

The Magazine

AARP



THIS IS 50

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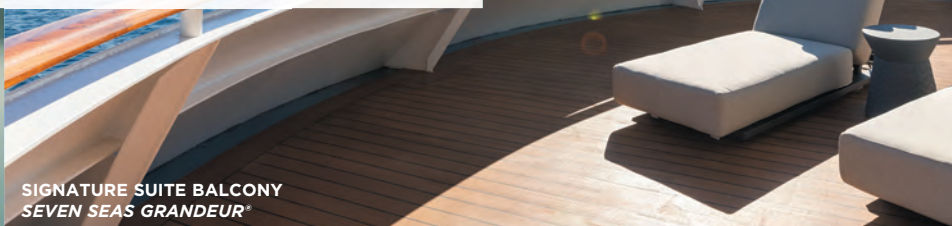
From charming Old Towns to majestic royal estates, Northern Europe is rich with history and culture — and there's no better way to experience it all than on an ultra-luxury cruise with Regent Seven Seas Cruises®. With every detail included, from gourmet dining and fine wines to immersive shore excursions, you'll sail in comfort and style aboard The World's Most Luxurious Fleet®.

Here are seven unforgettable UNESCO World Heritage Sites you can explore on a Regent voyage through the Baltic Sea and beyond:

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1 ROYAL DOMAIN OF DROTTHINGHOLM IN STOCKHOLM, SWEDEN

Stockholm, spread across islands and waterways, is a paradise of palaces and museums. Don't miss Drottingholm Palace, home to Sweden's royal family. The estate includes formal gardens, a Baroque theater still in use today and a Chinese Pavilion that once delighted 18th-century royalty.

2 ROSKILDE CATHEDRAL IN COPENHAGEN, DENMARK

Copenhagen offers charming canals, lively cafés and the famous Little Mermaid statue. But just outside the city lies Roskilde Cathedral, a masterpiece of brick Gothic design and the burial place of Denmark's monarchs. Step into 800 years of royal history beneath vaulted ceilings and ancient frescoes.

3 HISTORIC CENTER OLD TOWN IN TALLINN, ESTONIA

Tallinn feels like stepping into a storybook. Its cobbled lanes, medieval towers and Gothic churches form one of Europe's best-preserved Old Towns. Admire the 14th-century Town Hall, then reflect on Estonia's 20th-century past at the Maarjamäe Palace museum.

4 MUSEUMSINSEL (MUSEUM ISLAND) IN BERLIN, GERMANY

From the port of Warnemünde, take a scenic drive to Berlin. This dynamic capital is home to Museum Island — a stunning ensemble of five museums built in the 19th and early 20th centuries. Together, they tell the story of art and civilization, from ancient Babylon to Impressionism.

5 FORTRESS OF SUOMENLINNA IN HELSINKI, FINLAND

Finland's capital blends modern design with timeless charm. Visit the striking Rock Church and elegant Helsinki Cathedral before cruising to Suomenlinna, a vast sea fortress built in the 1700s. Once a military outpost, today it's a peaceful haven of museums and seaside views.

6 HISTORIC CENTER OLD TOWN IN RIGA, LATVIA

Riga's Old Town is a gem of Gothic spires, 17th-century lanes and dazzling art nouveau façades. Flat and easy to explore on foot, the city also offers rich cultural layers left by German, Swedish and Russian influences over the centuries.

7 GEIRANGERFJORD IN GEIRANGER, NORWAY

As you sail along Norway's pristine coast, you will be able to witness several famous peaks, each offering their own unique experience. One of the most popular Norwegian fjords is the Geirangerfjord, a UNESCO World Heritage Site that is renowned for its cascading waterfalls and towering cliffs. Here, you'll be able to witness the stunning Seven Sisters Waterfall, which is one of the most photographed attractions in Norway.

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Each of these destinations offers something truly special made even more memorable with Regent's all-inclusive, personalized service. Whether you're strolling through centuries-old streets or relaxing on your private balcony at sea, your time in Northern Europe will be both enriching and effortless.

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ON THE COVER: Brendan Fraser photographed by Peter Yang in Los Angeles on November 11, 2025. Produced by Michael Klein/Circadian Pictures; wardrobe direction: Sam Spector; on-set stylist: Brooke Llewellyn; groomer: Sonia Lee for Exclusive Artists. Inset: Ryan Inzana

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SCAN TO FIND YOUR NEAREST RETAIL STORE.

How to Cope With Money Worries

AARP wants to help you get your financial house in order

EVERYONE is nutty about money in one way or another,” says George Mannes, this magazine’s personal finance editor. “Sometimes I’ll spend \$20 and think nothing of it. Other times, if I suspect I’m being overcharged \$1, I’ll get physically upset. That’s nuts.” There’s a whole field of economics devoted to people’s not-always-rational financial behavior, George adds.

When you’re feeling stressed, you don’t always make the wisest money decisions, research confirms. But also, money worries are themselves a key source of stress, especially if you have kids or parents—or both—who depend on you. How to cope?

In “Money Stress and How to Tame



“THE RISING COST OF FOOD IS BUSTING MY GROCERY BUDGET.”
START HERE: Make a shopping list ahead of time and stick to it, advises Lisa Lee Freeman, the



“I NEED A NEW ROOF, BUT I’M AFRAID A CONTRACTOR WILL RIP ME OFF.”
START HERE: Check that any contractor you’re considering is licensed, insured and in good standing, says



It” (page 34), George and a team of writers offer answers, tapping finance experts for advice on handling some of the most common money stressors for people over 50. The core message: Even if you’re feeling overwhelmed or hopeless about a money problem, it’s always better to face it than stay stuck. “Tiny moves can improve your situation and will help you feel better,” George says. And that mood lift will help you make better money decisions in the future.

AARP’s website offers plenty of resources to help you get started. You can find educational webinars and online classes at aarp.org/moneylessons. AARP Foundation also offers resources that help strengthen the financial resilience of older Americans, including free income tax preparation through the Tax-Aide program. (See “Tax Time Blues? AARP Foundation Can Help,” page

72.) Visit aarpfoundation.org/donate to support the foundation’s work.

Not every source of financial stress is within your control, of course. You can’t reduce the price of gas or groceries by yourself. But when you’re an AARP member, your dues support the association’s efforts to make life after 50 more affordable, whether by advocating for retirement savings options at the state level or by fighting to protect the Social Security and Medicare programs you’ve paid into throughout your career.

From his decades as a personal finance journalist, George says, he has learned that the key to financial sanity is knowing where to devote your attention. “Focus on what’s in your control, not on what’s not,” he says. “That’s good advice for everything, not just for your money.”

Meg



TAKE CHARGE!
 Our online calculators at aarp.org/moneytools help you estimate taxes, predict retirement income and more.



Say Yes to the Trip and Hello to Your Inner Traveler



This is the year to say yes. Yes to trying your hand at reading hieroglyphs in Egypt. Yes to second servings of a Thai dish you can't pronounce. Yes to dancing the evening away aboard a catamaran in Greece. Yes to curiosity, to spontaneity, and to meeting your inner traveler where they emerge: off your beaten path.

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Our December 2025/January 2026 issue featured Sigourney Weaver.



They don't write female characters like Ellen Ripley anymore, [who] are not asking for permission.
@glebelands_indoor_bowls_club, Instagram

Huge fan of hers, as an actor and as a human being.
Karen CK, Facebook

Legend.
@octospark, Instagram

Queen.
@marilynlovesketo, Instagram

My idol.
@beauty60plus, Instagram

THE COST OF LIVING

You need to prepare your kids for life [“Why We Told Our Kids All About Our Money”], and that includes talking to them about retirement, insurance, college costs, how to buy a house, interest rates, Social Security, etc. My father was a fireman, and my mother was a schoolteacher. Both had side jobs to make extra money. They bought a house for \$12,500 in 1960 and sold it for about \$45,000 in 1973. How did my brothers and I know all about that? We sat down to breakfast and dinner every day and we talked about it. People need to know how much life costs!



DON EHEHALT, Las Vegas, Nevada

GEN-X-MAS MOVIES

Your “Generation X-Mas” movie list was on point, but you forgot Stallone’s *First Blood* (with a decorated tree in the station and a festively adorned town) and Denis Leary’s *The Ref* (a ruined Christmas dinner after the jewelry heist goes bad).

THOMAS BURKE
North Providence, Rhode Island

POWER PATH

Sigourney Weaver [“The One and Only Sigourney”] is the definition of ageless power—still bold, still fearless, still forging her own path. Her journey shows that confidence and purpose only deepen with time.

@GROWINGBOLDER, Instagram

CANCER BATTLE

The story on how Jamie Metzl handled his father’s illness [“A Fighting Chance”] is a gift. I thank him for documenting his family’s journey and sharing it with AARP members. It is articles like these that keep me reading AARP THE MAGAZINE. I realize people like to read about celebrities, but as a former caregiver, I want tools and a community—in short, stories like Mr. Metzl’s.

ELIZABETH GODWIN
Hillsborough, North Carolina

PRINT WITH CARE

I read “Do You Still Need a Home Printer” with interest. A home or private printer still has its place, and using a public printer at a library, retail or

shipping store should be done with caution. Printers at such places may contain hard drives that save images of what passes through. I would not print sensitive documents at such places.

ROSE DE AZEVEDO, Tulare, California

LIVIN’ THE LIFE



I spent a couple days in Winter-set, Iowa [“Great Places to Live: 2026 Edition”], and enjoyed that beautiful town.

But I think the biggest drawing card is the John Wayne Birthplace & Museum and his restored boyhood home.

M. ROY, Derby Line, Vermont

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AARP fights for all Americans 50 and older at the federal, state and local levels. Top issues we are tackling this year include:

- ▶ **Supporting our nation's 63 million family caregivers**
- ▶ **Lowering the price of prescription drugs**
- ▶ **Fighting fraud to protect your hard-earned savings**
- ▶ **Ensuring access to affordable health care**
- ▶ **Helping more Americans save for retirement**
- ▶ **Protecting and strengthening Social Security so it's there for you and generations to come**



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51	\$21.20	\$16.45	\$41.40	\$31.90	\$61.60	\$47.35	\$102.00	\$78.25
52	\$21.40	\$16.85	\$41.80	\$32.70	\$62.20	\$48.55	\$103.00	\$80.25
53	\$21.65	\$17.60	\$42.30	\$34.20	\$62.95	\$50.80	\$104.25	\$84.00
54	\$21.90	\$18.10	\$42.80	\$35.20	\$63.70	\$52.30	\$105.50	\$86.50
55	\$23.20	\$19.25	\$45.40	\$37.50	\$67.60	\$55.75	\$112.00	\$92.25
56	\$24.35	\$19.75	\$47.70	\$38.50	\$71.05	\$57.25	\$117.75	\$94.75
57	\$26.00	\$20.60	\$51.00	\$40.20	\$76.00	\$59.80	\$126.00	\$99.00
58	\$27.05	\$21.00	\$53.10	\$41.00	\$79.15	\$61.00	\$131.25	\$101.00
59	\$27.25	\$21.45	\$53.50	\$41.90	\$79.75	\$62.35	\$132.25	\$103.25
60	\$28.95	\$21.85	\$56.90	\$42.70	\$84.85	\$63.55	\$140.75	\$105.25

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

Upfront The **A**List

7 Surprising Things About Wendie Malick

1 She started modeling late

I was in a discount ticket booth in Times Square, and a modeling agent came up and said I'd be good for the Wilhelmina agency. At Wilhelmina, a woman asked, "How old are you?" I said, "25." She said, "Two things: Never tell anybody you're that old. And practice smiling in the mirror because you have a crooked smile." I didn't change my smile, and I didn't lie about my age. But she took me on anyway.

2 She 'loves, loves, loves animals'

My best friends have always been dogs. My older sister, Bonnie, was a collie. She was by my side all the time. My parents could leave me in a playpen with the dog nearby and just ignore me. I'm also pretty good with horses and miniature donkeys, but dog is my first language.

3 She met her husband, Richard, on a church trip

After my first marriage ended, a friend suggested I join this group from Brentwood to build houses for poor people in Mexico. I got down there, and the guy who was the foreman was this interesting, tall, blond guy. By the end of that weekend, he'd asked me if I wanted to learn how to ride a motorcycle and go to Africa with him the following summer.

4 She became a parent at 55

My daughter is technically my

"I was a late bloomer."

—Wendie Malick, 75

niece. We adopted her. She has lived with us since she was 5. When I did things at her school, I realized I could be the mother of every mother there! I don't think any of us realize how selfish we are until children come into our lives. It's suddenly like, *My God, this creature is expecting to be fed three times a day.*

5 She brought her daughter to school on horseback

I did that for four years right here in Topanga. I said to her, "Someday you're going to look back on this time in your life and realize it was pretty OK."

6 She voiced Beatrice, a character with dementia on *BoJack Horseman*

To let her go into her dementia was so interesting because I had older people in my life who were starting to experience that. How all the walls came down and she was like a little girl again. It was one of the most heartbreaking characters I've ever played.

7 Betty White inspired her onward

The best thing about starring in *Hot in Cleveland* with Betty was when she turned 90 as I turned 61. I looked at her career and thought, *I could have a third act ahead.* My parents lived to 94 and 101; I could have 30 more years. I want to do this until I can't do it anymore. —As told to Joel Stein

Emmy-nominated actor Wendie Malick appears in the streaming series *Shrinking*, now in its third season on Apple TV.

The Cherry Blossoms Are Out!

These beautiful pink and white blooms aren't only in Washington, D.C.

THE FLOWERING cherry trees that line the Tidal Basin draw thousands of visitors to Washington, D.C., each spring. But there are other places to take in the blossoms' beauty. Blooming cherry trees, which often come from Japan, are generally at their peak from late March to early April. Be sure to check the weather and blooming forecasts for the area you want to visit.



Portland, Oregon

The Japanese American Historical Plaza at Governor Tom McCall Waterfront Park is lined with 100 blooming trees. West of downtown is Washington Park, where cherry blossoms can be seen throughout, as well as along the 12 miles of trails in Hoyt Arboretum inside the park.



Nashville, Tennessee

Take the 2½-mile cherry blossom walk from Public Square Park at the Nashville Cherry Blossom Festival or enjoy masses of blooming trees at Centennial and Shelby parks. Cherry blossom trees are found throughout the city. "They do really well in our climate," says Ginger Byrn, director of the festival, which is free and will be held April 11.



San Francisco, California

Each spring, the Gardens of Golden Gate Park is awash in blooms. Trees can be found throughout the main park, and visitors can head to the oldest operating public Japanese garden in North America, the Japanese Tea Garden, where blossoms complement the picturesque pagoda, bridges, koi ponds and a dry landscape garden. Wander in silence as you contemplate the beauty, or cap off a 60-minute walking tour with a relaxing cup of tea at the Tea House.

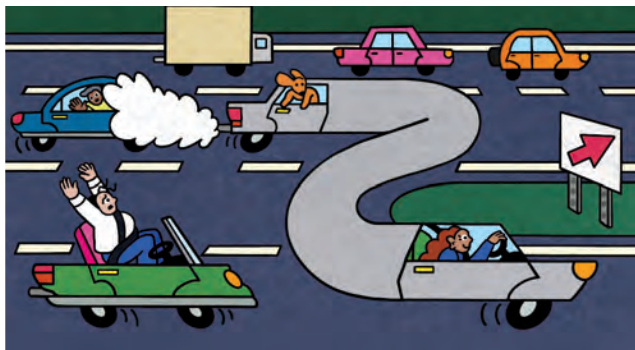


Athens, Ohio

Each spring, throngs of people visit the campus of Ohio University to enjoy the cherry trees, gifted by Japan's Chubu University. The 230 fragrant trees line grassy areas along the Hocking River, where visitors can stroll, bike or just lounge under the canopy of blooms. Two years ago, the university built a Japanese-style pavilion. —Jaimie Seaton

Resist the Urge for Early Merge

Go ahead and drive in the open lane. Experts in traffic flow want you to practice the 'zipper merge'



DO YOU HATE the Last-Second Lane Cutter? That driver who ignores every neon-orange warning sign that a lane is closing, then zips into line at the last second.

Well, you may need to adjust your thinking: Traffic engineers want you to merge late. Minnesota's long-running "zipper merge" program reports that using both lanes to the merge point and then taking turns can shrink backups by as much as 40 percent. And a 2024 study sponsored by the Federal Highway Administration found that real-time, electronic zipper-merge signs encourage drivers to actually take turns.

So why the fury? "There's a misunderstanding between what the rules are and how people actually behave," says Tom Vanderbilt, author of *Traffic: Why We Drive the Way We Do (and What It Says About Us)*. "We take our notion of 'cutting in line' from everyday life into traffic." —Eric Spitznagel



FREE FOR ALL

Hotels often offer complimentary items. Here's how to ask for them

A SEASONED TRAVELER likely knows about the little freebies hotels offer. A cup of

coffee from the lobby urn. Or a small tube of toothpaste from the front desk. But many hotels give out perks that guests may not realize they can request. The key is to know how to ask. This may seem obvious, but it isn't to many harried travelers: Just be nice. "Hospitality thrives on human connection," says Harry Francis, director of lifestyle at Hotel Heron in Alexandria, Virginia. "When guests are kind, curious and engaged, staff naturally want to go the extra mile." —Lauren Ellman

WHAT TO GET

Breakfast

You might get a comped or discounted morning meal at the in-house restaurant.



HOW TO ASK

→ "Would it be possible to have a breakfast voucher added to my room? I'd love to try your restaurant before heading out."

Snacks

Some hotels may have a candy closet where guests can help themselves or pantries that offer unlimited drinks and snacks.



→ "Do you have any complimentary munchies?"

Room Upgrades

A better view or higher floor doesn't always require elite rewards status. Sometimes it's about timing—and kindness.

→ "Just checking, are there any complimentary upgrades open at the moment? Totally fine if not, but figured I'd ask."

Bottled Water

Some hotel chains will offer free bottled water to members of their rewards programs. But anyone can ask.

→ "Could I please have a few complimentary bottles of water sent to the room?"



Resort Perks

Often overlooked are services covered in resort fees. They can include bike usage, yoga classes or wine-and-cheese social hours.



→ "Are there any complimentary experiences I should be aware of? I'd love to do as much as possible during my stay."

Bonus Room Time

For early check-in, it helps to explain your circumstances to the clerk. For late checkout, make your request the night before.

→ "Is there any chance my room might be available early?" Or "If the hotel isn't too busy, could I check out a little later?"

Alcohol

At some hotels, you might receive a welcome voucher for a glass of wine or a specialty cocktail.



→ "Does your property offer any complimentary beverages at any time during our stay?"

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MEN & WOMEN

Clever Ways to Cook Carrots

Five chefs celebrate winter's most versatile veggie

BY LESLIE QUANDER WOOLDRIDGE



1



2



3



4



5

1 Roasted Carrot and Tomato Bisque with Crème Fraîche

"Roasted carrot is elevated by the sweetness and acidity of roasted tomatoes. It's an excellent chilly night pick-me-up."
—Seth Marino, executive chef of Heirloom, located at The Study at Yale, a hotel in New Haven, Connecticut

2 Carrot-Fennel Slaw

"This brings together crunch, color, plus a sweet-tart citrus and vinegar hit that wakes up the earthiness of fennel and cabbage. Two heart-healthy upgrades: no creamy dressing and less sodium."
—Melanie Marcus, registered dietitian and chef, Dole Food Company

3 Easy Roasted Root Vegetables

"Rainbow carrots and beets brushed with balsamic vinegar and maple syrup, then roasted until caramelized, are perfect as a side dish or atop salad greens."
—Connie Edwards McGaughy, creator of The Carrot Underground and author of The Carrot Underground cookbooks

4 Carrot Spiral Bowls with Garlic Parmesan Chicken

"I love weeknight meals that are comforting, nourishing and quick to prepare. Precut carrot spirals make a great base when you want to switch things up from grains or pasta."
—Dianna Muscari, creator of The Kitchen Prep blog

5 Carrot Halwa Pistachio Baklava

"Halwa is a traditional Indian pudding made with milk, sugar and special ingredients like fruits, vegetables or lentils. It's served at festivals, weddings and celebrations. Adding carrot and pistachio makes for a creative Indian-Turkish fusion twist on this classic. It's great for weekend baking."
—Priya Lakshminarayan, creator of Cookilicious and author of The Essential Vegan Indian Cookbook



MEMBERS ONLY
To learn more about

these dishes and get the full recipes, visit aarp.org/carrots or scan this code.

A Rough Time for Diamonds

Synthetic stones are hurting the market

LISA CULLEN-ASHLEY'S engagement ring no longer fits her finger. Or her life. Her marriage ended more than a decade ago. And her daughter doesn't want the marquise diamond, with its negative connection. Cullen-Ashley, 51, of Clark, New Jersey, thought the ring (a 0.98-carat diamond and two side stones) could fetch more than the \$4,000 it cost in the 1990s. But a jeweler offered only \$1,700. "I assumed if it's a diamond, they're forever," she says.

Turns out that's not so, at least when it comes to value. The culprit: less costly, but equally sparkly, synthetic gemstones that are flooding the market.

For example, a 2-carat fabricated diamond runs for around \$1,000 today, says Joel Levinson, vice president of Dynasty Jewelry and Loan in Norcross, Georgia. "You can't tell by the naked eye that one is natural and one is lab, so people are choosing to spend a lot less money for what looks to be the same thing," he says. And so, while natural diamonds remain more expensive, their value has diminished with less demand. Market prices for diamonds have dropped by 45 percent since a peak in March 2022, according to the IDEX Diamond Index.

Cost isn't the only factor fueling the

turn toward synthetics. Some younger buyers want jewelry produced without the taint of environmental damage or exploitative labor. About half of millennial couples now choose a lab-grown engagement ring, and two-thirds of Gen Z buyers select a synthetic stone, according to a survey by insurance agency BriteCo.

So how can you secure the best price for a diamond?

Clean it. Use a toothbrush and dish soap to remove dulling oil and dirt buildup. This can make the diamond appear well cared for, helping to fetch the best price, Levinson says.

Get it appraised. For about \$150, an appraiser will detail the diamond's weight and condition and record any minute cracks or chips. This gives the buyer more confidence in the stone's quality. But don't expect to get the full appraised value when selling, says Aleah Arundale, a wholesaler with Olympian Diamonds in Chicago, because resellers must leave room to mark it up for their operating costs and profit.

Get quotes from at least four local buyers. Those can include jewelers and pawnshops, Arundale says. Also, consider online auction sites such as Circa and Worthy, which reach a larger pool of prospective customers beyond your area.

—June D. Bell



When Your Cat Goes Astray

A GPS tracker can help you get Tabby back safely

KEEPING A CAT indoors is the only sure-fire way to know where it is at all times. But if you've got an outdoor feline, there's a digital way to keep tabs on it.

Companies like Fi, Jiobit and Tractive sell cat trackers. They clip onto a collar or harness, sync up to your phone over cellular signals and cost about \$50 (with an annual subscription of \$100 to \$190 per year).

In addition to sending live location data, some trackers offer:

- **Physical activity** and sleep info.
- **Alerts** if your cat wanders outside a geographic area you determine.
- **Daily reports.** Learn where your cat goes. "Tons of cat owners discover: Surprise! My cat has another family they visit every day," says Andrew Bleiman, an executive vice president at Tractive. —Claire Leibowitz



DITCH THE FLOPPY SLIPPERS

SURE, COMFY slippers can add some warmth to winter months. But

be careful: Floppy footwear can pose a falling hazard.

What should you wear? Go for "a low heel [with some kind of back] with a wide sole," says Dr. Emily Samuels, an assistant professor of geriatric medicine at the Icahn School of Medicine at Mount Sinai in New York. "There's a higher surface-contact area with the ground and then a slip-resistant outsole." Also, look for slippers that can tighten around your feet. "Some kind of secure fixation, like Velcro or laces, prevents the flopping around," she says. —Abigail Seaberg



➊ Go to aarp.org/fallprevention to get more tips for your home.

New Uses for Video Doorbells

These cameras offer a keen eye on the world

YOU'VE PROBABLY seen funny videos of people getting into small scrapes on a front porch or yard. In the past, those embarrassing moments might have gone unnoticed, but now doorbell cameras are always watching. "I'm a big believer in putting them in for security," says Kirk MacDowell, president and CEO of MacGuard Security Advisors. "But the amount of use that you get out of it is really cool—and it can be fun." While the security benefits of these cameras—by companies such as Ring, Wyze and Arlo—may be most important for older residents, especially those living alone or with mobility challenges, here are a few other practical or fun uses for doorbell cams.



Neighborhood Watch

Jordan Gill, 48, of Berkeley, California, found hacked-off tree branches at his doorstep. "Like some sort of Mafia move," he says. Gill checked his doorbell camera footage and alerted police about a woman who lopped off the limbs overnight. Since then, Gill has used his video feed to help people who had tires stolen off their car or were involved in a traffic accident.



Watching Wildlife

Barb Allhoff, 69, of suburban St. Louis bought a second doorbell camera for the back of the house to keep an eye on her dog. But other animals were making appearances too. "Rabbits, squirrels, raccoons, possums and skunks. One year, we had a fawn," she says. Now, when her dog barks, she can check for an animal and download a cute video clip to share with family.



Capturing Comedy

Videos of silly doorbell camera encounters can be found across the internet. They include footage of Halloween decorations startling delivery people or dogs ringing the bell to let their owners know they'd like to go back inside. "I have video of my daughter-in-law walking out, slipping on the ice and sliding down the driveway," MacDowell says. (She wasn't hurt.)



Communicating

You can use the two-way audio feature to talk with friends when they stop by and you're not home. Or do like Alison Roberts, a 62-year-old in Petaluma, California. "I was having a bunch of really big work done in my backyard while I was at work," she says. "I was able to take a look at the camera, see the guys in the backyard and talk to them about it." —Lexi Pandell



ASK THE TECH GURU

I bought a new personal computer and would like to donate my old one. For privacy, I want to make sure nothing remains on the hard drive. What steps do I need to take?

AARP personal tech writer Edward C. Baig responds:

It isn't enough to just delete personal files. A better method is to reset the machine to factory settings, but only after ensuring that your photos, videos, documents and any other important files have been moved to your new computer.



Erasing a Microsoft Windows PC

On Windows 11 PCs, open Settings, then System, then Recovery, then Reset PC. Select Remove Everything as your next step. Then choose the Clean Data option to expunge files and bleach the drive clean.

Erasing an Apple Mac

Click the Apple menu at the top-left corner of the screen and choose System Settings or System Preferences. Then click General and scroll down to Transfer or Reset. Next, click

Erase All Content and Settings. You'll be asked to enter your credentials and then click Unlock and Continue.

📌 Go to aarp.org/techguru for more tips.

Stop Waiting on Hold!

Your phone does the boring work for you



THE NEXT TIME you're on indefinite hold for customer service, use the new Hold Assist feature on your iPhone. It notifies you when a person comes on the line, otherwise freeing you to go about your day. When on such a call, tap More, then Hold Assist. Or for automatic detection, go to Settings, then Apps, then Phone, then Hold Assist Detection. Toggle the switch on. This is similar to a feature on Google Pixel phones called Hold for Me. In the Phone app, tap More, then Settings, then Hold for Me. Toggle the switch on. —E.C.B.



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²Average annual savings are derived from 6-month policy terms and based on information reported by customers who switched to The Hartford's newest rate plan between 9/1/24 and 8/31/25. Your savings may vary. ³Terms and conditions apply. **Accident Forgiveness is not available to CA policyholders.** ⁴Gift is a limited time offer and not available in all states. Email address required in most states. Allow 4-7 weeks for delivery. Bag style and color may vary from image. Bottle not included.

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Something to Talk (and Think) About

The season's buzzy books

The Tiny Slice

"[W]e must talk openly about the private pain we carry when it comes to caregiving, whether we are giving care, receiving care, or both. We are all coping with impossible demands, with grief and loss, and with the loneliness of being discarded by a culture that devalues caregiving because it devalues the people who need it."

—From **In Sickness and in Health: Love Stories from the Front Lines of America's Caregiving Crisis** by Laura Mauldin (February 10)



Complicated lives

March brings two big celebrity memoirs: In **You with the Sad Eyes** (March 3), **Christina Applegate**, 54, who found fame as Kelly Bundy on *Married ... With Children*, tells a story of both happiness and resilience, even while grappling with self-doubt and depression in her early years, and with MS today. **Liza Minnelli**, 79, also dives deep—into her chronic anxiety, romantic disasters and life as an entertainment legend (and as the daughter of one, Judy Garland), in **Kids, Wait Till You Hear This!** (March 10).

Who do you think you are?

Michael Pollan, 71, who found fame in the early 2000s for his brilliant food writing, has shifted his focus toward a particularly elusive subject: Who am I? Or, rather: What is "me"? What is this sense of a self, with feelings, thoughts and a subjective experience of life? In **A World Appears: A Journey into Consciousness** (February 24), Pollan lays out the latest research and theories on consciousness, which, he concludes, "is a miracle, truly, and remains the deepest of mysteries."

Reviews

Judge Stone

by James Patterson and Viola Davis

Patterson and actor Davis teamed up for this fast-paced courtroom drama. It follows Mary Stone, a respected Black judge in a small Alabama town, as she presides over a contentious case that forces her to make a difficult, life-or-death decision. (March 9)

The Last Kings of Hollywood: Coppola, Lucas, Spielberg, and the Battle for the Soul of American Cinema

by Paul Fischer In this must-read for film buffs, Fischer details how the three great directors became friends when they were struggling young filmmakers, and how their mutual support and rivalries transformed Hollywood. (February 10)

Brawler by Lauren Groff

This collection of nine tales showcases the *Matrix* author's uncanny skill at portraying the complexities of life with color and depth. Particularly good: "Birdie," where four old friends reunite to support one on her deathbed and their complicated history resurfaces. (February 24) —Christina Ianzito

ALSO OF NOTE



BIOGRAPHY
Judy Blume: A Life by Mark Oppenheimer (March 10)



CULTURE
Who Needs Friends: An Unscientific Examination of Male Friendship Across America by Andrew McCarthy (March 24)



STORIES
Python's Kiss by Louise Erdrich (March 24)



NOVEL
Life: A Love Story by Elizabeth Berg (March 17)

Now Playing

Film critic Chris Nashawaty recommends this winter's top movies and shows for grownups



BRIDGERTON — SEASON 4, PART 2

📺 On Netflix February 26 • Quickly following the January rollout of Season 4, Part 1, Netflix's sumptuous period-piece sensation returns, promising to take fans further into the romances, relationships and rivalries of Mayfair: Will the artistic and commitment-phobic Benedict (Luke Thompson) meet his match and finally settle down? Will there be a star-crossed case of mistaken identity at a lavish ball straight out of "Cinderella"? Tune in to find out!

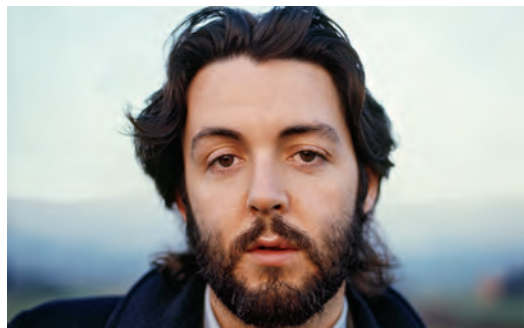


CROSS—SEASON 2

📺 On Prime Video February 11 • The acclaimed, fast-paced procedural based on a James Patterson character returns, with Aldis Hodge, *above left*, as Alex Cross, a brilliant homicide detective at D.C. Metro. The new season has Cross racing to stop a vigilante targeting corrupt billionaires.

PAUL McCARTNEY: MAN ON THE RUN

📺 On Prime Video February 25 • This eagerly awaited documentary about McCartney, 83, chronicles his second act in the 1970s with follow-up band Wings as well as his storybook marriage to Linda McCartney.



WUTHERING HEIGHTS

📽 In theaters February 13 • Timed to Valentine's Day, this smoldering big-screen adaptation of Emily Brontë's classic romance stars Margot Robbie and Jacob Elordi as Catherine Earnshaw and the strapping Heathcliff, set loose upon each other on the stunning and swoon-worthy Yorkshire moors.

THE 98TH ACADEMY AWARDS

📺 On ABC March 15
Who will take home the gold? *One Battle After Another*? *Hamnet*? *Sinners*? Unclear, but we do know that Conan O'Brien, 62, will host and that all the nominees who don't win will say it's an honor just to be nominated. Now that's acting! (The AARP Movies for Grownups Awards are a bellwether for the Oscars, so for a look at some of the contenders, check out this year's Movies for Grownups Awards ceremony, which premieres on PBS's *Great Performances* Sunday, February 22.)



THE BRIDE!

📽 In theaters March 6
Director Maggie Gyllenhaal follows up Guillermo del Toro's *Frankenstein* with her update of *The Bride of Frankenstein*, set in 1930s Chicago. It has eye-candy visuals and a heavyweight cast: Jessie Buckley, Jake Gyllenhaal, Penelope Cruz, 51—and Christian Bale, 52, as the Monster.



TOP 7 MEMBER BENEFITS FOR DOING WHAT YOU LOVE

AARP is here to champion your interests, empower communities and help you thrive with exciting benefits to make your winter more fun and affordable.

1 LIVING WELL

Refresh your routine with on-demand classes from *Pilates Anytime*. Plus, daily tips and activities from Purposeful by Kumanu to help you build a stronger sense of purpose.



2 TRAVEL

Discounts on car rentals, cruises and guided tours from travel brands like Avis, Budget, Holland America Line and Grand European Travel.



3 RESTAURANTS

Savings and local offers at Denny's, Papa John's, Outback Steakhouse® and more. Plus, healthy eating tips and meal ideas.



4 GAS & AUTO SERVICES

Drive confidently with tips from the AARP Smart Guide to Car Maintenance and explore courses and free events from AARP Driver Safety.

5 TECH TIPS & TRICKS

Build your tech skills while having some fun with free classes through the AARP Technology Resource Center and discounts on tech how-to guides.

6 WORK & FINANCES

Take control of your future with job search help from AARP and Indeed, plus financial planning and tax tools to help you reach your goals.

7 WE'RE FIGHTING FOR YOU!

From lowering prescription costs to protecting Social Security, AARP stands up for what matters most. Get advocacy updates so you never miss a chance to make your voice count. aarp.org/fightforyou



Explore even more online and download the AARP Now app for benefits near you.

aarp.org/benefitsme

Marla Gibbs

Known for her role as the sarcastic maid Florence on the beloved sitcom *The Jeffersons*, the actor, 94, talks about her troubled childhood, working for United Airlines—and the joy of forgiving

Gibbs with her cat, George



Early spunk

My older sister was my grandmother's favorite, and she gave her candy. But if I asked for something, she'd say there wasn't any more. I knew there was more, so I'd say, "Yes, there is." Then I'd get my butt whipped.

Humor as defense

I was knock-kneed and pigeon-toed, and the other kids would make fun of me, but I'd just laugh with them. So I wasn't fun to make fun of. That ended it.



From Margaret to Marla

When I got the job on *The Jeffersons*, I thought about stars' names like Bette Davis and Joan Crawford. My given name, Margaret, seemed like too many syllables to me. Marla—I just like that name.

Keeping her day job after snagging *The Jeffersons* gig

It felt good, but you never know what's going to happen with a TV show. I had been a reservation agent at United Airlines for more than 10 years at that point. I got unlimited passes, and I thought, *I'm not giving them up*. So I stayed at United a couple more years.

Lights, camera, action

Sherman Hemsley [who played George] was so quiet when I first did a reading with him, I thought, *Boy, is that all that he's going to give me?* [Laughs] But when those cameras came on, a whole other man showed up.

Wisdom from a mother of three

To be a parent, you remember what

you didn't have as a child, and you remember what you wanted. And then you try to give that to your children.



Gibbs with daughter, Angela

How to let go

God says forgive. When you do, it erases it. You're free of it. When I left my abusive husband, I fixed the house up for his girlfriend, and I left everything I thought she would need. So I wasn't doing anything to anybody. I was just taking myself out of there.

Work is life

As long as I'm working, I'm feeling like 30, so I hope I never stop. If I do, it'll be time for me to make the transition.

—As told to Paul Schrodt

Actor and author Marla Gibbs recently guest-starred with her daughter, Angela, in the NBC drama *Chicago Med*. Her memoir, *It's Never Too Late*, will be available in bookstores and online on February 24.

Hair stylist: Richard Norman Grant; makeup artist: Wynona Price. From left: Courtesy Everett Collection; Getty Images



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Issue Age	45-49	50-54	55-59	60-64	65-69	70-74
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\$25,000	14	17	21	30	42	72
\$50,000	21	27	35	54	77	137

Male Non-Smoker Current Monthly Rates

Issue Age	45-49	50-54	55-59	60-64	65-69	70-74
\$10,000	\$12	\$13	\$17	\$23	\$30	\$41
\$25,000	19	23	34	48	65	93
\$50,000	32	40	61	89	124	179

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Healthy You



Hack Your Hips

Stiff and cranky where you used to let loose? These moves can reduce soreness and your risk of injury BY MYATT MURPHY

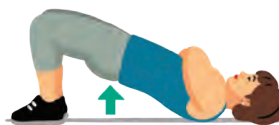
“HIP” IS A SYNONYM for “cool.” But as we get older, many of us find that our hips are not cool at all: Decreased bone and muscle mass and changes in synovial fluid—the lubrication in our joints—can lead to pain and stiffness, says Dr. Sarah E. Rizzo, an orthopedic surgeon at UR Medicine in Rochester, New York.

The exercises outlined here, assembled by Rizzo and University of Rochester hip rehabilitation team coordinator Tyler Murray, “not only take minimal time and effort but are safe to do at any age,” says Rizzo. Perform all four each day in any order you wish. And while one move requires lying on a bed, all four exercises can be done in bed or alongside it, making it easy to start and end your day with maximum hipness.

Myatt Murphy is the former fitness director of Men’s Health and the author of more than two dozen books on health and exercise.

Lying Hip Flexor Stretch

Lie flat on your back on a bed, then shimmy yourself to the left so that your left leg is dangling off the side. Lift and bend your right leg and place your right foot flat on the mattress. Rest your hands on your stomach. Now bend your left knee as far as you comfortably can and place your left heel on the floor. You should feel a slight stretch along the front of your left thigh and hip. Hold for three minutes, keeping your head, shoulders and back flat on the bed. Then repeat the stretch with your right leg.



Bridges

Lie flat on your back with your legs bent and your feet flat on the floor or bed. Wrap your arms across your chest, placing each hand on the opposite shoulder. Pull your stomach in and gently contract your core muscles. Holding this posture, slowly raise your hips until your body forms a straight line from your knees down to your shoulders. Hold at the top for five seconds, lower yourself back down and repeat 15 to 30 times.

Curl-Ups

Lie on your back, hands under your lower back, palms down. Bend one leg and place that foot flat on the floor or bed; keep your other leg extended. Gently tighten your core muscles. Keeping your elbows on the mattress, slowly elevate your head and shoulders a few inches. Don’t tuck your chin—your head, neck and upper back should stay aligned. Hold for a beat, then lower yourself back down. Perform 15 repetitions, then switch legs and do another set of 15.



Lying Figure 4 Stretch

Lie on your back, legs bent and feet flat on the floor or bed. Raise your left leg and rest your left ankle on your right knee. Keep your arms at your sides, palms down. Hold this position for 30 seconds, then put your left foot back down. Repeat the stretch twice more, resting for 15 to 30 seconds between each stretch, then switch positions to work the opposite leg.

Heart-Healthy Food Swaps

These simple meal upgrades give your ticker something to get pumped about!

BY NICOLE PAJER

SOME 80 PERCENT of heart attacks and strokes could have been prevented, researchers say. Yet cardiovascular disease remains the leading global cause of death. And much of the reason for that is what we eat. A heart-healthy diet rich in fruits and vegetables, whole grains, lean proteins, nuts, legumes and low-fat dairy—and limited in processed foods, added sugars and salt—can improve your risk. But you don't have to give up your favorite dishes to keep your heart beating strong. With just a few substitutions, you can make everyday meals more heart-friendly.

EAT THIS: Quinoa
NOT THAT: White rice

Starchy side dishes like rice are high in carbohydrates and can lead to spikes in blood sugar: Some studies have shown that higher consumption of white rice is associated with an increased risk of diabetes, a risk factor for heart disease. (In fact, people with diabetes have twice the risk of developing heart disease as those who don't.)

Quinoa (pronounced "keen-whaa") is actually a seed, rich in fiber and B vitamins and packed with plant-based protein.



Some research has shown that quinoa may help reduce bad (LDL) cholesterol, which may help prevent plaque buildup in your arteries.

EAT THIS: Lentils
NOT THAT: Ground beef

Regular consumption of red meat may increase your heart disease risk, research suggests. It may be due in part to the chemicals the gut produces while digesting red meat or by-products released when grilling or cooking it at high temperatures.

But there's a heart-healthy substitute: Lentils are low in fat and sodium and high in fiber, contain beneficial nutrients and may help lower LDL cholesterol. You can work them into a pasta sauce or substitute them for ground beef in dishes like tacos or burritos, says Dr. Brooke Bussard, a Baltimore-based lifestyle medicine health coach and author of *Chew on This*.

Combine 2 cups cooked lentils with 1 cup walnuts, 1 clove garlic, 2 teaspoons



each oregano, cumin and chili powder, ½ teaspoon salt, and 2 tablespoons water or olive oil in the blender for a delicious Mexican-dish meat substitute.

EAT THIS: Nutritional yeast
NOT THAT: Processed cheese

Large portions of cheese can rack up your saturated fat and sodium intake—especially processed cheese (like American), says Julia Zumpano, a registered dietitian with the Cleveland Clinic.



Enter nutritional yeast, a deactivated yeast that looks like yellow flakes or powder. You can often find it in the spices aisle of your local grocery store. It has a cheesy, nutty flavor and can be sprinkled over soups or salads, or in a casserole or meatloaf. You can even use nutritional yeast as a base for a plant-based mac-and-cheese sauce. And bonus: Fortified nutritional yeast offers B vitamins and protein.

Clockwise from bottom left: Getty Images (4); Shutterstock (2)

EAT THIS: Frozen vegetables
NOT THAT: Canned vegetables

The majority of people with heart disease consume, on average, more than twice the recommended daily amount of sodium, one study found. “Regularly consuming that extra sodium can



elevate blood pressure and increase cardiovascular disease risk,” says Jennifer Pallian, a nutritionist and food scientist in Seattle and Vancouver, British Columbia. All the more reason to avoid canned veggies, which may include added salt for flavor.

“Frozen vegetables are flash-frozen shortly after harvest, preserving nutrients naturally, without salt,” explains Pallian. If you still prefer canned, give your produce a quick rinse before eating it. One study that looked at canned peas found that draining and rinsing them with water reduced their sodium content about 12 percent.

EAT THIS: ‘Nice cream’
NOT THAT: Sugary ice cream

While ice cream may be a better choice than cookies, cake or brownies, it’s high in saturated fat, and many versions—especially those with mix-ins like cookie dough or candy—are jam-packed with sugar. A ½ cup serving of Ben & Jerry’s “Everything But The...” flavor contains 38 grams of sugar, 13 grams more than the daily limit the American Heart Association



recommends for women.

Try “nice cream,” typically a dairy-free, fruit-based version made by blending fruits, like nutrient-rich frozen bananas, into a creamy sorbet. (Bussard’s favorite: frozen bananas, frozen cherries and cacao powder.) And for an even lower-sugar version, blend a frozen banana with 2 cups frozen berries, 2 small avocados, and ½ cup unsweetened almond milk. Pro tip: Always remove the peels before freezing bananas; otherwise they turn into little bulletproof vests.

EAT THIS: Ground nuts
NOT THAT: Breadcrumbs

Do you use breadcrumbs to coat chicken breasts, mix into meatballs or sprinkle on top of a casserole? “Breadcrumbs can include refined white flour, added salt, hydrogenated oils, added sugar—calories, not nutrition,” says Dr. Joel Kahn, founder of the Kahn Center for Cardiac Longevity in Bingham Farms, Michigan.

“Nuts and seeds used as a breadcrumb substitute will offer more fiber, minerals and protein than bread alone,” says Kahn. Research has linked higher nut consumption to a 19 percent lower risk of cardiovascular diseases and a 25 percent reduced risk of car-



diovascular disease-related death. Grind up combinations like almonds and cashews in a food processor, then sprinkle in some spices of your choice.



DRINK THIS: Fiber-and-protein-rich smoothie
NOT THAT: Fruit juice

One cup of OJ can deliver 22 grams of sugar—with no fiber or fat to slow its impact on your body. If you’re going to drink juice, stick to an occasional half-cup serving of 100 percent fruit juice. “Add sparkling or tap water to extend the fruit juice further,” says Kahn.

Fruit-only smoothies can have the same blood-sugar-spiking effect. Instead, pack your blender full of fiber, protein and healthy fats to help keep blood sugar stable. “Blend whole fruits, leafy greens, unsweetened almond milk or low-fat yogurt, and a

Bottle Swap!

A 2024 STUDY in *The New England Journal of Medicine* found microplastics and nanoplastics (MNPs) in the carotid artery plaques of patients having surgery to remove plaques. The findings suggested those with MNPs detected in their plaques had a higher risk of heart attack, stroke or death from any cause at 34 months of follow-up.

It’s impossible to avoid all MNP exposure, but there are steps you can take that can make a difference, says Zumpano. Start by ditching your bottled water for a glass or stainless steel reusable bottle—one study found an average of 240,000 plastic particles in one liter of bottled water. Zumpano also suggests not microwaving food in plastic, transferring takeout into non-plastic containers, and swapping plastic storage bags for glass storage containers.



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tablespoon of chia [seeds] or flaxseeds for a heart-smart meal or snack,” says Meghan Gonzalez, a registered dietitian in Orange County, California. You can also toss in ingredients like nut butter and avocado.

EAT THIS: Homemade salad dressing
NOT THAT: Store-bought dressing

Just check the labels: Many commercial salad dressings have water and sugar among their top ingredients. Neither should be a highlight of your salad. Be especially wary of any dressings that are labeled “fat-free,” as these are often packed with added sodium and sugars to offset the lack of flavor.

Thing is, you want fat in your salad dressing, as long as it’s good-for-you fat. “Having some fat in your dressing can help with the absorption of fat-soluble vitamins in your salad,” Bussard says, but limiting portions is key. Making your own dressing allows you to focus on adding heart-healthy oils, like olive oil, and leaving out the questionable fats, like soybean oil. For a quick vinaigrette, mix extra-virgin olive oil with red wine vinegar and some fresh chopped herbs.

EAT THIS: Pureed fruit
NOT THAT: Artificial sweeteners

A 2022 study found that higher consumption of artificial sweeteners was associated with an increased risk of cardiovascular diseases. “While more research is needed, limiting artificial sweetener intake is a reasonable precaution,” adds Kahn. (Talk with your doctor if you use artificial sweeteners as part of a low-carb diet.) Mashed bananas or unsweetened apple sauce can be used to sweeten baked goods. You can even use pureed prunes, as Lauren Manaker, a registered dietitian in Charleston,



South Carolina, does. “Puree 8 ounces of pitted prunes with ¼ cup of warm water,” she says. “Use this puree to swap out half the sugar you would usually use in your brownie, cookie, muffin and other baked-good recipes.”

EAT THIS: Chicken breast
NOT THAT: Processed meat

Processed meats like hot dogs, salami, bologna and pepperoni are high in saturated fats, sodium and preservatives. One study found that eating just over 5 ounces or more of processed meat per week was associated with a 46 percent increased risk of cardiovascular disease and a 51 percent increased risk of death from any cause, compared with eating none.

Instead of buying processed lunch meat, use leftover chicken or turkey breast. You can even throw some chicken breast in the slow cooker, shred it and keep it in the fridge as a protein for whatever you’re eating the next three to four days. ■



Nicole Pajer writes about health for magazines including Glamour and Woman’s Day.

From top: Shutterstock (3), Getty Images (3)



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34 grams per serving. At least 48 grams recommended daily.

WHERE WOULD THEY BE TODAY?

More than 15 years after its initial nine-season run, the sitcom *Scrubs* is back. The rebooted series, on ABC, finds the medical show's stars facing older life situations. This got us to thinking: How would some of our other TV favorites from past shows fare as 50-somethings? Here are a few predictions:

DWIGHT SCHRUTE



Played by **Rainn Wilson**
The Office

Back in the day: Dwight wed Angela and got the regional manager job.
Now, in his 50s: He runs Schrute Roots, maker of beet-based frozen meals.

DENISE HUXTABLE



Played by **Lisa Bonet**
A Different World

Back in the day: Denise moved to Singapore.
Now, in her 50s: As a top fashion influencer, she travels the world and has a sustainable clothing line.

CARLTON BANKS



Played by **Alfonso Ribeiro**
The Fresh Prince of Bel-Air

Back in the day: Carlton was at Princeton University.
Now, in his 50s: He is CEO of Banks Banks, a financial institution with dance floors in all branches.

LIZ LEMON



Played by **Tina Fey**
30 Rock

Back in the day: Liz got married, adopted twins and produced a sitcom.
Now, in her 50s: She and Tracy Jordan launch a streaming service, TJMax.

RICKY STRATTON



Played by **Ricky Schroder**
Silver Spoons

Back in the day: The son of a toy tycoon lived in a game-filled house.
Now, in his 50s: He's still in the mansion, after making millions in cryptocurrency.

KHADIJAH JAMES



Played by **Queen Latifah**
Living Single

Back in the day: She ran the magazine *Flavor*.
Now, in her 50s: Flavor Omnimedia runs websites, podcasts and a dating service. —Whitney Matheson



PHOEBE BUFFAY

Played by **Lisa Kudrow**
Friends

Back in the day: The Central Perk folk singer ended the series as a newlywed.
Now, in her 50s: After her song "Smelly Cat" goes viral on TikTok, she becomes an in-demand songwriter.

FAMILY

Travel Without Caregiver's Guilt

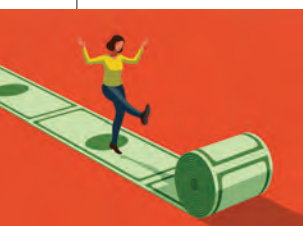
AS I WATCHED the sun rise over the ocean in Cape Neddick, Maine, and listened to the waves crash against the coastline, I began thinking of my aging father in North Carolina. The guilt starts about four days into a vacation, a feeling that there's something I'm supposed to be doing at home.

But getaways should be good for a caregiver. "Taking a break allows individuals to decompress and return with greater patience and energy," says Dr. Ryan Sultan, founder of Integrative Psych in New York, "benefiting not just the traveler but their family as well."



Sultan offers some pointers for overcoming traveler's guilt:

- **Share the benefits.** Talk with your family about how the trip can help you. Chances are your parents remember what it's like to be overwhelmed working parents who need a break.
- **Schedule times to connect.** Staying in contact periodically during your trip helps ease anxiety for everyone.
- **Balance solo and family travel.** Alternate between personal getaways and vacations with loved ones to ensure everyone feels included. This will help preserve your opportunities for self-care.
- **Remember the bigger picture.** Taking time for yourself isn't selfish. It's an essential part of sustaining your ability to care for others effectively. —Trudy Haywood Saunders



41% That's the share of Gen Xers confident in their retirement savings. By comparison, **62%** of boomers feel their money will last as long as needed.

SOURCE: RETIREMENT INCOME INSTITUTE

I Love You—Let’s Not Get Married

Do wedding vows make sense for new couples in their 50s?

AFTER A 34-YEAR marriage and a painful divorce (is there any other kind?), I’m in love. She’s 54, divorced too. I’m 59. We’ve known each other for 16 years, and it’s the kind of strong, snug relationship I crave at this age. Romantic but grounded in friendship. Passionate yet comfy like a pair of old jeans. Not puppy love but grownup love: honest, safe, enriching, you-make-me-laugh, you-make-me-a-better-person love.

Marriage seemed like the next step. But some family and friends asked, “Do you need to get married? It’s not like you guys are having kids.” Cohabitation is common among 50-somethings. Of the more than 4.8 million older Americans living together but not married, nearly half of those are 50 to 59, according to the National Center for Family & Marriage Research at Bowling Green State University in Ohio.

“People aren’t necessarily interested in combining their finances or taking on any debt,” says Susan Brown, the center’s codirector. Other factors include preserving autonomy and not disrupting a relationship with grown children.

Cari Shane, 60, understands those arguments. A freelance writer in Washington, D.C., Shane and her partner began dating in their mid-40s. They first met in college and later reconnected on Facebook. After a long-distance relationship, he moved into her row house. They ruled out marriage in their 50s to avoid entangling their money. “I don’t see how marriage benefits us in any particular way. It actually creates negatives,” she says. “Why make it more complicated for his two kids and my three kids when we become elderly? It’s so much easier if my kids are using my money and his kids are using his money to take care of their parents.”

Marriage, however, can offer benefits in your 50s—in sickness and in wealth. “Just for starters, the tax rates are lower,” says Richard Craft, a principal and adviser at World Investment Advisors in Berwyn, Pennsylvania. After one year of marriage, you’re eligible to receive a spouse’s Social Security benefits. Spouses can also make health care decisions if one becomes ill (though experts say getting medical and financial

power-of-attorney documents is optimal). “If you’re living together and you get sick, your partner doesn’t have any rights,” says Patrick Simasko, a financial adviser and estate planning attorney in Mount Clemens, Michigan.

Danielle Coulanges, author of the relationship guide *Marry Your Best Friend*, had a family member die from a heart attack, leaving a girlfriend in her late 50s with whom he had been cohabiting for a couple of decades. “She could not handle his affairs. His ex-wife had to claim the body,” Coulanges says. “And then she found herself homeless because she had no right to the apartment.”

How can you protect yourself?

If you’re living together ...

Create a domestic partnership. Also called civil unions, these partnerships can provide upsides similar to those of marriage, including access to employment, health and

retirement benefits. “A single person living with another single person can’t get those benefits,” Craft says.

Sign a cohabitation agreement. The agreement sets the rules for the relationship, including how assets will be divided if it ends. You can work with a lawyer to draft one or do it yourself (some states may require notarization if it involves real estate). “Living together can be risky without a cohabitation agreement,” says Scott Levin, an attorney and founder of San Diego Divorce Mediation & Family Law.

If you’re getting married ...

Sign a prenup. This declares how you’ll split your assets not only if you divorce but also if you die. When people remarry, they often mistakenly assume that a will and an estate plan will enforce their wishes. “But if a spouse is the beneficiary, they can do whatever they want after you’re gone,” Simasko says, including cutting out your kids.

In the end, there’s no right or wrong decision about marriage or cohabitation, legal and financial experts say. It’s whatever feels comfortable. For me, marriage feels ... right. I’m old-fashioned. I like tax breaks. And so in 2025, we exchanged vows. I don’t have children from my first marriage, but I’ve gained a stepdaughter, a stepson-in-law and a 4-year-old grandson whom I adore. I wanted to be a stepfather, not Mom’s live-in beau. For me, my answer about marrying was simply this: “I do.” —Ken Budd

Ken Budd has written for National Geographic Traveler, Travel + Leisure, The Washington Post Magazine and many more. He is the author of a memoir, The Voluntourist.



5 Strategies That Can Rev Up Your Career



A STALLED CAREER for older adults may be because of a mental barrier. If you're not progressing at work—but you'd like to be—take these barrier-busting steps.

1 Set stretch goals: As a generation that entered the job market during an economic downturn, “Gen Xers are renowned for their emphasis on attainable goals, favoring well-planned strategies and realistic expectations over idealistic aspirations,” notes a 2023 report from the market research agency Media Culture. Set some goals that seem out of reach. You may be surprised how far you can go.

2 Prioritize personal time: According to Claudia Strauss, author of *What Work Means: Beyond the Puritan Work Ethic*, some people believe that “to be an excellent employee means working nights and weekends.” But younger generations value work-life balance, so coming in early and staying late may come off as inefficiency to others. You could paradoxically raise your profile by limiting off-hours work. And resting on evenings and weekends could make you sharper during the business day.

3 Stay open to being wrong: Shutting down new ideas because they're not “right” doesn't let you or your organization innovate. Don't assume your way is the only way.

4 Seek help when you need it: Some of us grew up emulating the strong, silent type—completing our tasks alone, without complaint. But not asking for help when needed makes you look closed off.

5 Make the case for a raise: In a June Bankrate survey of 2,000 adults, 51 percent of Gen Z workers and 50 percent of millennials said they were likely to ask for a raise in the next year, but only 39 percent of Gen Xers said the same. Requesting a raise reminds the boss that you deserve to be rewarded for your good work. —Emily Guy Birken



“The important thing to remember is that it's not personal. It happens to everyone. But as you get older, you realize that

the world isn't as interested in maturity, grace, wisdom. All those benefits are somehow not sexy to people in the entertainment business.”

—Ethan Hawke, 55, on navigating Hollywood in his 50s. AARP members can go to aarp.org/ethanhawke to read the full interview.

MY FIRST TIME ...

... WEARING ROOMY PANTS

I WAS 54 and writhing on my bed. Sadly, there was nothing romantic going on. It was just my way of trying to remove my skinny jeans—the same pair I had writhed my way into earlier that day.

Ever since I'd started making my own sartorial decisions, I'd always chosen formfitting pants, the better to direct women's attention to my pert derriere. And the look worked for me, even as said derriere expanded over time. My current, serious girlfriend is not a superficial woman, but even she admits to being drawn in by the slim-leg look.

Still, mid-writhe alone on the bed, I feared that my skinny-jeans days were coming to a close. Putting on pants shouldn't involve trauma. Soon after, with a sense of resignation, I headed to the store and tried on

my first pair of “relaxed fit” jeans. What a difference! They not only camouflaged my growing keister but were also way easier to move around in. My posterior was thriving in a delightfully spacious new environment.

Maybe this new look isn't what attracts women at the club. But at this point in my romantic relationship—and my life—I'm interested in more substantial matters than what I look like from behind. I'd always believed that clothes make the man, but now I know a higher truth: Comfortable clothes make the man comfortable. —Mark Miller



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WHEN MTV WENT ALTERNATIVE

the Red Hot Chili Peppers, among other adventures.

"120 Minutes was attractive to people who had a sense of being different," he says. "Humans have always looked for ways to differentiate themselves from other people. There was an element of 'I like this band, and that makes me cooler than you.'"

The show gave a boost to alternative rock, a groundswell that eventually burst into a music movement. By the early '90s, Live and the Red Hot Chili Peppers had become stars, Perry Farrell of Jane's Addiction had launched a successful package tour of alt-rock acts called Lollapalooza, and Nirvana had risen to become the most popular rock band in the U.S. What had once been rebellious was now mainstream. "Some of the biggest stations in every city were 'alternative' stations," adds Kendall. MTV rode the wave farther, launching a regular weeknight video show, *Alternative Nation*. Ironically, this alternative boom marked the end of Kendall's run at MTV. "Grunge was taking off," he says. "It wasn't the right time for a Brit to be hosting the show."

—Rob Tannenbaum

IN THE '80S, MTV brought music videos to mainstream America. Then the cable network made a small but, in retrospect, meaningful move toward the "alternative."

March 10, 1986, was the debut of a show called *120 Minutes*. It provided a showcase for underground acts, the types of bands that had grown out of the punk scene and become popular on college radio stations across the U.S. They weren't big enough then to merit regular TV airplay, but could perhaps find their audience in a

late-night Sunday slot. Some of these bands, such as the Cure, Depeche Mode and R.E.M., later crossed over to wider success.

The late J.J. Jackson hosted the first episode. Eventually, British music journalist Dave Kendall settled into the role. "I was an old punk rocker, and I had a fairly grating persona—brash and sarcastic," says Kendall. "I took great pleasure in annoying my public."

During his 3½-year tenure, Kendall interviewed the band Live while riding a waterslide and staged a fistfight with

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MONEY STRESS AND HOW TO TAME IT

Inflation, the cost of health care, employment insecurity and an uncertain safety net: There's no shortage of reasons to feel financial anxiety these days. But these coping strategies can ease the pain.



Attack Your Financial Fears

Have a money problem that's so big you don't know where to begin? We show you the first steps to solving some of the weightiest issues people in their 50s face—and how to handle what comes next

BY TAMARA E. HOLMES, KAREN HUBE, CLAIRE LEIBOWITZ AND KERRI ANNE RENZULLI

“I’M AFRAID THAT SOCIAL SECURITY WILL BE GOING AWAY IN A FEW YEARS.”

START HERE: Don't let panic about Social Security rush you into claiming before you need to. “Social Security isn't disappearing,” says Jenn Jones, AARP vice president of financial security and livable communities. Claiming benefits before full retirement age, however, can permanently reduce your monthly payments by up to 30 percent. That's a bigger cut, she points out, than the 19 percent reduction in benefits that recipients face if Congress doesn't shore up the Social Security trust fund by 2034. Visit aarp.org/WeEarnedIt, if you haven't already, to join AARP in its fight to have Congress protect Social Security.

WHAT COMES NEXT: Start considering what it means to you to live comfortably in retirement. Review your savings, get a clear picture of your expected income, and sign up at ssa.gov/myaccount to get a benefits estimate.

While you can't control the future of Social Security, you can control your finances right now, says Sana Haque, senior financial adviser at Gianola Financial Planning in Worthington, Ohio. Work to save more and spend less. Talk with a financial planner to learn where you can invest your money, and how your other savings, including IRAs, 401(k)s and brokerage accounts, can soften any potential blows from a smaller Social Security safety net. “It's not going to be zero dollars in 2035,” she says.

“I OWE A LOT MORE IN TAXES THAN I CAN PAY.”

START HERE: File your tax return even if you can't include a payment. “A lot of people want to put their heads in the sand and not file because they can't pay, but the penalty for not filing is 10

times more than the penalty for not paying,” says Matt Metras, an enrolled agent at MDM Financial Services in Rochester, New York. The IRS charges a 0.5 percent monthly penalty on unpaid taxes and 5 percent if you don't file a tax return. So if you owed \$2,000 and failed to file or pay, you'd get a monthly \$110 charge. If you filed without paying, your monthly penalty would be \$10.

WHAT COMES NEXT: After you file, the IRS will send you a bill. Take action to avoid collections, which gives the IRS the right to seize your assets. The most common approach is to go to irs.gov/paymentplan to set up a payment plan for your unpaid taxes—either a six-month short-term plan or a long-term plan for up to 10 years. If you can't pay over 10 years, ask the IRS to accept an offer in compromise for a lesser amount. Or, if you can't pay now but think you will be able to later, the IRS may agree to delay collections.

Penalties and interest accrue on unpaid taxes, but you can request that the penalties be waived. “If you have been compliant for the last three years, they may wipe them off your account,” Metras says. This year, in fact, penalties for failing to pay will be waived automatically for taxpayers who haven't already been penalized over the past three years. Interest, however, generally can't be abated, Metras says.



“MY HOUSE GOT DAMAGED IN A STORM, BUT THE INSURANCE COMPANY IS LOWBALLING ME.”

START HERE: Review your homeowners policy to be sure you fully understand your coverage limits, deductible, exclusions and any appreciation adjustments. Standard homeowners policies do not cover flood damage. Problems caused by named storms, hurricanes, wind and hail may be excluded or modified with a higher or separate deductible.

If your insurer's figure for a claim seems low compared to your estimate, ask for an explanation of how it was determined and the adjuster's line-item estimate, which shows how they calculated repair costs and depreciation.

WHAT COMES NEXT: If you're covered and you disagree with the insurer, gather evidence to support an appeal. Get repair estimates from independent licensed contractors and highlight any discrepancies between their totals and the adjuster's report. Include a detailed inventory of the damaged property, as well as videos, photos, receipts, appraisals or maintenance records that show the quality and condition of the home and items before the storm. You can also request a reinspection.

Also consider hiring a licensed public adjuster, who will negotiate with the insurer on your behalf. In return, the adjuster will receive a percentage of the settlement, typically 10 to 15 percent, says Jaeson Taylor, a regional vice president at Sill Public Adjusters. You can find one at napia.com. Alternatively, you can invoke the appraisal clause in your policy. Under this arrangement, you and the insurer each hire an independent appraiser to total the loss; if they can't agree, a neutral umpire will resolve the dispute. You'll pay half the umpire costs as well as your appraiser's fees.



“I’VE GOT A PILE OF CREDIT CARD DEBT, AND MY CREDIT SCORE IS SINKING FAST.”

START HERE: Give your budget a reality check. It can be easy to lose track of your expenses, especially with automatic payments and subscriptions happening behind the scenes, says Mandy Kelso, head of financial education at TD Bank. For example, Kelso and her husband thought child care was their biggest budget killer but were surprised to learn that their car insurance and home insurance had doubled over the previous two years. Other categories that are skyrocketing include groceries, health care, electricity and natural gas.

WHAT COMES NEXT: Once you examine your budget and cut back where you can, try to lower the interest rate on the debt,

perhaps by consolidating it into a personal loan or seeing if you can transfer the balance to a card with a zero-interest transfer offer (understand clearly the terms and fees before you do). You might also contact your creditors and see if they’ll lower your rate, says Barry S. Coleman, vice president of program management and education for the National Foundation for Credit Counseling. A nonprofit credit counseling organization, which you can find via nfcc.org, can help you set up a debt management plan and may be able to negotiate lower interest rates and better repayment terms on your behalf, for a fee. The Federal Trade Commission recommends checking out an agency with your state attorney general or local consumer protection agency before working with one.

“MY SPOUSE IS OVERSPENDING WILDLY, AND I CAN’T STOP IT.”

START HERE: Find a quiet time alone with your spouse. Open the conversation by sharing what you’ve noticed or how you’re feeling, recommends financial therapist Rick Kahler, coauthor of *Coupleship Inc.: From Financial Conflict to Financial Intimacy*. Keep statements focused on yourself—for example, “The credit card bill is higher than usual this month, and I’m worried we may need to start taking money from our savings.” Ask your partner to tell you about some of their expenditures and listen closely, says Kahler: “Fully understanding why they spent what they did could shift your perspective.” Showing your partner credit card statements or other receipts and how that’s impacting the budget may also help them see a change is needed, he adds.

WHAT COMES NEXT: To help rein in the buying long-term, Kahler recommends jointly establishing new parameters around spending. It could be agreeing to discuss purchases larger than \$100 before buying, or allotting each partner a monthly amount to spend, no questions asked. You could also set a monthly dollar limit on problem areas like dining out or assistance to other family members. Apps like Honeydue, Monarch and Quicken Simplifi can help you keep track.

Whatever rules you decide on, check in each month to see if the agreement is still working for both of you. If your spouse ignores the new limits repeatedly, you both may need help from a professional—a financial adviser, financial therapist or marriage counselor.

“I NEED A NEW ROOF, BUT I’M AFRAID A CONTRACTOR WILL RIP ME OFF.”

START HERE: Check that any contractor you’re considering is licensed, insured and in good corporate standing, says Ernest Brown, former president of the Construction Lawyers Society of America and CEO of Ernest Brown & Company. You can find licensing requirements and rules for contractors in your state at the construction trade website Pro-

core (procore.com/library/contractors-license-guide-all-states). Many states have online portals that allow you to look up a contractor's license status and see complaints or disciplinary actions. Look into the contractor's previous work and reputation, but be aware that images and testimonials can be faked. If you don't know anyone who's used the company before, it's even more important to look up the company's lawsuit history. Lots of local courts allow you to search their case database by name and may even provide suit specifics.

WHAT COMES NEXT: Ask at least three contractors for bids, which should include a detailed breakdown of the work and pricing. Avoid contractors who don't allow others to bid or say you don't need permits, since this is almost always false, warns Brown.

Before any work starts, have a signed contract in place that states the scope of the work, payment schedule, project timeline, warranty length, insurance coverage, dispute resolution process and terms for subcontracting. Beware of "no money down" payment terms, says Brown; they're often used by unscrupulous companies that charge high interest or other financing costs. And don't pay the full cost up front; interim payments should match the percentage of the project completed. If the contract contains anything iffy, negotiate a change or drop the contractor.



“I’M 52 AND I’VE BARELY SAVED ANYTHING FOR RETIREMENT.”

START HERE: First, adjust your retirement vision to fit your circumstances. Since you got a late start on saving, “you probably can’t have everything you want, but you can have something,” says Mary Clements Evans, founder of Evans Wealth Strategies in Emmaus, Pennsylvania. Identify your biggest priorities—maybe one is being able to visit the grandkids once a year—and be willing to compromise on things that are less important to you.

WHAT COMES NEXT: Once you have your new vision, work on funding it. Use these prime working years to accumulate as much as you can and take advantage of catch-up rules that let you contribute more to retirement plans now that you’re in your 50s. Also, look for places to trim your budget so you can save more. Some employers offer free retirement planning advice as a benefit, which could help you improve upon your plan.

As you age, there will be other steps you can take. If you wait until you turn 70 to collect Social Security, for example, you’ll receive a larger check than if you start collecting at 67, when you reach full retirement age—and a much larger check than if you claim as early as 62. Finally, reframe the idea of working longer. You may come up with a business idea or find a part-time job that will bring you satisfaction for years to come.

“I NEED A MEDICAL PROCEDURE THAT I CAN’T AFFORD.”

START HERE: If you’re worried about out-of-pocket costs because your insurance denied coverage for part or all of your needed service, file an appeal. People with healthcare.gov insurance plans succeeded in reversing prior authorization denials 44 percent of the time in 2023, according to KFF, a health policy research nonprofit. Review your plan’s appeal instructions and ask your medical provider for any information that could help you challenge the denial.



ERRATIC INCOME FROM A START-UP

In my 50s, I launched Thrive! Resumes, a writing service. My income swung wildly, going from zero one month to \$10,000 the next. It was terrifying to have no steady paycheck.

Then I began to treat my venture like a real business. I saved during “feast” months and paid myself a modest, steady salary. I learned to live like a grad student: no eating out, for instance. Now I’m financially stable, and I never worry about paying the bills. —Joni Holderman, 67, Myrtle Beach, South Carolina

Nonprofits like the Patient Advocate Foundation offer appeal guidance. Or you can try CounterforceHealth.org, a free AI-based service that crafts customized appeal letters and gathers supporting research.

Consider applying for Medicaid too, since this state-administered program covers many medical costs for low-income households.

WHAT COMES NEXT: Ask your provider for help. The Affordable Care Act (ACA) requires nonprofit hospitals to offer free or discounted health care, also known as charity care, to patients who need it. Some states also have laws mandating when free or reduced services must be given. Learn about your state's policies at dollarfor.org/state-charity-care-laws.

Some providers may reduce your cost in exchange for prepayment or an interest-free repayment plan. "Health care organizations would rather get a little less over a longer period or less still with an up-front single payment than write off the bill as a loss," says Deb Gordon, director of the Alliance of Professional Health Advocates and author of *The Health Care Consumer's Manifesto*.

"THE RISING COST OF FOOD IS BUSTING MY GROCERY BUDGET."

START HERE: Make a shopping list ahead of time and stick to it, advises Lisa Lee Freeman, the *AARP Bulletin's* Live Well for Less columnist: "The impulse purchases are really what kill people." Sticking to a list can help you stay on budget, she says, though she adds that it's OK to add items on sale that you know you will use, can easily store and will finish before their expiration dates.

WHAT COMES NEXT: At the market, says Freeman, buy generic brands, which come with more savings. Stores like Aldi

and Lidl also carry private label foods at a lower cost. Websites like Misfits Market and Imperfect Foods and apps such as Too Good to Go and Flashfood sell low-priced food that would otherwise get tossed for a number of different reasons, such as being cosmetically flawed.

You can also apply for SNAP benefits online or at your local state office; visit nutrition.gov for more information. If you qualify, you will receive an EBT card that is loaded monthly and ac-



cepted at most grocery stores. To learn more about resources at your local food bank, call 211 or visit feedingamerica.org to find the one closest to you.

"THERE ARE LAYOFFS AT WORK, AND I MIGHT LOSE MY MEDICAL COVERAGE."

START HERE: Ask your benefits department how long employer-sponsored medical insurance would last after a lay-off. "Coverage varies by employer, but it often runs to the end of the month, though it may end immediately or last longer," says Vincent Birardi, senior wealth adviser at Halbert Hargrove in Long Beach, California.

WHAT COMES NEXT: Consider these three options, all of which are typically available as long as you sign up soon after you've lost your coverage. First, if you're married and your spouse has



RETIREMENT SAVINGS ERASED

When my employer, Enron, collapsed in 2001, so did my retirement nest egg, which was in company stock. I couldn't find work in my field; I was in my 50s, without a college degree, and ageism and racism didn't help. I worked temp office jobs. I moved out of my apartment into subsidized church housing, cut my food budget and shopped at thrift stores.

At 62, I started taking \$1,200 a month in Social Security. I later earned bachelor's and master's degrees in organizational social work. Now I volunteer at a community center's after-school program. I live simply—and gratefully—one day at a time. —*SistaFabu Modupe, 76, Houston*



ONLINE FORUMS

Meister and his coauthors found that online posts were especially effective at easing stress. Writing, he hypothesizes, gives you a greater sense of control than speaking: You can slow down, edit your thoughts and decide what to share.

Do this:

▶ BE CHOOSY WITH COMMUNITIES.

The internet can be filled with unsympathetic commenters, criminals and terrible advice. Look for online groups that screen new members and have active moderators, suggests Andrew W. Lo, a professor of finance at the MIT Sloan School of Management.

▶ DON'T SHARE IDENTIFYING DETAILS.

Discretion reduces your risk of getting scammed, and of losing your anonymity. "If you're putting something out there about your mother, sister-in-law or pay raise, who's to say that could not be seen or found?" asks Kolmetz.

▶ **FILTER ADVICE.** Alongside support and solidarity might come advice that's inappropriate or fraudulent. "People have their own biases, personal circumstances and life experiences," Gilberti says. Assume that any offer to connect you with an investment or help manage your money is a scam.



FINANCIAL ADVISERS

Talking to a professional may be the right choice when your stress involves major financial decisions that can benefit from specific expertise, including major life transitions like divorce, retirement or estate planning.

Do this:

▶ **VALUE COMPATIBILITY.** Meet with different advisers to learn about their credentials, experience, services and fees. AARP's Interview an Advisor guide at

aarp.org/interviewanadvisor can help you select the right professional.

▶ **MATCH THE EXPERTISE TO YOUR SITUATION.** Along with good rapport, you need someone who has experience helping clients with the challenges you face. An adviser who works mostly with wealthy doctors, for example, might not be a good fit for a schoolteacher.

▶ **AVOID THE HARD SELL.** "Helpful advice centers around education and empowerment," Marmolejo says. "Harmful advice pressures you toward a quick decision or a single product that claims to solve everything."



THERAPISTS

For stress that can't be relieved by informal chats or professional financial guidance, you might want to talk through psychological issues at the root of your troubles.

Do this:

▶ **FIND A MENTAL HEALTH PROFESSIONAL.** Is money stress damaging your relationships? Does it hang over your whole life? Are you spending compulsively? Consider turning to a trained, licensed professional such as a psychiatrist, psychologist or clinical social worker. Ask friends or medical and professional providers for referrals.

▶ **CONSIDER A SPECIALIST.** If your issues aren't traumatic, you might consult someone in the small but growing field of financial therapy, which straddles finance and mental health. Therapists include mental health professionals focused on money issues and financial advisers particularly interested in the psychology of money. You can find a directory of practitioners at financialtherapyassociation.org.

Business journalist Laura Petrecca was formerly the Money section editor at USA Today.

PART 3

How to Be a Calm Investor

A market historian shares what he's learned about surviving scary times

INTERVIEW BY PENELOPE WANG

IF YOU want to navigate today's financial uncertainty, a knowledge of economic history can help. Someone with that knowledge is William Bernstein, an investment adviser and author of *The Four Pillars of Investing* and other books about investing and financial history. He's been honored for his work by the premier global association of financial analysts, and he regularly speaks at industry conferences. We asked him what history has to teach us about managing our finances.

Q: With the stock market at record highs, should we be worried about a downturn?

There are warning signs to consider. We have a government that is encouraging speculation in investments such as crypto or certain stocks. We've never seen that before in the U.S., except perhaps with 19th-century railway speculation. I'm hearing people boast that they're 100 percent in stocks, which is the zeitgeist you see at market tops. For the past several decades, we had an independent Federal Reserve that helped keep a lid on inflation at a cost to the economy. Now we seem to be returning to the '60s and '70s, when presidents tried to dominate Fed chairs to keep rates low. Back then, we had Lyndon Johnson clashing with William McChesney Martin Jr. and Richard Nixon browbeating Arthur Burns. Those efforts did not work out well, as inflation eventually soared.

But the warning signs don't tell you when it's time to sell. Bubbles can last a long time, and some other type of event may cause markets to drop. Of course,



THE COST OF DEMENTIA

When my wife, Linda, started experiencing dementia, she asked me to not put her in a nursing home if I could help it. In late 2023, though, she stopped recognizing me. She was afraid of me. Her physician suggested I hire a full-time caregiver. I'd wanted to retire, but I kept working so I could afford that. When her caregiver had to take eight weeks off, I got time off from work but no pay. I started depleting savings. Caregiving is costing me \$41,000 a year.

At the same time, I really enjoy that my wife can stay around things familiar to her. Our family and friends visit her weekly. She gets a big smile on her face. That's very important. —James Parker, 60, Alleghany County, Virginia



no one should try to time the market. But a long-term perspective on investing history helps you identify the warning signs and make sure you're prepared to ride out crashes, which are inevitable.

Q: What is the best way to protect your finances in a downturn?

The most important lesson that I've learned is that you don't design your investment portfolio based on normal stock and bond returns. You design it with the worst-case scenarios in mind, such as the stock market downturns in 1929 or 1981 or 2009. History shows that the worst returns may happen only 2 percent of the time, but that 2 percent outcome can wreck your finances, especially if you panic and sell at the bottom.

The second most important thing I've

learned is that compounding is magic, and you should never interrupt it. It's essential to leave your money invested to grow over time. And what's most likely to interrupt compounding? Panicking and selling in a worst-case scenario.

That means you should hold a portfolio that is much more conservative than you might think, since you're more likely to stick with it in tough times. If your ideal portfolio is, say, 60 percent in stocks and 40 percent in bonds, you may want to shift closer to a 55-45 or 50-50 mix, depending on your circumstances.

Q: What is the biggest risk that could derail our finances?

The biggest risk to investors in almost any historical period is inflation. We've all seen what's happening in Argentina

today or, in the last century, Germany's Weimar Republic, when inflation ran rampant. Even the United States has had some really scary periods, including after World War I and during the '70s, when inflation hit double-digit rates.

A good way to make sure your retirement income keeps up with inflation is to include Treasury Inflation-Protected Securities, or TIPS, in your portfolio. These Treasury bonds are designed to track inflation as measured by the consumer price index. You can buy TIPS through a brokerage firm. You can build a ladder of TIPS, with maturities in every year, which is what I'm doing. A free website, TIPSladder.com, can help with that. But if you prefer to keep things simple, you can opt for a TIPS mutual fund. It's best to keep TIPS in a tax-sheltered account, since interest is paid monthly and you will pay federal taxes on the inflation adjustment.

Q: How can you reduce financial stress during market upheavals?

You have to plan for them. There will always be times when the markets don't deliver the returns you expected. They may even collapse. It's hard not to react emotionally and be tempted to sell if you see your portfolio drop 40 percent or 50 percent, as happened in the global financial crisis of 2007-2009.

To help lower that anxiety, you need to be keeping enough money in safe assets to cover your spending needs during a downturn. That way, you'll be able to sleep at night knowing you can pay your essential living costs, such as mortgage, gas and groceries, despite drops in the stock market.

Your risk isn't just what might happen to your investment portfolio in a downturn or recession, but also the possibility that you might lose your job. That argues for building an emergency fund of one or two years of expenses, if you can. You should keep that money in a safe, accessible place, preferably one with a government guarantee, such as a high-yield bank savings account or Treasury bills. ■

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



Brendan Fraser
photographed for
AARP in Los Angeles
on November 11, 2025



The Return of Brendan Fraser

How the actor vanquished depression
and a dormant decade to swerve
back onto the Hollywood A-list

By Chris Nashawaty
PHOTOGRAPHS BY PETER YANG

ON A CHILLY Los Angeles morning in November, Brendan Fraser looks more like a friendly suburban sports dad than a movie star. In two weeks, he will turn 57. But today, in person, he comes across as so boyish and playful and hopped up on caffeine that he seems like he could—and just might—bench-press a minivan. Fraser may not have quite the same traffic-stopping fame of some of his peers, but when he walks into the restaurant of a posh Beverly Hills hotel, his hair still wet from a post-workout shower, nearly every neck in the room swivels in his direction. It must happen a lot, because Fraser hardly seems to notice.

Before he even sits down, Fraser tells the waitress (and anyone else within a thousand paces) that he's *famished*. And his breakfast order bears this out: avocado toast, poached eggs, turkey sausage, orange juice, water and coffee “fully leaded, please.” Not that you'd notice, but Fraser says he's running on fumes this morning. His earlier flight from the East Coast—he lives on a horse farm in Bedford, New York—was canceled at the last minute, so he's operating on just a few hours of sleep in a strange bed and a new time zone. But none of this prevents him from launching into the first in a series of dad jokes. As he approaches the table, he makes a big show of grabbing the edge of the white tablecloth and pretending to

yank it, like a magician who miraculously manages to keep all of the plates and silverware in place. It appears this is Fraser's way of breaking the ice. He's a ham ... in the best possible way.

Other than shoveling down calories and channeling Houdini, Fraser is here to discuss the highs and lows of his 35-year career, his life off-screen and the personal struggles he's dealt with along the way. If Brendan Fraser's life were a movie, what kind would it be? You wouldn't call it a tragedy. By any conceivable metric, the Oscar-winning actor has had a charmed and very well-compensated career. But it wouldn't be a lighthearted romp, either. There have been too many whiplash-inducing twists and deflating turns for that. Too many stretches when the phone wasn't ringing. Too many moments of depression and insecurity. Let's call it an underdog drama with a later-in-life triumph arc.

He appears here on the eve of his latest movie, *Rental Family*, a charming crowd-pleaser that tells the story of an American expat working as an actor in Tokyo who lands a job with a rental-family service, meaning he's hired to play the roles of friends and relatives in various (usually awkward) social situations.

In person, Fraser's pale blue eyes convey empathy, decency, the traits we perhaps value most in a friend or relative. He's 6 foot 2½ and more filled out than when most of us first laid eyes on him, in 1990s films like *School Ties* and *The Mummy*; his erect posture and bullish neck evoke a former college athlete who still keeps in good shape. He's also surprisingly earnest. He's not just a talker; he listens. Deeply. More than anything, though, Fraser seems to be the kind of guy who's incapable of hiding his emotions—off-screen, at least. It's all right there on the surface. What you see is what you get.

That sort of guilelessness isn't something you can easily fake, even if you're an actor. And it probably helps explain why Fraser has managed to so often shine in an unforgiving industry for the past 3½ decades. During that time, Fraser has appeared in sensitive, critically acclaimed dramas (*Gods and Monsters*), goofball kiddie comedies (*George of the Jungle*), popcorn-friendly blockbusters (three *Mummy* installments, with a fourth on the way) and award-winning prestige films (*The Whale*).

He's the acting equivalent of a Swiss Army knife—always dependable, always prepared and always up to the task.

"For a long time there, I felt like I disappointed people because I hadn't met their expectations," he says. "But I'm still here, you know? This is what I do."



Clockwise, from top left: Brendan Fraser at the 2023 AARP Movies for Grownups Awards with girlfriend Jeanne Moore; at the 2022 premiere of *The Whale* with sons Leland and Holden; with his Oscar; and on set with *Rental Family* director Hikari

GROWING UP ALL over, Fraser never got too comfortable. His constantly on-the-go family lived at the mercy of a mysterious figure they called Mr. Ottawa. Fraser's parents were Canadian—his mother from Saskatoon, Saskatchewan, his father from the eastern Maritimes. "My mom was raised on the prairie, and my dad grew up in a blue-collar part of the country where you either mined coal or pulled lobster traps," he says. Fraser's dad worked for Canada's tourism bureau, which basically forced the family to relocate whenever his bosses decided there was an American city that needed to discover the wonders of the Great White North. "We were at the whims of Ottawa," Fraser says, between coffee refills. "Our family had a joke that Mr. Ottawa, whoever that was, had a dart and threw it over his shoulder onto a map, and that's where we went."

Fraser was born in Indiana during a brief moment in the

Produced by Michael Klemp/Creative; features, wardrobe stylist, director, Sam Spector; on-set stylist, Brooke Llewellyn; groomer, Sonia Lee for Exclusive Artists using Ahal 915

Critic's Picks
BRENDAN FRASER'S 10 BEST FILMS



SCHOOL TIES (1992) His breakout film was full of actors on the brink of stardom, including Damon and Affleck. But Fraser aced the trickiest role: a Jewish student trying to hide his religion.



GODS AND MONSTERS (1998) Fraser switched things up with this poignant indie about a macho gardener who befriends a gay retired Hollywood director (Ian McKellen).



BLAST FROM THE PAST (1999) Fraser takes a surprisingly sensitive turn as a guy who grew up in a bomb shelter and now faces the world (with Alicia Silverstone).

late '60s when the Canadian government apparently thought there might be a lot of Hoosiers with an appetite for maple syrup and poutine. Over time, the family also (briefly) settled in The Hague in the Netherlands and Seattle, among other places. As a result, Fraser and his three older brothers were always the new kids at school. "It's just what we did," he says. "I didn't know another way. You just keep moving and keep reinventing yourself"—apt training for an actor.

Even though he was always trying to fit in and seeking approval, he ended up disappointing high school football coaches, because it turns out he's a lover, not a fighter. "They all took one look at me and wanted me on the team. I was tall, and I seemed like an athlete," he says. "But I didn't like the part where you smashed into each other and got hurt. I mean, why? It just wasn't for me." He preferred solitary sports like the javelin, where, he says, "It's just you and a spear, and you try to throw it farther each time. That, I understood."

From his minor role in a high school play and watching a few others in London while vacationing with family, Fraser became enamored of acting. So he decided to apply to a small arts college in the Seattle area, where he was living at the time. He auditioned for the last remaining opening in the incoming class. Looking back, Fraser admits he was probably terrible, but when he called the admissions office the following week, he was told he was in.

The glamour part of the profession was elusive. Take his first paying job as an actor: "I played the mascot for Mr. Lock-it-Up's self-storage units at the grand opening on Aurora Avenue in Seattle," he says. As he tells this story, Fraser shakes his head and begins to laugh. "There was another guy dressed like a Keystone Kop, and I remember bringing my own makeup kit because I took it very seriously. Meanwhile, I'm standing by the side of the road next to a sign, beckoning drivers to come on in and pick out a storage-locker unit. I've never been flipped off more in my life!" Fraser made \$14 an hour that day. He was over the moon.

Fraser's first non-storage-unit, big-screen job was in the 1991 film *Dogfight*, starring River Phoenix, the wildly talented young actor who died of a drug overdose in 1993. Then 22, Fraser played Sailor No. 1. It wasn't much of a role, but it earned him his Screen Actors Guild card. The very next year, Fraser, who is not Jewish, would end up starring in *School Ties* as a Jewish scholarship athlete (football, of course!) fighting for his place at a WASPy boarding school that's rampant with antisem-

itism. It's a good movie, and Fraser starred alongside up-and-comers like Matt Damon, Ben Affleck and Chris O'Donnell. Fraser didn't have much experience on movie sets yet, but he could tell he was involved in something special. "We were all hungry," he says. "It felt like this was all of our big shot." Fraser recalls playing basketball in Damon's driveway—and then being filled with pride five years later when Damon and Affleck stood on stage at the Academy Awards, clutching their Oscars for *Good Will Hunting*.

Although Damon and Affleck would win their Oscars sooner, it was Fraser who made his mark first on the big screen, getting cast in fizzy lightweight comedies like *Encino Man* (frozen caveman is thawed out in the MTV era), *Airheads* (dim rock band takes a radio station hostage) and *George of the Jungle*, which, in typical dad-joke fashion, he describes as the movie that tons of parents played on the VCR to keep their kids occupied. ("I was the babysitter tape when

Mommy and Daddy wanted some alone time," he quips.) It's fair to say that while Fraser wasn't always a critics' favorite during that early chapter, he gave glittering performances that garnered their attention and respect, such as his star turn with Ian McKellen in the acclaimed drama *Gods and Monsters*.

And then, a year later, he became one of the most bankable stars in Hollywood, when he was cast as a can-do adventurer in 1999's *The Mummy*, a summer tentpole that would spawn the most lucrative role of his career, earning \$417 million in theaters that year and launching a franchise.

By that point, Fraser was married to Afton Smith, and three sons came along quickly thereafter. Despite all the outward success he was having in Hollywood, in private Fraser began experiencing something that still torments him: depression. Acting, of course, is a profession that comes with an unavoidable degree of job insecurity. You can never be sure when your next job is coming, nor how your work will be judged. Yes, the success of *The Mummy* allowed him to breathe. But his depression returned with a vengeance following a 2003 incident involving a former president of the Hollywood Foreign Press Association. At an event, Fraser alleged, the man groped his rear end. The executive initially denied the allegation but later wrote that he had pinched Fraser "in jest." The incident sent Fraser spiraling into a dark place.

"In this job, you live in a constant state of panic, and you can't get too comfortable," Fraser says. "I've learned to check



Want More Brendan?

For a behind-the-scenes video, visit aarp.org/brendanfraser, or scan this code with your phone's camera.

Opposite, clockwise from top left: Bauer/Cuffin/FilmMagic; Sipa USA/Alamy Stock Photo; Jeff Kravitz/FilmMagic; James Lisle/Searchlight Pictures; Brendan Fraser's 10 Best Films, page 78.



THE MUMMY (1999) Fraser's first megablockbuster is pure razzle-dazzle. He plays a treasure hunter partnering with a fearless librarian (Rachel Weisz) who awakens an ancient monster.

BEDAZZLED (2000) doesn't have the laughing-gas lunacy of the 1967 original, but it does have the chameleonic Fraser giving a variety of interesting performances.



THE QUIET AMERICAN (2002) A prestige adaptation of Graham Greene's novel set in Southeast Asia allowed Fraser to spar with acting heavyweight Michael Caine.



in with myself and constantly reevaluate what's important. And you also need to ask for help when you need it. Early on, I didn't know you could ask for help. I only saw the stigma of it. I was afraid to say, 'I need a hand.' ”

When he's asked if needing a hand means therapy, he says, “Absolutely! Reaching out to friends, getting the exercise you need, even having a bit of breakfast, like we're doing right now. They're small things, but when you're dealing with those feelings, they can make a monumental difference.”

Perhaps surprisingly, given how some stars look down on meet-and-greet fan conventions, Fraser says these interactions have had a huge, positive impact on his mental health. “People will come up to me and show me tattoos of characters from *The Mummy* or tell me that they became an archaeologist because of my character. That's the greatest feeling in the world.”

The Mummy would keep Fraser busy and comfortably employed for the next decade. But what the movie gods give, they can just as easily take away. By the third installment, 2008's *The Mummy: Tomb of the Dragon Emperor*, Fraser had badly injured his back doing stunts. A series of surgeries followed. Suddenly, he was an above-the-title blockbuster hero whose spine was held together by nuts and bolts, facing physical challenges on set—and at home.

Fraser's oldest son, Griffin, is 23. With no small amount of pride, Fraser calls him an “ASD kid” (referring to autism spectrum disorder). Griffin is 6 foot 5 and has a habit of greeting his dad with vise-tight bear hugs. When he does, Fraser winces through the agony because, well, the pain is worth it.

Listening to Fraser talk about his three sons (Holden is 21, Leland is 19), it's obvious he considers being a good dad his greatest accomplishment. He's been divorced from the boys' mother, Smith, since 2007 and is in a committed relationship with makeup artist Jeanne Moore, with whom he is often seen walking hand in hand on red carpets. You get the sense that if everything went away tomorrow—the fame, the first-class travel, the seven-figure paychecks—he'd be fine with it as long as his sons were happy and thriving. When he's asked for a bit of advice he might offer parents, Fraser breaks into a wide grin. “Don't get in the way.”

That's it?

“That's it. Sure, children need guidance, but you can micro-manage them to their detriment. I never learned as much about anything as I have from just watching and listening and letting them teach me rather than the other way around.”

KNOWING THAT ALL actors' careers ebb and flow doesn't make it any less difficult when the inevitable ebb comes. And in the 2010s, Fraser's career was in the doldrums. He never stopped working—he racked up 17 film and television credits from 2010 to 2019—but the movies he appeared in were smaller, less star-studded and often just overlooked. He knew he wasn't connecting with audiences the way he once had, and it gnawed at him. Already prone to depression, Fraser found this dark period particularly challenging. “The silences in a career can be deafening,” he says.

Throughout Fraser's decade-long exile from the A-list, he continued to do what he's always done, even when he was riding high: He put his head down and worked. But Fraser's slump in the 2010s would end up making what happened next that much sweeter.

During the COVID pandemic, Fraser got word that he'd won the lead role in Darren Aronofsky's *The Whale*. The celebrated director of *The Wrestler* and *Black Swan* was itching to shoot Samuel Hunter's 2012 stage play about a 600-pound shut-in named Charlie who's trying to reconnect with his daughter before his weight literally crushes him to death. It was an intense and emotionally devastating script, and Fraser knew it would be an especially tricky role to pull off, both physically and emotionally. He also knew it came with the kind of responsibility he hadn't had in years. The film would either succeed or tank based solely on his performance.

One of the strangest rumors to arise while Fraser was shooting *The Whale* was that he had somehow managed to pack on 300-plus pounds for the part. When I mention this, he can't help but crack up. “Like everyone else who was sequestered at home during COVID, I put on a few pounds,” he says. “But that was helpful to Darren. When I met with him, he tactfully said, ‘Can you keep those pounds on? Can you just sort of maintain where you are now?’ ”

It turns out that the extra 15 or 20 pounds he was carrying actually helped with applying the massive prosthetics to his body. Fraser pulls out his phone and shows me time-lapse videos of being turned into Charlie. “This was before they came up with the COVID vaccine, so in the back of my head I'm thinking, *This may be the last time we get to do this job*. That gave me the fuel to leave everything on the field.”

As soon as critics and industry types began attending

CRASH (2004) This best picture Oscar winner about a carjacking hasn't aged well. But in an ensemble packed with stars, Fraser holds his own.



THE WHALE (2022) And the Oscar goes to ... Thirty years after the release of *School Ties*, Fraser won best actor for his heartbreaking, transformative performance.



KILLERS OF THE FLOWER MOON (2023) “Working with Martin Scorsese!” Fraser erupts when I mention *Killers*. “I had to pinch myself.” Fraser lets fly as the caddish lawyer for a murderous land baron.



RENTAL FAMILY (2025) Fraser channels vulnerability as a struggling actor in Tokyo who goes to work for a service that hires performers to pretend to be clients' friends and relatives.



“I understood why people were framing it as a comeback, but the truth is, I never went that far away.”

advance screenings of *The Whale*, Fraser found himself in a position he'd never been in: His name was being batted around in the same breath as the word “Oscar.” And since Hollywood loves an underdog story, all of a sudden he began to notice that his career—the good, the bad and the forgettable—had become part of a larger, Lazarus-like comeback narrative. The same industry that, until recently, had been indifferent to him had taken him under its wing and was cheering him on.

Fraser admits it felt amazing, even if he wasn't entirely comfortable with people using the word “comeback” or the more coy “Brenaissance.”

“I understood why people were framing it as a comeback, but the truth is, I never went that far away,” he says.

WHEN HE WON BEST actor at the 2023 Academy Awards for *The Whale*, Fraser says, laughing, “I don't remember what I said at all! I can feel the atmosphere if I really think about it, but that's it.” Regardless, that night Fraser's comeback story was finally complete. The man who had started off as a storage-facility sales mascot had won the biggest accolade Hollywood offers. “Before *The Whale*, I had everything to prove,” he says. “And now, to be honest, not so much.” Fraser felt like he could move on. But move on to what? “That was sort of the big question,” Fraser says. “When I finished *The Whale*, I thought, *I've got no more moves.*”

There was one director, though, who thought Fraser's next role should turn his new reality on its head: He should play a washed-up small-time actor. Hikari, the Japanese director of Fraser's new film, *Rental Family*, remembers attending a special screening of *The Whale* before the 2023 Oscars. When the film was over, Fraser was beamed in via Zoom for a post-screening Q&A. Seeing his face projected onto the screen, bigger than life, she knew she'd found the star of her new movie. “When I saw him speak and witnessed how kind and generous and compassionate he was, I said, ‘That's my guy!’”

The feeling turned out to be mutual. Winning the Oscar allowed Fraser to focus less on where he stood in the Hollywood pecking order and more on his characters and role selections. And you can see that sense of freedom in *Rental Family*. Fraser calls the movie “a love letter to loneliness.” He's not wrong. But the movie is also a lot more fun than that sounds. Fraser speaks Japanese in the film and taps into previously untapped reservoirs of feeling and hurt and vulnerability. It's a hell of a post-Oscars encore. And with the recent headline that he's planning on starring in a brand-new, big-budget *Mummy* sequel (the first since 2008), his hot streak isn't likely to end

anytime soon. “I have no regrets,” he sums up as breakfast winds down. “There's no reason to take my foot off the gas.”

And with that, Brendan Fraser gets up and, like any great showman spying a new audience, again prepares to workshop his tablecloth magic act, this time for a nearby couple who have pulled out their phones to capture the bit on video. He even takes the gag a bit further, stopping just short of sending his half-finished breakfast flying. The couple laughs. Fraser grins and laughs right along with them, then walks out into the bright sunshine of a new day. ■

Chris Nashawaty, a former film critic for Entertainment Weekly, is the author of The Future Was Now: Madmen, Mavericks, and the Epic Sci-Fi Summer of 1982, as well as a regular contributor to Esquire.

MEET THE SUPER CRUISERS!

What even occasional travelers can learn from their extensive on-board experiences

BY KELSEY GLENNON, ANNE KALOSH AND DAVID SWANSON



The Bay of Kotor in Montenegro

THE LIFELONG CRUISER

TED EASTWICK, 68



Friend Michael Privitera, at left

This Miami Beach resident has been on ocean crossings since he was 2 years old, when he went with his family on a voyage from New York to Italy. (His mother disliked air travel.) Now the owner of an executive search firm, Eastwick puts his lifetime cruise tally at more than 150, including 80 transatlantic trips, on various lines. He continues to take about two cruises a year.

WHAT HE HAS LEARNED: >I live by the motto that friends made at sea tend to last forever. The remarkable thing about travel by sea: We're all in it together. One for all, and all for one. So be open to talking with people. I met a couple from Chicago on a transatlantic cruise on the *Queen Mary 2* in 2005. Twenty years later, we have sailed on 10 cruises together and visit one another in Miami and Chicago.

>Exult in being at sea. Some cruises have a port a day. But if you have the opportunity when at sea to sit in a lounge chair, looking at the wake, plowing through the Atlantic, the Mediterranean, the Caribbean, the Indian Ocean, and you know that everyone who's sailed that—the Portuguese, Columbus, the Vikings, Magellan—had that same view as you, wow, does that put life into perspective!

"On one cruise line, I am known when I walk up the gangway. And at the saloon, they say 'Mr. Eastwick, how lovely to see you, and we know you're a Ketel One martini guy.' I've rarely walked off a ship and said, 'I didn't like it; I'll never come back.'"



THE RESIDENT TRAVELER

ANDREA NEWMAN, 67

The retired airline executive and her husband, Frank, 77, bought an apartment on *The World, Residences at Sea* in 2017. They spend six to nine months each year at sea and the rest of the year at their homes in Michigan and Utah.

WHAT SHE HAS LEARNED: >Pack less than you think you need. Ship life is low-maintenance. A few layers, a pair of day and evening shoes and a couple of nicer evening outfits go a long way. There's laundry, toiletries and shops on board.

>You don't have to be rugged to love expeditions. They aren't necessarily challenging, just different. Instead of jewelry stores, you meet naturalists; instead of crowds, you find glacier inlets and quiet bays. Visiting Antarctica was breathtaking, filled with learning, science and history—and not a jewelry shop in sight.

"Life at sea is both luxurious and deeply peaceful. This combines everything I love—travel, learning and community—while maintaining a sense of home wherever I go."

THE RIVER CRUISE EXECUTIVE

RUDI SCHREINER, 73

Schreiner is cofounder and former CEO of AmaWaterways river cruises, which operates boats in Europe, Asia, Africa, Central America and South America. Since 1993, he has been on about 200 trips. Currently company chairman, he continues to cruise with his wife and fellow cofounder, Kristin.

WHAT HE HAS LEARNED: >You can explore on your own. On a river cruise, group excursions are included in the fare, but guests can create personal experiences. Get advice from the cruise manager. Ask what to see in a city, how to get there and any local tips.

>When packing for a river cruise, think in layers. European weather can change quickly, so buildable layers let you stay comfortable. Don't overpack; laundry service on board is usually inexpensive, and packing light gives you more room for souvenirs.

>Travel in offseasons. Europe in summer versus February is completely different. In winter, there are fewer crowds and more chances to feel like a local, enjoy a café or take your time in museums.



"I grew up by the Danube; it's in my blood. It was the right time to slow down a little, but my passion for the rivers hasn't changed."



Opposite: Getty Images. All other photographs courtesy individual subjects



"I've been on everything from expedition cruise ships to luxury small ships, megaships, river cruises—you name it, I've done it. Every time I think I've reached the end of cruising, there are more ships, new destinations."



THE TRAVEL JOURNALIST

BELINDA LUKSIC, 56

Luksic has covered the industry for more than 10 years and taken 32 cruises.

WHAT SHE HAS LEARNED:

>At a port, seek out a locally owned restaurant. Find a local designer and purchase something. Most people get off the ship with the mindset of *I'm just going to go walk around on a tour and buy a magnet*. But if 3,000 people descend on a town, make it worth it for that local econo-

my: If we want to stop towns from losing their character, we have to put our dollars toward what we want to see.

>Seek out somewhere that hasn't been constructed just for your gaze. I had one of the loveliest days on Greece's Amorgos island. While other passengers went off on walking tours, my partner [fellow journalist Gene Sloan, 56] and I headed in the opposite direction. It took us along the coastline and down to a slip of sand where we swam in the cool waters and drank freddo cappuccino [Greek iced coffee] on the beach.

>I have a personal rule that unless a bus tour is to something like a world wonder, I'll never join one again.

>Get up early and wander. Find those quiet moments in the morning, like on the aft deck, and sit and watch the sea stream away as you're sailing. There's a quiet that you don't get any other time.



"I get to make people laugh and help them have a great time. Life on ships can be addictive. I was hooked from the moment I first worked on board."

WHAT HE HAS LEARNED:

>Skip buying the Wi-Fi package. Give yourself a break from the screen. It's one of the best ways to actually "vacation." Pretend it's the 1970s, before cellphones. People made real talk and memories instead of staring at a screen.

>On ships with big production shows, go for the early evening slot—usually 7 p.m. These shows are a big deal, with a full cast of dancers and singers, lights, lasers and sometimes acrobats. But with the late show, numbers get cut shorter or the energy dips because the audience is winding down.

THE FUN MANAGER

SIN ALVAREZ, 45

Alvarez is the entertainment and engagement manager for Windstar Cruises' *Star Legend*, overseeing shows, games, lectures and more. He is at sea about eight months each year.



THE OCEAN CRUISE EXECUTIVE

BOB DICKINSON, 83

Dickinson is a former Carnival Cruise Line president and CEO. In 35 years in the industry, he went on more than 200 cruises. Since retiring in 2007, he has taken about 60 more, many with his wife, Andria, 59.

WHAT HE HAS LEARNED:

>Take a cruise where your drinks are included in the fare. That makes for easy sociability on the voyage,

where you're likely to make friends because you're together for seven or 14 days. You don't have to say, "Let's split the tab. OK, you had the chocolate martini and ..."

>Get the vibe before you book. We were on a wonderful cruise, but the guests—you would go down the hall and say good morning and get no response. So ask people who've been on the line, not just "How was the service? How was the food?" but also "What are the other passengers like?"

"The ship is a floating luxury resort but with the same staff every day. They know us, and that feeling is special."

THE CRUISE DIRECTOR

LALE RAMIREZ, 55



“Cruising gives me the opportunity to travel the world and meet diverse people. I enjoy the dynamic environment.”

Ramirez has been a cruise director for Riviera Travel river cruises since 2018. She has been on more than 100 voyages.

WHAT SHE HAS LEARNED:

>Get to know your cruise director. We can introduce you to other travelers with shared interests or backgrounds, group you for games and activities, and help break the ice. I’m a matchmaker. I’m talking to you and

you’re telling me one story, and I’m talking to someone else and they’re telling me something. And then I go, “Hey, why don’t you talk to that person?”

>If you really click with the crew, follow them to another cruise. A guest who traveled with me last year asked, “Where are you going to be?” So she came to my cruise in Switzerland.

>Tap real traveler groups. Join Facebook groups to see honest reports, ship differences and packing tips. Just open Facebook and click Groups, then search by the cruise line name.



THE FANATICS

JIM AND PAT BITTLE, BOTH 81

The Bittles have been regular cruise travelers for a quarter-century. They have spent more than 2,500 nights on various cruise lines, including river cruises, and have been to all seven continents. They live in Maitland, Florida, and retired about 25 years ago.

WHAT THEY HAVE LEARNED:

>We like longer cruises with some days at sea. First-timers often book seven ports in seven days. By the end, you’re exhausted. As you get older, you don’t want to be go-go-go every day. If you’re retired and don’t have to get back to work, don’t just book a cruise for one week. Go longer.

>On an overnight in port, get off the ship and get a hotel. We use our Marriott points. That way, we don’t have to take the shuttle back and forth from the ship. We go out after dinner and wander around the streets, go to a bar and have a glass of wine, or even go to a show. A lot of people run back to the ship because they don’t want to spend the money. But check out the local flavor at night.

>On board, ask for “slow service” at dinner. We’ll take 90 minutes or more to dine. Staff get it. They’ll bring appetizers and wait for a nod before cooking the mains. Take time to enjoy the food. It’s service you’re not going to get at home.

>Don’t skip the lectures. People miss great content. We’ve heard from diplomats, astronauts, marine biologists, scientists, authors and retired FBI agents.

“Cruising is a way of life and replaces a second home or condo,” says Jim. “We both have the ‘travel gene.’ When we’re home, it can get boring. Pat and I are both done with tennis and golf.”

THE SHIP DOCTOR

DR. REALEBOGA SEBITSO, 32

Sebitso works for Holland America Line and has been a shipboard physician for more than three years. He is at sea about eight months each year.

WHAT HE HAS LEARNED:

>Travel insurance is a must. Make sure it covers cruise-specific emergencies. First-time cruisers assume that medical care on board is free, but it’s not included. Ships are equipped for most emergencies, but we may need to coordinate with shoreside facilities. Evacuation or treatment in port can be expensive.

>Bring a basic medical file. Include your medical history, medication list and allergies. If you’re seeing a specialist, provide contact info. I often coordinate care with your doctor back home.



“From day-to-day checkups to middle-of-the-ocean evacuations, I’ve seen it all.”



More Cruise Wisdom

Get tips from Chris Gray Faust, executive editor of Cruise Critic, at aarp.org/cruisevideo or scan this code.

FRAUD TALES FRO

Outrageous stories of criminal schemes targeting older Americans,



TALE NO. 1 THE CRIME: VIN CLONING

HE 'STOLE' HIS OWN TRUCK

JOHAN TURCO has pulled into the parking lot of his doctor's office near Cincinnati for a routine appointment when a set of police cars races by, lights blazing. He's early, on the phone with a friend who's a cop, and they joke that Turco is their target.

A moment later, his pickup truck is surrounded by those police cars. Officers block him in, tell him to get out and raise his hands.

"Keep them up,' 'Walk backwards'

and all that stuff," Turco later recalls.

Turco is in his new-to-him 2021 Dodge Ram, which he'd purchased recently in a private sale. After a few initial tense moments, cops at the scene tell him he's not a suspect. But the truck is.

"We're not saying it's this truck, but there's another truck with that exact VIN number on it, and one of the two is bad," Turco recalls being told. The cops think his might be stolen.

Turco is shocked. Two weeks earlier, he took careful steps to make sure the nearly \$30,000 vehicle was safe to purchase. He ran the vehicle identification number through several VIN-checking websites. He called a Dodge dealer and, using the VIN, confirmed the maintenance records. He passed the out-of-state inspection at the Ohio DMV and

paid almost \$2,000 in sales tax and fees. And, of course, he'd checked the VIN on the door panel label, the dashboard and the title. Everything matched.

Well, not everything. Cops connect an onboard diagnostics (OBD) reader to the truck and show Turco that the VIN on the device does not match the one displayed on the vehicle. His truck is stolen property. They take possession of it and won't even let him drive it home.

And now he has a \$475-a-month car payment and no car.

Turco was the victim of what is called VIN cloning. It's essentially identity theft for cars. "It starts with a stolen vehicle, and then the thieves will locate a similar, legitimate vehicle and copy its VIN," says Jessica Rust, director of intelligence and analytics at the National Insurance

IN THE TRENCHES

adapted from our award-winning podcast *The Perfect Scam* By BOB SULLIVAN



Crime Bureau. “They then take that VIN, create counterfeit VIN plates and labels, and place that onto the stolen vehicle. And then they’re looking to resell that vehicle to an unsuspecting buyer.”

To pull off the scam, criminals steal a car and find a look-alike—often in another state. Then they use that “clean” car’s VIN so the stolen vehicle will pass all sales checks.

That’s not as hard as it might sound. VINs are public—in many places, used-car ads are legally required to include them—so finding an identity to steal can be as simple as searching the internet.

Turco’s situation was discovered when the copycat pickup was sold legitimately and that purchaser tried to register it, triggering a “double VIN” alert for cops.

Buyers have a few ways to protect

themselves. VIN cloning is almost always a used-car sale problem; new cars don’t seem to be affected. If a vehicle’s sale price is very low, that should set off a red flag. And nearly every case Rust knows about involves an out-of-state sale. That’s because in-state double-VIN registrations are caught quickly by state DMVs, but the system is less efficient when a sale crosses state lines.

Turco spent weeks worried he was on the hook for the full amount he’d paid. But after many requests, his insurance company honored a theft claim, and he got back about 90 percent of his money.

He was lucky. Insurance doesn’t always cover losses from VIN cloning scams. “It would really depend on your policy,” Rust says, “and your history with the company.”

TALE NO. 2

THE CRIME: **BOGUS BOOZE**

WHISKEY INVESTMENT GOES BUST

RAY STIEFEL is at home in Ithaca, New York, when he gets a cold call from an investment broker with an opportunity. Casey Alexander, who sounds to Stiefel like a young Irishman, is offering the chance to invest in Scotch whisky.

It’s an unusual pitch, but nontraditional investments are gaining traction. After all, whiskey appreciates in value over time. A \$5,000 investment to purchase a single barrel might yield



roughly 250 bottles in a few years—at \$50 a bottle, that would be \$12,500.

Stiefel is looking to diversify, and whiskey investing sounds like fun, so he buys six barrels from this broker for \$30,000. Within a few months, Stiefel is on a plane to the U.K., where he meets Alexander, and they sketch out more investments. After a tour of Scotland distilleries, Stiefel puts \$300,000 into Scotch as his retirement investment.

But Assistant U.S. Attorney Brian McDonough knows something is wrong. He’s been seeing complaints from all over the U.S. about a whiskey pitchman named Casey Alexander and is concerned that Alexander is capitalizing on the recent Scotch boom and running a scheme. But Alexander is in the U.K., far from the long arm of U.S. law. So McDonough devises a sting: He has another victim of the scam tell Alexander that a Cleveland investor wants to bankroll a huge barrel purchase. Alexander takes the bait and flies to the U.S., where he’s arrested at the airport, and the fraud unravels: His barrels of Scotch are fake.

Stiefel sees news stories about Alexander’s arrest and reaches out to McDonough to confirm his worst fears—that his \$300,000 investment isn’t worth the paper his supposed ownership invoices are printed on.

Only then does Stiefel learn he should have received a document called a delivery order, the whiskey barrel equivalent of a car title or home deed. It’s an expensive lesson. Alexander eventually pleads guilty to stealing \$13 million from more than 150 American investors.

TALE NO. 3
THE CRIME: **PET SCAM**

CRUEL CROOK’S CAT CAPER

CHLOE PATERA is frantic. Her mom has had a stroke, and in the panic of it all, the mother’s cat has escaped and gone missing.

While trading shifts at her mom’s bedside with her dad, Patera does everything she can to find Percy, the orange tabby rescue cat, posting detailed descriptions of him on all the pet finder websites. When her mom regains consciousness, Patera is afraid to tell her Percy is gone.

But then, it seems, a miracle occurs. A call comes in—Patera’s phone tells her it’s the Humane Society of Tampa Bay—and Percy has been found! That’s the good news. But there’s bad news. He was turned in by police, who found the cat after he’d been hit by a car. Percy needs emergency surgery, Patera is told. It’ll cost about \$2,000, and the veterinarian needs the money immediately.

After a moment’s hesitation,



Patera sends the money via PayPal. She then sits up all night waiting for a post-surgery call.

Meanwhile, at the humane society, there’s concern about a few curious calls that have come in recently from pet owners who believe—incorrectly—that their lost dog or cat has been found and turned in there.

Morning comes, and Patera hears nothing from the vet. Concern turns to worry, so she calls the Tampa Bay shelter, which says it has no record of taking in Percy.

Together, they figure out what’s happening. Criminals are scanning lost pet ads and claiming they’ve found missing pets like Percy. Using caller ID spoofing to make the calls appear realistic, they say the found animals need immediate veterinary care and persuade scared pet owners to send them digital cash.

Within a couple of months, the scam spreads rapidly. “Every shelter in the Tampa Bay area has gone through this, and then shelters in almost every other state have gone through this exact same thing,” says Regan Blessinger, spokeswoman for the humane society.

Those looking for lost pets are vulnerable, but there’s another element to this story that makes it so dangerous. Pet owners are encouraged to share their posts as widely as possible and include as much information, such as unique pet markings, as they can—and, of course, to share contact information. Those kinds of details help criminals construct the perfect trap.

“These people get your hopes up,” Patera says, and they “took advantage of a horrible, horrible, horrible situation and made it 10 times worse.” Sadly, Percy was never found. And in the aftermath of the scam, Patera realized that it is always dangerous to react to a phone call when in a heightened emotional state, like after having lost a pet. Say you’ll call back, then look up the agency’s official number.



Go to aarp.org/podcasts/the-perfect-scam to find new episodes and a library of 250 previous shows.

TALE NO. 4

THE CRIME: **CONDO SWAP CON**

MEXICAN DRUG CARTELS TURN TO TIMESHARES

ROUGHLY 10 million American households own a timeshare. Many of them wish they didn't. James, who requested anonymity, is one of them. He bought into his Lake Tahoe timeshare back in 1996, and it has become a financial burden. So when a call arrives in October 2022 from a broker named Michael with an offer to purchase the timeshare, James jumps at the chance. He signs a contract sent by an escrow company and thanks his good fortune. But just before closing, Michael calls to say there's a property transfer fee that James must pay for the deal to close: \$2,696. He pays. Then there's another fee, \$3,595, but, Michael says, the buyer has agreed to reimburse that amount. And sure enough, James can see it credited on the escrow website, so he wires that payment too.

Over the next several months, the pattern repeats again and again. Tantalized by the prospect of finally getting his money, James sends \$16,000 ... \$18,000 ... \$22,000. Eventually, those payments

add up to roughly \$900,000. When Michael and team demand a \$157,000 payment, James says he doesn't have the cash. They tell him to take out a second mortgage on his home. Instead, he calls a timeshare transaction lawyer, who tells him his money has been stolen—all \$900,000.

Freelance journalist Steve Fisher says this tactic is a favorite of the notorious Jalisco New Generation cartel out of Mexico. There are high-rise call centers staffed with cartel members who don't dare break ranks for fear of reprisals. For example, in 2023, the dismembered remains of eight murdered young Mexicans who worked at one such call center were found outside Guadalajara.

U.S. government officials estimate that the cartel and other Mexico-based criminals are now making hundreds of millions of dollars every year from American citizens who think they've found the answer to their timeshare prayers. In August 2025, the U.S. Treasury Department imposed sanctions on a network of 13 businesses in or near Mexico's Puerto Vallarta, all associated with timeshare scams and the cartel.

To try to sell a timeshare legally, check out arda.org (the American Resort Development Association). And ignore unsolicited callers claiming they can sell it for a fee.



TALE NO. 5

THE CRIME: **FAKE CAR LOANS**

HE GOT LOANS FOR A RUSSIAN MOBSTER

SEARCHING for rentals or roommates online comes with risks. But Therin Miller, a member of the Oklahoma National Guard, doesn't dream that listing his room for rent will entangle him with a Russian mobster running a luxury-car crime ring.

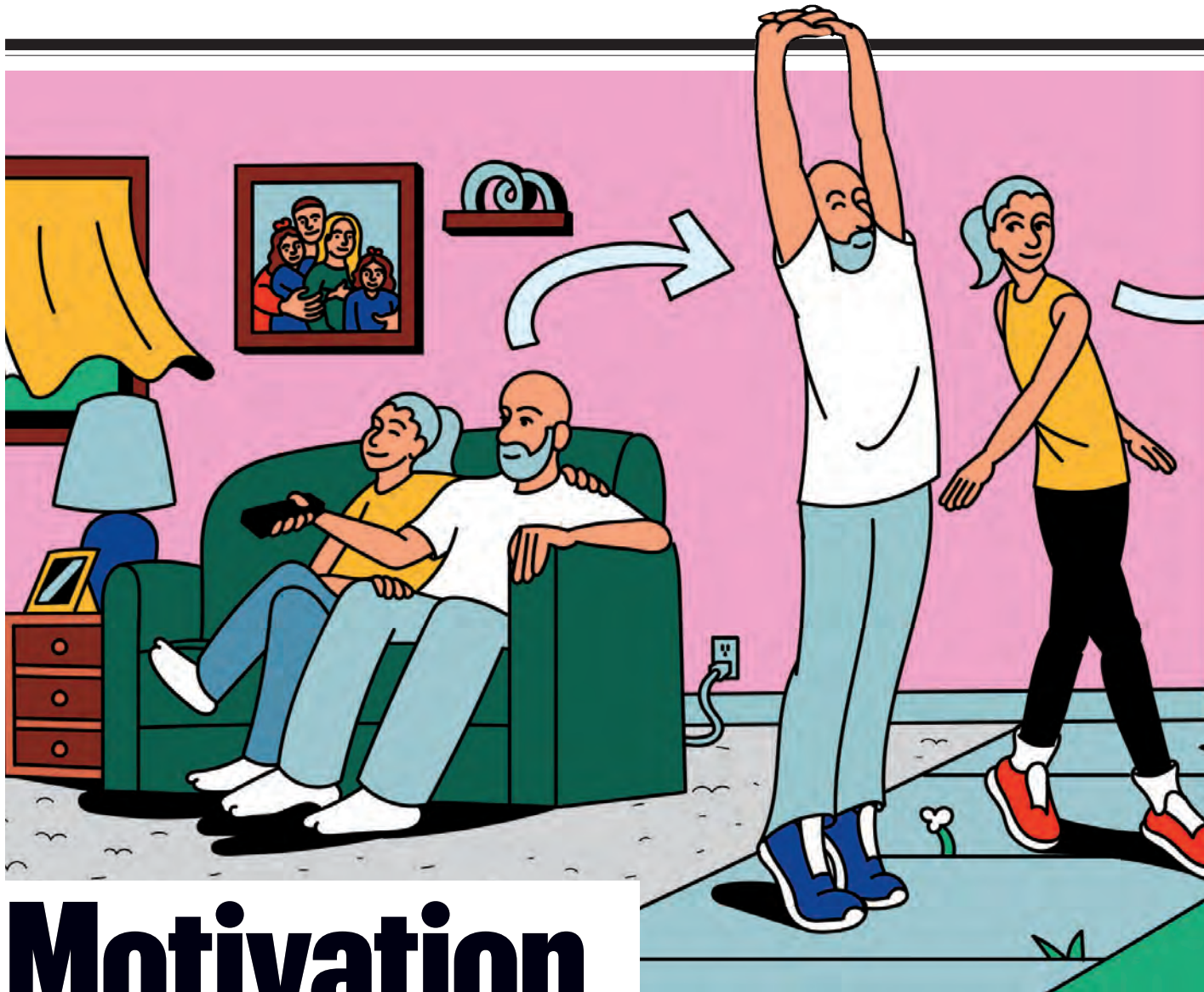
Brant Holloway rents Miller's room, and the two become fast friends. When they talk about starting a business, Holloway has a proposition: They can open a used-car dealership together.

Holloway loops in his financial partner, a man in Florida named Lyle Livesay, who swiftly sets up about a half dozen loans at different local banks. All Miller has to do is sign the paperwork and turn the checks over to Livesay. Miller is told to list Holloway's other business, a local vape shop, as his employer, allowing him to claim a higher income, needed to secure the loans. Within a week, they've gotten nearly \$500,000 to open the dealership.

But the loans are odd. They are car title loans, secured by luxury autos Livesay supposedly owns in Florida. And soon Holloway gives Miller bad news: His ownership share is being drastically reduced. Miller tells his girlfriend, Kirsten Strickler, who works as a bank loan officer, that something feels off.

She does some digging on Holloway and Livesay, and (CONTINUED ON PAGE 78)





Motivation Secrets to Get You Moving Again

By Dr. Jordan D. Metzl
with Mike Zimmerman

Understand—and overcome—the traps that are keeping you from living the healthy, active life you want

Imagine you are exactly as you are now—except for one difference: You move as much as a typical 3-year-old. How would your average day be different?

You'd park your car and run to the grocery store entrance. You'd run upstairs when it's time to bathe (or maybe you'd stomp your feet with exaggerated high-knee steps the whole way). Sofa time in front of the TV would involve rolling around from one end to the other (possibly even a somersault or two) and watching your favorite show while hanging your head upside down off the sofa cushion. You'd sprint to the potty because you're so lost in whatever activity you're doing, you forgot you had to go.



My point: A 3-year-old is in love with movement.

Most adults avoid it. Roughly 3 out of 4 U.S. adults fail to meet the Physical Activity Guidelines for aerobic and muscle-strengthening activity. If that's you, somewhere along the line you fell out of love with movement. Why? That's a complicated answer, but my goal is clear. I want you to fall in love again.

MOVE MORE, FEEL BETTER

Movement is by far the best medicine I know.

Which health problems can physical activity help address? Here's a sampling: heart disease, dementia/Alzheimer's, certain cancers, osteoarthritis, depression, type 2 diabetes, prediabetes/metabolic syndrome, fatty

liver, hypertension, high cholesterol, autoimmune disorders, ADHD, sleep apnea, anxiety, asthma, menopause symptoms, low-back pain, erectile dysfunction, stress and more.

Let's simplify this further. The biggest health threat we face isn't cancer or heart disease. It's low fitness. A sedentary life—the life more and more of us are living—promotes many diseases. A growing body of research shows that low fitness causes more premature deaths than smoking, obesity and high blood pressure.

But it's not just the number of years we live; it's the quality of those years that matters—not just the lifespan but the

health span. Average life expectancy in the United States is about 78.4 years, according to the most recent data from the Centers for Disease Control and Prevention. But in late 2024, researchers found that the average health-span gap—the difference between our longevity and our years of healthy life—was 12.4 years. That's more than 15 percent of our lives spent in deteriorating health.

WHY WE LOSE OUR MOTIVATION TO MOVE

Movement is the best answer to this challenge. It is the one thing we can use and trust to elevate ourselves: our health, our mood, our abilities, our perspective, our optimism, our appetite for living.

And very little exercise is required to achieve real benefits. In one study of 334,000 Europeans, the people who enjoyed the greatest benefits of exercise—a 16 to 30 percent drop in mortality risk—were the ones who went from inactive to moderately inactive. This doesn't mean you're running a marathon; it means you're getting out and doing something active for about half an hour a day.

So what's keeping you from starting a new exercise program—or sticking with an established one? The number one barrier to physical activity reported by people with obesity, according to a review of 27 studies, was straightforward: “lack of motivation.”

65.3 MILLION

Number of U.S. adults considered “physically inactive”—25.3 percent of the adult population

What makes some people motivated to take care of themselves while others aren't? What can we do to enhance our healthy motivation to help us all push ahead? I wish identifying the source of a person's inertia were as easy as

spotting a torn ligament on an MRI. But motivation is a highly individualized thing. To understand what motivates you—and what saps your willpower—you need to take a look inside yourself. These four mind tricks will help you understand your own motivational profile and how you can begin to push yourself in a positive direction.



**MOTIVATION
SECRET #1**

Set Up Incentives

BEHAVIORAL economics researchers call the perceived effort of something its “cost to act.” If you think a task will be hard to do, that means its “cost to act” is high. That’s motivation in a nutshell. When it comes to any healthy choice—food, fitness, sleep and other critical things, like taking medication properly—it all comes down to whether we think it’s worth the effort. So how can we increase the payoff of exercise to make getting healthier seem “worth it”?

In a 2021 *Nature* study, researchers recruited more than 61,000 exercisers and tested 54 different ways to encourage more exercise. The top-performing intervention? Offering rewards for returning to the gym after skipped workouts. Adding a financial incentive reduced the “cost to act” to a level where exercise became “worth it.” No one will pay you to go back to the gym, but there are ways of paying yourself.

- **Literally pay yourself:** Put \$5 in a jar each time you do something active, then collect your earnings at the end of the month and splurge on something. Conversely, bet a friend you can exercise *x* number of times a week and give them a buck for each workout you miss.

- **Make it a game:** Compete against a friend who also wants to start getting fit and create a point system to determine the winner. A study published in *JAMA Internal Medicine* found that a 24-week exercise regimen that included points scoring or deductions helped people achieve the highest activity levels.

- **Try “temptation bundling.”** Combine something you like to do with something you don’t (like going to the gym). In a study, people who were able to listen to an audiobook only while exercising visited the gym 51 percent more often than a control group who had no special incentives.

The Best Exercises That Don’t Feel Like Exercises

WHEN YOU think of “movement,” you might think of something strenuous—running, weight training, ballroom dancing. They’re all terrific, but they’re not for everyone. You can reap surprising health benefits from simple, easy movements such as these:

STANDING It’s sneaky good. Standing is always better than sitting, for starters. But if you want a surprise, try this: The next time you have a phone or Zoom call when you would normally sit and talk, stand for the duration of the call instead—but put yourself on speaker and hold something heavy in front of you the entire time (a medicine ball is ideal, but even a big book will



work). One rule: Remain standing, and don't put the object down until the end of the call.

WALKING This is our most basic form of exercise, and it's ridiculously effective for improving health. Imagine taking the "10,000 steps a day" advice to heart and doing it for an entire year. That's 3.65 million steps. Of course, even a quarter of that total will make a big impact on someone who's sedentary.

WEIGHTED WALKING As good as walking can be, adding weight to any walk makes it a better workout. The exercise known as the Farmer's Carry is just picking up a heavy object in each hand, like jugs of water, and walking while carrying the objects at your sides. Or add a weighted backpack to your walk: This exercise, called rucking, is a foundational training strategy of the military. You can buy specialized rucking vests with adjustable weight plates or simply toss a dictionary into a book bag.



STANDING ON ONE LEG A 2021 study in the *British Journal of Sports Medicine*

followed 1,700 older adults and found that after seven years, nearly 18 percent of those who could not balance on one leg for 10 seconds died during the study, compared with about 5 percent of those who could. Try



this exercise while standing close to a wall or other support and see if you can eventually work up to a full 10 seconds.

TAKING THE STAIRS Those who climbed at least five flights of stairs (about 50 steps total) every day had a 20 percent lower risk of coronary artery disease and stroke, according to a 2023 study of 459,000 people in the journal *Atherosclerosis*. —J.M.

MOTIVATION SECRET #2

Challenge Your Emotions

SOME OF our biggest motivational blocks come from what psychologists call "cognitive biases"—essentially, we want our thoughts and feelings to be true, no matter what the evidence tells us. These underlying thoughts and feelings can often undermine our get-up-and-go. When researchers looked at the emotions that keep us active (or prevent us from staying active), they found these four determining factors:

- **Perceived competence.** Am I any good at this?
- **Perceived social interaction.** Am I comfortable around others doing this activity? Am I accepted?
- **Perceived enjoyment of exercise.** Am I having fun doing this?
- **Perceived physical exertion.** How hard is this, really?

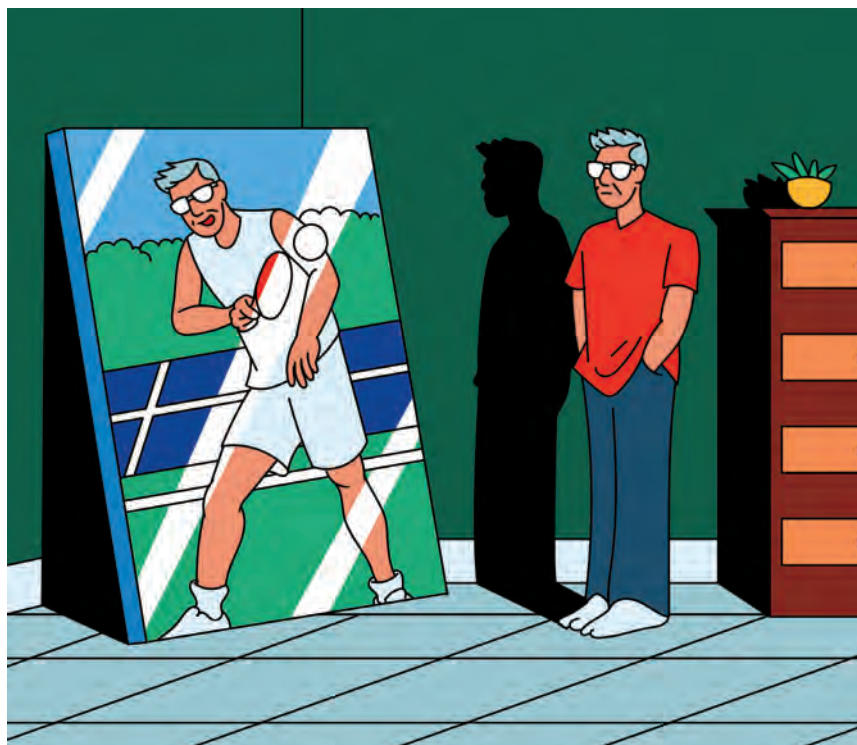
Why would anyone do something that makes them feel incompetent, dis-

respected, bored and exhausted? Well, the key word in that last sentence is "feel." Negative emotions toward exercise tend to make people perceive exercise to be harder. Positive emotions tend to make people feel like, *I'm really killing it*. Basically, every choice we make is colored by our emotions.

If you have negative feelings around exercise that are preventing you from taking action to get in shape, challenge them:

- *What led you to perceive physical activity negatively? Was it a particular emotion?*
- *How did you come to feel that way?*
- *Are your conclusions doing you any good? Is this really a healthy stance to take?*
- *Are you committed to feeling that way, even if you were given new options or opportunities? Do you feel that you're "right" and have no reason to rethink your positions? Or are you open to reconsidering them?*
- *What would it take for you to perceive exercise in a positive way? What keeps you from that?*

Part of this is a trick answer: How you perceive exercise actually says a lot about how you perceive yourself.



Don't Just Exercise—Become an Exerciser

RESEARCH shows that our habits—the healthy or unhealthy choices we make daily—determine who we think we are. Folks who linked their habits to their identities the most had higher

self-esteem and were “striving toward an ideal self,” according to a *Frontiers in Psychology* study. Put simply: Positive habits can lead to a more positive identity.

Take the example of my patient Randi. She's a 50-something mother of three daughters who came to see me some time back with an ankle fracture. Randi was like many people. She'd been a busy mom for a long time, had no exercise routine, was overweight. All of these factors can increase your risk of bone loss and fracture. But for Randi, the fractured ankle was the final straw. She was in pain, tired of how she felt, tired of the lifestyle she was living, all of it.

Now, a lot of people are tired of how they're living and how they look and feel. But Randi decided to do something about it. As her ankle healed, she improved her diet and started working around the injury. Once she was back on her feet, she made exercise part of her daily life, both cardio and strength training. A year later, she had lost 75 pounds and was running 10Ks with two of her daughters.

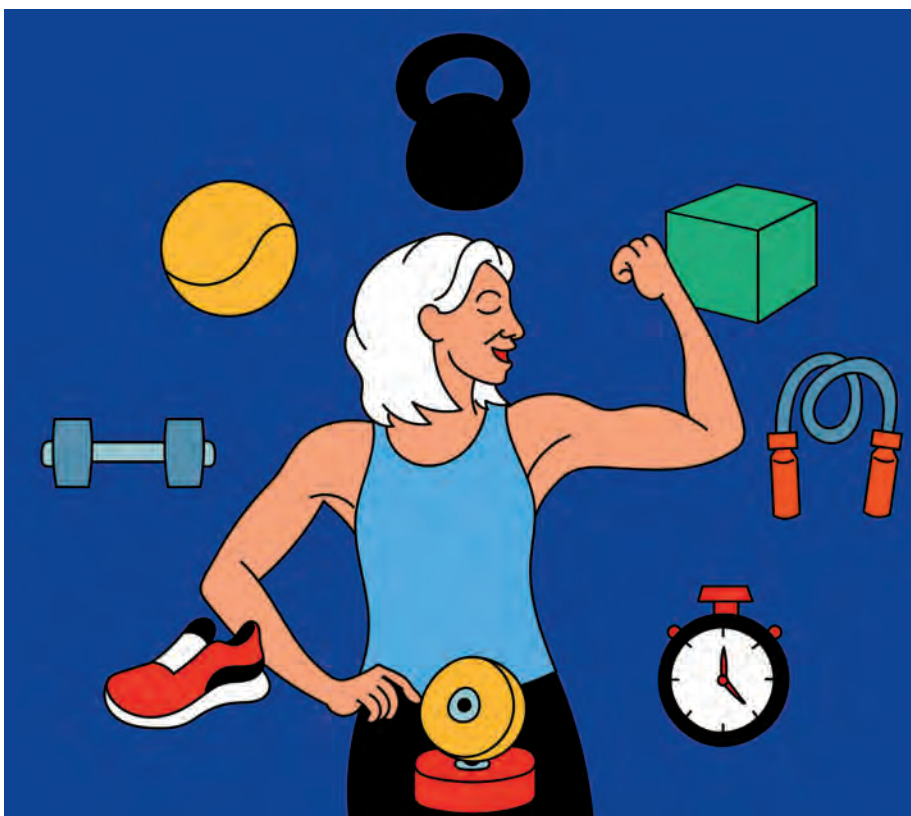
Randi had hit an emotional raw point: anger and sadness at her state of health. And she decided: I'm doing this, this isn't a quick fix, this is the new me.

Everyone knows a Randi: a person who has transformed their life—lost a lot of weight or made permanent lifestyle changes or achieved some impressive fitness goal. And not only did they do it but they kept on doing it. And of course, everyone knows someone (or a lot of someones) who gave it a shot, made it work for a while, but ultimately couldn't push through and wound up backsliding into the old ways.

What's the difference between someone who breaks through and someone who doesn't?

A person who applies all the knowledge and resources—and does the necessary work—to change his or her life has decided, *This isn't a quick fix. This is the new me.*

That simple change can work wonders. It's the difference between “I'm going to start running” and “I'm becoming a runner.” It's the difference between “I'm going to the gym every day” and “I'm a daily gym-goer.” Don't think of movement as something you do. Think of it as part of who you are.



A Beginner's Guide to Beginning (in 6 Easy Steps)



1 FIRST, SET A GOAL.

Almost every patient I see who has stopped exercising needs to establish some kind of goal to help them get back in the game. Sometimes it's healing or rehab-based, sometimes it's a get-better-than-you-were-before-your-injury goal.

2

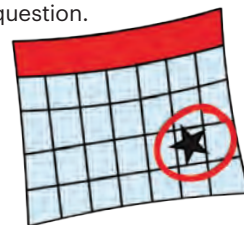
MAKE IT (A LITTLE) SCARY.

The goal can be big or small, but it really should intimidate you a bit. It should be achievable but require real work and not be something you can roll out of bed and accomplish.



3 SET A REALISTIC BUT FIRM TIME FRAME.

Tie a question to the time frame: How much better will I feel in a month? Three months? Six? When the time's up, ask a new question.





(a fancy word for “I think I can”). Supportive people can build your belief that you can get things done. In my experience, the size of the community doesn’t really matter.

And simply being part of a group can have positive health benefits beyond the motivation to exercise. A large-scale review in *PLOS Medicine* examined 148 studies of 309,000 people with an average age of 64 and found that having strong social connections increased the odds of survival by 50 percent compared with those who have weaker social bonds. The results remained consistent over age, gender, health status, length of follow-up period and cause of death.

Online or IRL, I bet you already have an idea where you can find some people to join up with:

- **Local facilities.** Look for firehouses, libraries, community centers and parks that host exercise classes, sports leagues and outdoor activities—often for free.

- **Personal referrals.** Someone you know knows about a group of folks doing something cool. They can arrange an invitation for you.

- **Social media.** Family, friends and online groups all like to post about their fitness adventures, including sweaty post-workout photos. Engaging

can be as simple as leaving a comment like, “Wow, this looks great. I’d love to join something like this.”

- **Start your own.**

Dr. Jordan D. Metzler is a sports medicine physician at the Hospital for Special Surgery. This article is adapted from PUSH: Unlock the Science of Fitness Motivation to Embrace Health and Longevity.

MOTIVATION SECRET #4

Build Community

YEARS AGO, I began teaching free total-body functional training classes on the weekends to help my patients and local athletes. I recognized that it was much more fun to do this kind of training in a group, so why not create one?

Then a funny thing happened. As time went by, the free community classes (called IronStrength) got bigger. Twenty

people became 30, and so on. Soon, I would regularly see a hundred or more people at my outdoor Central Park classes.

I was witnessing community-based motivation in action. People saw, people were intrigued, people joined, people changed. Acceptance into a group is powerful fuel for self-efficacy

1x PER WEEK

Strength training just once a week—doing single sets of six different exercises—brought 30 to 50 percent gains in strength.



4 SET A REALISTIC BUT FIRM PLAN.

The easy part is saying “half an hour a day” or “three times a week,” but it’s surprising how easily we break vague promises to ourselves. I find people get better

results by formalizing an activity: “Monday morning muscle workout” or “Long-walk Wednesday” lets you reset your mind (and your calendar) so you look forward to each activity.



5 IF POSSIBLE, CREATE OR JOIN A COMMUNITY THAT HAS A SIMILAR GOAL.

This could be as simple as getting your family or a friend to help you stick to your commitment.

6 LAUNCH!

Day One will feel really good. Your goal is to keep that feeling going long-term, so treat every day as a new Day One. As of today, you’re a completely new person—a person who goes out and exercises. —J.M.





The AARP
**Book
Excerpt**



‘I Want to Believe!’

After being diagnosed with stage 4 lung cancer, I was determined to resist the seductive sells of the peddlers of the unproven but still got suckered into magical ‘cures’

By Annabelle Gurwitch

IN THE SUMMER of 2020, I mentioned having a cough while getting a COVID test, and the doctor suggested a chest X-ray “just to be sure.” I was sure this was like a cosmetic counter upsell. You walk in for a mascara and walk out with a pricey night cream. But the doctor was persistent and kind of adorable, in his early 40s, with twinkly eyes, tousled hair and a warm way. I was 58—maybe he had a thing for older women? The random encounter led to a diagnosis of stage 4 lung cancer, typically a terminal illness.

I’d navigated a 30-year career as an actor, seven of those as the cohost of *Dinner & a Movie* on TBS. I’d been a tireless community volunteer; published five books, including a *New York Times* bestseller; and twice been a finalist for the Thurber Prize for American Humor. I had raised a well-adjusted son in Hollywood, maybe the most challenging enterprise of all. And I’d accomplished all of these feats with my sense of humor intact. Now, I faced my Waterloo.

Then, through the miracle of modern

science and fortunate to have access to cutting-edge therapies, I was granted a temporary reprieve and have now enjoyed five years of stable health.

Over that time, I set out to rekindle my joie de vivre and, as is my way, turned that journey into a book. *The End of My Life Is Killing Me* is about my adventures as a terminal patient, including selling merch for a heavy metal band on a European van tour, befriending an angel and—as excerpted in part below—finding myself in the center of the wellness universe.

IT WAS A temperate 72 degrees. The sun lit up the Pacific Ocean in glittery flashes, and cotton-candy clouds puffed across a perfect blue sky as I chugged north on a highway that clings to the edge of the continent.

I clocked signs for the Malibu Wellness Expert; Daily Calm Wellness; the Wellness Club; White Chakra; All's Well That Ends Well Wellness (I might have made that one up); Iyashi Wellness; Plant Wellness; Well, Well, Well, Wellness (I definitely made that one up); and then my destination: the Quantum 360 wellness center.

A receptionist ushered me through a spacious room furnished with two banks of black leather La-Z-Boy recliners overlooking the kind of panoramic ocean view normally reserved for film studio heads and the surviving members of the Beach Boys. Clients were chillaxing in their chairs, each holding an electronic gadget resembling a Lite-Brite, the classic 1970s kid's toy. One had a green drink in hand. The receptionist and I made our way to a glass cubicle for my intake consultation with the proprietor of Q360.

I listened intently as he explained how he could harness the quantum field's regenerative properties and reinstate the optimal blueprint of my biofield. The apparatuses at the club used cutting-edge technology calibrated to repair damaged DNA through tuning in to the 528 Hz frequency, sometimes referred to as "the universal healing tone." Also available for sale were "grounding" bags of Tesla crystals, purportedly charged with electromagnetic frequencies that provide protection from 5G radiation and, yes, named for the inventor Nikola Tesla.

The proprietor didn't have a degree in physics, but he did have a jawline you could cut yourself on, along with piercing blue eyes almost identical to the cerulean hue of the Pacific. I dutifully listened and diligently scribbled notes: Something that sounds like interconnectedness! Resonant frequencies! Or did he say "resurrection" infrequently?

Two thoughts occurred simultaneously: There are worse places you could find yourself on a Wednesday morning, and it's possible that the person sitting opposite you is genuinely convinced of the credibility of what he's peddling, because people subscribe to the flat-Earth theory. Don't ask if he's a Flat Earther or about the "activated crystal" on his desk, also available for a princely sum. You don't want to know the answer.

I was in Malibu because a friend had texted that she knew "a guy with an energy machine and he's had great results with curing diseases in his garage in Topanga." Topanga Canyon is one of the few remaining hippie enclaves in Southern California, a tangle of dirt roads and dusty hiking paths where Native American dream catchers hanging from rearview mirrors are as common-



Juicing, we are told by many, is the gateway to wellness, with benefits ranging from improved IQ to increased longevity.

place as writers tapping out screenplays in West Hollywood cafés.

When I didn't respond to her initial text, she pinged me a few months later to ask if I'd connected with Topanga Guy. By then, I'd forgotten the context and, being single, thought she was referring to a possible date. "I wouldn't want to date a guy with an energy machine in his garage, so why would I entrust this dude with my life?" was what I wanted to text. But I was worn down by the crush of recommendations I'd received.

My residency in Cancerland had given me an unwelcome-wagon gift: an ever-present nagging suspicion that if I didn't at least try the outlandish cure, I

wasn't doing everything I could. When I called to schedule, I learned that Topanga Guy had recently married one of Charlie Sheen's ex-wives and upgraded from his garage to a swank Herman Miller-bedecked office suite.

I want to believe! That was one tagline for the TV series *The X-Files*. And I wanted to believe that the proprietor was the self-taught scientific savant he claimed to be and that this "resonant light" therapy might be something more than colorful kid's play.

But when the owner of the Q360 wellness center trained his baby blues on me on that sunny afternoon in Malibu and said, "Diseases are caused by negative thinking; your lung cancer indicates that you're harboring toxic levels of grief," I stood up, shaken out of my intimidating language stupor, and said, "No, that's not true," although I was experiencing grief, the grief of knowing that I could never get back the time or the \$360 I'd paid for that consultation.

I marched out on wobbly legs. My body carried me, but my brain was still bargaining. Should I stay and try it out just to be able to disprove it myself, or, you know, just in case ... wasn't Viagra originally indicated for heart disease?

My friend's recommendation was just one in a potluck of magical thinking, ancient rituals and speculative remedies that came my way.

Like juicing: If you care anything at all about your health, they say, you need to start juicing. Juicing is the gateway to wellness woo-woo. Juice acolytes claim benefits ranging from improved IQ to increased longevity. Its anticancer properties are so often touted that when I wrote in *The New York Times* that I'd been given a juicer as a present after being diagnosed, dozens of readers sent photos of abandoned juicers they'd also received. So when my juicer arrived, I hastily unboxed it. It was a super-sleek model, almost sculptural.

I considered the steps I'd have to take to make juice.

I'd need vegetables on hand. This was during a COVID (CONTINUED ON PAGE 78)

REAL/PEOPLE



CISCO GUEVARA
AARP
Member
SINCE 2022

*Inspiring stories
of friends and
neighbors, in
their own words*

INSIDE Witty banter transformed these five pals into TikTok stars **P.66**

A sensible woman's wild night out **P.67**

The healing power of monkeys **P.68**

He Goes With the Flow

Rolling Down the River

How Cisco Guevara turned a youthful mistake into a 50-year calling

MY PATH TO A life on the Rio Grande began when I stole a police car. We were eight teenagers packed into a VW bug, and we'd spent the day on the river, drinking beer. The cops pulled us over. When the driver resisted arrest, they wrestled him to the ground. Another cop pulled up. He left his door open and the engine running. They weren't paying attention to me, so I got in and hit the gas. The police chased me, but they didn't catch me.

I parked the cruiser at the police station and fled to Colorado. Within about a year, though, I knew I'd made a horrible mess of my life. I hitchhiked back home and turned myself in. I'd planned to follow in my father's footsteps and work as a scientist at Los Alamos National Laboratory, but with my record, that path wasn't an option.

After I served my sentence, I was hired by the state's first commercial rafting company. In 1978, I took over the business and named it Los Rios River Runners. Running a white water rafting business in the middle of the desert during a drought has its challenges. To survive, we've expanded our offerings to include Native cultural events, music and yoga workshops. That healing energy is still there, even when the water is low.

There's no deeper connection than what I have to this river. The water we're floating on feeds our crops. It's the water we drink. It's our being, our substance, our energy, our soul. I'm a founding member of a nonprofit group that fights to keep the river clean and hold polluters accountable.

Many of our river guides have worked for me for 30, 35 years. I've seen many marriages and a whole batch of kids, and we have several second-generation guides.

I've learned to trust and empower my employees. Everything is in waves. Water comes in waves, light comes in waves, energy comes in waves. Your life is a series of waves. Up and down, up and down. You're here now, but in a little while, you're going to be someplace else. —As told to Gregg Segal

Cisco Guevara, 73, is president of the water protection group Amigos Bravos in Taos, New Mexico.



Guevara at the Rio Grande del Norte National Monument

'We Get Lots of Hugs'

Five gay friends took to social media to spread love and wisdom to young and old alike

ROBERT REEVES: Bill and I first met back in the 1980s in San Francisco. And then years later, after I'd moved to Palm Springs, he appeared here in the desert. He, my friend Mick and I would host a lot of dinners at my house. In 2018, a young friend asked if he could video us because our conversations were so much fun.

Mick Peterson: Gen Zers and millennials have a fascination about people our age. They want to know everything about us. Families are so dispersed now, and I think young people feel that the most.

Bill Lyons: So he taped us trying to guess what some of the new slang words meant.

Robert: I didn't even know what social media was! But he posted the video on YouTube, named us the "Old Gays" and it was a hit. So we kept it going. We did about 45 videos through Grindr and YouTube. Then we went on TikTok and just exploded.

Mick: We have 11 million followers on that platform now.

Jessay Martin: When I saw their very first video, I was a neighbor, ecstatic about what these guys were doing. Then they asked me to join them.

Joc Anderson: I'm a good friend of Jessay's, and he eventually got me involved. We're just trying to show the world it's OK to get old—that these years can be some of your best.

Mick: We dress up in costumes and do silly dance videos. And we do one-offs, like posting then-and-now photos or our first crushes. We also have a pod-



The gents, from left: Joc, Bill, Jessay, Robert, Mick

cast, and we published a book with advice on life and aging.

Robert: One time we dressed up as different kinds of eggs, like scrambled and deviled, and went downtown to hand out plastic eggs.

Jessay: I was never more uncomfortable in my life! It was definitely one of those "OK, just do it" moments. But what we do makes people laugh, brings them joy. And we get lots of hugs.

Joc: I came out late in life—at 37—and I thought I was fully out of the closet. But when I met these guys and started appearing in the videos, I was *really* out.

Mick: Amazingly, our biggest audience is women under 35.

Bill: I heard that and wondered if it was really true. And then we did a meet and greet, and there were 200 young ladies in the audience. Young people know we've been through some rough times, like the AIDS epidemic, and they really want to hear about our experiences.

Robert: I've been HIV-positive since

the late '80s. I lost my entire circle of friends. That's one of the reasons I moved to the desert. I found this to be a kind of rejuvenating experience.

Mick: I'm HIV-positive too. So many of my friends passed away. The millennials call it the Dark Age, but I think of it as a time of liberation—a time we stood up for ourselves. And that spirit is what we're trying to pass along. We also have a message for our own generation: If you want to live a long life, get up and move. And connect with people. You're never alone if you reach out.

Joc: There are days when your mind says *go*, but your body is aching. Having that social support helps gets you going—and it's joyful once you're out there. —As told to Bridgette Reilly

Robert Reeves, 82, is a sculptor. Mick Peterson, 69, is a retired actor. Bill Lyons, 81, is a retired general manager for a design showroom. Jessay Martin, 72, is a singer and part-time florist. Joc Anderson, 76, is a retired psychologist. All the men live in Cathedral City, California. Their book, The Old Gays Guide to the Good Life, was published in 2023.

Let's Go Crazy ... Responsibly

Laura Baginski and a pal created dance parties that end at a sensible hour

MY FRIEND Susie Lee taught me to celebrate life. Now I help other women do the same.

Susie and I were coeditors of our high school newspaper. We made each other laugh constantly. After graduation, we were there for each other's milestones, but we weren't as tight as we had been.

Then a couple of years ago, they announced our 30th high school reunion. I didn't want to go at all, but Susie asked me if I would take her. She had been diagnosed with stage 4 metastatic breast cancer, and she needed someone to watch over her. She had a cane by then and was pretty unsteady.

So we went to the reunion together. And we couldn't stop talking. Susie was so full of joy and ideas. I remember thinking, *I love this person. Why hasn't she been a huge part of my life all this time?* From that night on, we texted every day, and we started thinking of a

project we could do together. One day I said, "What about a dance party for middle-aged women?" When you're 50 and have a spouse and kids and a job to go to, it's almost impossible to go out dancing, because concerts start so late.

Susie was on board right away. She was an entrepreneur with a creative brain and a lot of connections, and soon, we had a venue—a little dive bar in Chicago—and a DJ. We set the party to run from 6 to 10 p.m. and called it the Earlybirds Club. The night of our first dance, a blizzard hit. Yet to our amazement, more than 100 people trudged through the snow to party.

That was proof of concept. So we turned the party into a business, with 10 percent of the proceeds donated to local nonprofits that serve women. In 18 months, we've hosted 45 sold-out events in 15 cities. Altogether, more than 12,000 women and trans and non-binary people have come. The party

is a place where people are able to be their full selves. They can twirl around, sing off-key and release pent-up angst without feeling watched or judged.

Sadly, Susie died in August. But these parties are part of her legacy. So are the things she taught me. For example, I don't like being the center of attention, so I never used to acknowledge my birthday. But Susie said, "That's dumb. You should celebrate the fact that you've lived another year. It's incredible." So when I turned 50 a couple of months after Susie died, I threw myself a big party. I did it for her. And she was right. I'm lucky to be here. We're all lucky to be here. And we should enjoy it. —As told to Bridgette Reilly

Former editor Laura Baginski, 50, is a cofounder of the Earlybirds Club. She lives in Chicago.



MEMBERS ONLY
Go to aarp.org/laurabaginski to watch our video interview about the Earlybirds Club.



Baginski and her friend Susie Lee, inset, gave women an outlet.



Courtesy Laura Baginski/Megan Shuptr



Monkey Therapy

April Stewart wanted to help homeless pets. And they have helped her in return

WHEN I became an empty nester, some problems I'd been suppressing for years came flooding back: nightmares, panic attacks, insomnia. These were symptoms of PTSD related to a sexual assault I'd endured while serving in the military.

My husband and I have always done animal rescue, and around that time,

I heard about three capuchin monkeys that needed help. We temporarily took one in, and that was a turning point. Next, we sheltered Louie, a spider monkey surrendered by a private owner. Adult monkeys can be strong and willful. They do *not* make good pets.

We live on 15 acres, and someone suggested starting a monkey sanctuary. The idea appealed to me. We got



“When you have PTSD, it’s hard to trust anyone, but you can rebuild trust by interacting with animals.”

know how to take care of themselves.

I didn’t expect that caring for monkeys would be so healing for me. When the animals come to us, they’re traumatized too. You hold their hand, rub their arm. There’s a kind of peace beyond measure that comes with that. I saw that what I was doing was more important than dwelling on the past. I called the VA and started seeing a therapist. It was a really big step.

One day, I took Louie to the local veterinarian, and I ran into a neighbor who’s also a military veteran who suffers from PTSD. He just fell in love with Louie. I said, “Why don’t you come out and spend some time with the monkeys?” He did, and he started healing. Now other veterans are coming out here; they’re finding peace and healing as well. When you have PTSD, it’s hard to trust anyone, but you can rebuild trust by interacting with animals.

I’ve rebuilt trust, too, in myself. For a while, my mind was full of shame and guilt and fear. Fear will steal too much from you if you let it. But you don’t have to let it. —As told to Andrea Atkins

Air Force veteran April Stewart, 51, lives in Perkinston, Mississippi, where she founded the nonprofit Gulf Coast Primate Sanctuary.

accredited, set up a nonprofit, recruited a board. We now have 11 animals—spider monkeys, marmosets, kinkajous, squirrel monkeys and a genet—most former pets whose owners couldn’t handle them, or animals rescued from unscrupulous breeders. People ask, “Why don’t you release them back into the wild?” But they’ve been raised in captivity—they don’t

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Tax Time Blues? AARP Foundation Can Help

America's largest free tax-prep service is rolling again BY CLAIRE LEIBOWITZ

DEBRA L. GRANT, a 72-year-old retired budget manager, helps relieve the anxiety of filing taxes for many fellow residents of Hattiesburg, Mississippi, as a volunteer with AARP Foundation Tax-Aide, the largest free tax assistance and preparation service in the United States.

“The taxpayers we see come to us not only because we’re free; they trust us,” says Grant, the Mississippi state coordinator of the program. “Our goal is to do an accurate tax return that works to the best advantage of that taxpayer.”

Grant has volunteered for the service for 12 years. She signed up after retiring to find a pastime that kept her mind sharp. “What’s kept me coming back are the taxpayers we see,” she says.

“I’ve got a whole new family of friends that I’ve made.”

Since it was created in 1968, AARP Foundation’s tax-prep program has helped 82 million people recover billions of dollars in refunds and tax credits. In 2025 alone, Tax-Aide helped over 1.7 million taxpayers save more than \$1.3 billion in refunds and credits. Most were adults over 50 with low incomes.

The program depends on volunteers like Grant, according to Mioshi Moses, vice president of volunteer programs for AARP Foundation. “We could not fulfill our mission without our volunteers,” says Moses. “This is something the average person doesn’t like to do, but we have people who come back year after year to provide this service.”

The goal of the Tax-Aide program is to foster financial independence, especially among lower-income older adults. It runs through mid-April. More than 28,000 AARP Foundation volunteers serve people in over 3,600 communities—at local libraries, community centers, malls and churches. Those looking for help can visit any of the venues and meet with a volunteer, who will help file taxes electronically. The program also offers online tools, including free access to a website to help you prepare your own taxes. You can also request help from a counselor to coach you through the process.

Here’s what else to know:

► Tax-Aide is open to everyone, with a focus on older adults with a low to moderate income. You don’t have to be an AARP member. You’ll need to bring certain documents, including your ID and Social Security card, to your appointment. The program’s website (below) has a list.

► The volunteers are trained annually and IRS-certified to ensure they know and understand the latest changes and additions to the tax code. And your tax return is double-checked by a separate volunteer for accuracy.

► You can make an appointment online, and some locations also take walk-ins. Visit the Tax-Aide Site Locator on the program’s website to find the one closest to you.

“Volunteers are serving others and uplifting their communities, and the individuals they’re helping receive the benefits,” Moses says. “We want to reach everyone in need.” ■




Go to aarpfoundation.org/taxprep for more information on Tax-Aide or scan this code.

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To see all your member benefits, go to aarp.org/ourbenefits or scan this code.

HOW WE'RE FIGHTING FOR YOU

AARP TAKES ON UNFAIR WORKPLACES

ONE OF AARP'S most important goals is to ensure that older Americans have the opportunities and support they need to thrive at every stage of their career. Here's how AARP is making a difference:

1. Fighting age discrimination.

AARP advocates for fair hiring and workplace practices, supports key bipartisan legislation like the Protect Older Workers Against Discrimination Act and the Protect Older Job Applicants Act, and promotes the benefits of multi-generational teams. Go to aarp.org/agediscrimination to learn more.

2. Empowering older workers.

AARP has joined forces with Indeed to launch a job search platform designed to help experienced workers. This online service offers curated job listings, résumé assistance, interview prep and more. Go to aarp.org/IndeedCareerServices to get started.

3. Helping older workers navigate the job market. AARP has developed programs that can assist older job seekers with their search.

► Visit aarp.org/work and find expert advice and job search tools designed for experienced workers.

► AARP now offers Job Search With Confidence, a new, curated online program with step-by-step guidance to help members navigate the job search process. Go to aarp.org/confidentjobsearch to try it.

► Download the Job Search Toolkit at aarp.org/jobsearchtoolkit—a free guide with strategies for your job hunt.

► Check out the AARP Skills Builder for Work at aarp.org/workskills for courses that teach the skills employers are looking for today.

► AARP's webinars at virtualevents.aarp.org/workjobs-hub offer prac-



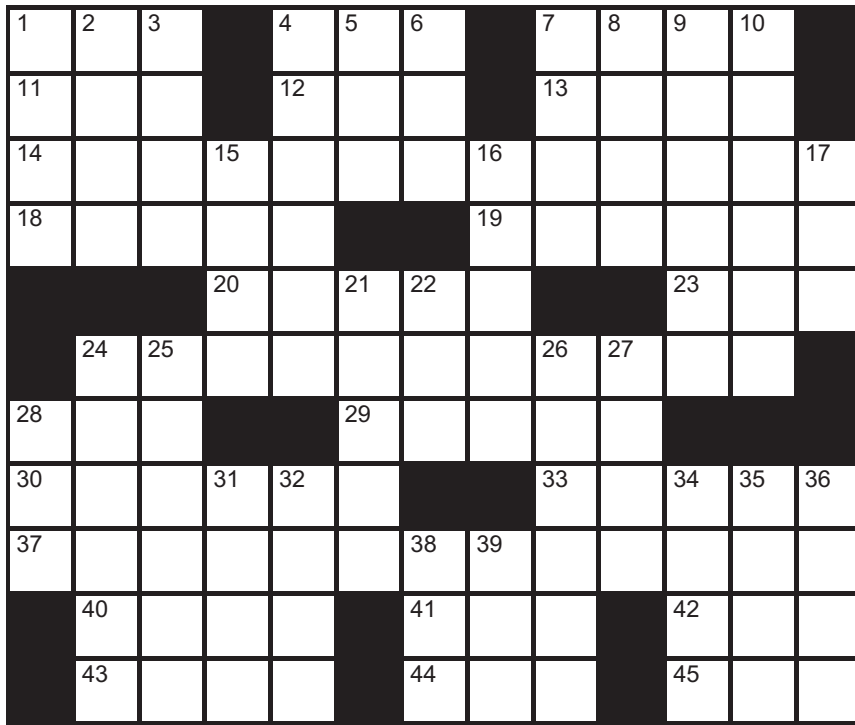
tical advice, including how to update your résumé, craft winning cover letters and polish your online presence.

4. Championing a multigenerational workforce. AARP works with employers nationwide to create environments where every generation is valued and supported. Through education, workshops and easy-to-use tools, we're helping businesses tap into the value of experience. Visit aarp.org/employers to learn more.

5. Creating pathways to success. Adults age 50-plus with low income can get help from AARP Foundation to build financial security through work and skills development. These programs provide job search training, digital skills building and coaching. Go to aarpfoundation.org/work for more.

6. Supporting women experiencing menopause. With nearly 50 million U.S. women age 35 and older in the labor force, AARP is calling for greater awareness, education and investment in menopause support across all workplaces. Visit aarp.org/menopauseimpact to learn more.

7. Helping veterans. A free platform at aarp.org/vetsjobcenter is dedicated to helping veterans and military spouses access tailored job search tools, courses and resources. —*Carly Roszkowski, AARP vice president, financial resilience*



CROSSWORD

CONTINENTAL BREAKFAST

ACROSS

- 1 Acknowledge applause
- 4 Toll rd.
- 7 Forehead
- 11 Urban rd.
- 12 Breakfasted on
- 13 Nadal's nickname
- 14 "Continental" breakfast serving
- 18 Fund, as a foundation
- 19 Mean (to)
- 20 Twangy sounding
- 23 Humdrum pattern
- 24 "Continental" breakfast serving
- 28 Brewpub selection
- 29 Welcome watering hole

- 30 *Casablanca* star
- 33 ___ apso dog
- 37 "Continental" breakfast serving
- 40 Appealed earnestly
- 41 Impress greatly
- 42 Whom Nixon met in '72
- 43 Evergreens
- 44 High rating
- 45 \$\$\$ dispenser

DOWN

- 1 Infant
- 2 Pizzeria necessity
- 3 Fuse, as metal
- 4 Where you'll find Taipei
- 5 School fundraising org.
- 6 Steady of Barbie
- 7 Cereal's fiber source
- 8 Huck and Jim's transport
- 9 Bidders' proposals

- 10 Wood stain shade
- 15 No longer here
- 16 Goes limp
- 17 Summer hrs. in Savannah
- 21 Traditional bagpipers
- 22 Cry of discovery
- 24 Like basset hounds' ears
- 25 Entertain, as with stories
- 26 Crude dudes?
- 27 '70s tennis star
- 28 Bodybuilder's pride
- 31 All over again
- 32 Gets free (of)
- 34 ___ mater
- 35 Word on a concert ticket
- 36 Candidate for fission
- 38 Something to tip or check
- 39 Haven't yet paid



THINK

SAY THAT AGAIN

What three-letter verb for something many farmers do is also, when pronounced differently, a noun for an animal found on many farms?



WORDPLAY

UPON REFLECTION

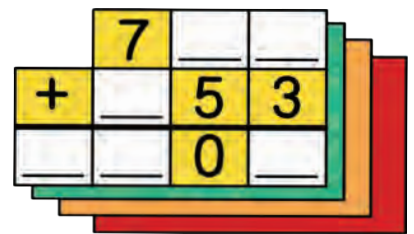
The letters shown **to the right** are the only ones that look the same when viewed in a mirror, as does **MAMMOTH**, as shown. What seven-letter preposition ending with **T**, when written vertically in all caps, also matches its mirror image?



NUMBER FUN

SUM THING MISSING

Enter each one of the six missing digits from 0 to 9 exactly once, in each of the six blank spaces, to get a correct sum.



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016809



When trust matters most, our volunteers step up.

Tax season can be stressful, which is why for Charlotte Turner, volunteering with AARP Foundation Tax-Aide is about more than just taxes. She builds lasting connections with the people she helps. "Every year I look forward to when they call for their appointment," Charlotte says. "It's ... like a whole family."

Each year, our IRS-certified volunteers bring expertise and care to nearly 1 million older adults with low income, helping them conquer tax season with confidence.



Your support ensures older adults have someone they can count on during tax season.
Join us: aarpfoundation.org/trust

'I WANT TO BELIEVE!'

CONTINUED FROM PAGE 63

lockdown, and I wasn't doing much shopping, not to mention that the vegetables considered the most potent elixirs are best ordered in a farm delivery box, which sounded expensive. Also, anxiety making. What to get and how much of it? And: I'd have to take a nap after making my morning coffee, then make the juice, and would need another nap after the exertion of making the juice.

"I give up," I sighed after my son, Ezra, got a job at a popular local juice bar. Was the universe trying to tell me something? I slunk into the joint. "What's your most nutritious green juice? Should I have the "Zeus" with ginger and watercress or "Eternal Life" with turmeric and Himalayan shilajit?"

He didn't hesitate. "'Eternal Life' sucks, Mom, you don't want that. Here's what you want: a Greek coffee. It's got dates, bananas, cold-pressed coffee, figs, cardamom and cacao."

I don't know if a Greek coffee is healthy by any measurable standard, and it doesn't cure worms in canines or humans, but that combination of ingredients makes me glowy, gives me sugar and caffeine-powered energy. And, it tastes even better when someone else makes it for me, especially my son.

Still, if you ever hear that I've hung a shingle for Annabelle's Greek Coffee Cure with Turmeric, or find yourself in some sun-splashed Malibu office and notice that I'm one of the clients receiving realigning resonant rays of light, please don't be surprised or disappointed. I still haven't cycled through a dozen lines of alternative treatments, and I don't know what lengths I'll go to when that day comes.

Also, can I interest you in a juicer? Never used, nearly new. I've got big medical bills, so I'm letting it go for a good price. I'll let you have it for a cool million. ■

Adapted from The End of My Life Is Killing Me: The Unexpected Joys of a Cancer Slacker by Annabelle Gurwitch, to be published by Zibby Publishing on March 17, 2026. Copyright © 2026 by Annabelle Gurwitch.

RUSSIAN MOBSTER

CONTINUED FROM PAGE 55

one name keeps coming up again and again: Mani Chulpayev. He's a convicted felon, and years earlier, *The New York Times* had reported that he was a cooperating witness against Russian organized crime. Strickler tells Miller not to go to Florida, warning that Chulpayev's partners sound dangerous.

How did a Miami-based Russian mobster target an Oklahoma guardsmen? Kyle Swenson, a reporter with *The Washington Post*, says Chulpayev's scam involves recruiting straw purchasers like Miller to buy luxury cars in their own names—with the responsibility of paying back the loans. By the time the purchaser realizes the business is fake, Chulpayev has profited by reselling or leasing the vehicles—including Bentleys, Maseratis, Lamborghinis, Ferraris and Porsches, valued at some \$9 million.

Chulpayev runs the scam from Ukraine and casts a wide net for American straw men like Miller.

Worse, Miller's lawyer tells him he has committed several felonies by lying on the various loan applications.

Desperate, Miller walks into the Oklahoma City FBI office and confesses his role in the crime. An agent there offers him a deal: Go undercover for the government, and you'll avoid prosecution.

During the next several months, Miller wears a wire and records conversations with Holloway and Livesay. About a year later, those two are arrested and charged in a nine-count indictment. Ultimately, Livesay pleads guilty to money laundering and Holloway to conspiracy. Holloway gets two years in federal prison, while Livesay gets eight. Two years later, Chulpayev is extradited from Ukraine to the U.S. and, in 2024, is sentenced to 10 years for bank and mail fraud, the result of a multiagency federal sting called Operation Riding Dirty.

"I mean, even to this day ... it's like a movie," Miller says. ■

Bob Sullivan is the host of AARP's The Perfect Scam podcast.

CREDITS: The Cherry Blossoms Are Out

Page 12: Clockwise from top: Courtesy Nashville Public Square Park; Steven Pisenbarger; Leslie Ostronic; Jon Kraft. **Where Would They Be Today? Page 30:** Current: Getty Images (7); Then: Courtesy Everett Collection (7). **Page 33:** Current: **When MTV Went Alternative:** Depeche Mode: mpiRR/Media Punch/IPX/AP; Robert Smith: Fin Costello/Redferns/Getty Images; Jane's Addiction: Ebet Roberts/Getty Images; Kurt Cobain: Kevin Mazur/Wire Image/Getty Images; Red Hot Chili Peppers: Paul Natkin/Wire Image/Getty Images. **The Return of Brendan Fraser Page 44:** From left: Paramount/Courtesy Everett Collection; Lions Gate/Courtesy Everett Collection; New Line Cinema/Courtesy Everett Collection. **Page 45:** From left: Universal Pictures/Courtesy Everett Collection; Entertainment Pictures/Alamy Stock Photo; Miramax/Courtesy Everett Collection. **Page 46:** From left: Lions Gate/Courtesy Everett Collection; A24/Courtesy Everett Collection; Searchlight Pictures/Courtesy Everett Collection. **Big 5-Oh Page 80:** Reese Witherspoon primary photo: Todd Owyong/NBC/Getty Images. Clockwise from top left: Chelsea Lauren/Variety/Penske Media/Getty Images; Miramax/Everett Collection; HBO/Everett Collection; Universal/Everett Collection; MGM/Everett Collection; Amazon/Everett Collection; Columbia Pictures/Everett Collection; Jones: Monica Schipper/Getty Images; Prinze Jr.: Noam Galai/Getty Images; Manning: Taylor Hill/FilmMagic/Getty Images; Astley: Simon Ackerman/WireImage/Getty Images; Crawford: Stefanie Keenan/Getty Images; Cranston: Gilbert Flores/Variety/Getty Images.

SOLUTIONS TO PUZZLES ON PAGE 74

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

SAY THAT AGAIN SOW; UPON REFLECTION WITHOUT; SUM THING MISSING

The first digit of the sum must be 1 because two numbers each less than 1,000 add up to less than 2,000. The only way to get 0 in the tens column of the sum is to have a 4 above the 5 and carry a 1 from the ones column. In the ones column, the only valid way to use the remaining numbers so that the sum in that column is at least 10 is to place the 9 above the 3 and the 2 below it. The 8 and 6 go in the remaining spots.

7	4	9	
+	8	5	3
1,	6	0	2

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HAPPY BIRTHDAY

Reese Witherspoon

(MARCH 22): The Oscar-winning actor is also a producer, author and mogul.

SCREEN DEBUT: At 14, Witherspoon was cast as the lead in 1991's *The Man in the Moon*, a coming-of-age drama.

YOUNG TALENT: Critics and audiences took note of Witherspoon in '90s films *Pleasantville* and *Cruel Intentions*. She earned her first Golden Globe nomination as an ambitious high schooler in 1999's *Election*.

★ **\$267 million** ★
Total worldwide gross of Witherspoon's two *Legally Blonde* movies

FOREVER FRIENDS: In 2000, Witherspoon guested on *Friends* as Rachel's sister. She and Jennifer Aniston now co-

star in (and coproduce) Apple TV series *The Morning Show*.

BEST-SELLING AUTHOR: In 2025, Witherspoon released *Gone Before Goodbye*, a thriller cowritten with Harlan Coben. "This is a big, new frontier for me," she told the BBC. "It just made me feel like, Gosh, creativity doesn't stop at any one age. It just goes on and on."

—Whitney Matheson



MORE MILESTONE BIRTHDAYS

Rashida Jones
FEBRUARY 25
Costars with Natalie Portman in romantic comedy *Good Sex*, expected out next year.



Freddie Prinze Jr.
MARCH 8
Actor cohosts horror-film podcast *That Was Pretty Scary*, launched in 2023.



Peyton Manning
MARCH 24
Retired quarterback is part owner of women's soccer team Denver Summit FC.



Rick Astley
FEBRUARY 6
His song "Never Gonna Give You Up" passed the 1 billion stream mark on Spotify last year.



Cindy Crawford
FEBRUARY 20
Supermodel's skin care line, Meaningful Beauty, has been in business for over 20 years.



Bryan Cranston
MARCH 7
Breaking Bad star recently appeared in London theatrical production of *All My Sons*.

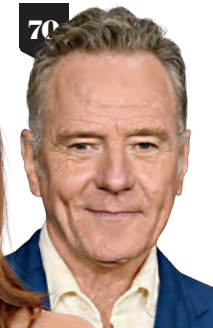


Photo credits and information on page 78

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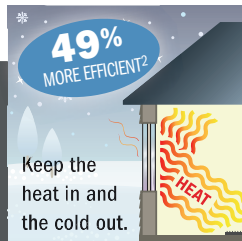
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