

The Magazine

# AARP



## Kevin Costner

At 69, the Actor-Director Is Doing Things His Way  
Page 36

Bobby  
↙



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Useful Tools to Simplify Your Life  
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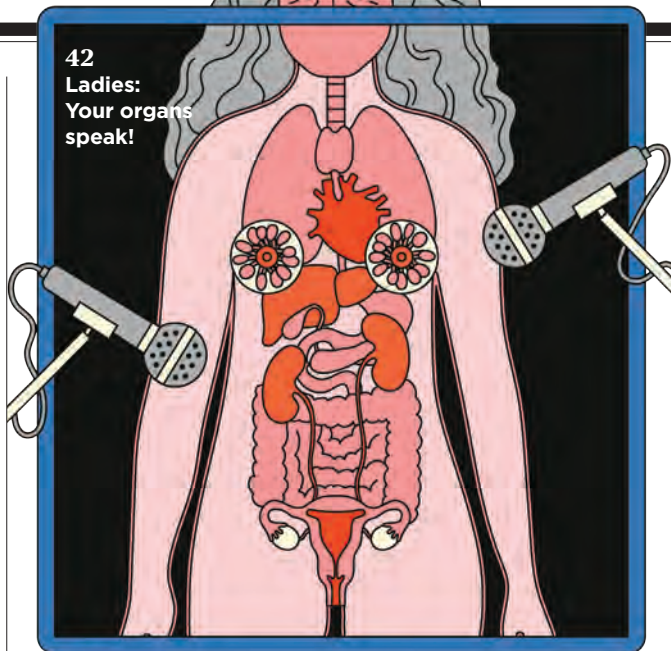
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**ON THE COVER:** Kevin Costner photographed by Kurt Iswarlenko in Montecito, California, on February 29, 2024. Producer: Annee Elliot; wardrobe stylist: Ashley Weston/The Wall Group; groomer: Francisco Perez/Leslie Alyson Inc. (jacket and sweater: Brooks Brothers; jeans: John Varvatos). Cover tip-on and inset for *Saturday Night Live* credits on page 80

FLIP THE MAGAZINE OVER!

## TECH MADE EASY

An AARP guide to using technology to help you navigate the world

- ▶ SOCIAL MEDIA Do's and don'ts of safely connecting with others
- ▶ ONLINE SHOPPING & PAYMENTS How to deal with e-commerce
- ▶ CARS, NEWS, FITNESS Tips for travel, getting info and staying fit

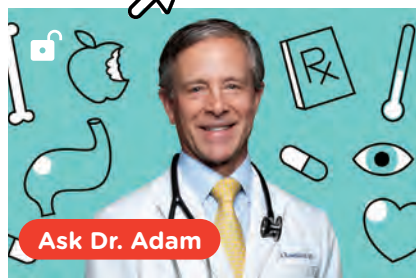
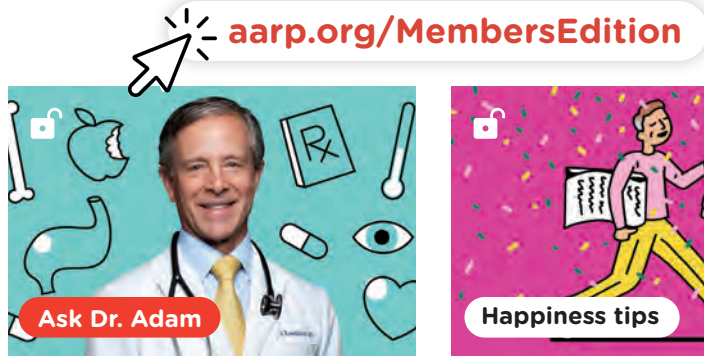
# New for You: AARP Members Edition

We've launched an online site with the news, advice and entertainment you need—free for members

**T**HE YEAR was 1994, and when my boss wasn't paying attention, I put together a team of irregulars (we called ourselves the Six Pack), and we created RollingStone.com. It first appeared on the ancient-historical platform known as CompuServe—the one where your email address was a long string of random numbers. These were medieval times for the internet: Everyone was on dial-up. Remember the sounds? Beeps and screeches, followed by the *boing-boing-boing* and swirling static of your computer leaping the moat to connect to the web.

But that was then. Now, when it comes to finding the news and information we need, we've all made the journey from waiting patiently for the evening news or morning paper to expecting instant access on our phones to breaking news—as well as the answers to any questions that might come up over dinner.

That's why AARP just made an addition to the ways we communicate with you. This magazine isn't going away—it'll still be delivered to your home six times a year, as will the *AARP Bulletin*. But in July, we launched a new online destination for daily news, stories, videos, discounts and more. It's called AARP Members Edition ([aarp.org/MembersEdition](http://aarp.org/MembersEdition)), and it's loaded with the kind of



information we know you want and need: health and money advice from experts, exclusive interviews, games, great reads and media that augments our magazine articles. (After you read our moving story about the man who leads the Uvalde High School mariachi band, on page 68, follow a

link to AARP Members Edition to see a slideshow of him and the kids he inspired to greatness.)

With new features added every day, AARP Members Edition hopes to provide the news and advice you seek, as well as the unexpected fun you didn't even know to look for. Call it AARP THE MAGAZINE on digital steroids. It's edited and curated just for you, and we hope you'll check it out ... and keep coming back. Make it a daily habit. The new site is free for AARP members, and its information comes from AARP's editors—so you can trust it.

Let me know your thoughts.

*Bob*

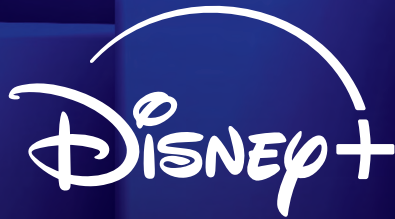


## The Four-Timers Club

**WITH THIS ISSUE**, Kevin Costner enters an elite category: celebrities who have appeared on our cover four or more times. It's such an elite category, in fact, that only three other people qualify. Are you as Costner-curious as we are? Find previous profiles of the star and filmmaker at [aarp.org/MembersEdition](http://aarp.org/MembersEdition).

Clockwise from top left: Lisa Houtgrave; Illustration by Sam Island; AARP (Robby Klein Photography); Courtesy LIFT Sessions; AARP (2); Bottom from left: AARP (Andrew Eccles); AARP (Jim Wright)

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## Featured Itineraries

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Starting in charming Charleston, SC, the 8-day **Historic South and Golden Isles Cruise** winds through Hilton Head, Savannah and Jekyll Island, GA, to Amelia Island, FL, by way of architectural artistry, renowned landmarks, and miles of stunning shorelines.

Embark on an 8-day **Great Rivers of Florida Cruise**, departing from Jacksonville, FL. Navigate serene waters, experience nature's beauty and majestic wildlife, wander through historic streets, and end each day with a tranquil sunset from your balcony.

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**Our June/July issue featured Jon Bon Jovi.**



Jon Bon Jovi is aging with grace and integrity. Can't wait to see him on the road again.

*Christine Freda Stock, Facebook*

He's so genuine and generous!

*Donita Pace, Facebook*

From *Teen Beat* to AARP in the blink of an eye. Where did the time go?

*@stacey havingfun, TikTok*



“Shot through the heart and you're to blame,” lip-synched this Gen Xer about our story.

*@youwishyou weregenx, TikTok*

My all-time favorite musician. He gives back to the community and supports great causes.

*Melissa DePallo Moreno, Facebook*

I've seen Jon and the band 22 times over the years. I'm not through yet!

*Susan Alcalá, Facebook*



Whoa, what an incredible journey! Amazing to hear of his resilience. His perspective on the timelessness of songwriting is inspiring. Songs can indeed live on forever.

*Cosima Julian, Facebook*

Another great interview!

*Michael Weinfeld, Facebook*

## ROCKIN' THE WORLD

Love Jon Bon Jovi [“Jon Bon Jovi’s Long Journey Back”]! The band is awesome and should be very proud. I’ve been a fan since the early 1980s. Wishing the best for JBJ!

**LYNN SEXTON**  
*Miramar, Florida*

## A HANDY TIP

If your hands are constantly clammy [“Health in Hand”], it might be a sign of hyperthyroidism. I chalked up my symptoms to “old age.” But it was a thyroid imbalance!

**CRAIG E. HARMS**  
*Dallas City, Illinois*

## EYE ON THE STORM

“Washed Away” struck a chord. After being forced out of Tacoma, Washington, due to skyrocketing housing costs and crime, we moved to Virginia. After careful consideration, we decided not to live near the shore, though we are close enough to drive to the beach. I hope people heed your advice before moving into a perilous area.

**LIZ HAZELMYER**  
*Suffolk, Virginia*

Thank you for the feature story “Washed Away.” Craig Welch’s expertise, research, and thorough and compassionate reporting presented

the clear scientific connection between increased flooding and climate change and brought the issue “home,” literally, by exploring the impacts on real people. Thanks, too, to the individuals who graciously shared their personal stories and invited Welch into their homes and lives. I appreciate AARP’s commitment to truth telling.

**SABRINA KIRBY**  
*Lewisburg, Pennsylvania*

## FUR-EVER FRIENDS

We had two indoor cats for 12 years [“Do Our Pets Experience Grief?”]. They were buddies who did everything together. When one died, the

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## BEYOND A PRETTY WOMAN

I wish Diane Lane had gotten the part for the title role in *Pretty Woman* [“The A List”]. It’s admirable how she “shook the dust off” and kept moving.

**JOHN DUFFY**  
*Calexico, California*



other definitely grieved. There's no doubt she missed her buddy.

**STEVE MEDLEY**  
Brookings, Oregon

**FOOD FOR THOUGHT**

I read with interest your comparison of EVOO to coconut oil in "Superfood Smack-down!" I use both. As you stated, coconut oil may contain a lot of saturated fat, but the smoke point is high. If you can find it, try butter-flavored coconut oil on popcorn. Not a bad butter substitute.

**ANN FINNERAN**  
Buffalo, New York

**CONTACT US**

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**> WHAT'S OLD IS NEW**  
A new generation is discovering classic American tunes and keeping the prerock era alive. What's driving so-called "trad bands"?



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**> ANCHOR AWAY** Connie Chung was the first woman to coanchor the *CBS Evening News*. Read about this groundbreaking journalist in an excerpt from her new book, *Connie: A Memoir*.



**> COSTNER'S QUADRUPLE** This issue marks Kevin Costner's fourth cover for us. Dip into the previous three to trace his path, through thick and thin.

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Clockwise from top left: Ted Cavnaugh; illustration by Liam Eisenberg; Getty Images; Jim Wright; Photo illustration by Ryan Olbryski (Rob Ball/Getty Images); Jack Vartoglian/Getty Images; 2)

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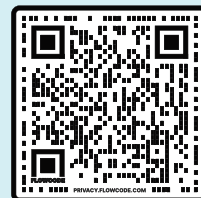
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# Upfront The **A**List

## 6 Surprising Things About Jewel

### 1 Art's in Her Genes

All my aunts sing and write their own songs and taught themselves how to play instruments. One aunt makes the most gorgeous sculptures. All my cousins play guitar and write music. My grandparents had this very idealistic philosophy of "We're going to leave Europe and we're going to make the world a better place." It's how my family is wired.

### 2 Raised to Work

I grew up doing chores on our 5-acre potato farm in Alaska. My family weeded, planted and harvested by hand. I'm proud of how we lived. It's a sacred thing to have a relationship with what we consume and to be in touch with our own life cycle.

### 3 Been Yodeling Forever

It taught me about vocal control and precision. At a gala for my Crystal Bridges exhibit in the Ozarks, I sang "Over the Rainbow" and ended with a cappella yodeling. It was full circle—I wanted to honor the region and say, "Look what we hillbillies can do!"

### 4 Poverty Found Her

I moved out at 15 and got myself through high school. But then my boss propositioned me. When I turned him down, he wouldn't give me my paycheck. I couldn't pay rent. I was, like, "Fine. I'll live in my car." I was shoplifting food, then one day I started to shoplift a dress. I didn't need it—I just wanted it. I was reduced to being an animal. I had to figure out how to do better.



**"I want my life to be my best work of art. I want to try to live thoughtfully and intentionally and sculpt my humanity into something that will please me at the end of my life."**

### 5 She Reunited With Her Abusive, Alcoholic Father

My father got sober and decided he wanted to heal. Healing is hard work; there's no way to fake it. Changed behavior earns back relationships. We showed up every day for each other. That's why he and I now have the relationship we do. My mother and I have no relationship.

### 6 She'll Never Fix That Crooked Tooth

My definition of beauty changes, but I think I owe it to myself to try to be authentic. I don't want to say natural beauty is better than unnatural beauty. It's just in your own life and in your own body, what is authentic to you? We all have to find our way to what makes us feel good. —As told to *Natasha Stoyanoff*

*Poet, actress and multiplatinum singer-songwriter Jewel, 50, recently premiered her first art exhibit, "The Portal," at the Crystal Bridges Museum in Arkansas. She's currently on a North American tour with fellow singer Melissa Etheridge.*



**MEMBERS ONLY**  
See our exclusive video of singer, actor and artist Jewel at [aarp.org/jewel](http://aarp.org/jewel).

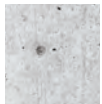
# Counter Intelligence

Giving your kitchen a facelift can be as easy as upgrading your countertops. But many more options have emerged since the old days of tile and Formica. Let's take a hard look.



## GRANITE

Offers low-maintenance durability and high heat resistance. "I always say that the house could burn down, but the granite would be left standing," says Sandya Dandamudi, president of GI Stone in Chicago. \$40-\$200/square foot



## CONCRETE

Can be poured into nearly any shape, says Lisa Cini, an interior designer and author who specializes in living spaces for older adults. But "stains can be a nightmare unless you apply a water-based wax sealant each year." \$50-\$150/square foot



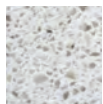
## STAINLESS STEEL

Known for being durable, heat resistant, lightweight and strong, Cini says. But it's expensive and needs regular cleaning. "If you cannot stand a water drop on things, it shows all that, and it can show handprints," Cini says. \$70-\$225/square foot



## BUTCHER BLOCK

Provides a warm feel to decor. Some food can be chopped on the counter. "If someone has arthritis and doesn't want to haul out a huge cutting board, butcher block would be good," Cini says. But without careful cleaning, the wood can "look yucky," she adds. \$50-\$150/square foot



## QUARTZ

Is man-made from quartzite and known for its beauty. But it's expensive. And because the compound includes resin and some dyes, production results can vary, says Dandamudi, who advises that buyers stick to a well-known company or brand. \$75-\$150/square foot



## QUARTZITE

Offers stain resistance yet is aesthetically stunning and easy to maintain. Cini also cites its heat resistance and durability. "If I had to pick a material that's good for almost all conditions, it's quartzite. It is low-maintenance." But it can be a bit more expensive than granite. \$60-\$200/square foot



## MARBLE

Has the look of natural stone. "It is an aesthetic," Dandamudi says. "But be prepared for what goes into preserving it." It's prone to stains and degradation. "Then you become that neurotic person who puts coasters under everything," Cini says. \$50-\$120/square foot —Maisy Fernandez

## Get the Most From Your Estate Sale

Know what buyers look for



**Mid-century modern furniture.** In particular, Danish-style tables and chunky retro lamps are popular, says Marika Clemow, general manager of EstateSales.net.

**Jewelry and fashion.** Coveted brands retain value. "Your Chanel handbags, your Tiffany bracelets—those kinds of name brands do very well," Clemow says.

**Collectibles.** Records with pristine covers are coveted, says Paul Dunn, founder of Lucky Rabbit Estate Sales. First editions of comic books can be valuable, Clemow notes.

**Art.** Twentieth-century American pieces are in high demand, and Asian art is trending, Clemow says. —Julie Goldenberg



## Go Shopping ... in Your Closet

"Woodstock hippie vibes have been rebranded as boho chic," says Carson Kressley, formerly of *Queer Eye for the Straight Guy*. If you still have any of these items, you're trendy this year. —Lynn Schnurnberger

- Bell-bottoms
- Fringed suede jackets
- Flowery maxi-length dresses
- Anything crochet
- Oversize cotton shirts
- Patchwork denim
- Chunky or metallic jewelry
- Hair scrunchies

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## 7 Delicious Uses for Greek Yogurt

IT'S MORE than something to scoop into a bowl and enjoy for breakfast. Pick up a large container of this thick, protein-packed yogurt next time you're grocery shopping, and try these ideas from CJ Jacobson, chef partner at Aba restaurants in Chicago, Miami and Austin, Texas. —Kelsey Ogletree

### ▶ As a Smoothie Bowl

Blend Greek yogurt with acai or frozen berries and your choice of milk, then pour into a bowl and top with sliced bananas, shaved coconut and nut butter.



### ▲ As a Dip

Jacobson's easy go-to: Stir in finely grated fresh garlic, black pepper and sea salt and serve with crudité's, chips or crackers.



### ◀ As a Dessert

Top frozen Greek yogurt with extra-virgin olive oil and sea salt or honey.



### ◀ As a Topping

Swap in a dollop of Greek yogurt in place of sour cream or cheese for chili, a baked potato, nachos or tacos.



### ▼ As a Dressing

Stir in some tahini and lemon juice for a twist on a Caesar salad dressing.



### ▲ As a Thickener

Add a few spoonfuls to hot or chilled soup or stew and stir until it reaches the desired creaminess.

### ◀ As a Marinade

Tenderize meats by marinating them in Greek yogurt and your favorite spices before grilling or roasting. Try cumin and lime juice for lamb, dried oregano and sherry vinegar for pork, or minced garlic and turmeric for chicken.

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## Upfront / EAT

# Chicken Salad, 3 Ways

*Chefs share savory variations on a satisfying classic. Try these tasty ingredient swaps in your go-to recipe*

### ASIAN CHICKEN AND GREEN MANGO

- Shredded cooked chicken breast
- Puree the next six ingredients to make a dressing.**
- Garlic
- Red chile (remove seeds and veins if you prefer less heat)
- Water
- Fish sauce



- Lime juice
- Sugar
- Add-ins**
- Sautéed garlic in oil (room temperature)
- Shredded green mango or papaya
- Mint or basil leaves

- Shredded carrot
- Toasted peanuts
- Shredded green onions

*From Dennis Chan, chef/owner of Blue Bamboo in Jacksonville, Florida, and author of Let's Eat!*



### WALDORF

- Cubed cooked chicken (skinless breast meat)
- Lemon juice
- Mayonnaise
- Diced apple
- Diced celery
- Halved grapes
- Chopped nuts

- Orange zest, for garnish
- Salt and pepper, to taste
- Sugar (optional, to taste)

*From Alicia Shevetone, creator of Dink Cuisine and author of Italian Cookbook for Two*



### DELI STYLE

- Diced roasted chicken (breast and thigh meat, skin removed)
- Diced celery
- Mayonnaise (or sub plain Greek yogurt)
- Granulated onion
- Roasted red peppers (optional)
- Chopped scallions or chopped olives (optional)
- Salt and black pepper, to taste

*From Dennis Littley, creator of the Ask Chef Dennis blog*

**PRO TIPS:** Mix flavorings (lemon juice, salt) into binder (mayo, yogurt), then add remaining ingredients. Prep, then refrigerate so that flavors can meld. —Leslie Quander Wooldridge



**MEMBERS ONLY** Find full recipes at [aarp.org/chickensalad](http://aarp.org/chickensalad).



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## Ease Your Pains on a Plane

*How to deal with common ailments while traveling*

**EVEN IF YOU** shell out for extra legroom on a flight, you'll still be spending hours in fairly cramped conditions, taking in arid air in a pressurized metal tube. That can be especially unpleasant for those with health issues. Some steps to help minimize the pain:

### MIGRAINES



Rachael Kermis, M.D., system medical director of Ochsner 65 Plus in Baton Rouge, Louisiana

- Fill a water bottle before boarding.
- Eat before your trip, and limit high salt and high glycemic index processed foods.
- Use a neck pillow to limit neck strain.
- Wear earplugs or noise-canceling headphones.

### ARTHRITIS



Abayomi Ogunwale, M.D., geriatric medicine physician with UTHealth Houston

- Do some light exercising before traveling.
- Drink a glass of water per hour.
- Skip salty airplane snacks and sugary drinks.
- Wear compression socks, and support your pain trouble spots with cushions or travel pillows.

### ALLERGIES AND SINUS ISSUES



Tania Elliott, M.D., spokesperson for the American College of Allergy, Asthma & Immunology

- Take a decongestant 30 minutes before takeoff or use nasal spray 15 minutes before.
- Drink water and keep nasal membranes moist by using a saline nasal spray once an hour.
- Suck on hard candy to relieve ear pressure.
- Wear a mask. Dry air and frequent temperature changes can aggravate sensitive airways.

### RESTLESS LEG SYNDROME



Safia Khan, M.D., sleep specialist at the UT Southwestern Medical Center in Dallas

- Take your meds at takeoff, as if it's your bedtime.
- Drink plenty of water and avoid alcohol.
- Ease off on caffeine.
- Get up and move around as much as possible.
- Keep your mind occupied with crosswords or other puzzles. —Selene Yeager

### Travel Tip

Text your flight number to yourself

**YOUR AIRPORT** gate suddenly changes. Your flight gets delayed. A lot can happen to cause travel hassles in a crowded airport. Former airline employee Darby Maloney got some attention recently for posting a now-viral TikTok video with a simple way to access up-to-the-minute info: Text your flight number to yourself.

The flight number includes a two-character airline code (such as UA for United Airlines) and a number with one to four digits. You can find it on your itinerary or boarding pass.

Your phone will identify that as a flight number and generate a link you can tap on to display the flight status, the departure and arrival gates, the baggage claim number and even a GPS map showing the plane's current location. The best part: The information will automatically update. —Julie Goldenberg

## Zoos for Grownups

Some wild new efforts to attract older people are afoot at American zoological gardens



**1 Cheyenne Mountain Zoo, Colorado Springs** Tails, Tunes & Tastes offers dancing and drinks. August 29 and September 26; \$65. [cmzoo.org](http://cmzoo.org)

**2 Nashville Zoo, Tennessee** Enjoy BOOze at the Zoo, an adults-only Halloween party with trick-or-treating, a costume contest and carousel rides. October 10; \$80. [nashvillezoo.org](http://nashvillezoo.org)

**3 San Diego Zoo Safari Park Roar & Snore.** Spend the night in a safari tent and take an evening hike. August 24 and November 2; starting at \$160, plus zoo admission (from \$72). [sdzsafaripark.org](http://sdzsafaripark.org)

**4 Lincoln Park Zoo, Chicago** Adults Night Out events. Howl-o-ween features a haunted trail and a DJ. October 24; \$25. Holiday has a DJ and games. December 12; starts at \$20. [lpzoo.org/events](http://lpzoo.org/events) —Larry Bleiberg

## Now Playing

AARP critic Tim Appelo's picks of upcoming movies to watch

### REAGAN

📅 *In theaters August 30* • Dennis Quaid, 70, plays the 40th president—from his 30s (with help from digital de-aging) to his 1987 “Mr. Gorbachev, tear down this wall!” speech to his 80s. Penelope Ann Miller, 60, portrays Nancy Reagan; Lesley-Anne Down, 70, is Margaret Thatcher; and Jon Voight, 85, plays a KGB agent.



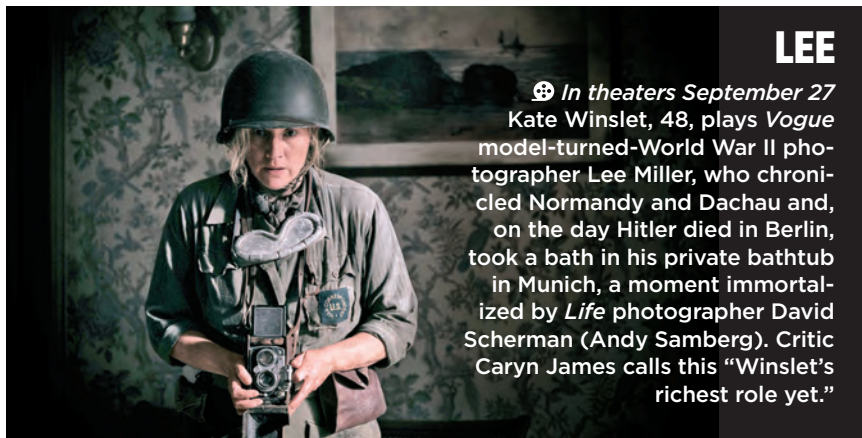
Apollo 13  
Commander  
Jim Lovell

### APOLLO THIRTEEN: SURVIVAL

📺 *On Netflix September 5* • Houston, we've got a problem—for real! If you saw 1995's Tom Hanks hit *Apollo 13*, try the real thing: a documentary on the three astronauts stranded halfway to the moon by an explosion. Rare footage, audio and interviews put you inside the freezing module, Mission Control and the hearts of the astronauts' anguished families.

### WOLFS

📅 *In theaters September 20* • For the first time in 16 years, George Clooney, 63, reunites with Brad Pitt, 60, in this action romp about a lone-wolf fixer (Clooney) hired to cover up a crime scene. “There’s nobody who can do what I do,” he boasts. But he’s dismayed to encounter a second lone wolf (Pitt) hired to do the same job.



### LEE

📅 *In theaters September 27* • Kate Winslet, 48, plays *Vogue* model-turned-World War II photographer Lee Miller, who chronicled Normandy and Dachau and, on the day Hitler died in Berlin, took a bath in his private bathtub in Munich, a moment immortalized by *Life* photographer David Scherman (Andy Samberg). Critic Caryn James calls this “Winslet’s richest role yet.”

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## Big Lives

New books with star power

### Tiny Slice

“Bernie let drop that certain schools had reached out to him to teach business ethics. ‘How can I teach ethics?!’ he marveled, revealing some measure of self-awareness.”

—From **Madoff: The Final Word**, about the late financial criminal Bernie Madoff, by **Richard Behar** (July 9)

### Celebrity Cooks

Famous folks love to share their favorite family recipes, including **Dolly Parton**, who offers **Good Lookin’ Cookin’: A Year of Meals**—written with her sister Rachel Parton George. (September 17)

**Stephen Colbert** and his wife, Evie McGee Colbert, dish up **Does This Taste Funny?: Recipes Our Family Loves**. (September 17)

### Reviews

**Connie: A Memoir** by **Connie Chung** Chung, 77, the once-shy daughter of Chinese immigrants, offers an entertaining tour through her childhood, her marriage to Maury Povich and her trailblazing career, including as the first woman to coanchor the *CBS Evening News*. (September 17)



To find out how to read an exclusive excerpt on our app, turn back to page 7.

### Big Novels

You loved their previous books; check out the latest from these best-selling authors.

**The Life Impossible** by **Matt Haig** (known for: *The Midnight Library*) Retired teacher Grace Winters inherits a run-down house on Ibiza from a long-ago friend and gradually pieces together the friend's intriguing past while reckoning with her own. (September 3)

**Here One Moment** by **Liane Moriarty** (known for: *Big Little Lies*) Passengers on a flight are shaken when a woman onboard announces the age when each person will die. Expect a planeload of drama. (September 10)

**Tell Me Everything** by **Elizabeth Strout** (known for: *Olive Kitteridge*) The Pulitzer Prize winner returns to familiar characters in Crosby, Maine, including cranky Olive (now in assisted living) and writer Lucy Barton, who forge a new bond. Meanwhile, the town is abuzz after a longtime resident disappears. (September 10)

**Reagan: His Life and Legend** by **Max Boot** Boot captures the life of the movie star-turned-40th U.S. president, exploring the highs and lows of his political and often dysfunctional family life to build a nuanced portrait of the Republican leader. (September 10)

**Billionaire, Nerd, Savior, King: Bill Gates and His Quest to Shape Our World** by **Anupreeta Das** Das thoughtfully considers society's shifting view of the Microsoft cofounder, 68, and the repercussions of one man's wielding such outsize financial power. (August 13) —Christina Ianzito

### MORE NOVELS OF NOTE



**We Solve Murders** by **Richard Osman** (September 17)



**The Accomplice** by **Curtis “50 Cent” Jackson**, with Aaron Philip Clark (September 3)



**Playground** by **Richard Powers** (September 24)



**The Seventh Veil of Salome** by **Silvia Moreno-Garcia** (August 6)

# Marilu Henner

On the *Taxi* boom, slinging advice—and remembering, well, everything

## Embracing your heritage

My father was Polish; my mother was Greek, Kalogeropoulos. My brother went to this tiny Greek village, Methoni, walked into a restaurant and said, “I’m looking for the Kalogeropoulos family.” He found 31 relatives and brought back these videos of everyone sun-kissed and eating and drinking on the beach. Why did we leave?

## The heart of Chicago

Growing up, our home was the cultural center of the neighborhood. We had a dancing school in the backyard, a beauty shop in the kitchen and art classes upstairs. My mother taught dancing; we had 200 students between the ages of 2 and 80, including the nuns who came for stretch class. Everybody had their first kiss somewhere on our property, and one of my first memories was being onstage at 2½.

## Total recall

I have a “highly superior autobiographical memory”—HSAM. People with HSAM have extraordinary recall. I do something fun at my cabaret show: People tell me a date, and I tell them what day of the week it was, what I was doing, what song was popular and then sing a couple of bars.

## When everything shifted

September 15, 1978. *Taxi* had gone on the air three days earlier. I was in New Orleans for an Ali-Spinks fight, and the guys from *Taxi* were there as well. After the fight, we walked down the street together and people were honking, yelling: “Hey Louie! Hey Nardo! Hey Banta!” We all knew our lives had changed.



## Let me tell you ...

I’m the queen of advice. My brother always says, “You write books just so you can give everybody tips.” I’ve written 10 books full of tips. I love sharing information. I think it’s because I’m a middle child.

## Raise ’em up tough

My two boys, Nick and Joey, have never given me one day of trouble. They love each other. They work hard. I lost my parents young, so I wanted my boys to be scrappy should anything happen to me. I taught them about consequences. I even wrote a book called *I Refuse to Raise a Brat*.

## Family is family

Every group of people I’ve been close to, I turn into a family. I’m still close to my *Grease* family and my *Chicago the Musical* family. During the pandemic, I started Zooms with the *Taxi* gang, and we’re about to do our 21st. Nothing is better than friend maintenance.

## Food and you

After my parents died in their 50s, I read hundreds of health books, and talked to doctors and nutritionists. I learned to love foods that love me. Dairy didn’t love me. Meat didn’t. Gluten and sugar didn’t. My husband and I eat 99 percent plant-based. No dairy, no meat, no chicken, gluten or refined sugar. Once in a while we have sushi. That’s our not-so-guilty pleasure. —As told to *Natasha Stoyanoff*

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Stage and screen star Marilu Henner, 72, is a five-time Golden Globe-nominated actor (*Taxi*), health advocate and New York Times best-selling author. She is currently touring the country with her one-woman cabaret show, “Music & Memories.”

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# Healthy You

## 5 Ways to Add 5 Grams of Fiber

Eating more fiber has been linked to longevity and weight loss. Here's how to up your game **BY STEPHEN PERRINE**

**M**Y GRANDMOTHER called it “roughage,” but today we know it as fiber—that good-for-you plant stuff that helps lower cholesterol, cuts your risk of weight gain and feeds your gut microbiome.

The U.S. Dietary Guidelines recommend that women 50 and older eat at least 22 grams per day, and men at least 28. Some research suggests that even more is better: In one study, eating 30 grams of fiber per day was nearly as effective for weight loss as cutting out sugar, fat, salt *and* alcohol. But the average American consumes a mere 18 grams per day. How can we do better? High-fiber cereals and lots of beans can get you there, but maybe eating like a rabbit or a cowboy isn't for you. Here are some other ways to boost your intake.

**1 CHEAT YOUR CRUST** A quarter cup of nearly flavorless ground flaxseed has more than 11 grams of fiber; sprinkle it into piecrust doughs or cake batters. (And pick pumpkin pie: A cup of pumpkin has 7 grams.)

**2 VISIT THE ORCHARD** A single apple gives you 5 grams of fiber; a single pear or persimmon provides 6 grams.

**3 TAKE A DIP** Swap out your onion dip for hummus. Made from chickpeas, it

delivers 5 grams of fiber per one-third cup.

**4 CHOOSE WHOLE WHEAT PASTA** A cup supplies nearly 6 grams—more than double that of plain pasta. Or try red lentil or chickpea pasta.

**5 SEE RED** Half a cup of raspberries has 5 grams of fiber, more than double that of blueberries, strawberries or blackberries.

*Stephen Perrine is the author of several books on nutrition, including AARP's New York Times bestseller, The Whole Body Reset.*



Illustration by Tomi Um



# Stand Up Against Sitting Disease

*Physicians say it's a real phenomenon, and simply going to the gym won't fix it. Here's what to do instead* By NICOLE PAJER

**K**ELLI BLOOMQUIST, 45, spent up to 10 hours a day sitting at her desk in her home office. That, plus ending her day with family couch hangs, left the media executive with very little time on her feet. “My legs were always falling asleep. I’d have to stand up just to get feeling back into my legs and butt,” she recalls.

During a doctor’s appointment, Bloomquist learned she was prediabetic and had an array of autoimmune issues, largely as a result of her inactive lifestyle. So she purchased a treadmill and stand-up desk and now challenges herself to hit a daily 10,000 steps. “I’ve lost weight; I’m no longer prediabetic,” she says. She’s also focusing better at work.

Bloomquist had what doctors refer to as “sitting disease”—a term for the negative effects of being too inactive, which experts warn is becoming all too common these days. It’s often said that “sitting is the new smoking,” but in recent years, more research has shown just how unhealthy our sedentary lifestyles are. Here’s what you need to know.

► **You’re probably sitting a lot more than you think.**

“On average, U.S. adults are spending 11 to 12 hours per day sedentary, which represents three-quarters of their waking day,” says Keith Diaz, associate professor of behavioral medicine at Columbia University Medical Center in New York City.

Consider our most popular leisure activity, especially among older adults: watching TV. People 65 and older watch it for an average of 6.4 hours a day, while essentially enlisting technology to be active for us.

“While you’re watching TV, a microwave could be cooking your food, a dishwasher could be washing your dirty dishes, a laundry machine could be washing your soiled clothes, a vacuum could be self-cleaning the floor,” says Diaz. And many of us who still work are doing it from home—and hence not getting up to walk over to coworkers or into meetings.

► **Sitting is worse for you than just about any other position.**

Researchers broke a 24-hour day into five core behaviors: sleeping, sitting, standing, light activity and

moderate-vigorous activity. Moderate to vigorous exercise—running, cycling and more—was found to be best for your heart. Next came lighter activity (like walking), followed by standing, then sleeping. They were all better for you than sitting, says lead researcher Jo Blodgett, a senior research fellow at University College London.

► **Sitting diminishes your brain.**

People who sit for more than 10 hours a day are at greater risk of developing dementia. Prolonged sitting can also worsen symptoms of depression and anxiety.

► **Sitting impacts your longevity.**

A 2016 review of 13 studies found that sitting for eight hours a day with no activity puts you at a similar risk of dying as smoking and obesity. Too much sitting leads to an increased risk of diabetes, heart disease, blood clots and certain cancers.

► **Sitting damages your fitness and mobility.**

“Anytime you spend a lot of time in one position, your muscles adapt to that position, which makes it so that you’re less flexible; it’s harder to get the full range of motion when you’re doing an activity,” says Claire Morrow, a physical therapist with Hinge Health in San Francisco.

► **You can’t fully undo the damage by exercising.**

“The more time you spend sitting, the greater risk you have for most chronic diseases, independent of whether you exercise or not,” says Diaz. “This notion that ‘I exercised today—check





off my box for moving and I'm done' is not enough. For ideal health, we need to move throughout our day, not just in one bout of exercise for 30 to 60 minutes."

"I used to tell people you need 30 to 40 minutes of exercise at one time. I was wrong," says Barry Franklin, director of preventive cardiology and cardiac rehabilitation at Corewell Health William Beaumont University Hospital in Royal Oak, Michigan. He now tells patients that even one to two minutes of movement every hour, throughout the day, has a big impact. "So over 16 hours, if you're doing two minutes every hour, you're getting more



than 30 minutes," he explains.

Moving every half hour for five minutes has substantial, positive effects on blood sugar levels, Diaz says. Getting up after a meal, even for a slow walk, is enough to reduce blood sugar spikes by 60 percent—equivalent to the effects of medication, he says. And moving every hour for just one minute provides a reduction in blood pressure comparable to what you'd experience from exercising daily for three to six months.

In a perfect world, you'd log at least 8,000 steps per day, says Edward Coyle, a professor in the department of kinesiology and health education with the University



of Texas at Austin. Eight thousand is the number his team found was key to a healthy fat metabolism. But any amount helps. "If you are inactive, for each 1,000 steps you take, you lower your risk of dying and having heart disease by 15 percent," he says.

Even seconds of activity throughout the day have immense benefits. Coyle's team had people hop on an exercise bike for quick sprints and found that if they did this for 20 seconds every hour, they maintained a healthy fat metabolism.

The bottom line? Now that you've finished reading this article, get up and walk around for just two minutes. It could add years to your life. ■

## SIX SNEAKY WAYS TO MOVE YOUR BUTT

### Take an exercise snack

Getting enough exercise is much more doable if you break it up into "exercise snacks." Take a TV intermission and do a dozen jumping jacks. Read for an hour, then walk up and down the stairs a few times.



### Sit, but not still

Even moving around in your chair has benefits, says Franklin. "If we fidget while sitting, move our legs while at the computer, or if we stand while on the phone, that's another source of disguised energy expenditure."

### Create a new habit

We brush our teeth each morning, making it a daily habit. Try the same thing with movement. "Find routines in your life where you can tie in movement breaks," says Diaz. Finish a task, then take a five-minute walk before jumping into the next thing.



### Activate your social life

You call up a friend to grab a cocktail, a meal or a movie—all sedentary activities. Challenge yourself to pair socializing with moving. Invite a friend to play pickleball, help you out in the garden or go for a walk.

### Make things (a little) harder

Make the trek to a restroom down the hall in lieu of the closest one. Take your dog for more frequent short walks. And park farther away from a store than you normally would to sneak a few more steps in.



### Go analog

Instead of texting or emailing someone nearby, get up and walk over to that person. It will help your health—and your relationship.

*Nicole Pajer writes on health and wellness for The New York Times and Woman's Day.*



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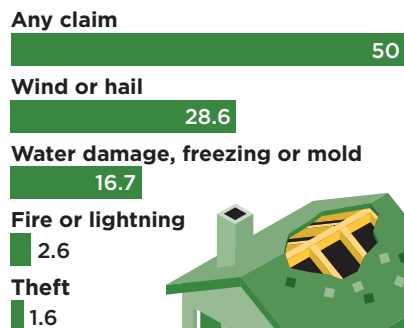
# MoneySaver

## The Price of Protection

It's not just the stuff you buy that's getting more expensive. The insurance for your stuff is getting costlier too. Check out these numbers, and what's behind them. **By NICOLE RIDGWAY**

### HOMEOWNERS INSURANCE

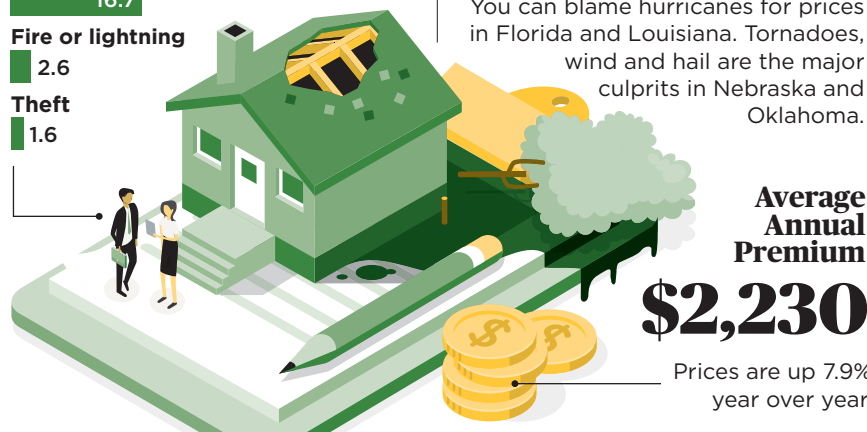
#### Annual Frequency of Claims per 1,000 insured homes



#### Highest Premiums\*

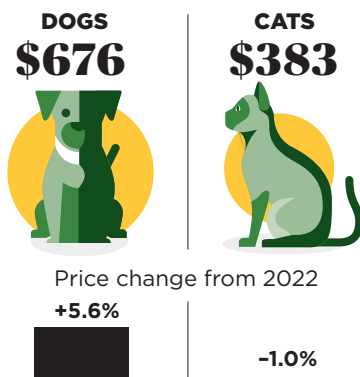


You can blame hurricanes for prices in Florida and Louisiana. Tornadoes, wind and hail are the major culprits in Nebraska and Oklahoma.

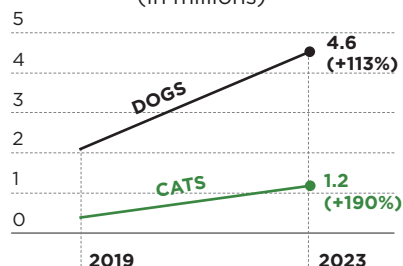


### PET INSURANCE

#### Average Cost of Accident and Illness Coverage in 2023



#### Total U.S. Pets Insured (in millions)



Insurers paid out \$2.5 billion in claims in 2023, up 30% from 2022.

### CAR INSURANCE

#### Average Annual Cost of Full-Coverage Car Insurance\*\*

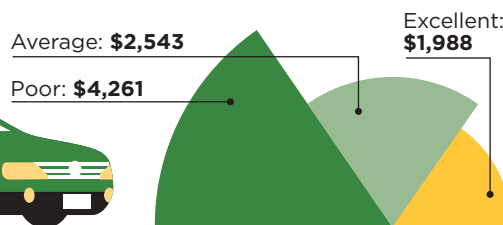
**\$2,311**

Up 20.3% year over year



#### Average Cost by Credit Score

In 47 states, a bad credit score can raise your premium. If your score is poor, get quotes from multiple carriers, including those writing high-risk policies, advises Bankrate's Shannon Martin.



#### Car Owners Who Shopped for Insurance at Least Once in 2023

Newly retired? Driving fewer miles? Tell your insurer, says Douglas Heller of the Consumer Federation of America. You might get a lower rate.

**41%**

\*Homeowners insurance premiums are for \$300,000 in dwelling coverage in June 2024.  
\*\*Full-coverage auto insurance rates are for June 2024 for a 40-year-old male or female driver with a clean driving record, good credit and a 2022 Toyota Camry driven 12,000 miles annually. Story sources: Bankrate, Bureau of Labor Statistics, Insurance Information Institute, North American Pet Health Insurance Association, LexisNexis



The author, juggling only a fraction of the estate's paperwork

# My Mom Died. Then Came the Ordeal

*As an executor, I faced hassle after hassle.*

*Here's how you can avoid them* BY LORI TRAWINSKI

**W**HEN MY mother asked me to be her executor, I thought I knew what that would entail: gather up the money in her accounts, dole it out as directed by her will and tie up other loose ends. My mother had been my father's executor when he died, and the process had seemed straightforward. I imagined that this sad task would take less than a year.

How wrong I was. It's been nearly two years since my mother died, and I'm still not done. Mom did many things right. She had a will, a power of attorney and a health care power

of attorney. She let me know who should get certain items after her death. Her estate was not complex. Still, it's been an exhausting cascade of notarized forms, phone calls, faxes and difficulties. But I've learned a lot about how my mother and I could have made this easier. Whether you're doing your own estate planning or you're in line to be an executor one day, I have lessons for you.

## **Prepare for the cost of dying.**

Most funeral and burial costs can be covered by a person's estate, but belatedly; when a loved one dies, you have to pay up quickly and, if there's

money in the estate, get reimbursed later. I had two days to hand over \$17,500 for Mom's funeral, wake and casket because the funeral home required upfront payment and didn't take credit cards. They suggested a company that lends money for funerals, but those lenders might charge 30 percent interest or demand your car's title as collateral. Luckily, my siblings and I could afford the \$25,000 total cost of Mom's funeral and associated expenses without borrowing.

**Life-and-Death Lesson 1:** *It would have been great if Mom had set up a joint bank account with me, so I could access the money for the funeral.*

## **Get ready for more upfront expenses.**

When you're the executor, companies will let you report the death, but they won't share account balances or make any transactions unless you have letters testamentary—legal proof of your authority to act on behalf of

# What can you do when hearing aids aren't enough?

**ASK THE EXPERT: DR. DAVID C. KELSALL, COCHLEAR MEDICAL ADVISOR**



Now more than ever, communication and connection are important for maintaining relationships with family, friends, and community. Whether it happens suddenly or gradually, hearing loss can affect you physically and emotionally. Being unable to hear impacts your ability to communicate with your loved ones, talk on the phone, or hear the TV. Being able to hear in different environments will help you stay connected with what matters most.

Dr. Kelsall answers questions and discusses how cochlear implants have the potential to transform your life and may help you get back the sounds you've been missing.

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**Cochlear.us/HearLife**

**Q: How do cochlear implants differ from hearing aids?**

**A:** Hearing aids help many people. Unfortunately, as hearing loss progresses, some people may need help beyond hearing aids. **Cochlear implants can help give you clarity**, especially in noisy environments.<sup>1</sup> Be sure to discuss your options with a Hearing Implant Specialist in your area.

**Q: Are cochlear implants a proven solution?**

**A:** Cochlear hearing implant technology is very reliable.<sup>2</sup> In fact, it has been around for **40 years** and Cochlear has provided more than **750,000** implantable hearing devices.

**Q: Is it major surgery?**

**A:** No, not at all. The procedure is often done on an **outpatient basis** and typically takes just a couple of hours.

**Q: Are cochlear implants covered by Medicare?**

**A: Yes**, Medicare and most private insurance plans typically cover cochlear implants.\*



“To do what I love with the people that I love. That's a big win for me.”

- MIKE

Scan the QR code to watch a short video about Mike's story of rediscovering love, music, and community.



\*Covered for Medicare beneficiaries who meet CMS criteria for coverage. Contact your insurance provider or hearing implant specialist to determine your eligibility for coverage. 1. The Nucleus Freedom Cochlear Implant System: Adult Post-Market Surveillance Trial Results. 2008 June. 2. Cochlear Limited. D2182827 V1 2024-03. Cochlear Nucleus Reliability Report (Simplified) Volume 22, December 2023. Please seek advice from your health professional about treatments for hearing loss. Outcomes may vary, and your health professional will advise you about the factors which could affect your outcome. Always read the instructions for use. Not all products are available in all countries. Please contact your local Cochlear representative for product information. Views expressed by hearing health providers are that of the individual. ©2024 Cochlear Limited. All rights reserved. Trademarks and registered trademarks are the property of Cochlear Limited. CAM-MK-PR-655 ISS1 JUN24

the estate. So until you probate the will and obtain letters testamentary, you have to pay the estate's bills with your own funds, assuming you have any. In New Jersey, where Mom died, it took nearly six weeks to get the letters and another four to get access to her accounts, during which time I paid her bills—power, property taxes and more—out of my own pocket.

**Life-and-Death Lesson 2:** *Here again, a joint account with Mom would have helped.*

### Your bank may drive you nuts.

Upon receiving my letters testamentary, I needed to open an estate checking account for receiving money owed the estate and paying its expenses. This was easy at PNC Bank, where Mom had a savings account.

Things didn't go so well at Capital One, where Mom had bank accounts, a credit card and a car loan.

First, the bank accounts. At Mom's local branch, an employee scanned the death certificate and my letters testamentary, and I filled out a form indicating how I wanted to receive the money. I was told that the estate department, which had no number I could call, would be in touch. Then came weeks of back-and-forth communication: a request from the bank for more information or another form, my response, a five-day delay, then another request. When, after nearly two weeks of silence, I still hadn't received the money, I wrote to say I would be filing a complaint with the Consumer Financial Protection Bureau and the New Jersey attorney general. That got me a speedy—and

classic—response: The check was in the mail. Nearly two months after my visit to the bank, that check finally arrived. Meanwhile, the bank's credit card department was calling me constantly about my mother's small credit card balance.

The auto loan was another source of frustration. At the time of her death, Mom's monthly payments were being automatically deducted from her checking account. When a regular payment was deducted from her account a week after she died, Capital One reversed the transaction. I tried to make the payment with my own funds, but was rejected. As soon as I received my letters testamentary, I prepared to pay off the loan—which is when I saw the late fees for the payments never made because the bank wouldn't let me. With my record of attempted payment in hand, I protested. They removed the fees, and I paid off the car. (I reached out to Capital One for comment. They now provide a phone number for the estate department, but only for help with bank and credit card accounts. You still have to call the auto loan department separately.)

**Life-and-Death Lesson 3:** *Keep detailed records of all calls and conversations with institutions you deal with. File a complaint with regulators if you are not being treated fairly.*

### Utilities aren't easy either.

Unless you are listed on an account, phone, wireless and internet providers probably won't talk to you on the phone. They may tell you to go to one of their stores and bring a death

certificate and letters testamentary. Ironically, soon after I did that and got added to my mother's Verizon Fios account, I went to a store to close it ... but was told I had to do that via the phone. Closing Mom's mobile plan took three visits to an AT&T store and happened, miraculously, even though I didn't have the account password they expected me to know.

**Life-and-Death Lesson 4:** *Get your name added to utility accounts so they are easier to manage.*

### Paperwork can be a pain.

My mother had a brokerage account at TD Ameritrade with a few stock holdings. Transferring those assets to the estate was easy. Mom also owned four individual stocks that she had never put in her brokerage account. These took a lot more work. The beneficiaries had to fill out a form with their tax information and address. I also had to obtain a "medallion guarantee" from a bank—a document confirming my identity and legal authority to transfer stock.

The difficulty continued after I mailed all the documents to Computershare, the transfer agent for the stock. Two weeks later, tracking the package online, I saw it had stopped dead at a post office. Computershare then told me that the mailing address on their website was for an office that had been closed for some time. Luckily, the post office found the package and forwarded it to the right location.


**Life-and-Death Lesson 5:** *Consider moving directly held stocks into a brokerage account or use a "transfer on death" (TOD) designation. If you're the executor, send important documents using a service that allows you to track shipments.*


### Try Swedish asset death cleaning.


My parents bought land in Vermont in 1975, intending to build a second home. They never did, but they never sold the land (CONTINUED ON PAGE 78)


## Smooth the Way

More steps for making life easier for your executor and heirs

 **Choose a trustworthy executor** who is patient, thorough and attentive to detail.

 **Complete a will** and any funeral requests, and make sure your executor can get to them.

 **Catalog all assets and debts.** Make a list of account passwords and phone passcodes.

 **Check IRA and 401(k) beneficiaries.** They're set in account paperwork, not your will.

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**Jean Chatzky**  
TO THE RESCUE

## Stay Insured or Take the Cash?

*A couple wonders whether they should hold on to their whole life policies*



### THE PROBLEM

Is their life insurance worth keeping? Steven and Kathryn Burtch, both 62, bought policies after marrying in 1984. “My father always had life insurance,” says Steven, who purchased whole life policies both to protect against disaster and to build wealth. Today, Steven’s policy has a death benefit of about \$200,000 and a cash value of \$93,000; Kathryn’s is worth about \$70,000. But there’s a cost: The premiums, rising about 11 percent annually, are now more than \$2,000 a year. “Should we keep the policies for the death benefit?” Steven asks. Or should they cash out?



The Burtches feel secure with their dog, Jasper.



### THE ADVICE

Permanent insurance, such as the Burtches’ whole life policies, has both a death benefit and an investment component or cash value designed to grow over time. If a policyholder dies, beneficiaries get the death benefit. But the holder can access the smaller cash value earlier by “surrendering” the policy.

Advice about surrendering can be clouded by conflicts of interest. Insurance agents might favor keeping a policy. Financial advisers might prefer you cash out so they can invest the proceeds. Indeed, Steven’s insurance agent said to keep the coverage, and his financial adviser said to cash out.

So I turned elsewhere for help: Wisconsin-based actuary Scott Witt, one of the few fee-only life insurance

advisers in the U.S. Rather than sell insurance, these professionals evaluate policies people are thinking of buying, cashing out or reconfiguring.

“This is not a cookie-cutter analysis,” Witt says. “If I had two clients with the exact same policy, the advice for one might be to hang on till death and for the other to surrender.”

Witt’s first question for Steven and Kathryn, who both work at a small private school: Do they need the insurance for their family? Not anymore. They’re already well situated for retirement, thanks partly to Steven’s prior career in the corporate sector. Their two sons, both in their 30s, live independently; they’ll be fine without any death benefit.

How is their health? Kathryn’s is great, and Steven’s is under control

with medication. Each comes from a long-lived family.

If they cashed out, how would they invest the money? Mostly in stocks.

Finally, what’s the potential for regret? “People are reluctant to surrender because they’re convinced that as soon as they do, they’ll get hit by a bus,” Witt says. Can the Burtches let go of that thought? Yes, says Steven.

Then came Witt’s analysis. If the Burtches kept the policies, Witt recommended reconfiguring them to stop paying premiums. That would cut their death benefits but improve their investment performance. If they cashed out, he assumed they’d put the money in stocks, with an annual return (his estimate) of 7 percent.

Witt estimated that the Burtches would net around \$88,000 by surrendering Steven’s policy, since nearly \$40,000 of its current \$93,000 cash value represents an investment gain subject to federal and state taxes. So if Steven got hit by the proverbial bus next year, keeping the insurance, with its \$200,000 death benefit, would have been the better move. But his one-year mortality risk is low—about one in a thousand. If Steven lives to age 76 (which he’s 92 percent likely to do), the invested cash is projected to hit around \$210,000, eclipsing the death benefit, which would have grown to \$207,000. The math on Kathryn’s policy is similar.



### THE OUTCOME

Steven and Kathryn plan to surrender their insurance. “We had to go back to why we got it in the first place,” Steven says. “Those reasons aren’t true anymore.” Witt concurs with that approach. Anytime you go through a significant, life-altering event, he says—whether it’s retirement or getting your kids off the family payroll—it’s a good time to reassess your insurance needs. ■

**Want Jean Chatzky to write about helping you sort out your financial problem? Email [rescue@aarp.org](mailto:rescue@aarp.org).**



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*Tapestry.* I was making that album in Berkeley, California, and there was a small riot every day we were making it. It was crazy. Things were happening in the country, and it was getting worse. We had assassinations throughout the decade. We had the war in Vietnam and rage against Nixon.

Around 1970, I was in Cold Spring, New York, working on my second record. I thought: *I want to do a big song about America. I don't know where to start. I don't know what to do. But I have to do this...*

## Don McLean Talks About 'the Day the Music Died'

**O**N FEBRUARY 3, 1959, I opened the newspapers and saw this news: "Three rock 'n' roll stars killed in plane crash." It was as if a mule kicked me in the chest. I cried, I think, sitting there looking at this. Buddy Holly was my guy. I was shocked.

I never forgot the power of that moment. I have always kept Buddy in my heart.

The first album I made was called

I had my tape machine on, and this song just came out of me: "A long, long time ago / I can still remember how that music / used to make me smile." I went right through to "the day the music died."

Immediately, I thought, *What is that!?* It was like a genie had come out of a bottle. I knew that I had this wonderful thing. I had finally captured the thing that was building in me for all those years since February 3, 1959. —Interview by A.J. Baime

### MEMBERS ONLY

Find a full account of Don McLean on his life and music and a video interview at AARP Members Edition; [aarp.org/americanpie](http://aarp.org/americanpie).



## FOUR WAYS FOR OLDER WOMEN TO TAKE CHARGE

We can't count on having a romantic partner as we age. The U.S. Census says 6 in 10 women over 75 are alone. But alone or not, here's what my research says will help us age with grace.

### 1. Get your finances in order.

Many older women admit they have regrets when it comes to money, with the biggest being that they hadn't invested more. It's never too late to learn with the help of financial experts. Start now.

### 2. Take charge of your health.

Women should demand that their health care providers listen to their concerns and stop addressing them

in condescending language. If you still believe that you're not being heard, get a second opinion—or another doctor.

**3. You need caregiving too.** Some 19 percent of women between the ages of 65 and 74 need help with at least one self-care activity, according to the Institute on Aging. Start having those caregiving conversations with friends, family and other loved ones.

### 4. Find a (diverse) friend.

The older we get, the more marginalized we become in this society. Having diverse friends helps us be better allies in the fight against ageism, racism and sexism.



Vicki Larson is an award-winning journalist. These tips are adapted from AARP's The Ethel e-newsletter. Subscribe for free at [aarpethel.com](http://aarpethel.com).



### HEALTH AT 70

## RISE UP WITH CONFIDENCE

"I ALWAYS GET stuck halfway getting up out of a chair. Can that be fixed?" —R. L., Charlotte, North Carolina

Yes! That feeling of being stuck halfway between sitting and standing can be caused by weakness in your legs, glutes and core, and tight muscles in your hips and lower back. We asked Jordan D. Metzl, M.D., author of *The Exercise Cure*, for advice. He suggests:

### 1. For legs and glutes, do squats.

Position your feet so they are shoulder-width apart, toes slightly pointed outward. Then lower your body to a squat, with your tush pushing out. Pause a moment, then slowly return to a standing position. Repeat 12 times.

### 2. Stretch your lower back and hips.

Lie on your back with your knees bent and your feet flat on the floor. Bend your right leg and rest your right ankle just above your left knee. Now reach down and grab the back of your left thigh and pull your knee gently toward your chest. Hold for 30 seconds, then release. Switch legs and repeat the stretch to target the other side of your lower back. —Barbara Hannah Grufferman, host of the Age Better podcast



# THE PERFECT FALL SWEATER

THE SUN IS already disappearing a little earlier each day. While we cling to the last days of summer, the leaves will soon be falling. A consolation? It's almost sweater season! Stitch Fix styling manager Cheri Timm Hendricks helps us arrive at the happy intersection where warmth meets style. —Ann Brenoff

## Choose functionality first.

Functionality is key to the amount of use a sweater will get. For example: Do you want a sweater with pockets for carrying essentials like your phone and keys during autumn strolls or errand runs? Artsy buttons are nice, but not if they are hard to open and close with arthritic fingers.

## Necklines count.

For men, a V-neck or crewneck sweater in a solid, neutral color is a timeless choice. For women, a classic turtleneck can frame the face ... but might feel too constricting. If so, a cowl neck may be a good compromise.



## Step outside your color comfort zone.

Is your closet filled with black, gray and tan clothes? Don't be afraid to explore other colors and patterns. Rich autumn hues, like forest green, deep burgundy and mustard yellow, will add pop to those staples. Matcha green, anyone?

## Material matters.

Merino wool, cashmere or a soft cotton blend all provide insulation and breathability. These fabrics are gentle on the skin and perfect for layering as temperatures fluctuate. Nobody likes an itchy sweater. Aim for cozy; it'll be autumn before you know it.

## Texture is (still) having a moment.

While classic styles like cardigans, turtlenecks and crewnecks are timeless and versatile, mixing interesting textures can keep your look updated and current. The same goes for asymmetrical hems.

## Estate Planning: Stop Stalling!

**YOU ARE IN** your 70s. You know you need to do estate planning. But psychological and emotional barriers can prevent that from happening. We asked Andy Baxley, a Chicago-based financial planner, and Joe Maier, director of wealth strategy at Johnson Financial Group, how to get started.

- **Change your mindset.** Rather than thinking that estate planning means the end is near, think of it as a gift to loved ones. Getting your affairs in order can take some of the stress out of a difficult time for them.
- **Make an appointment (with yourself).** Put estate planning tasks, such as contacting an attorney or having important discussions with loved ones, into your calendar. That will make it harder for you to continue to procrastinate.
- **Write a script.** If you're worried about how to explain plans to your spouse or kids, write it down and practice. Start by laying out your intentions before getting into specifics.
- **Lower the stakes.** Estate planning can feel monumental because decisions feel final. But realize that if your circumstances change, in most cases you can alter your estate plan.
- **Imagine the afterglow.** Many people enjoy peace of mind after they finish their estate plan, knowing that they've made important, often difficult decisions. —Beth Braverman

## HEERE'S JOHNNY! (AND JACK. AND JAY. AND ...)

The *Tonight Show* premiered 70 years ago, on September 27, 1954, ushering in the era of late-night talk. Only six people have been permanent hosts. Can you name them? (Answers below.)



STEVE ALLEN (1954-1957), JACK PARR (1957-1962), JOHNNY CARSON (1962-1992), JAY LENO (1992-2009) AND 2010-2014), CONAN O'BRIEN (2009-2010) AND JIMMY FALLON (2014-PRESENT).

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## This Is 70



### Yikes! What Is She Wearing?

*My generation pioneered the miniskirt, but enough already....*

By ELINOR LIPMAN

**I**'M NOTICING A lot of young women walking around New York somewhat naked. I tell myself not to judge the exposed midribs and bellies, not to wonder, *Did she look in the mirror?* I want to think instead, *How great that she's ... body positive.*

You don't have to be a fashion analyst to see that what's fine for the gym is fine for the street. Tights and leggings bravely substitute for pants. (Pants/slacks/trousers? My mother didn't own a single pair.) This trend inspired me to google Lycra. I learned that it can stretch to eight times its normal size. One look around the supermarket tells me this is true.

Recently, I couldn't help staring at a fellow passenger as we waited to board a flight. She was a tall, young, blond woman, 25-ish, wearing a one-piece, full-length leotardlike outfit. The work it would take to get it on and then get it off to use the bathroom!

My high school (class of '68) mandated that girls wear skirts or dresses

to the knee. Pants and jeans were banned; even culottes weren't allowed. Our gym uniforms were short versions of shirtwaist dresses in a heavy cotton. Prom gowns veered toward the preppy. (My mother made mine, which was white piqué worn with long white gloves.) Cleavage? No, not mine, not anyone's.

Later, as a pregnant boomer, I wore camouflaging maternity clothes. The dresses were cotton and flannel; smocks were sweet rather

than sassy, often ruffled, seemingly apologetic. Today's baby bumps are sheathed in tell-all Lycra—proud, belly button—protuberant, beyond clingy to fused. I (try to) tell myself, *Good for her*—it's a trophy, it's life, quite literally. No apologies!

I confess to watching *Say Yes to the Dress*, in which prospective brides try on wedding dresses. Really? This lacy transparent, plunge-y dress is the one that induces happy tears? Bride after bride says she wants to look her sexiest walking down the aisle. Maximum sexiness in wedding dresses? Since when?

But then the judgmental me remembers how short I wore skirts and dresses in the late '60s and early '70s. I took up hems and rolled up the waistbands of my pleated skirts. I remember my mother asking forlornly, "Are you leaving the house like that?" I was. If my legs were chilled by Massachusetts winters, too bad. I didn't think I was being flirty. It was how my friends dressed. It was fashion. Good old fashion.

Trying to ignore the outerwear that looks like underwear worn proudly on the sidewalks of New York, I tell myself, *This too shall pass.*

*Elinor Lipman, 73, is the author of 14 novels, most recently Ms. Demeanor.*

Illustration by Dave Urban



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# Kevin Costner

## *Goes His Own Way*

At 69, the *Yellowstone* actor is about to enter his fifth decade of making movies. He's still in love with the work, doesn't follow trends and cares little for critical approval. "I don't fall out of love," he says. "A good idea is still a good idea."



By Tom Chiarella

PHOTOGRAPHS BY KURT ISWARIENKO

**K**EVIN COSTNER SPENT 36 years trying to get his newest movie to its premiere this summer. He commissioned the original story, and he cowrote, directed, produced and will star in all four of the movies that make up another career-defining gamble, *Horizon: An American Saga*. He has even personally financed a significant portion of the series—to the tune of \$38 million so far, plus a substantial deferred salary. "I pushed my chips to the middle and didn't blink," he says defiantly.

Just don't refer to it as a passion project.

"Calling it that actually minimizes it," he is quick to point out, as we sit in his contemporary, sparsely furnished guesthouse overlooking the Pacific near Santa Barbara, California. "I've been passionate about a lot of things that I've done. This is a good idea about America. People came west. It's part of our legacy. I just believed in it so much that I put my money into it, but I've had that belief about everything in my life."

Though *Horizon* is a mammoth undertaking, Kevin Costner knows what work is. His father was a ditchdigger and later serviced electric lines; his mother was a welfare worker, and Costner grew up in a series of then largely working-class California cities like Ventura and Visalia. After graduating from Cal State Fullerton, he drove a truck, led bus tours of homes of Hollywood stars and worked on fishing boats. "I worked as a deckhand, out of Eureka, Coos Bay and Newport,"

Kevin Costner,  
photographed for AARP  
in Montecito, California,  
on February 28, 2024



“I am also getting old. I have a shelf life, and eventually I would be too old to make this movie that I really wanted to make.”



he says, gazing at the sea. “We fished salmon and, late in the season, albacore. Sometimes we were out for eight days. The boat was only 28 feet, built in 1929, an old traditional boat, and we worked every day. That’s how I made my money.”

Hard work defined him then—and now. He has starred in more than 50 feature films and produced or directed over 30. He’s launched and invested in such diverse businesses as a casino in South Dakota, an oil-separation technology firm and numerous innovative start-ups. Meanwhile, he founded a country rock band, Kevin Costner & Modern West, which recorded several albums (one of them charted on the *Billboard* 200) and even toured Europe.

The inspiration to take on acting came during a chance encounter in 1978. While on a flight from his honeymoon in Mexico (with his first wife), a 23-year-old Costner reportedly noticed Richard Burton sitting in first class, surrounded by several vacant seats that Burton had purchased so that the other passengers would leave him alone. Costner waited for Burton to finish his book before he approached the great leading man, to ask him about a career in acting.

Burton looked him up and down. “You have green eyes,” Burton pointed out. “And I have green eyes. I think you’ll



**Kevin Costner, center, in Cannes with five of his seven children, May 2024**

be fine.” Costner then asked Burton if it was possible to have a life in acting without the turmoil that Burton himself had experienced. “I think it’s possible,” Burton told him. “It hasn’t been for me, but I think it’s possible.”

That’s when the work was jump-started, through acting lessons and countless auditions. There were setbacks in the early ’80s (Costner’s role in *The Big Chill* was edited out of the final cut by director Lawrence Kasdan; ironically, Kasdan’s brother, Mark, helped cowrite *Horizon*), followed by some big hits in the mid-to-

late ’80s—*No Way Out*, *The Untouchables*, *Bull Durham* and the still wildly popular *Field of Dreams*. [For more on this film’s lasting impact, see “His Field of Dreams,” page 40.]

In 1990 came *Dances With Wolves*, the first big bet Costner made on himself. From the very start, he was all in on the historical Western; he played the lead role and was coproducer, director and even a financier of the film. It became a family affair when his daughter Annie made

Previous spread: Producer: Annee Elliott; wardrobe stylist: Ashley Weston/The Wall Group; group: Peter Lindbergh; hair: John Varvatos; makeup: John Varvatos; sunglasses: Oliver Peoples. This page: top: jacket and sweater: Boots; Brothers; jeans: John Varvatos; sunglasses: Oliver Peoples. Bottom: Christophe Simon/AFP via Getty Images



an appearance, the first of several young Costners to show up in his films over the years.

At three hours, the movie was thought to be too long for a modern audience. But he owned his choices. “I’m a ‘more is better’ type of director,” he said. “If something is good, I don’t want it to end.” Audiences agreed. *Dances With Wolves* grossed some \$424 million worldwide (that’s approximately \$1 billion in today’s dollars) and won the Oscar for best picture and best director for Costner (in his directorial debut). It was also credited with revitalizing interest in classic Western filmmaking in Hollywood, a legacy that Costner has clearly taken to heart.

He went on to star in some hits in the ’90s, most notably *JFK* and *The Bodyguard*. (Costner recently revealed that he had been in talks with Princess Diana to do a sequel before her death in 1997.) And yes, some measure of the turmoil he once feared did follow, as he starred in and produced a couple of flops with which he is still famously associated—*The Postman* (which he also directed) and *Waterworld*.

There were other troubles from time to time—divorces, lawsuits and disagreements—all widely reported. Today Costner, 69, is fresh off his controversial departure from the TV series *Yellowstone*, which he left after production delays endangered the shooting schedule of *Horizon*. (Through the spring, Costner and the *Yellowstone* producers and showrunners publicly laid blame at each other’s feet for the abrupt ending, and in late June, Paramount announced production would resume without Costner. He then confirmed via Instagram that he was done with *Yellowstone* “into the future.”)

Now, having recently finalized his second divorce, he stands in the premiere moment of another massive career gamble—his unprecedented *Horizon* project, a story of the violent settling of the American West in the period before, during and after the Civil War. The first film is in theaters and will soon be streaming on premium VOD and Max. The release date of the second film was unknown at press time; the third is wrapping up production. Early reviews were decidedly mixed, but Costner says he doesn’t read reviews. “Everybody says, ‘Well, it’s just water off a duck’s back,’” he says. “But it’s not. They can hurt.”

At the screening of Chapter 1 of *Horizon* in Cannes this spring, a teary Costner, with five of his seven children nearby, received an 11-minute standing ovation at the film’s conclusion. He’ll take it. “I’d heard that they clap for you there even if they don’t like it, which is kind of beautiful,” he says ruefully. “But as this went on and on, it got beyond that. I had visualized being in Cannes with a movie that

was really, really important to me, and this movie became that movie—that response was everything I could have dreamed of. At some point I stopped hearing the clapping and began thinking back to the beginning of my career and the ups and downs, to retrace the breadcrumbs of my life. And when I came back from that, they were still clapping!”

Today Costner seems unvexed by the risk, turmoil, mixed reception or potential losses, though he manages to turn nearly every question back to his current obsession and bet-the-farm gamble, *Horizon*.

**Q. Let me just start with *Yellowstone*. Was leaving difficult for you?** I loved *Yellowstone*. I would have gone back and done it again under the right circumstances. I had a contract for *Horizon*, and the *Yellowstone* producers knew about that. The rug came out from under us because the universe they were creating got bigger [with *Yellowstone* prequels and sequels], and they just didn’t have the scripts for *Yellowstone*. That’s where the *Yellowstone* producers should have been clear with everyone involved and said: We need to get our scripts finished. I became this kind of flash point. I didn’t enjoy that it was mischaracterized. I had 300 people waiting for me in Moab, all of them ready to begin work on *Horizon*. I couldn’t leave them behind.

**Q. *Dances With Wolves* was also a gamble. Have you always been someone comfortable with risk?** I grew up in a conservative house and had a brother in Vietnam. It stalled my thinking for a time. My dad had one job, an electrician. He came out of the dust bowl. Growing up, there wasn’t really a time when I wanted to dissent, though at that time

## 6 for 6

Six films in six years launched Kevin Costner to stardom



1987

### *The Untouchables*

Ness vs. Capone. “They pull a knife, you pull a gun ... the Chicago way!”



1988

### *Bull Durham*

“I believe in the soul ... the small of a woman’s back ... the hanging curveball...”



1989

### *Field of Dreams*

America’s pastime as mystical vision quest. If you build it, they will come.



1990

### *Dances With Wolves*

Twelve nominations. Seven Oscars. Costner’s directorial debut: priceless.



1991

### *JFK*

Oliver Stone revisits Dealey Plaza and jumps through the looking glass.



1992

### *The Bodyguard*

KC to Whitney: Start the song a cappella. The rest is history. —Chris Nashawaty

# His Field of Dreams

*Dwier Brown's role of a lifetime*

**I**N *FIELD OF DREAMS*, Dwier Brown plays John Kinsella, the father of Kevin Costner's character, Ray. In the last few minutes of the movie, John—in one of the most poignant father-son moments in film—appears as a young man in a baseball catcher's uniform and has a conversation, and a game of catch, with his full-grown son. The moment was seared into moviegoers' hearts, and for Brown that bit part became a lifelong calling.

"He's a very humble person," says Costner of Brown. "And he's been able to pivot on that film in a very graceful way."

**Here's how it went down, in Dwier Brown's own words.**

My role in *Field of Dreams* was so small. I read all my lines during the audition, and I remember thinking, *Nobody is even going to notice this*



Dwier Brown

role. But 35 years later, strangers still want to tell me stories about their fathers. I feel like the film turned me into a kind of traveling priest, hearing confessions. That scene really touches people.

The movie is a great adaptation of a great novel, and by the end, Kevin and James Earl Jones and the

other actors have opened the audience's hearts. I just take off my catcher's mask and walk right in.

The first time I really understood how important my character was to people was in 1989, about three months after the movie was released. A man approached me in a corner store with tears in

his eyes and said, "I can't believe it's you." Then he told me that during the movie, he hadn't been able to stop thinking about his father, who he hadn't spoken to in 15 years. At the end of the film, he had driven straight from the theater to his dad's house to reconnect. Another time, a woman

★  
it seemed like the whole country was dissenting. For me to even daydream, that was code to my dad for "lazy" as opposed to, "I'm thinking about things. I'm thinking I can be something." So it took me a while to find my own ground, to come to think I'd like to tell stories for a living, permanent daydreaming. And I've lived kind of like Huckleberry Finn, Tom Sawyer. I have built tree houses, floated down rivers, played hooky—and I found my own yellow brick road in storytelling. And that really threw my dad. He didn't know how to help me, and I didn't know how to explain it to him. Thank God I found my own way.

**Q. Where did *Horizon* come from?** I commissioned a script in 1988, and we kept fiddling with it and finally tried to make it in 2003. But I wanted more money than the studio was willing to pay. I was disappointed. After that I sat down with a new writer, and I became a cowriter.

And we began to expand and reengineer everything. Out of that came these four screenplays.

**Q. Four movies. Did people think you were crazy?** It seemed so backward to Hollywood. They said: "Nobody wanted to make the first one. What makes you think they will want to make four?" But that's me in a nutshell.

**Q. What, that you're stubborn?** I just don't fall out of love, and I loved the story. I tried again to get it made in 2015. And nobody would make it then, so finally, a few years ago, I just said, "I'm going to make it. I can't wait any longer. I'm just going to do it." Because I'm also getting old. I have a shelf life, and eventually I would be too old to make this movie that I really wanted to make.

**Q. The movie is full of precise historical details. Where is that from? Is it from your own experience running ranches and small businesses in the American West?**



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told me how she'd found out that her "uncle" was really her biological father. By the time we finished talking, we were both in tears. When these encounters happen, I love to listen, and often we end up in an emotional hug.

As I get older and look less like I did when I was 29, I don't get recognized as often. But sometimes when I do ballpark appearances, if a team is having a *Field of Dreams* theme day or something, there will be 50 people lined up

to talk to me. I hear these incredible, tear-jerking stories. Maybe they had a hard time with their father, or maybe he's gone and they miss him. I can relate: My own dad passed away shortly before we began shooting the movie. Whatever it is they want to tell me—or, rather, tell John Kinsella—it often seems like a burden is lifted from them, like I'm hearing something they are unable to say to anybody else. I just try to be the surrogate father that person needs me to be in that moment.

As a young actor, I had my own dream: to be a movie star, with a long career. And although I worked in Hollywood for 40 years, stardom never happened. For a long time, I was embarrassed that this five-minute scene was the most memorable thing I had done. But now I look at it as something enduring, maybe more so than whatever other films I would have wanted to star in.

—As told to Carolyn Campbell

*Dwier Brown, 65, is the author of the memoir If You Build It...: A Book About Fathers, Fate and Field of Dreams and cofounder of the Baseball Hall of Dreams in Dyersville, Iowa, where Field of Dreams was filmed.*

No, I just read books. I'm thrilled by details and the survival instinct that people displayed on the frontier. I love the spontaneity and the mindset of engineers in the era. Movie viewers are usually rushing toward the gunfight. But somebody had to plot these towns out. Somebody had to go out there with a shovel. Wheels broke down. And the way pioneers solved many problems elegantly, just ingeniously, I always like reading about that. And then I think, *Can I fashion a story, a dialogue, around those facts?*

**Q. Women are often central to your storytelling, and that seems true again in *Horizon*, which stars, among others, Sienna Miller as a frontier wife.** Women are not ornaments. They have a story. And I found it was easier to write about the story if women were embraced as the people that made the thing go. The West, where there's no law, sets up for very dramatic architecture between good men

and bad men, and the people that get caught in between are women. In the West, they were victimized and often had no say in why they ended up out there. And so many women worked themselves to death just trying to keep their family clean and fed. I had to make this movie because those stories are as much a part of the West as the gunfight to me.

**Q. You've cast several of your children in the movies you've directed. Your son appears in *Horizon*. What was that like for you?** What I love about my children is they're not wrapped up in what I do. Like any adult, I try to figure out ways for them to be with me. So, small roles. But my kids don't know a lot about the acting business. I don't draw them into it. My son was on the set, and I pointed and said, "That's your mark." He said, "What does that mean?" I had a bigger part for my little girl, but she turned it down. She said to me, "Daddy, I like the first day of school. I like meeting my new friends." I love that she knew herself so well.

**Q. You've put a lot of your own money into this project. Do you see it as more of an investment than a gamble?** I did the same thing on *Dances With Wolves*. And when the money fell apart on [2014's] *Black or White*, I paid for it. I've been lucky. I've been blessed. This is my guesthouse. Next to it is my house. And I have 10 acres that I haven't built on. So, yes, I mortgaged all that to put money into *Horizon*. If I lose this house, am I a failure? Maybe I lost something in the making, but entrepreneurially, to not bet on this would be foolish; I wouldn't do that. I don't think my dreams are foolish.

**Q. On another subject, how can you tell a good movie script from a bad one?** It's fairly simple. Writing is everything in Hollywood. I remember reading *Field of Dreams* and knowing beyond a shadow of a doubt that it was magical, that it had some gold dust on it. You have to see the moments in the script that would be a reason why someone would leave their house and pay for a babysitter. And I know that if I can hit those moments as a director and actor, then it's going to be a fulfilling experience. *Field of Dreams* was full of those moments and so is *Horizon*.

**Q. And how will you judge *Horizon's* success?** You know, I think we have false gods when it comes to how we judge success. I understand what it's like to have a huge hit and what it does for you. And I would love for this to be supported, watched, shared, because I made it with that in mind. But what's success? Is it money? Is it doing what you wanted to do in life? Movies aren't just about opening weekend. Ten years later, a good movie will still be shared. Success is: Will you revisit it and show your daughter, show your son? Will you revisit it because you wonder about it, because you find new details? Those are the measures. ■

*Tom Chiarella was a longtime writer for Esquire and is a National Magazine Award winner. He wrote AARP THE MAGAZINE's cover story on Henry Winkler last year.*

*With additional reporting by Caitlin Rossmann*

## The Headliners

**Me:** Of all of my parts, you've always been my favorite. Remember that time the guy at the liquor store refused to give me a refund because I didn't have a receipt, so I returned in a fur coat with nothing underneath but a push-up bra and I got my money back? Good job!

**Breasts:** We do our best.

**Me:** Of course, I was a little younger then, and you were a little higher.

**Breasts:** A little? Ha ha.

By the way, that bra you wear when you sleep? May not make the slightest difference.

**Me:** [*Sigh.*] I feel I know you only on the surface.

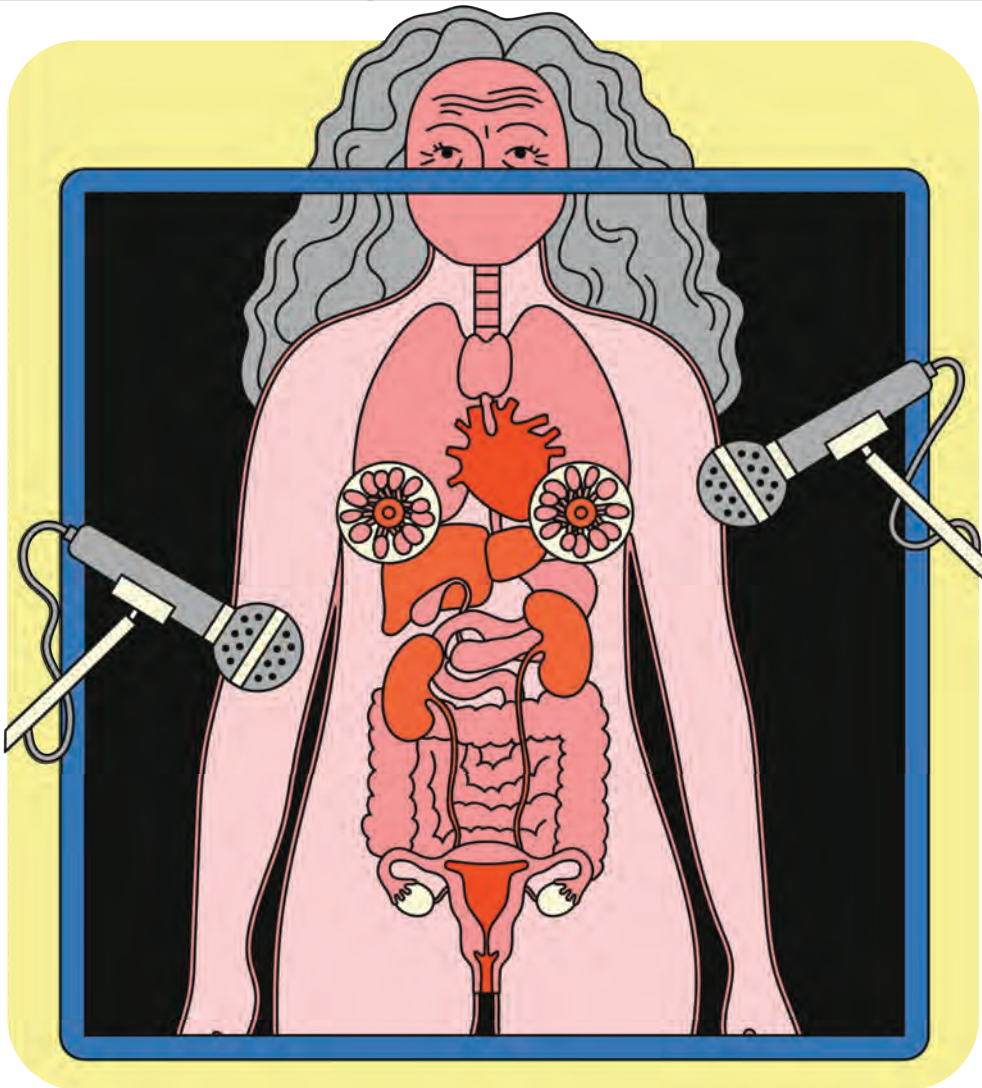
**What's going on inside?**

**Breasts:** We're made up of three parts: the fibroglandular tissue—the lobes and the smaller lobules within them that produce milk, and the ducts that carry milk to the nipples; the fibrous tissue that holds us in place; and the fatty tissue—the space between the lobes, ducts and fibrous tissue that gives us our va and our voom.

**Me:** Women think a lot about the size of their breasts, but we should be thinking about more than size, shouldn't we?

**There's the question of, like, density.**

**Breasts:** When doctors talk about our density, they're referring to our relative amounts of connective tissue/glandular material versus fat. We breasts tend to be denser when a woman is younger. As you age, we become fatter, even if the rest

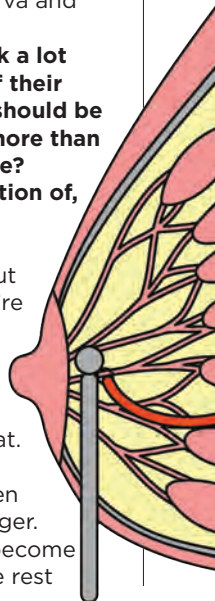


# THE INSIDE STORY OF YOUR BODY

*(The Women's Edition)*

Female bodies change in confounding ways as we age. I decided to check in on how everything Down There is holding up, what we all need to know about healthy aging and who's responsible when things go awry. (I'm looking at you, estrogen!)

By **Judith Newman** ILLUSTRATIONS BY LAURA EDELBACHER



of you stays the same size. There are extremes of fattiness and denseness (about 10 percent of women fall into each category), but most women are somewhere in the middle. Women with dense breast tissue throughout their lives have a higher risk of breast cancer.

**Me: Why?**

**Breasts:** No one really knows. It may be because small cancers are harder to catch early on in dense breasts, or it may be something about the nature of the tissue itself. Dense breasts are only one among several risk factors, including family history, radiation therapy for other medical conditions and, simply, aging. Also, you might want to be particularly vigilant if you're Black or Latina, since you tend to present with breast cancer younger than white women—and with more aggressive cancers too. So while all of us breasts really appreciate regular mammograms, your dense

breasts would probably appreciate them a little bit more.

**Nipples:** Excuse me, can we make a point?

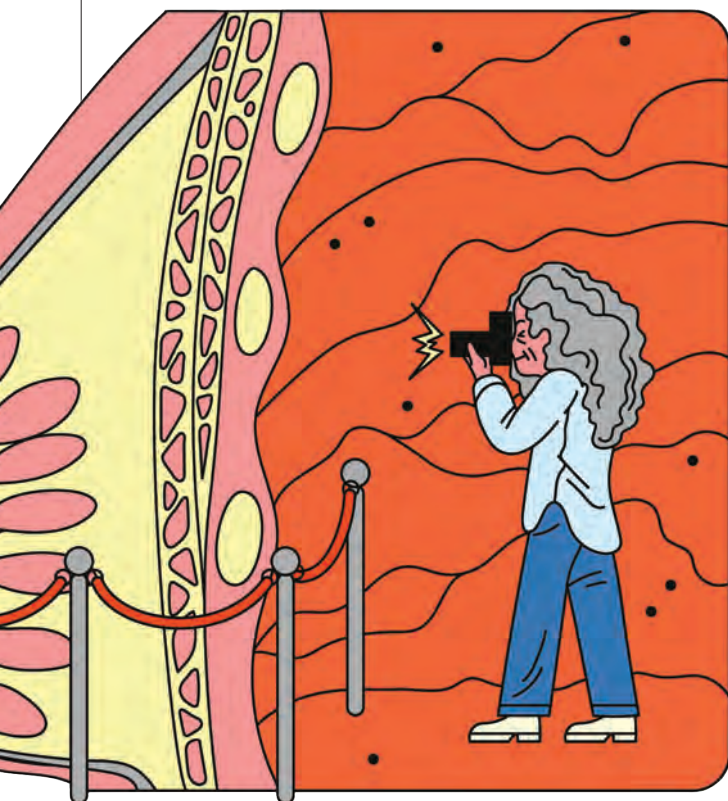
**Me: Yes, if I turn on the air-conditioning. I know, bad joke.**

**Nipples:** FYI, we're not just the conduits to milk. Nursing releases oxytocin, a hormone that conveys a sensation of pleasure and contentment to the brain. This is why nursing was a bonding experience with your child, and why many of us found it so sad when we gave up breastfeeding.

**Me: But you can hurt like a mofo too.**

**Nipples:** Yup. And as we get older, you need to pay attention to us: Pain, discharge or inversion of the nipples can indicate cancer. But we're still playing an important role in your sex life, even after menopause: We connect to nerve systems that connect the clitoris, vagina, cervix and uterus to the brain.

**Clitoris:** Sing it, sister.



**YOUR VAGINA AND CLITORIS**

## The Mystery Achievers

**Me: Well, hello, Ms. Clitoris. I found you ... when I was about 12, I think.**

**Clitoris:** When you found that hidden copy of *Our Bodies, Ourselves*, like half of all American women who came of age in the 1970s?

**Me: Um, it was a copy of *Portnoy's Complaint*, but you have the idea.**

**Vagina:** What about me? Am I not the most amazing body part?

**Me: I can't say I've actually looked at you too carefully. Can you give me the guided tour?**

**Vagina:** During the reproductive years, I am this gently corrugated tube in the middle of your body that is so stretchy it can clamp onto a tampon, then when you're pregnant, turn around and deliver a baby. A rich supply of blood vessels just under the surface makes me (barring infection or disease) self-cleaning, self-moisturizing and an all-around trouper.

**Me: I've always heard the expression "use it or lose it." Is that true? Does sex keep you in good shape?**

**Vagina:** Kinda. Frequent sex stimulates circulation, enhancing elasticity and

lubrication. But the main reason for all this moisture and elasticity is estrogen. Estrogen feeds the blood vessels in the walls of the vagina—and maintains the pH balance, which helps avoid vaginal infections. It keeps the lips of the vagina—the labia—plump, the pelvic floor muscles strong and the lining of the bladder elastic, meaning at 30 we don't have to run to the bathroom every 10 minutes.

**Me: [Sigh.] Things change.**

**Vagina:** They do. With menopause, estrogen recedes like the ocean at low tide. The labia become flatter and less pink; that fabulous self-lubricating quality may cease, which makes sex feel a little bit like rubbing two sticks together. The vaginal tissues can contract, pulling back from the urethra, which in turn leaves it more exposed to bacteria, and that means urinary tract infections may become more common.

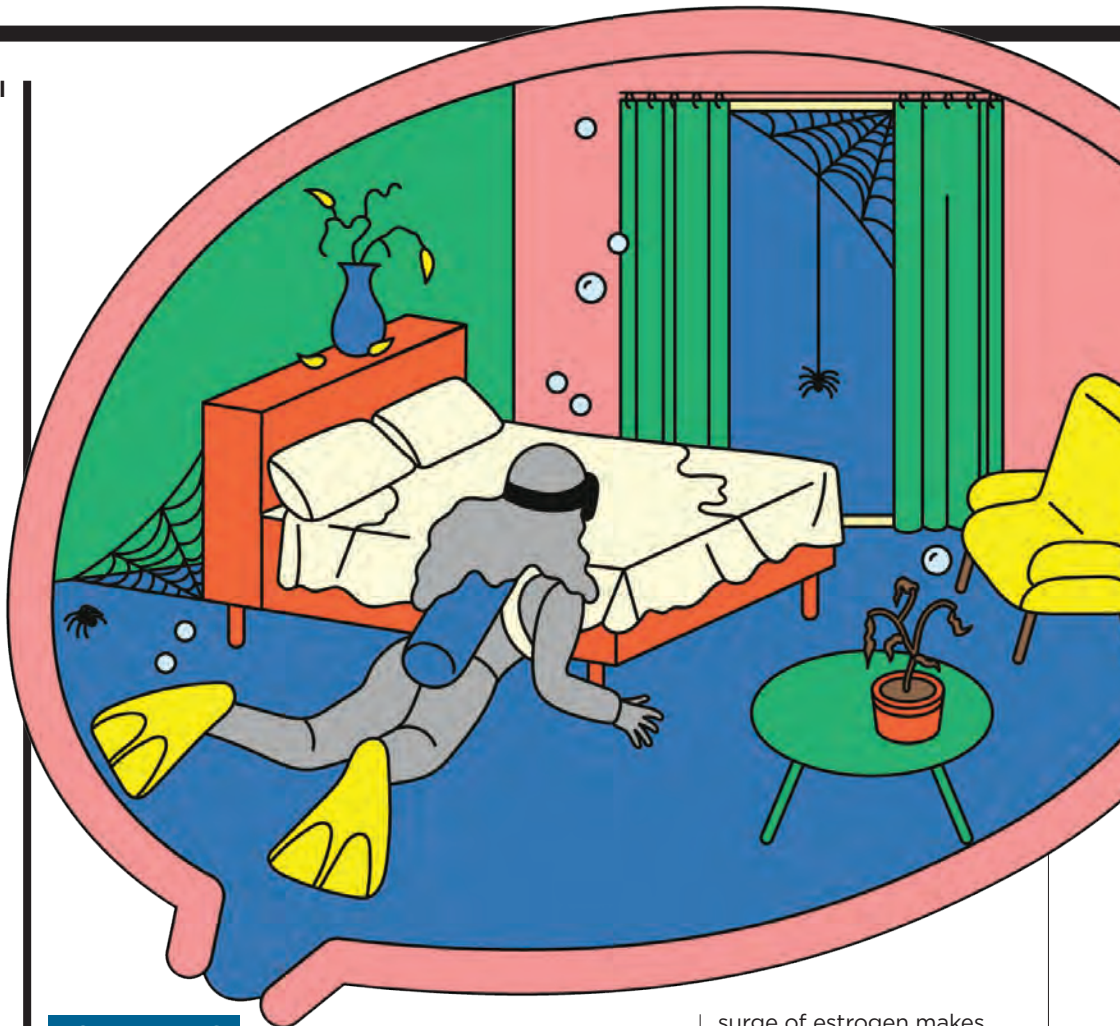
Urinary incontinence is also annoyingly common; about 43 percent of women 50 to 65 and 51 percent after 65 have had the experience of coughing or sneezing and then realizing, yikes. →

**Me:** Is there anything a girl can do to keep her vagina in midseason form?

**Vagina:** Plenty. Regular Pap smears can catch any changes in cervical cells that, left untreated, could lead to cancer.

**Me:** [Shudder.]

**Vagina:** I know, Pap smears aren't comfortable. Best to always ask for a smaller speculum. Kegel exercises (basically, squeezing those muscles that surround the vagina) can strengthen the pelvic floor and reverse urinary leakage. Estrogen patches and pills are mostly used to relieve symptoms like hot flashes, but for the vagina specifically, there are creams and suppositories that deliver estrogen almost entirely to the vagina alone. Or there's the prescription cream DHEA, which breaks down into estrogen and testosterone. (There's also a relatively new nonestrogen oral medication called Ospheña, which specifically acts on vaginal tissues.) And then there are vaginal laser treatments, which essentially wound the interior skin, causing it to plump and fluff as it rebuilds collagen. (Yes, it hurts.) And there are dozens of lubes on the market. Use them.



#### YOUR UTERUS

## Airbnb for Babies

**Me:** Nice to meet you, uterus. I've heard you're just hysterical!

**Uterus:** Pardon?

**Me:** See, the word "hysterical" derives from the Greek word for uterus, and

a hysterectomy is ...

**Uterus:** Yeah, leave it to a dude to link lady parts with craziness.

Your uterus isn't hysterical, but it's wondrous. Hollow and muscular (and sometimes tipped in ways that can cause sexual or urinary issues), I, the uterus, sit between your rectum and your bladder within your pelvis. (This explains the need pregnant women have to pee or poop more frequently.) The "doorway" connecting the vagina to the uterus is called the cervix, and the two tubes emanating from it that look like deer horns are the fallopian tubes.

My job is to grow babies and, the rest of the time, to at least be prepared. A

surge of estrogen makes the lining of the uterus spongy and thick with blood as you near ovulation. If an egg meets Mr. Right (or, unfortunately, Mr. Wrong) and is fertilized, then we're off to the races: The embryo implants in the cushy lining, and pregnancy begins. If that doesn't happen, my prepped lining just departs—that's menstruation, which you spend 35 to 40 years bitching about.

**Me:** Until it stops. As Joni Mitchell sings, "Don't it always seem to go / That you don't know what you've got / Till it's gone...."

**Uterus:** Ahh, wiser words have never been spoken.

**Me:** Is there anything we can do to take better care of you?

**Uterus:** I'm pretty self-sufficient, but you should always be on the lookout

### To Replace or Not to Replace?

Girls, answer a question for me. Who thinks women in menopause should investigate hormone replacement therapy?

<b>Vagina:</b> Me.	<b>Breasts:</b> Um,	come from?
<b>Clitoris:</b> Me.	maybe?	<b>Heart:</b> Whoops,
<b>Brain:</b> Yes,	<b>Uterus and</b>	wrong article.
please.	<b>Ovaries:</b> Heart,	But still, I vote
<b>Heart:</b> Definitely.	where'd you	yes.

→ Estrogen may have health and symptom-relief benefits if taken at the beginning of menopause and for a certain period of time thereafter. But age and personal health history need to be considered. Ask your doctor whether estrogen replacement therapy is right for you.

for warning signs. If you encounter bleeding and cramping after menopause, consult your doctor. For example, 70 percent of white women and 80 percent of Black women have fibroids, noncancerous tumors on the lining of the uterus. Often the fibroids just hang around and do nothing; you may never know you have them. Other times, they make themselves quite known.

**Fibroids:** We're heeere!

**Uterus:** Sometimes they're like that party guest who won't leave, the one who drinks all your tequila and plays Kenny Loggins till 4 a.m.—they're painful and relentless. And then there's endometriosis, the growth of uterine tissue outside of the uterus (in fallopian tubes, ovaries and inside the pelvis). It can impact all aspects of your life. If endometriosis were a character from a movie, it would be Glenn Close in *Fatal Attraction*.

**Endometriosis:** I will not be ignored, lady.

**Uterus:** The excess tissue not only bleeds into your pelvic cavity but it can also cause irritation and scarring on other organs, or painful urination or bowel movements. Up to 4 percent of postmenopausal women may have symptoms. Treatment is usually hormone therapy or surgery.

**Me: Wow. So many women have these conditions, so the NIH must devote tons of money to researching them. Right?**

**Uterus:** Uhhh ... no. In 2023, just as a comparison, \$92 million was devoted to Crohn's disease, which affects 1 percent of the population. Only \$29 million was spent on endometriosis, which affects about 1 in 10 women, and \$14 million was devoted to fibroids, which affect over 70 percent of us. And if that's not bad enough, consider this: five-year survival rates for all types of cancer have dropped across the board since the mid-1970s, except for two: cervical cancer and uterine corpus cancer (which affects the upper part of the uterus). Both are more deadly today than 50 years ago! Now who's hysterical? →



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## YOUR OVARIES

# The Baby Makers

**Ovaries:** All due respect to our coworker, the uterus, but this whole perpetuating-the-species thing is really all about the voodoo that we do.

**Me: OK, what's your story?**

**Ovaries:** We are the organs that house a woman's oocytes, or eggs. By the time you reached puberty, you had about 400,000. (Sounds like plenty, but consider that men have about 300 million sperm—in one ejaculate.) Infertility drugs can make the body produce a bunch of eggs at a time, but you are not getting more than you started with.

**Me: Understood. What else do you do?**

**Ovaries:** We produce the hormones necessary to release the egg and care for it if it becomes an embryo. And we produce testosterone, too, even after menopause, which helps protect bone mass and libido.

**Me: I always thought it was Colin Firth who protected my libido. As long as we're talking hormones: What the hell was PMS about?**

**Ovaries:** Well, this isn't an exact science, but PMS has to do with an upsurge in progesterone—

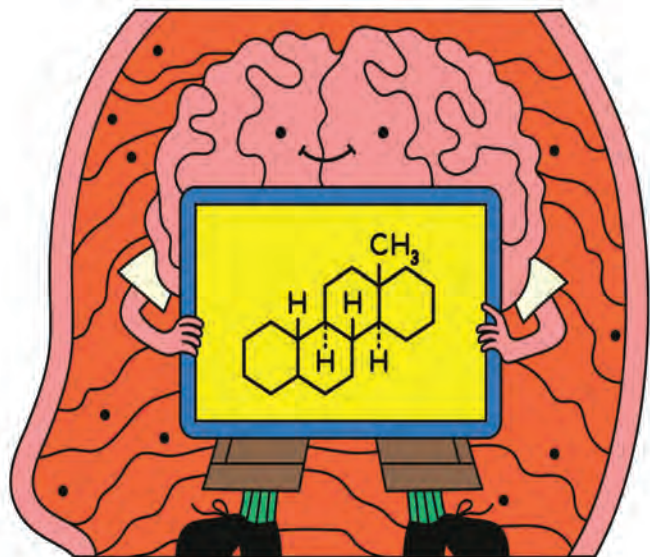
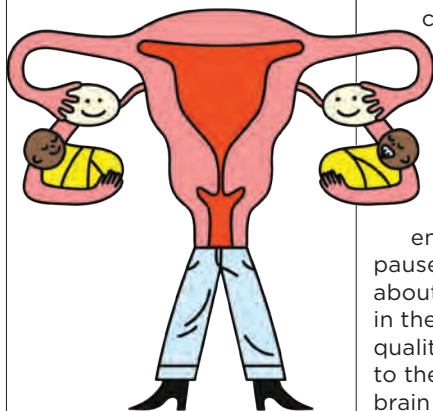
which can have the side effect of making you very, very edgy—and then its sudden drop right before bleeding.

**Me: That's one thing about being young I don't miss. And that my family also doesn't miss....**

**Ovaries:** Yeah, but here's the tough news: Ovaries are pretty much the first part of a woman's body to show her age. In our teens and 20s, the chances of getting pregnant on any given cycle is about 25 percent. After 40, the chance of natural pregnancy per cycle is about 2 to 5 percent, which is why many women 40 and over seek out scientific interventions like IVF.

**Me: I was 40 when I had my kids, through IVF, and the doctors who delivered them referred to me as a "geriatric mother."**

**Ovaries:** There's more bad news: Because it doesn't cause obvious symptoms, ovarian cancer is often not detected until it has spread beyond the ovaries. Quitting smoking and maintaining a healthy weight can reduce your risk. And make sure you get the right amount of sleep: Women who enjoyed restful sleep had a lower risk of ovarian cancer as compared with women who suffer from insomnia. Still, a lot of our cancer risk comes down to estrogen. We stop producing it almost entirely after menopause, which affects just about every system in the body, from the quality of your toenails to the quality of your brain cells.



## YOUR BRAIN

# The Master Controller

**Brain:** Finally, we get to the important bit.

**Me: Wait, who asked you? You're not a lady part.**

**Brain:** Au contraire. Women's brains are fundamentally different than men's, and I don't just mean in that adorable Venus versus Mars kind of way.

**Me: OK, how exactly are male and female brains different?**

**Brain:** Again, it's the estrogen. Estrogen is not just a hormone for reproduction; it also has a huge impact on brain function, particularly those areas that affect cognitive function and memory. The hot flashes, the insomnia, the tendency to leave your keys in the freezer? Those are the effects of receding estrogen on certain neural pathways.

**Me: Since menopause, I feel I'm on constant 10-second delay. I try to remember my third cousin's name and ...**

**Brain:** It's Randall. This is normal. The info is still there. You just need a bit more time to retrieve it. Look, I'm like any other body part: You keep me

healthy by feeding me well and exercising me. Ditch the processed foods and fake sugars; work up a sweat a few times a week (even social dancing has been shown to reduce the risk of Alzheimer's); get regular and sustained sleep. And yes, do puzzles: Puzzles give you tiny successes, which then release hits of the pleasure hormone, dopamine, a key factor in reducing inflammation in the body.

Look at it this way. Those years of being bathed in reproductive hormones were exciting. But at the same time, the wisdom that comes with age may also have to do with having less of them. That bad boy who was so irresistible when you were 25? With less estrogen and testosterone, you might not see the appeal. Once you're over 50, nice guys very often do finish first. Older and creakier? Maybe. Older and wiser? Fer sure. ■

*Judith Newman writes frequently for The New York Times and other publications.*



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Aerial view of  
Las Vegas



# Viva Las Vegas!

*This gambling mecca now dazzles with great entertainment, shopping and dining destinations* ♦ **By Ryan Slattery** ♦

**L**AS VEGAS HAS an uncanny ability to reinvent itself. As casino gambling has spread across the country, Vegas has diversified, transforming into an entertainment capital flush with sparkle and spectacle beyond the chiming slots.

“This adaptation developed out of necessity,” says University of Nevada, Las Vegas gaming historian David G. Schwartz. “Fifty years ago, one could argue that legal casino gambling defined

Las Vegas, but the city hasn’t had a monopoly on that for decades. And Las Vegas isn’t blessed with many natural attractions, so it has had to offer a range of amenities that appeal to a range of travelers.”

Within that range are Americans over 50, who cited this vibrant city as one of their top U.S. vacation destinations in AARP’s recent Travel Trends survey. If it’s been a while since you visited Sin City, you may be surprised—and delighted—by today’s attractions.



An Elvis  
impersonator



**CELEBRITY CHEFS AND DECADENT DINING**

**Skip the Buffet—Go for First-Class Dining**

⇨ **LAS VEGAS OWES** its thriving food scene to one key figure: Wolfgang Puck. This celebrity chef rolled the dice in 1992 to open an outpost of his swanky Beverly Hills hot spot, Spago, in Las Vegas. A dining revolution bloomed as others followed suit.

Chef and TV personality Gordon Ramsay has a half-dozen eateries on the Strip, including Hell’s Kitchen. “Who doesn’t want to be part of something so wild and exciting?” Ramsay says. “Las Vegas is a place solely built for enjoying the best things in life. Vegas has become such a foodie destination.”

James Beard Award-winning chef Michael Mina, who has two new Vegas restaurants this year, says that competition on the Strip has resulted in a wealth of options. Among Mina’s recent openings is Orla at Mandalay Bay, which pays homage to his Egyptian and Mediterranean heritage—evidence that today’s visitors welcome taste adventures beyond shrimp cocktail. “Orla holds a special place in my heart,” Mina says. “It allows me to reconnect with my roots.”



Hell’s Kitchen



Orla at Mandalay Bay



Wynn Plaza Shops

**SHOP THE STRIP**

**A Diverse Retail Scene Rivals Fashion Capitals**

⇨ **THERE IS NOTHING** Las Vegas retailers love more than winners; jackpots often lead to epic shopping sprees.

And Las Vegas has become an exceptional shopping destination. “Our variety of stores is bigger than many

cities’ because Las Vegas is such a melting pot,” says fashion stylist Christie Moeller. “Even when I go to New York for a shoot, I prefer to shop in Vegas and then ship the items because of the variety here.”

The Forum Shops at Caesars Palace has dozens of specialty stores. The Shops at Crystals is a high-end haven, while the Wynn Plaza Shops are worth a visit even if you’re just window-shopping.

Photo credits on page 80

**NEON MEMORIES**

Sin City highlights through the years



◆ **1906 Historic Hotel**  
It was first called the Hotel Nevada and later renamed the Golden Gate Hotel & Casino.



◆ **1931 New Marriage and Divorce Laws**  
The Nevada legislature made it easier to get hitched, or unhitched, quickly. Vegas’ county, Clark, issues nearly 80,000 marriage licenses a year.



◆ **1940s The Strip**  
With gambling legalized, the El Rancho Vegas casino opened in 1941; others followed. →

## Formula 1 Grand Prix



## IMMERSIVE EXPERIENCES

### Experience Sensory Overload

⇒ **IN ADDITION TO** concerts by the world's biggest bands, Sphere—a venue in a giant orb covered inside and out with LED light screens—offers guests experiences such as director Darren Aronofsky's *Postcard From Earth*, an immersive film that takes audiences on a voyage spanning all seven continents.

Meow Wolf's Omega Mart looks like a supermarket, but surprises exist around every aisle. Pop through a fridge door to enter passageways, and follow clues to solve a mystery.

Illuminarium's corridors are covered in moving images. Depending on the show, you'll come face-to-face with animals or walk on the moon.

There's also Flyover, an experience creating the sensation of flying over spectacular landscapes, and Arte Museum, where you'll encounter gardens and crashing waves.



## A SPORTS MECCA

### Take In a Game



⇒ **FOR DECADES**, major sports leagues shunned the city because of concerns over sports betting. In 2003, the NFL rejected a Super Bowl ad

from the Las Vegas Convention and Visitors Authority (LVCVA) to avoid linking itself to gambling. All that has changed. As legal sports betting has spread across the nation in recent years—to the point that leagues

have partnerships with gambling websites—Vegas no longer holds some poisonous distinction. And pro teams have flocked here.

You can attend home games of the Vegas Golden Knights (hockey), Las Vegas Aces (women's basketball), Las Vegas Raiders (football) and, anticipated in 2028, the A's (baseball). The NFL even staged the Super Bowl, America's ultimate sporting event, here for the first time earlier this year, and Vegas hosted a Formula 1 auto race late last year. "The last few months have been a whirlwind for the city," says Kate Wik, chief marketing officer for the LVCVA.



#### ◆ 1950s-60s The Rat Pack

Frank Sinatra led this group. Their Vegas heist comedy *Ocean's 11* came out in 1960.

◆ 1959  
"Welcome to Fabulous Las Vegas" sign  
The landmark has since been added to the National Register of Historic Places.



◆ 1967  
Siegfried and Roy  
The duo dazzled crowds with illusions and exotic animals, and would go on to generate more than \$1 billion in ticket sales.



◆ 1969  
Elvis  
The King began a seven-year residency at the Las Vegas International Hotel. →

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**MUSIC AND ENTERTAINMENT**

**Don't Miss the Superstars**

⇨ **LAS VEGAS HAS** always been about big-name entertainment. Literally. Performers' monikers are emblazoned in gigantic letters on marquees. But it was Cirque du Soleil and Celine Dion who propelled the entertainment scene forward.

Dion planted herself in Vegas while in the prime of her career. Caesars Palace even built her a custom 4,000-plus-seat venue.

"The reason the residency business works so well here is because of the number of times the city turns over on a weekly basis," says Bobby Reynolds, senior vice president of promoter AEG Presents Las Vegas.

These days, artists of all ages and genres enjoy successful Vegas residencies, including U2, who last year opened the city's one-of-a-kind venue, Sphere.



**Cirque du Soleil**



**Mob Museum**

**MUSEUMS AND CULTURE**

**Go Museum Hopping—Really!**

⇨ **VEGAS MAY NOT** be considered a center of culture and learning. But visitors can escape the bells and beeps of the casino floor for a quiet afternoon exploring history, especially niche interests.

Some examples: The Atomic Museum, which got a boost from the Oscar-winning film *Oppenheimer*, tells the story of America's nuclear weapons testing program at the Nevada Test Site. The Mob Museum, which fittingly has a speakeasy, recounts the history of organized crime in the U.S. The Burlesque Hall of Fame is a feathers-and-sequins tribute to the city's showgirls, while the Punk Rock Museum is a hardcore look at the punk scene where you can settle in and drink a rum and Coke served in a Pringles can, chips on the side.

Perhaps most Vegas of all is the Neon Museum, where the signs of yesteryear—including those of the shuttered Riviera, Stardust and Mou-



**Neon Museum**

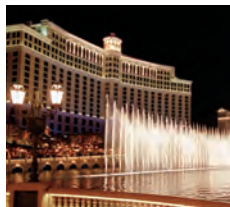
lin Rouge casinos—still glow. "Las Vegas isn't a sentimental town, so buildings that are seen as 'economically obsolete' are removed rather than preserved," gaming historian Schwartz says. "At this point, blowing things up is the history." ■

*Ryan Slattery is a Las Vegas-based journalist. He has written for Travel + Leisure, The Washington Post, The Boston Globe, Time Out and Eater Las Vegas.*



◆ **1996 High Roller**  
Until it closed in 2005, riders at the Stratosphere tower could experience thrills at more than 900 feet.

◆ **1998 Fountains of Bellagio**  
The iconic dancing waters shoot as high as 460 feet.



◆ **2001 Ocean's Eleven**  
George Clooney took on Sinatra's role and led an all-star cast to pull off a new on-screen casino heist. Two sequels with Clooney and company followed.

◆ **2015 Floyd Mayweather Jr. vs. Manny Pacquiao**  
Prizefights have long been a staple of the city. This boxing match generated a record \$72 million in ticket sales.



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# Big Money Woes? When to Call in the Pros

True tales from the financial front lines: How bad can your money problems get? We consulted professionals to find out and spill the beans on some of the most challenging situations they've encountered with their clients. Though we've changed names and a few details to protect privacy, these stories highlight how even the most daunting money problems have solutions. INTERVIEWS BY KAREN CHENEY



## 1 Selling a Money Pit

**E**LIZABETH wanted help selling her husband's house to contribute toward his care. George had moved to an assisted living facility about a year earlier. Elizabeth was living with her daughter, so George's empty house had fallen into disrepair.

We listed the house, which had a

mortgage balance of \$190,000, for \$325,000, but we soon learned that George had refinanced the house, adding \$100,000 in debt. A buyer offered \$330,000 but wanted nearly \$10,000 in closing costs. The inspection revealed damage, prompting the buyer to ask for a \$5,000 price cut. Then an \$8,000 credit card debt popped up. Elizabeth would have had to pay \$3,000 to close the sale.

I started negotiating. First, the credit card debt came down. Then the buy-

er lowered the repair costs to \$2,500. I cut my commission by \$1,500, and the buyer's agent reduced her fee by \$500. Elizabeth walked away with only \$800 or so, but she avoided more expenses or foreclosure. —**Tabitha Richardson, real estate broker, Maryland, Virginia and Washington, D.C.**

**PRO TIP:** When you sell a house, always be prepared for additional expense, from repairs to closing costs. But keep in mind that everything—absolutely everything—is negotiable.



## 2 A \$270,000 Social Security Payment

**C**LARA, 82, had never received a Social Security check despite contributing to the program since 1970. She had applied late, mistakenly believing that the monthly benefit based on her work record would continue to grow until she turned 72. (It stops growing at 70.)

An even bigger problem was that when Clara, an immigrant, submitted her initial application to the Social Security Administration (SSA), she had lost the certificate of naturalization proving she was a U.S. citizen. She requested a copy from the federal Citizenship and Immigration Services agency (USCIS), but the copy never arrived. Nine years later, in 2023, her daughter found her original certificate in a storage box. She and her mother hand-delivered it to her local SSA office. Yet Clara, 81 at the time and facing financial difficulties, received no benefit. Her children then contacted my company.

We identified a rule requiring the SSA to assist claimants in obtaining evidence of eligibility from other federal agencies. Clara had retained all the paperwork showing the SSA had never helped her with the unresponsive USCIS, so we drafted the necessary paperwork to compel the SSA to quickly address this issue. In March of this year, Clara recovered \$270,325.60 and was approved for an ongoing monthly benefit of \$3,336. —**Matthew Allen, CEO of Social Security Advisors, New York City**

**PRO TIP:** There are thousands of rules in the Social Security system. The average person doesn't know even three of them. And miscalculations and other errors on the part of the SSA are common. So document all your interactions with the SSA. In tricky situations like this one, it may help to consult a professional.

## 3 The Surprise \$30 Million

**JEN AND DAVID**, both in their 60s, lived in a \$4 million house outside Philadelphia, drove luxury cars and belonged to multiple country clubs. But David, a high-level executive, maintained a secret life with another woman. Once Jen discovered this, she wanted a divorce.

The problem for Jen was that she had no knowledge of their investments, their net worth or how much money David made. She had given up her job early in their marriage to care for their two children, now adults, and David had always kept her on an allowance. She had access to checking and savings accounts at their local bank, but that was it.

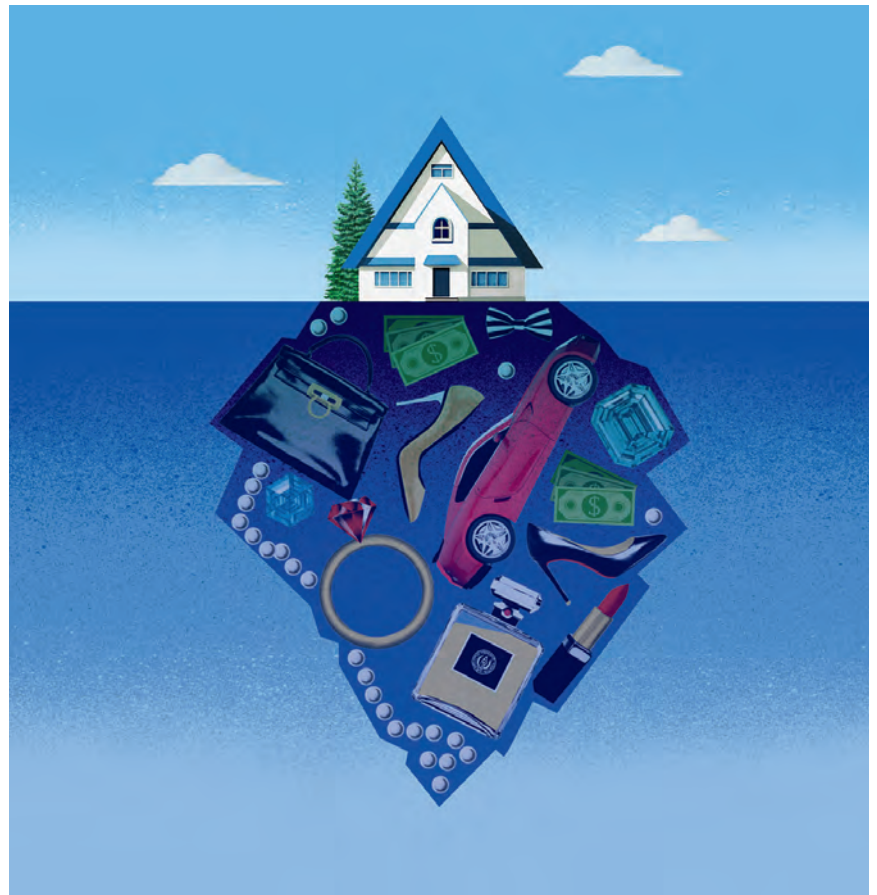
So I assisted Jen in meeting with an attorney and initiating discovery, a formal legal process to investigate assets, debts and other relevant information. We soon learned that

David had purchased a house for his mistress. We also learned that he had substantial deferred compensation—money he was guaranteed to receive in the future—which Jen might be entitled to but that wouldn't show up if you were just looking at the couple's current assets. The big shocker: The couple's net worth was about \$30 million more than Jen had realized.

Eventually, the court determined Jen was entitled to more than half of the couple's assets. David also agreed to maintain life insurance to cover alimony obligations.

—**Christine Palmer Hennigan, financial adviser and certified divorce financial analyst, West Chester, Pennsylvania**

**PRO TIP:** Be prepared for the business side of divorce by getting a clear picture of your financial situation. Track your spending to document your standard of living; that's important in determining any future alimony payments. Build a balance sheet listing all your properties, investments, and other assets and debts. Your insurance coverage and your tax return will help shed light on what you own. →



## 4 A Skyrocketing Insurance Premium

**D**ESPITE making no changes to their property and never filing a claim, Betty and Don, retirees in a \$1.1 million house near Lake Tahoe, were dropped by their insurer. Under current California rules, the insurer could not properly underwrite and price the policy to cover the area's increased fire risk.

I explained that to maintain similar coverage, they would have to replace their old \$1,800 annual policy with two new ones. The first would cover everything but fire damage for \$3,100 annually. For fire coverage, they would have to use California's FAIR plan (which stands for "fair access to insurance requirements"). More than 30 states offer last-resort policies providing basic coverage for properties exposed to high risks, typically from natural disasters. But the FAIR premium cost was still high: \$6,800 for the couple's 2,000-square-foot home.

To cut their premiums, we raised the deductible to \$10,000 on the

residential policy and to \$15,000 on the FAIR policy. Next we lowered the coverage of personal property on both policies from \$700,000 to \$150,000, removed coverage for an additional shedlike structure, and eliminated coverage for the cost of temporary housing if damage forced them from their home. That cut their total premiums to about \$6,000, down from nearly \$10,000. It's still a lot more than they were paying, and their coverage is lower, but they are protected. —**Karl D. Susman, insurance broker, Los Angeles**

**PRO TIP:** Don't compare past insurance options with current ones. Today you may need to either reduce your coverage or pay higher premiums. There are steps you can take, however, to reduce the likelihood of property loss—such as installing a noncombustible roof, covering the eaves to prevent embers from getting underneath, and clearing brush from around your house—that may help lower your premium.



## 5 The Caregiver and the Credit Cards

**CHRISTINE**, a busy executive working in New York City, hired us to investigate why her elderly mother, Agnes, was running out of funds every month. Agnes' expenses were minimal—utilities, groceries, medical bills—and could be covered with her monthly Social Security check. Christine owned the upstate New York home where Agnes lived and paid for Julie, Agnes' full-time caregiver.

When we took over the account, we discovered that seven checks had bounced in a two-month period, including some to collection agencies. We also found that eight credit card accounts had been opened relatively quickly, with payment checks written to the card companies. Agnes, who had MS, could barely sign her name; Julie was filling out the checks. We alerted Christine, who obtained copies of the credit card applications, confirming Julie's involvement.

At this point, the debt was close to \$69,000. Christine consulted an attorney, who said there was sufficient evidence to prosecute Julie. But Agnes, who loved Julie, refused to pursue legal action—and wanted to keep her on. Christine's brother eventually took over daily money management, and Julie was required to provide receipts for all expenses. —**Keeley Kriskey, daily money manager with Financial Sense, Darien, Connecticut**

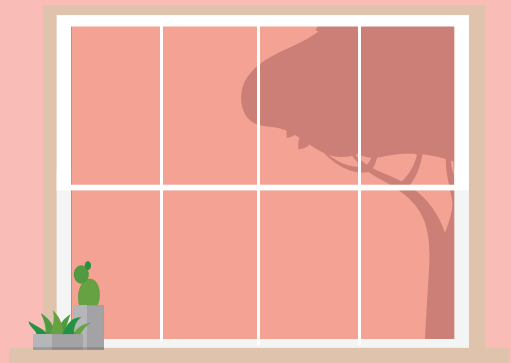
**PRO TIP:** Place a freeze on your loved one's accounts with the three main credit bureaus, so no one can open a new credit line in their name. Also, set up online access to their financial accounts, so you can monitor activity and request fraud alerts.

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## 6 A Mother's Big Small-Business Debt

**N**ANCY, a retiree who had owned a small business for most of her career, passed it down to her daughter Amy. A year later, Nancy started getting calls from the issuer of the company's credit card, which still had her Social Security number on the account. It turned out that the balance on the card, which had been zero when Nancy retired, now amounted to \$50,000, and the business was on the brink of collapse.

Although Nancy had saved for retirement, she couldn't afford to pay off the debt. Since her account had fallen delinquent and her credit rating had plunged, she couldn't get a bank loan or transfer the balance to another card. But as a nonprofit credit counseling agency, we were able to negotiate with her creditor to lower the interest rate on the debt to under 2 percent, cutting her payments from \$1,400 a month to \$700. We also advised Nancy to return to work part-time, which she did. Today she is doing well. —**Lara Ceccarelli, credit counselor, American Financial Solutions, Bremerton, Washington**

**PRO TIP:** Communicate with family members or anyone who has the ability to affect your credit rating. If you encounter financial problems, seek help to negotiate better terms.

## 7 Weighing the Cost of College

**ONE FAMILY** approached us in the fall of their daughter Sarah's senior year of high school. They had no college savings, and the parents weren't willing to take out loans. Sarah had a list of 10 schools she was interested in. Her top choice was Boston University, which cost more than \$85,000 a year, but based on her parents' income and assets, she wouldn't qualify for need-based aid. If she chose Boston University, with a four-year cost of roughly \$350,000, she would need to fund it herself through loans.

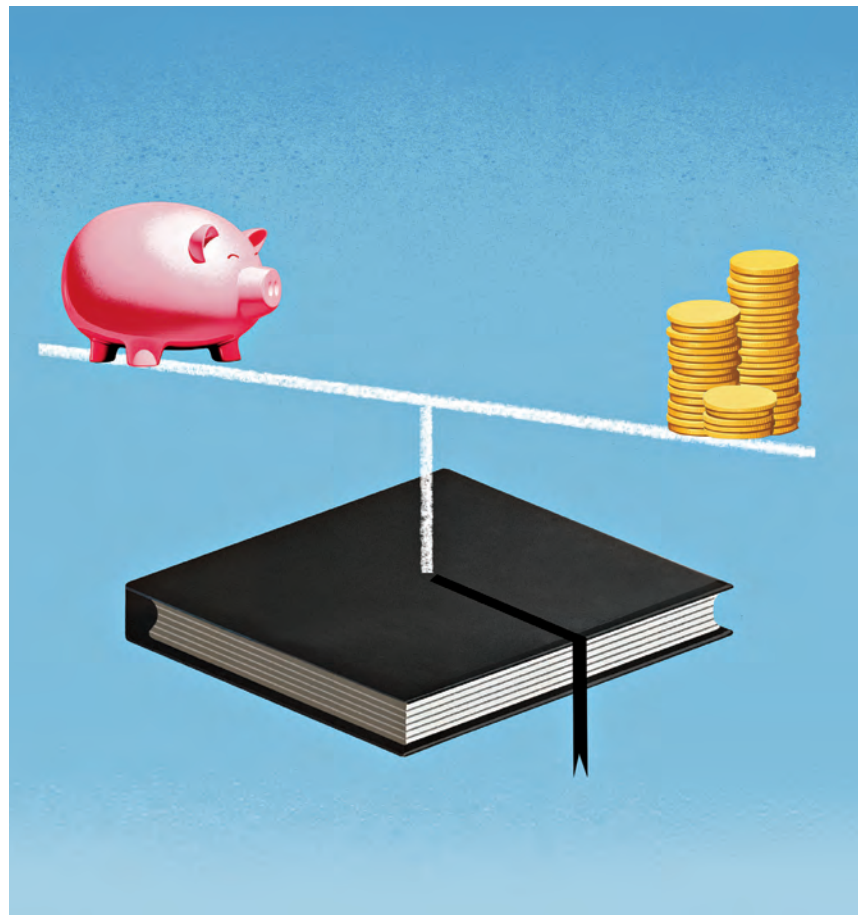
Choosing a college can get very emotional, and sometimes the emotion prevents people from thinking through the long-term financial implications of the decision. So we went through the numbers to let the consequences sink in. For every \$10,000 Sarah borrowed, she should expect a \$100 monthly payment. With loans potentially exceeding \$300,000, this could mean a monthly payment of at least \$3,000. Meanwhile, an average

starting salary is about \$5,000 a month. You hate to see a 17-year-old who has barely gotten a driver's license make a decision to start life with that much debt.

We showed Sarah how other schools on her list were more affordable. We wanted to prepare her for financial success beyond graduation. Ultimately, she chose an in-state school with an annual cost of around \$35,000. —**Andrew Holmes, financial planner specializing in college funding, Newton, Massachusetts**

**PRO TIP:** Begin the college selection process early and focus on schools that offer generous need-based or merit-based financial aid, depending on your circumstances. Prestigious, selective schools may be enticing, but you can receive an excellent undergraduate education at a school that aligns with your financial requirements. ■

*Karen Cheney is a personal finance journalist who has written for Money and other publications.*



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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

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# SNL HITS THE BIG 5-0H

A very subjective celebration  
of *Saturday Night Live*,  
America's longest-running  
comedy show  
**BY JOEL STEIN**

**L**ORNE MICHAELS knows your favorite seasons of *Saturday Night Live*. They were the ones that aired when you were in high school, right before you got a driver's license, when you were stuck at home, with no money. Staying up until 1 a.m. was exciting. Seeing adults saying things no one is supposed to say—it blew your mind.

Then you graduated and the SNL cast members did, too, and the new ones somehow weren't quite as funny. This is why it's a rite of passage to quote SNL catchphrases to high school friends. They become a generational secret handshake, each demo laughing at its own nonsensical "cheeseburger, cheeseburger, Pepsi, Pepsi," "makin' copies" or "More cowbell!"

Michaels, 79, created the show in three weeks in 1975 (when it first aired, though SNL's 50th season starts this fall) when Johnny Carson pulled weekend repeats of *The Tonight Show* so he could use them during the week to take days off. Since then—other than the five seasons Michaels left the show (1980–85)—he's been in charge every week, leaving a bigger mark on American comedy than anyone since Mark Twain. SNL has not only won more Emmys (98) than any other show, it has also spun off 12 movies, three late-night TV hosts (Jimmy Fallon, Seth Meyers and Conan O'Brien) and many movie stars. Michaels has vowed to stay at SNL until the 50th anniversary, but he has talked about having his protégé, former head writer Tina Fey, take over when he leaves.

It's hard to imagine the show without him. But it's harder to imagine American culture without the show. To celebrate SNL's big 5-Oh season, we've picked some of its best moments and characters. Feel free to tell us how wrong we were at [facebook.com/aarp](https://www.facebook.com/aarp). And don't forget to score your quiz for your SNL IQ!

## UNFORGETTABLE SKITS AND CHARACTERS

WE ALL HAVE FAVORITES. HERE ARE FIVE OF OURS

### Blues Brothers (1978–82)

Before John Belushi and Dan Aykroyd sang on SNL, their soul revue opened shows for Steve Martin. Their first album, *Briefcase Full of Blues*, was No. 1 on the *Billboard* chart and went double platinum.



### Ed Grimley (1984–96)

Martin Short's surreal creation, with his hiked pants, enormous cowlick, inability to play the triangle and love of *Wheel of Fortune*, was a human cartoon. He was completely mental, we must say.



### Church Lady (1986–2016)

As the finger-wagging, judgy host of a Christian talk show, Dana Carvey displayed moral superiority by literally doing a "superiority dance" strut. Often she asked, "Could it be ... *Satan*?" It really was special.



### Wayne's World (1989–2015)

The Illinois high school buddies with a public access show partied on in two movies, the first of which made the most money of the 12 films based on SNL sketches. Yes, including *The Blues Brothers*. Swing indeed.



### What's Up With That? (2009–19)

Kenan Thompson is brilliant as a singing talk show host who cuts off his guests with singsong questions as dancers (most unforgettably the tracksuited Jason Sudeikis) and performers pour onto the stage.



**HONORABLE MENTION** Matt Foley: Motivational Speaker, Mister Robinson's Neighborhood, Deep Thoughts by Jack Handey, Dooneese, MacGruber

## SNL BY THE NUMBERS

WHO TOPPED THE *SATURDAY NIGHT LIVE* CASTING CHARTS?

### Most years as a cast member



Kenan Thompson (21)  
Darrell Hammond (14)  
Seth Meyers (13)

### Most times hosting



Alec Baldwin (17)  
Steve Martin (16)  
John Goodman (13)

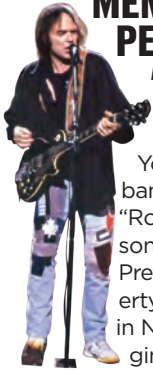
### Youngest when debuted as a cast member



Anthony Michael Hall (17)  
Eddie Murphy (19)  
Robert Downey Jr. (20)

## MEMORABLE MUSICAL PERFORMANCES

By Rob Tannenbaum



### Neil Young (1989)

Young and a tight three-piece band roared their way through "Rockin' in the Free World," a song about the environment, President George H.W. Bush, poverty and the nature of "freedom" in North America. No stunts, no gimmicks, just raw power.



### Taylor Swift (2021)

In 2009, Swift hosted for the first time. Then in 2021, SNL broke with its usual format so Swift could play a 10-minute version of "All Too Well," about a painful breakup.

### The Replacements (1986)

On their only SNL appearance, guitarist Bob Stinson wore a unitard, singer Paul Westerberg (right) dropped an F-bomb and for two sloppy, magnificent songs, they carried the torch for reckless carousing.



### Elvis Costello & the Attractions (1977)

Four bars into "Less Than Zero," which he was expected to play, Costello shouted "Stop!" and burst into the scathing "Radio

Radio," then sped through the song as if trying to finish before the police came. Costello was banned from SNL, but returned in 1989.

### The Funky 4+1 (1981)

When Debbie Harry of Blondie hosted SNL, she requested the rappers Funky 4+1 as her musical guest. The Bronx crew played their joyous single "That's the Joint," exposing the audience to hip-hop.



**HONORABLE MENTION** David Bowie (1979), B-52s (1980), Prince (1981), Sinead O'Connor (1992), Kendrick Lamar (2014)

## CATCHPHRASES THAT CAUGHT ON

WRITERS' DREAMS CAME TRUE WHEN THESE SAYINGS WENT VIRAL

**"It's always something."** —Gilda Radner as Roseanne Roseannadanna



**"We are two wild and crazy guys!"**

—Steve Martin and Dan Aykroyd as the Festrunk Brothers

**"Makin' copies."** —Rob Schneider as Richmeister



**"You look marvelous."**

—Billy Crystal as Fernando Lamas

**"Yeah, that's the ticket."** —Jon Lovitz as the Pathological Liar



**"We just want to pump ... you up!"**

—Dana Carvey and Kevin Nealon as Hans & Franz

**"More cowbell!"** —Christopher Walken as Bruce Dickinson



**"Cheeseburger, cheeseburger, Pepsi, Pepsi."** —John Belushi as Pete Dionasopolis

**HONORABLE MENTION** "Isn't that special?" —Dana Carvey as Church Lady; "We are not worthy!" —Mike Myers and Carvey as Wayne and Garth

## WEEKEND UPDATES THAT KILLED

INTERRUPTING THE NEWS WITH WELL-CONSIDERED OPINIONS



### Hollywood Minute (1992–98)

David Spade showed up during Weekend Update to roast celebrities in a way that he's still apologizing to people about.

### Father Guido Sarducci (1978–95)

SNL writer Don Novello's gossip columnist for the Vatican newspaper had already appeared on *Laugh-In*.



### Justice Ruth Bader Ginsburg (2015–20)

The Supreme was 81 when Kate McKinnon first presented her as a hip-hopping, horny, insult-tossing badass.



### Stefon (2008–18)

Bill Hader played a New York City nightlife correspondent who describes the weirdest clubs to Weekend Update.



### Opera Man (1992–2019)

Dressed more like Dracula than Pavarotti, Adam Sandler would sing about the news in fake Italian, mostly by adding "o" to the end of words.

### HONORABLE MENTION

Point/Counterpoint (Dan Aykroyd, Jane Curtin), Garth and Kat (Fred Armisen, Kristen Wiig), Jacob the Bar Mitzvah Boy (Vanessa Bayer)



# SNL TRIVIA DID YOU STAY UP?

TEST YOUR KNOWLEDGE OF FIVE DECADES OF SATURDAY NIGHT LIVE

## A Late-Night Pop Quiz

**(1) Which was the highest-grossing movie based on a sketch?**

- a) *The Blues Brothers*
- b) *Wayne's World*
- c) *It's Pat*

**(2) The first bandleader was ...**

- a) Howard Johnson
- b) G.E. Smith
- c) Buster Poindexter



**(3) In this viral skit, Ryan Gosling plays a man obsessed with the *Avatar* film's use of what font?**

- a) Times New Roman
- b) Comic Sans
- c) Papyrus

**(4) What excuse do the Coneheads use to justify their strange behavior?**

- a) "We went to Oberlin."
- b) "We smoked a lot of marijuana."
- c) "We are from France."



**(5) This pitch-perfect NPR holiday spoof centered on Alec Baldwin's ...**

- a) Plaid shirt
- b) Schweddy balls
- c) Mad singing skills

**(6) Lorne Michaels says that "the show doesn't go on because it's ready, it**

**goes on because it's ..."**

- a) 11:30
- b) Contractually obligated
- c) Paying for my organic blueberry farm in Maine



**(7) Name this skit with Chris Farley and pals**

- a) Deep Dishin'
- b) Bill Swerski's Superfans
- c) Go Bears

**(8) Toonces was a cat that could ...**



- a) Express affection
- b) Drive
- c) Host the show better than Paris Hilton did

**(9) In the fake ad for Taco Town, what is *not* included in the new menu item:**

- a) Sushi
- b) A crepe
- c) A deep-dish pizza

**(10) How does First Citywide Change Bank, which does nothing but make change, do it, according to the 1988 fake commercial?**

- a) "Embezzling."
- b) "Volume."
- c) "Oh, we didn't think of that."



**(11) Which bit was sent to SNL on videotape by a recent high school grad?**

- a) Mr. Bill
- b) Deep Thoughts With Jack Handey
- c) The Ambiguously Gay Duo

## Who Played Who?

MATCH THE CAST MEMBER TO WHO THEY PARODIED



**(12)** Kristin Wiig



a) Alex Trebek



**(13)** Maya Rudolph



b) Ed McMahon



**(14)** Will Ferrell



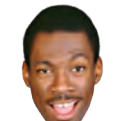
c) Mister Rogers



**(15)** Phil Hartman



d) Kathie Lee Gifford



**(16)** Eddie Murphy



e) Julia Child



**(17)** Dan Aykroyd



f) Beyoncé

## True or False?



**(18)** Sarah Palin never said, "I can see Russia from my house."

Tina Fey made it up for her impression.

TRUE  FALSE

**(19)** For the first season, the show was called *NBC's Saturday Night* because ABC had a comedy/variety show called *Saturday Night Live With Howard Cosell*, featuring Bill Murray and Christopher Guest.

TRUE  FALSE

**(20)** The Smithsonian museum displays Eddie Murphy's Gumby costume.



TRUE  FALSE

**(21)** The *Seinfeld* episode "The Revenge" is based on Larry David angrily quitting SNL right before a taping and then returning to the office on Monday, pretending that he never quit.

TRUE  FALSE

**(22)** George H.W. Bush never said, "Not gonna do it. Wouldn't be prudent." Dana Carvey made it up for his impression.

TRUE  FALSE

**!** Did we miss any of your favorites? Let us know what you think at [facebook.com/aarp](https://www.facebook.com/aarp).

## Hair Flair MATCH THE DO TO THE ROLE



- a) Ed Grimley
- b) Roseanne Roseannadanna
- c) Buckwheat
- d) Church Lady
- e) Coneheads
- f) Stuart Smalley

TURN TO PAGE 78 FOR ANSWERS.



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# REAL/PEOPLE



Inspiring stories  
of friends and  
neighbors, in  
their own words

**INSIDE** ▶ MARIACHI MAVEN P. 68

TWIN TOWERS TIGHTROPE @ 50 P. 70

SHE WANTED TO LEARN GRANDMA'S  
RECIPES AND GOT MUCH MORE P. 71

*The Rookie*

## He Made It to the Show at 56

Announcer Johnny Doskow worked in minor-league baseball for 30 years before the Oakland A's called

**T**HERE ARE ANNOUNCER job openings every year with one major-league team or another. Whenever I saw something I thought I'd be a candidate for, I would send my résumé and demo tape, but I never got any bites. In 30 years, I really never came close, to be honest. In 2012, Ken Korach, who was doing the radio with the Oakland A's, had knee replacement surgery, and I was able to fill in for a few weeks, but then it was back to my minor-league team. I started telling my wife, "It's probably not going to happen for me."

I wasn't unhappy, though. As a AAA team announcer in Sacramento, I still got to call baseball for a living, which is a pretty cool deal. It was long days and a lot of travel, but it never felt like a job. Every day was different. Many of the coaches and players became good friends. I've officiated at nine of the players' weddings by now.

I'd always dreamed of being a big-league announcer, though. Players and coaches would get called up to the majors, and I was always excited for them. But it was never me.

Then in the fall of 2022, the A's reached out to me and said, "We may have something for you." I kept in touch with them over the winter, and not long before opening day, they brought me on board. My first game on the radio was against the Mets on April 14th of last year. I was a 56-year-old rookie. To be in that seat to call baseball was really a thrill. And it's still pretty thrilling.

You dream your whole life of working at a big-league level. It took me 30 years. But that's OK, because it shows my 18-year-old daughter: Don't give up on your dreams. I appreciate my job every day. It's beyond anything I could have expected. Everything is first-class, and I'm just learning so much. To get this opportunity later in life, it's very rare. That's not lost on me.

—As told to John Rosengren

Major-league play-by-play announcer Johnny Doskow, 57, lives in El Dorado Hills, California.



Doskow at work:  
the play-by-play box at  
the Oakland Coliseum

# Mariachi Champions for Life

How Albert Martinez lifted the spirits of a town that really needed music



Martinez with his award-winning Uvalde High School band

**I WAS DESPERATE.** It was the summer of 2021, and my wife and I had decided to relocate to San Antonio for her work. There were no opportunities for me—most of the jobs for the next school year had been taken. If September came around and I couldn't find work as a music teacher, I'd be out of luck for a full year. Then a friend told me about an opening in Uvalde, an hour and a half west of San Antonio. The high school was looking for a mariachi band director. I hurried down there, interviewed and got the job.

I'd been to the state mariachi festival three times as a band director in my hometown, El Paso, so I came in gung ho. I imagined leading the Uvalde mariachi band to regionals, then to state. But I had less than five

months to get them ready. "Come on, get out your instruments, let's get going," I'd say. But the students had been treating mariachi like a free period. They'd just lie on the floor, scrolling on their phones. I couldn't even get them to move a pencil.

I knew that if I wanted to motivate these kids, I'd have to get to know them first. I put aside music and just talked to them. That's when things began to change. Soon I had two kids playing instruments. Then four. Soon it was 10, 15. On the Wednesday before Thanksgiving, I said, "Guys, look around the room. Every one of you has an instrument in your hands. Somebody take a picture. We don't want to forget this day!"

In February of 2022, we went to regionals and got our butts kicked. But

I was happy, because the kids got to see a bunch of other mariachis play. When we came home, the juniors said, "We know what it takes now, and next year, we'll make it."

"All right," I said. "Let's get to work."

Then that May came the horrific shooting at Robb Elementary School in Uvalde. Our whole town was shocked and devastated. Still, during practice, I tried to keep it business as usual. The band room was a place where kids could make music without having to worry about anything else going on in the wider world.

When fall came, my new seniors stepped up. The Fab Five, I called them. They never missed a rehearsal. I give them all the credit for how well we played at regionals in February

2023. Our advancing to state was a big deal for the whole town. The community gathered with signs wishing us luck. Everyone needed something positive to root for.

At state later the same month, the kids put their hearts and souls into their performance, and the judges were moved. Each judge gives a score from 1 to 5, with 1 meaning perfect. We scored two 1s and a 2.

And we won. When they brought out the trophy, the kids were in disbelief; hands over their mouths, jaws on the floor, hugging, crying, families rejoicing, on the phone telling everybody. I told the kids, "Nobody can take that away from you. In 50 years, you will still be a state champion."

This year, we advanced to state again, but we didn't win. And that teaches them something too. Things aren't always going to go your way. Your responsibility is just to show up and do the best you can do.

I mean, I love mariachi, but it's not the end-all and be-all. It's about the life lessons it teaches the students for their future. It's unlikely any of my students will come back in five years and say, "I'm still playing mariachi." It's more likely they come back and say: "Hey, remember when you told us about not giving up when we make a mistake? I didn't stop. I kept going." —As told to Gregg Segal

*Musician and educator Albert Martinez, 52, is the director of performing arts for the Uvalde, Texas, school district.*



**MEMBERS ONLY**  
Our photographer spent time with Martinez's band. To see a gallery available only to AARP members, scan this code or visit [aarp.org/mariachi](http://aarp.org/mariachi).

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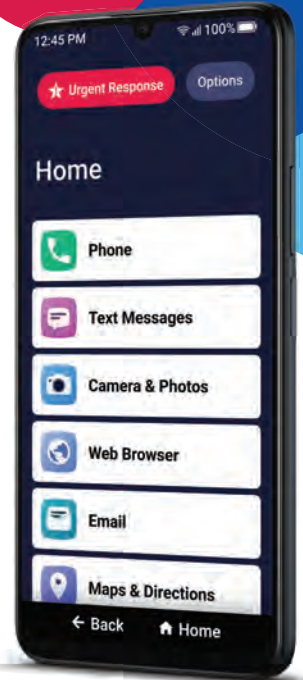
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Petit at home and, *inset*, between walks at the World Trade Center, 1974



## High Life

Tightrope artist Philippe Petit looks back on a momentous walk—and ahead to his next bold exploit

**A**FTER I WALKED between the towers of the World Trade Center 50 years ago, people said, “There’s no next project. How can you top being a quarter-mile high in the sky?” But it’s not true! I prepared for one year to do that walk, and when it was done—I mean, after the police who arrested me for trespassing let me go—I went on to the next walk and the next: the Louisiana Superdome,

the Eiffel Tower, a section of Niagara Falls and many others. I am not limited by what I have done. I’m motivated by what I have done.

Yes, I have constraints. My body is not 18. But I don’t care about age; I don’t feel it. In my mind, I’m getting younger every year. I used to be a rebel and ambitious, trying to prove something. Well, I’m still a rebel and ambitious, but I have nothing to prove. I just want to do my art.

I am not collecting the longest, the highest, the most famous. I don’t care about that. I am collecting what inspires me and what I think would inspire other people. There

are so many marvels around us.

Nobody notices balance. People walk, and they don’t even think about how amazing it is that they can stay in balance. I always say: Start your day in equilibrium. Don’t slump over your breakfast; sit up straight. That way, you start the day in equilibrium. It’ll make you feel better all day. I think balance keeps you energized in body and mind.

That’s my way of life. —As told to *Tim Appelo*

*Performer Philippe Petit, 74, lives near Woodstock, New York. He planned to mark the 50th anniversary of his August 7, 1974, twin towers walk with a gala show inside the Cathedral Church of St. John the Divine in New York City.*



To watch a video of Petit practicing at home, scan this code with your phone, or visit [aarp.org/PhilippePetit](http://aarp.org/PhilippePetit).



# Fritzie's Big Pot of Love

While learning her family's traditional recipes, Jennifer Abadi had to let Grandma be Grandma



**M**Y GRANDMOTHER Fritzie, a painter, sculptor and jewelry maker, cooked like she made art: by feel. When I asked her to teach me the Syrian-Jewish recipes she had learned from her immigrant mother, she wouldn't use measuring cups or spoons. It was a fistful of this, a handful (*kemsheh*) of that.

I was trying to document her recipes, so I wanted to measure her ingredients. She thought I was nuts. I'd ask for a measuring teaspoon; she'd pull out a regular teaspoon. I'd ask for a tablespoon; she'd pull out a soup spoon. One day, looking for a cup measure for me, she pulled out a green plastic cup that had melted a bit. I later realized it had come from a box of Tide detergent.

I ended up leaving some standard measures in her kitchen, which she teased me about. "You're like a scientist," she'd say. "Why are you so obsessed with the amounts?" To keep from upsetting the flow of her cooking, we made an unspoken agreement: My grandmother would plunk the amounts she wanted into measuring cups and spoons while I scribbled notes, and I never challenged the precision of her measurements.

One of the dishes she taught me to make was m'jedrah—rice and lentils. It's a hearty and comforting meatless meal with an earthy, Middle Eastern flavor. It

also happens to be good for you and great to make for a crowd, since its ingredients are inexpensive and it needs to sit for a while before serving. The taste reminds me of big family dinners in my grandmother's Westchester home, with cousins all around.

Fritzie would cook m'jedrah in an old dented pot with handles that she had probably gotten when she married my grandfather. Who knows how many family dinners she cooked in that pot over the years, in her artistic and improvisational way. But she never wanted to replace it with a newer model. As she used to tell me, "It's never made a bad pot yet." —As told to Jill Grant

*Jennifer Abadi, 57, a preserver of Sephardic and Judeo-Arabic culinary traditions, is the author of two cookbooks, including A Fistful of Lentils.*



## RECIPE

### M'jedrah (Syrian-Jewish Rice and Lentils)

SERVES 8

## INGREDIENTS

- 2 cups dried brown or green lentils, rinsed in cold water; drained
- 2½ teaspoons kosher salt
- 2 cups long-grain white rice, soaked in cold water 10 minutes; drained
- 2-3 tablespoons vegetable or olive oil
- 2-3 cups thinly sliced yellow onions

- 1 In a heavy saucepan, bring 4 cups water to a boil over high heat. Add lentils and cook 10 minutes over medium-low heat, uncovered, until lentils are chewy in texture. Remove from heat.
- 2 Drain lentils, reserving liquid. Combine liquid with enough water to equal 3½ cups and pour back into saucepan. Add salt and drained rice; mix. Bring to a boil over high heat, uncovered.
- 3 Add drained lentils; stir twice gently. Boil, uncovered, until liquid is at the same level as the top of rice and lentils, about 5 minutes. Cover tightly; reduce heat to low and steam until rice is soft but not mushy, about 15 minutes. Gently fold rice upward from the bottom to create a mound. Cover and cool for 1 hour for rice to set.
- 4 About 45 minutes before serving, heat oil in a medium skillet over medium-high heat and sauté onions until translucent, 10 to 15 minutes. Arrange rice and lentils on a platter and sprinkle with cooked onions. If desired, spoon yogurt on each serving.

**Nutrients per serving:** 395 calories, 14 g protein, 70 g carbohydrates, 11 g fiber, 3.5 g fat, 99 mg cholesterol, 665 mg sodium



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## AARP'S Global Reach

*Sharing best practices and new ideas about aging around the world*

**A**ARP HAS always been focused on helping Americans age well. The search for the best answers to that extends around the world.

As a global leader in aging policy, AARP is committed to sharing experiences, knowledge and resources overseas.

“Good ideas have no borders,” says Peter Rundlet, vice president of international affairs at AARP. “Other countries can be learning from us, and we can be learning from them.”

An example of the organization's global reach occurred this year when CEO Jo Ann Jenkins led an AARP delegation to Africa to meet with top leaders from Kenya and Tanzania to discuss the implications of populations aging in these developing countries.

“If we are to build a society for all ages, where everyone has an opportunity and a right to age with independence, dignity and purpose, we need to reach beyond our borders to engage leaders in other countries to help find solutions,” Jenkins says.

The visit paid quick dividends.



**AARP CEO Jo Ann Jenkins and EVP Debra Whitman (standing, third and fourth from left) and team meet with a Kenyan Older Persons Association.**

During Jenkins' meeting with President Hussein Mwinyi of Tanzania's region of Zanzibar, he announced that he would work to lower its universal pension age from 70 to 60, dramatically improving financial security for older adults.

In recent years, AARP's international team has worked with specialists on aging and policy leaders

on every continent except Antarctica. The result of these “learning journeys” is a cultural and policy exchange on the best ideas for aging well and preparing for a graying population.

Here are some of the innovations on aging going on around the world. ▶ Taiwan pioneered a system for accrediting age-friendly hospitals by evaluating four facets of health care: administration policy, communication and service, care procedures and physical environment. In recent years, the program has grown to include public health centers, clinics and long-term care institutions.

▶ Singapore gives subsidies to young adults living in buildings that primarily house older residents. A



*Chicago* will be available on the app September 24.

### AARP Streams for Movie Lovers

For those who love to watch entertainment handpicked for people 50-plus, AARP's Movies for Grownups and AARP Theater screenings can now be watched from your TV, tablet or mobile device through the AARP Streams app. AARP membership is not required. For more information and to download the app for free, go to [aarp.org/streams](http://aarp.org/streams).



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similar program offers a cash grant to motivate people to move in with relatives or to purchase a home close to family members for mutual care and support. The multigenerational living programs encourage intergenerational interaction.

► The World Health Organization, headquartered in Switzerland, spearheaded an accreditation program for age-friendly cities and communities. AARP now runs the U.S. version of this initiative, counting nearly 900 age-friendly localities across 11 states recognized for their walkable neighborhoods, diverse transportation options, affordable housing and community activities.

► Japan has adopted a “watchover service,” where postal office staff nationwide monitor the well-being of older adults and send updates to family members. The goal is to reduce social isolation using existing infrastructure. During postal employee visits, older adults can also receive assistance with scheduling medical appointments, booking travel and other services online.

AARP’s global engagement is critical as more countries, in some cases poorer ones, scramble to get plans in place to support aging populations, Rundlet says. “The demographic shift that’s coming toward us is inevitable.

And we need to think about the ways in which this will impact our societies so we can help people age well.”

AARP

International publishes its findings every

fall in *The Journal*, an award-winning periodical that Rundlet describes as a “coffee table book on aging.”

To learn more about AARP’s overseas efforts and to request a free copy of the latest edition of *The Journal*, go to [aarpinternational.org](http://aarpinternational.org).



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A Settlement has been reached with Apple Inc. and Apple Value Services, LLC (“Apple”) in *Barrett v. Apple*, No. 5:20-cv-04812-EJD (N.D. Cal.), a class action lawsuit alleging that Apple did not provide consumers with refunds in connection with a certain type of gift card scam conducted by third-party fraudsters, and allegedly sought to unlawfully limit its liability with regards to this type of gift card scam. Apple, which was *not* the party that perpetrated the scams, denies that it had any responsibility to provide such refunds and denies all allegations of wrongdoing.

Your options are: (1) stay in the class and submit a claim; (2) ask to be excluded from the class (opt out); or (3) object to the Settlement.

The Court has appointed Class Counsel to represent the class, and will decide whether to approve the Settlement at a Final Approval Hearing currently scheduled for December 12, 2024. That date is subject to change without further notice. The current date of the Final Approval Hearing can be found on the Settlement Website.

Class Counsel may ask the Court for an award of Attorneys’ Fees of up to one third of the \$35 million Settlement Amount, and Costs not to exceed \$700,000, as well as Service Awards not to exceed \$10,000 per Plaintiff. The Court will determine the amounts to be paid, which will come from the Settlement Amount.

To learn more about your options or to contact Class Counsel, you may visit the Settlement Website at [www.GiftCardScamSettlement.com](http://www.GiftCardScamSettlement.com) or call 1-877-519-3812. The deadline to file a claim, opt out, or object is October 15, 2024.

**PLEASE DO NOT TELEPHONE THE COURT OR THE COURT CLERK’S OFFICE TO INQUIRE ABOUT THIS NOTICE, THIS SETTLEMENT, OR THE CLAIMS PROCESS.**

HOW WE'RE FIGHTING FOR YOU

## AARP TAKES ON RETIREMENT SAVING

**A**CCORDING to a new AARP survey, many people are feeling better about their overall financial health, although the hard truth is that saving for retirement still lags. Among adults who regularly save for retirement, only about 4 in 10 men believe they are saving enough to be secure in retirement, and just 3 in 10 women. That's why AARP is working hard to ensure people 50-plus have tools and resources to help boost retirement savings and manage their financial health after retiring.

Here's some of what we offer.

► **Work and Save.** AARP wants workers to have an easy way to save for retirement on the job, so advocating for states to offer public-private retirement savings accounts is a top priority. Work and Save programs (including Auto IRAs) can provide an easy pathway for workers to start saving from their regular paycheck. Twenty states have enacted Work and Save programs. Check out your state here: [aarp.org/saveforretirement](http://aarp.org/saveforretirement).

► **This Is Pretirement.** A new public service advertising campaign created by AARP and the Ad Council encourages people thinking about retirement to start planning for their financial future. Even if you're not sure where to begin, This Is Pretirement can help. The site's simple quiz can assist you in gaining clarity on your current financial situation. After completing the quiz, you'll receive a free, personalized retirement



savings action plan that suggests solutions for taking control of your financial future. AARP membership is not required, and the site is free for all. Find it at [thisispretirement.org](http://thisispretirement.org).

► **AARP Retirement Calculator.**

Most people aren't sure if they are saving enough for retirement—or even how much they should save. The AARP Retirement Calculator can help you determine how long your money may last. The tool can be used on a smartphone, tablet or computer. Go to [aarp.org/retirement/retirement-calculator](http://aarp.org/retirement/retirement-calculator).

► **The AARP Virtual Community Center.** AARP regularly hosts virtual programs, including webinars and speaker series that highlight retirement readiness. Select programs are available on demand, such as the recent webinar “Preparing Your Finances Ahead of Retirement.” Find the schedule at [aarp.org/virtual-community-center](http://aarp.org/virtual-community-center).

And check out the AARP website, where you'll find news articles and informative videos focusing on retirement. Go to [aarp.org](http://aarp.org).

—**Gary Koenig, AARP vice president, financial security**

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PUZZLES BY STANLEY NEWMAN

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47					48					49		

## CROSSWORD

### Nothing to Wear

#### ACROSS

- 1 "Constrictor" creeper
- 4 Stick around
- 8 Strike hard, informally
- 12 Corn on a cob
- 13 Office assistant
- 14 D-Day's conflict
- 15 Tops greens with Russian or ranch
- 18 Letters for a battleship
- 19 That guy
- 20 Spiced tea of India
- 23 Assent silently
- 24 \_\_\_ rule (customarily)
- 27 Emulates hot hounds
- 31 Legal adviser: abbr.
- 32 Snakelike fish
- 33 Endow with rights, as for pension funds
- 34 Raggedy doll
- 35 "Sting like a bee" boxer

- 37 Avoids something controversial
- 44 Layer of paint
- 45 Office phone numbers: abbr.
- 46 Stubborn equine
- 47 Schools of thought
- 48 Minor mistake
- 49 Toothpaste tube part

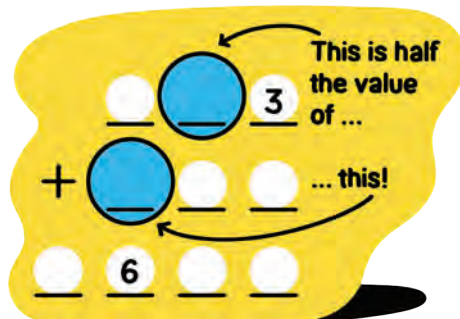
#### DOWN

- 1 Cradle or crib
- 2 Rowboat implement
- 3 "Ready when you \_\_\_"
- 4 Talk back to
- 5 All-even sports scores
- 6 Billboard postings
- 7 "Sure, I'll do that"
- 8 Did laps in a pool
- 9 Hooting bird
- 10 Undercover organization: abbr.
- 11 Baby goat
- 16 Be satisfactory for
- 17 Competing team
- 20 IRS regulation expert
- 21 \_\_\_ trick (three goals in a hockey game)
- 22 Hill-building bug
- 23 Nothing at all
- 24 Suffix for lemon or lime
- 25 Maritime distress call
- 26 Author's representative: abbr.
- 28 Mailed away
- 29 Glasses in eyeglasses
- 30 Rival of Hertz
- 34 \_\_\_ and crafts
- 35 Prefix for freeze
- 36 Talk like Daffy Duck
- 37 \_\_\_-fi (outer-space stories)
- 38 Boxing victories, for short
- 39 "\_\_\_ so sorry!"
- 40 Guns N' Roses singer \_\_\_ Rose
- 41 Cul-de-\_\_\_ (dead end)
- 42 Letters on Postal Service stamps
- 43 Sixth sense, for short

## NUMBER FUN

### SUM THINGS MISSING

Fill in the blanks so that each of the digits 0 to 9 is used once (including the 3 and 6 already listed). But follow this rule: The second digit in the first line is half the value of the first digit in the second line.



## THINK!

### SAY THAT AGAIN

What four-letter word for a type of singer, when pronounced differently, is also a type of fish?



## WORDPLAY

### OPPOSITE ATTRACTION

Rearrange the letters in FROSTED HENNA to form two six-letter words that are opposites of each other.



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## BRAIN TIP



**Lean against the wall.** Managing your blood pressure is key for brain health. The "wall sit" exercise—leaning with your back to a wall while keeping a seated position for 30 to 60 seconds—has a big benefit, researchers say. It works your muscles and blood vessels, plus it's low-impact.

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## AFTER MOM'S DEATH

CONTINUED FROM PAGE 33

either. Since it's in another state, I had to hire a local attorney, open an ancillary estate and find a real estate agent. The property finally sold in June.

**Life-and-Death Lesson 6:** *Selling unused assets now will smooth things after you're gone. Consolidating financial accounts may help too. People talk about Swedish death cleaning of one's home, but no one talks about asset death cleaning. Sounds morbid, but we should do it.*

### Get ready for the feelings.

One more challenge is worth mentioning: This is emotional work. Transferring the hard-earned assets my parents had accumulated over their lifetimes was sad. Turning off the cell service to a phone I had once called daily was so painful that I put it off for months. I shed many tears as an executor, some from frustration but most from the sadness of losing Mom. I was lucky to have a supportive wife and siblings as well as help from an attorney. If you are an executor, don't be afraid to lean on others for help. ■

*Lori Trawinski is the director of finance and employment at the AARP Public Policy Institute.*

### SNL QUIZ ANSWERS (PAGE 63)

First, the answers:

1. b); 2. a); 3. c); 4. c); 5. b); 6. a); 7. b); 8. b); 9. a); 10. b); 11. a); 12. d) Kathie Lee Gifford; 13. f) Beyoncé; 14. a) Alex Trebek; 15. b) Ed McMahon; 16. c) Mister Rogers; 17. e) Julia Child; 18. TRUE; 19. TRUE; 20. FALSE; 21. TRUE; 22. TRUE; 23. a) Ed Grimley; 24. d) Church Lady; 25. c) Buckwheat; 26. f) Stuart Smalley; 27. b) Roseanne Roseannadanna; 28. e) Coneheads



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**25-28 points** 😄😄😄😄 **SUPERFAN**  
Congrats! You have apparently paid close attention over the show's thousands of hours of airtime.

**20-24 points** 😊😊😊😊 **A Loyal Laugher**  
Keep up the good work.

**15-19 points** 😊😊😊 **Poised for More Smileys or sumthin'.** So close to being special.

**10-14 points** 😊😊 **The Ambivalent Viewer**  
Who could have made you take this quiz? Now, who could it be? Could it be ... Satan?!

**1-9 points** 😊 **The Rookie SNLer, at Best**  
Why did you even take this quiz? Do you just love quizzes? Stop taking quizzes and watch some SNL.

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## SOLUTIONS TO PUZZLES ON PAGE 75

B	O	A	S	T	A	Y	S	O	C	K		
E	A	R	A	I	D	E	W	W	I	I		
D	R	E	S	S	E	S	A	S	A	L	A	D
			U	S		H	I	M				
C	H	A	I	N	O	D	A	S	A			
P	A	N	T	S	L	I	K	E	A	D	O	G
A	T	T	E	E	L	V	E	S	T			
			A	N	N	A	L	I				
S	K	I	R	T	S	A	N	I	S	S	U	E
C	O	A	T	E	X	T	S	A	S	S		
I	S	M	S	S	L	I	P	C	A	P		

**SUM THINGS MISSING:** 743 + 859 = 1,602  
**SAY THAT AGAIN:** Bass **OPPOSITE**  
**ATTRACTION:** Harden, soften

HAPPY BIRTHDAY

## Amy Adams

**(AUGUST 20)** When not starring in box office hits (*Julie & Julia*, *Arrival*, *American Hustle*), the actor prefers singing—and the harmony of family.

**EARLY YEARS:** Adams was born in Italy while her father served in the Army, but her family later settled in Colorado. Her father worked as a singer in restaurants and bars, where

★ 6 ★  
**Oscar noms**  
*(Junebug, Doubt, The Fighter, The Master, Vice, American Hustle)*

Adams “used to drink Shirley Temples. I felt very sophisticated.”

**A HAPPY TUNE:** A big fan of karaoke, Adams often sings if she’s nervous or needs to relax.

**FOOT IN THE DOOR:** One of Adams’

first jobs was performing at a Minnesota dinner theater. She made her film debut in the 1999 comedy *Drop Dead Gorgeous*. Her breakthrough was an Oscar-nominated performance in 2005’s *Junebug*.

**LIFE AT HOME:** Adams and husband Darren Le Gallo have a daughter, born in 2010. “Life to me,” she told *GQ* in 2016, “is more important than movies.” —Whitney Matheson



### MORE MILESTONE BIRTHDAYS

**Jimmy Fallon**  
 SEPTEMBER 19  
 Celebrates 10 years hosting late-night franchise *The Tonight Show* this year.

**Rosie Perez**  
 SEPTEMBER 6  
 Veteran actor costars with Billy Crystal in the upcoming Apple TV+ thriller *Before*.

**Al Roker**  
 AUGUST 20  
*Today* personality authored a mystery novel, *Murder on Demand*, published in April.

**Smokey Bear**  
 AUGUST 9  
 A massive carved sculpture of the forest-loving character is located in South Dakota.

**Michael Douglas**  
 SEPTEMBER 25  
 Veteran big-screen actor recently portrayed Benjamin Franklin in an Apple TV+ series.

**Sophia Loren**  
 SEPTEMBER 20  
 Screen legend starred in 2020’s *The Life Ahead*, which was directed by her son.



Photo credits and information on page 80





**Pay Like  
a Pro**  
How to Navigate  
Money Apps

# Tech Made Easy

**Top Tips  
That Work  
for You!**

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**JEANINE**

*AARP member &  
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customer for 3 years*

“I have been very fortunate or maybe everyone who has Consumer Cellular is very fortunate. I haven’t had to call them with any problems.”



**JOHN**

*AARP member &  
Consumer Cellular  
customer for 11 years*

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**STEVE**

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Consumer Cellular  
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**CAROL**

*AARP member &  
Consumer Cellular  
customer for 3 years*

“My new phone has the most awesome camera. I can’t wait to use it. It’s going to take the best sunset pictures. And when I’m on the water, maybe I can get a dolphin or manatee with it. I can’t wait.”



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# TECH

## for Everybody

**SOME PEOPLE** get all starry-eyed over the latest high-tech gadget or service, daydreaming about the moment they can show it off to their envious friends. We are not those people. We want tech because it makes life easier in some way.

So in this edition of AARP THE MAGAZINE'S annual Tech Guide, we sought out products, ser-

vices and tips that are useful. What a concept! On the following pages, you'll find guidance about personal tech that can help you connect with your family, find relevant news and information, get around more easily, and manage your money and health. In the end, you'll have something really valuable to show off: knowledge.

### THE EDITORS

#### STAY CONNECTED

**You want to see what your kids or grandkids are doing in their lives. So which social media site is the best to use?**

Social media might seem like the best way to check in with your young adult or teen kid or grandchild (since they are so often buried in their phones, regularly posting photos and videos, and checking in on their friends). But be careful: There are rules and guardrails. "In the social media age, the worst thing is when your parents and



grandparents show up," says Karen North, clinical professor of communication at the University of Southern California. "You don't want to be part of a kid's core group of friends on social. That's where they do their silly, embarrassing stuff."

#### DO'S AND DON'TS OF SOCIAL MEDIA

- ✗ **Don't Use platforms like Snapchat and TikTok, where the silly friend stuff thrives.**
- ✓ **Do Use tools that allow a quick hello, such as BeReal or Locket. At**

regular intervals, you send a picture or short video to one another. "You want to make it fun to have a relationship with other generations," North says.

✓ **Do Use Instagram, North says. Kids can filter which posts you see.**





### What about younger kids?

Got young grandkids who live far away? A private channel on YouTube or Vimeo is a great way to stay in touch. Check the settings so that the videos go to only those you share the link with. Record videos of yourself reading bedtime stories or telling tales of interesting things in your life. The kids can watch (and rewatch) as often as they want.

### Make better video calls

Video calls no longer require you to sit staring at a camera. Several services will work on small tabletop devices, such as Google's Nest Hub Max or Amazon's Echo Show. With these screens, you can chat with friends as you move around the kitchen.



### Messaging, without texts

If your cellular carrier still charges you to send or receive texts, or if you have friends or family overseas, where extra charges may apply, you should consider other mobile messaging options.

WhatsApp is popular, says Andrew Selepak, a professor at the University of Florida's College of Journalism and Communications. It lets you send a message, photo, video or even a

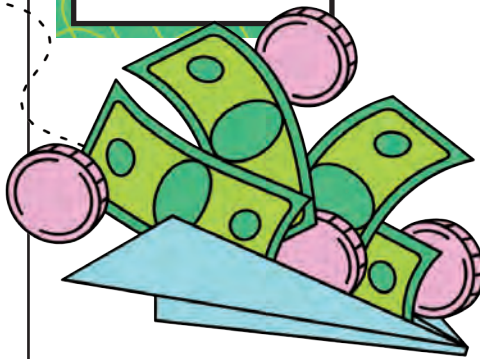
voice note for free to anyone else with the app, regardless of where they live. Others include Facebook Messenger and Signal.

#### SECURITY TIP

#### Don't share

- Your address
- Your grandchild's school's name
- Anything in the background that might be personal or private

# PAY



### Transfer money to a friend

You and a friend have agreed to split the lunch bill, but you don't have enough cash on hand. Or maybe the restaurant doesn't want to take two credit cards. Settling your debt can be done in seconds with one of the many cash-transfer apps available. Venmo, PayPal and Cash App are popular options and can be linked to a bank account or credit card.

### Keep track of your finances

"Credit cards don't feel like real money, and now we have digital wallets and virtual ways to pay," says Andrea Woroch, a personal finance expert who has appeared on the *Today* show and in *The Wall Street Journal*. "You have no idea at the end of the month how much you spend and how much you owe. And that can get you into trouble."

Popular new solutions include online financial programs like Simplifi,

Rocket Money and Monarch Money. By using these tools, you can get an overview of your finances all in one place, without having to log in to various accounts, Woroch says.

### Improve your credit score

In March it was reported that for the first time in a decade, Americans' average FICO credit score had declined. The first step in improving your score is understanding it. Apps like Credit Karma, Aura and Credit Sesame will monitor your credit and warn you of potentially fraudulent activity. They will also suggest ways to boost your score.



#### SECURITY TIP

#### Vet that app

Before entering any money info, check the app company's reputation with the Consumer Financial Protection Bureau and the Federal Trade Commission.

It's worth noting that these apps act as middlemen. They organize information in a format that's easy to digest, but you can go to the source and deal directly online with Equifax, Experian and TransUnion, the major credit bureaus, says Bruce McClary, spokesman for the National Foundation for Credit Counseling.

## HOW TO FIND YOUR FRIEND ON PAYMENT APPS



> Download a payment app, set up an account, and link it to your credit or debit card. The app will walk you through the steps.



> The app might use Bluetooth to display your nearby friend's account. Or apps let you send a payment by phone number or email address.



> The app might also ask you to enter part of the recipient's phone number—just to ensure that the money is going to the right Jane Doe.



## SHOP

### Get the most out of couponing

You don't need to clip coupons from the Sunday paper anymore. Now they will come to you. "Coupons are even better when they're automatically applied at checkout," says Nathan Burrow, deals editor for Wirecutter. He suggests signing up for retailer loyalty programs, which will often get you these automatic deals on purchases. Also, download retailer and restaurant chain mobile apps. Those often contain special discounts, because the companies want you to order from your phone.

There are more ways to find coupons, including via apps like PayPal

Honey, Rakuten, the Coupons App or KCL. And Joanie Demer, co-CEO and cofounder of Crazy Coupon Lady, suggests signing up for mailing lists from trusted retailers. "For example, just for signing up for text messages with some retailers, you may get a special text offer," she says. But consider using a separate email account if you want to avoid the flood of emails to your main inbox.



### ! SAFETY ALERT



### BE CAUTIOUS WITH BROWSER EXTENSIONS

If you download free browser extensions like PayPal Honey, CouponCabin Sidekick or Cently, they'll search for and apply discount codes when you're checking out

at a retailer's site. But they may also track your behavior to deliver specific ads to you. If this creeps you out, one solution is to have more than one web browser on your computer. You could have one for shopping (with the extension) and another for general use.

### Get free shipping—no membership needed

Amazon Prime has been a huge success in online shopping, with more than 167 million U.S. subscribers. Although a Prime membership offers a number of benefits, a key one is free shipping on most purchases—if something that costs you \$139 a year can be considered "free." "It depends on how often you shop and how often you shop at Amazon," Demer says. There are other ways to get free shipping on online purchases. A simple approach is spending enough in one purchase to qualify for free shipping. For Amazon orders without a Prime membership, that's at least \$35. And retailers including Walmart, Target and Best Buy will give you free shipping on most orders exceeding \$35. Burrow also suggests looking for free rewards programs from other retailers that offer shipping deals when you sign up. These programs do require that you submit your personal information, so first make sure you're dealing with a trusted company.

# GET AROUND



## Share your car keys, without sharing your car keys

Your car keys don't have to go on a ring. Today, in many cases, they can be kept on your phone—via an app. Your car can detect your phone

just as it does a key fob. Letting someone else drive your car is also easier this way, because the app allows you to share the virtual keys with another person—they just need the app on their phone too. You can even set a limit for how long the keys will work, says Abigail

Bassett, a journalist who has covered technology and the automotive industry for more than 10 years.

## Get a driving wake-up call

The National Highway Traffic Safety Administration reports that in 2021, 684 people were killed in crashes involving a drowsy driver. Cars sold by a number of companies, including Audi, Tesla, Mercedes and Volvo, have alarms that sound if you



appear to be dozing off—even with your eyes open.

Some systems monitor your vehicle's movements using factors like steering wheel angle and lane deviation. Others, like Tesla's, use cabin-facing cameras to watch you for signs of sleepiness, such as yawns and rapid blinks. If the car thinks you're drowsy, it will suggest you pull over for a bit to grab a cup of coffee or stretch.

## GET A CHEAPER RIDE

Whether you opt for Uber or Lyft, hailing a ride today is a straightforward process from your smartphone.

What you may not know is that because of the Older Americans Act, some cities are offering vouchers to people 55 or older that can cut as much as \$10 off the price of each one-way ride. In Charleston, South Carolina, for example, qualifying residents are given discounts on 20 trips per month. Other communities, such as Lakewood, Colorado, will help make ride arrangements for people over age 60 (rides can be scheduled two weeks in advance).



### > How do you find out about services in your area?

“Go to a local senior center or benefits enrollment center [facilities that help low-income Medicare beneficiaries] and find out what transportation benefits are available to you,” says Jessica Johnson, a senior director at the National Council on Aging. Or go to the NCOA's BenefitsCheckUp website ([benefitscheckup.org](https://benefitscheckup.org)), which has information by ZIP code. “These don't require much technology,” she says. “Oftentimes, it's just really a phone call to get that service.”

### SECURITY TIP

#### Is your car collecting data?

Consider holding off on connected extras like Wi-Fi and navigation, especially if your phone can connect to the dash screen.

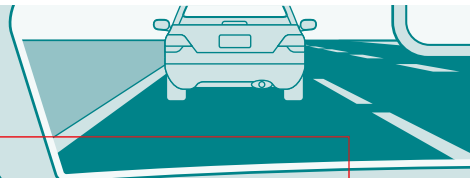
## ADAPTIVE CRUISE CONTROL ADJUSTS YOUR SPEED



1 Set the cruising speed just as you would for standard cruise control.



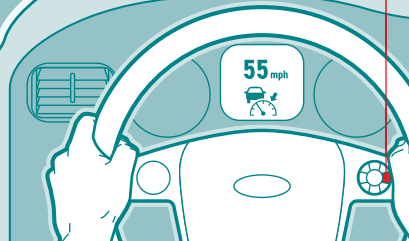
3 Adaptive cruise control automatically reduces your speed to maintain a gap between cars.



2 Your car uses a camera or sensors (or both) to detect when another car is ahead.



4 When the lane ahead clears, your car resumes its cruising speed.



# GET INFORMED

## Read all the news you want

How many times have you clicked on an enticing news article only to be denied access because of a paywall? Here's a solution: paid aggregators. Apple News and Google News offer subscriptions with

access to numerous media outlets (including AARP THE MAGAZINE and AARP Bulletin on Apple News+). Similarly, the Scribd app gives readers access to full issues of a wide range of magazines. The media companies get paid through your blanket subscription.

"I'm a big fan of news aggregators and apps," says

Kymerly Deane, a senior manager with the News Literacy Project. "I love having the ability to customize my news feed to topics I really care about and having a range of sources to refer to conveniently."



### TRY THIS

#### Don't fear podcasts

They're easy. Just think of a podcast directory as a search engine. Go to a podcast app and type in the subject that interests you.



## Let the news come to you

Email newsletters have been on the rise. According to Reuters, 22 percent of Americans read them at least weekly. To get started:

- Go to the websites of media outlets you trust. Most have newsletters you can sign up for.
- Go to a newsletter platform, such

as Substack or Patreon, and search for your specific interests.

- Buyer beware: "Some newsletter authors have extensive journalistic experience covering the topic at hand, while others do not," says Carmen Nobel, the editor in chief and strategic director of *The Journalist's Resource*.



## AARP TECH RESOURCES

We could all use a little help mastering personal technology. Here are some resources AARP provides.

< **Senior Planet from AARP**  
Access free virtual tech classes, as well as useful articles, at [seniorplanet.org](http://seniorplanet.org). You can also speak to a trainer for help with a tech problem at 888-713-3495, weekdays from 9 a.m. to 8 p.m. ET.

> **Virtual Community Center**  
The VCC offers online events for learning about tech. Visit [aarp.org/vcc](http://aarp.org/vcc).

> **Fraud Watch Network**  
Technology fuels many scams. Learn what to watch out for at [aarp.org/fraudwatchnetwork](http://aarp.org/fraudwatchnetwork).

> **Personal Technology Resource Center**  
This section of AARP's website offers news on the

latest tech, plus how-to articles and videos. Go to [aarp.org/tech](http://aarp.org/tech).

**AARP Books**  
Tech guides are for sale at [aarp.org/techbooks](http://aarp.org/techbooks). AARP members can get 40 percent off by clicking on Que Publishing and using the discount code AARP at checkout.



## STAY FIT



### “Watch” your health

“The smartwatch is my favorite thing for clients to use,” says Robert Linkul, owner of Training the Older Adult, a website for personal trainers. Apple, Garmin or Fitbit smartwatches can track nearly all your activity and give you reports on your fitness progress over time. Some models can detect changes in your gait or call for help if you fall. They also include heart rate monitors and can track your sleep. “I encourage clients to get a charging station to use when they’re working, sitting or watching television so they can charge their watch during the day and wear it when they sleep,” Linkul says.

### If you don’t want a smartwatch ...

Get a dedicated heart rate monitor, like one from Polar, 4iiii or CooSpo. These devices, which sit on a soft band that you can wear around your waist or wrist, sync to a smartphone app. Or try MindMics, a set of wireless earbuds that can track your heart through the low-frequency sounds inside your ears.

## DO’S AND DON’TS OF FITNESS TECH

✔ **Do** Consider a smartwatch that tracks your activity, monitors your heart rate and analyzes your sleep, among other features, to keep you informed on your health.

✘ **Don’t** Neglect your heart health if a smartwatch is too expensive. A dedicated heart rate monitor can work just as well and costs less. It just won’t have the other health and fitness features.

✔ **Do** Get a pedometer to count your steps—no smartphone required! How many steps? Starting out, aim for 3,000 to 5,000 per day and work up from there.

### What happens to the health data your smartwatch collects?

“The biggest widespread risk is that the data people think are private on these devices—heart rate, menstrual cycle information, location—gets used for something they don’t

expect,” says Thorin Klosowski, a security and privacy activist with the Electronic Frontier Foundation. That might include targeted advertising or data leaks. Klosowski’s recommendations:

- Set up a strong, unique password for each device.
- Limit your smartwatch shopping to brands you’ve heard of.
- Check your privacy settings on the device’s corresponding app on your smartphone.

“A general rule I have for myself is, if I don’t understand what a feature does that requires sharing more data than I might be comfortable with, I turn it off,” Klosowski says. “I can always turn it back on later if it’s something I’d like to use.” ■



### DON'T TRY THIS

#### Not for older bodies!

At-home equipment with video screens and a camera—such as exercise mirrors—may not be well suited for some people. They can be discouraging by displaying an unrealistic body ideal.

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