

4 **IN THE NEWS**

**SOCIAL SECURITY
SMALL BOOST
IN BENEFITS**

18 **YOUR HEALTH**

**ASK DR. ADAM
MULTIVITAMINS:
YES OR NO?**



20 **YOUR MONEY**

**FINANCE WOES
AN EARLY SIGN
OF DEMENTIA?**

22 **FRAUD WATCH**

**BEWARE
BANK SCAMS
ON THE RISE**



38 **WITTY & WISE**

**HAPPY NEW YEAR!
SAY NO TO THESE
7 RESOLUTIONS**

AARP Bulletin

AARP.ORG/BULLETIN DECEMBER 2024 | VOL. 65 | NO. 10

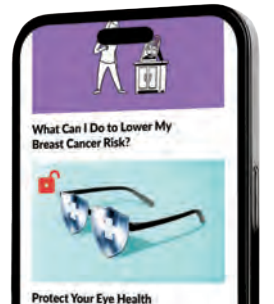
**YOUR INSIDER
GUIDE TO SOLVING
TODAY'S CHALLENGES**

OUTSMART THE SYSTEM

**SAVE TIME, MONEY & STRESS • MAXIMIZE YOUR
MEDICARE • FIND THE RIGHT PHARMACY • AVOID
SURPRISE MEDICAL BILLS • TURBOCHARGE YOUR PHONE
• CUT SOCIAL SECURITY WAIT TIME • GET THE JOB
YOU WANT • FIND A CAR YOU CAN
AFFORD AND MUCH
MORE!**

PAGE 6

AARP Bulletin DECEMBER 2024 | \$2.50



**AARP MEMBERS EDITION
AT YOUR FINGERTIPS
ONLINE OR ON THE
AARP NOW APP
FREE, JUST FOR YOU!**

PAGE 34



This Button Protects Lives

Medical Guardian's **Top Rated*** Medical Alert Devices **Empower** Over **615,000 Lives** Every Day.

Pursue what you love with confidence, knowing your **Medical Guardian device protects you 24 hours a day, 7 days a week.** When you push the button, trained emergency operators answer within seconds and are ready to help.

Get immediate help in 3 easy steps!

1

Press Your Medical Guardian Help Button

2

Connect With Our Emergency Monitoring Operators

3

Help Is On The Way



Devices starting at

\$17.95[†]

+ FREE + FREE + FREE
SHIPPING MONTH LOCKBOX**

CALL NOW! LIMITED TIME OFFER!

800-429-6155

medicalguardian.com

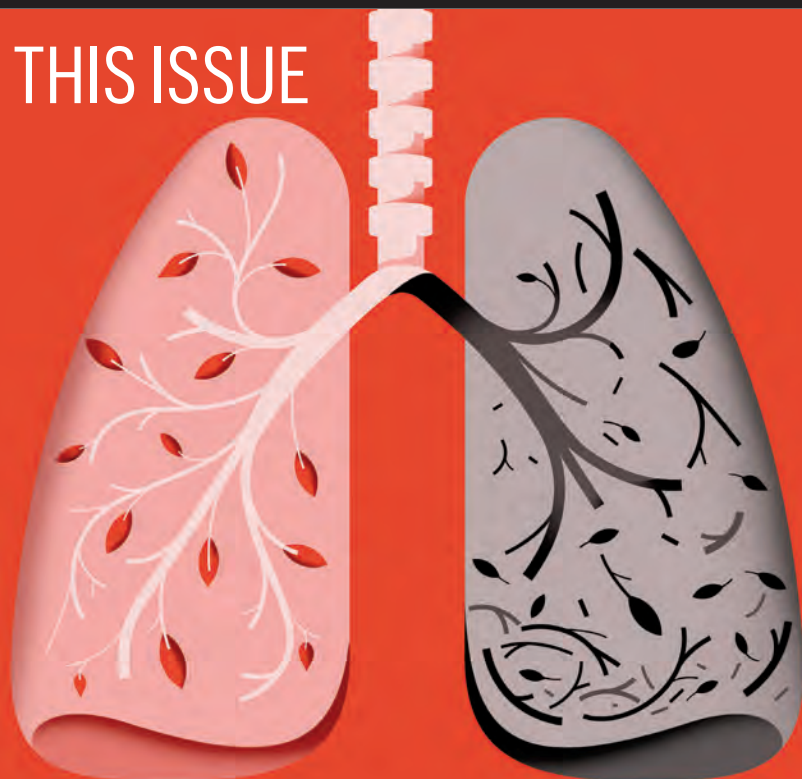


Scan code with your phone's camera to view online



[†] Products starting at \$17.95 are available by phone only. *Rated #1 by top product review sites. **Must purchase annual subscription term for free offer.

IN THIS ISSUE



Is it bronchitis or pneumonia?

PAGE 16

IN THE NEWS

4 A small cost-of-living increase for Social Security



COVER STORY

6 Outsmart the system: Guidance for some of today's top issues
11 Several ways that AI bots can help



YOUR HEALTH

14 How the Heimlich maneuver saves lives
16 Is it bronchitis or pneumonia?
18 Ask Dr. Adam: Should you take a multivitamin?



YOUR MONEY

20 Dealing with dementia

22 Fraud Watch: How banks can help prevent scams



24 Live Well for Less: Shopping resolutions. Plus, ways to save on staying in shape



YOUR LIFE

26 A Santa for Deaf children

28 Q&A: Seth and Lauren Rogen

YOUR AARP

30 Twenty achievements in 2024

31 News from your state

34 Check out AARP Members Edition and the AARP Now app.

35 Medicare Made Easy

36 Letters to the editor

38 Witty & Wise



WHAT YOU'LL LEARN IN THIS ISSUE

\$322 million

The amount BankSafe-trained financial institutions have saved potential victims of exploitation

PAGE 22



DID YOU KNOW?

Some employers will reimburse the cost of your gym membership.

PAGE 24



ASK DR. ADAM

In some cases, taking too many vitamins can be bad for your health.

PAGE 18

BETTER LONG-TERM CARE

A new rule requires minimum staffing levels at many nursing homes.

PAGE 30

NEW TO MEDICARE?

You'll now need to create an account.

PAGE 35

MORE FROM AARP



Video Series

AARP Studios' "Real People, Real Stories" celebrates older Americans who have made great achievements or had an impact on their community. They include a 64-year-old skateboarding champ, a cowboy who sings to people at the end of their lives, and a woman who uses improv to bring joy to people with dementia. Visit aarp.org/videos/real-people-stories.

Author Talk

Best-selling author Jodi Picoult will discuss her new book, "By Any Other Name," in a livestream video at 7:30 p.m. ET December 17 on AARP's The Girlfriend Facebook page. Go to facebook.com/thegirlfriendletter.

Virtual Concert

Celebrate the holidays and learn about the music-brain health connection in a virtual performance by singer Kenny Lattimore. The free event, at 8 p.m. ET Dec. 18, requires advance registration at aarpconcerts.org.



AARP Bulletin December 2024, Volume 65, No. 10 (USPS Number 002-900; ISSN 1044-1123) is published monthly except February and August by AARP, 601 E St. NW, Washington, DC 20049 (telephone 888-687-2277). AARP Media Sales Office: 99 Park Ave., #330, New York, NY 10016. Copyright © 2024 AARP. All rights reserved. AARP Bulletin is a registered trademark of AARP. Reproduction in whole or part without written permission prohibited. One membership includes additional household member. Annual membership dues are \$16, including \$4.03 for subscriptions to AARP The Magazine, \$3.09 to AARP Bulletin. A three-year membership is \$43; a five-year membership is \$63. Dues outside domestic U.S. mail limits: \$17 a year for Canada/Mexico; \$28 for other countries. Periodicals postage paid at Washington, D.C., and at additional mailing offices. POSTMASTER: Send address changes to AARP Bulletin, c/o AARP, P.O. Box 199, Long Beach, CA 90801. Printed in the USA. All articles are for informational purposes only and not intended to be a substitute for professional legal, financial or medical advice. Consult an attorney or other professional to determine what's best for your situation. AARP expressly disclaims and denies liability for any decisions made based upon the information presented. Visit aarp.org for additional information. AARP assumes no responsibility for unsolicited manuscripts or other materials submitted for review. AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering the more than 100 million Americans 50 and older to choose how they live as they age. State offices are located in all 50 states, the District of Columbia, Puerto Rico and the Virgin Islands. BrandAmp by AARP is an advertising program offered by AARP Media Sales. This content is paid for and prepared in collaboration with the disclosed advertiser and AARP Media Sales. The AARP editorial staff has no role in the preparation of this content or the BrandAmp by AARP program.



► **THE SMELL TEST** Losing one's sense of smell may warn of a staggering 139 other ailments like Alzheimer's and Parkinson's diseases, researchers from the University of California, Irvine, found. But achieving "olfactory enrichment" can improve memory in older adults by 226 percent, the researchers say.

SOCIAL SECURITY CHECKS WILL GET A SMALL BUMP

When the first 2025 Social Security check arrives next month, it'll include a 2.5 percent increase. That's much smaller than in any year since 2021, as inflation rose in the wake of COVID-19.

The cost-of-living adjustment (COLA) will bump up the average Social Security retirement benefit by \$49 a month, to approximately \$1,976, says the Social Security Administration. The estimated average survivor benefit will rise from \$1,788 to \$1,832 and Social Security Disability Insurance (SSDI) from \$1,542 to \$1,580.

The modest increase may leave some retirees scrambling to meet budgetary needs, experts say. "Inflation is clearly top of mind, not just for retirees, but for Americans generally," says Rob Williams, managing director of finan-

cial planning at Charles Schwab.

But Williams notes that it "builds on a 5.9 percent increase in payments in 2022, 8.7 percent in 2023 and 3.2 percent this year."

The COLA is determined by year-to-year changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which tracks price trends for a market basket of goods and services.

Even some of the small COLA increase may go to pay for Medicare increases. In their 2024 annual report, Medicare's trustees projected that the standard premium paid by most Part B beneficiaries—\$174.80 a month this year—will rise to \$185 a month in 2025. That would effectively reduce the Social Security COLA by \$10.20 a month for most recipients

\$1,976
average monthly Social Security retirement benefit

MEDICARE Rx CHANGES COMING NEXT MONTH

If you are a Medicare beneficiary with Part D prescription medication coverage, get ready for changes beginning next month.

For one thing, you won't pay more than \$2,000 in out-of-pocket expenses for prescription drugs in 2025—a historic change backed by AARP that's expected to benefit more than 3 million older Americans next year.

And starting Jan. 1, people with a Medicare prescription drug plan—including Medicare Advantage plans with prescription drug coverage—spread their prescription drug costs throughout the year,

instead of paying them all at once. This means a \$2,000 bill in January could become a \$167 monthly payment.

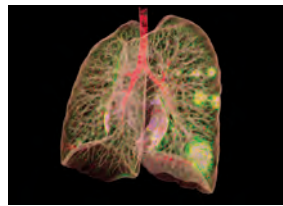
The new program, called the Medicare Prescription Payment Plan, is designed to address the cash-flow issue that many people face when it comes time to pay for their medications, says Meena Seshamani, who directs the Center for Medicare. People "experience sticker shock if they have one prescription that has a very high cost and they have to pay all of that in one lump sum," Seshamani says. The new payment plan "enables these people to spread costs out over the remainder of the year, so they don't have ... to pay all of this money up front."

CDC Urges Pneumonia Vaccine Starting at Age 50

Government health officials now recommend that anyone 50 or older get a shot to protect them from pneumococcal disease, a serious bacterial infection that can lead to pneumonia, meningitis and other ailments. The Centers for Disease Control and Prevention changed its

advice on the vaccine in late October. Until then, only people 65-plus were urged to get the vaccine.

William Schaffner, a professor of preventive medicine and infectious diseases at Vanderbilt University, points out that roughly 30 to 50 percent of adults ages 50 to 64 have an under-



lying condition that puts them at higher risk for pneumococcal disease. "So we would like to

vaccinate a large proportion of that population," Schaffner says.

Studies show the pneumococcal vaccine can help lower your chances of contracting the disease, or reduce its severity if you do get it, possibly saving your life. [Also see "Is it Bronchitis or Pneumonia," Page 16.]

Pneumococcal disease is an umbrella term for infections caused by the *Streptococcus pneumoniae* spread through the air by coughing or sneezing. An estimated 150,000 Americans are hospitalized with pneumococcal pneumonia each year, and about 1 in 20 of those die.

ADVERTISEMENT



Get rewarded with the credit card designed with AARP members in mind

Apply for the AARP® Travel Rewards Mastercard® from Barclays. Visit AARPCreditCard.com/Bulletin1T, scan the QR code, or call Barclays at 1-833-537-5171.



◀ SCAN HERE

AARP® Credit Cards from **BARCLAYS**

SEE OUR AD IN THIS ISSUE FOR DETAILS

Consumer Cellular®

Same Towers, Same Coverage.

PLANS START AT
JUST \$19/MO.
with your AARP member discount.



SPECIAL RATES JUST FOR AARP MEMBERS. ADDITIONAL LINES ARE JUST **\$14.25 PER MONTH.**

1GB	10GB	15GB	Unlimited Data	
1 LINE	1 LINE	1 LINE	1 LINE	2 LINES
\$19	\$33.25	\$38	\$47.50	\$55
MONTH	MONTH	MONTH	MONTH	MONTH

AARP EXCLUSIVE



SPECIAL DISCOUNTS FOR AARP MEMBERS.



#1 IN CUSTOMER SUPPORT AMONG WIRELESS VALUE MVNOS.



FAST, RELIABLE NATIONWIDE COVERAGE.

CALL (888) 766-1536 NOW & GET YOUR 2ND MONTH FREE.

Promo Code **2NDFREE**



VISIT ConsumerCellular.com/1536

CALL (888) 766-1536

© 2024 Consumer Cellular, Inc. Terms and Conditions subject to change. Taxes and fees apply. New service activation on approved credit. Cellular service is not available in all areas and is subject to system limitations. For unlimited data plans, access to high-speed data will be reduced after 50GB of combined use, and you will experience slower speeds for the remainder of your billing cycle. Plans shown include \$5 credit for AutoPay and E-billing. For J.D. Power 2024 Wireless Customer Care Value Mobile Virtual Network Operator Study award information, visit jdpower.com/awards.

New customers get second month free using promo code by 1/26/25. Offer subject to change or termination. Credit for base service fee applied before other discounts. One promo per account. Customers who have received service from Consumer Cellular within the previous 90 days are ineligible for promo. Direct from Consumer Cellular. Not valid at third-party retailers.

AARP commercial member benefits are provided by third parties, not by AARP or its affiliates. Providers pay a royalty fee to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. Some provider offers are subject to change and may have restrictions. AARP Unlimited \$55 for 2 offer is valid only for active AARP members with two lines of service and an unlimited data plan. This offer cannot be combined with any other promotions or discounts, including the AARP monthly membership discount. Offer is only good for two lines of service. Customers must validate they are 50 years of age or older.



SCAN TO VISIT OUR WEBSITE.

Our world has become more digital, virtual and automated. At the same time, the post-pandemic economy can at times feel unstable. How do we navigate this new landscape and make the system work for us? Here are some ways to ...



OUTSMART THE SYSTEM!



PHARMACY CLOSURES

Drugstores are closing retail locations. What options do I have?

Between 2019 and the first half of 2024, more than 7,000 chain and independent drugstores closed in the U.S., according to a University of Pittsburgh study. CVS and Rite Aid have been closing hundreds of stores, and Walgreens announced plans for about 1,200 clo-

sure over the next three years. In addition, according to a February 2024 survey, a third of independent drugstore owners said they may also shut their doors before year's end.

OUTSMART THE SYSTEM

► **Don't limit yourself to a single pharmacy choice:** If you can, sign up for a health plan that gives you more pharmacy options, advises

Dima Qato, an associate professor at the University of Southern California Mann School of Pharmacy and lead researcher in the 2019 study. If you're on Medicare and need more options, you can switch your Part D drug coverage during the next open enrollment period, starting in October 2025. "People tend to be as loyal to their pharmacist as they are their physicians," says Ray Walker, divisional direc-



tor for the Medicare Assistance Program at the Oklahoma Insurance Department. “But if that preferred pharmacy isn’t going to be there in six months, it could create hardship.”

► **Request a special Medicare enrollment period:** If your pharmacy closes and the next closest in your plan is miles away, you might not be able to wait to get on a new plan, Walker says. “If a person finds themselves in this situation, they can contact 1-800-Medicare (1-800-633-4227) and request an ‘exceptional circumstance’ special enrollment period (SEP) to switch to a different plan.”

► **Order by mail:** This can be especially helpful for drugs that you take regularly, since they get delivered to your doorstep. Look for a mail-order or online pharmacy covered by your health plan, says Elvin T. Price, director of the Geriatric Pharmacotherapy Program at Virginia Commonwealth University.



UNEXPECTED MEDICAL BILLS

Where did these charges come from? Can I avoid surprise billing?

Forty-three percent of American adults have received at least one problem medical bill in the previous five years, according to a 2022 national survey by KFF, a nonprofit health

policy research group. Billing troubles can be overcharges or invoices for services not received, already paid, thought were covered by health insurance or those you just can’t afford. Problem bills are a big reason why 5.1 million older adults have medical debt that’s gone to a collection agency, according to the Consumer Financial Protection Bureau.

OUTSMART THE SYSTEM

► **Speak up:** About three-quarters of adults who challenged a mistake or unaffordable bill got help, according to an August 2024 University of Southern California survey. The results include bill corrections, payment plans, financial assistance, a price cut or bill cancellation.

► **Ask for an estimate:** Before an elective procedure or a long-term or potentially expensive treatment, get an estimate of the charges, says medical billing specialist Martine Brousse, owner of AdvimedPro in Culver City, California. “An estimate is not a final bill, but it can help you plan ahead.”

► **Don’t pay right away:** That first bill you get, say 15 to 30 days after a medical visit, may not have been processed by your health insurer yet, and so it may not reflect what you owe after insurance pays, Brousse says. “You

shouldn’t pay a bill until after you see a final explanation of benefits from your insurance company or Medicare,” she says. If you overpay an early bill, you can get a refund, but it can be time-consuming.

► **Compare the bill to insurance coverage:** “The explanation of benefits will tell you whether a medical bill was processed correctly,” says Jenni Nolan, an independent patient financial advocate and owner of Clear Healthcare Advocacy in Carmel, Indiana. Common discrepancies that deserve a call to your provider include duplicate charges, coding errors, in-network charges billed at an out-of-network rate, denied services and bills never sent to your insurer.

► **Challenge surprise ambulance fees:** Consumers typically have no say over whether the EMT crew that responds to a call is in their network. This gap costs Americans \$129 million a year, according to a 2020 study. “These bills can be thousands of dollars,” Nolan says. Don’t automatically pay that inflated, out-of-network ambulance bill. Instead, Nolan suggests, negotiate a lower rate based on published Medicare coverage rates for your area (available at [cms.gov/medicare/payment/fee-schedules/ambulance](https://www.cms.gov/medicare/payment/fee-schedules/ambulance)). A standard offer is double the Medicare rate.



SOCIAL SECURITY HELP

The Social Security Administration says customer service is improving.

Really? How can I get the assistance I need? Figuring out Social Security can be difficult, as can actually reaching someone to answer your questions. The Social Security Administration has lost more than 10,000 workers since 2010, while the number of Americans it serves has risen by more than 13 million people, according to the Center on Budget and Policy Priorities. The average phone wait time in the first seven months of 2024 was roughly 30 minutes. That’s an improvement over the 2023 average of about 36 minutes, but still longer than the roughly 20-minute average callers could expect in 2019.

OUTSMART THE SYSTEM

► **Be prepared:** Before calling or visiting a Social Security office, do as much research as you can on the agency’s website. “Consumers don’t always know the rules, so they don’t ask questions congruent with the rules,” says Phil-

CONTINUED ON PAGE 8

CONTINUED FROM PAGE 7

ip Moeller, coauthor of *Get What's Yours: The Secrets to Maxing Out Your Social Security*.

► **Know when to call:** Mondays and the days after holidays are the busiest times for Social Security reps. If a matter can wait, call on a Friday—typically the best day of the week to get assistance by phone. The agency also recommends calling early in the morning.

► **Consider alternative locations:** If you need to make an in-person visit to a Social Security office, check appointment availability in suburban areas, which tend to be less busy, says Kevin Chancellor, a certified Social Security claiming strategist and CEO of Black Lab Financial Services.

► **AARP resources:** Get the latest news, expert advice and answers to frequently asked questions about Social Security benefits at AARP's Social Security Resource Center: aarp.org/retirement/social-security.

Or watch informative videos explaining Social Security benefits at youtube.com/@AARPAAnswers.



MEDICARE

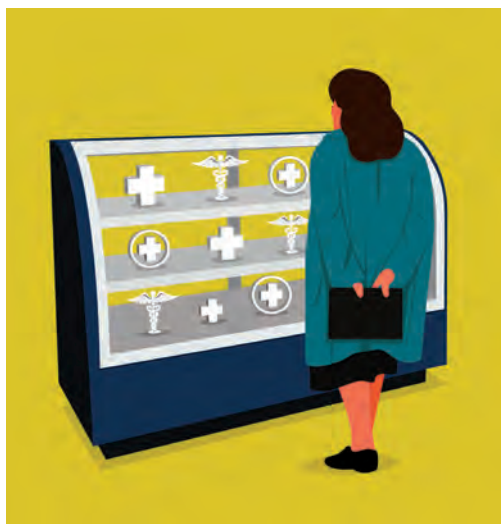
Medicare Advantage enrollment has been growing. Is this the year I should switch from original Medicare?

You would not be alone. An increasing number of Medicare beneficiaries choose the plans from private companies—rising from 19 percent of eligible Medicare beneficiaries in 2007 to 54 percent in 2024, according to KFF. If you're on original Medicare, you can switch to a Medicare Advantage plan, but generally not until the open enrollment period.

OUTSMART THE SYSTEM

► **Consider the copays:** When shopping for a Medicare Advantage plan, monthly premiums are only part of the story. In fact, two-thirds of Advantage plans charge \$0 premiums (other than the Part B premium) in the 2024 plan year, according to KFF, and remember that old axiom “you don't get something for nothing.” Be sure to check the copays. “If you have a five- to seven-day hospital stay and your copay is \$200 to \$300 every day, that could add up pretty quickly,” says Meredith Freed, a KFF senior policy manager.

► **Understand provider networks:** The majority of medical providers accept original Medicare, and you generally don't need a referral to see a specialist. But Medicare Advan-



tage plans use provider networks, so make sure you can see the doctors you like. “Many people come from employer plans that have provider networks, and they may not find it as big of an issue if that's something they're already familiar with,” Freed says.

► **Prepare for authorizations—and appeals:** Advantage plans have more prior authorization requirements than original Medicare. “We found in our surveys that prior authorization does serve as a barrier to care for some beneficiaries in Medicare Advantage getting the care they need,” says Gretchen Jacobson, vice president of Medicare for the Commonwealth Fund. Service denials aren't all that common; in 2022, 7.4 percent of the 46 million Medicare Advantage prior authorization requests were denied in whole or in part, according to KFF. But you can appeal a denial; 83 percent of those appealed were fully or partially overturned.

► **AARP resources:** AARP has educational materials to help Medicare beneficiaries and their families make informed decisions. Check out the AARP Medicare Explained YouTube series at aarp.org/Medicarevideos, Medicare webinars and online learning at aarp.org/Medicarelearning, and the Medicare Resource Center at aarp.org/Medicare.



HELP WANTED

It seems like stores and restaurants are so short-staffed these days.

What should I do?

Staffing shortages have been prevalent since the COVID-19 pandemic. As Matt Tucker, head of Tock, an online reservation service, explains, there are a number of economic

factors at play. “From inflationary pressures to changing worker preferences, many establishments are struggling to maintain adequate staffing levels despite great efforts.”

OUTSMART THE SYSTEM

► **Check inventory before you go:** Many major retailers' websites can tell you if an item is available at a particular store, and sometimes even hold it for you. “Don't drive to the store only to find out that the item you really wanted isn't in stock,” says Jason Goldberg, chief commerce strategy officer at Publicis Groupe and e-commerce expert at RetailGeek.com.

► **Look into personal shopper programs:** “Some types of retailers, like luxury brands, department stores, furniture stores or even Best Buy will allow you to make an appointment in advance with a personal shopper,” Goldberg says. “This can be a great way to make sure you'll get personal attention for that important purchase.”

► **Time your trip:** Goldberg suggests shopping during daytime hours on weekdays. “You can look a store up on Google Maps and it will give you the store hours and tell you what the store's busy times are.”

► **A little kindness goes a long way:** Whether you're dining or shopping, remember that many of the employees are working with fewer resources. “A large part of their day is dealing with customers who didn't get the experience they want and are upset,” Goldberg says. “Being patient and having a bit of empathy for the employee is a great way to get their best service.”



SHOP ONLINE

With the decline of brick-and-mortar retail, how can I get the best shopping experience?

Many retail chains that you may have frequented for years are reducing their brick-and-mortar stores. For example, about 600 Family Dollar stores closed earlier this year, and Macy's will close an estimated 55 by the end of the year. So if you haven't already, now is a good time to embrace online shopping.

OUTSMART THE SYSTEM

► **Look for real reviews:** How do you know if product reviews on shopping sites are legit? A listing with only positive reviews could actually be a red flag, Goldberg says. “It's import-

CONTINUED ON PAGE 10

YOUR RATE WILL NEVER GO UP

\$25,000

WHOLE LIFE INSURANCE

from United of Omaha Life Insurance Company and Companion Life insurance Company

With some types of life insurance, rates increase over time. That can leave people struggling to pay for their coverage later when they need it most.

But with this whole life insurance, your rate will never go up once you start your coverage — guaranteed. Even as you get older, and even if you have changes in your health.

GUARANTEED ACCEPTANCE¹

No Matter Your Health

- › Coverage starts immediately²
- › No medical exams or health questions
- › You can keep it for life
- › Your policy builds cash value
- › The sooner you start, the **LOWER** your rate for life

Budget-friendly rates for ages 45–85¹ available.

Don't see your rate below? Call or go online for an instant quote!

	\$5,000.00		\$10,000.00		\$15,000.00		\$25,000.00	
Age	Male	Female	Male	Female	Male	Female	Male	Female
60	\$28.95	\$21.85	\$56.90	\$42.70	\$84.85	\$63.55	\$140.75	\$105.25
61	\$30.50	\$22.35	\$60.00	\$43.70	\$89.50	\$65.05	\$148.50	\$107.75
62	\$31.45	\$22.90	\$61.90	\$44.80	\$92.35	\$66.70	\$153.25	\$110.50
63	\$32.50	\$23.70	\$64.00	\$46.40	\$95.50	\$69.10	\$158.50	\$114.50
64	\$33.50	\$24.55	\$66.00	\$48.10	\$98.50	\$71.65	\$163.50	\$118.75
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

These monthly rates include a \$12 annual policy fee.



Get started in minutes, safely from home.

Call 1-800-613-2864

Or go to MutualLifeDirect.com



Underwritten by
United of Omaha Life Insurance Company
Companion Life Insurance Company
Mutual of Omaha Affiliates

This is a solicitation of individual insurance. A licensed insurance agent/producer may contact you by telephone. **These policies contain benefits, reductions, limitations, and exclusions to include a reduction in death benefits during the first two years of policy ownership.** Whole life insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, which is licensed nationwide except NY. Life insurance policies issued in NY are underwritten by Companion Life Insurance Company, Melville, NY 11747. Each underwriting company is responsible for its own financial and contractual obligations. Not available in all states. Benefit amounts may vary by state. Policy Form ICC18L198P or state equivalent (D787LFL19P in FL, 1002Y-0119 in NY).

¹Guaranteed acceptance is for ages 45 to 85 only. Ages 50 to 75 in NY. ²Once your application has been received with your first month's premium, we will review and accept it.

D610835

CONTINUED FROM PAGE 8

ant that there are some negative reviews so that you know the review system is honest.”

► **Don't get stuck on one site:** With physical stores, it might be more convenient to visit the same one or two repeatedly. But with online shopping, you should search for your item on sites such as Yahoo Shopping or Google Shopping, and those sites will show you how much it costs at various retailers. “People need to be willing to take some time up front,” says Trae Bodge, shopping expert at TrueTrae.com.

► **Check the return policy:** With a physical store, returns tend to be straightforward—just bring the item back. But online shopping involves mailing the item back, and that can be a hassle. That can be especially true when products are shipped from abroad, return policies may be strict, or you may have to pay a fee to send the item back. “Pay attention to the policy of what they will accept and how long you have to initiate a return,” Goldberg says.

PHONE SOS

**Why is my phone so complicated?
How can I make it work for me?**

New phones debut every year, and the added features can be confusing. “The smartphone went from an elegant object—which mixed a music player and a telephone—into something that is constantly trying to grab and keep your attention,” says Cal Newport, professor of computer science at Georgetown University and author of *Digital Minimalism*. “This has all made the phone into something that is very cluttered and distracting.”

OUTSMART THE SYSTEM

► **Start from scratch:** Newport suggests stripping down the apps on your phone to just the phone and text functions, a music player and a map app, and then rebuilding what you really need from there. A big reason for the clutter is that we often add apps on a whim and then rarely use them. “Have a high barrier for entry for any other app or service before you put it back on your phone,” he says.

► **Declutter your home screen:** As you add apps back in, take note of how you organize them. Liz Hamburg, founder and CEO of Candoo Tech, encourages users to keep apps they use the most on the first page of their phone's home screen. “The simpler, the

better. Move everything else to a secondary screen.”

► **Adjust accessibility settings:** Changing the font size or screen contrast can make it easier to navigate your smartphone. Try switching from light background to dark background to see if one is easier to read. Hamburg also suggests enabling Siri or another voice assistant that can type on your behalf if you have difficulty with your smartphone screen.

► **AARP resources:** The Personal Technology Resource Center (aarp.org/tech) offers news on the latest tech, plus how-to articles and videos.

Senior Planet from AARP offers free virtual tech classes, as well as useful articles, at seniorplanet.org. You can also speak to a trainer for help with a tech problem at 888-713-3495, on weekdays from 9 a.m. to 8 p.m. ET or Saturdays from 9 a.m. to 2 p.m. ET.



JOB SEARCH

**Why won't anyone look at my résumé?
How can I get noticed?**

If you feel like you're being ignored, you may be right. A typical corporate job opening can attract more than 250 applications, according to job site Glassdoor. With so many people applying for each position, most larger companies use technology that scans résumés first and filters out which applications get seen by an actual recruiter. And even if you make that cut, a person will typically spend just 7.4 seconds giving it a first read, one study shows.

OUTSMART THE SYSTEM

► **Learn the right keywords:** “The first hurdle is all about overcoming the machines,” says Edward McGoldrick, founder of Resume Professors and the Temp Experts staffing agency. He's referring to the computer programs that perform a first pass. “The more relevant the résumé is written toward that job description, the better chance your résumé has.”

Read each job description carefully and make sure your résumé and cover letter contain some of that exact language, such as “designed,” “planned,” “collaborated,” “improved” or “innovated.” “Don't use synonyms—use the keywords they give you in the job listing,” says Robyn Coburn, a Los Angeles-based résumé-writing expert. “It may only need a few words to bring it to the top of the list.” If you're uncertain which words from the job posting are most important, paste the text into

an AI tool such as ChatGPT, Microsoft Copilot or Gemini and ask it to identify the keywords.

► **Follow all the instructions:** This may seem obvious, but it often gets overlooked when submitting multiple applications. Make sure you follow the instructions for each application to the letter, Coburn says. “Did they ask for a cover letter? Did they specify a number of references?” Use the correct file formats for any documents you are asked to upload, and—if there is an online application—fill in each question, even if it repeats information on your résumé. The machine will bounce you out if you make little mistakes.

► **Network:** One way to beat hiring technology is to make a connection with someone who works for the company. “Engaging actively with recruiters and other professionals in your industry on LinkedIn can help you establish a positive reputation and demonstrate thought leadership,” says Keith Spencer, a career expert at FlexJobs. “If the name of the hiring manager has not been given, you may be able to sleuth it out via LinkedIn or the corporate website,” Coburn adds. “Failing that, you may be able to find the person who would be your supervisor and reach out. But make sure you have a real question about the company or position or hiring process, so your email has substance.”

► **AARP resources:** Check out aarp.org/work to see tips and resources for job seekers looking for work or just exploring their options, including information about finding part-time, flexible and work-from-home jobs.

Access the free downloadable resource “Strategies for a Successful Job Search” at aarp.org/jobsearchtoolkit.

The AARP Job Board (aarp.org/jobs) matches job seekers with employers that value experience. It provides easy-to-use filters so job seekers can apply for available positions across the country.

If you've been out of work for some time, AARP Foundation can provide expert guidance for your job search. The Back to Work 50+ program offers training, coaching, and other skills to navigate the job-hunting waters in your community or online. Go to aarpfoundation.org/backtowork50plus.

AARP Skills Builder for Work (aarp.org/workskills) helps you gain in-demand skills that could give you an edge in today's competitive job market.

CONTINUED ON PAGE 12

HOW AI CAN HELP YOU OUTSMART THE SYSTEM



BY EDWARD C. BAIG

Dealing with an uncooperative customer service agent? Struggling to understand a wordy insurance document? Looking to compare one retirement investment plan to another? You may find help by using free software.

Artificial intelligence tools such as ChatGPT (chatgpt.com), Google Gemini (gemini.google.com) and Microsoft Copilot (copilot.microsoft.com) can help you outsmart the system, if you know their possibilities—and their limitations.

GET ADVICE

Start with the basics. An example: “What is the best way to save money on landline telephone charges?” Or “Is a nursing home appropriate for my aging mother who has dementia and mobility issues?”

But here’s where AI can beat a standard web search: You can follow up to drill down further. In the nursing home example, after you get the first piece of advice, you might ask, “How much is this going to cost in Florida?”

Another tip: Ask the AI bot to suggest questions you hadn’t thought of or for help finding other resources. “Just have a free-flowing, friendly chat and see where your curiosity takes you,” says Jenny Blackburn, Google vice president of UX for Gemini experiences.

DRAFT A LETTER

Having trouble crafting that email to a company’s customer service center? Ask AI to get you started. What comes back can be a useful “first draft,” says Michael R. Miller, author of *Using Artificial Intelligence: Absolute Beginner’s Guide From AARP*. Then massage the missive to make it your own.

PRACTICE AND STRATEGIZE

Before a job interview, ask the AI bot to go through a written mock interview exercise with you. Or if you need to question a confusing charge on your credit card statement, ask it to help you formulate talking points for that often-stressful call with customer service.

SUMMARIZE AND SIMPLIFY

AI bots can summarize lengthy documents you upload, while simplifying jargon or summarizing complicated topics. “Ask the AI bot to ‘ex-

plain it to me like I’m an eighth grader,’” Miller says.

ASSIGN A ROLE

To get better responses, give AI a specific task, advises

Mike Reilly, an AI trainer for the Online News Association. For example, enter: “I am a senior citizen living in Fort Lauderdale, Florida, and I want to write a nice welcome letter for my event at a country club.” “If you give it a hat to wear, it will do the job much more accurately,” Reilly says.

AVOID THESE PITFALLS

Don’t take the results as gospel. Content can be inaccurate, so verify information. Be especially wary of AI for legal, medical and financial advice. And don’t enter any financial or revealing personal data.

Edward C. Baig writes about personal technology for AARP.

Sample Letter from AI

WE USED CHATGPT TO CREATE THIS DRAFT LETTER IN A FRACTION OF A SECOND:

PROMPT

What can I help with?

Draft a letter to the airline for compensation for my lost suitcase and its contents. ↑

RESULT

Subject: Request for Compensation for Lost Suitcase and Contents

Dear Customer Service Team,

I hope this message finds you well. I am writing to formally request compensation for my suitcase that was lost during my recent travel with [Airline Name] on [Flight Number] from [Departure City] to [Arrival City] on [Date of Travel].

Upon arrival at [Arrival City], I discovered that my suitcase did not arrive. I promptly reported the issue to your baggage services desk and was given a reference number: [Reference Number]. Despite my efforts to track the suitcase, I have yet to receive any updates regarding its whereabouts.

The suitcase contained several valuable items, including [briefly list significant items and their approximate value, if possible]. The total estimated value of the contents is [Total Value]. Given the circumstances, I believe I am entitled to compensation for both the lost suitcase and its contents.

I have attached copies of all relevant documents, including my boarding pass, baggage claim ticket, and any correspondence related to this matter.

I appreciate your prompt attention to this issue and look forward to your response regarding the next steps in the compensation process.

Thank you for your assistance.

Sincerely,

[Your Name]
[Your Signature (if sending a hard copy)]
[Attachment List]

Cellular Service on the Nation's
Most Dependable Network.

**SWITCH
TODAY
AND
RECEIVE
\$50**

That's right a
**FREE Phone,
FREE Shipping
and \$50**

All the latest
iPhones
and
Androids at
**Discount
Prices!**



**FREE Flip Phone
or Smartphone**

Unlimited
Talk and Text **ONLY \$15** PER MONTH

Talk, Text and
Data **ONLY \$20** PER MONTH

**BONUS!
FREE 8" TABLET**

While Supplies Last.
Shipping & Handling Additional.

**Affinity[®]
CELLULAR**

800-677-2088

AffinityCellular.com

New customers only. \$50 will be credited to your Affinity account at time of purchase to be used for air time charges. Credit balances from promo are not refundable and are applied to your Affinity charges. Credits may be used over multiple months.

Cover story



CONTINUED FROM PAGE 10

% INTEREST RATES

The Federal Reserve has reduced its benchmark interest rate. How can I take advantage of lower rates?

The Fed cut the rate by a half-point in September and another quarter-point in November. Declining interest rates can bring welcome relief for people aiming to consolidate debt, refinance a mortgage or apply for a loan. But there's a flip side: Savers will earn less on safe, interest-bearing investments, such as certificates of deposit and money market accounts.

OUTSMART THE SYSTEM

► **Lock in top savings rates:** If you have cash on hand, don't wait to put it in a CD, says Mark Hamrick, a senior economic analyst at Bankrate. The average yield on a 12-month CD was at 1.75 percent in early November, but online banks typically pay more. Consider the yield in early November on a 12-month CD offered by the online bank Marcus by Goldman Sachs: 4.2 percent. "I can't stress enough: Shop around," says Jacob Channel, senior economist for LendingTree.

► **Weigh mortgage options:** If you have been waiting to buy a home—or if you're helping a child with their first purchase—this is a better time to jump in than a year ago. But it could still pay to wait a little longer. The average 30-year mortgage rate has dropped from a peak of 7.8 percent in Octo-

ber 2023 to 6.9 percent as of early November, and it's likely to fall further. "It won't drop to near the 3 percent we saw during the pandemic, but will probably go to the mid-5-percent range," Channel says.

► **Tackle credit card debt:** It typically takes more than one Fed rate cut for credit card interest rates to fall noticeably. The average remains at nearly 25 percent, compared to 16.28 percent in 2020. "The best advice is to pay off your balance regularly. This can boost your credit score and enable you to take advantage of better deals" when they come, Channel says.

USED CAR SALE

New cars have gotten expensive. How can I get a deal on a used car?

More than 36 million used cars were projected to change hands in the U.S. in 2024. While the average cost of a new car is approaching \$50,000, the average list price for a used car is about half that, according to Cox Automotive.

OUTSMART THE SYSTEM

► **Be patient:** Every day in the U.S., on average, there are 99,000 used cars available. Sean Tucker, lead editor for *Kelley Blue Book*, says that dealers will try to convince you that the car you're considering is the only one available, but the reality is another will come along. So it pays to wait for a price you like. All of your leverage comes in your ability to walk away, Tucker says.

► **Be flexible:** Hondas and Toyotas are popular in the used car market, and that means you may pay more for those than for similar models from other manufacturers. Ronald Montoya, senior consumer advice editor for Edmunds, notes that Fords or Hyundais might cost less, and you'll have more cars from which to choose.

► **Prioritize low mileage:** Many buyers want a "late model" vehicle, meaning it is relatively new. But often those cars are on the market because the owner has racked up miles. Meanwhile, you can find deals by looking for older cars with lower mileage. "That means it hasn't been driven as much," Montoya says. "You won't need some expensive repairs that might come at a higher mileage point."

► **Don't fret a small dent:** While everyone wants a beautiful car, scratches and dents might be an advantage. Tucker points out that in a private-party sale especially, those scars can give you a negotiating edge.

► **AARP resources:** Find expert advice on new and used car buying, including information on models, safety features and pricing, at aarp.org/auto/car-buying.



RISKY MARKET

This past year has seen some volatility in the stock market. How can I avoid the stress of the ups and downs?

As of early November, the S&P 500 was up by more than 20 percent this year. But it's been a wild ride. In August the CBOE Volatility Index (VIX), a measure of how frequently and widely stock prices swing, hit its highest level since the stock market collapse of March 2020, mainly because of concerns about the economy and geopolitical issues. "But if you focus on things you can control, instead of things you can't, you can minimize your stress level," says Gretchen Hollstein, a senior adviser at Litman Gregory Wealth Management.

OUTSMART THE SYSTEM

► **Hedge your bets:** Diversify across small, medium and large stocks, and different sectors. This way, when one stock or sector goes down, another may go up, potentially evening out portfolio performance. "Trying to pick the one stock or sector you think will win, and over-allocating to it, just isn't prudent. It's proven to be a loser's game," says David

Johnston, managing partner at Amwell Ridge Wealth Management in Flemington, New Jersey. And think of your stocks as three- to five-year investments, at a minimum. This will help you resist checking in on their short-term fluctuations, says Lisa Policare, an adviser at Ameriprise.

► **Rebalance your portfolio:** Every few months, check your investment mix. A portfolio's weightings of stocks, bonds and other investments shift, and over time will skew toward the better-performing asset classes. That sounds good, but it may not prepare you for downturns. "You may have more risk than you intend," Johnston says. "Be sure to take chips off the table by rebalancing if that's the case."

► **Tune out daily market chatter:** Around-the-clock market news fuels anxiety, Johnston says. "Don't be concerned about daily ups and downs. It can drive you nuts. Turn off the TV and live your life. I promise, you'll feel better." ■

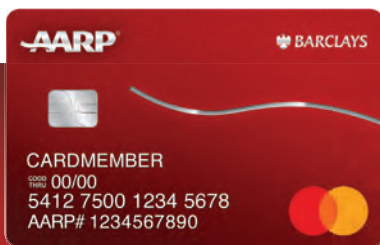
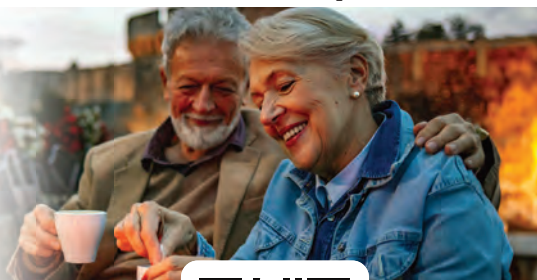
Contributors: Rick DeBruhl, Sari Harrar, Karen Hube, Kimberly Lankford, Lexi Pandell, Kenneth Terrell and Martha C. White



AARP® Travel Rewards Mastercard® from Barclays

Earn a \$200 Cash Back Bonus

after spending \$1,000 on purchases in the first 90 days²



NO ANNUAL FEE!
Unlimited cash back
No Foreign Transaction Fees!

3% on Airfare, Hotel Stays and Car Rentals²

2% on eligible Restaurant purchases²

1% on all other purchases²



Scan code to apply or visit
AARPcreditcard.com/Bulletin1T or
call Barclays at **1-833-357-5171**

1. Annual Fee is \$0. 0% introductory APR for 15 months on balance transfers made within 45 days of account opening. For new and outstanding balance transfers after the introductory period and all purchases, the variable APR is 21.99% to 29.99%, depending upon our review of your application, your credit history at account opening, and other factors. The variable APR for cash advances is 29.99%. The APRs on your account will vary with the market based on the Prime Rate and are subject to change. The minimum monthly interest charge will be \$.50. Balance transfer fee: 5% (min. \$5). Cash advance fee: 5% (min. \$10). Foreign transaction fee: None. This information is accurate as of 8/30/2024 and is subject to change after this date. Contact 1-833-357-5171 for updated and more information about the terms of this offer.

2. Conditions and limitations apply. For more information, please refer to the Introductory Bonus Offer section and Reward Rules within the Terms and Conditions at AARPcreditcard.com/Bulletin1T for additional information about the introductory bonus offer and rewards program.

AARP member benefits are provided by third parties, not by AARP or its affiliates. Barclays Bank Delaware (Barclays) pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. Some Barclays offers are subject to change and may have restrictions. Please contact Barclays directly for details.

The AARP Travel Rewards Mastercard from Barclays is issued by Barclays Bank Delaware pursuant to a license from Mastercard International Incorporated. Mastercard, World Mastercard, World Elite Mastercard, and the circles design are registered trademarks of Mastercard International Incorporated.

©2024 Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19801, Member FDIC.

A LUMP IN THE THROAT

As we age, choking becomes more of a hazard. One survivor shares her harrowing tale—and how you can help save a life

BY PAMELA MARIN

Helen and I had been friends for 50 years and seldom let more than a week pass without a long, chatty phone call or, later, frequent bursts of texts.

Now here we were on a mild summer night, sliding into a restaurant booth in Chicago after a Cubs game. We ordered drinks and appetizers and got to the business at hand: loose talk and belly laughs. As Helen dipped into a spicy cauliflower dish, I focused on a lovely plate of thinly sliced calamari. I must have been laughing or talking when a slippery piece of food shot to the back of my mouth.

I didn't panic, but I froze. Somehow, instantly, I knew I couldn't get air by nose or mouth. I was staring at the table, bizarrely running a mental checklist—as if I could think my way to a solution—when Helen's voice pierced the restaurant din.

"Are you OK?"

I looked up. Sensing that I couldn't speak, I didn't try. I just shook my head "no." Then we were both on our feet.

Helen bolted around the table shouting, "This is happening!" She stepped behind me, put a fist just above my belly button and below my ribs, wrapped her other hand around the fist, and began yanking up and in as if she

were trying to uproot a tree. The calamari slid out of my throat and into my waiting hand.

More than 5,500 people died of choking in 2022, the most recent year on record. Choking was the third leading cause of what the National Safety Council calls "unintentional injury death." The majority of choking fatalities occur among older adults. And while there are no exact statistics on how many of

those fatalities are caused by food, it's worth taking a moment to ponder what might be going wrong.

Swallowing may seem easy and automatic, but in reality, it's "a complicated process of moving food from the mouth all the way into the esophagus," says Shumon Dhar, M.D., assistant professor and laryngologist at the University of Texas Southwestern Medical Center. Putting aside those with medical conditions such as stroke, or past surgery that might affect the head and neck, our ability to coordinate that process can begin to deteriorate as we reach our seventh decade, he says.

A glance in a mirror reveals the steady advance of gray hair, wrinkles and sun spots—the visible signs of aging. But what's going on below the surface? The late Nora Ephron titled one of her books *I Feel Bad About My Neck*. In the days after Helen's café heroics, I felt curious about mine.

As we age, many aspects of swallowing

BE A LIFESAVER:

HOW TO PERFORM ABDOMINAL THRUSTS

The universal sign for "I'm choking" is both hands placed loosely around the neck, says Elizabeth Lipton Daly, executive director of the National Foundation of Swallowing Disorders. She cautions that when performing the Heimlich maneuver on a person of advanced age, be gentle but firm. "Depending on the amount of pressure you apply, too much force might cause injury like cracking the choking person's ribs." Here's a visual guide on how to perform abdominal thrusts.

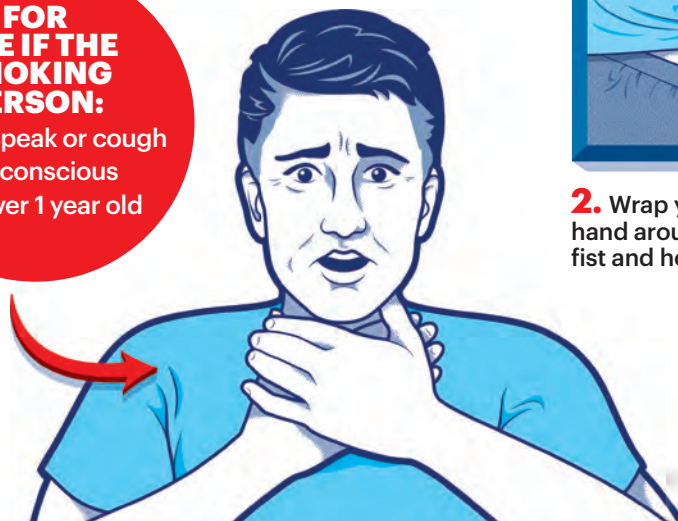
1. Stand behind the choking person. Press your fist, with your thumb facing in, into the the person's abdomen, just above their belly button.



2. Wrap your other hand around your fist and hold tight.

FOR USE IF THE CHOKING PERSON:

1. Can't speak or cough
2. Is conscious
3. is over 1 year old



“As we age, many aspects of swallowing can deteriorate. Our saliva becomes dryer ... and the muscles of chewing and swallowing get weaker.” —Shumon Dhar, M.D.

can deteriorate. Our saliva becomes dryer, our teeth decay, and the muscles of chewing and swallowing get weaker, Dhar notes. Once we transport chewed food from the mouth to the back of the throat—swallowing’s starting line—it passes through a series of muscles and valves whose functions may have weakened, leading to food getting stuck in the throat and causing choking, explains Dhar. The whole process slows as we age so, in addition to the degradation of all the body parts involved in swallowing, we increasingly need longer to accomplish the task.

If you’re older than 50, you were around in 1974, when an obscure journal, *Emergency Medicine*, published an article by an equally obscure thoracic surgeon. In “Pop Goes the Café Coronary,” Henry Heimlich, M.D., described his work developing a way to help people choking on food. At the time,

the American Red Cross, the American Heart Association and other groups recommended back slaps to counteract choking. As head of surgery at Cincinnati’s Jewish Hospital and one of the first surgeons to perform an operation that fixed damaged esophagi, Heimlich believed that back slaps only served to drive a lodged object deeper into the throat. He envisioned a better method, formed a research team and tested his theory on dogs. He inserted a tube with a balloon at the end into an anesthetized dog’s airway, then inflated the balloon.

When the dog began to choke, pressure was applied just below the lungs, causing the

lungs to “act like a bellows”—as Heimlich had theorized—and expel the obstruction.

The *Chicago Daily News* reported on Heimlich’s article, and the doctor’s advice quickly spread. Five years after he published his research, Heimlich himself Heimlich’d Johnny Carson on *The Tonight Show*. Another six years passed before the Surgeon General and various medical associations embraced the lifesaving Heimlich maneuver—also known as “abdominal thrusts”—as illustrated with diagrams posted in countless restaurants around the country to this day. This past September, New Hampshire Gov. Chris Sununu used the technique to help save the life of a contestant at a local lobster-roll-eating contest.

A few days after I got home from my visit to Chicago, I attended a “choke safety” class that offered basic training to local police, teachers and restaurant employees. Though I’d stayed calm back in the restaurant with an airway blocked by calamari, something about revisiting the event brought up intense emotions—fear, mostly, and the feeling of helplessness. The instructor, Michelle, screened a short training video. Then it was time to put theory into practice.

Michelle stepped behind a staffer named Monica, who wore a heavily padded vest. Michelle wrapped her arms around Monica, just as Helen had embraced me, and gave a sharp upward thrust with her forearms. A bright yellow thumb-sized projectile flew from Monica’s vest, indicating success. Special effects! Fun!

They demonstrated the technique again, Michelle noting the 45-degree angle of the Heimlich motion. When it was my turn, I needed a few tries to dislodge the foam food, but oh, what a satisfying moment it was. I practiced a few more times, accepted a certificate and left the training session feeling relieved. A burden I didn’t know I was carrying was gone now. And even better—I’d know what to do if I was on the other side of the table next time. ■

Pamela Marin is a former staff writer for the Orange County Register and the author of *Motherland*.



3. Quickly thrust upward and inward into the person’s belly.

TO LEARN MORE ABOUT HOW TO SAVE THE LIFE OF SOMEONE WHO IS CHOKING:

The American Heart Association offers a range of CPR courses, with information on abdominal thrusts and hands-on training (heart.org).

The American Red Cross includes skills to use in choking emergencies as part of its online “Until Help Arrives” CPR training course (\$40), and in-person CPR training (redcross.org).

4. Repeat several times until the object that’s causing the choking comes loose.



5. If the object cannot be dislodged, or if the person loses consciousness, **call 911**.

BROWN BIRD DESIGN

IS IT BRONCHITIS—OR PNEUMONIA?

These two diseases can look and feel the same, but they pose different risks. Here's what to know

BY RACHEL NANIA

Any respiratory infection, from colds and flu to COVID and respiratory syncytial virus (RSV), can make you feel miserable. But they can also lead to secondary issues, including bronchitis and pneumonia. These two infections may share similar symptoms, but in general they can require different treatments—and pose different risks.

BRONCHITIS: MISERABLE BUT MANAGEABLE

It may start with a cold or flu-like infection that leaves you feeling run-down and achy, says Neil Kalsi, M.D., an assistant professor in the University of Nebraska Medical Center Department of Family Medicine. And with untreated bacterial bronchitis, the infection may worsen, particularly in patients with underlying lung diseases, and the airways leading to the lungs may get further inflamed and filled with mucus. The result can be a nagging cough, which may be wet or dry, that can persist for weeks. Other symptoms can include sore throat and soreness in the chest from coughing.

Since bronchitis is frequently caused by a virus, doctors defer prescribing antibiotics unless a bacterial infection sets in. Instead, helpful tips for feeling better include a cozy blanket, plenty of rest and fluids—especially hot beverages—and that popular home remedy, honey, which may provide temporary relief.

Recovery can take time. “It may not be a day-by-day improvement, but rather a week-by-week improvement,” Kalsi says.

PNEUMONIA: DEEP AND DANGEROUS

While bronchitis affects the larger airways, pneumonia develops in the air sacs of the lungs. It creates inflammation and fluid buildup. And it can be far more dangerous: Pneumonia causes more than 1 million hospital-

izations and more than 50,000 deaths each year in the U.S., according to the American Lung Association.

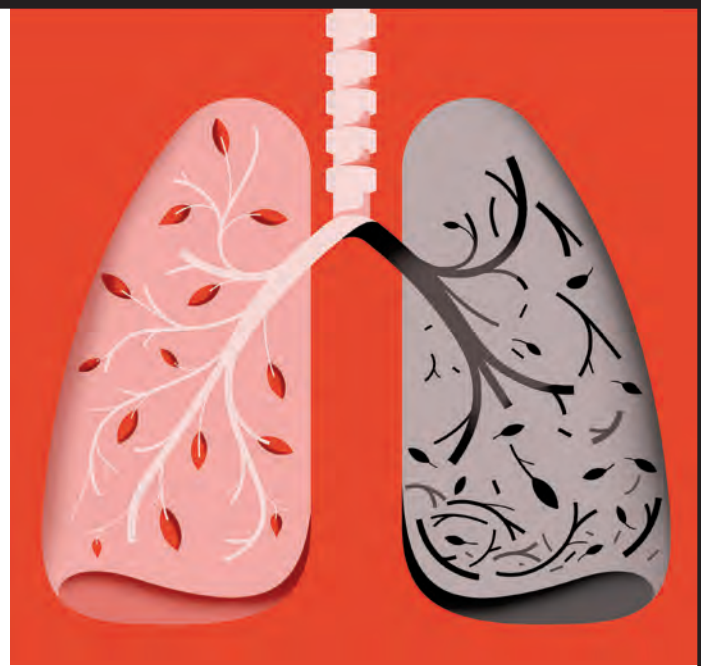
Influenza, RSV, COVID-19 and the common cold virus can all lead to pneumonia. But so too can a common type of bacteria, pneumococcus, which can be spread by coughing, sneezing or touching infected surfaces. Pneumonia can trigger a bad cough as well as other, more serious symptoms, and can include:

- ▶ **Fever, shaking and chills**
- ▶ **Shortness of breath**
- ▶ **Chest pain**
- ▶ **Loss of appetite**
- ▶ **Rapid, shallow breathing**
- ▶ **Fatigue**
- ▶ **Confusion, especially in older adults**

Chest X-rays, ultrasound, CT scans and other techniques may be used to diagnose pneumonia. A second test is sometimes used to confirm the diagnosis.

Treatment depends on what's causing the infection—a diagnosis your doctor may make using blood, sputum or urine tests. If it's bacterial pneumonia, your doctor may prescribe an antibiotic. And in rare cases when pneumonia is caused by a fungal infection, antifungals can help alleviate the illness.

Viral pneumonia, on the other hand, isn't treated with antibiotics. Some prescription



medications can help with the symptoms of viral pneumonia.

WHEN TO SEE A DOCTOR

A fever that's higher than 101 degrees is a sign you need to see a doctor, says Anthony Szema, M.D., who specializes in pulmonary diseases and clinical immunology at Hofstra/Northwell on Long Island, New York. The same goes if you have chest tightness or feel short of breath, very fatigued or dehydrated.

Let your doctor know what OTC medications you're taking and ask what changes in your symptoms require a follow-up. Unless you're diagnosed with bacterial pneumonia, it's best not to push for an antibiotic. Overuse of antibiotics can have a number of ill effects, including putting you at risk for *C. diff*, a dangerous infection that can set in when your gut microbiome is compromised—a potential pitfall of antibiotics, especially for older adults.

Bottom line: A seemingly simple infection can take a turn for the worse quickly. Don't be shy about seeking medical attention. ■

WINTERIZE YOUR LUNGS

You can do a few things to help reduce your risk of coming down with bronchitis or pneumonia.

VACCINATE
The CDC recommends pneumococcal vaccination for adults 50-plus to help reduce your risk. COVID-19, RSV and flu shots can also help protect you.

WASH UP, MASK UP
Don't forget about frequent handwashing and face masks, which can help block the spread of germs, including those that can cause bronchitis and pneumonia.

CARE FOR YOUR LUNGS
If you use an inhaler, make sure your prescription is up to date. When necessary, use a spacer device, Szema says. If you smoke, make quitting a priority.

PURIFY
Air purifiers with HEPA (high-efficiency particulate air) filters in your bedroom and common rooms may be helpful in reducing your exposure to viruses.

ATTENTION AARP MEMBERS: DO YOU HAVE ENOUGH LIFE INSURANCE?

**EXCLUSIVE
GROUP
PROTECTION**

*Not available to
the general
public*

**Get up to \$150,000 in valuable coverage
with no medical exam – just health and other information**

With changing obligations and rising inflation, has your life insurance kept pace?

Now may be the time to provide extra coverage ... added security for the people you love ... with AARP Level Benefit Term Life from New York Life Insurance Company.

\$10,000 to \$150,000 in coverage

This is practical term life insurance — exclusively for AARP members. It's available in a wide choice of benefit levels, and new higher coverage amounts, so you can choose what's right for your family.

No physical exam

You can apply safely from your own home. You don't have to see a doctor or take any medical tests. Acceptance is based on health information you provide or give us permission to obtain.

No waiting period

You're covered for your full benefit amount from the very first day coverage takes effect.

A package of benefits other life insurance may not offer

This coverage provides features and benefits designed specifically to meet the needs of AARP members.

Non-Smoker Current Monthly Rates


Female Rates			
Issue Age	\$10,000	\$50,000	\$100,000
45-49	\$10	\$23	\$39
50-54	11	29	52
55-59	13	38	69
60-64	17	58	108
65-69	21	81	154
70-74	33	141	272

Male Rates			
Issue Age	\$10,000	\$50,000	\$100,000
45-49	\$12	\$36	\$62
50-54	14	45	79
55-59	18	65	116
60-64	24	94	171
65-69	31	128	236
70-74	42	184	342

Cigarette smokers within the last 12 months will pay a higher rate. Premiums above are the rates New York Life currently charges. Your initial premium is based on your age at issue; premiums increase as you enter each new five-year age band and will be based on the current rates at that time. Age bands begin at ages 45-49 and end at ages 75-79. Coverage ends at age 80. Premiums are not guaranteed; however, your rates may change only if they are changed for all others in the same class of insureds. If relevant statements of age or facts are not accurate, New York Life will make a fair adjustment of premiums and/or insurance. Residents of FL: D. N. Ogle is a licensed Florida agent for service to Florida residents. Residents of MT have rates different from those shown. An alternate product with different rates is available in NY.

Please call New York Life for details and higher coverage options.

**Three ways to request a free information kit,
get a personalized quote, or apply:***

1. Scan the code  or go to NYLTermQuote.com
2. Call New York Life at 1-800-305-9839
8 a.m. to 8 p.m. (ET) Monday – Friday
3. Return the coupon on the right



AARP Life Insurance Program from



* Apply online not available in all states.

If death results from suicide in the first two years, benefits will not be paid. In MO, ND, and WA, specific state rules apply.

Available to AARP members ages 50-74 and their spouses/partners ages 45-74.

The AARP Life Insurance Program is underwritten by New York Life Insurance Company, New York, NY 10010. AARP membership is required for Program eligibility. Specific products, features and/or gifts not available in all states or countries. (Group policy forms AA-66 and AA-74 issued in the District of Columbia.) New York Life pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers and do not employ or endorse agents, producers or brokers.

Prefer to request information by mail?

**Return this coupon and we'll rush you a
FREE information kit** without obligation.**

Be sure to fill in the card completely to receive your personalized rate quote and application. It's that easy! Please use black ink only.

Mr. _____
Mrs. _____
Ms. _____
(Please print) First Name Last Name

Address _____ Apt. No. _____

City _____ State _____ Zip Code _____

Date of Birth _____ AARP Membership No. _____
()

Phone _____ Email _____

Mail to: New York Life/AARP Life Insurance Program
P.O. Box 30709, Tampa, FL 33630-3709

** Includes details on costs, eligibility, renewability, limitations and exclusions.

Please include your contact information; a representative may call. Your information will not be shared for marketing purposes with anyone outside of AARP or New York Life.

3234-27-F

5J4S5A

WANT MORE DR. ADAM? GO TO aarp.org/AskDrAdam

ASK DR. ADAM

A top internist and cardiologist answers your questions with surprising doctor-tested tips

“Should I be taking a multivitamin?”

Dr. Adam: The vitamin and supplement industries are enormous. I don't want them to get annoyed with me, but the reality is that if you eat a well-balanced diet with fruits, vegetables, protein, dairy and whole grains, you don't need to take a multivitamin. This has been proven over and over again.

Though there are legitimate diagnoses of people who have multiple vitamin deficiencies, they are rare. Yet 70 percent of Americans over age 65 regularly take one or another daily multivitamin or mineral supplement. People often call me saying, “Adam, I was just watching an infomercial for an amazing supplement. It costs only \$60 a month, and it's guaranteed to help me sleep better and feel less stressed out.” When I hear this sort of endorsement, I'll usually suggest an alternative and say, “Well, do you think going for a walk outside would make you feel better too?”



Although you're wasting money, it's unlikely you'll get into any health trouble by taking these supplements. The joke is that many multivitamins are a mile wide and an inch deep. Meaning, if you look at the ingredients, a daily dose of a multivitamin typically contains 25 to 40 vitamins, but each one is in a very small amount.

Legitimate vitamin and mineral deficiencies come with specific medical signs and symptoms that may include hair loss, splitting nails, bleeding gums, cracks in the side

of the mouth, muscle cramps or weakness. Your doctor can detect a deficiency by taking a careful medical history along with a physical exam, then following up with a blood test.

I don't think it's unreasonable at the time of your doctor's visit to ask, “Are there any vitamins I should be taking?” That's a great question to stimulate your doctor to be sure your vitamin D (frequently low in older adults), vitamin B12 and iron levels are checked—or to consider other possible deficiencies.

Iron and B12 deficiencies can lead to anemia. Though vitamin B12 and iron are two separate nutrients, they work together to produce healthy red blood cells. Anemia is not unusual among my older patients. Iron is difficult to absorb, and older patients who've decreased the amount of food they eat may have trouble absorbing iron.

People who follow certain dietary programs—for example, vegans or vegetarians—could also be at risk for iron-deficiency anemia. I've had patients who have given up meat, fish and chicken become iron-deficient. This condition can often be remedied simply by eating iron-rich foods. There are plenty of choices, including dark green vegetables such as spinach and kale, fortified cereals, oats and lentils, to name a few.

It's true you can get too much of a good thing. Some vitamins can be toxic in doses larger than what's recommended. The vitamins A, K, E and D are fat-soluble, which means they are stored in our liver and fatty tissue. High amounts can cause problems.

Vitamin E can interfere with blood clotting, and I've seen people who take too high a dose end up with a bleeding problem. For this reason, doctors instruct most people having surgery not to take supplements two to three weeks before the operation.

The bottom line? In most cases, multivitamins are unnecessary. If you're eating a balanced diet, you'll absorb more than enough nutrients—and you can take the need for a daily multivitamin off your plate. ■



Adam B. Rosenbluth, M.D., practices and teaches in New York City. Each Monday online, he answers your questions about how to make your body work better for you.

For more advice columns, go to aarp.org/MembersEditionBUL

OR SCAN THIS CODE FOR EXCLUSIVE MEMBER CONTENT



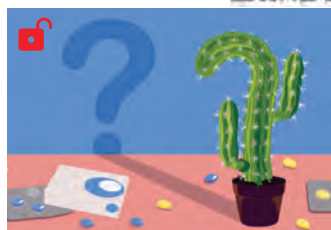
How Do I Broach the Topic of Sex?

It can feel daunting, but talking with your partner is important for building intimacy. aarp.org/InTheMood



Help Me Sleep Through the Night!

Find practical strategies for falling back asleep in the middle of the night. aarp.org/AskDrAdam



How Can I Get an Erection Without Pills?

If meds aren't working for you, there are other options for erectile dysfunction. aarp.org/InTheMood

jitterbug®

Our easiest cell phones ever.

Easy | Staying connected with friends and family during the holidays is easy. Our easy-to-use Jitterbug® phones feature large screens, simple menus, powerful speakers and Urgent Response buttons. The even easier Jitterbug® Flip2 now has more simplified navigation along with its big buttons and one-touch speed dialing while the Jitterbug® Smart4 has voice typing, video chat and internet access.

Helpful | Whether you want to learn more about your phone, need a ride or have a health concern, we're here to help. Enjoy peace of mind knowing you can count on our kind and knowledgeable, 100% U.S.-based team to go above and beyond, even in an emergency.

Season's Savings
50% OFF!



Limited Time!

Save \$5 on any plan for first 3 months³

One line as low as **\$14.99** /mo.* or Two lines as low as **\$24.98** /mo.*

*Plus \$3.23 admin. fee, variable USF/surcharges & taxes per line. Pricing requires paperless billing.

- Unlimited Talk & Text
- 1GB Data included²
- 24/7 access to our caring team
- Fast, reliable nationwide coverage
- No long-term contracts

Call Now!
1.800.395.4358

Available at:



lively.com/phones

lively!® | From **BEST BUY** Health™

*For a description of our fees and taxes, visit lively.com/support/faqs. Monthly fees are subject to change. See lively.com for plans pricing. Plans or services may require purchase of a Lively device and a \$35 one-time activation fee per line. Additional variable USF fee is added to activation fee. ¹50% off \$79⁹⁹ Flip2 and \$119⁹⁹ Smart4 regular prices valid only for new lines of service through 1/4/25. ²1GB data for Jitterbug Smart only. ³\$5/month off the plan price offer is valid for first 3 months; valid only for new lines of service through 2/1/25. Regular plan billing starts after the offer ends. Not all services available on all plans. Urgent Response, Lively does not guarantee an exact location. Lively is not a healthcare provider. Lively Rides service is arranged through the Lyft Platform. Ride fares are applied to your monthly Lively bill. Consistently rated among top wireless providers as fast and reliable by Rootmetrics. Screen images simulated. Device appearance varies. Lively and Jitterbug are trademarks of Best Buy Health, Inc. ©2024 Best Buy. All rights reserved.

Nurse On-Call and Operator Services available 24/7. For Customer Service business hours see lively.com/support/faqs. Urgent Response tracks approx. location of phone when phone is turned on and connected to network.

DOLLARS AND DEMENTIA: AN EARLY WARNING SYSTEM

**Finances can be a sign
—and a casualty—
of cognitive decline**

BY PENELOPE WANG

Unpaid bills, lower credit scores and shrinking net worth: Years before people are diagnosed with dementia or other cognitive impairment, they often have difficulty managing money and start suffering financially, according to several new studies.

The findings indicate that faltering financial health can signal declining brain health, and they point to the importance of protecting your finances, or those of your loved ones, from the impact of cognitive impairment. “We don’t want these losses to happen just at the time when people most need all their financial resources to support themselves throughout their illness,” says Debra Whitman, AARP chief public policy officer.

Analyzing credit score and Medicare data, Federal Reserve Bank of New York researchers discovered that in the five years before a dementia diagnosis, people were more apt to miss bill payments. By one year before diagnosis, average credit card balances in delinquency were more than 50 percent higher than delinquency balances measured six years before diagnosis. Mortgage balances in delinquency were 11 percent higher; credit scores declined.



“The pattern of delinquencies is striking, even years before people become aware of their diagnosis,” says Carole Roan Gresenz, a professor of public policy and health at Georgetown University and lead author of the study.

Not everyone in the early stages of cognitive impairment mismanages their money. But if a person does, the financial costs can be severe. A study published in the medical journal *JAMA* last year found that household wealth fell much faster over an eight-year period among those eventually diagnosed with dementia, compared with control groups.

“It can be difficult for people who don’t have any knowledge of their own decline to manage money, especially when no one else

is there to help,” says the study’s lead author, Jing Li, associate professor of health economics at the University of Washington. In an earlier study, Li and other researchers found that 7.4 million older adults with dementia or cognitive impairment were managing their household finances on their own.

Self-awareness can help minimize risk, a *Journal of Political Economy* study found. Wealthier people in the study who hadn’t had a severe memory loss, or who simply were aware of their memory issues, had smaller drops in net worth than did those who weren’t. “People are often unaware of their cognitive decline and may be overconfident,

which leads them to take financial risks,” says study coauthor Franco Peracchi, professor of econometrics emeritus at Tor Vergata University of Rome.

To help protect your finances, or those of someone close to you, consider these actions.

► **Start now ...** “Ideally you should create a plan to manage your money well before there’s a crisis,” says Elizabeth Edgerly, a clinical psychologist and senior director for care and support at the nonprofit Alzheimer’s Association. If you’re seeking to help a family member, start talking about his or her finances so you can get necessary information. Where are the accounts kept? Which bills need to be paid each month? What are the person’s sources of income? It’s important to have a family member or friend, along with a backup, to help manage finances in a health crisis.

► **... but don’t push too hard.** “Many older adults aren’t comfortable discussing their finances and may not be willing to give up any control, so you may need to talk about this over weeks or months,” says Edgerly. If someone is reluctant to tackle the issue, you might try asking the person to describe the help he or she would want in the event of health problems, and how you could provide it.

► **Simplify.** Consolidating accounts at just one or two banks or brokerage firms will make money easier to track and manage. “Many older adults I see are holding accounts they no longer remember, such as savings accounts and CDs,” says Carolyn McClanahan, a physician and financial planner in Jack-

THE AARP BRAIN HEALTH RESOURCE CENTER OFFERS TIPS, TOOLS AND INFORMATION

sonville, Florida. A list of accounts should be somewhere secure, and other family members should know where it's stashed.

► **Automate.** Sign up for automatic bill payments, as well as automatic notifications if a transaction exceeds a certain limit. As backup, a trusted helper could monitor the accounts for any unusual transactions.

► **Stifle scammers.** Freezing one's credit report at all three major credit bureaus will help prevent fraudulent accounts from being opened; go to usa.gov/credit-freeze for details. To cut down on telemarketers, sign up for the Do Not Call Registry at donotcall.gov. And check with your carrier about options to block calls and texts from unknown numbers.

► **Watch for changes.** In early stages of cognitive impairment, older adults can still manage many tasks well, so their financial lapses may not be obvious. But checking in regularly makes it easier to spot warning signs, such as late payment notices or once-neat files in disarray. Other red flags might include double-paying bills or having difficulty understanding financial documents. Some forms of dementia may cause personality changes that

► **Staying Sharp**, including an online assessment of reasoning, memory and attention.

► **Advice on diet, exercise, sleep and more.**

► **Explainers on dementia, stroke and other brain illnesses.**

► **Latest news on brain health.**

Go to aarp.org/brainhealth or scan this code. →



affect financial behavior. "You might see a conservative investor plunging into a risky stock, or someone giving large amounts of money to unfamiliar charities or people you never heard of," says Kate Granigan, a social worker and president of the Aging Life Care Association.

► **Shift control gently.** If you see signs that a loved one needs help, get ready to step in. But unless there's a crisis, don't rush to take over everything. One option for preserving someone's autonomy while limiting risk is for that person to retain access to a small bank account to use for discretionary purchases. Another approach is to winnow down credit

cards to one or two, reducing the number of accounts needing to be monitored, or to swap them out for a prepaid card.

► **Get help from pros.** An estate planning lawyer can review a person's paperwork to see that it's up to date and reflects his or her wishes. This would include a will, a medical power of attorney, and a durable financial power of attorney giving authority to a trusted person if a person is incapacitated. Many financial institutions require their own power of attorney forms, so get those completed as well. People struggling with household finances might also turn to a daily money manager, who can take care of bill paying and bookkeeping. To find one, you can try the American Association of Daily Money Managers (aadmm.com). Individuals with its CDMM designation must fulfill an experience requirement, take an exam and pass a background check. Managers' fees can range from \$50 to \$150 an hour, depending on the area and type of services. ■

Penelope Wang is an award-winning personal finance journalist who has worked at Consumer Reports and Money magazine.

\$577 AVERAGE SAVINGS² ON AUTO INSURANCE

Scan for your free quote.



EXCLUSIVELY FOR AARP MEMBERS

Call The Hartford toll-free for a FREE no-obligation quote

1-877-287-6219

Or, go online to aarp.thehartford.com/dec7



Auto Insurance Program from



The duffel bag is yours **FREE** when you request a quote and provide your email address!³

AARP and its affiliates are not insurers. Paid endorsement. The Hartford pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP membership is required for Program eligibility in most states. The AARP Auto Insurance Program from The Hartford is underwritten by Hartford Fire Insurance Company and its affiliates, One Hartford Plaza, Hartford, CT 06155. It is underwritten in AZ, MI and MN by Hartford Insurance Company of the Southeast; in CA, by Hartford Underwriters Insurance Company; in WA, by Hartford Casualty Insurance Company; in MA by Trumbull Insurance Company; and in PA, by Nutmeg Insurance Company and Twin City Fire Insurance Company. Savings and benefits may vary and some applicants may not qualify. Auto is currently unavailable in Canada and U.S. Territories or possessions.

¹In Texas, the Auto Program is underwritten by Redpoint County Mutual Insurance Company through Hartford of the Southeast General Agency, Inc. Hartford Fire Insurance Company and its affiliates are not financially responsible for insurance products underwritten and issued by Redpoint County Mutual Insurance Company.

² Average annual savings are derived from 6-month policy terms and based on information by customers who switched to The Hartford's newest rate plan between 9/1/22 and 8/31/23. Your savings may vary. ³ 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.

015570

BANKING MADE SAFER

New state laws seek to protect you from scams

BY CHRISTINA IANZITO

Leslie Fumega, 79, got a call last year from someone claiming to be with the local police and the FBI. Her identity had been stolen and her accounts were in jeopardy, he told her. To protect herself, a man claiming to be an FBI agent said, she needed to pull cash from her bank in increments of \$10,000 to \$20,000 and mail it to a secure location.

Over the next six weeks, Fumega withdrew a total of \$165,000 from different branches of her bank and mailed it to addresses supplied by the “agent.” When she finally revealed what was happening to her daughters, they convinced her that she was the victim of an elaborate scam. They were right. Her savings were gone.

In an ideal world, the bank would have had a way to flag the unusual transactions and intervene in some way—maybe even freeze them until they could confirm that Fumega’s withdrawals were for legitimate purposes. Banks, however, are generally unable to stop authorized transactions like Fumega’s without facing a potential lawsuit from the customer.

But new laws are attempting to change that. Known as “report and hold” laws, they give banks the option of holding a suspicious transaction.

Such a statute will take effect in Florida on January 1. It allows a bank to temporarily delay a transaction linked to the suspected exploitation of an adult 65 or older, as well as certain other protected account holders—Floridians who “are at a statistically higher risk” of being exploited, the law says.

“We had reports of banks that were unable to stop or delay a money transfer even if they were notified by law enforcement that the money was going to a scammer, unless they got a court order—which takes time,” says Karen Murillo, advocacy manager for AARP Florida, which championed the legislation. “It includes the provision that if banks use this law in good faith, and comply with



How to Keep From Being Defrauded

- ▶ Find out if your bank allows you to name a trusted contact who could be called if the employees are concerned that you’re a victim of financial exploitation.
- ▶ Avoid unsolicited communications. Don’t answer calls or texts from unknown numbers.
- ▶ Be suspicious of anyone who tells you to keep a conversation secret. That’s a huge red flag that you’re dealing with a scammer.
- ▶ You can report suspected financial scams to the FBI at [IC3.gov](https://www.ic3.gov).

statutory requirements, they should not be civilly liable.”

To conduct a delay, a bank must notify the account holder and a listed contact of the reason for the delay, as well as conduct an internal investigation into the suspected exploitation. If the bank determines the account holder is no longer at risk of exploitation, it can lift the delay and allow the transaction to proceed. Murillo points out that the new law highlights how listing a trusted contact on your account can help protect your money.

Banks are required by federal law to report cases of financial exploitation, but there’s still no federal rule or law authorizing banks to intervene when they identify potential scams in progress.

That has led states such as Minnesota, Connecticut and New Hampshire, plus a dozen or so others, to pass their own laws. There are variations among those statutes, but they generally allow banks and other financial institutions to temporarily delay an eligible person’s transactions if they believe that the person is being exploited.

Some financial fraud experts are taking a wait-and-see approach to new laws like Florida’s. Prentiss Cox, a professor specializing in consumer protection law at the University of Minnesota Law School and consultant for AARP, notes that the laws *allow* banks to hold up suspicious transactions but don’t *require* it. California passed a report-and-hold law that says that if a financial institution reasonably suspects that financial abuse is involved in a transaction, it could be liable for not pausing it. But Gov. Gavin Newsom has vetoed it.

Bank employees need to be able to recognize the sometimes subtle red flags that signal financial exploitation, particularly when scam victims insist a transaction is legitimate, says Mark Solomon, international president of the International Association of Financial Crime investigators. “The victim is usually not cooperative,” he says. “It’s very hard, once they’re in the middle of that scam, to convince them that they’re being victimized.” Part of the answer is educating bank employees who deal with the public. AARP’s BankSafe initiative offers an online training program that teaches employees how to spot such signs of exploitation. BankSafe-trained financial organizations have prevented more than \$300 million from being stolen from consumers.

The new state laws have critics. “We recognize that these laws are well-intentioned,” says Paul Benda, the American Bankers Association’s executive vice president for risk, fraud and cybersecurity. “But there are many potential challenges,” including the concern that some people could be taken advantage of by a dishonest “trusted contact.”

Financial experts say giving banks more responsibility for limiting financial fraud is not a simple process. The new state laws are a beginning, not the end, Cox says. “But that’s a good first step.” ■

Have questions related to scams? Call the AARP Fraud Watch Network Helpline toll-free at 877-908-3360. For the latest fraud news and advice, go to aarp.org/fraudwatchnetwork.



– MAKES A –
GREAT GIFT

PERFECTLY AGED, TENDER STEAKS

ACHIEVE GIFTING GREATNESS

Eliminate guesswork by sending a mouthwatering assortment of gourmet Omaha Steaks to everyone on your gift list. The best part: every bite is guaranteed perfect!



THE BEST STEAKS
OF YOUR LIFE OR
YOUR MONEY BACK



Savings shown over aggregated single item base price. 8 free 4 oz. burgers will be sent to each shipping address that includes SKU 77205. Limit 2 on select items at these exclusive prices. While supplies last. Items may be substituted due to inventory limitations. Standard shipping rates will be applied and are subject to change. Minimum purchase and other restrictions may apply. Some products may not be available for sale in your area. Sales are subject to OmahaSteaks.com/terms-of-use. Expires 02/28/25. | SRC0662

The Ideal Gift

- 2 Bacon-Wrapped Filet Mignons (5 oz.)
 - 2 Butcher's Cut Top Sirloins (5 oz.)
 - 4 Air-Chilled Chicken Breasts (4 oz.)
 - 4 Gourmet Jumbo Franks (3 oz.)
 - 4 Individual Scalloped Potatoes (3.8 oz.)
 - 4 Caramel Apple Tartlets (4 oz.)
- 8 FREE Omaha Steaks Burgers** (4 oz.)

77205WGY separately \$201.95
SPECIAL INTRODUCTORY PRICE \$89⁹⁹

Limited Time
8 FREE BURGERS



\$23 VALUE!

ORDER NOW!

OmahaSteaks.com/IdealGift7301 | 1.800.811.7832
Ask for your FREE burgers with offer 77205WGY

Scan Now



OmahaSteaks.com/IdealGift7301



Your Money Live Well for Less

BY LISA LEE FREEMAN



NEW YEAR'S SHOPPING RESOLUTIONS

Learn from my money-wasting mistakes

“Live Well for Less” isn’t just the title of this column. It’s a way of life. My mantra: Never buy anything until you’re sure you can’t get it for less!

But I slip up occasionally. So in this column I decided to turn my bloopers into New Year’s resolutions. I’m sharing them early because they’ll help you the most in the holiday season.

1. Use more digital coupons. I can be a lazy couponer when it comes to food. I miss paper coupons! But grocery-store apps are easy to use. Tap on the coupons you want and then scan a barcode in the app at checkout. Or head to [Coupons.com](https://www.coupons.com) for printable coupons. To supercharge your savings, try cash-back apps like Ibotta and Checkout51. Also, sign up for store newsletters and check your email inbox on Fridays, when retailers release the most coupons, according to a [SimplyCodes](https://www.simplycodes.com) survey.

2. Kick the sale habit. Sometimes when I see a hot coupon or a sale sign, I go berserk. After receiving a 30-percent-off coupon from a drugstore recently, I went on a cosmetics shopping spree. But I didn’t need most items, and some weren’t even bargains.

Instead of jumping at a deal, first verify that it’s actually worthwhile.

3. Buy used. It’s better for my budget and the planet. And the many apps and sites dedicated to pre-owned products (Poshmark, ThredUp, Mercari) make it easier. Big retailers also sell used products. Just be sure to read descriptions, reviews and return policies carefully; when buying electronics, look for certified refurbished items.

4. Slow down. I sometimes get antsy and pull the trigger on purchases too early. I know I should wait for big sales, but I want it now! What restrains me is price trackers. They show product price histories, which help gauge whether the current one is high or low. For Amazon purchases, I use the CamelCamelCamel website and the BigBangPrice app. I also love the Honey browser extension’s Droplist feature, which works on Amazon and other websites, such as those of Target, Walmart and Macy’s.

5. Do the homework. Friends often ask me about deals hawked by no-name sellers, usually on social media feeds and online marketplaces—both notorious hangouts for scammers. I tell them to check for complaints, read reviews, and look for a company website with contact information and a return policy. But recently I pounced on a deal (\$100 off!) without doing my homework. Later, I found many red flags, including an “F” grade from the Better Business Bureau and a blank profile for the company’s president on LinkedIn. With a lot of calls and a little luck, I managed to cancel my order. Whew!

6. Say no to store cards. I used to collect them like baseball cards. They tempt you with discounts, rewards and special coupons. But they can also ding your credit score and rack up huge interest payments. Average store-card interest rates jumped to a record 30.45 percent this year, reports [Bankrate.com](https://www.bankrate.com), with many cards charging at least 35 percent. That’s far higher than the average credit card rate of about 21 percent. ■

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



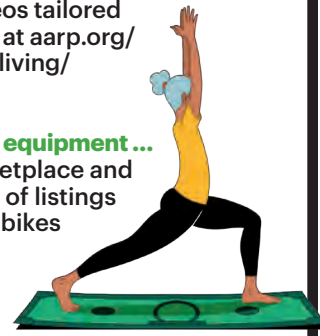
GREAT WAYS TO SAVE: GETTING IN SHAPE

BY BETH BRAVERMAN

Take (free) on-demand video classes. Search YouTube for strength training, yoga or chair exercise videos, and you’ll find thousands from which to choose. Or check out the offerings on a dedicated app like ClassPass, Nike Training Club or FitOn, all of which have free tiers of membership with a variety of classes and professional instruction. AARP also has a wide range of exercise videos tailored to older people at aarp.org/health/healthy-living/staying-fit.

Buy pre-owned equipment ...

Facebook Marketplace and OfferUp are full of listings with stationary bikes and weight racks that folks are looking to sell, and many gyms regularly sell used equipment. If going the latter route, Pamela Peeke, M.D., a board member of the American College of Sports Medicine, suggests asking the seller which vendor services the equipment and connecting with them to help maintain the machine after you’ve purchased it.



... or don’t use any equipment at all.

You don’t need much more than comfortable clothes and a pair of sneakers to get a good workout. Simply mixing exercises with regular walking or other movement can work. “My favorite body-weight exercise is a push-up,” Peeke says. “They can be done on the toes, the knees or even against a wall, and it doesn’t cost a dime.”

Get help from your employer. One in 5 employers offer a subsidy or reimbursement for gym membership to workers as part of their benefits package. Check with your HR department or visit your online benefits portal to take advantage of any such perks.

Track your moves. Most smartphones come with a preloaded app that measures how many steps you take every day, as well as other health information. Tracy Bonoffski, an exercise physiologist and registered dietitian at the University of North Carolina at Charlotte, suggests using that app or buying a cheap pedometer to clip to your belt to track your steps and motivate you to move more.

Windows and Patio Doors!

Take an Extra

BUY 1,
GET 1

40% OFF¹

AND

\$50 OFF EACH

WINDOW AND DOOR¹

AND

NO Money Down | NO Monthly Payments | NO Interest for 12 months¹

MINIMUM PURCHASE OF 4 - INTEREST ACCRUES FROM THE DATE OF PURCHASE BUT IS WAIVED IF PAID IN FULL WITHIN 12 MONTHS

★★★★★ 4.7 OUT OF 5 BASED ON 95,000+ REVIEWS

“My overall experience was great. I love the window, and from sales to scheduling, the experience was very good. The installers are highly skilled professionals and I would recommend Renewal by Andersen to all my contacts.”

LYNN F. | RENEWAL BY ANDERSEN CUSTOMER



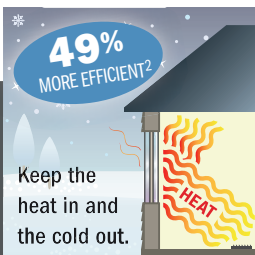
More 5-Star Reviews



Than Other Leading Full-Service Window Replacement Companies²

KEEP THE HEAT IN AND THE COLD AIR OUT!

Solving your window problems and having a comfortable home is easy and enjoyable when you choose Renewal by Andersen. Take advantage of this great offer to save money on your window project – and help save on high energy bills for years to come!



Offer Ends December 31

Call for your **FREE** consultation.

844-898-6858

Visit mywindowdeal.com or your local showroom.



RENEWAL
by **ANDERSEN**
FULL-SERVICE WINDOW & DOOR REPLACEMENT



¹DETAILS OF OFFER: Offer expires 12/31/2024. Not valid with other offers or prior purchases. Buy one (1) window or entry/patio door, get one (1) window or entry/patio door 40% off, and 12 months no money down, no monthly payments, no interest when you purchase four (4) or more windows or entry/patio doors between 12/6/2024 and 12/31/2024. 40% off windows and entry/patio doors are less than or equal to lowest cost window or entry/patio door in the order. Additional \$50 off each window or entry/patio door, minimum purchase of four (4) required, taken after initial discount(s), when you purchase by 12/31/2024. Subject to credit approval. 12-month Promo Period: while no payments are due, interest accrues but is waived if the loan is paid in full before the Promo Period expires. Any unpaid balance owed after the Promo Period, plus accrued interest, will be paid in installments based on the terms disclosed in the customer's loan agreement. Financing provided by various equal opportunity lenders. Savings comparison based on purchase of a single unit at list price. Available at participating locations and offer applies throughout the service area. See your local Renewal by Andersen location for details. License numbers available at renewalbyandersen.com/license. Some Renewal by Andersen locations are independently owned and operated. ²Values are based on comparison of Renewal by Andersen® double-hung window U-Factor to the U-Factor for clear dual-pane glass non-metal frame default values from the 2006, 2009, 2012, 2015, and 2018 International Energy Conservation Code "Glazed Fenestration" Default Tables. ³Reviews among leading national full-service window replacement companies. January 2024 Reputation.com. "Renewal by Andersen" and all other marks where denoted are trademarks of their respective owners. © 2024 Andersen Corporation. All rights reserved. RBA13700 ⁴Using U.S. and imported parts.

THE SANTA WHO SIGNS

Deaf educator Charles Graves turned a sad childhood memory into a joyous Christmas calling

BY ANDREA ATKINS

It all began with an awkward encounter. When he was 5, Charles Graves watched his siblings telling a department-store Santa what they wanted for Christmas. The children's excitement was obvious, and Graves could see the Santa's smile as he listened to each child's wishes. But when it was Graves's turn, the Santa just looked at him, paused, handed him a small gift, and moved on to the next child. "I was the only Deaf person in the room," recalls Graves, now 54, "and for the first time, I felt alone."

For years after that, Graves kept his distance from Santas. But in 2019, after the New Braunfels, Texas, resident grew a long, white beard, people began telling him, "You look just like Santa Claus!" One person who saw his photo on social media



and learned he was Deaf invited Graves to be Santa Claus at an event for Deaf children.

At first, he hesitated. But his wife, Kari, encouraged him to give it a try, suggesting he could make the experience more welcoming for the children than it had been for him. Nervously, Graves agreed to do the event, and he was hooked.

"Seeing their faces light up as they realized I understood them through American Sign Language was a joy I'll never forget," says Graves, who works as a night residential educator at the Texas School for the Deaf in Austin. "Their little hands flew so fast, sharing their wish lists

and asking questions like 'Is your beard real?' and 'Where are your reindeer?'" His answers—"Yes," and "Somewhere nearby!"—added to their excitement, he says.

Graves continued to make appearances, and at one event in Austin, he met Anthony Mowl, who has a Deaf child. Mowl is a creative professional, and together the two began working to bring Deaf Santa Claus to even more kids. They raised money so Graves could attend the International University of Santa Claus—where Santas learn the tricks of the trade—with ASL interpreters on hand to help him interact with teachers and other students. Lessons at Santa school included how to pose for photos

and how to respond when kids ask tricky questions such as, "Can you keep my parents from getting divorced?" (The answer is that Santa's magic is limited to toys.)

Now Graves works with companies that make it possible for him to embody Santa for children and families at events around the country. Not all of the children who use ASL are Deaf. Some have Deaf parents; others sign because of disabilities such as autism. But whatever they want to see him, Graves says he's honored to connect with each child in a way that feels natural for them. He knows he's making a core memory that may last their entire life. And for Deaf parents of hearing children, his conversation with a child may be the first time the parent is able to eavesdrop and find out what the child *really* wants for Christmas. "It's deeply moving," Graves says. "At the end of an event, when I return to my hotel, I sometimes find myself shedding a few happy tears."

Becoming Santa Claus is not an act for Graves, he says: It's a true part of who he is. "As Deaf Santa, I feel fully seen and accepted, and the children do too," he explains. "It's a reminder that each of us can embrace the magic [of the holiday season] in our own way, and be loved for exactly who we are." ■

Andrea Atkins is a writer in Rye, New York, whose work appears regularly in national publications.

Could You Ho Ho Handle It?

Anyone can put on a red suit, but to really become Kris Kringle takes care and effort. Leading Santa educators share these tips.

► **Feel the love:** Grumpy Santas don't cut it, says Santa Rick, aka Rick Rosenthal, who runs Northern Lights Santa Academy in Atlanta, the second-biggest Santa school in the nation. To rate as a Santa, you must love yourself and others.

► **Don't cut corners:** "Wear real black boots, not toppers; a real leather belt, not a vinyl one; and a real red suit, not a 'costume,'" counsels Santa Ed Taylor, who runs

the Worldwide Santa Claus Network.

► **Mind the beard:** If you have a full white beard, you're halfway there. Many Santas bleach, comb, and make regular salon visits to keep it silky soft. Some Santas use high-end "traditional beards" or "professional beards," which can cost \$1,500 or more.

► **Keep it tidy:** Little kids have keen vision, so make sure to trim any stray nose or ear hair. Avoid strong colognes as well.

► **Laugh for real:** "You don't want to say the syllables, 'Ho ho ho,'" says Santa Ed. "We want the ho hos to be part of your natural laugh." —A.A.

NORTH AMERICA'S #1 Selling Walk-In Tub

Advanced Air System—
Introducing **MicroSoothe!**

AARP.
Special
MEMBER OFFER



Financing available
with approved credit

LIFETIME
LIMITED WARRANTY



CSLB 1082165 NSCB 0082999 0083445 13VH1096000



ConsumerAffairs
AUTHORIZED PARTNER

Scan me ▼



The best walk-in tub just got better with breakthrough technology! *Presenting the all new Safe Step Walk-In Tub featuring MicroSoothe.* An air system so revolutionary, it oxygenates, softens and exfoliates skin, turning your bath into a spa-like experience. Constructed and built right here in America for safety and durability from the ground up, and with more standard features than any other tub.

- ✓ Heated seat providing warmth from beginning to end
 - ✓ Carefully engineered hydro-massage jets strategically placed to target sore muscles and joints
 - ✓ High-quality tub complete with a comprehensive lifetime warranty on the entire tub
 - ✓ Top-of-the-line installation and service, all included at one low, affordable price
- You'll agree – there just isn't a better, more affordable walk-in tub on the market.

CALL TODAY AND RECEIVE A
FREE SHOWER PACKAGE
PLUS \$2000 OFF*
FOR A LIMITED TIME ONLY
Call Toll-Free 1-800-381-1981

 **safestep**
www.SafeStepBathing.com

For your **FREE** information kit
and our **Senior Discounts**,
Call Today Toll-Free

1-800-381-1981

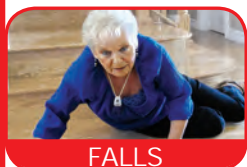
*With purchase of a new Safe Step Walk-In Tub. Not applicable with any previous walk-in tub purchase. Offer available while supplies last. No cash value. Must present offer at time of purchase. Cannot be combined with any other offer. Market restrictions may apply. Offer available in select markets only.

SAVING A LIFE EVERY 11 MINUTES!*

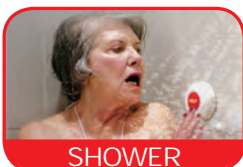
I'm never alone.



Life Alert[®]
is always here for me,
even when I'm out of my home.



FALLS



SHOWER



INTRUSION



ON-THE-GO

Get **HELP** fast, 24/7,
anywhere with
Life Alert[®]

FOR A **FREE** BROCHURE CALL:
800-401-0083

Batteries NEVER need charging.**

FREE! GIFT
when you order!

*/I/H \$/H/GH, QHV D /IH VDYHG DV ZKHQ D VXEVFILEHU KDV DO
DFWDDHPHUUHQF, ZKHQ KRPH DIRQH IV XODEH IR JHWR IKH SKROH
IRU KHIS DFIYDIW IKH VVIHP DOG /IH \$/H/GH GVSDFKHV KHIS
%DWHUHV QHYHU QHHG FKDUJQJ DOG DWHXS IR \HDIU

Q&A Seth & Lauren Rogen

“IT WAS SCARY AND UNNERVING, AND I FELT SO ALONE.”

—ACTORS/FILMMAKERS **SETH ROGEN**, 42, AND **LAUREN MILLER ROGEN**, 43, HAVE PRODUCED A SHORT FILM DOCUMENTING LAUREN'S LATE MOTHER'S STRUGGLES WITH EARLY-ONSET ALZHEIMER'S DISEASE

How did this documentary come about?

Lauren: My mom's condition really advanced in 2008, when suddenly I had a [smartphone] camera with me. She was slamming doors and screaming at nothing. It was this mind-blowing moment of "This person is so far from who my mom was." It was scary and unnerving, and I felt so alone. And I just was like, "I've got to film this." If people knew that this was the reality, it wouldn't be whispered about. Everyone would be taking action.

Seth, do you think that, because you work in comedy, when you talk about such a serious matter, people will take more notice?

Seth: Yeah, I think people probably are confused at first that I'm speaking about this in any way, shape or form. But I also think the type of comedy I've done and the type of movies I've made have been based on my real life and the things I'm experiencing. We made a movie, *50/50*, about my 25-year-old horny friend having cancer that he survived.

Lauren, your mom didn't want others to know about her disease while she was alive. Why not?

Lauren: I'd say it's society's fault that my mom wanted to keep it a secret. She had



seen both of her parents go through it, and she was diagnosed only four years after my grandmother passed away. I can only imagine how terrifying that was for her. She wanted to maintain her independence as much as she could, until she couldn't. I understand why she wanted to keep it a secret, but that doesn't mean it wasn't really hard for me to keep it a secret.

Seth, what was it like dating someone who was dealing with such a huge emotional issue?

Seth: Honestly, I had never been in a serious relationship of any type before, so I had nothing to compare it against. I felt very bad for her. I could support her and love her, but I couldn't actually untangle how to address any of these problems. I implored Lauren to go to therapy. Some people come from families where they don't like to delve deep. My family can't wait to indulge in the emotional darkness.

Lauren: I wasn't like "No, I won't go to ther-

► **WATCH TAKING CARE** AARP members can watch this 38-minute documentary for free through Jan. 6 at aarp.org/MembersEditionBUL. It will also be on Amazon, iTunes, Google Play, Fuse and Fuse+ in January. Learn more at takingcarefilm.com. The film was produced in conjunction with Hilarity for Charity, BrightFocus Foundation and AARP's Brain Health Action.



apy.” I was like, “I feel terrible. I’ll do anything to feel better.”

What have you learned about being a caregiver from seeing Lauren’s dad do it?

Seth: Because of how hard it is, we were like, “This will kill him. He will drop dead trying to lift Lauren’s mother from one chair to another one day.”

Lauren: We were like, “This is not sustainable. You’ve got to move to California [from Florida] and we can be close.” And that’s what they did.

In the documentary, your dad is taking your mom home from your wedding, and she starts yelling at him when they get off the plane. It just seems like, What do you do?

Lauren: Life seems to be highs and lows. And that was that weekend. I truly hate that that happened and that’s part of my dad’s memory of our wedding weekend. But that’s life, and we’ve turned a lot of that pain into good. That was a learning experience, and then we moved on.

How many movie paychecks did it cost to care for someone with Alzheimer’s?

Seth: It depends which movie—either several, or one fraction of one. It’s hundreds of thousands of dollars a year to give someone good, 24-hour-a-day in-home care. And it’s not giving you anything other than some slight sense of normalcy. It’s not like you’re working toward a cure. It’s not treatment.

Lauren: Hopefully, as time goes on, our country will understand how to support caregivers. You should be able to make a choice of how you care for your loved one, whether in your home or in one that is professionally run.

Lauren, when you were rewatching some of these moments with your mother, what did you learn about yourself?

Lauren: There are times I can watch the film, and it’s like, “Oh this is a powerful documentary with a lot of information.” And there are other times I watch it and I’m like, “This was the darkest time in my life.” Seeing my mom and what this disease did to her is always imprinted on my mind. But like any type of grief, it’s more present sometimes and less other times. —*Interview by Joel Stein*

A Time of Porpoise

A memorable beach moment: You’re basking in the warm sun, toes in the sand, letting the gentle turn of the foam-capped waves lull you into a state of complete relaxation. As your eyes scan the endless horizon of blue on blue, you’re rewarded with a pod of dolphins making their way across the sea.

There’s no denying their signature shape as they leap from the water. If you don’t see anything else extraordinary the rest of day, you can take solace knowing you’ve witnessed one of nature’s most playful and human-like creatures in their natural habitat.

Why not re-create that special moment with our *Balinese Dolphin Pendant*? We’ve captured two dolphins mid-jump in sterling silver crafted in the Balinese style. Tucked between these beloved sea mammals is a full carat of shimmering blue topaz. Made by some of Indonesia’s finest artisans, this pendant is an absolute steal at **JUST \$29!** That’s what we call our **Stauer IMPOSSIBLE PRICE!**

Nothing captures the shimmering color of the ocean in the midday sun like blue topaz. With its sparkling, clear blue color and high reflective index, blue topaz is one of the world’s top-selling gemstones. The Gemological Institute of America lauds topaz for its hardness, noting that blue topaz is known for its intense color that’s better than aquamarine. With this special price, you can score quite the catch.

Satisfaction guaranteed or your money back. Enjoy the Balinese Dolphin Pendant for 30 days. If it doesn’t pass the test swimmingly, send it back for a full refund of the item price.

Limited reserves. This pendant is already one of our best sellers this year. A full carat of genuine blue topaz set in .925 sterling silver for this price is as rare as a dolphin sighting. We cannot guarantee availability for long. Call today! This offer is limited to the first 1,900 responders to this ad!

Jewelry Specifications:

- Made in Indonesia
- Blue topaz and .925 sterling silver

Balinese Dolphin Pendant (1 carat)

~~-\$299~~ \$29* + S&P **Save \$270**

**Special price only for customers using the offer code.*



Chain sold separately.

ONE CARAT OF SHIMMERING
BLUE TOPAZ SET IN STERLING
SILVER FOR ONLY \$29

1-800-333-2045

Your Insider Offer Code: DNP270-01

What Stauer Clients Are
Saying About Our Topaz



“Just lovely! Would recommend it as a purchase. Thank you STAUER.” — Mary L.

Stauer, 14091 Southcross Drive W., Dept. DNP270-01, Burnsville, MN 55337 www.stauer.com

Stauer | AFFORD THE EXTRAORDINARY®

20 WINS IN 2024

As a heated election loomed, AARP helped educate voters while continuing to focus on the needs of Americans 50-plus, working every day to help improve your lives. Here are just a few of the things we accomplished in 2024 that we hope make you proud to be part of the AARP family.



1 Our **election guides for every U.S. state** and territory helped you know when and where to vote.



2 AARP fought hard for the **first minimum staffing levels** for nursing homes that receive Medicare and Medicaid funds.

3 **Wish of a Lifetime** from AARP helped **nearly 300 older adults fulfill their long-deferred dreams.**



4 AARP **successfully fought against** a budget bill provision that would have established a "fast-track" commission to explore Social Security and Medicare cuts.

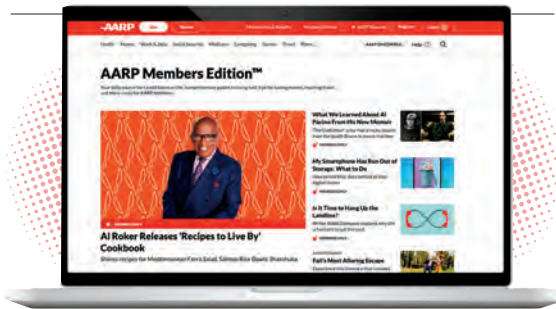


5 **AARP Rewards** users have saved over **\$30 million** this year alone.

6 We supported 500,000 family caregivers through the **211 Caregiver Outreach Program** from AARP.

7 AARP state and local teams connected more than **1.3 million people** to over 10,000 fun and informative live and online events.

8 Our **Fraud Watch Network Helpline** volunteers assisted an average of 500 people daily with scam-related issues.



9 A new **Members Edition** digital site with exclusive content launched July 1, with nearly **2 million visits** from members in its 1st month.

10 AARP Foundation Tax-Aide delivered **\$623 million in refunds** and credits to people 50-plus with low incomes.



11 The **award-winning publications** AARP *The Magazine* and the *AARP Bulletin* remain the two most-read periodicals in the U.S.



18 AARP's **Movies for Grownups** held more than 450 free in-person movie screenings across the country.

12 Older adults participated in **Senior Planet's** classes and programs more than 600,000 times.

13 Award-winning videos produced by **AARP Studios** were viewed more than **187 million** times on Facebook, YouTube and elsewhere.

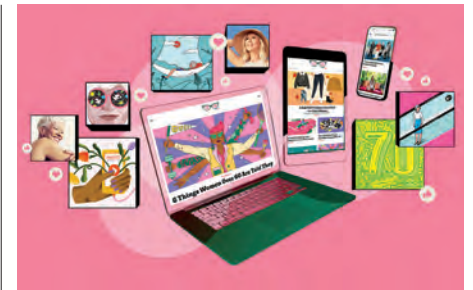


19 An AARP-backed rule will make sure **financial advisers act in your best interest** when giving retirement advice.



14 AARP's sponsorship of the **Rolling Stones' 17-city North American tour** helped highlight the positive effects of music on the brain.

20 The **"Veterans and Military Families Home Modification Benefits Guide"** was viewed by more than 66,000 visitors.



15 **The Ethel Circle**, a closed Facebook group where women connect, doubled in size to nearly 90,000.

16 **AARP Foundation** worked with nearly **28,000 volunteers** nationwide and 68 community organizations to reduce poverty among people over 50.

17 Membership in **The Girlfriend Book Club**, where women are united by a love of all things literary, reached nearly 100,000.

SPOTLIGHT VIRGINIA

COMMUNITY IS KEY FOR AWARDEE

Maudie Scott's view of what constitutes a community—its scars, attributes and potential—started taking shape when, at age 10, she joined her sharecropper parents in harvesting South Carolina tobacco. The field owner's children, who were white, also gathered leaves during the fall harvest.

"We didn't go home together, but we worked together," says Scott, 82, a retired schoolteacher who lives in Amelia Court House, southwest of Richmond. "You had to have some cooperation going on. Otherwise, you weren't going to make any progress."

Community, cooperation and progress have been through lines in Scott's life. This year, she won AARP Virginia's Andrus Award for Community Service, the group's top state honor given to an individual 50-plus who makes a significant impact on the community through volunteer work.

Scott's community service

runs the gamut—from chairing the Amelia County Chamber of Commerce's board to serving as treasurer for the local farmers market to helping AARP advocate for its legislative agenda in Richmond.

"She is a person that makes things happen," Patricia Jones Scott, of Mechanicsville, said of Scott in nominating her for the award. "She is an organizer, problem solver, and inspiration to all."

Among other volunteering, Maudie Scott helped persuade state lawmakers to expand the role of nurse practitioners in providing patient care—a critical win amid health care workforce shortages. "It just bothers me to see people struggle," she says. "They have a right to dignity."

Joyce Williams, AARP Virginia's volunteer state president, says Scott's career was focused on helping children. "Now, in her retirement, she devotes herself to serving the older population," she says. —*Katti Gray*

NORTH CAROLINA

Enhancing livability Nine entities across the Tar Heel State received AARP Community Challenge grants in 2024 for quick-action projects to help make communities more livable.

Senior Resources of Guilford—a nonprofit that aims to enhance independence and quality of life for older adults—secured a \$2,500 grant to help pay for a walk audit in the city of High Point, southwest of Greensboro.

Bob Gerken, the group's aging-in-place coordinator, says the audit will help identify pedestrian safety issues in a disadvantaged neighborhood of High Point. He says about 30 percent of the neighborhood's residents do not have access to a vehicle.

Gerken hopes the audit will spark changes that improve walkability in the community. He notes, for example, that there's a "wonderful little neighborhood park," but "it's very difficult for the people to get there safely" because of uneven concrete and other issues.

Among other grantees in the state this year:

► Jones County Community Hope was awarded \$11,000 to help Trenton residents gain digital literacy skills and access to technology.

► The city of Salisbury received \$2,023 to expand bike parking at Rowan Helping Ministries, which serves individuals experiencing homelessness.

► The city of Hendersonville received \$15,000 to add new bike racks, bike repair stations and shared-lane markings throughout downtown.

DELAWARE

Curbing scams A new state law that took effect in September is aimed at educating Delaware consumers about gift card scams.

The law, sponsored by state Rep. Larry Lambert (D-Claymont) and backed by AARP, requires retailers that sell third-party gift cards to display notices alerting consumers to potential scams involving such cards. Americans reported losing nearly \$217 million to gift card-related fraud in 2023, according to the Federal Trade Commission.

"Consumer awareness is the best prevention for this type of scam," says Kim Wharton, AARP Delaware's lead fraud staffer.

Some common tactics include thieves posing as tech support or government workers and then telling people they need to pay a fee via gift cards. "Anyone who tells you to pay with a gift card is a scammer," the FTC warns. Learn more at ftc.gov/giftcards. —*KG*

EVENTS & ACTIVITIES AROUND THE REGION

For more information: local.aarp.org.



DELAWARE
Join AARP Delaware's **volunteer advocacy team**. Meetings are on Zoom or in Dover during the legislative session. See states.aarp.org/delaware/first-state-action.



DISTRICT OF COLUMBIA
AARP Foundation Tax-Aide needs volunteers to help D.C. residents file their taxes. Training is provided. Go to aarpfoundation.org/taxaidevolunteer.



NORTH CAROLINA
Check out AARP's library of **fraud watch tips** before the holidays. Find the videos at states.aarp.org/north-carolina/fraud-watch-minutes.



WEST VIRGINIA
Do your research before **donating to charities** by checking the West Virginia Secretary of State's database of licensed charities at erls.wvsos.gov.



ALL STATES
Curious about **electric vehicles and hybrids**? Join a free workshop that covers buying, driving, charging, road tripping and other topics. Visit aarp.org/EV3 for details.



LIVE EVERY BENEFIT TO THE



Your AARP membership makes life more fun and affordable. Explore all the benefits that help you and your family live your best life.

HEALTH INSURANCE & WELLNESS

INSURANCE

- AARP® Dental Insurance Plan administered by Delta Dental Insurance Company
- AARP Long-Term Care Options from New York Life
- AARP® Vision Plans from VSP

MEDICARE ELIGIBLE

- AARP® Medicare Advantage from UnitedHealthcare®
- AARP Medicare Enrollment™ Guide
- AARP Medicare Resource Center
- AARP® Medicare Rx Plans from UnitedHealthcare®
- AARP® Medicare Supplement from UnitedHealthcare®
- Oak Street Health Primary Care

WELLNESS

- AARP Fitness Center

- AARP® Health Savings Account offered by Optum Financial®
- AARP Hearing Center
- AARP® Hearing Solutions™ provided by UnitedHealthcare® Hearing
- AARP® Personalized Nutrition **NEW**
- AARP® Physical Therapy At Home™ by Luna
- AARP® Prescription Discounts provided by Optum Rx®
- AARP® Staying Sharp®
- BMI Calculator
- Calm Sleep, Meditation & Relaxation App
- Hero® Smart Pill Dispenser
- LensCrafters
- Target Optical
- The National Hearing Test

TECHNOLOGY & WIRELESS

- AARP Perks™ Browser Extension
- AARP Personal Technology Resource Center
- AARP Tech Guides
- AT&T
- Consumer Cellular
- GrandPad, Powered by Consumer Cellular
- LifeLock™ by Norton
- Norton™ 360
- Norton Ultimate Help Desk
- The UPS Store® Online Printing Services

GAS & AUTO SERVICES

- AARP Driver Safety: AARP Smart Driver™ Course, CarFit™, Smart DriverTEK™, We Need to Talk
- AARP SafeTrip™ App
- Allstate Roadside
- Exxon™ Mobil™
- Valvoline

ADVOCACY

- Government Advocacy
- Legal Advocacy

TRAVEL

TRAVEL PLANNING

- AARP Travel Center Powered by Expedia
- AARP Travel Site
- Medjet Travel Protection
- RushMyPassport

CAR RENTALS

- Avis
- Budget
- Payless® Car Rental
- Zipcar Car Sharing

FLIGHTS, CRUISES, RAIL & TOURS

- British Airways
- Collette
- Collette Spotlights
- Explorations by Collette

- Grand European Travel
- Holland America Line
- HX: Hurtigruten Expeditions
- Vacations By Rail

HOTELS & RESORTS

- All Resort Store
- Best Western Hotels & Resorts
- Choice Hotels
- Extra Holidays
- Hilton Hotels & Resorts
- Karisma Hotels & Resorts
- Motel 6 and Studio 6
- Preferred Hotels & Resorts
- Radisson by Choice
- Red Roof
- Wyndham Hotels & Resorts

MAGAZINES & RESOURCES

- AARP Bookstore
- AARP Bulletin
- AARP Members Edition™ **NEW**
- AARP Rewards
- AARP The Magazine

FAMILY CAREGIVING

- AARP Family Caregiving
- AARP Family Caregiving Guides
- AARP Care to Talk?™ Conversation Cards
- Alexa Emergency Assist from Amazon
- CareLinx In-Home Care
- IRIS Ally Medical Alert Device from Consumer Cellular **NEW**
- Lifeline Medical Alert Service
- Long-Term Care Calculator

COMMUNITY

EVENTS

- In-Person and Online Learning through AARP Programs
- AARP Near You

VOLUNTEERING

- AARP Driver Safety

- AARP Foundation
- AARP Foundation Experience Corps
- AARP Foundation Tax-Aide
- AARP State Offices
- Create the Good

FULLEST

INSURANCE

VEHICLE INSURANCE

- AARP® Auto Insurance Program from The Hartford
- AARP® Motorcycle Insurance Program from Foremost®
- ATV, Golf Cart & Snowmobile Insurance from The Hartford
- Boat & Personal Watercraft Insurance from The Hartford
- Collectible Vehicle Insurance from The Hartford
- Recreational Vehicle Insurance from The Hartford

LIFE INSURANCE

- AARP Guaranteed Acceptance Life Insurance from New York Life

- AARP Life Insurance Options from New York Life
- AARP Permanent Life Insurance from New York Life
- AARP Term Life Insurance from New York Life

PET INSURANCE

- Fetch Pet Insurance

PROPERTY INSURANCE

- AARP® Homeowners Insurance Program from The Hartford
- AARP® Mobile Home Insurance Program from Foremost®
- Renters Insurance from The Hartford

WORK & FINANCES

BANKING & INVESTMENTS

- AARP® Annuity Marketplace powered by Blueprint Income
- AARP® Essential Rewards Mastercard® from Barclays
- AARP® Travel Rewards Mastercard® from Barclays

FINANCIAL PLANNING

- AARP Interview an Advisor™ Tool
- AARP Money Map™
- Online Money Tools
- Savi Student Loan Repayment Tool
- Trust & Will Estate Planning

FRAUD PREVENTION

- AARP Fraud Watch Network™
- AARP Fraud Watch Network™ Helpline
- AARP Fraud Watch Network™ Scam-Tracking Map
- Fraud Resource Center

RETIREMENT

- AARP Retirement Calculator
- AARP Social Security Resource Center
- Retirement Resources
- Social Security Calculator

WORK & JOBS

- AARP Job Board
- AARP Skills Builder for Work™

HOME & REAL ESTATE

- AARP Foundation Local Assistance Directory
- AARP® Real Estate Benefits by Anywhere

- American Home Shield
- ADT™ Home Security
- Budget Truck Rental
- Home Resource Center

ENTERTAINMENT

- AARP Theater
- AARP Virtual Community Center
- Ancestry
- Free Online Games
- Movies for Grownups
- Paramount+
- TV for Grownups

Find savings on tickets for *DISNEYLAND*® Resort, *WALT DISNEY WORLD*® Resort, Universal Orlando Resort and Universal Studios Hollywood and more.



RESTAURANTS

- Auntie Anne's
- Bonefish Grill®
- Bubba Gump Shrimp Co.®
- Carrabba's Italian Grill®
- Chart House®
- Cinnabon
- Denny's
- Jamba
- Joe's Crab Shack®
- Landry's Seafood®
- McAlister's Deli
- McCormick & Schmick's®
- Moe's Southwest Grill
- Outback Steakhouse®
- Rainforest Cafe®
- Saltgrass Steak House®
- Schlotzsky's
- The Oceanaire® Seafood Room

SHOPPING & GROCERIES

- FTD Flowers & Gifts
- Naked Wines
- Proflowers
- Silver Cuisine™ by bistroMD
- The UPS Store® Shipping Services
- Walmart+



Explore everything membership offers, including benefits near you!
Scan or visit aarp.org/benefitsnearby

AARP membership is not required for all benefits. AARP is a nonprofit, nonpartisan organization that makes available a wide variety of benefits to its members. Commercial-type member benefits are provided by third parties, not by AARP or its affiliates. Those providers pay a royalty fee to AARP for the use of AARP intellectual property. Amounts paid are used for the general purposes of AARP. Some offers are subject to change and may have restrictions or may expire. The offers are current as of 10/4/2024. For the most up-to-date information, visit aarp.org/benefitsnearby. Please contact the provider directly for details.



MAKE A BIG IMPACT ON SENIOR POVERTY

Use your donor advised fund to help seniors in need

More than 39 million older adults do not have enough money to make ends meet. That's 1 in 3 seniors who simply can't afford to pay for utilities, rent, medication, and food.

Making a grant through your donor advised fund to AARP Foundation, an AARP charitable affiliate, is an easy, fast, and convenient way to make a difference for struggling seniors.

For more information, please visit our website at aarpfoundation.org/DAF

AARP Foundation
For a future without senior poverty.

FREE AARP MEMBERS EDITION ONLINE

Your daily source for tips on living well, saving money, exclusive games and more—only for AARP members

ASK DR. ADAM > A top internist and cardiologist answers your medical questions.

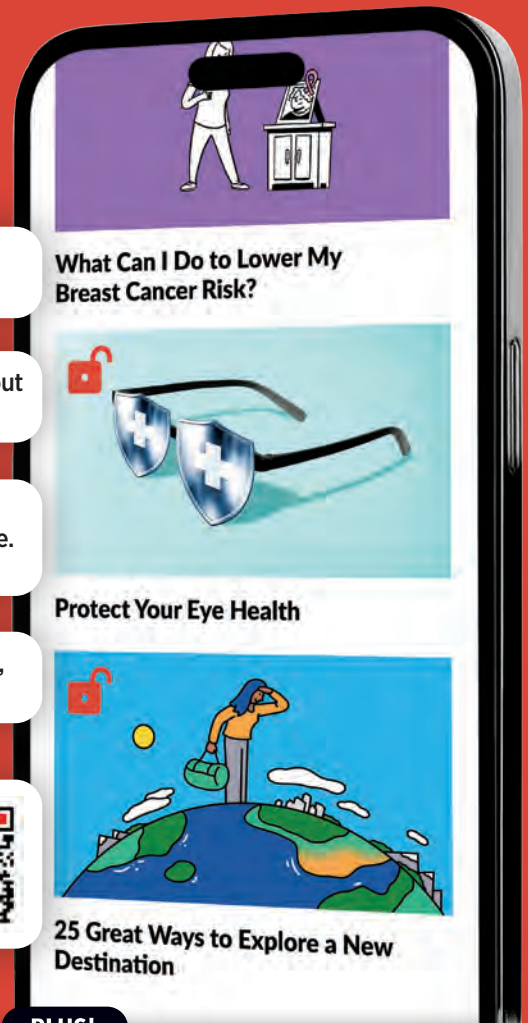
IN THE MOOD > We tackle your questions about sex and relationships. No question is taboo.

SMART GUIDES > How to sleep better, make smart money moves, travel like a pro and more. Our guides help make life easier.

25 GREAT WAYS TO ... > Flatten your stomach, cut grocery bills, deal with burnout and more.

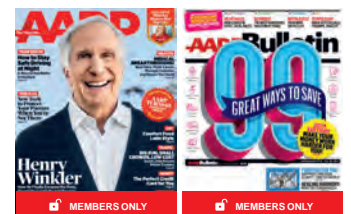
START HERE

Free, just for you, only online. Scan this code with your phone camera or visit aarp.org/MembersEditionBUL



PLUS!

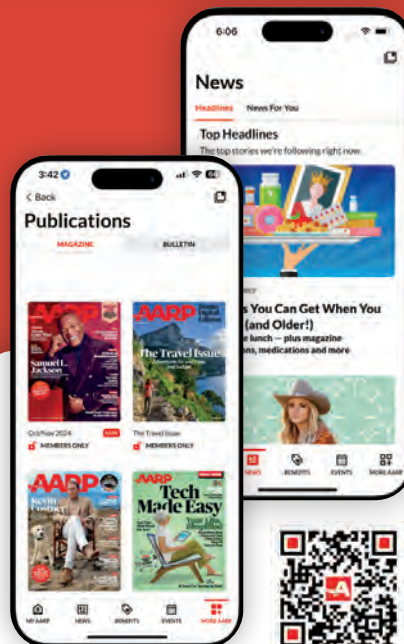
READ ONLINE
View current and past issues of *AARP The Magazine* and *AARP Bulletin*



DON'T MISS

ACT NOW TO CONTINUE ACCESS TO MOBILE APP PUBLICATIONS

We have a new home. The award-winning *AARP The Magazine* and *AARP Bulletin*, plus our newsletters, have moved to the AARP Now app. Aim your device's camera at this code, click on the link and follow the instructions. Visit MORE AARP tab to Customize Your Navigation with one-click access to America's largest publications.



Medicare Made Easy

BY ANN KAYRISH

My latest mammogram was clear, but the mammogram report suggested I talk to my doctor about more tests like an ultrasound or MRI because of my dense breast tissue. Will Medicare pay for these extra tests?

Medicare Part B covers annual screening mammograms at 100 percent with no deductible for women age 40 and older, even if they have no symptoms. But Medicare does not cover ultrasounds or magnetic resonance imaging (MRI) tests used only for screening purposes without any symptoms or history of breast cancer. You can expect to pay for those yourself.

If your doctor says an ultrasound or MRI is medically necessary to check a symptom or abnormal finding, Medicare will cover 80 percent of the cost (after you've met your Part B deductible) and you will pay the remaining 20 percent. If you have Medicare Advantage, your costs might be different, so check your plan.

A new U.S. Food and Drug Administration

rule now requires mammogram providers to include information on breast density in their reports to patients because it can affect the accuracy of mammogram results.

I just became eligible for Medicare and tried to sign up online at ssa.gov, but it says I need to create an account. Is this new?

Yes, this is a new step put in place by the Social Security Administration to make their website more secure. To sign up for Medicare, or to use other services like checking your earnings or applying for retirement benefits, you now need to create a my Social Security account using ID.me or Login.gov, which are services that help verify your identity. If you created a my Social Security account on or after September 18, 2021, you don't need to do anything. If your account was created before then, you'll need to make a new one. Not everyone wants to do this, so you can still call Social Security at 800-772-1213 (TTY 800-325-0778), Monday through Friday, from 8 a.m. to 7 p.m., to schedule a video or in-person appointment to enroll in Medicare. Be sure to call at least three months before you want your Medicare to begin, as it may take several weeks to get an appointment.

**MEDICARE
HOTLINE:**
1-800-Medicare
(1-800-633-4227)

**MEDICARE
ONLINE:**
medicare.gov

My doctor told me I'm prediabetic. Does Medicare offer any programs to help prevent or delay the onset of type 2 diabetes?

It offers the Medicare Diabetes Prevention Program (MDPP) for people who are at risk for type 2 diabetes. The program is usually conducted in a group setting and works to prevent type 2 diabetes by focusing on healthy eating, exercise and weight loss. It includes up to 22 sessions over a year, which you can attend in person or online. An MDPP course is available to Medicare Part B enrollees only once in their lifetime. You don't need a doctor's referral to join, and it's free for people with Part B. If you are enrolled in a Medicare Advantage plan, check to find an in-network program. MDPP suppliers can be a doctor's office, health center or other entity, such as a community center or faith-based organization. You can find local Medicare-certified MDPP services on Medicare's map of MDPP suppliers. ■

Ann Kayrish has worked as a Medicare counselor with the State Health Insurance Assistance Program and as the Medicare expert at the National Center for Benefits Outreach and Enrollment at the National Council on Aging. Send your questions about Medicare to medicare@aarpp.org.

AARP Foundation[®]
For a future without senior poverty.



“I was able to exhale for the first time in years.”

At 61, Deidre Champion struggled to land a job. She couldn't afford rent and was living with friends. Then she found AARP Foundation's free Digital Skills Ready@50+™ trainings and learned vital tech skills that led to a great job and her own apartment. We're helping older adults like Deidre breathe easier by building economic opportunity.



Find out more at
aarppfoundation.org/digital-skills

Readers Respond

THE CANDIDATES

I really appreciated the October cover story ["Where They Stand"]. What I feel would be more helpful is a fact-check on each of the candidates' claims. At the end of the day, they can make all the claims they want about accomplishments and stands on the issues, but there is so much evidence to support (or not) their claims. As a voter and AARP member, I know I would find it more useful to help me understand when a candidate is just "politicking" and when their statements are actually based in truth.

SCOTT FELION
WICHITA FALLS, TEXAS

Thanks for publishing the candidates' responses to your questions. But I am very disappointed that you didn't mention climate change—the most important issue of our time.

KATHLEEN FLYNN
ARVADA, COLORADO

SEEING CLEARLY

The article by Peter Perl ["The Hidden Dangers of Progressive Lenses," October] is well-written and contained relevant and valuable information for preventing falls in the senior population. Thanks. I am 75 and have worn progressive lens for many years. Recently I have noticed how my vision is not clear when I am walking down stairs and exercising. Now I know why!

KAREN BEVERLEY
DAYTON, OHIO

➤ We look forward to hearing from you. Write to: *Bulletin* Editor, Dept. RF, 601 E St. NW, Washington, DC 20049, or email bulletin@aarp.org. Please include your address and phone number.



SHOPPERS' DEALS AND DESTINATIONS

We've Found the Most Beautiful Endangered Species

A nearly \$400 value for **JUST \$29!**

Jewelry Specifications:

- Enamel with Austrian crystal. Yellow gold finish
- Pendant: 1 1/2" W x 1 1/4" H. Chain: 18" + 2", lobster clasp.
- Earrings: 1 1/4" L, french wire

Dragonfly Nouvelle Collection

A. Necklace ~~-\$199~~ \$29* + S&P
Save \$170

B. Earrings ~~-\$199~~ **FREE**
with purchase of Dragonfly Nouvelle Necklace

**Special price only for customers using the offer code.*

1-800-333-2045

Your Insider Offer Code: DFC274-01

Stauer, 14091 Southcross Drive W.
Dept. DFC274-01, Burnsville, MN 55337 www.stauer.com



FREE!
A \$199 value!

Stauer® | AFFORD THE EXTRAORDINARY®

TV·EARS®
A Better Way to hearTV™



Voice Clarifying TV Headset™ No more loud TV!

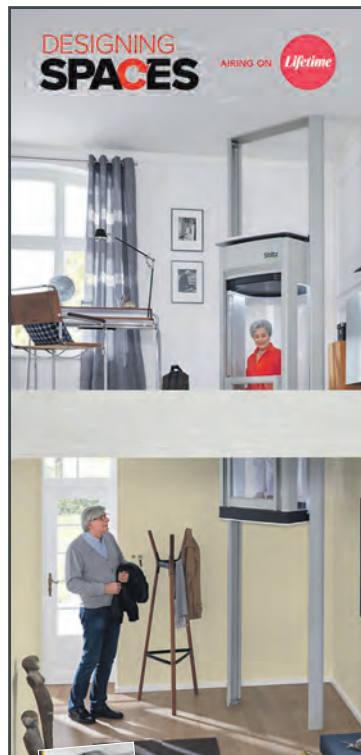
Over 2.5 million satisfied customers hearing TV better since 1998

TV·Ears Original™

~~\$119.95~~
SPECIAL OFFER NOW \$69.95

Use promo code 36515
30-day risk free trial

For fastest service, call toll-free
1-800-218-0527
www.tvears.com



Choose a **homelift**, not a **stairlift**

Stay in the home you love with a Stiltz Homelift.

- Affordable
- Small Footprint
- Full Safety Features
- Clean, Quiet Operation
- Low Power Consumption
- Freestanding Design
- Wheelchair Accessible
- Carry Laundry or Pets
- Fast Installation
- Full Warranty



AARP Special MEMBER OFFER
\$750 OFF
New installations

Offer ends 2/28/25



For a **FREE BROCHURE** or no obligation home visit
Call 1-800-474-1022
or visit www.StiltzLifts.com

Stiltz™
Homelifts

MOVE ASIDE

FOR TOMORROW'S
INDIGENOUS GRADUATES.
COLLEGEFUND.ORG

AMERICAN
INDIAN
COLLEGE
FUND

SHOPPERS' DEALS AND DESTINATIONS

STAY SAFE IN THE HOME YOU LOVE



DID YOU KNOW?

- ✓ 1 in 4 seniors will fall this year.*
- ✓ Most falls happen on the stairs.
- ✓ Acorn Stairlifts has the best solution to stay safe on the stairs.

Scan for more information:



GET \$250 OFF YOUR PURCHASE OF AN ACORN STAIRLIFT!**

PLUS, RECEIVE A FREE STAIRLIFT BUYING GUIDE & DVD JUST FOR CALLING!
1-866-235-3295

*According to the CDC. **Not valid on previous purchases. Not valid with any other offers or discounts. Not valid on refurbished models. Only valid towards purchase of a NEW Acorn Stairlift directly from the manufacturer. \$250 discount will be applied to new orders. Please mention this ad when calling. AZ ROC 278722, CA 942619, MN LC670698, OK 50110, OR CCB 198506, RI 88, WA ACORNS18940B, WV WV049654, MA HIC169936, NJ 13VH07752300, PA PA101967, CT ELV 0425003-R5, AK 134057



3 Scarce, Seldom-Seen Coins – ONLY \$4.95!

- Own 3 classic coins long vanished from circulation!
- Beloved American designs • FREE Shipping • FREE Gift

You'll also receive a handpicked trial selection of fascinating coins from our No-Obligation Coins-on-Approval Service, from which you may purchase any or none of the coins – return balance within 15 days – with option to cancel at any time.

Due to fluctuations in the coin market, prices and limits are subject to change.

Mail Coupon Today! For Faster Service
Visit: LittletonCoin.com/Respond

Offer Code: 36B400

Special Offer for New Customers Only

YES! Please send me the following:

QTY	DESCRIPTION	PRICE	TOTAL
	3-Coin Collector's Set (limit 4)	\$4.95	
	Display Folder	\$4.95	
1	Wheat Ears Cent	FREE	
	Shipping	FREE	
	Sales Tax	FREE	
	TOTAL \$		

Method of payment: Check VISA MasterCard American Express Discover

Card No. _____ Exp. Date ____/____/____

Name _____

Address _____ Apt# _____

City _____ State _____ Zip _____

E-Mail _____

Mail to: Littleton Coin Co., **Offer Code: 36B400**
1309 Mt. Eustis Road, Littleton NH 03561-3737

Join **Best Friends** and help save the lives of dogs and cats in shelters.

SAVE THEM ALL

bestfriends.org/arp

NEW HOMES FROM THE \$100's

IN BEAUTIFUL SOUTHWEST **FLORIDA**

- ★ IMMEDIATE OCCUPANCY
- ★ ACTIVE 55+ COMMUNITY

844.935.0264

THEPRESERVEFLORIDA.COM

Enjoy the ease of **Showering Safely**

So you can stay in the home you love!

AARP Special MEMBER OFFER

Introducing the **ALL NEW Walk-In Shower!**

Call today and receive exclusive savings of up to **\$1250 OFF** FOR A LIMITED TIME ONLY

Call Toll-Free 1-800-699-4414

For your FREE information kit and our Senior Discounts, Call Today Toll-Free

1-800-699-4414

CSLB 1082165 NSCB 0082989 0083445 13VH11096000

FINANCING AVAILABLE WITH APPROVED CREDIT

M.A.D.S. IN TENNESSEE

BBB ACCREDITED BUSINESS

LIFETIME LIMITED WARRANTY

With purchase of a new Safe Step Walk-In Tub. Not applicable with any previous walk-in tub purchase. Offer available while supplies last. No cash value. Must present offer at time of purchase. Cannot be combined with any other offer. Market restrictions may apply. Offer available in select markets only.

SAVING A LIFE* EVERY 11 MINUTES!

HELP!

I've fallen and I can't get up![®]

Get **HELP** fast, 24/7, anywhere.

- FREE Ground Shipping***
- FREE Use of Equipment
- FREE Gift with order

Life Alert FREE brochure: **1-800-400-0083**

*A life saved is when a subscriber has an emergency home alone, is not able to reach a phone, activates the system, and Life Alert dispatches help. ** Batteries last up to 10 years. ***Free Ground Shipping thru Continental US.

©2024 LCC, Inc.

Witty & Wise

Spend money on equipment you won't use



PLEASE HOLD FOR THE NEXT AVAILABLE AGENT

Do more wait training



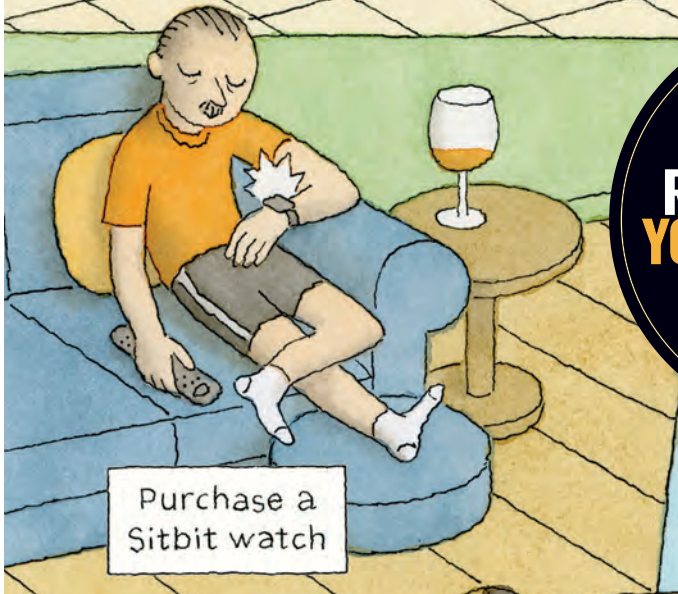
Enroll in a HIIT* class
*High-Intensity Interval Texting



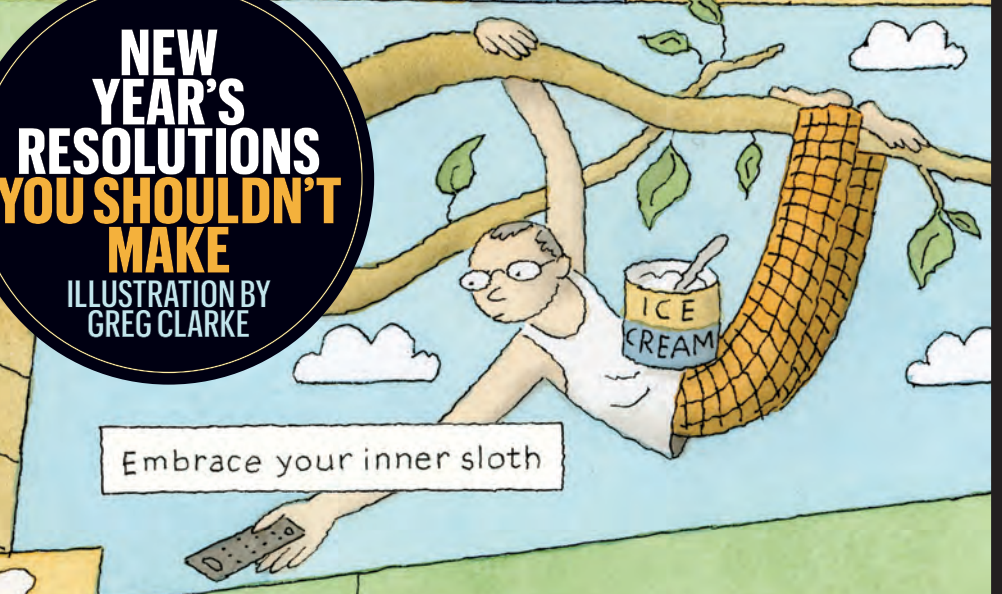
NEW YEAR'S RESOLUTIONS YOU SHOULDN'T MAKE

ILLUSTRATION BY GREG CLARKE

Purchase a Sitbit watch



Embrace your inner sloth



DOWNWARD DOG

Transfer your yoga class gift membership to your pet



Every day, run...the bath





BATH
REMODEL

YOUR DREAM BATHROOM
IN 1 DAY*



7am **TODAY**



4pm **TONIGHT**



**Waiving All
Installation Costs***
PLUS
No Interest
No Payments
for up to 1 Year†

If paid in full by end of 12 months.

Fall in love with your bathroom
without breaking your budget.

-  Fits existing space
-  Certified installers
-  Amazing style selection
-  Safety features available

*With purchase and installation of any complete bath/shower system from participating third-party Jacuzzi Bath Remodel dealer in your area ("Dealer"). Offer and options will vary by Dealer/location. Not combinable with other offers. Add'l terms apply. Subject to change. Expires 12/29/24.

†Financing offer available through third-party lenders under terms of applicable loan program. No interest for 12 months if paid in full within 12 months. Interest will be charged to you from purchase date if purchase balance is not paid in full within 12 months. Subject to credit approval—not all buyers will qualify. Add'l terms apply. See or call Dealer for details.

CALL NOW! 888.260.8373

Or visit us
online at

ShowerAgain.com



Make your home more comfortable than ever

“Your upgrade from couch to first class has been approved.”



OVER 100,000 SOLD

3 CHAIRS IN ONE: SLEEP/RECLINE/LIFT

Pictured is Luxurious & Lasting Miralux™. Ask about our 5 Comfort Zone chair.

You can't always lie down in bed and sleep. Heartburn, cardiac problems, hip or back aches – and dozens of other ailments and worries. Those are the nights you'd give anything for a comfortable chair to sleep in: one that reclines to exactly the right degree, raises your feet and legs just where you want them, supports your head and shoulders properly, and operates at the touch of a button.

Our **Perfect Sleep Chair®** does all that and more. More than a chair or recliner, it's designed to provide total comfort. Choose your preferred heat and massage settings, for hours of soothing relaxation. Reading or watching TV? Our chair's recline technology allows you to pause the chair in an infinite number of settings. And best of all, it features a powerful lift mechanism that tilts the entire chair forward, making it easy to stand. You'll love the other benefits, too. It helps with correct spinal alignment and promotes back pressure relief, to prevent back and muscle pain. The overstuffed, oversized biscuit style back and unique seat design will cradle you in comfort. Generously

filled, wide armrests provide enhanced arm support when sitting or reclining. It even has a battery backup in case of a power outage.

White glove delivery included in shipping charge. Professionals will deliver the chair to the exact spot in your home where you want it, unpack it, inspect it, test it, position it, and even carry the packaging away! You get your choice of Luxurious and Lasting Miralux, Genuine Leather, stain and liquid repellent Duralux with the classic leather look, or plush MicroLux microfiber, all handcrafted in a variety of colors to fit any decor. Call now!

journey perfect sleep chair®

Special Holiday Deals Available - Call For Details

1-888-285-1753

Please mention code 606546 when ordering.



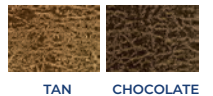
REMOTE-CONTROLLED EASILY SHIFTS FROM FLAT TO A STAND-ASSIST POSITION

Now available in a variety of colors, fabrics and sizes.

Miralux™ luxurious & lasting



Long Lasting DuraLux® stain & liquid repellent



Genuine Leather classic beauty & style



MicroLux® Microfiber breathable & amazingly soft



Scan with phone camera



enjoying life never gets old™

journey HEALTH & LIFESTYLE

Because each Perfect Sleep Chair is a bedding product it cannot be returned, but if it arrives damaged or defective, at our option we will repair it or replace it. Delivery only available in contiguous U.S. This product is not covered by Medicare or Medicaid.

© 2024 Journey Health & Lifestyle.

