activity; if you see any, report it immediately to all three bureaus and appropriate financial institutions.

 **Every few months, revise the passwords on your financial accounts.** Your best bet is to use a passphrase: llovely17dogz! is much stronger than Scruffy23. Keep track of passwords in a highly secure password manager or by writing them down and storing them safely.

 **Be skeptical.** Many criminals use friendliness, compassion and kindness as their persuasion method, rather than fear and intimidation. Likewise, scammers create a sense of urgency to get you to act out of emotion rather than logic. If you feel pressured or manipulated, walk away.

 **Add the AARP Fraud Watch Network Help-line phone number into your phone right now,** so you'll have it if you need to call us to report a scam attempt or get more advice on how to stay safer from the people out there trying to steal your money and identity: **877-908-3360.**

 **Check your social media settings to make sure you have your accounts set to private.** This allows only people you choose to trust to view your pages and contact you.

Amy Nofziger is the director of AARP's fraud victim support. Mark Fetterhoff is a senior adviser on the victim support team.

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! THEIR LAIR

ASPY INSIDE THE DARK WEB

He watches as scams are born—and helps to shut them down

BY SARI HARRAR

David Maimon watches for digital criminals from his desk at Georgia State University.



The entrepreneur advertises his business online by way of rapping. “I got the key right here, I got the time right there,” he sings. “Everywhere, everywhere, everywhere, everywhere.” The services he’s selling? Stealing checks, credit cards and personal information from U.S. Postal Service mailboxes using a stolen “arrow key” of the type used by postal workers to access locked mailboxes.

Elsewhere, in an encrypted social media chat group, a criminal posts screenshots of a hacked Bank of America checking account that’s up for sale. The account balance: \$3,884. The owner’s full name, bank account number, phone number, address and access to her payment app are part of the deal—all for \$3.

Welcome to the Dark Web. These are just a few of the scenes observed on a recent day by criminologist David Maimon as he tapped out a few keystrokes on his laptop and slipped into this hidden criminal world.

“This ecosystem is exploding,” says Maimon, whose Evidence-Based Cybersecurity Research Group at Georgia State University in Atlanta spies on crooks who steal billions of dollars a year. “We’re talking about enormous networks and organized criminal groups with sophisticated operations.”

In the nefarious corners of the internet, criminals talk to each other with complete anonymity. Here in the dark web, Maimon’s cybersleuths see it all—from stacks of stolen, washed and forged checks to pilfered driver’s

licenses and purloined health insurance cards sold from one scammer to another. The personal identification information is often more valuable than the cash they can steal, Maimon says. “They can open new bank accounts, get fake driver’s licenses, buy guns. The stolen identity opens the door to any kind of financial activity,” he says.

The dark web is a group of hidden sites that can be accessed only with a special web browser that keeps users’ identities anonymous. You can’t get there via a Google search, for instance. Users can’t be traced, making the dark web attractive for criminals selling their stolen goods and illegal services.

Maimon and his group have watched

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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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romance scammers using smartphone technology to alter their faces as they woo unsuspecting victims, observed crooks luring newcomers into the business with videos of thick wads of cash, and viewed homemade videos of criminals boasting about their successes. In one mysterious video the team found last fall, a man in a black and silver mask assures his clients he'll be back "in business" soon. That business, Maimon says, mainly involves defrauding banks.

Maimon's mission? To spot emerging trends so law enforcement and financial institutions can take action—and consumers can protect themselves. "To really stop it, you need to connect the dots by being out there with the criminals, understanding what they're doing," he says.

His group was among the first to sound the alarm, in 2021, about the avalanche of check-washing scams across the U.S. perpetrated by criminals who loot mailboxes and rewrite stolen checks. The scam costs Americans an estimated \$815 million annually—and continues unabated. His team saw hundreds of stolen checks for sale online and on encrypted social media apps. "David kept raising red flags," says Frank McKenna, chief fraud specialist for the fraud-detection company Point Predictive. "He put the whole story of check washing together."

Maimon's team spots emerging scam trends—and how criminals outsmart detection systems. "David's research not only showcases how bad actors are scaling up fraud activity but also provides insight into the root causes of fraud," says Karen Boyer, director of fraud intelligence, prevention and detection for M&T Bank.

The criminals he targets aren't pleased. After Maimon was seen in media reports about check-washing scams, someone opened a bank account using his personal information—and sent a debit card to his home address as a warning. "It was scary," he says. "The university sent a police officer for a month to make sure we were safe."

Maimon has a PhD in sociology but was uninspired by work in that field. "I wanted to quit, until a colleague suggested studying cybercrime," he says. "Nobody was doing meaningful research. We can study crime as it happens and make a difference. Every day is surprising and amazing."



! THEIR NEW WEAPON

THE LATEST SCOURGE: ELECTRONIC CRIMINALS

AI technology is letting a new breed of scammer impersonate celebs, law enforcement—or even you **BY CHRISTINA IANZITO**

When a finance worker in Hong Kong was called in to a live videoconference by the chief financial officer of his multinational company in February, everything seemed normal. The CFO and other executives acted and sounded as they always did, even if the reason for his being dragged in was unusual: He was instructed to wire \$25.6 million to several bank accounts. He, of course, did as the boss asked.

Amazingly, the "CFO" image and voice were computer-generated, as were those of the other executives who appeared on the call. And the accounts belonged to scammers. The worker was the victim of a stunningly elaborate artificial intelligence scam, according to local media reports. The millions remain lost.

Welcome to the dark side of AI technology, in which the voices and faces of people you know can be impeccably faked as part of an effort to steal your money or identity.

Scientists have been programming computers to think and predict for decades, but only in recent years has the technology gotten to the level at which a computer can effectively mimic human voices, movement and writing style and—more challenging—predict what a person might say or do next. The public release in the past two years of tools such as OpenAI's ChatGPT and DALL-E, Google's Gemini (formerly Bard), Microsoft's Copilot and other readily available generative AI programs brought some of these capabilities to the masses.

AI tools can be legitimately useful for many reasons, but they also can be easily weaponized by criminals to create realistic yet bogus voices, websites, videos and other content to perpetrate fraud. Many fear the worst is yet to come. We're entering an "industrial revolution for fraud criminals," says Kathy Stokes, AARP's director of fraud prevention programs. AI "opens endless possibilities and, unfortunately, endless victims and losses."



We are entering an "industrial revolution for fraud criminals."

—Kathy Stokes

A Day in the Life of a Fraud Fighter

VOLUNTEERS AT THE AARP FRAUD WATCH NETWORK HELPLINE DO WHAT THEY CAN TO AID VICTIMS



AARP volunteer Dan Smith

Dan Smith, 74, a soft-spoken retired lawyer, is on the phone at the AARP Fraud Watch Network Helpline office in Denver on a recent Tuesday morning, speaking with Becky, who tells him she lost \$16,000 in a PayPal impostor scam. She doesn't know what to do next—and doesn't want her husband to find out.

"I'm sick to my stomach," she says, explaining how it began with an email about a suspicious charge; to dispute it, she was told, she needed to fill out an online form. When she did, the scammers were able to take over her computer. "Stupid me, thinking people are honest."

Smith reassures her that she is most certainly not stupid and, sadly, not alone in falling victim. He goes on to explain how to protect herself from further loss—including getting her computer cleared of malware and requesting a new bank account number and password. "Call us anytime," he adds, before their 15-minute call ends.

Smith is a longtime volunteer for the free AARP helpline, one of the largest operations of its kind in America. It's staffed with

volunteers who listen to victims' stories, help them report crimes, find financial or psychological counseling, and more.

Along with regulars like Smith who come to the downtown Denver headquarters, there are more than 160 volunteers around the country who do the work remotely. Led by Amy Nofziger, AARP's director of fraud victim support, the team responds to about 150 calls each day. All are first screened by a trained triage team, which passes to the helpline volunteers the ones needing urgent help.

The helpline team is housed in a nondescript downtown building, where volunteers set up in individual offices. Sometimes they'll poke their heads out to get advice from a fellow volunteer or Nofziger—who keeps in her office a blue stuffed llama, available for hugs when anyone gets overwhelmed by a tragic story.

On a recent day, Smith's laptop screen was open to a list of scam victims needing callbacks.

"The hardest calls are the ones where someone lost everything," he says. That is not uncommon.

The AARP fraud helpline has operated for a decade, thanks to people willing to give their time. No specific background is needed to volunteer, though many have had careers in law enforcement. All receive at least 20 hours of training before handling calls.

On this day, the Denver office volunteers will speak to about 40 fraud victims. Among them:

▶ A caller reporting that he'd paid \$17,000 through a bank transfer for a car listed on a website that turned out to be bogus.

▶ A Mississippi man who sent \$1,000 in Apple gift cards to pay for a puppy advertised online. The seller kept adding fees. "Now I don't have enough money to pay my medicine bills," he tells a volunteer.

▶ A woman whose father has dementia and is being contacted by fake "debt collectors." He has given them \$70,000.

In the afternoon, Margaret Locke, a no-nonsense 62-year-old who has had a long career as an attorney, speaks with a 65-year-old man named Donald who says someone called to tell him he'd won \$10 million and a Mercedes from Publishers Clearing House. He didn't have to pay anything. All he needed to do was set up a new savings account where winnings could be deposited. Donald did so but realized it was a scam when asked for the PIN to his account.

"I gave him too much of my information," including his Social Security number, Donald says.

"Did you close the bank account?" Locke asks. He hadn't. "You need to," Locke says firmly. "I'm sorry if I'm bossy, but these people will take every dime you have."

Seeing good people victimized can take an emotional toll, Locke admits. But, she adds, "most of the time, at the end of the day, I feel really good.... We make a difference."

—Christina Ianzito

Criminals are already taking advantage of some of those "endless possibilities."

▶ **Celebrity scams.** A "deepfake" (that is, a computer-generated fake version of a person) video circulated showing chef Gordon Ramsay apparently endorsing HexClad cookware. He wasn't. Later, a similar deepfake featured Taylor Swift touting Le Creuset. The likenesses of Oprah Winfrey, Kelly Clarkson and other celebs have been replicated via AI to sell weight loss supplements.

▶ **Fake romance.** A Chicago man lost almost \$60,000 in a cryptocurrency investment pitched to him by a romance scammer who communicated through what authorities believe was a deepfake video.

▶ **Sextortion.** The FBI warns that criminals take photos and videos from children's and adults' social media feeds and create explicit deepfakes with their images to extort money or sexual favors.

Eyal Benishti, CEO and founder of the cybersecurity firm Ironscales, says AI can shortcut the process of running virtually any scam. "The superpower of generative AI is that you can actually give it a goal; for example, tell it, 'Go find me 10 different phishing email ideas on how I can lure person X.'"

Governments are scrambling to keep up with the fast-evolving technology. The White House in late 2023 issued an executive order calling for increasing federal oversight of AI systems. It's a technology, it noted, that "holds extraordinary potential for both promise and peril." That led to the establishment of the U.S. AI Safety Institute within the U.S. Department of Commerce to "mitigate the risks that come with the development of this generation-defining technology," as Commerce Secretary Gina Raimondo put it.

As it turns out, AI may be our best tool for countering the malicious use of AI.

Benishti's company develops AI software that detects and prevents large-scale phishing attempts and ransomware attacks. AI also is a key tool for detecting suspicious transactions at your bank, for example, flagging unusual charges on your credit card and blocking scam calls and texts.

The problem, says Craig Costigan, CEO of Nice Actimize, a software company that develops technology to detect and prevent financial fraud, is that "most of these scams and frauds are done by folks using the exact

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same tools as we use—but they don't have to abide by the rules."

AI technology also is used to tackle robo-calls, says Clayton LiaBraaten, Truecaller's senior strategic adviser. "If we see phone numbers generating hundreds of thousands of calls in a few short minutes, our models identify these patterns as suspicious. That gives us a very early indication that a bad actor is likely behind those calls."

Banks use predictive AI as well. Costigan's company, Nice Actimize, creates AI-based software that financial institutions use to sift through vast amounts of data to detect anom-

alies in individuals' patterns, he explains. "It could be that someone is withdrawing \$50,000, which is an unusual amount. It could be the location of the IP address. Why is the transaction happening in London?"

What's possibly more alarming is voice cloning in an industry that for so long has used verbal confirmation to authorize transactions, Costigan says. "Fraudsters can call up and say, 'Hi, move this money for me.' And that voice sounds exactly like you. That's a problem today."

Banks are considering going beyond voice confirmation, so "you may also get a single follow-up question, like what's your favorite

color," Costigan says. "They may now even require something additional that validates that you are you."

Consumers have a role in protecting themselves, Benishti says, by understanding that "they cannot 100 percent trust communication, especially unsolicited." Fraud fighters need to be ready to adjust their strategies as scammers are "very astute technologists and accomplished psychologists," with evolving techniques, LiaBraaten says. "It's a cat-and-mouse game," he adds. "We just have to stay ahead of them."

Christina Ianzito covers fraud and other issues for aarp.org.

👍 YOUR VICTORIES

Busted!

SCAM ARTISTS WERE ON THE ATTACK IN 2023—BUT SO WAS LAW ENFORCEMENT. HERE ARE SOME OF THE MOST SIGNIFICANT PROSECUTIONS AND FRAUD TAKEDOWNS OF THE YEAR BY JOE EATON



TRICKBOT SCAMMERS BEHIND BARS

In January, a 40-year-old Russian man was sentenced to more than five years in prison for his role in the so-called TrickBot cyberattack gang, a group of criminals who deployed ransomware that infected millions of computers in the U.S. and elsewhere, allowing the gang to pilfer banking passwords and other financial information. They used the information to steal tens of millions of dollars from unsuspecting individuals and businesses, and to disable the computer systems of schools, hospitals and other organizations. **Vladimir Dunaev** was the second of nine gang members charged to plead guilty. The TrickBot scammers shut down their servers in 2022.

'KING OF CRYPTO' FACES DECADES IN PRISON

In November, a New York jury found FTX cryptocurrency exchange founder **Sam Bankman-Fried**, 31, guilty of seven counts of felony fraud and conspiracy. The former billionaire faces a maximum of 110 years in prison. Bankman-Fried was charged in 2022, after the bankruptcy of FTX, which had been one of the largest cryptocurrency exchanges in the world. At the time of the bankruptcy, \$8 billion in FTX customer money was missing. Bankman-Fried was found guilty of stealing billions from the company and using customer money to buy property and make political donations, and to repay lenders to a second crypto trading firm he ran.

A RAID ON A DIGITAL CRIMINALS' BANK

More and more often, criminals turn to the internet and cryptocurrencies to launder their profits. In March 2023, the FBI shut down ChipMixer, a cryptocurrency "mixer" that officials say laundered more than \$3 billion since 2017, much of it generated through fraud schemes. The site, which federal prosecutors say was run from Hanoi, Vietnam, by **Minh Quoc Nguyen**, 49, blended criminal proceeds with multiple cryptocurrencies, diluting depositors' funds until they were exceedingly difficult for investigators to trace. ChipMixer has been shut down, but Nguyen, who faces felony charges and is on the FBI Cyber's Most Wanted list, remains a fugitive.

BOGUS CRYPTO EXCHANGE CHARGED BILLIONS IN FINES, AND CEO PLEADS GUILTY

In another high-profile cryptocurrency case, Binance and its CEO, **Changpeng Zhao**, 46, better known as CZ, pleaded guilty last November to violating the Bank Secrecy Act. Federal prosecutors charged Binance and Zhao with skirting U.S. banking regulations to attract fraudulent business. Authorities say the company facilitated billions of dollars in unregulated cryptocurrency transactions, providing criminals across the world a way to move stolen money and other proceeds into the banking system. Binance agreed to pay \$4.3 billion in fines and restitution. Zhao faces as much as 10 years in prison.

AFFINITY SCAMMERS SHUT DOWN

So-called affinity scammers use common cultural attributes such as language or religion to scam members of their community. A California man was sentenced to more than five years in federal prison in March 2023 for his part in a scam that stole \$15 million from more than 30,000 Spanish speakers in the United States. Officials say **Luis Rendon**, 60, and others operating out of call centers in Peru called Spanish-speaking people and threatened them with arrest if they did not pay bogus "settlement fees" the crooks claimed were required for immigrants.

Joe Eaton writes about health care and Medicare fraud for AARP. He was an investigative reporter for the Center for Public Integrity.

How a Safe Step Walk-In Tub can change your life



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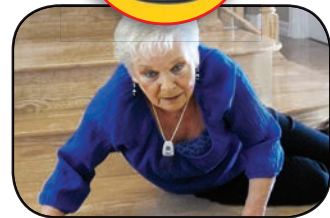
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Cover Story

 **YOUR WEAPONS**

NEW WAYS TO VERIFY YOU ARE YOU

Emerging fraud-fighting technologies make it easier to separate impostors from actual customers BY CHRIS MORRIS

Here's a scary thought: There are now so many criminal breaches of consumer-information databases that they rarely even make the news anymore. In 2023, there were more than 3,200 major database breaches, 78 percent more than the previous year, according to the Identity Theft Resource Center.

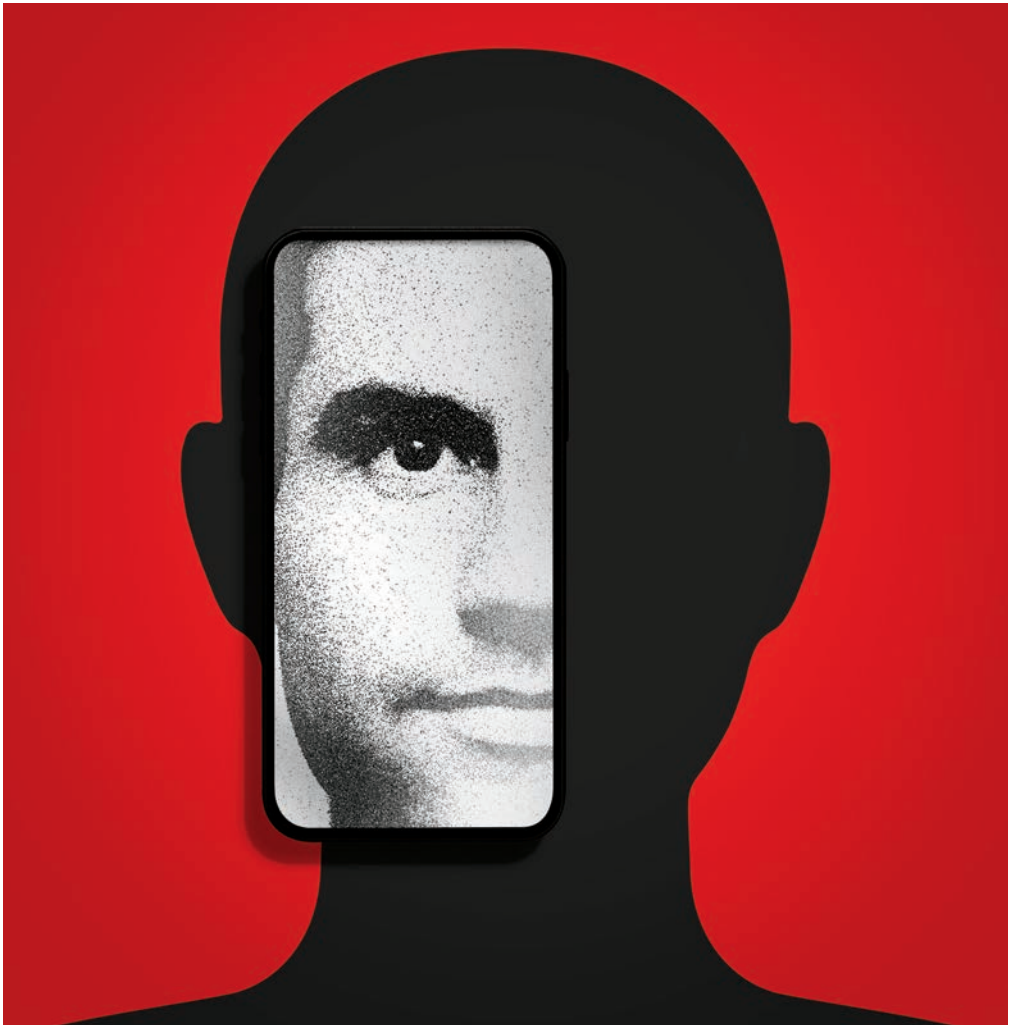
Given this, it's wise to assume that much of your personal information is available to criminals; it's well documented that there is a thriving open market for personal information on the dark web, where the credit card numbers, Social Security numbers and other personal data of countless Americans are bought and sold for surprisingly small amounts of cash.

So the real question is, how can criminals be prevented from using that data? Or more precisely, how can financial institutions, retailers and others we transact business with know whether it is us contacting them and not an impostor?

There are increasingly hopeful answers to these questions. Here is just a small sampling of private businesses developing and deploying new technologies to thwart criminals who might be trying to impersonate you.

VERIFYING YOUR PHONE

A typical fraud would have a criminal, armed with your account numbers and personal info, calling your bank or other financial account holders and impersonating you to get access to your money. Digital security companies such as Prove have come up with a clever way to identify impostors by using



the customer's phone to help verify their identity. The system will ping the phone's SIM card to verify with the carrier that it's you at the other end of the transaction. It also checks how long the phone has been operational and the trustworthiness of the carrier to determine whether the phone is actually yours or if it's a burner using a cloned number.

A new tool from the company uses your phone to prefill some of the information on an application via a "secure handshake."

"We connect those dots to answer the question: Is [the applicant] validating their own information," says Mary Ann Miller, fraud and cybercrime executive adviser and vice president of client experience at Prove.

SCORING THE LIKELIHOOD YOU ARE ACTUALLY YOU

Other companies, including SentiLink, work a bit further in the

background when helping financial institutions determine if someone applying for an account or a monetary withdrawal is who they say they are.

The company scans about 1 million applications per day. Roughly 10,000 of those are attempts at identity theft—with nearly one-fifth of the targets being 65 or older.

Using a machine learning algorithm that factors in countless bits of data and takes less than a second to run, SentiLink will provide a score on the likelihood that the requested transaction is fraudulent. The higher the score, the better the chance it's a bad actor. That sends up a red flag to the financial institution, which can request further information or pause the transaction.

IDENTIFYING YOU BY YOUR PATTERNS

BioCatch, an international tech company, has developed

CONTINUED ON PAGE 24



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CONTINUED FROM PAGE 23

a proprietary algorithm that's based not on devices or location but on the way you enter information and access your accounts on a day-to-day basis.

Take your bank account, for instance. Some people check it once or twice a week, scanning to see if deposits or payments went through.

They log in, typically, either via the financial institution's app or on a browser on their desktop. They type in their information in a certain cadence, with a certain amount of time spent between key presses and certain swipe patterns on their phone. All of that creates a behavioral profile.

When someone logs in to the account and it goes against the normal profile, BioCatch alerts the financial institution. The bank or credit card company could then confront the person logged in to the account, asking for a one-time password (which is sent to the rightful account owner's phone).

ENSURING YOUR VOICE IS YOUR OWN

Not long ago, you could at least trust that financial partners you'd dealt with before could recognize your voice. But artificial intelligence can create a virtually undetectable clone of your voice that can discuss any topic using just a short audio clip lifted from social media, a speech or a phone conversation. Pindrop, an information security company, monitors the audio traffic of banks and

other financial institutions, insurers and call centers, authenticating whether the voices of customers are real. The company has analyzed more than 5.3 billion calls, detecting over 100 million spoofing attempts.

According to Pindrop, that has stopped \$2 billion in fraud losses. The company uses AI and machine learning technology to perform risk analysis of calls and interactive voice response technologies to ensure the caller is who they say they are.

It's all done in real time and doesn't slow down your (legitimate) interactions with your bank as you're trying to do business.

CREATING A DIGITAL IDENTITY

Coming up with quick ways for businesses to be sure no one is stealing your identity is becoming a critical need.

Bluink, a Canadian company, has launched a technology called eID-Me, which meets that country's stringent identity verification standards. For consumers, it's an easy process. Take a selfie while you're at home and scan your ID, then submit them for approval. That information is encrypted, and the company compares your live selfie with your ID photo and the address on your ID with your phone's location.

Once those are confirmed, a certificate is bound to your phone (and can only be



Artificial intelligence can create a virtually undetectable clone of your voice.

unlocked on that phone). U.S. companies, such as Plaid, offer a similar service, completing identity verification in less than 10 seconds, with support for more than 16,000 types of IDs from 200 countries and territories.

WARNING YOU OF A SCAM ATTACK

What many of us need is a digital watchdog that never sleeps or gets distracted.

Identity Guard works with IBM Watson, a supercomputer, to help prevent identity theft. The company charges a monthly fee to customers who sign up for its services and will send near-real-time email and text alerts when there's a threat to infiltrate your credit or break in to your bank accounts, as well as if your personal information is misused.

The service will monitor your home title to ensure nothing suspicious (such as new names being added to it or yours removed) and your personal credit history to ensure identity thieves don't set up credit cards or loans in your name.

If you become a victim after signing up for the services, the company's agents will work with you to resolve the problem, and you're covered with \$1 million in protection from identity theft. ■

Chris Morris is a journalist who writes about evolving technology for Fortune, Fast Company and other news organizations.

YOUR ADVOCATE

AARP HELPS PROTECT YOU FROM FRAUD

AARP has put together an expert team of fraud fighters and volunteers to help protect you from scams. And our advocates in Washington push for laws that better defend consumers from fraud and provide restitution to victims. Here are some of our resources you can use.

► **Fraud Watch Network**

Our website (aarp.org/FraudWatchNetwork) offers the latest on the fraud landscape, tip sheets on the most common frauds today, and a map where you can see what's being reported in your area.

► **AARP Fraud Watch Network Helpline**

This support line (877-908-

3360) is free; trained fraud specialists provide support and guidance for victims and their families on what to do next and how to avoid scams. (Read about the Helpline on page 19.)

► **Victim support sessions**

An online program (aarp.org/FraudSupport) provides a safe place for victims and their families

to address the emotional impact of fraud.

► **The Perfect Scam**

Our award-winning podcast explores real scams from the viewpoints of both victims and law enforcement. Each episode provides fresh insights into the fight against fraud. You can find the entire lineup at aarp.org/theperfectscam.

► **Community education**

AARP holds events across the country, in person and virtually, many led by our thousands of passionate fraud-fighter volunteers in the states. Find out more about opportunities where you live at states.aarp.org.

► **Gift-card payment campaign**

For the past three years, AARP has led

a national effort to raise awareness of gift-card payment scams. And it is working. In that time, the FTC shows a 36 percent drop in reports of scams involving gift cards. AARP will continue to educate people on the methods criminals use to obtain payment as they shift to new approaches such as crypto ATMs (see story, page 12).



To find out more about AARP's efforts to fight fraud, scan this QR code with your smartphone camera.

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A SHOT TO THE KNEE

Injections are widely used to manage the symptoms of knee osteoarthritis. But do they work?

BY JEANNE DORIN McDOWELL

When Carole Porter's* knees gave way to osteoarthritis in her late 50s, she started getting injections of hyaluronic acid (HA) gel every six months. For the next 10 years, Porter says, her knees were fine—until one day the injections stopped working. “I couldn’t walk 100 feet without terrible pain,” says the New York business executive, now 76. Permanent relief ultimately came by way of knee replacements.

Los Angeles architect Steven Ehrlich, 77, finds that every year or so, an injection of platelet-rich plasma (PRP) into his arthritic left knee provides some relief, enough for him to pursue an active lifestyle of golf, paddle tennis and heli-skiing. Although Ehrlich's osteoarthritis is moderate, he's relatively pain-free.

Kathy Cope had a very different experience. After suffering with osteoarthritis in her knees for 20 years, she tried HA injections in

2022. Taken over two months, the injections had no effect at all. Cope, 76, a retiree who splits her time between New York and Florida, soon went the knee replacement route.

About 1 in 7 people diagnosed with knee osteoarthritis will receive some sort of injection to treat the painful, sometimes debilitating, symptoms of the disease. Yet studies in recent years have found that most of these injections actually do very little to improve osteoarthritis in the knees and are only slightly more effective than a placebo.

“They are safe, with minimal downsides; they may be helpful, and we don’t have many other great options,” says Scott Rodeo, codirector of the Orthopaedic Soft Tissue Research Program at Weill Medical College of Cornell University in New York.

But medical organizations have pulled back on their endorsements of knee injections. In its 2021 guidelines, the American Association of Orthopaedic Surgeons (AAOS) “conditionally recommended” the use of one type of injection—corticosteroids—and advised against hyaluronic acid injections. Two other types—PRP and stem cell injections—are not fully approved by the Food and Drug

Administration and are regarded as experimental by insurance companies.

To help you wade (knee-deep) through the confusing world of injections, here's a run-down of the most common kinds of shots and what the experts say about them.



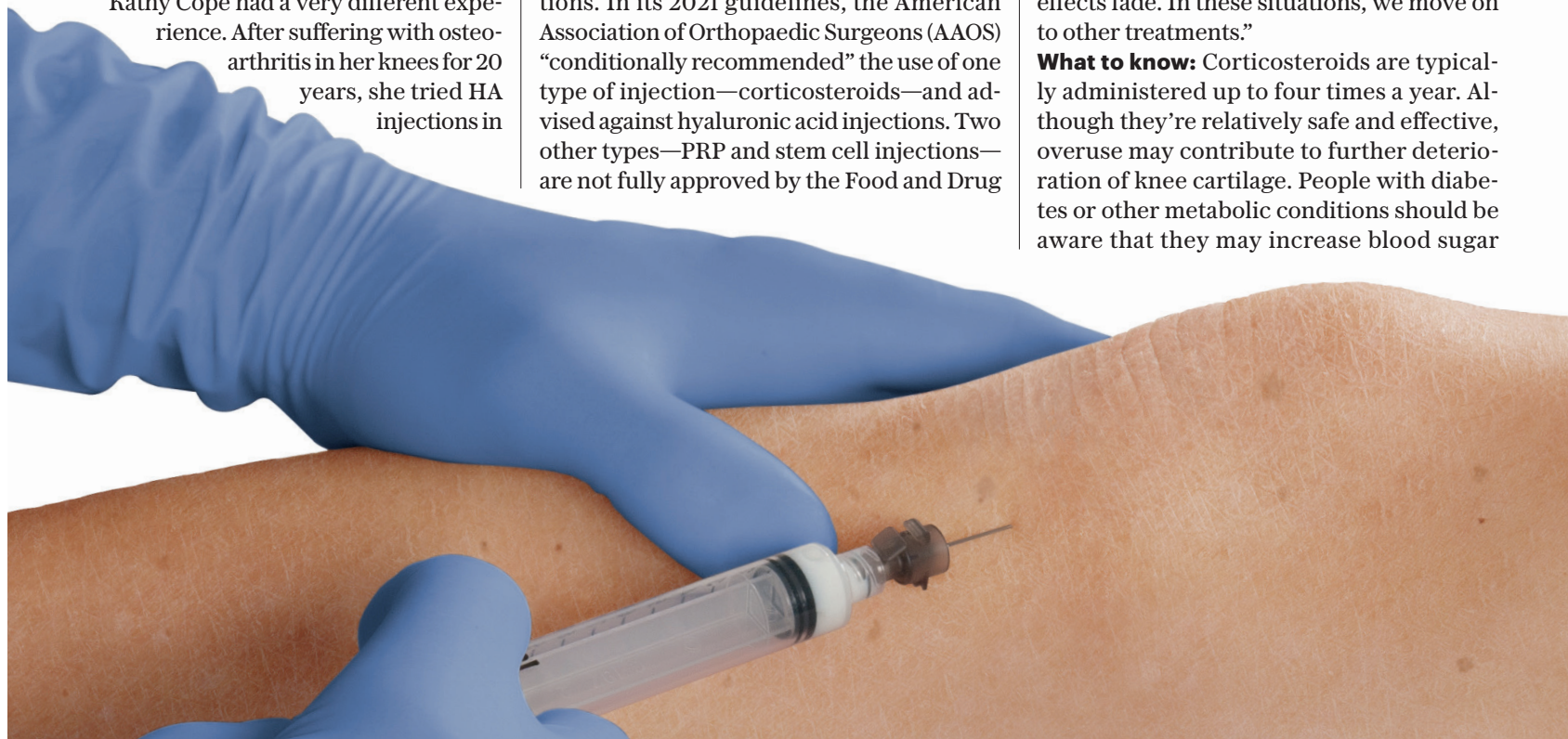
CORTICOSTEROIDS

What are they? After weight loss, exercise and anti-inflammatories, corticosteroids are usually the next option for treating knee pain. Corticosteroid shots are a combination of the steroid cortisone and a numbing agent that is injected into the knee for fast, temporary relief during a flare-up.

Do they work? Yes. They're regarded as the fire extinguisher of knee injections—they usually start working within 48 hours to reduce pain and inflammation around the knee joint. Studies show corticosteroids can effectively provide short-term relief, though some people report success over a longer period.

“I've had patients who received injections in their knees every three months for several years,” says Cara Cipriano, an associate professor of adult reconstruction at the Perelman School of Medicine at the University of Pennsylvania. “Others feel that over time, the effects fade. In these situations, we move on to other treatments.”

What to know: Corticosteroids are typically administered up to four times a year. Although they're relatively safe and effective, overuse may contribute to further deterioration of knee cartilage. People with diabetes or other metabolic conditions should be aware that they may increase blood sugar



levels. Corticosteroid injections are covered by Medicare Part B and other insurance plans.



HYALURONIC ACID

What is it? Hyaluronic acid is a natural lubricant that mimics the synovial fluid in a healthy knee joint. Generally given each week for three to five weeks, HA gel—or viscosupplementation—acts like a shock absorber that cushions the space around the knee joint and allows the bones to rub against each other with less pain.

Does it work? Anecdotally, yes. In his practice, Rodeo, head team physician for the New York Giants, says about two-thirds of his patients with mild to moderate knee osteoarthritis get a few months of relief using HA injections, though it takes a few weeks before they feel an improvement. But as research findings on the effectiveness of HA injections come under scrutiny, medical experts voice a chorus of skepticism.

“I don’t think hyaluronic works at all to improve anything,” says Boston University professor of medicine David Felson, who chairs the Osteoarthritis Clinical Trial Network for the Arthritis Foundation. “We don’t have a lot to offer, so sometimes doctors and patients have been sold a bill of goods.”

“HA only remains in the joint a few days after being injected, at which point it’s no longer in the knee. We’re not sure if it works, or how; the research is not strong,” Cipriano says.

What to know: HA injections are covered by Medicare and other health plans, but authorization is usually required.



PLATELET-RICH PLASMA

What is it? Platelet-rich plasma injections are developed by extracting blood from a person, then separating out the plasma, which is rich in platelets, from other

parts through centrifugation. The concentration of platelets in the new mixture can be 5 to 10 times richer than in normal blood. Researchers say the shots promote healing and lessen inflammation, which should reduce pain and swelling.

Does it work? Research is ongoing, but several studies have found PRP to pack a powerful healing punch more effective than HA injections.

“There is good evidence for the use of PRP,” says Kenton Fibel, a nonoperative orthopedic sports medicine specialist at Cedars-Sinai Kerlan-Jobe Institute in Los Angeles and medical director for the Anaheim Ducks. “The injections last about a year, and pain and function improve.”

But “not all PRP is equal,” cautions Kenneth Mautner, a professor at Emory University’s Department of Orthopaedic Surgery and head team physician for the Atlanta Hawks. Platelets and growth factors in blood fluctuate based on time of day, recent meals, hormones, exercise and other factors. As a result, the composition of PRP can change day to day, even when it’s the same doctor using blood from the same patient.

What to know: The Arthritis Foundation recommends that PRP injections be done by a specialist, either an orthopedic surgeon or a sports medicine doctor. Ultrasound imaging is often used to help target the precise point in the joint space to insert the needle for maximum effectiveness. The procedure can be performed as a onetime injection or every week for three weeks. Because it’s not fully approved by the FDA, it’s generally not covered by insurance; a series of injections can cost around \$2,000.



STEM CELL THERAPY

What is it? In this process, stem cells are extracted from bone marrow or fat, then injected into an arthritic knee. Theoretically, the stem cells will

promote tissue regeneration in the joint, though laboratory tests have shown that few stem cells survive or remain in the joint after being injected.

Does it work? The efficacy of stem cell injections to treat knee osteoarthritis has not been proven; benefits reported by patients may be the result of anti-inflammatory agents released from the bone marrow or fat.

“Injection therapies are not aimed at regenerating anything but rather trying to reduce inflammation and slow the progression of the disease,” says Andrew I. Spitzer, clinical chief of orthopedic surgery at Cedars-Sinai Medical Center in Los Angeles. “Injection therapies do not regenerate cartilage or change the course of osteoarthritis.”

What to know: The process for harvesting bone marrow for stem cells is carried out in a procedure room, not a doctor’s office, which makes it a less accessible treatment. Stem cell injections are expensive and not covered by insurance. An injection typically costs at least \$3,000, which makes it an unaffordable option for many people.

The decision to try knee injections should be made in concert with a knowledgeable doctor and with the understanding that they may not work. In the next few years, researchers predict that more effective knee injections and effective regenerative injections will likely be refined or discovered.

“For now, injections all fit in the ‘might help, won’t hurt’ category,” Rodeo says. “We need better solutions.”

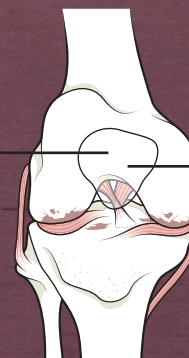
**Some names have been changed for privacy reasons.* ■

Jeanne Dorin McDowell writes about health, wellness culture and social issues for national print and digital publications. She was a correspondent for Time magazine for 20 years.

Relief on the Way?

SHOTS MAY HELP REDUCE KNEE PAIN

Injections can help reduce inflammation in the knee.



But only some injections are effective.

THE WHATS AND WHEYS OF PROTEIN SUPPLEMENTS

Skip the premade drinks and bars—and top off your tank with this

BY BEN RADDING

As we hit middle age, we start to have more difficulty turning the protein we eat into muscle. Adults who don't engage in regular strength training can lose 4 to 6 pounds of muscle per decade, reports Harvard Medical School.

But by exercising regularly and boosting your protein intake throughout the day, you can slow, and even reverse, this process, says Kyle Timmerman, associate professor of kinesiology, nutrition and health at Miami University. "Adequate protein intake helps maintain muscle mass and reduces the risk of falls, fractures, frailty and loss of independence in older adults," he says. A 2023 study of more than 800 healthy people in their 80s found that among those who are independent and active, "protein intake is associated with a reduced risk of all-cause mortality."

Most older adults consume 50 to 70 grams per day, says Donald Layman, professor emeritus at the University of Illinois at Urbana-Champaign. That's not enough. "Target getting at least 90 grams per day," he says. The easiest way: protein supplements.

WHY POWDERS ARE BEST

Though premade protein drinks and bars are more convenient than powders—you just open

and consume—they're generally ultraprocessed foods, often containing plenty of sugar and other additives. Some popular brands, for example, can have nearly twice as many ingredients when they come as a premade drink instead of as a powder. And bars can have as many grams of sugar as they have protein. A scoop of whey protein powder delivers around 25 grams of protein (depending on the brand) with far fewer additives.

WHAT KIND OF PROTEIN?

The particular powder to look for is whey protein powder, which is derived from milk. One review in the journal *Nutrients* found that whey appears to be better at stimulating muscle growth in older adults than either plant proteins or casein, another milk-based product.

"Premade liquids are OK options for older people," Layman says, "but I would recommend buying whey protein powder and mixing that into milk or yogurts or even oatmeal." You can add flavored whey powder to anything from pancake mix to

cookie dough; unflavored whey powder can boost soups, mashed potatoes or even scrambled eggs.

FIND THE RIGHT WHEY

There are two main types of whey: concentrate and isolate. Whey isolate has been stripped of the milk's lactose and fat, so it's up to 95 percent pure protein. It's best for those looking for more protein without more calories, says Gabrielle Lyon, founder of the Institute for Muscle-Centric Medicine and author of *Forever Strong*. Because the natural sugars have been taken out, it's the best option for those who are lactose intolerant.

"Whey concentrate, on the other hand, is typically more calorie-dense and also contains carbohydrates and fat," Lyon says, so it's the best choice for people who are looking to keep their weight up—a common problem for people in their later decades. Regardless of which you choose, "search for a product with the fewest ingredients possible," Lyon says. Make sure the very first ingredient listed on the label is whey protein.



For protein smoothie recipes like those above, from AARP's *Whole Body Reset*, visit aarp.org/protein.

SUPPLEMENT—DON'T REPLACE

Many stores have "adult nutrition" aisles, where protein supplements are sold as "meal replacements." But these are ultraprocessed foods and often too low in protein, says Stuart Phillips, director of the Physical Activity Centre of Excellence at McMaster University. Referring to one popular meal replacement drink, Phillips points out, "The number one ingredient on the label is water. Number two is maltodextrin, which is a highly processed starchy powder."

"I would not recommend them as a true meal replacement," Lyon agrees.

"My mom asked me about those, and I told her to get some yogurt," Phillips says. "You've got a blender, throw some blueberries in, some yogurt, a little protein powder. That's all you need." ■

Ben Radding has written on health and nutrition for Men's Fitness, Men's Journal and other magazines.



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WHAT YOU ABOUT THE STOCK

More people are investing, but doing it on autopilot

BY KAREN HUBE

Stocks are down! Now they're up! Sharp swings in stock prices have increased in severity and frequency since the 1960s; the early 2020s have been especially volatile, according to DataTrek, a market research firm. Take just the past two years: The total U.S. stock market suffered a nail-biting 21 percent drop in 2022, only to be followed by a 24 percent surge last year.

Thanks largely to the proliferation of IRAs and 401(k) retirement plans, more Americans than ever have a portion of their wealth invested in the stock market. Understanding it and how it has changed can help you make wise decisions for your overall retirement plan. This may mean letting go of some old ideas and accepting the new. Here are answers to important questions.

Why do stock prices rise and fall so much these days?

Economic uncertainty and geopolitical stresses, including wars in Ukraine and the Middle East, are major factors. High-speed computerized trading by investment professionals can make an up-and-down market even choppier. Another cause is rooted in the S&P 500, an index of 500 of the largest company stocks traded in the U.S. and the most commonly used proxy for the overall U.S. market. The 10 biggest stocks in the S&P 500—the ones whose fluctuations have the biggest effect on its movements up and down—make up a 32 percent share of that index, which is around the biggest share the top

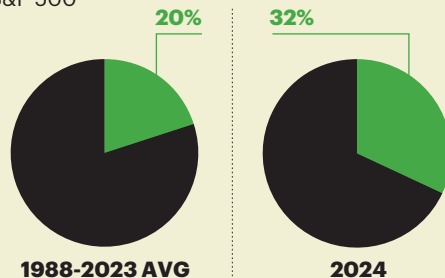
10 have had over the past 35 years, according to Goldman Sachs. That can make the entire index sensitive to tremors in just these few stocks' daily pricing.

I've heard that "meme" stocks can cause trading volatility. What are they?

These are stocks that attract an almost feverish following after being hyped on social media

CONCENTRATION

WEIGHT OF THE 10 LARGEST STOCKS IN THE S&P 500



SOURCES: GOLDMAN SACHS, S&P DOW JONES INDICES

platforms. The phenomenon took off in the early days of the pandemic, when chatter among homebound investors on sites such as Reddit and Twitter (now X) latched on to particular stocks—often tech companies, and often for reasons having nothing to do with their realistic financial prospects.

Contributing to meme stocks' rise are ever-declining fees for trading stocks. Fifty years ago, it cost at least \$25 to buy or sell \$1,000 worth of stock. Twenty years ago, you'd pay as little as \$7. Nowadays, several brokerages, including Robinhood, E-Trade, Schwab and Fidelity, let you trade stocks for free.

Meme stocks have included video game retailer GameStop, movie theater chain AMC, and the eventually bankrupt home goods company Bed Bath & Beyond. "My advice when it comes to meme stocks, especially for long-

term retirement investors, is to stay away," says Ayako Yoshioka, senior portfolio manager at Wealth Enhancement Group in Los Angeles.

Are all my neighbors picking stocks?

Not necessarily. The number of families holding *individual* stocks, according to the Federal Reserve, is 21 percent—not much different from 35 years ago. Yet the percentage of American families with savings in the stock market has nearly doubled, to 58 percent. Credit that to the rise in mutual funds and ETFs (exchange-traded funds)—professionally managed investment pools that may hold stock in dozens or hundreds or thousands of companies. Much of those holdings are in people's retirement accounts, such as IRAs and 401(k)s.

So the people running those funds are picking stocks?

Less and less. Thirty years ago, nearly all stock funds were "actively managed," meaning professional portfolio managers picked the stocks to buy and sell. Now the market is dominated by index funds, which simply mimic the holdings of a particular index and

THE SPREAD OF STOCKS

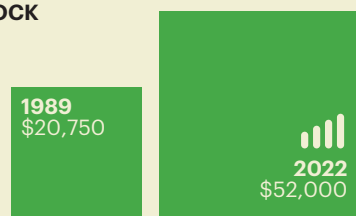
■ FAMILIES WITH ANY STOCK HOLDINGS
■ FAMILIES HOLDING INDIVIDUAL STOCKS



MEDIAN STOCK HOLDINGS*

*AMONG FAMILIES WITH STOCK HOLDINGS

1989 STOCK HOLDINGS AMOUNT IS ADJUSTED FOR INFLATION.



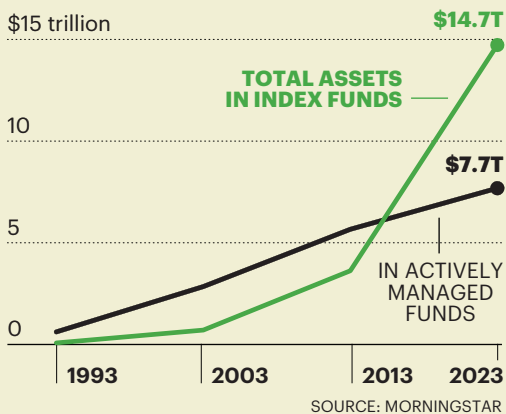
SOURCE: FEDERAL RESERVE BOARD

MUST KNOW MARKET RIGHT NOW

aim to deliver returns about equal to the index they track. That rise in index funds, often referred to as “passive” investments, is one element that diminishes the influence of an individual company’s profits and prospects

FROM ACTIVE TO PASSIVE

INVESTING IN INDEXES HAS GROWN TO DOMINATE THE U.S. STOCK MARKET



on its stock price. “Now that assets in passive index funds and ETFs have surpassed assets in actively managed funds, the flows in and out of these passive funds and ETFs matter more than they used to,” Yoshioka says.

It’s no wonder that index funds are so popular. They’re cheap: Annual expenses charged by index funds average 50 cents for every \$1,000 you invest, compared with \$6.60 for actively managed funds. And index funds, on average, do better than stock-picking pros; as of mid-2023, the five-year returns of 87 percent of actively managed large-company U.S. stock funds failed to beat the S&P 500.

Didn’t people live off stock dividend payments in the past? Can I do that?

It’s getting harder than it used to be. Not all stocks pay cash dividends, which are a portion

of profits, usually paid to shareholders quarterly. And dividend yields—a stock’s annual per-share total dividend expressed as a percentage of the share price—have decreased. The current dividend yield of all the stocks in the S&P 500 is 1.47 percent. That’s down from the 1.8 percent average over the past 25 years, and the 3.7 percent average over the 25 years prior to that. A dividend-focused mutual fund or ETF may yield more, though often at the expense of price appreciation. The Dow Jones U.S. Dividend 100 Index, for example, yielded 3.6 percent as of February’s end, but its total return—the gains from dividends combined with the changes in stock price—has lagged the S&P 500’s over the past decade.

Still, dividend-paying stocks play an important role in portfolios. “Dividend stocks don’t go up as much during the good times, but they don’t go down as much in the bad times,” says Howard Silverblatt, senior index analyst at S&P Dow Jones Indices.

How will the market do this year?

Nobody knows, and don’t believe anyone who says they do. Every year, Wall Street

firms issue predictions of how the stock market will do, and every year they’re wrong. In 2022, forecasters predicted, on average, that the S&P 500 would rise 3.9 percent; instead, that important subset of the market plummeted 19.4 percent. Last year, the outlook was for a 6.2 percent gain, but the S&P

500 galloped ahead, ending the year up 24.2 percent. “Rather than focusing on forecasts, it’s better to take a long-term view and remember that stocks tend to outperform other asset classes over time,” Paul Hickey, cofounder of Bespoke Investment Group in Harrison, New York.

It seems so uncertain. Should I bother with stocks at all?

Stocks give you the best chance of having your savings grow faster than the inflation rate over the long run. (They don’t always grow faster in the short term.) If you keep all your money in cash, for example, inflation will cause those dollars to buy you less and less over time. “Over longer holding periods, stocks have had higher real, inflation-adjusted returns than lower-market-risk investments like money markets and bonds,” says Fran Kinniry, head of the Investment Advisory Research Center at Vanguard in Malvern, Pennsylvania. Most investors, he says, need a mix of stocks, bonds and money market funds that balance the risk of losing purchasing power against the risk of a declining market.

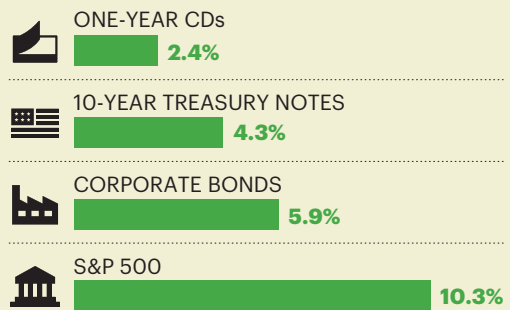
So if I invest in stocks, how should I do it?

Broad-based index funds, available from any major brokerage firm and usually through your workplace retirement plan, offer the simplest approach. Buying individual stocks is highly risky. “If you buy five or 10 stocks and a few tank, it will have a huge impact on the value of your portfolio,” says Matt McGrath, managing partner at Evensky & Katz/Foldes Wealth Management in Coral Gables, Florida. If you still want to add individual stocks, be sure you are using money you can afford to lose, he says. ■

Karen Hube is a veteran financial writer and a contributing editor for Barron’s.

STOCKS FOR THE LONG RUN

ANNUALIZED RETURNS OF DIFFERENT INVESTMENTS, 1994-2023



SOURCES: NYU STERN SCHOOL OF BUSINESS; S&P DOW JONES INDICES; BANKRATE



BY LISA LEE FREEMAN

FIGHTING UNFAIR CHARGES

Ways to win credit card disputes

One of the best reasons for making purchases with a credit card is that you get a built-in safety net: If something goes wrong, you can dispute the bill and get the transaction reversed.

You might ask for such a cancellation, known as a charge-back, to correct a double charge or other billing error. Or maybe that product you bought online never showed up or turned out to be a counterfeit. Maybe you never made a purchase in the first place.

Subscriptions are one of the fastest-growing charge-back categories, according to Ranjita Iyer, senior vice president, cyber and intelligence, at Mastercard. Consumers have so many of them, she says, that they may forget they signed up. Or they may have trouble canceling them.

Charge-backs, which are on the rise, can be tricky. Because an increasing number of consumers are filing fraudulent disputes, many merchants are trying to put the brakes on these cancellations. So it's important to play by the rules, or you might get turned down.

What's worse, even if you win, you could end up losing. Consumers who have successfully disputed charges have in some cases been banned by Uber and other merchants, according to the Elliott Report consumer advocacy site. Companies may limit charge-backs to one per customer and maintain "merchant deny lists" that are shared with other sellers, according to Signifyd, one of many firms that have popped up to help companies fight charge-backs.

Here are six do's and don'ts to win credit card disputes and minimize hassles.

Lisa Lee Freeman, a journalist specializing in shopping and saving strategies, was founder and editor in chief of ShopSmart magazine from Consumer Reports.



DON'T delay. You may have just 60 days from the time you receive your credit card bill to dispute a charge. So keep close tabs on your statements and check carefully for suspicious transactions. Signing up for purchase alerts can help.



it's called "friendly fraud," and too many false alarms could result in your credit card being terminated, says Mastercard's Iyer.

DO double-check.

If you don't recognize a charge, take the time to review the details. Check your calendar to see where you were that day, call the toll-free number that may be listed with the charge or do an internet search for the named merchant.

(That's how my editor learned that a baffling charge from "TWPSUB" was his washingtonpost.com subscription.)

When you dispute a charge that turns out to be legitimate,



DON'T leapfrog the merchant.

Unless it's outright fraud, card issuers expect you to try to work with the seller first. Vendors have an incentive to resolve disputes by offering, say, a refund, exchange or repair, since charge-backs can be expensive. Dealing directly with merchants is often the quickest way to get satisfaction and can help you avoid trouble later on. Merchants who lose charge-back disputes may file lawsuits or use collection agencies to recover funds, according to the Elliott Report.

DO call your card issuer ASAP if you suspect fraud.

Also call if the merchant is unresponsive. You can check your credit card's website or app for details and to initiate the process. Visa, Mastercard and American Express advertise zero-liability policies that promise you won't be responsible for charges you didn't authorize.



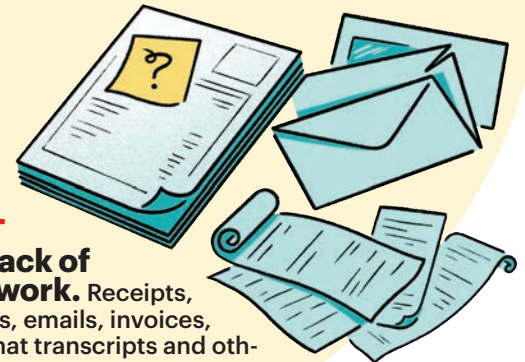
DO be patient.

It might take up to 90 days or two billing cycles to get the problem resolved. In the meantime, you have the right to withhold payment of the disputed amount, according to the Federal Trade Commission.



DON'T lose track of paperwork.

Receipts, contracts, emails, invoices, online chat transcripts and other documentation can help you back up your claim and complete the charge-back process. Include backup documents in a letter to the card issuer. Also, read merchant contracts. I've personally been burned because of language buried in a travel agency document. ■





GREAT WAYS TO SAVE: SUMMER FUN

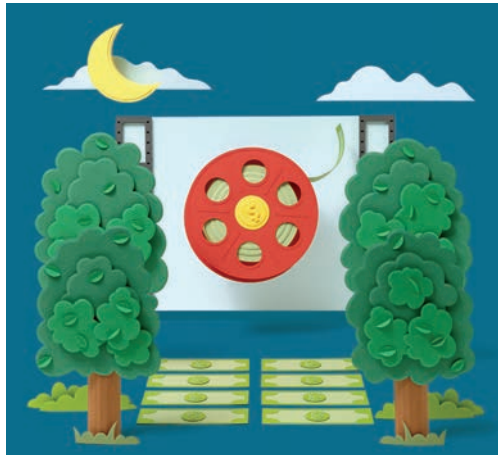
BY BETH BRAVERMAN

Become a movie club member.

Movie chain loyalty programs can provide value. The lowest tier of the AMC Stubs loyalty program is free and includes waived online ticket fees for some purchases. The free tier of Cinemark's rewards program gives you an extra discount on Tuesdays and lets you earn points redeemable for movie tickets. At Regal, the free membership earns you discounts on candy on Mondays, popcorn on Tuesdays, and redeemable credits.

Enjoy free outdoor concerts. There's likely more going on than you realize with free summer concerts. Sign up for the mailing list from your town's (and surrounding ones') recreation department to learn about free community events, says Kimberly Palmer, a personal finance specialist with NerdWallet. You might also find out about outdoor movies, food festivals and other events slated for the summer months.

Buy at the box office. Online ticket platforms make their money through fees, so



sometimes you can cut them out by purchasing your concert or other event tickets directly. Verify this by phone or online first; then if the venue is local, go by the box office to make the purchase. While you're there, ask if there is a senior discount, which might cut the cost even further.

Take in a weekday MLB game. Matinees can cost less than night games, and weekday games are even cheaper. Plus, you may enjoy a less crowded stadium. An analysis by TicketCity last year found that average prices for Wednesday games were about \$56, compared with almost \$80 for a Saturday game.

Or visit a minor league park. The average cost of a ticket at a minor league ballpark is less than a third of that for a Major League Baseball game. For less than \$30, you can likely not only purchase a ticket but also park and enjoy a hot dog and a beer—and have a chance to see future stars. Plus, many stadiums offer a senior discount.

Look for deals through your credit card. Many rewards credit cards offer additional discounts to specific events purchased through their shopping portal, says Andrea Woroch, who writes about budgeting. Some cardholders might get access to presale events, which allows them to snag tickets before they go on sale to the general public.

Join fan clubs. Get access to presale tickets through the performers themselves. Artists including Rod Stewart and Melissa Etheridge offer fan-club members a limited number of presale tickets. Snag seats that way and avoid the secondary market—and the markup that can come with it.

Look for museum discount days. Museums often have days when they offer free or discounted admission. The Brooklyn Museum, for example, has free admission for some hours on the first Saturday of every month except September, and the Santa Monica History Museum has free admission on the first Sunday of the month. ■

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Your Life

P. 36 Q&A: JACK NICKLAUS

MOW NO MORE

Why do the hard work when a robot will graze your lawn?

BY CHRIS MORRIS

Oh, the dread of summer Saturdays.

Here in steamy South Carolina, no matter how early I endeavor to cut the grass, a sweaty mess is the inevitable result. Not to mention, this chore only gets tougher as the years pass. I've come to the opinion that life's too short to spend it pushing a loud, noxious machine up and down my little tract of land. If only I could sit back and let the mower do all the work.

I can? Wait, what?

For nearly two decades, many American households have used robots to vacuum—and in some cases, mop—the floors. But only now are self-guided lawn mowers emerging as the “it” tech tool to ease wear and tear on our bones and joints. Bonus: Because a robot doesn't get tired—as I do—it takes a pass across the plot daily, keeping the mass of green a uniform length and keeping the homeowners association off my back over overgrown blades.

Meet Larry. That's the name I gave the lawnbot I bought. (This one is manufactured by Worx; other popular manufacturers are Greenworks, Husqvarna and Gardena.) Working with Larry is a bit different from doing this job myself. First off, of course: I don't have to do the job myself. Nor do I have to pay a neighbor kid to come over and perform mediocre work. Larry chugs along while I take a load off. Second, he's remarkably quiet. We've all been annoyed by the roar of a traditional mower waking us up early on a weekend morning. Now, I'm the good neighbor. Larry can go about his business anytime—day or night—without disturbing the rest of the street.

What of the dangers? Cleaning floors is one thing, but a robot wielding sharp blades? Are we inviting doom? The short

answer is no. If someone passes by and is foolish enough to pick up the mower in operation, it instantly shuts down. Should someone seek to abscond with the device, it locks up and won't start again until the proper passcode is entered.

It's important to note that there are two types of robot mowers: those that operate within a boundary wire and those that don't require a physical pen. It's probably best to avoid boundary-wire models. The idea was to ensure that the mower wouldn't move past a designated area. But it takes hours to set up the perimeter, and the wire will inevitably get damaged at some point, requiring you to locate the problem and splice the wire back together. Most manufacturers are moving away from using boundary wire in newer models, as advanced technology allows your yard to be mapped without it. Smart-phone apps allow for proper device management.

Another difference between human and robot is cutting patterns. Like anyone who has pushed a mower, I would accomplish the task with methodical back-and-forth movement and glory afterward in my straight lines. Larry prefers to meander the yard in a ran-



dom pattern, but one that always results in a good cut. He's saving me work, so I don't micromanage. When Larry encounters a perimeter, he turns to avoid it. I set up magnetic boundaries around flower beds and such to train him not to mow there. Pets are another issue, although a small one. They might be curious at first, but my dog has learned to ignore and avoid this mechanical meanderer.

How does the robot empty the bag? It doesn't; it mulches the grass instead. Because it cuts daily, there's never any need to worry about excess clippings. It's kind of like shaving every day versus getting intermittent haircuts. Unless it's raining. In that case, the mower detects water and returns to its charging station.

Here's the thing: A robot mower may be

a workhorse and never complain about it, but all that work will cost you. Prices range from \$700 (for the boundary-wire models) to \$1,500 or even up to \$2,500. That's multiple times the cost of a basic Toro or Cub Cadet, although comparable to a lawn tractor.

There are a few neighbors who might scoff at all this, thinking I'm lazy, but I'm willing to suffer their judgment, especially for my health. Avoiding exertion in extreme heat is increasingly important as I get older. I do get the benefits of fresh air from time to time; Larry is similar to a human lawn service in that his work isn't perfect. I still need to put in a bit of manual labor to get a clean edge along sidewalks. That just takes a few minutes, though. Then I'm free to go about enjoying my weekend, while those scornful neighbors glare at me and soak through another shirt. ■

Chris Morris covers personal tech and has written for Fast Company, CNBC, Fortune and other outlets.



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Q&A Jack Nicklaus

“THESE KIDS WANT MY ADVICE. I FEEL VERY FLATTERED AND HUMBLLED BY THAT.”

—GOLF LEGEND JACK NICKLAUS, 84, ON WHAT KEEPS HIM CONNECTED TO THE GAME AND HOW LIFE IS SO MUCH MORE TODAY



If the 18-year-old Jack Nicklaus could see where his 84-year-old self ended up, what would astound him more: 18 golf major championships or 24 grandchildren?

I don't know about "astounded," but I'd be flabbergasted by either one of those numbers.

You've said you believe you could've won more tournaments, but you prioritized family time. Do you think that's a value today's PGA Tour players share?

Some do. Could my record have been better?

Absolutely—but my family would have suffered for it. As a result, I would have suffered. I was fortunate to have a good balance.

Is it more difficult for an elite professional athlete to come to terms with aging?

I didn't have any problem with it. When your time to compete is up, your time to compete is up. Fortunately, in golf, you can compete much longer on the senior tour (now the PGA Champions Tour). I was able to compete reasonably well into my early 60s.

How are you staying healthy and focused?

I keep myself busy doing a lot of work with our [Nicklaus Children's Health Care] Foundation. We probably do about 30 events a year. I do speeches and public appearances. I'm still designing golf courses. Physically, I do my set of exercises twice a day. So I stay active.

You were a successful all-around athlete. Was that crucial to your golf success?

When I started out, I played all the sports I could until I quit to play only golf. But even then, I played in a rec basketball league until I was about 40. Then I kept active by being involved with my kids. If they played football, I'd get to their football practices a lot. I'd throw to receivers. I'd kick with the punters. For basketball, I used to scrimmage with the kids. For baseball, I used to pitch batting practice. I just like all sports, but I don't think I was ever a gym rat. I just kept myself in condition for golf by playing other sports.

You weren't playing much golf for a time. Has your relationship with the game changed?

I don't play at all now. I haven't hit a golf shot since the traditional opening tee shot

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at Augusta National [to kick off the Masters in April 2023]. Not one. Putting or otherwise. My relationship with the game now is talking to the younger players. Most young people don't want to listen to their father or grandfather, but these kids want my advice. I feel very flattered and humbled by that. That keeps me active in the game.

For a while, you were constantly linked with Tiger Woods. Has your relationship with him evolved through the years?

I haven't spent a lot of time with Tiger. He's something like 35 years younger than I am, so we don't have a close bond as two people. But I like Tiger. Whenever there's an issue in the game of golf, one of us will call the other. We both have the same interests and want to do what's best for the game of golf. As it relates to today's issues, he's got a good head on his shoulders as to what's good for the game and what's not, and I think today's players look up to him for that.

Your charity work focuses on children's health. How did you and your wife, Barbara, get involved with that cause?

A children's hospital saved my daughter's life when she was less than a year old. When the opportunity came for my wife and I to get involved with charities, we decided to start a foundation to improve children's health care. I spend most of my time now working with Barbara on the foundation and with the children's hospitals. Barbara is really, really good at it, and I learn a lot from her.

Your philanthropic efforts are an extended family affair with children and grandchildren participating, right?

We just set out to start a little foundation. Now, it's grown to the point it needs more support. We're just blessed that our kids see the same need we do. Then the grandkids come along and get involved. It's fantastic.

Back to golf for a moment. Who is the greatest professional golfer of all time?

I refuse to answer that question on the grounds that I couldn't answer it honestly. If you want to take me out of the equation, maybe I could answer it.

I think you answered the question. ■

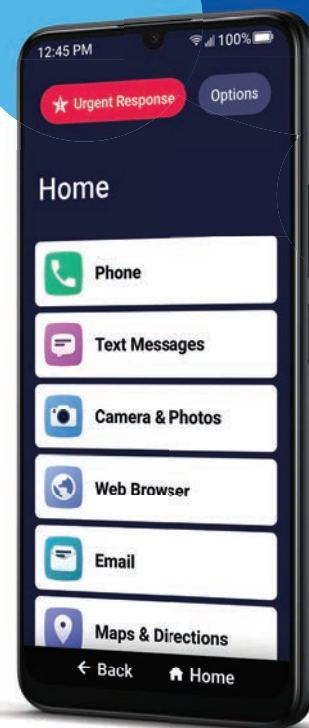
Interview by John Lewinski

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AARP STUDIOS BRINGS THE WORLD TO YOU

Videos for viewers 50+

Robert De Niro stepped outside his persona as perhaps America's greatest living movie star and into the role of father during a recent video interview with the AARP Studios team as he got teary-eyed describing the joy he felt about welcoming a new daughter to the world at age 80. "It was very moving," says AARP Senior Video Producer Caitlin Rossmann of the shoot.

The De Niro video, which quickly went viral online, was all in a day's work for AARP Studios. The team took home several prestigious industry awards last year, including three Webbys, and a regional Emmy in 2022.

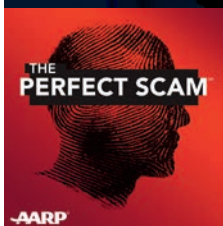
Capturing indelible, exciting moments and bringing them to AARP's members and others is the secret to the success of the Studios team, which produces everything from full-length documentaries to a weekly podcast on scams to nostalgic Gen X videos on TikTok.

AARP Studios is divided into an editorial unit specializing in videos and podcasts, and a broadcast unit that produces live video events and productions from in-house studios. Jason Orfanon, vice president of AARP Studios, describes them as the team's "superpower," allowing it to react quickly to whatever is happening in the world.

The producers, editors and strategists who make up AARP Studios work out of AARP's national office in Washington, D.C., and are supported by resources across the country.

The AARP Studios professionals understand their older viewers and tailor the work to engage them. "For each piece of content we create, every interview we do, our goal is to move the needle on helping people live a better life as they age," Orfanon says.

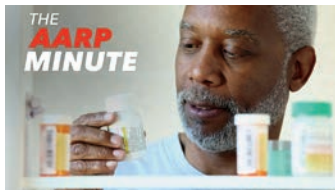
Scan this code to watch award-winning videos produced by the team, or go to videos.aarp.org.



► **The Perfect Scam:** A weekly podcast hosted by Bob Sullivan that tells hair-raising stories of the crooks who target older Americans. Find it on Spotify, Apple News or wherever you get your podcasts.



► **This Week in History:** A series for Instagram Reels that celebrates newsworthy pop culture moments for Gen Xers. For the latest, check out instagram.com/aarp.



► **What I Know Now:** Short interviews with celebrities reflecting on life lessons they've learned. Available on youtube.com/aarp.



► **Real People, Real Stories:** Short videos that profile people who have navigated a life-changing moment. Available at facebook.com/aarp.

► **TikToks hosted by Craig Moorhead:** Episodes such as "Craig Explains the '80s" and "Pop Culture Trivia" spotlight Gen X in fun, relatable ways. Go to tiktok.com/@aarp.



► **The AARP Minute:** A rapid-fire daily video series that presents news and research findings relevant to a 50-plus audience. Watch it at videos.aarp.org.



Your AARP Where We Stand

BY JO ANN JENKINS, CEO

MAKING YOUR TOWN BETTER

AARP works hard to help communities meet older residents' needs

As we emerge from the chill of winter into the bright, warm days of spring, many Americans are getting outside, fixing up their homes and working with neighbors to improve their communities.

Some people 50 and older may be asking themselves deep and important questions: How can I make my house safer and more comfortable for the years ahead? Do I need to move? Is this the best place for me now? What could make it better? Are there cities that would be a better fit as I age?

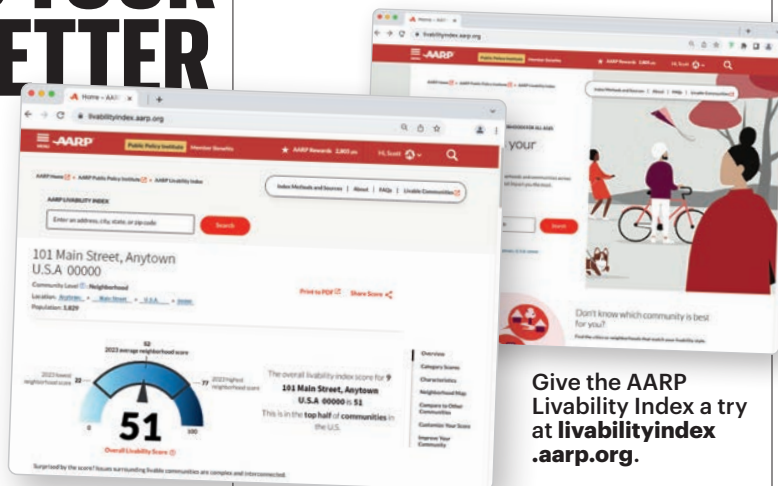
We created the AARP Livable Communities initiative to help people answer these questions. We started by asking what makes a community “livable.” Our research shows that it is one that provides safe, walkable streets; age-friendly housing and transportation options; access to needed services; and opportunities for all ages to participate in local life.

One of the most important choices people make is where they want to live, in terms of both their home and their community. We know that the vast majority of people want to stay put as they age. Yet as we grow older, many of us look around at our homes and find they're no longer a good fit.

AARP has ideas to help. We have long advocated universal design elements that accommodate the needs of people of all ages, making homes more flexible and a place to age safely and comfortably.

That's just part of the challenge. It's great to have a grocery store, a favorite restaurant, a pharmacy, doctors, cleaners and a place of worship nearby, but it doesn't mean much if your community has not fixed the impediments to getting around.

Far too often, communities that aren't planned with older people in mind have



Give the AARP Livability Index a try at livabilityindex.aarp.org.

built-in barriers that cause people to become isolated. Such obstacles contribute to sedentary lifestyles and ultimately force residents to make changes they don't want to make.

We created the AARP Livability Index platform to help people find a place that meets their needs. This interactive tool measures every town and neighborhood in the U.S. for quality of life in areas including housing, transportation, health, environment, social engagement and economic opportunity.

The score produced from the index helps people identify benefits and challenges in their own town, as well as learn about a new neighborhood where they might relocate.

We have partnered with the National Association of Realtors to integrate the Livability Index tool into the Realtors Property Resource website and mobile app. This allows more than a million Realtors across the country to view the Livability Index data for a property and share that information with their clients. As a result, more homebuyers can factor livability into their decisions.

Since 2017, AARP has invested \$16.4 million in nearly 1,400 community challenge grants to nonprofit organizations and governments to support community improvement projects focused on public spaces, transportation, housing, health and food access, and more.

Spring is the season of change. By working together, we can bring positive changes and greater livability to every community. ■

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ON THE FRONT LINES OF FRAUD

New AG unit seeks to enhance prosecutions

BY MICHELLE CERULLI McADAMS

When Mary Freeley became director of the Massachusetts Attorney General's Office's new Elder Justice Unit last August, she'd already spent 25 years investigating the ways companies take advantage of consumers. She'd worked cases in the health care, pharmaceutical, education and financial services sectors. She'd tackled Medicaid and charity fraud.

But even she didn't quite realize how frequently older Massachusetts residents were being targeted and victimized.

On a regular basis, Freeley says, "We hear of a significant scam that harms—financially—an older person."

The inspiration for the new unit

came to Attorney General Andrea Joy Campbell (D), who was elected in 2022 after a campaign in which she heard "hundreds of stories" about older adults being exploited, Freeley says.

They're cases similar to that of a Springfield woman indicted by Campbell's office in November, accused of stealing money from older nursing home residents. According to the attorney general's office, the woman forged signatures to grant herself a false power of attorney, and then used that to steal from one victim's bank account; she also wrote checks worth "tens of thousands of dollars" from her victims to herself, authorities say. As of press time, the case was pending.

The new unit brings together elder-protection resources from the attorney general's office's

various bureaus and is the central point of contact for older residents seeking help. Freeley's mandate is to enhance the prosecution of abuse against older adults, engage with and educate older adults, and advocate for legislation to protect them.

SCAMS 'FREQUENT,' 'PERVERSIVE'

To build the unit, Freeley has worked on recruiting staff; she also meets with advisory groups and those working in elder and social services to learn what they see and hear every day.

What's happening, she says, is "frequent" and "pervasive."

In 2023, Massachusetts consumers filed more than 87,000 fraud, identity theft and other reports, according to the Federal Trade Commission. Fraud losses were \$142.3 million—likely a massive undercount.

"Underreporting happens because people don't even know they've experienced a crime," says Kathy Stokes, AARP's director of fraud prevention programs.

It also has to do with shame.

"We tend to blame victims of financial fraud in ways we don't blame crime victims [who] are dealing with property or violent crimes," Stokes says.

Freeley says everyone likely knows someone affected by a scam. She's come close herself: In 2023, she was on the phone with her then-90-year-old mother when a call came in from someone claiming to be from her mother's credit card company.

"I got on the phone ... and I was taken in so much that I almost gave them the information that they were looking for," Freeley says. "And it was a scam."

Freeley says there are many types of fraud—from the grandparent scam, in which a con artist calls an older person pretending to be a grandchild in need of money, to cryptocurrency scams,

FRAUD VICTIMS WHAT TO DO

► Contact any financial institution involved with the transaction, such as your bank or credit card company.

► Report the incident to your local police, the state's attorney general, the FBI or other enforcement authorities.

► In cases of ID theft, file a report at [identitytheft.gov](https://www.identitytheft.gov) and consider freezing your credit.

► Block or ignore further messages from the perpetrator.

For more advice, call the free AARP Fraud Watch Network Helpline, at 877-908-3360.

to fake investment opportunities.

She says among the most concerning ones are impostor scams, in which people pretend to be representatives of banks, credit card companies or government agencies—the kind that almost snared her and her mother.

Among the best pieces of advice she offers is also the simplest: Slow down—and don't get caught up in the moment.

Scammers use a "playbook to get you into a heightened emotional state," says AARP's Stokes. "If I'm going to react out of fear or anger or panic or excitement, I'm bypassing logical thinking."

Like Stokes, Freeley wants people to know that being a victim of fraud is not their fault. The scammers are "very sophisticated," she says. "They know exactly what to say to make you think that you're talking to either your bank or someone legitimate."

To learn more or to report fraud, call the Attorney General's Elder Hotline at 888-243-5337, or visit [mass.gov](https://www.mass.gov) and type "Elder Hotline" in the search box. ■

Michelle Cerulli McAdams is based in Massachusetts and has written for the Bulletin for 10 years.

Tax changes now in effect

Due to a \$1 billion tax package signed into law by Gov. Maura Healey (D) last fall, older Bay State residents will see some big changes that could save households hundreds of dollars each year. Among them:

- A doubling of the senior circuit breaker tax credit, from \$1,200 to \$2,400, for low- to moderate-income homeowners and renters 65 and older.
- An increase in the rental deduction cap from \$3,000 to \$4,000—the maximum that renters can deduct of their yearly rent paid.
- An increase in the tax credit for a dependent child, disabled adult or senior.
- An increase in the earned income tax credit from 30 to 40 percent of the federal credit

for low- to moderate-income taxpayers.

- A jump in the maximum allowed in the senior property tax volunteer program to \$2,000—for older adults who volunteer with their municipality.

"A tax package of this magnitude has not been undertaken in Massachusetts for many, many years," said Jessica Costantino, advocacy director for AARP Massachusetts, which supported the measures.

Learn more at [aarp.org/mass-taxes-2024](https://www.aarp.org/mass-taxes-2024).



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Medicare Made Easy

BY DENA BUNIS

I got mailed a Medicare card with a new number. I never asked for it. What gives?

Someone would get issued a new card if there was a problem identified with their Medicare number, according to the Centers for Medicare & Medicaid Services. A CMS spokesperson wouldn't specify what exactly might trigger such a move, but she said it would be made to protect an enrollee. If you wish, verify the validity of the card by calling 800-MEDICARE. Then give the new number to your health care providers, pharmacies and, if on original Medicare, Part D and supplemental insurance providers as soon as possible, CMS says. Shred your old card. Don't worry: Your benefits and coverage will remain the same. Also note there are several ways to get a replacement card if you lost yours: Request one at Medicare.gov; print an official copy from your online Medicare account; or call the Medicare hotline (800-633-4227) and ask for a card to be mailed to you.

I'm about to go into a nursing home. What happens to my Medicare? Will it still cover my health care costs?

Your Medicare coverage will continue as it did before. When you or a loved one goes into a nursing home or other skilled nursing facility, you still pay your Part B premium for doctor visits and outpatient care; your Part D premium for prescription drugs; and if you have it, your Medigap coverage premiums. Though Medicare doesn't routinely cover everyday nursing home costs, your policies still provide medical coverage just the same as before you entered the long-term care facility. That applies if you go to a hospital, get care from a doctor, need access to medical supplies or are prescribed medicines. If you belong to a Medicare Advantage (MA) plan, you'll still need to pay your Part B premium and any additional premium your plan requires. If you receive Social Security, your Part B premium is automatically deducted from your monthly benefit. You can also choose to have Social Security deduct any Part D and MA plan premiums you are responsible for.

MEDICARE HOTLINE:
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(800-633-4227)
MEDICARE ONLINE:
medicare.gov

My doctor wants me to take one of the new weight loss drugs, but my pharmacist says my Part D prescription drug plan doesn't cover it. Is that true?

Based on your description, yes, that's true. The law that governs Medicare specifically excludes prescription drugs labeled as being for "weight loss" or "weight gain." That would include the spate of medications approved for patients with diabetes but that in recent years have become popular for nondiabetics who want to lose weight. Note that Medicare will cover these drugs for enrollees diagnosed with diabetes; it just won't cover them for off-label usages. That said, Medicare does cover some treatments for obesity. That includes an initial assessment to determine your BMI (body mass index); a nutritional evaluation; and ongoing counseling to promote long-term weight loss when those appointments are held in a primary care setting. Unless you have some specific health conditions, Medicare generally does not cover consultations with a registered dietitian or nutritionist. If your BMI is 35 or higher, Medicare covers bariatric surgery if your doctor determines it's medically necessary. ■

Send your questions about Medicare to medicare@aarpp.org. Due to the volume of inquiries, we can't answer every question.

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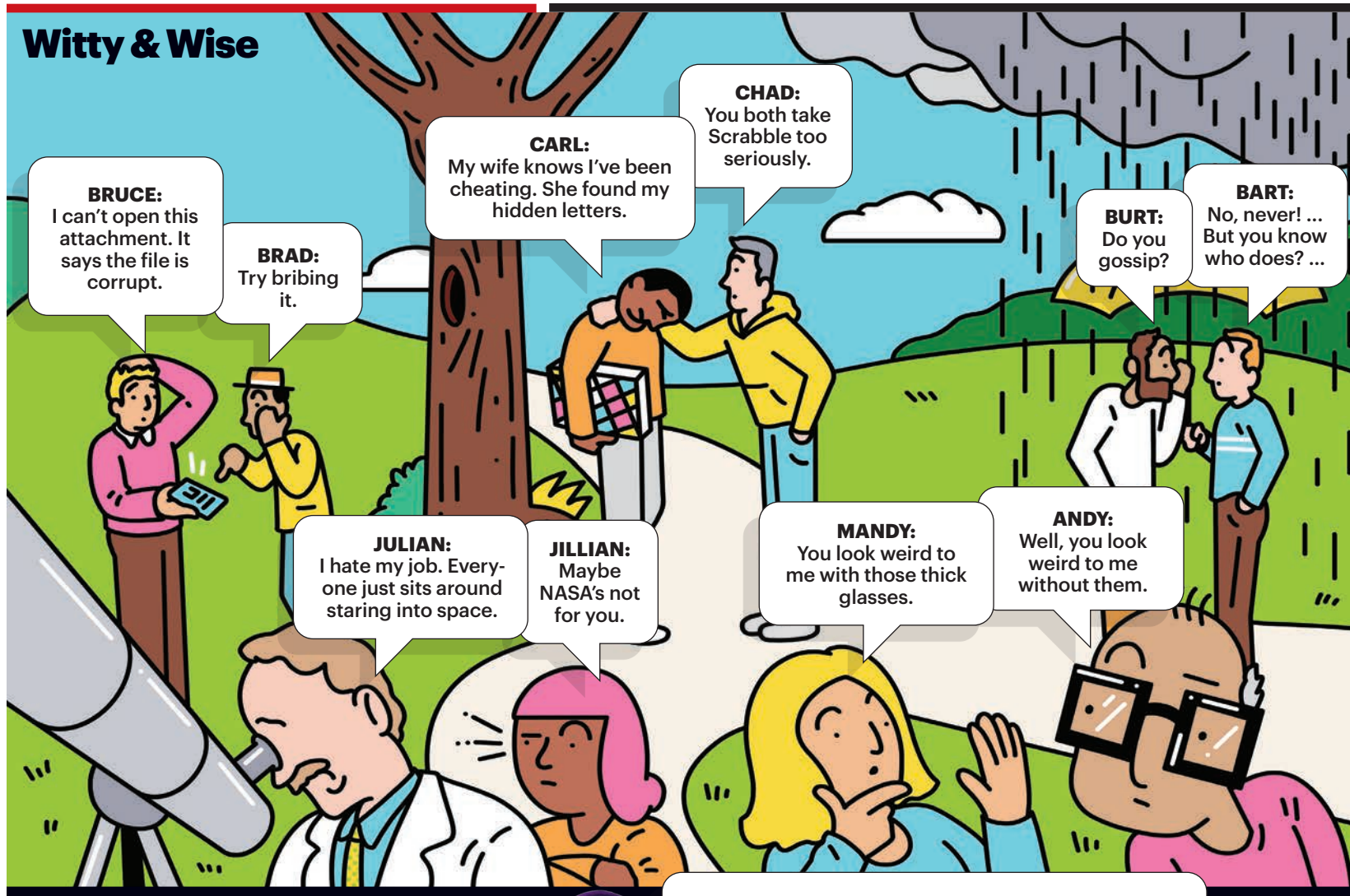
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Witty & Wise



BRUCE:
I can't open this attachment. It says the file is corrupt.

BRAD:
Try bribing it.

CARL:
My wife knows I've been cheating. She found my hidden letters.

CHAD:
You both take Scrabble too seriously.

BURT:
Do you gossip?

BART:
No, never! ... But you know who does? ...

JULIAN:
I hate my job. Everyone just sits around staring into space.

JILLIAN:
Maybe NASA's not for you.

MANDY:
You look weird to me with those thick glasses.

ANDY:
Well, you look weird to me without them.

Quotables

“People have realized that women just get sexier as they get older. They get more learned and more rich with character.”
—**Jennifer Lopez**, 54

“One of my secrets: I remain the biggest kid in the room.”
—**Snoop Dogg**, 52

“I quit after every tour. Then two days later, I'm ready to go back.”
—**Willie Nelson**, 90

“I'm going to keep working. I don't want to get up and watch Netflix.”
—**Recently retired football coach Nick Saban**, 72

“My flip phone, my mom jeans—she thought it was hilarious.”
—**Actor Jason Priestley**, 54, about his daughter watching *Beverly Hills, 90210*

“I've lost interest in the days of corsets and high heels.”
—**Jodie Foster**, 61, on getting to play characters in comfortable outfits

“When you get married, it's the heaviest contract you will ever sign.”
—**Ozzy Osbourne**, 75, on life with wife Sharon

“I think my face represents who I am. I like it.”
—**Actor Justine Bateman**, 58, on aging

“I'm gonna die not knowing anything else but baseball because I love it so much.”
—**Former All-American Girls Professional Baseball League player Maybelle Blair**, 97

“What's all this stuff about ageism in Hollywood? How did I get left out of it?”
—**Actor Ellen Burstyn**, 91, on her thriving career

“Make good trouble wherever and whenever you can.”
—**Singer and activist Joan Baez**, 83

“People say, 'Well, such-and-such course is easy.' I want to see the easy golf course. I've never played that one.”
—**Smokey Robinson**, 84, on his love of golf



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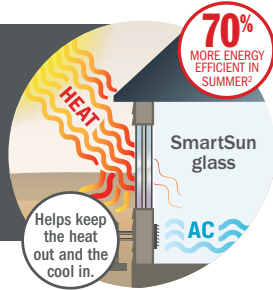


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