

The Magazine

# AARP



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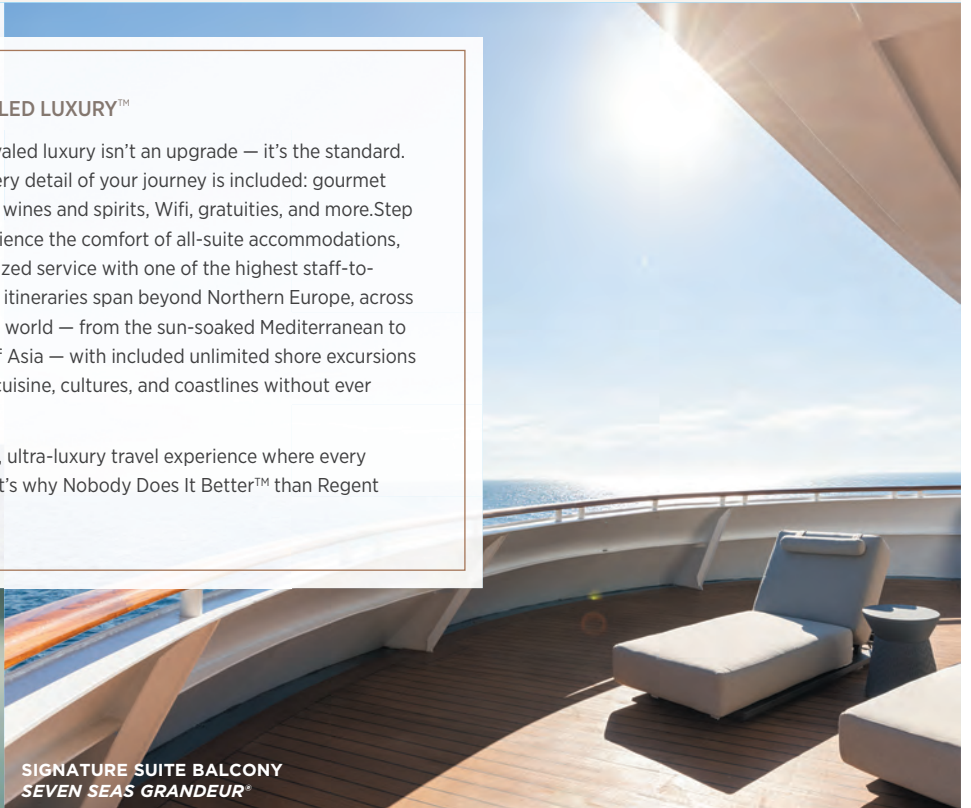
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## 1 ROYAL DOMAIN OF DROTTHINGHOLM IN STOCKHOLM, SWEDEN

Stockholm, spread across islands and waterways, is a paradise of palaces and museums. Don't miss Drottningholm 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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**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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# 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 32), 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](http://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

78.) Visit [aarpfoundation.org/donate](http://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



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**SCAN TO FIND  
YOUR NEAREST  
RETAIL STORE.**



**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 that? We sat down to breakfast and dinner every day and talked. People need to know how much life costs!



**DON EHEHALT, Las Vegas, Nevada**

## CALMING CANINES

Thank you for the health tips to reduce anxiety ["Natural Cures for Jangled Nerves"]. For me, adopting a rescue dog from my local shelter does everything suggested. Getting outside several times a day and walking him in the park, while meeting other dog dads and moms, always removes stress and anxiety I've had that day.

**JAMES WEIGLE, Columbus, Ohio**

## 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



## LIVIN' THE LIFE

I spent a couple days in Winterset, Iowa ["Great Places to Live: 2026 Edition"], and enjoyed that beautiful town. But I think you may have missed one of the biggest drawing cards: the John Wayne Birthplace & Museum and his wonderfully restored neighborhood home.

**M. ROY, Derby Line, Vermont**

## 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, help and a community—in short, stories like Mr. Metzl's.

**ELIZABETH GODWIN, Hillsborough, North Carolina**



## FLU FIGHTERS

While nutritious foods are good for our immune system ["7 Foods That Fight the Flu"], immunizations are one of the most effective ways to protect ourselves from potentially deadly diseases. Talk to your doctor about getting your flu shot.

**MARIA BAILEY, Joplin, Missouri**

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- ▶ **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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**These are some of the reasons why your AARP membership is so valuable.**

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# 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.*

# 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](http://aarp.org/carrots) or scan this code.

## Think Pink, America

*Beautiful cherry blossoms are in places you might not suspect, beyond Washington, D.C.*



### 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 the Hocking River, where visitors can stroll, bike or just lounge under the canopy of blooms.



### San Francisco, California

Each spring, the Gardens of Golden Gate Park is awash in blooms, with the trees on view throughout. Visitors can see the Japanese Tea Garden, the oldest operating public Japanese garden in North America.



### Nashville, Tennessee

Take the 2½-mile cherry blossom walk starting in Public Square Park at the Nashville Cherry Blossom Festival or enjoy masses of blooming trees at Centennial and Shelby parks. Cherry trees are also found across the city.



### 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. —Jaimie Seaton

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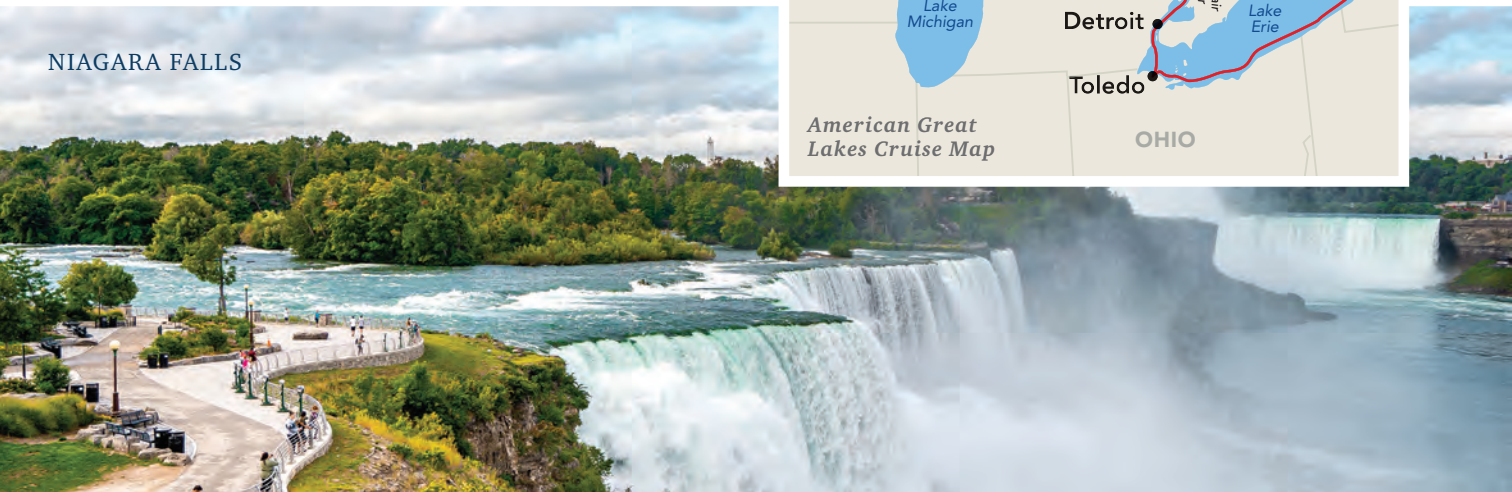
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# Something to Talk (and Think) About

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)

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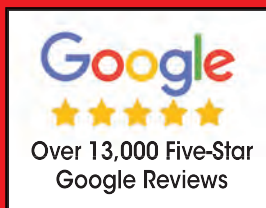
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# New Uses for Video Doorbells

*These little cameras can offer a keen eye on the world*

**Y**OU'VE probably seen funny videos of people getting into 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." Here are a few other practical or fun uses.



### Capturing Comedy

Funny doorbell camera videos can be found across the internet. They include footage of Halloween decorations startling delivery people and dogs ringing the bell 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.)



### Viewing Wildlife

Barb Allhoff, 69, of suburban St. Louis bought a doorbell camera for the back of her house to keep an eye on her dog. Other animals were making appearances too. "Rabbits, squirrels, raccoons, possums and skunks. One year, we had a fawn," she says. Now, she checks for animals and downloads cute clips to share.



### Neighborhood Watch

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



### Communicating

You can also use two-way audio 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 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 and talk to them about it." —Lexi Pandell

Illustrations by Dave Urban

# Finally... A Trusted Solution for Urinary Incontinence!

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Ask about New Nighttime Solution for Women!

## 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. Has artistic and commitment-phobic Benedict (Luke Thompson) found the mysterious lady in silver who stole his heart at a lavish masquerade ball? Will he finally decide to settle down? 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.

### 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, Penélope Cruz, 51—and Christian Bale, 52, as the Monster.



### 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 Sunday, February 22, on PBS's *Great Performances*.)

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# 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

# Kevin O’Leary’s “Wonderful” Oxygen Investment

We asked Shark Tank’s “Mr. Wonderful,” Kevin O’Leary, to discuss Boost Oxygen – one of his top-performing investments from the hit show.

**Q: What was your first impression when the founders walked onto Shark Tank?**

**A:** *That these guys are trying to sell us air! (laughs).* In all seriousness, I immediately understood that the concept made sense. Pure oxygen is very different from regular air, and it has real efficacy. I was intrigued from the start.

**Q: Had you heard of Boost Oxygen?**

**A:** Yes—I’d seen it in the Rocky Mountains and knew it helped with altitude acclimation. Mark (Cuban) and Barbara (Corcoran) were familiar with it too. Mark with his basketball team, and Barbara used it in Utah. They got it immediately and loved it.

**Q: Who uses it?** **A:** It’s not a substitute if you’ve been prescribed Medical Oxygen (99% purity)—but millions of people experience shortness of breath: seniors, athletes, people dealing with poor air quality—you name it. Having supplemental oxygen on demand is a real game changer. It’s improved so many people’s quality of life and is great to have.

**Q: What impressed you most about the company?**

**A:** Their relentless commitment to customer satisfaction. They manufacture all their canisters right here in the U.S., in Milford, CT, and they’re ISO 9001 certified for quality control. They put in the work to educate people, inspire them, and—most importantly—build trust with their customers.

**Q: Do you use Boost Oxygen cans?**

**A:** I do, whenever I’m feeling what they call “oxygen insufficient.” I learned that occasional oxygen depletion can lead to fatigue, brain fog, headaches, and muscle aches—things I can’t afford when I need to focus and perform at my best. Just like casinos pump oxygen onto the gaming floor, I pump Boost Oxygen into Mr. Wonderful.

**Q: How do you use it?**

**A:** It’s simple. Place the mask under your nose so it covers your mouth, press down on the trigger to release the oxygen, and breathe in normally through your mouth. Hold it for a second or two, then exhale. Repeat three to five times as needed.

**Q: Any advice for those who want to give it a try?**

**A:** Absolutely: Don’t just take my word for it—or even theirs. Check out their reviews; they have over 25,000 5-star reviews on Amazon. Many of those reviews are incredibly inspiring. People genuinely love Boost Oxygen!

**In 2019, O’Leary made a deal with the company that has since tripled in size.**



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## Why you need dental insurance in retirement.

Many Americans are fortunate to have dental coverage for their entire working life, through employer-provided benefits. When those benefits end with retirement, paying dental bills out-of-pocket can come as a shock, leading people to put off or even go without care.

Simply put – without dental insurance, there may be **an important gap** in your healthcare coverage.

### When you're comparing plans ...

▶ Look for coverage that helps pay for major services. Some plans may limit the number of procedures – or pay for preventive care only.

▶ Look for coverage with no deductibles. Some plans may require you to pay hundreds out of pocket before benefits are paid.

▶ Shop for coverage with no annual maximum on cash benefits. Some plans have annual maximums of \$1,000.

### Medicare doesn't pay for dental care.<sup>1</sup>

That's right. As good as Medicare is, it was never meant to cover everything. That means if you want protection, you need to purchase individual insurance.

### Early detection can prevent small problems from becoming expensive ones.

The best way to prevent large dental bills is preventive care. The American Dental Association recommends checkups twice a year.

### Previous dental work can wear out.

Even if you've had quality dental work in the past, you shouldn't take your dental health for granted. In fact, your odds of having a dental problem only go up as you age.<sup>2</sup>

### Treatment is expensive — especially the services people over 50 often need.

Consider these national average costs of treatment ... \$274 for a checkup ... \$299 for a filling ... \$1,471 for a crown.<sup>3</sup> Unexpected bills like this can be a real burden, especially if you're on a fixed income.

<sup>1</sup>"Medicare & You," Centers for Medicare & Medicaid Services, 2025. <sup>2</sup>"Aging changes in teeth and gums", medlineplus.gov, 4/17/2022. <sup>3</sup>FairHealth, Inc. National average dental fees. Data current as of July 2025; subject to change.

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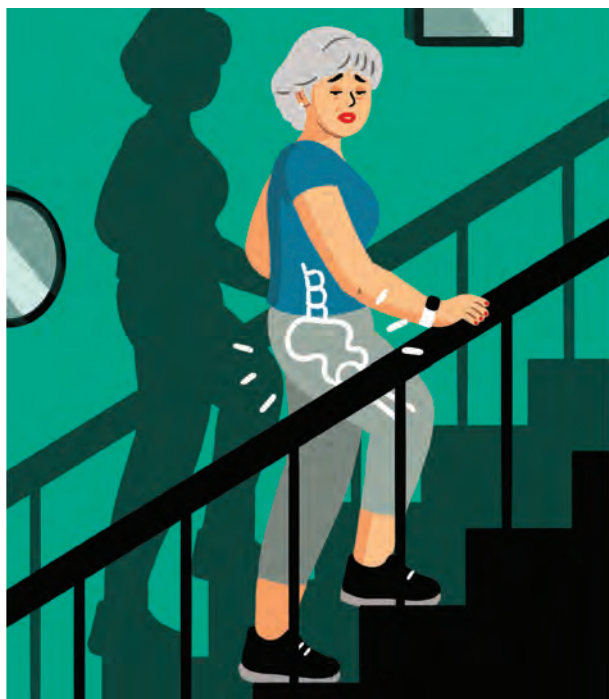
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# Healthy You



## 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.

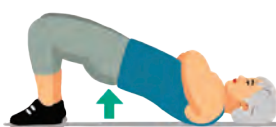
The exercises outlined here, assembled by Rizzo and University of Rochester hip rehabilitation team coordinator Tyler Murray, “not only take minimal time and effort but are safe to do at any age,” says Rizzo. Perform all four each day in any order you wish. And while one move requires lying on a bed, 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.*

Getty Images

### 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

**S**OME 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: 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

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

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: 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 cardiovascular 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 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. And be especially wary of any dressings that are labeled “fat-free,” as these often come 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,” says Kahn. (Talk with your doctor if you use artificial sweeteners as part of a low-carb diet.) Mashed bananas or unsweetened applesauce 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.*

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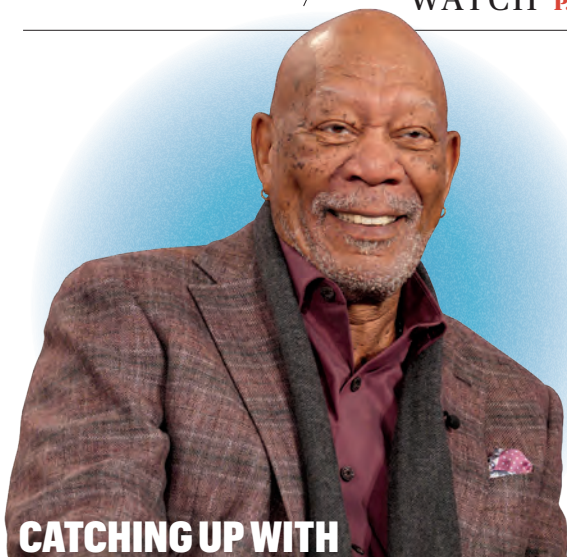
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## CATCHING UP WITH MORGAN FREEMAN

The Oscar winner, 88, has starred in more than 100 films and won a multitude of awards and honors. AARP spoke with him about why he hasn't retired, the best advice he's ever received and what he looks forward to as he approaches 90.

**Q: There's no retirement plan for you?**

A: No, no, [but] I've been a member of AARP since I was 50.

**Q: Why do you keep working?**

A: There is a saying about old age—"Keep moving"—and what Clint Eastwood [95] says: "Don't let the old man in." The way to

do that is to keep getting up in the morning, keep working out in the gym, keep taking your prescribed meds and keep moving. That is really important. Keep moving.

**Q: What was the best advice you ever got?**

A: "Never look for trouble."

**Q: Who gave you that?**

A: A conductor on a train.

**Q: Do you have things still on a to-do list?**

A: No, no. I'm really quite comfortable right here now. All I am is an itinerant actor—nobody's judge, nobody's instructor.

**Q: What do you think about approaching 90?**

A: Will I still be playing golf? That's the question.

**Q: How's your game?**

A: I'm pretty good at it, I must say. I mean, for a hack, I'm pretty good!

**Q: What movie are you fondest of?**

A: Now you put me on the spot. *Driving Miss Daisy* sits way up there. And so does *Invictus*. Actually, I like a lot of them.

**Q: Do you have any regrets?**

A: Ah, yeah, I have at least a couple. You want to know names? I'm not going to tell you. Keep moving. That's the secret to it all. —Gayle Jo Carter

**📌 AARP members can visit [aarp.org/quickquestions](http://aarp.org/quickquestions) to read the full interview.**

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On March 12, 1956, the Dow Jones Industrial Average topped 500 for the first time in history (it was over 50,000 at press time). Those who bought a share of Procter & Gamble stock for \$102.50 that day and let it ride would have reaped more than \$100,000 in profits and reinvested dividends today.

**FASHION**

**Need a New Look?**

Freshen your frames for spring

**WHILE MORE** than 90 percent of Medicare beneficiaries 65-plus use eyeglasses, many of us struggle with finding frames that suit us best. Enter Kim Nemser, chief merchandising and product strategy officer at Warby Parker, who offers these tips for owners of aging eyes.



**FIT** One of the most important parts of choosing frames is starting with the right fit, says Nemser. Look at the overall frame width, the bridge and the temple length to determine your best size—anywhere from extra narrow to extra wide. Those with smaller noses can choose a low-bridge fit to keep frames from sliding off.



**FUNCTION** If you favor progressives, "it all comes down to lens height," says Nemser. Options include the Padulla ([yesglasses.com](http://yesglasses.com)) and the Miklos ([caddislife.com](http://caddislife.com)). Those on the go and looking for frames to wear indoors and out may like light-responsive lenses. Consider Ray-Ban's RX6489 Aviator ([glassesusa.com](http://glassesusa.com)).



**FASHION** By their 70s, eyeglass wearers "tend to favor silhouettes with a bit more presence. Softly rounded or gently squared shapes are popular," Nemser says. Versatile and flattering finishes like the tortoise of Tanna ([yesglasses.com](http://yesglasses.com)) and the subtle metal of Muse Elliot ([glassesusa.com](http://glassesusa.com)) continue to resonate. —Kim Marcum

# A Broken Watch Made Me Whole

*This simple talisman of love and comfort guided me through a dark time*

By LYNN SCHNURNBERGER

**B**ECAUSE I was born before the Kennedy administration, the nurse at my recent annual checkup handed me a sheet of white paper with a simple circle drawn on it and asked me to create a clock face that indicated the time was 11:40.

Kindergarten was the last time I drew the hands on a clock, and for the life of me, I couldn't remember if it was the short hand that pointed to the hour or the long one. I ended up drawing a clock that read 7:55.

But here's the irony of the situation: I was wearing two watches on my left



wrist at the time, both analog.

The first is a watch given to me by my husband, daughter and son-in-law for my 60th birthday. It's lovely, and I cherish it. The second is an old Timex that my father wore every day, a watch that no longer works. But I started wearing it anyway when my son-in-law Matt was diagnosed with a rare cancer.

Call my father's watch what you will—an amulet, a talisman, a conversation starter. I found it comforting to have this piece of my father with me during this dark period.

Matt unsuccessfully underwent dozens of rounds of chemo, then dozens

more. His odds looked grim until he was offered the chance to try a newly approved immunotherapy procedure, CAR T-cell therapy, which saved his life. It's a story with a happy ending.

But during the uncertain, unspeakable 18 months that led up to Matt's recovery, I would cup my hands tightly around my wrist and my father's watch, as if somehow my father could pull off a miracle for Matt, a miracle that Dad, despite being a born fighter, couldn't pull off for himself. He died just before his 76th birthday of complications from type 1 diabetes.

I'll never know if wearing my father's watch truly had any impact on Matt's recovery. The only thing I know for sure is that it helped me through that dark time. I continue to wear the watch, and to feel my father's protection and presence, every day.

*Lynn Schnurnberger is the best-selling author of The Botox Diaries and Let There Be Clothes. She has contributed to The New York Times, People and other publications.*

Illustration by Tara Amend

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## KEY FEATURES



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## The Road Taken, and Not Taken

Reflecting on why my friend and I lived such different lives

By ROBERT WILSON

**L**AST FALL, something happened that I'd been dreaming about since my college days more than half a century ago: I published a novel.

The publishing house that took a chance on my work is tiny, and not much has happened with the book. But I'm grateful that it's out there.

I just turned 75, which is late to embark on a new career, but until I retired from my day job nearly four years ago, I only had time for the dream.

The novel is racy enough to make my wife worry that her friends will mistake the main character for the author. But I've lived a quieter life than he does.

I didn't set out to live a quiet life, and if you'd asked me as I was living it, I'd have protested that my days were full: a beloved wife and sons (and now grandchildren), engaging friends and a career as a journalist that allowed me to meet interesting people.

But when I think of my neighbor and friend, Jon Wist, who is a mere 70, my life seems relatively sedate.

Jon is thoughtful, well organized, a fellow whose interests go in many directions, a retired engineer who actually knows how things work. Unlike

me, though, he did not wait a lifetime to begin pursuing his dreams.

He ran a marathon at 30; at 49, he hiked to Machu Picchu. Five years later, he climbed Mount Kilimanjaro and then climbed Kilimanjaro again at age 67 with his daughter and son-in-law.

But his most compelling dream came when he read *Into Thin Air*, Jon Krakauer's 1997 nonfiction book about a disaster on Mount Everest. After that, Jon says, "I had to see it myself." In 2012, at age 57, he climbed to the Everest base camp on the Nepal side, which is more than 17,500 feet up and takes about a week of trekking to reach.

How did we turn out to be so different in our approach to living? There's no simple answer. Part of it is that I lived cautiously because my much older brother, who was my hero, did not. He climbed Mount Fuji as a teenager, played big-time college football, raced sports cars, became a fighter pilot like our father and then was killed at age 25 on a bombing mission in Vietnam.

Much as I adored his adventurous spirit, the horror of his death and the grief that rippled out from it made me a guy who always buckles his seat belt and stands well back from any ledge.

Jon's path was also set early. He lost his mother very young and his father not long afterward. His life was "defined by a sense of urgency," he says. He did not want to put things off.

Both of our lives remain full. I am at my desk, novelizing; Jon is hiking, biking, gardening, doing charitable work in Guatemala and the Philippines.

And he has embarked on something new: songwriting. He performed one of his fine songs to acclaim at the 50th-wedding-anniversary party for my wife, Martha, and me.

It wouldn't surprise me if, before too long, one of his songs got picked up and recorded. My next novel, on the other hand, will take months, if ever, to finish and get published. But I can wait.

*Robert Wilson is the author of The Love You Take: A Novel and of biographies of P.T. Barnum, Mathew Brady and Clarence King. He was the editor of The American Scholar for nearly two decades.*

### FIT FOR LIFE

## ONE MOVE CAN HELP ADULTS 70-PLUS AVOID FALLS

AS WE GET OLDER, muscle strength and balance naturally diminish, and one fall can change your entire life. But there's a simple, powerful fix that can put you back on solid ground.

It's an exercise that checks a lot of boxes and is something you can do anywhere, anytime: the farmer's carry, where you pick up a weight in each hand, adjust your posture and walk.

"It strengthens your grip, improves core stability, challenges your balance, builds bone density and will elevate your heart rate," says Jocelyn Wittstein, an orthopedic surgeon at Duke University and coauthor of *The Complete Bone and Joint Health Plan*. "All the things we need to maintain independence as we age." Here is her plan:

- 1. Start with a light weight in each hand (5 to 10 pounds).**
- 2. Stand tall, shoulders back, core engaged.**
- 3. Walk for 15 to 20 seconds at a normal pace, focusing on keeping your back straight.** Do not let the weight pull your shoulders forward and do not let the dumbbells rest on your thighs as you walk.



- 4. Do three sets, three times a week.**

Focusing on posture is more important than how heavy your weights are. As your endurance improves, gradually increase the weight you carry with each hand. Try to work your way up to carrying the loads for 45 to 60 seconds, but remember to always focus on your posture as you walk. It's easy to incorporate the farmer's carry into your life. And it's a small step toward being independent and mobile for years to come. —Barbara Hannah Grufferman, host of the *Age Better* podcast and author of *Love Your Age: The Small-Step Solution to a Better, Longer, Happier Life*



## Caregiving in My 70s

Looking after my centenarian mother and disabled husband taught me these five lessons By JANIE EMAUS

**REACHING 70** can come with unexpected challenges. For me, that meant spending a significant chunk of my early 70s as the caregiver for my mother, who was fit but often confused from the effects of dementia until she passed away in January. And until recently, I was also caring for my disabled husband, who was mentally aware but unable to walk by my side. Sadly, he passed away late last year.

I never imagined that in my eighth decade I would be an expert on hospital beds or the durability of pill crushers. But I learned a lot about coping mechanisms. I hope these tips can help others who are caregivers later in life.

**1. ASK FOR HELP.** I realized I needed more help. What I didn't realize was that family and friends were waiting for me to reach out to them. Once I did, they showed up, easing my burden. And believe me, no one can do this alone.

**2. KEEP FRIENDS CLOSE.** Once a month, I try to spend an entire day or at least a night out with my friends. I can count on my girlfriends to bring laughter and comfort into my life.

**3. SNEAK IN ME TIME.** Stress wreaks havoc. On days when folding another pajama top is too complicated, I shake up a cold martini and sit under the Chinese elm in my backyard. Whatever it takes to bring you back to that happy place.

**4. GET DAILY EXERCISE.** If I don't take care of myself, I can't take care of anyone else. My favorite form of exercise is swimming. I return home feeling refreshed and ready to face my loved ones with a smile.

**5. BINGE-WATCHING.** There is nothing like a good story to take me away from reality. When all is calm, I'll binge a streaming series. I'm in a world far from my own.

Until she passed away, my mother enjoyed spending hours reading the paper. And until the end of his life, my husband and I could still hold hands and share laughter or tears each evening. I'm glad for the time I had with both.

*Janie Emaus, 77, is an author and a novelist. This essay is from AARP's The Ethel e-newsletter. Visit [aarpethel.com](http://aarpethel.com) to subscribe for free. And you can visit [aarp.org/caregiving](http://aarp.org/caregiving) for more caregiving tips and information.*

Illustration by Ellen Weinstein

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# MONEY STRESS AND HOW TO TAME IT

Inflation, the cost of health care, taxes, tariffs 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 faced by people in their 70s and beyond—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 allow doomsaying to mislead you into thinking that the challenges facing Social Security are worse than they truly are—or that you have no say in its future. “Social Security isn't disappearing,” says Jenn Jones, AARP vice president of financial security and livable communities. But recipients do face a 19 percent reduction in benefits if Congress doesn't shore up the Social Security trust fund by 2034. Visit [aarp.org/WeEarnedIt](http://aarp.org/WeEarnedIt), if you haven't already, to join AARP in its fight to have Congress protect Social Security.

**WHAT COMES NEXT:** Start thinking about what it means to you to live comfortably in retirement. Review your savings and get a clearer picture of your expected costs in the coming years—both regularly recurring expenses and those that might pop up only occasionally.

Congress will need to take action on Social Security. In the meantime, you can control your finances, says Sana Haque, senior financial adviser at Gianola Financial Planning in Worthington, Ohio. Focus on spending less. Consider talking to a financial planner to learn what other options you might have to soften potential blows from a smaller Social Security safety net. “It's not going to be zero dollars in 2035,” Haque says.

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

**START HERE:** File your tax return with the IRS 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](http://irs.gov/paymentplan) to set up a payment plan for your unpaid taxes—either a short-term plan to pay in 180 days or less or a long-term plan that can last up to 10 years. If you can't pay what you owe over a 10-year span, 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 with 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](http://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](http://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.

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

**START HERE:** If you’re worried about out-of-pocket costs because your Medicare plan denied coverage for part or all of your needed medical service, file an appeal. Eight in 10 appeals of prior authorization denials made to Medicare Advantage insurers in 2023 resulted in partial or full overturns, according to KFF, a nonprofit health policy research organization. People on traditional Medicare were successful at reversing prior authorization denials 29 percent of the time in 2022. Review your plan materials for appeal instructions and ask your medical provider for any information that could help you challenge the reason the insurer gave for your denial.

The government also provides several financial assistance programs for Medicare enrollees that are underutilized, says Juliette Cubanski, deputy director of KFF’s Program on Medicare Policy. Medicare Savings Programs, operated by the states, help pay for Medicare Part A and B premiums and may also cover deductibles, coinsurance and copayments, while the “Extra Help” program assists with Medicare drug coverage (Part D) costs. If you’re on Medicare and eligible for Medicaid, you could receive help with your Medicare-related expenses.

Through nonprofits like the Medicare Rights Center and the federally funded State Health Insurance Assistance Program ([shiphelp.org](http://shiphelp.org)), you can get help with the appeal process and signing up for assistance programs.

**WHAT COMES NEXT:** Ask your provider for help. The Affordable Care Act requires nonprofit hospitals to offer free or discounted health care, also known as charity care, to patients who need it. Some states also mandate when free or reduced services must be given. Visit [dollarfor.org/state-charity-care-laws](http://dollarfor.org/state-charity-care-laws) to learn about your state’s policy.

Some providers might reduce your costs in exchange for an upfront lump sum payment or accept an interest-free repayment plan. “Health care organizations would rather get a little less over a longer period or less still with an upfront

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*.

**“MY ROOF HAS TO BE REPLACED, 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. You can find licensing requirements and rules for contractors in your state at the construction trade website Procore ([procore.com/library/contractors-license-guide-all-states](http://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 detailed breakdowns 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 WORRY THAT MY MONEY WON’T LAST AS LONG AS I WILL.”**

**START HERE:** Estimate your life expectancy. “A big reason retirees worry is they don’t know how long they have to make their money last. None of us have expiration dates,” says Eric Ludwig,

director of the Center for Retirement Income at the American College of Financial Services. (For an estimate of your chances of living to different ages, he recommends the American Academy of Actuaries’ free calculator at [longevityillustrator.org](http://longevityillustrator.org).) If your parents and grandparents lived long lives and you are in good health, chances are you could live until age 90 or 95.

Next, add up your essential monthly expenses such as housing, utilities, groceries, insurance premiums and any debt payments. Include irregular and less-essential expenses like replacing a vehicle. Then add up your reliable income, such as Social Security and any pension or annuity income. “To the extent you can match regular and variable expenses spending with guaranteed income, that is great,” Ludwig says.

**WHAT COMES NEXT:** If expenses exceed guaranteed income, consider how much money you can sustainably pull from retirement savings. One rule of thumb: If you have a well-diversified portfolio



**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

split between stocks and bonds, you can safely withdraw 4 percent of it in one year, then increase that amount in subsequent years to keep up with inflation. But that number is only a starting point; factors such as your age and your tolerance for risk might change it.

“Very few people actually run out of money in retirement,” Ludwig says. “What’s more common is needing to adjust your spending along the way. The question isn’t just ‘Will I run out?’ but ‘How flexible can my spending be, and when might I need to make changes?’ ”

### **“I’M SUPPORTING MY ADULT CHILD, BUT I CAN’T AFFORD TO.”**

**START HERE:** Explain that you need your money for your own retirement, and work with your child to develop a plan to pull back on your financial help over time, says Deana Healy, vice president of financial planning and advice at Ameriprise Financial. You might set a schedule for gradually shifting expenses from you to them—maybe their phone bill first and their health insurance later.

**WHAT COMES NEXT:** After some months have passed, revisit the goals you’ve set for the transition. If your child hasn’t made any progress, consider how that will affect your financial situation, says Healy. You may have to trim your financial support before your adult child feels ready. “This may also be a good time to involve a trusted resource, like a financial adviser, who can help facilitate potentially difficult and emotionally charged conversations,” says Healy. An adviser can talk to adult children about what’s holding them back, she says, while separately talking with parents about whether they should adjust their approach.



### **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



### **“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.” Limiting yourself to items you’ve already selected can help you stay on budget, she says, though she adds that it’s OK to add items on sale that you

know you’ll use 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 [aarp.org/snapbenefits](http://aarp.org/snapbenefits) for more information. If you qualify, you will receive an EBT card that is loaded monthly and accepted at most grocery stores. To learn more about resources at your local food bank, call 211 or visit [feedingamerica.org](http://feedingamerica.org) to find the one closest to you.

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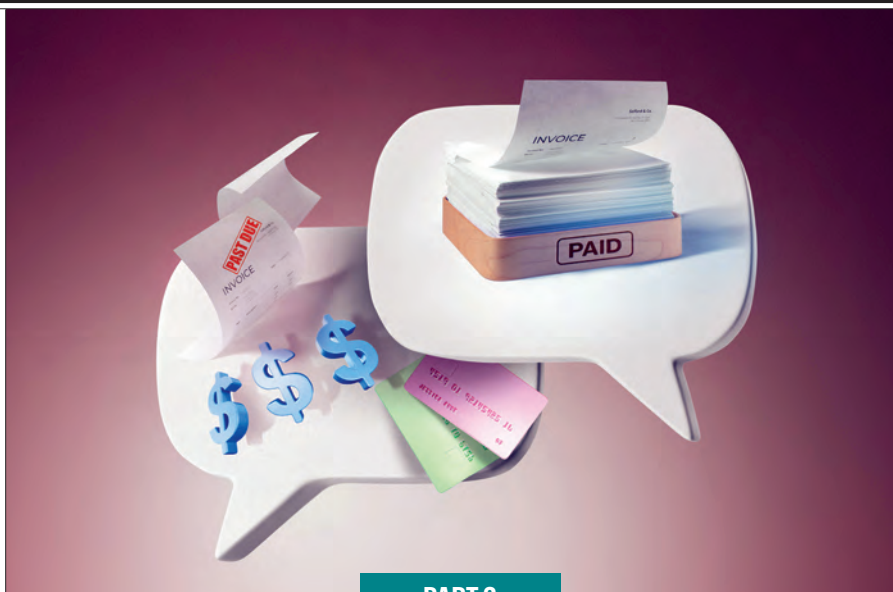
**“MY SPOUSE, WHO HANDLED OUR FINANCES, HAS DIED, AND I DON’T KNOW WHERE OUR MONEY IS OR WHAT BILLS I NEED TO PAY.”**

**START HERE:** Ask your funeral home for at least 10 certified copies of your spouse’s death certificate, which you’ll need to handle the estate. “You’ll want enough so you don’t have to keep ordering new copies,” says Alvina Lo, head of advice, planning and fiduciary services at BNY Wealth. Tell Social Security your spouse has died, if the funeral home hasn’t already. This will stop payments to your spouse that you’d have to return, starting with the one for the month of your spouse’s death, which might otherwise arrive the next month. You can also apply for a onetime death benefit of \$255.

**WHAT COMES NEXT:** Compile two lists: one of utilities and debts that require a monthly payment, the second of bank and investment accounts. “Finding all this can be like a scavenger hunt,” Lo says. Look through paper and emailed statements, past tax returns and your spouse’s credit report. Call your spouse’s current or former employers to ask if there are any life insurance benefits, pensions or old retirement accounts.

With this information, you are in a good position to stay current on bills and, when you’re ready, deal with financial account paperwork: collecting any life insurance, asking employers to transfer retirement benefits, and having financial institutions retitle and transfer accounts to you. As you go through this process, you may have ideas for changes such as downsizing or taking a lump sum from an inherited retirement account. “But just focus on front-burner things,” says Andrew Connors, chief growth officer at Fairport Wealth in Cleveland; he advises waiting six to 12 months before taking irreversible actions like buying or selling real estate or making large gifts or investments. “Don’t make any big decisions until you’re in a less emotionally fraught stage,” he says.

*Tamara E. Holmes has written about money and careers for publications such as USA Today, Working Mother and Essence. Karen Hube is a veteran financial writer and a contributing editor for Barron’s. Claire Leibowitz is an associate editor of AARP THE MAGAZINE. Kerri Anne Renzulli has worked at Newsweek, Money and CNBC.*



**PART 2**

# The Power of Talk

The right conversations with the right people can calm your money worries **BY LAURA PETRECCA**

**W**HEN IT COMES to money stress, talk isn’t cheap. It has real value.

New research indicates that opening up about your money worries can help reduce anxiety—even if your audience comprises strangers on the internet, and even if you get no advice in response.

Communicating about money requires organizing your thoughts, explains Matt Meister, an assistant professor at the University of San Francisco and coauthor of a recent paper on money stress. And that process, he says, can lead to a greater sense of calm.

“It’s not that you have to share a spreadsheet or your bank information with somebody,” Meister says. “Just generally talking through this type of thing can have real and pretty quick benefits.”

But whom should you talk to about your money problems, and how can they help you? Follow these guidelines for more productive conversations.

 **FRIENDS AND RELATIVES**

If someone in your life might be of help, the first step is to let go of any shame or taboo you feel about discussing money

problems. “Silence only increases financial stress,” says Ramiro Marmolejo, a financial planner and founder of Financial Rubrics in San Antonio. “When people finally talk through their finances, it’s remarkable how much anxiety disappears.”

**Do this:**

► **BE SELECTIVE.** Decide if you want support or advice, then explain your needs. Also, pick the right confidant. If you want solutions, “don’t go to your big feelings person,” says Jonathan Kolmetz, a financial planner and licensed mental health therapist in Houston. Simply need someone to listen? “Don’t go to your problem solver,” he says.

► **SET EXPECTATIONS.** Give a preview of the topic and how long you think it will take to discuss. For instance, you could say to a spouse: “I’m feeling anxious about our investments. Do you have 30 minutes after dinner to talk about this?”

► **MAINTAIN PERSPECTIVE.** “Good advice is rooted in your goals and circumstances,” says Jordan Gilberti, founder of Sage Wealth Group in Tampa, Florida. “If it sounds too easy, too extreme or doesn’t consider your full picture, that’s a red flag.”

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64	\$33.50	\$24.55	\$66.00	\$48.10	\$98.50	\$71.65	\$163.50	\$118.75
65	\$34.75	\$25.50	\$68.50	\$50.00	\$102.25	\$74.50	\$169.75	\$123.50
66	\$35.90	\$26.35	\$70.80	\$51.70	\$105.70	\$77.05	\$175.50	\$127.75
67	\$37.05	\$27.25	\$73.10	\$53.50	\$109.15	\$79.75	\$181.25	\$132.25
68	\$38.70	\$28.95	\$76.40	\$56.90	\$114.10	\$84.85	\$189.50	\$140.75
69	\$39.75	\$30.60	\$78.50	\$60.20	\$117.25	\$89.80	\$194.75	\$149.00
70	\$43.85	\$32.45	\$86.70	\$63.90	\$129.55	\$95.35	\$215.25	\$158.25
71	\$45.60	\$34.25	\$90.20	\$67.50	\$134.80	\$100.75	\$224.00	\$167.25
72	\$47.70	\$36.00	\$94.40	\$71.00	\$141.10	\$106.00	\$234.50	\$176.00
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## 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 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](http://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

**I**F 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](http://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.

If you're retired, a prolonged downturn could reduce your retirement income. So, if at all possible, try to have several years' worth of cash and high-quality fixed-income assets to meet your essential spending needs. And if you have built enough savings to see you through retirement, there's less need to take additional risk in stocks. You've won the game, so stop playing. ■

*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**



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# 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

**O**N 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**

**G**ROWING 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 918

**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](http://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; left Krautz/FilmMagic; James Lisle/Searchlight Pictures; Brendan Fraser's 10 Best Films, page 82.



**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.”

**K**NOWING 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.

**W**HEN 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.*



# 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](https://aarp.org/fightforyou)



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

[aarp.org/benefitsme](https://aarp.org/benefitsme)

# 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 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 Karst, 59.

**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.



# 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."**



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

## 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 ...”

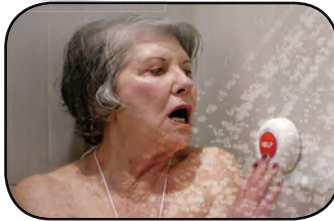
>Get the vibe before you book. We were on a wonderful cruise, but the guests—you would go down the hall and say good morning and get no response. So ask people who’ve been on the line, not just “How was the service? How was the food?” but also “What are the other passengers like?”

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# 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.

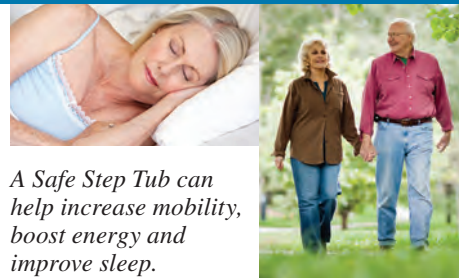


**“From day-to-day checkups to middle-of-the-ocean evacuations, I’ve seen it all.”**



**More Cruise Wisdom**  
Get tips from Chris Gray Faust, executive editor of Cruise Critic, at [aarp.org/cruisevideo](http://aarp.org/cruisevideo) or scan this code.

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



*A Safe Step Tub can help increase mobility, boost energy and improve sleep.*

## Remember when...

Think about the things you loved to do that are difficult today — going for a walk or just sitting comfortably while reading a book. And remember the last time you got a great night's sleep?

As we get older, health issues or even everyday aches, pains and stress can prevent us from enjoying life.

So what's keeping you from having a better quality of life?

Check all the conditions that apply to you.

### Personal Checklist:

- |  |   |
|--|---|
| <input type="checkbox"/> Arthritis       | <input type="checkbox"/> Dry Skin         |
| <input type="checkbox"/> Insomnia        | <input type="checkbox"/> Anxiety          |
| <input type="checkbox"/> Diabetes        | <input type="checkbox"/> Mobility Issues  |
| <input type="checkbox"/> Lower Back Pain | <input type="checkbox"/> Poor Circulation |

Then read on to learn how a Safe Step Walk-In Tub can help.

### Feel better, sleep better, live better

A Safe Step Walk-In Tub lets you indulge in a warm, relaxing bath that can help relieve life's aches, pains and worries.

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- Pain-relieving therapy – Hydro massage jets target sore muscles and joints.
- Safety features – Low step-in, grab bars and more can help you bathe safely and maintain your independence.
- Free Toilet

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# FRAUD TALES FRO

Outrageous stories of criminal schemes targeting older Americans,



## TALE NO. 1

THE CRIME: VIN CLONING

### HE 'STOLE' HIS OWN TRUCK

**J**OHN 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

**R**AY 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

**C**HLOE 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](http://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

**R**OUGHLY 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

**S**EARCHING 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.

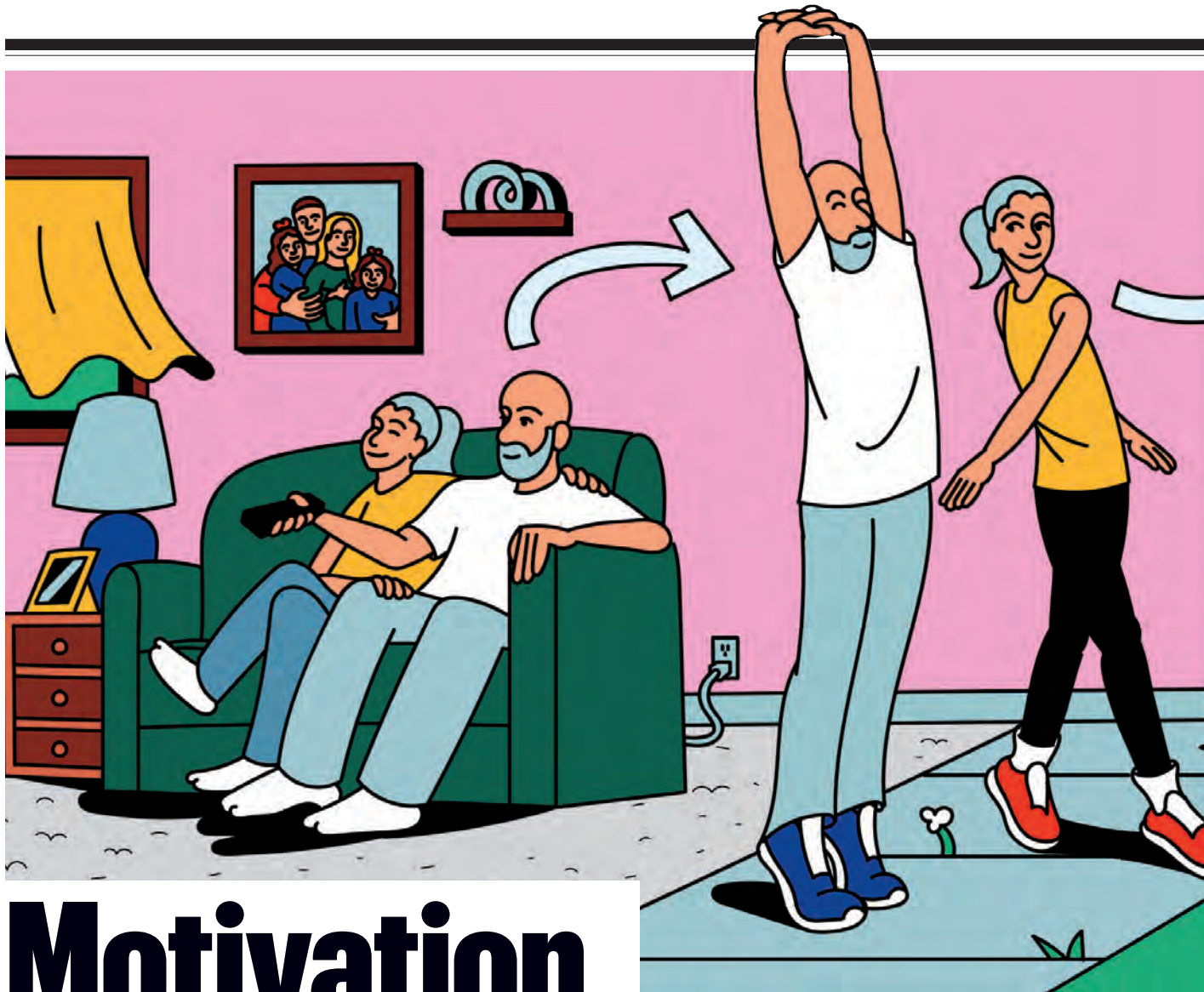
Brant Holloway rents Miller's room, and the two become fast friends. When they talk about starting a business, Holloway has a proposition: They can open a used-car dealership together.

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 81)





# 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?

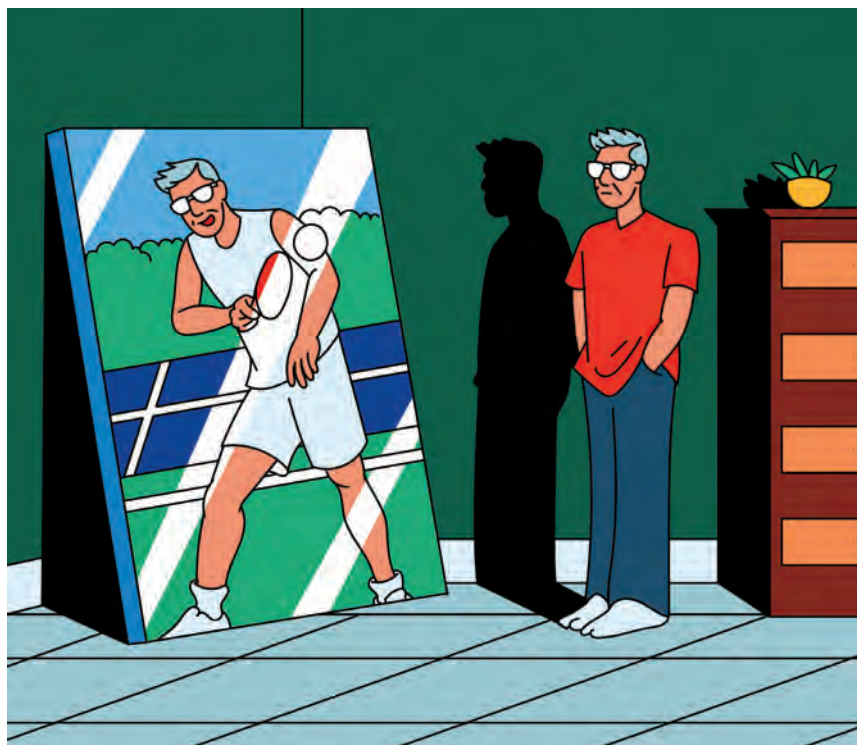
Why would anyone do something that makes them feel incompetent, dis-

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.

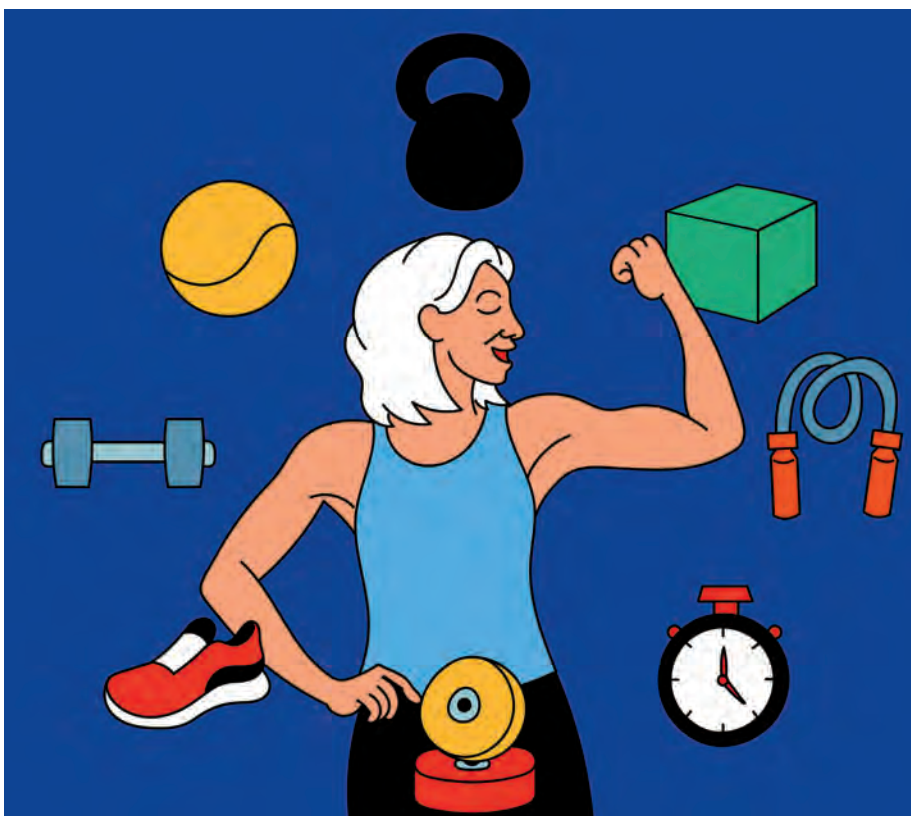
Randi had hit an emotional raw point: anger and sadness at her state of health. And she decided: I'm doing this, this isn't a quick fix, this is the new me.

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

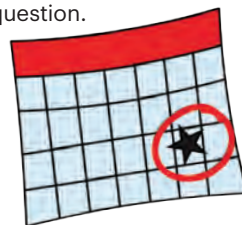
#### MAKE IT (A LITTLE) SCARY.

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*

**I**N 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—I was 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.

**I**T 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 simultaneous-

ly: 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 commonplace as writers tapping out screenplays



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

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 lockdown, and I wasn't doing much (CONTINUED ON PAGE 81)

# REAL/PEOPLE



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

**INSIDE** Monkey business **P.70**

Witty banter transformed these five  
pals into TikTok stars **P.74**

A sensible woman's wild night out **P.75**

*He Goes With the Flow*

## Rolling Down the River

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

**M**Y 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

# Monkey Therapy

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

**W**HEN 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 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 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.



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

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.*

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Join us: [aarpfoundation.org/trust](https://aarpfoundation.org/trust)

## 'We Get Lots of Hugs'

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

**R**OBERT 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 get 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

**M**Y 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](https://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/Meagan Shuptr



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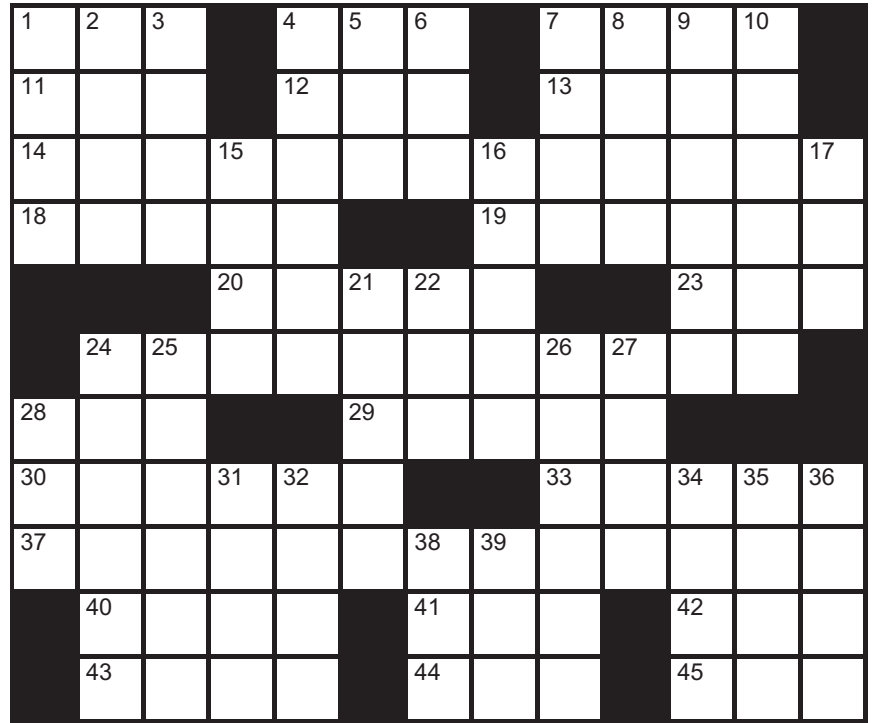
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# BrainGames

PUZZLES BY STANLEY NEWMAN



**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**

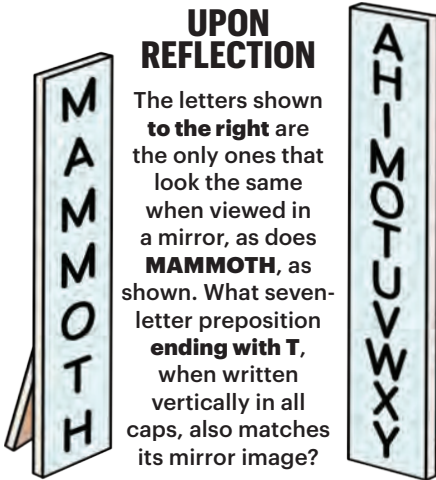
What three-letter verb for something many farmers do is also, when pronounced differently, a noun for an animal found on many farms?



**WORDPLAY**

**UPON REFLECTION**

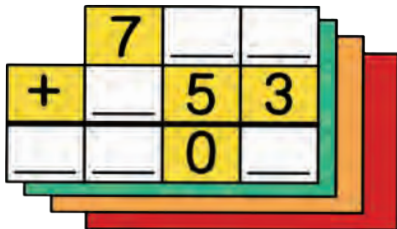
The letters shown **to the right** are the only ones that look the same when viewed in a mirror, as does **MAMMOTH**, as shown. What seven-letter preposition ending with **T**, when written vertically in all caps, also matches its mirror image?



**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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## Tax Time Blues? AARP Foundation Can Help

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

**D**EBRA 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](http://aarpfoundation.org/taxprep) for more information on Tax-Aide or scan this code.



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

<sup>2</sup>Average 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. Rate differences for AARP members and non-members vary by state and AARP membership tenure. <sup>3</sup>Terms and conditions may apply.

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\*Based on customer experience reviews shared online at [www.thehartford.com/aarp/car-insurance/reviews](http://www.thehartford.com/aarp/car-insurance/reviews) as of January 2024.

## 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](http://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](http://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](http://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](http://aarp.org/confidentjobsearch) to try it.

► Download the Job Search Toolkit at [aarp.org/jobsearchtoolkit](http://aarp.org/jobsearchtoolkit)—a free guide with strategies for your job hunt.

► Check out the AARP Skills Builder for Work at [aarp.org/workskills](http://aarp.org/workskills) for courses that teach the skills employers are looking for today.

► AARP's webinars at [virtualevents.aarp.org/workjobs-hub](http://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](http://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](http://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](http://aarp.org/menopauseimpact) to learn more.

**7. Helping veterans.** A free platform at [aarp.org/vetsjobcenter](http://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

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To see all your member benefits, go to [aarp.org/ourbenefits](http://aarp.org/ourbenefits) or scan this code.

# RUSSIAN MOBSTER

CONTINUED FROM PAGE 59

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 guardsman? 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.

# 'I WANT TO BELIEVE!'

CONTINUED FROM PAGE 67

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.*

## CREDITS: The Cherry Blossoms Are Out

**Page 13:** From top: Leslie Ostronic; Steven Pisenbarger; Courtesy Nashville Public Square Park; Jon Kraft. **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-On Page 84:** 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; Lane: Dia Dipasupil/Getty Images; Cranston: Gilbert Flores/Variety/Getty Images; Minnelli: Erik Carter/The New York Times/Redux Pictures.

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We greatly value your feedback about AARP THE MAGAZINE—including what you'd like us to cover next. Here are several ways to send us your comments on stories, and to offer your suggestions for topics, people, trends and issues to report on in future issues of the magazine. While we read (and listen) carefully to all submissions, due to the high volume we cannot respond to every question or return submitted materials.

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## SOLUTIONS TO PUZZLES ON PAGES 76-77

B	O	W		T	P	K		B	R	O	W		
A	V	E		A	T	E		R	A	F	A		
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	F	R	E	N	C	H	T	O	A	S	T		
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	Y	E	W	S		T	E	N		A	T	M	

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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.

50



#### Freddie Prinze Jr.

MARCH 8

Actor cohosts horror-film podcast *That Was Pretty Scary*, launched in 2023.

50



#### Peyton Manning

MARCH 24

Retired quarterback is part owner of women's soccer team Denver Summit FC.

50



#### Nathan Lane

FEBRUARY 3

Actor won an Emmy for his recurring role on Hulu series *Only Murders in the Building*.

70



#### Bryan Cranston

MARCH 7

*Breaking Bad* star recently appeared in a London theatrical production of *All My Sons*.

70



#### Liza Minnelli

MARCH 12

Acting and singing legend is set to release her memoir, *Kids, Wait Till You Hear This!*, in March.

80



Photo credits and information on page 82

BUY ONE, GET ONE

AARP  
Special  
Member Offer

TAKE AN  
ADDITIONAL

**40% OFF**  
WINDOWS AND DOORS!

AND

**\$55**  
OFF EACH  
window and door\*

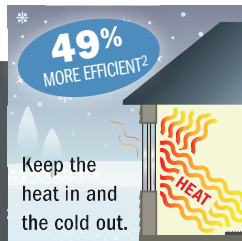
**AND NO Money Down | NO Monthly Payments | NO Interest for 12 months<sup>1</sup>**

MINIMUM PURCHASE OF 4 - INTEREST ACCRUES DURING PROMOTIONAL PERIOD BUT IS WAIVED IF PAID IN FULL WITHIN 12 MONTHS

**TESTED, TRUSTED, AND TOTALLY PROVEN.<sup>3</sup>**

**KEEP THE HEAT IN AND THE COLD AIR OUT!**

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



Nation's Best  
Warranty<sup>†</sup>



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



**Offer Ends April 30**

Call for your **FREE** consultation.



**877-351-3552**

[MYWINDOWDEAL.COM](http://MYWINDOWDEAL.COM)

<sup>1</sup>DETAILS OF OFFER: Offer expires 4/30/2026. Not valid with other offers or prior purchases. Buy one (1) window or entry/patio door, get one (1) window or entry/patio door 40% off, and 12 months no money down, no monthly payments, no interest when you purchase four (4) or more windows or entry/patio doors between 2/1/2026 and 4/30/2026. 40% off windows and entry/patio doors are less than or equal to lowest cost window or entry/patio door in the order. Additional \$55 off each window or entry/patio door, minimum purchase of 4 required, taken after initial discount(s), when you purchase by 4/30/2026. Subject to credit approval. 12-month Promotional Period: when no payments are due, interest accrues but is waived if the loan is paid in full before the Promo Period expires. Any unpaid balance owed after the Promo Period, plus accrued interest, will be paid in installments based on the terms disclosed in the customer's loan agreement. Financing is provided by various financial institutions without regard to age, race, color, religion, national origin, gender, or familial status. Savings comparison based on purchase of a single unit at list price. Available at participating locations and offer applies throughout the service area. See your local Renewal by Andersen location for details. License numbers available at [renewalbyandersen.com/license](http://renewalbyandersen.com/license). Some Renewal by Andersen locations are independently owned and operated. <sup>2</sup>Values are based on comparison of Renewal by Andersen® double-hung window U-Factor to the U-Factor for clear dual-pane glass non-metal frame default values from the 2006, 2009, 2012, 2015, and 2018 International Energy Conservation Code "Glazed Fenestration" Default Tables. <sup>3</sup>Based on testing of 10 double-hung units per ASTM E2068 20 years after installation. <sup>†</sup>It is the only warranty among top selling window companies that meets all of the following requirements: easy to understand terms, unrestricted transferability, installation coverage, labor coverage, geographically unrestricted, coverage for exterior color, insect screens and hardware, and no maintenance requirement. Visit [renewalbyandersen.com/nationsbest](http://renewalbyandersen.com/nationsbest) for details. Military discount applies to all active duty, reserves, national guard, veterans, and retired military personnel. Eligibility will be verified through SheerID. Military discount equals \$300 off your entire purchase, only valid on initial visit, no minimum purchase required. "Renewal by Andersen" and all other marks where denoted are trademarks of Andersen Corporation. © 2026 Andersen Corporation. All rights reserved. RBA14191

# A Help Button As Low As

# \$1 Per Day



## To be truly independent, your personal emergency device needs to work on the go.

MobileHelp® allows you to summon emergency help 24 hours a day, 7 days a week by simply pressing your personal help button. Unlike traditional systems that only work inside your home, a MobileHelp medical alert system extends help beyond the home. Now you can participate in all your favorite activities such as gardening, taking walks, shopping and traveling all with the peace of mind of having a personal medical alert system with you. MobileHelp, the “on-the-go” help button, is powered by one of the nation’s largest cellular networks, so there’s virtually no limit to your help button’s range.



### MobileHelp Features:

- Simple one-button operation
- Affordable service
- Amplified 2-way voice communication
- 24/7/365 access to U.S. based emergency operators
- GPS location detection
- Available Nationwide



**No landline? No problem!** While traditional medical alert systems require a landline, the MobileHelp system does not. Whether you are home or away, a simple press of your help button activates your system, providing the central station with your information and location. Our trained emergency operators will know who you are and where you are, ensuring you get the help you need quickly.

If you’re one of the millions of people that have waited for an alert service because it didn’t fit your lifestyle, or settled for a traditional system even though it only worked in the home, then we welcome you to try MobileHelp. Enjoy peace of mind at home or on the go.

Unlike “stay-at-home” emergency systems MobileHelp protects you:

Places where your Help Button will work	MobileHelp	Traditional Help Buttons
Home	✓	✓
On a Walk	✓	✗
On Vacation	✓	✗
At the Park	✓	✗
Shopping	✓	✗

### Optional Fall Button™



The automatic fall detect pendant that works **WHERE YOU GO!**

## MobileHelp

# 1-800-765-0154

<https://offers.mobilehelp.com/save-February/>

Scan code with your phone's camera to view online



## GET OUR SPECIAL OFFER\* NOW



**FREE SHIPPING**  
**FREE MONTH OF SERVICE**  
*plus* **FREE EQUIPMENT TO USE**

\*For a limited time - promotions available for select systems and subscription plans, please call for specific details. Offers are valid for new customers and for the first year of service and cannot be combined with any other offers. \$29.95 is the promotional monthly subscription price for a MobileHelp Micro On-The-Go system. Equipment shown is the MobileHelp DUO (at home and on the go) system available at higher monthly cost. Most equipment is included at no cost while actively subscribing and must be returned upon cancellation. Free one month of service offer valid with purchase of Annual plan and includes month 12 at no additional charge. Refer to terms and conditions for specific details. Fall Detection does not detect 100% of falls. If able, users should push their help button when they need assistance. Fall Detection is not intended to replace a caregiver. MobileHelp is a registered trademark, patented technology. Current GPS location may not always be available in every situation on the cellular network at all times. Free shipping offer is valid for Annual plans only.