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SPEED IT UP!
HOW TO KICK-START
A SLOW COMPUTER

AARP Bulletin

AARP.ORG/BULLETIN | APRIL 2023 | VOL. 64 | NO. 3

SPECIAL REPORT

YOUR 2023 FRAUD SURVIVAL GUIDE

IN YOUR HOME,
ON YOUR PHONE,
IN THE STORE,
ON YOUR COMPUTER

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- > 2023'S TOP SCAMS
- > YOUR SCAM-STOPPING ARSENAL
- > THEY GOT CAUGHT
- > WHAT REGULATORS ARE DOING
- > HOW AARP IS INVOLVED

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HOW OUR DIGITAL
NEWSROOM FILLS OLDER
AMERICANS' EVERYDAY
INFO NEEDS
YOUR AARP / PAGE 39

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Flights before 8 a.m. are half as likely to be delayed as those after 9 a.m.

IN THE NEWS

4 Social Security Administration struggles to improve services.

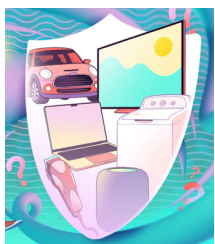
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WHAT YOU'LL LEARN IN THIS ISSUE

50%-70%

That's how much stores profit off extended warranties.

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WANT TO WATCH YOUR GRANDKID'S GAME ONLINE?

Be careful; that sports streaming site might be a scam.

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“Every single person should be asking their doctor about cancer screenings.”

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GOING DEEP

Installing a geothermal heat pump at your home could require drilling down as much as 400 feet.

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DID YOU KNOW?

About 1 in 7 Americans on Social Security have little or no other income.

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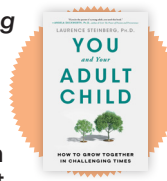
MORE FROM AARP

Win a trip: CMA Fest Sweepstakes

Prize includes airfare for two, hotel and tickets to the event, June 8–11 in Nashville. Enter for a chance to win, through May 3, at aarp.org/musicfest.



Challenging Times will be released on April 18. You can purchase it at aarp.org/youandyouradultchild or wherever books are sold.



Travel tips

Get recommendations on unique destinations and tips for saving money on *Rural America Live* with AARP at 10 p.m. ET April 20. Or watch on demand at aarp.org/aarplive.

New book

AARP's *You and Your Adult Child: How to Grow Together in*

New podcast

Learn about life hacks to help improve your health, finances and other matters—all in under five minutes. AARP's *Today's Tips* series launches April 25. Subscribe where you get your podcasts, or visit aarp.org/todaystips.



COVER: ROBI DOBI; THIS PAGE: CLOCKWISE FROM TOP LEFT: TOMMY PEREZ; VECTOR STOCK; ELIAS STEIN; NOUN PROJECT; SIMON AND SCHUSTER/AARP; THOMAS FUCHS; AARP; ARTURO OLMO; REMIE GEOFFROY; MATT CHASE; BEN MOUNSEY-WOOD



► **BACON, EGGS, COFFEE.** Eating an extra 25 grams of protein a day was linked to a 14 percent reduction in the risk of hip fracture in women, according to research from the University of Leeds cited by Science Daily. An extra cup of coffee reduced the risk an additional 4 percent.

SOCIAL SECURITY ADMITS SERVICE MIGHT GET WORSE

Despite a robust budget increase for 2023, the Social Security Administration says service to beneficiaries seeking help will not improve for most of this year—and in some areas, it will deteriorate.

That was the sobering message of the agency's operating plan submitted to Congress in February, which concedes there will be a "temporary degradation" of services such as help at the national 800 number or getting a decision on disability benefits.

The SSA got a 6 percent boost to its fiscal year 2023 operating budget to \$14.1 billion. But the agency says most of that money is already spent and it doesn't see any improvement in what critics consider a terrible customer service record until fiscal year 2024 begins in October.

"Approximately 75 percent of the budget increase will be required to cover fixed cost increases," SSA spokesperson

Nicole Tiggemann says. These include rent for office space and automatic cost-of-living adjustments to federal workers' pay.

That was frustrating news for advocates who have pushed hard for better SSA service.

"Our first reaction was, this can't be right," says Chad Mullen, an AARP Social Security analyst. "Last year, SSA stated that this funding would be used to improve customer service. We expected to see SSA talking more about how things would be getting better, not worse."

Mullen says AARP is "especially disappointed" in projected longer waits for callers to Social Security's national number. The SSA estimates hold times will increase to 35 minutes amid "unanticipated delays" in overhauling its phone system.

And "wait times for a disability decision ... will continue to grow while we hire and train new staff," the agency says.

35 minutes estimated hold time for callers to SSA's national number

TROUBLE SLEEPING? JOIN THE CLUB

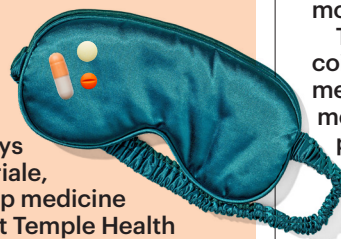
More older adults than ever use medication to help them sleep, and some specialists warn that could come with worrisome consequences.

A new report from the Centers for Disease Control and Prevention (CDC) found that in 2020, 12 percent of people 65 and older regularly took medicine to help them nod off. That's higher than the total for all adults (8.4 percent), the CDC says.

Earlier studies by the CDC show about a third of adults don't get enough sleep, and up to 70 million Americans have chronic sleep disorders.

"These patients are often in the older age groups," says Robert Satriale, M.D., a sleep medicine specialist at Temple Health in Philadelphia.

For those using medications to aid with shut-eye, specialists urge caution. Newer sleep medications such as zolpidem (Ambien) and eszopiclone (Lunesta) have a "somewhat safer" profile than older drugs, says K. Ashley Garling-Nafez, clinical assistant professor at the University of Texas at Austin College of Pharmacy. Still, "anything that's going to be sedating or make you sleepy is going to put you at risk for dizziness, falls, that sort of thing."



Pharma Firms To Lower Insulin Costs

Drugmakers Eli Lilly and Novo Nordisk say they will cut prices on some insulin products, an essential medicine for millions of people with diabetes, to bring costs for those with private insurance plans more in line with a \$35 monthly cost cap on insulin that took effect for people with Medicare drug coverage this year as part of the Inflation Reduction Act (IRA). The fall of insulin prices was good news for those who had seen costs soar to \$100 a month or more in recent years.

Those announcements coincided with a government report predicting more good news on drug prices.

The prescription drug aspects of the IRA will save Medicare beneficiaries \$25 billion and cut the federal deficit, says an analysis by the nonpartisan Congressional Budget Office. The CBO report says savings will come from allowing Medicare to negotiate some drug prices; drugmaker rebates to Medicare for price increases; and changes to the Part D prescription drug plan including a cap on out-of-pocket costs.

► **For more news about pharmacy costs, visit aarp.org/drugprices.**

EEOC Targets Online Age Bias

The federal agency in charge of enforcing laws against age discrimination in the workplace promised to take aim at digital programs that sift through job applications and all too often discard the résumés of older workers.

The U.S. Equal Employment Opportunity Commission says that for the next five fiscal years, it will focus on automation used to "recruit applicants, or make or assist hiring decisions," and its potential to discriminate.

"We will continue to educate employers ... on the potential for unlawful bias so that these systems do not become high-tech

pathways to discrimination," EEOC Chair Charlotte A. Burrows said.

The potential for automated hiring processes to weed out older Americans has been a concern for AARP and other advocacy groups since that technology became widespread. The digital programs can easily find clues in an application that indicate a worker's age, and eliminate older job seekers.



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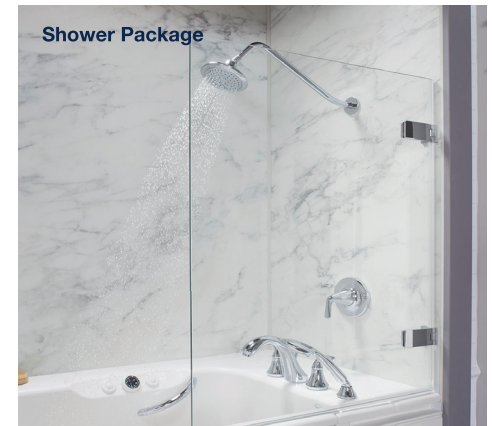


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YOUR 2023

FRAUD SURVIVAL GUIDE

PROTECT YOURSELF AND YOUR MONEY
FROM SCAM CALLS, TEXTS AND EMAILS
(AND LEARN HOW THE PROS ARE FIGHTING)

—PART I—

BE PREPARED FOR TODAY'S FRAUDS

Like any smart entrepreneurs, scammers quickly adapt to the news and moods of the moment. These are the scams playing out right now **BY SARI HARRAR**



'Oops, Wrong Number!' Texts
Seemingly misdirected messages are increasingly the start of a scammer's ploy.

THE CON: A text message addressed to someone else pops up on your phone. It seems urgent—a rescheduled business meeting, an illness, sometimes even a romantic get-together. (A version circulating in Florida concerned meeting up for a "spicy night," the state's attorney general warned.) Since you're a helpful person, you text back, "Sorry, wrong number!" The scammer—or often an automated chatbot that sends out computer- **CONTINUED ON PAGE 8**

CONTINUED FROM PAGE 7

generated messages—keeps up the friendly texts. They may eventually invite you to join

“Scammers are primarily aiming to find phone numbers where people are willing to engage.... They might then use that to try to get personal information... as a target for another scam.”

an adult website to see revealing pictures, so you hand over credit card info and money. “Scammers are primarily aiming to find phone numbers where people are willing to engage,” says a Federal Communications Commission (FCC) spokesperson. “They might then use that to try to get personal information or sell or reuse the number as a target for another scam.”

PROTECT YOURSELF: Don’t respond to texts from numbers you don’t recognize. Simply delete them. Don’t click on links in them or respond with “STOP” if the messages say you can do this to avoid future messages. Instead, block the phone numbers they come from.



Fake Barcodes on Gift Cards

That gift card tucked into a birthday card or thank-you note could be worth zero dollars if scammers siphoned off the value first.

THE CON: Law enforcement agencies warn that nimble-fingered crooks affix fake barcode stickers over the real ones on the back of gift cards in stores. When you purchase the card, the cashier scans the fake barcode at checkout—directing your money into the scammer’s gift card account.

PROTECT YOURSELF: With some gift cards, you can make sure the number of the barcode matches the number on the packaging. Or feel or gently scratch the barcode on a gift card before buying. Don’t purchase if the barcode is on a sticker, or if the package is ripped, wrinkled, bent or looks tampered with, the Better Business Bureau recommends.



Crypto Refund Swindles

Beware if you’ve lost money in a cryptocurrency scam: Phony “refund and recovery” companies might come at you next.

THE CON: Criminals set up fake “get your crypto cash back” websites, including one that looks like it’s from the U.S. Department of State. After luring targets, they contact

those who respond by phone, email or social media and ask for personal ID information, including account numbers and passwords, plus an advance fee for their services payable by gift card, cryptocurrency or wire transfer. You get nothing, warns the Federal Trade Commission (FTC).

PROTECT YOURSELF: Crypto investments aren’t insured by the government the way bank accounts are. For the most part, funds lost to crypto scammers are gone. Don’t trust anyone who contacts you saying they can get your money back, says Frank McKenna, chief fraud specialist for the fraud detection company Point Predictive.



Testimonial Videos

Crooks on social media promise to make you whole, but only if you make a video for them.

THE CON: After stealing your money in an investment or sweepstakes scheme or taking over your social media account, criminals take the scheme to a whole new level by promising they’ll return your cash or give you back control of your account if you make a testimonial video saying that you’ve made money in the fraud and that it’s real and trustworthy, warns Eva Velasquez, president and CEO of the Identity Theft Resource Center. Crooks post the video on your account that they have taken over to scam others, and you get nothing that was promised.

PROTECT YOURSELF: Refuse demands to make a video, Velasquez recommends. “We tell everyone, ‘You won’t get your account or your money back,’” she says. “And it could just further the scam with your friends.”



Fake High School Sports Streaming Sites

They claim they’ll show the big game, but instead they steal your money and info.

THE CON: Popularized during the pandemic, streaming services for high school sports let you watch your niece’s or grandson’s latest match from anywhere—often for free via a legit outlet aligned with the school. But scam streaming apps flood social media before events, posting messages about streaming the game; often they mention specifics (such as the names of key student athletes) to build credibility. “Sometimes the athletes resend the messages, not realizing they’re scams,” says Mark Koski, vice president of the NFHS

Network, a paid service that streams games from high schools. At game time, you click on the link, enter your credit card number ... and never see the action. But now scammers have your money and your personal ID info. Some even put extra charges on your credit card.

PROTECT YOURSELF: Contact the high school before a game and ask how you can stream it, says the Better Business Bureau.



Bank Impersonator Racket

Criminals are finding a low-tech way around two-factor authentication.

THE CON: Let’s say you’ve set up your bank or credit card online accounts so you can access them only with a live code sent from the institution. Then let’s say a criminal has your bank or credit card username and password login and wants to steal from you. What would he or she do? In this increasingly common fraud, they call you, claiming to be from your bank and warning about a problem with your account. The caller tells you they’re emailing or texting you a “onetime passcode” for logging in and asks you to read it back to them for verification. In reality, the scammer’s login attempt triggered your bank to send you the passcode. Handing it over gives fraudsters full access to your account.

PROTECT YOURSELF: Scammers are so good at impersonating helpful bank or credit card company employees that you can’t tell it’s a con, warns Kathy Stokes, AARP’s director of fraud prevention programs. Never give your onetime passcode to anyone who calls you. Hang up, find your institution’s phone number on a bank statement or on your credit card, and call. Ask if there really is a problem and report the con to the bank’s fraud department, McKenna recommends.



LinkedIn Relationship Fakes

Move over, romance scams. AARP is receiving a growing number of complaints about business relationship scams.

THE CON: You get a message on LinkedIn, the popular workplace social media site, from someone who claims to be just starting out in the same industry you’re in, seeking advice from a more experienced colleague. It’s flattering and fun to be a mentor, and your guard is down because you’re in a legitimate professional environment, says Amy Nofziger,

CONTINUED ON PAGE 10

This Button Protects Lives



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CONTINUED FROM PAGE 8

AARP's director of fraud victim support. You get to know each other, and eventually they ask to move your conversation onto a personal device, then lure you into a scam.

PROTECT YOURSELF: A request to continue your chat on a more private channel is a warning. So is talking up crypto. LinkedIn may flag requests to go off-platform as it tries to remove fake accounts. But you should end the conversation and block the scammer.



'I've Got Your Package, Where's Your House?' Hoax

Is that text, email, phone call or note on your door from a real delivery driver?

THE CON: New package delivery scams include texts and phone calls purportedly from a professional-sounding delivery driver who can't find your house. Didn't order anything? They may try to convince you someone's sent a gift. Or you may receive an email about rescheduling a drop-off or a fake "package delivery attempt" sticker on your front door. Their goal? To get you to provide personal information or simply click on a link they provide. That link then downloads malware that will harvest passwords and account info from your computer or dial a phone number with high per-minute fees.

PROTECT YOURSELF: Contact the seller or delivery service using a verified phone number, the FCC recommends. Don't use numbers or links provided by potential scammers.



Out-of-Stock Item Scam

The email says the company is out of stock for the product you ordered. Where's your refund?

THE CON: Scammers often place fake ads on social media sites for products at too-good-to-be-true prices, take your order and payment info, then tell you the item's not available right now. Your refund is on the way, they promise, but it never arrives. And you can't reach anyone at the company about it.

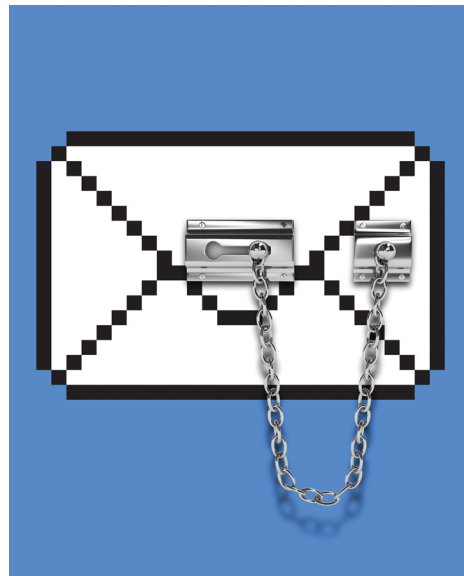
PROTECT YOURSELF: Research businesses online before you buy, and only shop on secure websites with a lock symbol in the browser bar and an internet address that begins with "https." And pay by credit card, the FTC recommends. That way, you can withhold payment pending an investigation.

Sari Harrar is a contributing writer to AARP The Magazine and writes frequently for the Bulletin and others on fraud, health and consumer affairs.

—PART 2—

PROTECT YOURSELF

DO THESE THINGS TODAY TO REDUCE THE CHANCES OF LOSING MONEY (OR SLEEP) TO SCAMS BY AMY NOFZIGER AND MARK FETTERHOFF



MAILBOX

► Informed Delivery is a free service from the U.S. Postal Service. The agency emails photos of letter-size mail expected to be delivered to you that day or shortly after. This is a great way to be sure that nothing is stolen from your mailbox by ID thieves. Sign up at [InformedDelivery.usps.com](https://www.usps.com).

► Pick up mail as quickly as possible after it's delivered, and always take your outgoing mail directly to the post office. A hot fraud now is scammers stealing checks from mailboxes, erasing the ink and using them to steal from bank accounts.

FRONT DOOR

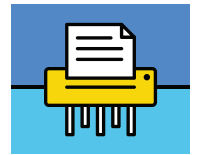


► Consider installing a video camera; they are increasingly less expensive, and they're easy to install. If you don't recognize a visitor, don't answer.

► If you find yourself being pressured to buy or donate, have a refusal script ready (consider taping it near the door) that says, "I do not do business at my door, please leave me something to review. If I'm interested, I'll call you."

► Be wary of people posing as utility workers who show up unannounced. Don't allow anyone in your house without an appointment.

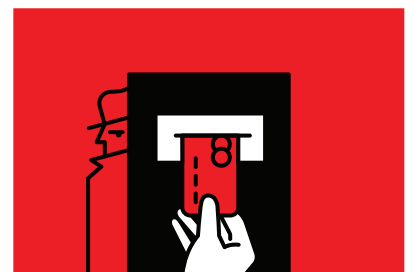
GARBAGE



► Shred any papers that contain private information (financial statements, bills, shipping receipts) before putting them out for pickup. Don't want to invest in a good cross-cut shredder? Many communities have shredding events or permanent drop-off sites. Get in the habit of dropping off your accumulated documents once every few months.

CREDIT CARDS

► Card skimming, in which the criminal affixes a credit card reader on top of a legitimate card reader at a store or gas station, is estimated to cause up to \$1 billion in losses annually. When you are paying at a gas station or other point-of-sale location, inspect the device for loose/broken/scratched machinery to make sure someone hasn't tampered with it. If you are unsure, notify the cashier and pay using an alternative method.



CREDIT REPORT

► Routinely check yours (many credit card companies provide it for free; if not, go to [AnnualCreditReport.com](https://www.annualcreditreport.com) or 1-877-322-8228). Watch for unusual activity; if you see any, report it immediately to the appropriate financial institution.

► Then freeze your credit report. This prevents scammers from opening new credit cards or making big purchases in your name. You can "unfreeze" it as needed for legitimate transactions. Visit [IdentityTheft.gov](https://www.identitytheft.gov) for more information.

WALLET

▶ Remove cards and information you don't need to carry (such as your Social Security or Medicare card). Make copies of the remaining cards (front and back) and store in a safe place.

▶ Audit your wallet and purse frequently. Take out any unnecessary items that collect and could compromise your personal information if lost or that would be a hassle to replace.



FINANCIAL ACCOUNTS

▶ Create online accounts with each of your financial institutions. Come up with a unique password for each.

▶ Then get in the habit of reviewing the transaction lists on a weekly or biweekly basis. Be sure you can account for every listed transaction. Spot something odd or incorrect? Immediately report it.



SMARTPHONE

▶ If you have a newer model, turn on biometric identification (fingerprint or facial recognition); this will help prevent a thief from logging in to your phone.

▶ Send calls from unknown numbers to voicemail (you can enable this in the phone's settings). Make sure your voicemail is set up and not full, so you can receive legitimate messages.

▶ Scammers are sending far more bogus texts, often posing as companies you routinely deal with. Never respond to an unsolicited business text; if you think it might be valid, call the organization or go online.

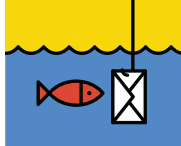
COMPUTER



▶ Turn on two-factor authentication for all secure websites you frequent, such as financial institutions or utility companies (find out how via its online security center). Then only someone logged in to your phone can receive the code to access those accounts.

▶ Yes, still consider subscribing to an antivirus software service. This remains the best protection against new attack methods.

EMAIL ACCOUNTS



▶ Actively designate unsolicited and unwanted email that shows up in your inbox as spam, so future emails from that site get blocked.

▶ Do not open file attachments in emails from businesses or people you don't trust completely. Malware is often planted via email attachments.

For discounts on device protection plans, visit aarp.org/norton-identity-theft.

SOCIAL MEDIA



▶ Set your profile so only your friends can see your Facebook page. To do that, click the downward arrow button in the upper-right corner of your Facebook page, then click on Settings & Privacy and Privacy Checkup. This easy-to-use wizard will guide you through the settings. And never accept friend requests from people you don't know or respond to random messages from strangers.

ONLINE STORES



▶ When typing in a URL, double- and triple-check the spelling to ensure you are on the correct page. Scammers often create a URL with one letter off from the authentic one in hopes you don't catch it.

▶ Remove your credit card number and information from restaurant delivery and retail store sites. Pay using an e-payment service that keeps credit card info on a highly secure site.



YOUR BRAIN

▶ Learn how to *not* engage. You are under no obligation in these modern times to respond to calls, emails or texts from strangers—especially given that so many of them are fraudulent.

▶ Learn to say no. Sometimes a caller will get through. Get tough: Say, "I do not do business over the phone. Goodbye." Then hang up without remorse.

▶ Trust your instincts. If something doesn't sound right, run it by someone you trust and take extra time to think about it.

Amy Nofziger is the director of fraud victim support with AARP.

Mark Fetterhoff is an AARP senior adviser who manages much of the AARP Fraud Watch Helpline and fraud-related grants.

Faith

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Cover Story

—PART 3—

KNOW YOUR ALLIES

Fraud fighters are using laws, regulations, intel and technology to help keep you protected. Here's what some are up to

BY CHRISTINA IANZITO, KATHERINE SKIBA AND CHRIS MORRIS

The challenges of fraud in America are in plain sight: Rarely a day goes by in which each of us doesn't receive an illegal email, phone call or text that aims to steal from us. The nation's annual fraud statistics are mind-numbing: billions of dollars lost by consumers, trillions of fraudulent calls and texts to our phones.

Less obvious are the efforts going on behind the scenes to fight what is arguably the biggest crime wave of all time. But in a wide range of interviews, we discovered a robust mix of activity focused on reducing the threats of fraud for all older Americans. Here are just a few scenes from the front.

STATE AND LOCAL INITIATIVES

States play a dominant role in the war on fraud, and they are responding with aggressive new measures. Some examples:

► **New York** in December passed a law to require retail stores that sell gift cards to display warnings to customers about prepaid card scams and instructions on what to do if they spot a scam. **New Jersey's** 2022 Stop the Fraud law requires retailers that sell gift cards to train employees to identify and respond to fraud.

► In **Wyoming**, a measure signed into law by Gov. Mark Gordon (R) in February would allow banks and credit unions to put a five-day hold on a transaction they believe is part of a scam and report it to law enforcement.

► On the enforcement side, **Connecticut** Attorney General William Tong (D) says that he and his peers in other states have been working in a "bipartisan, multistate" way to take on scams across their borders. One example: A coalition of 38 state attorneys general, working with the **Federal Trade Commission**, shut down a company

The Bad Guys

CROOKS DO GET CAUGHT. HERE ARE A FEW WHO ARE IN PRISON FOR SCAMMING OLDER AMERICANS BY JOE EATON



The Fake Goods Scammer

Gareth David Long, 43, Las Vegas

Long, a British citizen who ran a Las Vegas payment processing business, made more than \$11 million by charging people for goods and services they never purchased. Federal prosecutors say he ripped off bank accounts of 375,000 unsuspecting victims—many of them retirees. Prosecutors say Long used his business to steal the personal information of victims. Long bought a ranch in Texas, three airplanes, exotic cars and a fire truck with stolen funds. In 2020, he was sentenced to five years and eight months in federal prison.



The Too-Good-to-Be-True Scammer

Antonio Carlos De Godoy Buzaneli, 61, Key Biscayne, Florida

Buzaneli targeted victims by peddling a bogus investment scheme that promised vast returns. Prosecutors say he drained some victims' entire retirement savings. The scam raised money from investors who were lured by promises of big profits on international investments, according to court documents. Buzaneli kept the scam going by making Ponzi-style payments to those he duped. Investors lost more than \$100 million, federal court records show. In 2019, he was sentenced to 20 years in federal prison.



The Fake Business Scammer

Jennifer Shah, 49, Salt Lake City

While starring in the reality television show *The Real Housewives of Salt Lake City*, Shah and a partner ran a lucrative Manhattan-based scam targeting older Americans. For nearly a decade, they operated a nationwide telemarketing scheme that sold bogus business services and duped victims into fake investments, prosecutors say. Shah pocketed millions and hatched plans to move operations to Kosovo to avoid prosecution. In 2022, she pleaded guilty to conspiracy to commit wire fraud and was sentenced to 2½ years in federal prison.

The Romance Scammer

Dominique Golden, 31, Houston

Golden played a key role in a \$2.5 million romance scam that targeted older Americans by posing as love interests on dating sites. Court records show that one woman, a 76-year-old widow in Rhode Island, sent more than \$660,000 to the group after meeting someone online she believed was a U.S. Army general serving in Afghanistan. The widow re-financed her home and sold property in Massachusetts in order to send the money. In 2022, Golden pleaded guilty to federal charges related to the scam. She was sentenced to 6½ years in prison early this year. She will also forfeit luxury cars, three Rolex watches and other jewelry.

Joe Eaton is an investigative reporter who focuses on white-collar crime, including consumer, Medicare and health care fraud.

called Associated Community Services that had used “billions” of automated robocalls to dupe Americans into donating at least \$110 million to fake charities.

► Some cities and localities are also active in taking on scams. In the Greater Cleveland area, the **Cuyahoga County** Department of Consumer Affairs runs a “scam squad” that teaches people how to spot and avoid scams, says Sheryl Harris, the agency’s director.

► In **Santa Clara County**, California, the district attorney’s office put together a high-tech task force to trace money stolen in scams involving bitcoin and other cryptocurrencies. It turns out that currency can be tracked to an identifiable location and—more importantly—retrieved. By December, the task force had recovered \$1 million.

“It was super successful and great timing, because we were able to get money back to

victims right before Christmas,” says Erin West, prosecutor for the task force.

FEDERAL INITIATIVES

The federal government has an important weapon against fraud that states lack: regulatory agencies that can establish nationwide rules for businesses—and enforce them. Here’s some of the activity taking place:

► As usage of peer-to-peer (P2P) money-transfer apps such as Venmo, PayPal and Zelle rises, “scammers are increasingly targeting older Americans on P2P platforms,” said Sen. Bob Casey (D-Pa.), chairman of the Senate aging committee. **The Consumer Financial Protection Bureau** (CFPB) wants to force financial institutions to ensure consumers who are defrauded are repaid.

► **The Federal Communications Com-**

CONTINUED ON PAGE 14

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CONTINUED FROM PAGE 13

mission has proposed rules that instruct mobile wireless providers to apply caller ID authentication to text messaging. The rules require wireless providers to block suspicious numbers from sending texts.

► In the investment area, a regulatory rule that took effect last year allows financial brokers who suspect that an older client is being manipulated by a scammer to pause the transaction

“The nation’s annual fraud statistics are mind-numbing: billions of dollars lost by consumers, trillions of fraudulent calls and texts to our phones.”

so firms and state authorities can investigate potential wrongdoing. That temporary hold is important because “once the money has left the account, it’s very difficult to recover,” notes Gerri Walsh, senior vice president of investor education at **FINRA**, the organi-

zation that oversees U.S. broker-dealers and that implemented the changes.

► Regulatory agencies also can get results through the courts. Nearly 40,000 victims of fraud who used MoneyGram have been granted more than \$115 million in compensation—the full amount of money lost, the **U.S. Postal Inspection Service** announced in February. MoneyGram, a Dallas-based money-transfer company, paid the funds to settle a federal suit accusing it of, among other things, failing to protect consumers from fraud when crooks would request payment be sent via MoneyGram.

TECH INNOVATIONS

Impressive new technology to fight fraud is emerging from private businesses.

► Eric Adolphe, 56, a tech entrepreneur from San Antonio, turned anger over yet another bogus text message into an app called **Gabriel** that blocks suspected fraud calls and texts while alerting authorities.

► The tech industry association called the **FIDO Alliance** is working toward replacing passwords—a key vulnerability—with more secure technologies, including biometrics. Executive Director Andrew Shikiar says this could be done for most online passwords within five years. Businesses such as **BioCatch**, a behavioral biometrics company, are going beyond facial

recognition and fingerprints for new ways to secure identity, including age analysis that might provide special protection for older Americans. “Anyone over the age of 40 starts to slow down,” says Erin Englund, BioCatch’s threat analytics lead for North America. “The cadence of your tap and swipe patterns starts to change.” That insight can be important. If an applicant claims to be in their 60s or 70s, but BioCatch’s system identifies them as being decades younger, it could trigger a red flag to the credit card company.

► **Mastercard’s** biometric program uses machine learning and artificial intelligence (AI) to help merchants decide if the person using the card is who they’re supposed to be. “We’re looking for anomalies,” says Chris Reid, executive vice president. “We convert that into a score and provide that to the retailer in milliseconds.”

► Some retailers are developing their own safeguards against fraud. **Walmart** has developed technology that helped identify and freeze nearly \$4 million in gift cards that its system had deduced were bought at the direction of scammers.

► To guard against the surge in fake reviews common on many popular retail and review-aggregation websites, **The Transparency Company** has developed a sophisticated algorithm that examines reviews and determines with high accuracy which are fake. “One out of 10 doctors in private practice have fake reviews,” says founder Curtis Boyd. “We use AI to look at reviewer content and reviewer behavior to make very accurate predictions.”

► **Nomorobo** is a phone-screening service that uses AI to weed out scam calls. Its developer, **Telephone Science Corp.**, has a bank of 350,000 phone lines that use AI answer bots to analyze millions of calls, then works with law enforcement to help shut phone scammers down. “This is real people losing real money, and you need real technology to stop it,” says Aaron Foss, the company’s founder and CEO.

Christina Ianzito covers scams and fraud for aarp.org.

Katherine Skiba is a freelance writer specializing in elder fraud who was previously Washington correspondent for the Chicago Tribune.

Chris Morris writes about consumer technology for Fortune, Fast Company and other news organizations.

—PART 4—

TURN TO AARP FOR HELP

BY KATHY STOKES

AARP works every day to educate older Americans and their families about how to spot and avoid scams. But education is not enough. Fraud has reached epidemic proportions, and we must change how our country responds to it.

Fraud today is largely committed by sophisticated crime rings. Our law enforcement response must be as sophisticated as the criminals. AARP is sounding the alarm that it is time to mount a national effort to disrupt this multibillion-dollar industry.

AARP will continue to advocate for laws that better protect consumers from fraud and provide restitution to victims. And we will continue to support older Americans with our AARP Fraud Watch Network.

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

► **AARP Fraud Watch Network Helpline** This support line (877-908-3360) is free; trained fraud specialists provide support and guidance for victims and their families on what to do next and how to avoid scams.

► **Victim support sessions** This online program (aarp.org/VictimSupport) provides a safe place for victims and their

families to address the emotional impact of fraud.

► **The Perfect Scam** Our award-winning podcast explores real scams from the viewpoints of both victims and law enforcement.

► **Community education** We hold events across the country, in person and virtually, many led by our thousands of passionate fraud-fighter volunteers in the states.

► **Gift card payment campaign** We aim to grow awareness that it is always a scam when someone asks you to purchase gift cards and share the numbers to pay for something.

We ask that you join the fight by sharing what you learn about preventing fraud with loved ones and friends. Education alone will not solve this challenge. But spreading your knowledge is critical to help others avoid scams. ■

Kathy Stokes is AARP’s director of fraud prevention programs.

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Like millions of older Americans, I struggle with mobility. For years, I watched my quality of life slip away, as I was forced to stay home while friends and family took part in activities I'd once enjoyed. I thought I'd made some progress when I got a mobility scooter, but then I realized how hard it was to transport. Taking it apart and putting it back together was like doing a jigsaw puzzle. Once I had it disassembled, I had to try to put all of the pieces in the trunk of a car, go to wherever I was going, and repeat the process in reverse. Travel scooters were easier to transport, but they were uncomfortable and scary to drive, I always felt like I was ready to tip over. Then I found the *So Lite™ Scooter*. Now there's nothing that can hold me back.

Years of work by innovative engineers have resulted in a scooter that's designed with seniors in mind. They created Electronic Stability Control (ESC) that makes it virtually impossible to tip over. If you try to turn too quickly, the scooter automatically slows down to prevent it from tipping over. The battery provides powerful energy at a fraction of the weight of most batteries. With its rugged yet lightweight aluminum frame, the *So Lite™ Scooter* is the most portable scooter ever—but it can hold up to 275 pounds—yet weighs



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New tax breaks and rebates could lower the cost of big-ticket home improvements

SHOULD YOU SPEND TO SAVE ON HOME ENERGY COSTS?

BY DEBORAH BALDWIN

Thanks to a fascinating range of new and improved energy systems and equipment, homeowners can increasingly tap into the sun on their roof, the air temperature outside—even the stable year-round temperature some 100 feet in the ground below their home—to cool, heat or generate electricity for their home.

Most of these technologies are earth-friendly, meaning you can reduce your carbon footprint substantially. But that's just one of the driving forces behind the surge in energy retrofits among homeowners. "People want more comfort and lower utility costs," says Scott Fischer, managing member of New Jersey company Ciel Power, which installs home insulation and other energy-saving

upgrades. Though estimates vary, average energy costs easily top \$2,000 per year.

There's also the game-changing package of tax credits and rebates included in last year's Inflation Reduction Act (IRA). Those financial incentives make now an excellent time to consider big investments to reduce your household's reliance on the established energy grid.

These new tax credits include \$2,000 a year for any combination of heat pumps, heat pump water heaters and biomass stoves and boilers; if you make investments gradually, you could claim the max each year on your tax return. Clean-energy tax credits for solar, geothermal and wind power systems can go even higher, and unused amounts can be carried forward to benefit you on future tax returns as well.

In addition to energy credits, the IRA authorized nearly \$9 billion in rebates for

upgrades that make homes more energy-efficient or shift reliance away from fossil fuels and toward electric power. These rebates, which will be administered by states, can go as high as \$14,000 for low-income households and cover such things as a new electric stove or a heat-pump dryer.

Some crucial details remain unknown: What incentives will utilities offer customers to encourage improvements? How will states, which are to administer the federal rebate programs, deliver them to buyers? Which products will the Department of Energy (DOE) and the Environmental Protection Agency certify as qualified for credits?

And there's the bottom-line question for homeowners: How long will it take for your lower energy bills to offset your after-rebate

CONTINUED ON PAGE 18

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Your Money

CONTINUED FROM PAGE 16

out-of-pocket costs? That depends on a slew of factors, such as your climate, the amount of energy you use, the heating and cooling systems you have now and utility rates. To help estimate that number, use the DOE's ResStock analysis tool (resstock.nrel.gov/factsheets). And consult contractors who specialize in energy upgrades, since they can help evaluate potential savings in your area.

With that in mind, let's tour the options for some big energy upgrades:

SOLAR ELECTRIC PANELS

WHAT THEY DO: Convert sunlight into electricity.

COST: Rooftop systems run from about \$15,000 to \$25,000. Storage batteries can add \$12,000-plus. In Florida, for example, a solar system plus storage battery ranges in cost from about \$21,000 to \$61,000.

AVAILABLE CREDIT: 30 percent of your investment, with no cap.

AVERAGE SAVINGS: About \$1,000 or more a year, or between \$20,000 and \$75,000 over a system's roughly 25-year life span, proponents say. Systems that let you sell excess power back to the grid on sunny days can help shorten payback time. Some utilities purchase so-called solar credits from homeowners to meet state sustainability goals.

MAKE MOST SENSE FOR: Well-insulated homes with unshaded south-facing roofs or yards, and owners with cash up front or an ability to finance.

KEEP IN MIND: Panel placement may be subject to zoning rules and permits. Buildings and trees can throw shade on your energy farm. Backup power will likely be needed on cloudy days, especially if you don't have a storage battery. You'll occasionally need a pro to wash the panels down. Your utility may buy power from you at a lower price than the one it charges you.

AIR SOURCE HEAT PUMP

WHAT IT DOES: Working like a two-way fridge or air conditioner, removes heat from the air and blows out cool air in summer; does the reverse in winter. Moving heat rather than generating it, these electrically powered pumps are typically more efficient than conventional air-conditioning systems and furnaces. Systems can be centralized or deliver warm and cool air via individual "mini splits," which allow for more localized control and are better suited for smaller spaces.

COST: Between \$12,000 and \$20,000 for a centralized system.

AVAILABLE CREDIT: 30 percent of the total, up to \$2,000.

AVERAGE SAVINGS: Depends partly on what fuel you'll be switching from. It could be \$1,500 a year, for example, if you now have a propane furnace, the DOE estimates. The private research company Carbon Switch says you can save \$637 a year in New York and \$935 in Pennsylvania.

MAKE MOST SENSE FOR: Houses with aging HVAC systems in areas with rising utility rates. The colder the climate, the harder the heat pump has to work, and in some cases you may need backup heat.

KEEP IN MIND: Your overall utility bills should go down if you're switching from fossil fuel, but your electricity bill is likely to go up. It can be a challenge to find a seasoned installer with expertise in electricity as well as plumbing. You may need ductwork, which will raise the cost. You should make sure your system qualifies for your utility's rebate program before you buy.

SOLAR WATER HEATER

WHAT IT DOES: Installed on the roof or on unshaded ground nearby, it uses the sun's rays to heat water, which then flows into your regular plumbing. "Active" systems couple a collector and storage, and can be more effective in colder climates; simpler "passive" tanks work best in sunny climates. In most areas these heaters are fast being eclipsed by hybrid heat pumps (see below).

COST: \$5,000 to \$7,000 on average; up to \$13,000, HomeAdvisor says.

AVAILABLE CREDIT: 30 percent of cost.

AVERAGE SAVINGS: If your backup is an electric water heater, about \$280 a year over the roughly 20-year life span of the heater, according to the DOE.

MAKE MOST SENSE FOR: New homes, as the heaters can be more easily integrated with plumbing. They work best in areas where temperatures rarely fall below freezing.

KEEP IN MIND: In many areas you'll need a two-tank system, or one in which the solar water heater preheats water before it enters a conventional water heater.

HYBRID HEAT-PUMP WATER HEATER

WHAT IT DOES: Like an air-source heat pump, uses electricity to move heat from one place to another, aided by fans and refriger-

Easy Energy Upgrades

ant-filled tubes. It can slash energy use by up to 70 percent compared to conventional gas and electric heaters.

COST: Up to \$3,000, sometimes more, compared to around \$1,200 for a tank-style water heater.

AVAILABLE CREDIT: 30 percent, up to \$2,000.

AVERAGE SAVINGS: About \$200 to \$600 per year.

MAKE MOST SENSE FOR: Homes with aging water heaters, and a room at least 1,000 cubic feet in size and a constant temperature range of 40 to 90 degrees in which to place the heater.

KEEP IN MIND: Requires a drain and a 220-volt electrical source.

GEOTHERMAL HEAT PUMP

WHAT IT DOES: Heats and cools your home, and sometimes your water, using electricity and pumps to tap consistent temperatures of the earth belowground (45 degrees to 75 degrees, depending on your latitude) or a body of water. An efficient system can generate up to 4.5 times as much power as it consumes.

COST: \$10,000 to \$30,000, in general.

Before you install new equipment—and even if you don’t—professionals advise taking some simple measures to make your energy usage more efficient. The first step is an energy audit—a professional survey of your home designed to uncover ways to reduce your energy consumption. Most public utilities offer this free of charge or with a nominal fee. Then comes what’s known as an envelope upgrade—adding

insulation and sealing leaks around windows and doors in order to keep warm air inside in the winter and outside in the summer. That weatherization is “the low-hanging fruit” that drives down energy demand, according to John Mitchell, partner at Brooklyn, New York, home-energy consulting firm Bldgtyp: “Get that energy audit and weatherize first.” The IRA allows for up to \$1,200 a year in envelope-upgrade tax



credits, and up to \$3,200 when they are coupled with the purchase and installation of a new energy-efficient furnace, boiler or central air-conditioning system. The DOE’s Weatherization Assistance Program (energy.gov/wap) provides free audits and upgrades for low-income households.

AVAILABLE CREDIT: 30 percent, up to \$2,000.

AVERAGE SAVINGS: The systems cut energy use by 25 to 50 percent, compared with fossil fuel systems, and up to 72 percent compared with electric heating and standard air-conditioning. Lasting 20 years or more, the systems can pay for themselves in five to 10 years, depending on where you live and your utility costs.

MAKE MOST SENSE FOR: New builds, though homes across the country are being retrofitted with these systems.

KEEP IN MIND: Not all sites are geologically conducive; these systems may require drilling 100 to 400 feet into the ground. Installation costs vary enormously. ■

Deborah Baldwin was formerly an editor at This Old House and The New York Times.



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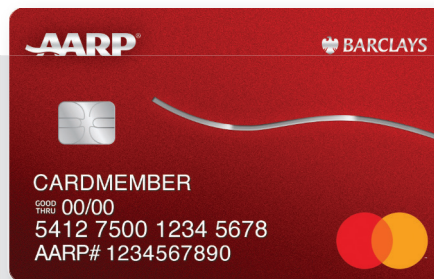
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BY LISA LEE FREEMAN

THE PROBLEM WITH EXTENDED WARRANTIES

The protection they promise may not be worth the price

Extended warranties are hawked all over the internet. Amazon, Target, Walmart and other websites sell them as purchase add-ons for even cheap stuff like \$30 hair trimmers.

They seem to offer peace of mind, but I had many questions about them. And I was surprised by the answers.

What's an extended warranty? A warranty is a company's promise to stand behind its product. Most products come with a free manufacturer warranty, so, for example, if your toaster breaks within the warranty period (often a year or two) the maker should repair or replace it. Extended warranties provide similar guarantees for additional years. But they may have different terms than original warranties and are often sold by other companies.

Why are they everywhere? Simple: They're a huge moneymaker. According to the non-profit Consumers' Checkbook, stores typically pocket 50 to 70 percent of the cost of warranties. They're that profitable because buyers overestimate the chances a product will break during the coverage period, according to a University of Pennsylvania Wharton School of business study.

Are there any alternatives? Most major card issuers provide free extended warranties for purchases made with at least some of their cards; check your card agreement for details, especially exclusions. Another way to get a free extended warranty is to shop at Costco, which provides extra protection on TVs, computers, appliances and some other products.

How do I assess whether to buy one? First, don't rely on a salesperson's description. Ask for a copy of the policy and study it carefully, along with the manufacturer's warranty and your credit card's protection plan. Look for

duplicate coverage, exclusions, deductibles and claim requirements such as having to ship the product to a repair shop. If you can't be bothered or the fine print is too confusing, think twice. *USA Today* tech columnist Kim Komando advises that rather than spend money on a warranty, you should apply those dollars to a more reliable brand or buy protective cases for your goods and treat them right.

But shouldn't I get one for my new car? Maybe, if you're buying a model that's unreliable or expensive to repair. But you're better off checking reliability ratings and avoiding vehicles that will drown you in repair bills, according to Consumer Reports. And don't let any sneaky salesperson add an extended warranty onto your bill without your OK.

Any last red flags? If the warranty is being marketed by aggressive telemarketers or via texts or emails, steer clear. Many of these warranty offers are just "flat-out scams," reports the Michigan attorney general's office.

As for me, I've decided to skip all extended warranties. I can live with a little risk. ■



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



BY BETH BRAVERMAN

Depart as early in the day as possible. Early-morning flights (5 a.m.–8 a.m.) will only shave about 2 percent off the cost of your flight,

but they're half as likely to be delayed as flights that leave later in the day (after 9 a.m.). That could save you the headache—and the associated expenses—that can come with a delayed flight.



Check out the new airlines. Two airlines—Avelo and Breeze—launched during the pandemic and another, Northern Pacific Airways, is slated to start flying this spring. New airlines like these often have a strategy of winning market share by offering ultra-low fares. One caution: These airlines tend to highlight base fares for tickets, so make sure you understand the total cost before making the purchase.

Check out the competition. As start-up airlines add new routes, established airlines flying those routes often lower their prices amid the increased competition.

Book your group members separately. Airlines often have a certain number of seats available at each pricing level. If they only have three tickets available at \$200, and you're trying to buy four seats at once, they won't turn up in your search. Book individually or in groups of two. You could nab the low-price seats.

Use your airline card to save on other expenses. In addition to racking up miles, paying for a flight with an airline credit card may offer unexpected savings on travel like a free checked bag or discounts on in-flight food and drink.

Make a stop. Direct flights cost, on average, 20 percent more than those with a layover, according to Google Flights. If you aren't pressed for time, you can make a layover more palatable by downloading apps where you can find things to do at the airport, like shopping tips or restaurant recommendations.

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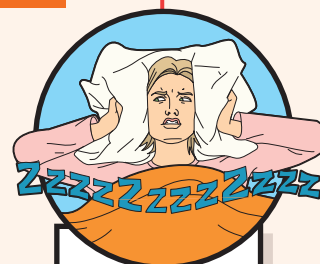
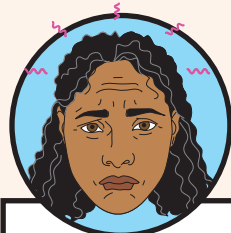
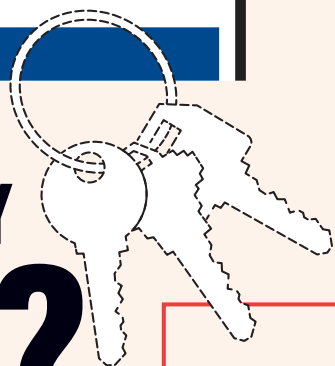
A simple game to help you figure out what's behind many brain lapses

BY JESSICA MIGALA

Memory glitches like misplacing your keys can make you ask yourself: *Is something going wrong with my brain?* While only a doctor should attempt a serious answer to that question, this quiz can help you better understand when so-called senior moments are a natural consequence of our stress-filled lives, a symptom of a physical or emotional health issue, or a potential sign of cognitive decline that should get checked out at the doc. So the next time you have a frustrating brain lapse, answer these questions, and consult your doctor for info and guidance. Who knows? By following this chart, you may even find your keys. ■

Jessica Migala writes for Women's Health, Glamour and numerous other publications.

Explore brain health resources and play fun games. Go to stayingsharp.aarp.org



START HERE
Were you juggling lots of tasks or dealing with a long to-do list when you last remember having your keys?

Did you get enough sleep last night (at least seven hours)?

Do you snore? (Not sure? Ask your partner.)

In general, are you under a lot of stress?

Would you say that you're lonely?

NO

YES

NO

NO

NO

YES

YES

YES

YES

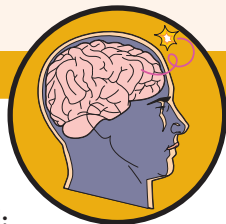
NO

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Go to "Unhealthy Routines"

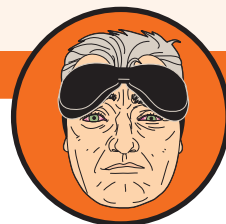
Go to "Something Unrelated"

Go to "Unhealthy Routines"



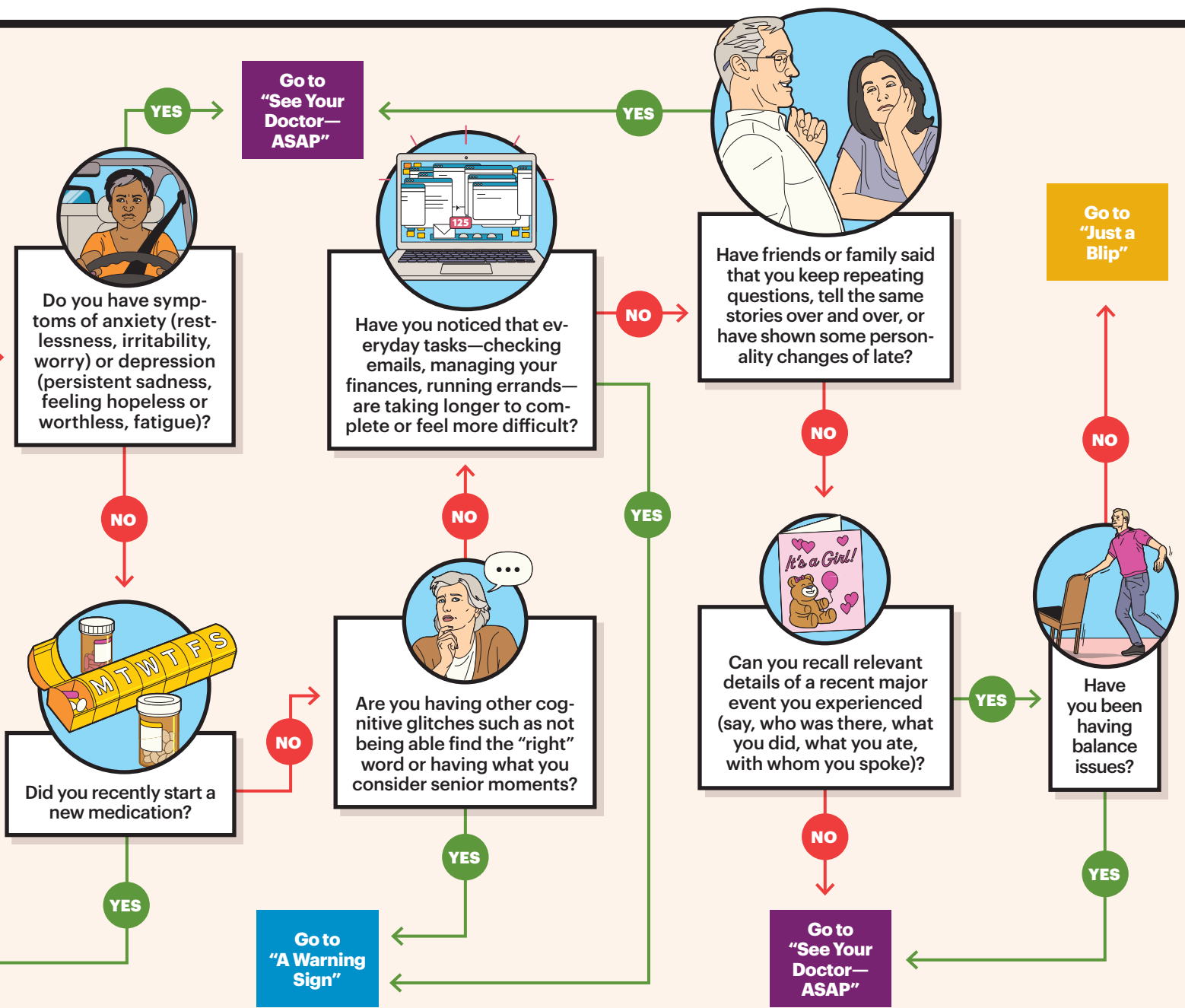
IT'S PROBABLY ... Just a Blip

What likely happened: If you're inattentive or multitasking, your brain may not record where you put your keys. "So when you go into the file cabinet of your mind to pull out the info again, there's nothing there," explains Joel Salinas, M.D., assistant professor of neurology and dementia specialist at NYU Langone Health. It's probably nothing, but if this type of forgetfulness gradually happens more frequently so that it becomes a pattern, see your doctor for an evaluation, he says.



IT COULD BE ... Unhealthy Routines

The whereabouts of your keys don't stand a chance against stress or a chronic lack of sleep, says Carla Perissinotto, M.D., professor in the division of geriatrics at the University of California San Francisco. For older adults, sleeping less than four hours a night or more than 10 is associated with lower cognitive function and a higher risk of cognitive decline. And stress also impairs the brain's ability to pluck info from your memory bank. Take this as a sign you need to sleep more and stress less.



**IT COULD BE...
Something Unrelated**



Sleep disorders, anxiety, isolation and other physical or psychological conditions can mimic the beginnings of cognitive decline. If you feel as if you're spending a sufficient time asleep in bed but you're still tired during the day, get an evaluation for sleep apnea. If your mood is in decline, talk to your doctor. Lastly, check your meds. A wide array of drugs can pose long- and short-term risks of cognitive impairment.

**IT COULD BE...
A Warning Sign**



Repeating yourself or having increasing difficulty doing everyday tasks may be a sign of mild cognitive impairment. Get an appointment on the calendar with your primary care physician. Then say: "Hey, Doc, I'm not myself lately, and I feel as if I'm just not as sharp. I'm concerned there could be something going on." Ask for an evaluation, or a referral to a neurologist, a geropsychologist or a geriatrician.

**IT'S TIME TO...
See Your Doctor—ASAP**



Changes in thinking skills, especially when combined with personality changes, can signal something's askew, as can changes in walking and balance. Your primary care physician is a good place to start, but after an evaluation, your doctor should refer you to a specialist, such as a behavioral neurologist, geriatric psychiatrist or geriatrician, for a more thorough workup.

WAGING WAR ON PROSTATE CANCER

Philanthropist Michael Milken talks about the path to zero deaths by mid-century



BY SARI HARRAR

In January 1993, Michael Milken was diagnosed with advanced prostate cancer. He was 46. “The cancer had spread through my body,” says Milken, author of *Faster Cures*, a new book about his cancer journey and the research advances it spurred. “They told me that I had 12 to 18 months to live.”

A urologist advised him to get his affairs in order and find a psychologist to help him, his wife and their children process the news. Milken had other ideas. “I was going to try a few other things first,” he says.

His cancer was treated with hormone-lowering drugs and radiation, while Milken overhauled his diet—replacing double cheeseburgers and corned beef sandwiches with soy shakes and raw vegetables—and got serious about exercise and meditation. And it worked. Yet as he

crisscrossed the country meeting with leading cancer experts, he wondered, “Why is this very prevalent disease stuck in the Middle Ages of research?”

Shortly after his diagnosis, Milken started CaP CURE, the forerunner of the Prostate Cancer Foundation (PCF), the largest philanthropic organization funding prostate cancer research in the world.

Known for his headline-grabbing approach to junk bond investing and corporate takeovers, Milken’s Wall Street mindset fueled his assertive funding of medical research. He required researchers to collaborate, focused on young scientists and sent fast cash for approved projects.

About 30 years later, the PCF has helped fund important drugs for advanced prostate cancer, new multi-cancer blood tests, robotic surgery for prostate cancer, and understanding of prostate cancer growth, genetics,

racial disparities, survivorship and future drug targets.

In a wide-ranging interview, Milken talked about his personal experience with cancer and his transition from financier to medical research funder.

What’s the impact of CaP CURE and the Prostate Cancer Foundation?

Our promise to the medical community was that we would work to double the funding for all life-threatening diseases, not just prostate cancer. The “Ca” stood for all cancers, the “P” for prostate and the “CURE” for all life-threatening diseases. We put on a march in 1998, and President Clinton signed into law the doubling of NIH funding, which culminated in the work of thousands of people. The PCF today is the largest private funder of prostate cancer research. If a person in my condition was diagnosed today, they would tell them they have at least five years to live and probably will not die from prostate cancer. There are 3.7 million more cancer survivors today than was predicted when we launched CaP CURE in 1993.

After two decades of declines, prostate cancer rates are rising, especially in late stages. What were your thoughts when you heard about that?

Every single person should be asking their doctor about cancer screenings. Had I not asked

for the PSA test, you would not be speaking to me today. It’s an issue of health literacy, of education. With proper screening and proper treatment, you can substantially reduce the death rate.

Since the 1970s, you’ve donated \$1 billion to medical research. And your foundations—including the Prostate Cancer Foundation and the Melanoma Research Alliance—have raised at least that much. What motivated you to write *Faster Cures* now?

What we learned from COVID was that just because you have scientific breakthroughs, people don’t necessarily take them or accept them. There is a gap. We cannot just introduce new products without better medical and health literacy. That’s one of the prime reasons why I wrote this book.

In the book, you talk about a report projecting zero prostate cancer deaths by 2051 if research funding is high enough. Can you elaborate?

We’re following two broad approaches: First, develop better screening tests that help diagnose disease early—before it spreads—and urge every man to get tested. Second, we’re doubling down on research investments to target the specific ways some cancers evade current treatments and lead to death. This is especially important for

Prostate Cancer Primer



One in 8 men will develop prostate cancer. This year, it will kill 34,700. And prostate cancer rates are rising in the U.S.—especially for advanced cancers with lower survival odds. What you need to know: ▶Talk to your doctor about prostate cancer screening.

The American Cancer Society recommends screening at age 50 for men at average risk, at 45 if you’re African American or your father or brother had prostate cancer before age 65. ▶You need a PSA test. This blood check measures prostate-specific antigen, a protein

“Every single person should be asking their doctor about cancer screenings. Had I not asked for the PSA test, you would not be speaking to me today.”

patients who aren't screened and then develop advanced disease.

How will developments you're funding in prostate cancer and melanoma improve survival in other cancers?

Many cancer types share the same molecular driver. Yet there's a tendency to cling to the 19th century classification by organ—breast cancer, prostate cancer, etc. Some prostate cancers may be molecularly closer to lung cancer, for example, than to other prostate cancers. In fact, more than 70 types of cancer share prostate cancer's molecular profile. We're researching how to interfere with the “master control” of tumor metabolism across cancer types.

What do the top scientists tell you will be the major victories in cancer detection and treatment in the next decade?

Several areas have great promise. One is to attack cancer cells that researchers used to call “undruggable targets.” New drug types destroy those target cells by attaching payloads like radioactive atoms, or toxins, or engineered killer T cells.

produced by your prostate. High numbers warn of cancer. ▶ You don't necessarily need a digital rectal exam. Once a mainstay of prostate cancer testing, the infamous gloved-finger feel of your prostate's size and shape isn't necessary for a first-line prostate cancer screening because a PSA is more sensitive, according to the American Urological Association.

Meanwhile, the revolutionary advances of immunology over the past 25 years—especially against fast-growing cancers like melanoma—are expected to continue and expand to other diseases, saving and extending many more lives.

A former director of the National Cancer Institute, Andrew von Eschenbach, has said you changed the culture of medical research. How?

When you want to solve difficult problems, you need the best people working in this field. It isn't just retaining them, it's recruiting the best and brightest. The highest rate of return we've gotten through our philanthropy over the last more than 40 years has been identifying young researchers in their 30s. By funding them, we were able to get many more people focused on cancer over the years. That's one of the reasons we've had such breakthroughs in cancer.

At 76, you work more than full-time. What motivates you?

I think it was my father's melanoma diagnosis and death in the early '70s that made me realize that life is fleeting. My father's mother died in childbirth. His father died in an auto accident when he was 11. Because of medical advancements, I have the luxury of spending time with grandchildren who hopefully will all see the 22nd century. ■

Sari Harrar is a contributing writer to AARP The Magazine and writes frequently for the Bulletin and other national publications on fraud, health and consumer affairs.

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P. 30 Q&A: ADM. WILLIAM McRAVEN

KEEP YOUR OLD COMPUTER RUNNING

You should get more than a couple of years out of that expensive machine

BY LEXI PANDELL

When you get a new computer, it seems lightning fast.

But after a few years, it slows ... and slows. The reasons aren't a mystery. With age, the number of stored programs and applications keeps growing, straining its resources. At the same time, the physical mechanisms in the hardware degrade.

But considering that the cost of a decent new computer often approaches or exceeds \$1,000, you probably want to keep your current one running well as long as possible. The typical life span for a computer is three to five years, but with routine care and maintenance, you can stretch that to seven years or longer. Here's how:

Lexi Pandell has written about technology, science and other topics for Wired, The New York Times, Vox, New York magazine and other publications.



▶ WHEN YOU NOTICE PROBLEMS

- 1 Treat the viruses.** Is your computer suddenly much slower, besieged by pop-ups or crashing regularly? Antivirus software scans can clear out malware programs and be set up to run automatically, so this process is regularly done for you. Some popular options include Bitdefender Antivirus, Norton Antivirus Plus, Kaspersky, and McAfee Antivirus Plus. All run about \$60 per year.
- 2 Declutter.** Delete applications and files you don't need. Freeing this space helps the machine run faster. "That's like taking out the trash in your home," says Eddie Matos, director of technical support for Dell. "It's going to give you extra hard drive space." Free programs such as CCleaner will scan your computer and tell you if there are temporary files that can be deleted easily.
- 3 Add memory.** If you open multiple applications and your computer slows, that may be a sign you need more RAM. Generally, upgrading from 4GB (gigabytes) to 8GB will do the job (about \$40). You can add memory by yourself, but it involves opening up the computer. (You can't do this with Apple products.) Taking your computer to a repair shop should cost about \$40 for labor.
- 4 Go extreme.** "A clean wipe of the hard drive and a fresh installation of the operating system will breathe new life into the system almost immediately," Matos says. But this is an extreme option, as it will wipe information off your computer; you'll need to back up data first and reload it later. The new operating system can be downloaded off the web. You can also search for online tutorials.

NEXT TIME, CONSIDER A DESKTOP

This bit of advice is offered with the obvious caveat: You must be OK with always using your computer at the same location. Typically, desktops last longer than laptops because their components aren't so jammed together. "Desktops have a lot of breathability in them, which really helps the life span, because there is so much space for the power supply and the hard drive," says Alexe Proctor, a former sales manager with Staples.



CONTINUED ON PAGE 28



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CONTINUED FROM PAGE 26



► BEFORE PROBLEMS ARISE

1 Stay updated. It's important to routinely update your computer's operating system. "Every day, bad guys are working to exploit the operating system, finding holes in the environment and different ways to attack a computer," says Roberto Baires of Micro Tech Resources in the San Francisco Bay Area. Such viruses can sap your computer's strength. Most computers will let you set updates to download and install automatically.

2 Keep it cool. "Overheating starts to physically affect the internal components and will shorten their life span," Matos says. Keep your desktop where it won't get regular direct sunlight. Don't use laptops on blankets or pillows, which trap heat. Matos recommends propping them on a computer stand, rather than just setting the unit on a table. "That's going to ensure you have airflow going all around the system."

3 Turn it off. Optimally, computers should be shut down once a day, but "the very minimum you should be shutting your computer down or rebooting your computer is once a week," Baires says. "Each computer has virtual memory and, as it's running, it keeps expanding. As it grows and grows, your computer slows down. You need to reset that virtual memory back to zero. It's like someone staying up all night and not getting any sleep."

4 Keep it clean. "Crumbs, dust and coffee are the enemy," Matos says. Debris can stop up the physical components inside computers. Dust restricts the cooling fan's movement and airflow. Baires warns that pet hair also can damage computer systems. Set routine times to gently clean your system. "We recommend compressed air for the keyboard and the power supply fan, which, in turn, will help with cooling," Proctor says.

5 Take care when traveling. Keeping your computer physically safe is also important. "A proper bag, like a laptop bag, will typically have the right cushioning," Matos says. "If you just throw it in any old backpack or purse and you've got your keys or sharp metal objects in there, it's going to get dinged up. That'll lower the life cycle of a system." Another tip: Before storing a laptop for travel, you should turn it off or put it in sleep mode.



WHEN THE END IS NEAR

What are the indicators that your computer may be on its last legs? When is it time to let go? Here are several signs, according to Jason R. Rich, author of personal technology books for AARP, and Eddie Matos, director of technical support for Dell.

1. Booting up the computer takes longer than normal. According to Dell, a computer with a solid-state hard drive should boot up in less than 30 seconds, while a unit with a mechanical hard drive can take a few minutes.

2. It struggles with software updates.

3. No matter what you've tried, it runs slowly.

4. The hard drive seems to run constantly or makes unusual noise, even when the computer is inactive.

5. The computer's fan makes more noise than usual or runs constantly.

6. Unusual or persistent error messages appear.

7. The computer or applications crash frequently.

Find free classes in computers and technology at seniorplanet.org



REPAIR OR REPLACE?

Parts for older computers can be more difficult to source and may be more expensive than parts for a newer machine, notes Roberto Baires of Micro Tech Resources, an IT support group. Much like a car, computers can be "totaled"—which means the cost of repair is greater than the worth of the machine. "If your computer is five years old and you want it to run as good as new or close to it, based on prices, you're probably better off getting a new computer," Baires advises. In the long run, buying now might be cheaper than repairing and having the computer last another year or two, then buying later, when prices are higher.



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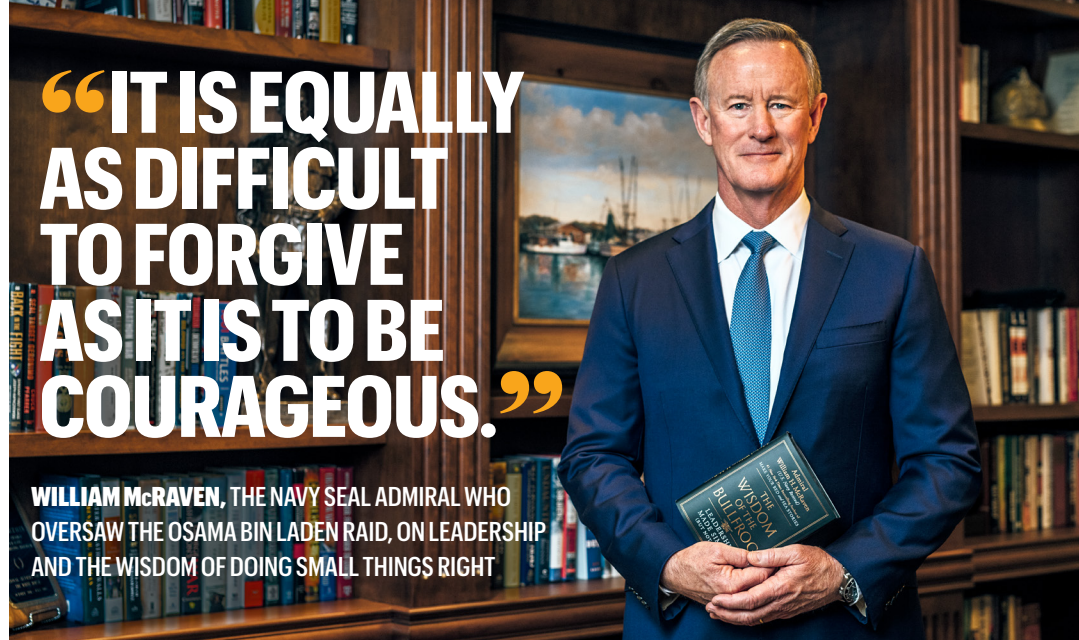
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Q&A William McRaven



“IT IS EQUALLY AS DIFFICULT TO FORGIVE AS IT IS TO BE COURAGEOUS.”

WILLIAM McRAVEN, THE NAVY SEAL ADMIRAL WHO OVERSAW THE OSAMA BIN LADEN RAID, ON LEADERSHIP AND THE WISDOM OF DOING SMALL THINGS RIGHT

You gave a commencement address about making your bed every day that got 100 million views online. Why is that so important?

When I was training to become a SEAL, we got inspected every morning. The instructor would invariably pull out a quarter and flip it into the air to see if you'd pulled the blanket and sheet taut enough to make the coin bounce. Finally, I got up the courage to ask a chief petty officer why, and he said, "Well, it's pretty simple. If you can't even make your bed to exacting standards, how are we ever going to trust you to lead a complex SEAL mission? Learn to do the little things right and you'll learn to do the big things right."

Do you still make your bed?

Every single day. My wife and I have a big king-sized bed, and we used to make the bed together. But after I gave that speech, she said, "Oh no, big boy, it's all yours now!"

In your new book, *The Wisdom of the Bullfrog*, you talk about an important lesson SEALs learn: Think first of others.

I like to tell the story of Sgt. Maj. Chris Faris, my right-hand man in Afghanistan. One day, I did a Zoom call with my doctor, and she told me I'd been diagnosed with cancer. I needed to go back to the States immediately to have my spleen removed and start chemotherapy. "Your military career is probably over," she added. When I got back to my office, Chris was there, and he noticed something wasn't right. After I told him, he said, "OK, boss, we've got the morning briefing coming up, and you need to be there. The troops are counting on you."

So we did the video teleconference with thousands of our team members around the world. And before I could say anything, Chris asked someone to put up a list of the people who'd been injured in combat the night before. Then he gave me a look, and I knew what it meant. I had a problem, but it paled in comparison to what these young men and women were going through. That was exactly the right thing to tell me at the time. It helped put my minor problem in perspective.

Tell me about guarding Saddam Hussein.

Some of the guys who worked for me captured Saddam in 2003, and we had to hold on to him for about 30 days. He was pompous and arrogant when we captured him, but as the days went on and he no longer had his palaces, his generals and his handmaidens, he just became a pathetic old man. I contrast him with Nelson Mandela, who spent almost 30 years incarcerated, but because Mandela had this great strength of character he came out of prison as strong and maybe even stronger than when he went in. Bullies like Saddam always seem to collapse when you confront them, but men of integrity like Mandela can withstand the terrible inequities of life.

Within about four or five days you could tell that Saddam was not a leader. When you take away all the trappings, that's when you find out the character of an individual.

You led the raid that killed Osama bin Laden. What did that experience teach you?

Leadership lessons from the people I worked with. One was Leon Panetta, the director of

the CIA at the time. The CIA had done an absolutely incredible job finding bin Laden, and it could have taken all the credit for getting him. But Panetta knew that my organization was a better fit for the commando raid, so he put his ego aside and made us part of the team. And as one big team, we were all successful. The other person was President Obama. Watching him on this one was a master class in executive leadership. He was always willing to hear everyone's position. He welcomed challenging viewpoints.

What was the mission's greatest challenge?

With this raid, we never knew for certain that it was bin Laden. The president really had to gamble tremendously. The British Special Air Service has a motto: "Who dares wins." Good leaders tend to do things that are safe and reasonable, and there's nothing wrong with that. But great leaders take risks. They're not afraid to fail if they think the risk is worth the gain.

You had to ask forgiveness from a man whose son was accidentally killed in Afghanistan.

The mission was all a horrible misunderstanding and as tragic as it gets. We had inadvertently killed the man's son and maybe one of his daughters. I knew that I owed the family a sincere apology. Before I met with the father, I asked an Afghan general who worked for us how this man would respond if I asked for forgiveness. "He will absolutely forgive you," the general said, "because it will not only relieve your burden, it will relieve his burden as well."

How did it unfold?

There were about 200 Afghans packed into a long banquet hall, and I was one of only two Americans. The man looked heartbroken and another son was next to him, with hatred in his eyes. I stepped forward and said, "I'm a soldier, but I also have children. I know how difficult this would be for me if this tragedy happened to my children." Then I asked the man for forgiveness. As I watched him the hatred and tension began to lower. Finally, his son said to me, "We accept your apology, and we will have no more hatred in our hearts for you."

That had to be a heartbreaking moment.

I don't know if I could have been as forgiving. I often say courage is the most important quality. It guarantees all the rest. But it is equally as difficult to forgive as it is to be courageous. ■

—Interview by Hugh Delehanty

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Where We Stand

BY JO ANN JENKINS, CEO

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P.37 MEDICARE MADE EASY
P.38 READERS RESPOND
P.39 DAILY NEWS ON AARP.ORG

SOCIAL SECURITY MUST BE PROTECTED—AND KEPT STRONG

AARP will defend your indispensable benefit

A big takeaway from this year's State of the Union speech is the rare display of bipartisan support for Social Security.

In the days after the Feb. 7 address, House Speaker Kevin McCarthy (R-Calif.), Senate Majority Leader Chuck Schumer (D-N.Y.) and House Minority Leader Hakeem Jeffries (D-N.Y.) joined President Joe Biden in making it clear that cuts to Social Security are off the table in the debt ceiling debate.

That's good news for the 66 million Americans who depend on this vital program each month. An overwhelming majority of Americans—Democrats, Republicans and independents alike—agree Social Security should never be used as a budget bargaining chip. It is an earned benefit and sacred promise that must be kept.

Although the program has been a great success, steps must be taken to ensure its solvency for the long term.

This is a complex issue that cannot be resolved by simply raising the retirement age or reducing benefits, as some have suggested. Strengthening Social Security requires an un-



SECURING SOCIAL SECURITY: AARP stands by these four principles

Any process looking at Social Security options should be transparent and provide substantial opportunities for input from the public and outside organizations.

Any proposals must reflect today's changing workforce and the dynamic economic and demographic shifts that make it harder for workers to save enough for retirement.

All legislation to adjust Social Security should go through the regular order of congressional business and be done outside the context of debt reduction.

We oppose any attempt by Congress to "sunset" Social Security so it has to be reenacted every few years. That would gravely threaten the benefits earned over a lifetime.

precedented degree of collaboration between our elected officials and the American people. There is an old saying: "Nothing about us without us." After working their whole lives and paying into the program with each paycheck to earn their benefits, older Americans and their families deserve a say in any changes to Social Security. AARP is in the thick of this fight, and we have made our position clear.

It is hard to overstate the importance and impact of Social Security. For most people over retirement age, Social Security is their largest source of income; for 14 percent of those people, it is nearly their entire income. The average retired worker benefit is \$1,779 a month, reflecting the 8.7 percent cost-of-living adjustment that took effect in January. As the nation remains mired in a period of high inflation, the need for Social Security is growing. Prices for basic necessities continue to rise. Many

Americans have little or no savings. People are living longer, and employer-paid pensions are increasingly scarce. In addition, more seniors are single and lack family support.

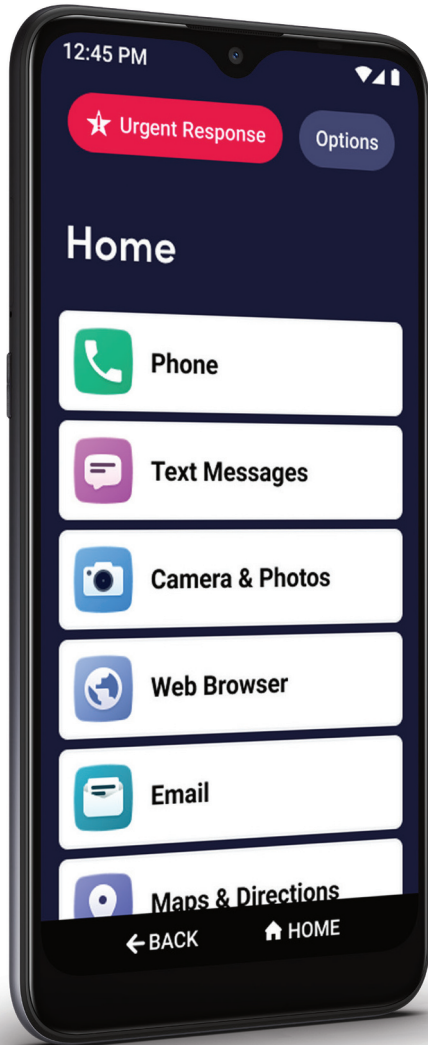
Given these realities, we must keep Social Security strong. Americans should be able to trust that our leaders will safeguard the hard-earned Social Security benefits they have paid into and earned throughout their lives. Young people should have the confidence that they will receive the benefits they're earning now through their hard work, just as their parents and grandparents have done.

Social Security has never missed a payment, and AARP will never stop fighting to protect and strengthen this indispensable earned benefit, so you, your family and future generations of Americans can continue to count on it as millions of Americans have for the past 88 years. ■

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- AARP Medicare EnrollmentSM Guide
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- AARP® Medicare Rx Plans from UnitedHealthcare
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- AARP Foundation Tax-Aide
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- GrandPad, Powered by Consumer Cellular
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- The UPS Store® Online Printing Services

GAS & AUTO SERVICES

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- Allstate Roadside
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ADVOCACY

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- AARP® Auto Insurance Program from The Hartford
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- Boat & Personal Watercraft Insurance from The Hartford
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- AARP Life Insurance Options from New York Life
- AARP Permanent Life Insurance from New York Life
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PROPERTY INSURANCE

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- AARP® Annuity Marketplace powered by Blueprint Income
- AARP® Digital Banking from Marcus by Goldman Sachs®
- AARP® Essential Rewards Mastercard® from Barclays
- AARP® Travel Rewards Mastercard® from Barclays
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FINANCIAL PLANNING

- AARP Interview an Advisor™ Tool
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- Online Money Tools

- Savi Student Loan Repayment Tool
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DELAWARE

Protecting consumers Delaware ranked second in the nation per capita in cases of fraud and other reports in 2022, according to Federal Trade Commission data. AARP Delaware is working to change that, with an ongoing campaign to inform state residents about common scams and to share tips on how to avoid them.

AARP Delaware is also working with the state attorney general's consumer protection unit to alert people to new threats. That includes the "arrest scam," in which criminals call individuals and tell them a loved one is in jail and needs bail money.

Visit AARP's Fraud Watch Network at aarp.org/money/scams-fraud to learn about other scams related to gift cards, romance, QR codes and puppies. Nationally, the most common scam reported to the FTC in 2022 was identity theft. Learn more at aarp.org/de.

MARYLAND

Seeking help AARP Maryland wants state residents to know there is new help available for people in a mental health crisis.

By simply dialing or texting "988," you can reach a trained counselor at a local or national crisis center. The counselor will assess the caller's immediate needs and can connect the person with additional mental health services. The federal government launched the new phone number in July.

AARP Maryland successfully advocated in Annapolis for funding and resources to roll out the program in the state.

The 988 line is an important advance so people struggling with mental health issues can call "one easy-to-remember number to be rapidly connected to the help they need," says Michael B. Friedman, a licensed master social worker based in Baltimore who has consulted with AARP Mary-

land on its mental health agenda. Suicide claimed the lives of 584 Marylanders in 2021, according to the Centers for Disease Control and Prevention. AARP has advocated for a more comprehensive approach to the behavioral health needs of the state's older population. Stay apprised at aarp.org/md.

WEST VIRGINIA

Cooking fresh Whet your appetite for farm-to-table meals at Charleston's year-round Capitol Market, where award-winning West Virginia chef Paul Smith will give monthly interactive cooking demonstrations starting this spring.

During his "Let's Get Cooking" presentations, sponsored by AARP West Virginia, Smith will prepare a variety of unique dishes using ingredients from the market's diverse vendors.

The demonstrations, which are free, will take place on the

third Thursday of every month at 11:30 a.m., from May to September. For more information, visit AARP West Virginia's social media channels at facebook.com/AARPWestVirginia and twitter.com/AARPWW.

NEW JERSEY

Avoiding scams AARP New Jersey is hosting a Facebook Live event on Friday, May 5, at noon to discuss common scams being perpetrated across the state and to help people learn how to protect themselves.

AARP leaders will be speaking with *Star-Ledger* and NJ.com columnist Karin Price Mueller, who covers consumer affairs and fraud. She will talk about how to avoid becoming a victim of fraud. During the event, you can join live at facebook.com/AARPNJ. Viewers can use the comments section to ask questions.

New Jerseyans filed more than 95,000 fraud and other complaints in 2022, with more than \$231 million lost to fraud, according to the Federal Trade Commission. Stay apprised at aarp.com/nj.

DISTRICT OF COLUMBIA

Speaking up The AARP District of Columbia Speakers Bureau offers presentations on a wide range of topics important to older adults, such as caregiving, health care, driver safety, encore careers and fraud prevention.

AARP DC is looking for volunteers to be presenters. Training is provided.

The talks typically last 30 to 60 minutes but can be tailored to the organization, whether a church, community association or other group. Presentations can be given in person or online. Interested in volunteering? Email Joe Hand at dcaarp@aarp.org.

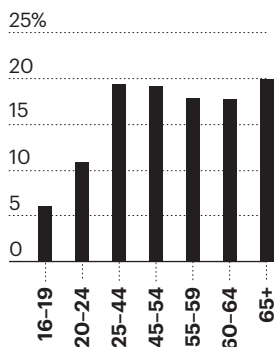
—Susan Milligan

DATABANK USA

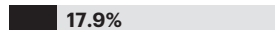
HOW WE WORK

The COVID pandemic sent people home to work—and many stayed there. In some locales—D.C. leads the way—the work-from-home trend has led to empty office buildings and deserted lunch spots. Nationwide, the number of people primarily working from home tripled from 2019 to 2021, to 27.6 million.

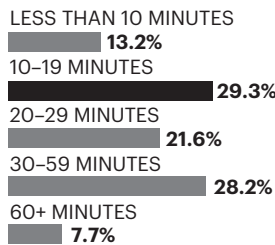
SHARE OF HOME-BASED WORKERS, BY AGE



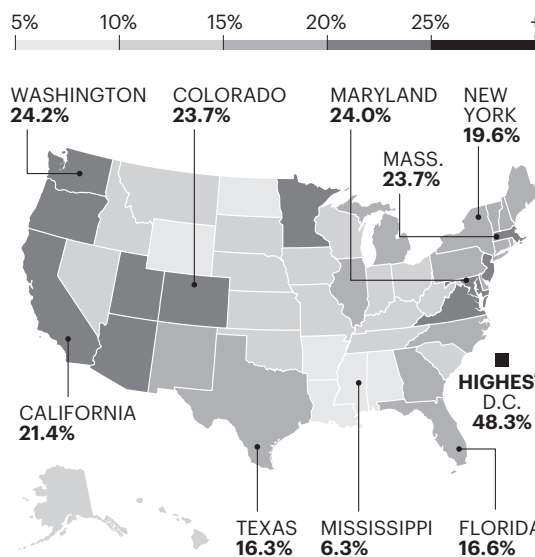
SHARE OF HOME-BASED WORKERS IN THE U.S.



FOR COMMUTERS, HOW LONG DOES IT TAKE?



PERCENTAGE OF HOME-BASED WORKERS, 2021



SOURCE: U.S. CENSUS BUREAU, AMERICAN COMMUNITY SURVEY, 1-YEAR ESTIMATES, 2021



Medicare Made Easy

BY DENA BUNIS

Is it true that every Medicare enrollee is entitled to vaccines for free this year?

Not quite. A provision in the Inflation Reduction Act that passed last August says that beginning in 2023, adult vaccines recommended by the Centers for Disease Control and Prevention are free for Medicare beneficiaries with prescription drug coverage. This applies to enrollees who have a stand-alone Part D prescription drug plan or who have a Medicare Advantage plan that includes drug coverage.

But not every Medicare beneficiary has such a plan. According to a 2022 report, 9 percent of Medicare participants are not enrolled in a Part D plan. That means 1 in 11 Medicare enrollees might need to pay for certain vaccines.

Just a reminder: You may not think you need Part D when you first sign up for Medicare because you don't take many—or any—prescription drugs. But as with most types of insurance, you get it because someday you might need it. If you don't enroll in a Part D plan when you are first eligible for Medicare, you'll be subject to a late enrollment penalty if you decide to sign up for a plan later.

Does Medicare pay for an ambulance?

Medicare Part B covers the cost of an ambulance in emergency situations if the trip meets several criteria:

- ▶ The ambulance is medically necessary.
- ▶ It's the only safe way to transport the patient.
- ▶ It is going to a location approved by Medicare, such as a hospital, skilled nursing facility or back home after care.
- ▶ The transportation company meets Medicare standards.
- ▶ The destination is the nearest qualifying facility that can treat you.

Note that original Medicare enrollees will be responsible for 20 percent of the Medicare-approved ambulance charge. Supplemental Medigap policies often will cover that. Medicare Advantage plans also cover ambulances; check with your plan to find out what your share of the cost will be.

Dena Bunis is a senior editor and writer for aarp.org and a veteran health policy journalist. Send her your questions about Medicare to medicare@aarp.org. Due to the volume of inquiries, we can't answer every question.

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Readers Respond

COVID CARE

Thanks for the March Cover Story [“Three Years In, How the Pandemic Has Changed Our Lives”]. No doubt we’ll continue to understand more as time goes on. One thing we learned: We can significantly cut poverty and help families directly with tax fairness. The expanded child tax credit actually cut child poverty nearly in half when passed as part of COVID relief. Sadly, it wasn’t renewed, but there is no reason not to ask our members of Congress to do just that.

WILLIE DICKERSON
SNOHOMISH, WASHINGTON

I applaud your excellent reporting but was shocked that long COVID wasn’t mentioned. Thousands of lives have been disrupted by the lack of good medical interventions. I’ve experienced full-body tremors, brain fog and chronic fatigue, among other symptoms. This illness forced me to leave my job after 26 years. Doctors,



neurologists and a never-ending stream of various medications have had little impact.

DAVID L. SERIFF
BLACKSBURG, VIRGINIA

PARENTING REDUX

Thanks for putting the spotlight on a timely and important issue [“Called to Parent—Again,” *Your Life*]. I’m a retired trauma treatment specialist and was raised by grandparents, so I’m well aware of the challenges these grandparents face. Grandparents often put their own health at risk. When others care for the grandkids for a few hours or days, it gives the grandparents time to take care of themselves so they may continue to take care of their grandchildren.

KATHY PERRY
ALBUQUERQUE, NEW MEXICO

Another resource for grandparents is a program called Parenting a Second Time Around (PASTA). Developed at Cornell University, it has expanded to other states.

DEB GRANTHAM
ITHACA, NEW YORK

MANAGING MAIL

I just read the very good article “Mail Thieves” [Fraud Watch] and its suggestions for keeping checks safe from scammers who “wash” them. Another excellent way to protect oneself is to utilize the USPS Informed Delivery option. It’s available in most areas. USPS emails a picture of deliveries whenever you have mail at your address. It’s useful when you are waiting for a special letter, like a birthday card with a check, or if physically unable to make frequent mailbox trips.

A. VARNER
COLORADO SPRINGS, COLORADO

THANKS FOR ALL YOU DO

I appreciate the information that comes in the *Bulletin*. Thank you for your efforts, research and usefulness of this publication.

MARY CRAWLEY
ST. PETERSBURG, FLORIDA

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

1 in every 3 older adults struggle to meet their basic needs.

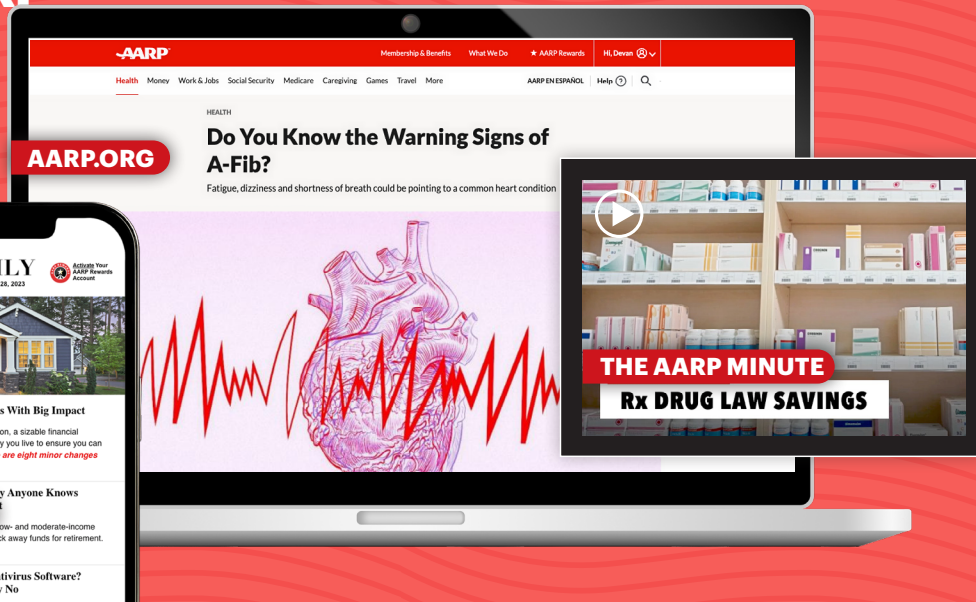
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Americans have spoken, over and over: They are frustrated with the news media; want reporting that is accurate, objective and in context; and want it to be more relevant to their lives.

AARP has taken it on to be part of the solution. Our Washington newsroom is home to dozens of reporters, editors, photographers, video journalists and others who publish stories, analysis, interviews with newsmakers and more every day across our digital platforms. Many of our journalists are veterans of America's most esteemed newspapers, magazines or online media outlets.

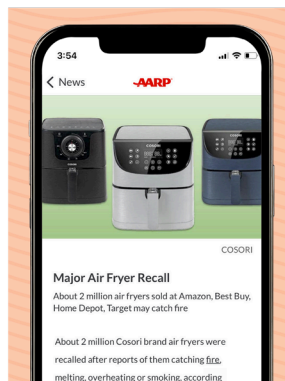
"We have one of the most robust newsrooms in Washington," says Dan Gilgoff, editor in chief of aarp.org, our flagship website.

In early 2020, AARP's daily news presence expanded to respond to the needs of older Americans when the COVID-19 pandemic created a lack of trustworthy information. "We worked round the clock to find answers to questions of AARP members and all people in our age demographic," Gilgoff says. "It was everything from staying safe as the virus evolved to explaining how stimulus checks worked. And we haven't stopped."

You can find AARP's daily news coverage wherever you get your information, whether that's on your home computer, in your email inbox, via social media or through a smartphone app. Here's how:

► **AARP.org.** Our website features new content every day, from breaking news on topics like Social Security, Medicare, prescription drug prices and more to the latest essential advice on your health, money and lifestyle to stories and videos about ordinary people doing extraordinary things. And we showcase the best new TV, movies, music, books and travel ideas. Our award-winning online coverage draws 21 million visitors every month.

► **AARP Now app.** Get our latest stories, tips and videos on your phone by downloading our Now app. Enable notifications to get our latest news and advice in real time—along with alerts when there's a member discount available nearby. Search for "AARP Now" wherever you get your apps.



► **The AARP Minute video.** This is a daily video that showcases news of interest to Americans 50 and older. Get it every weekday on our Now app or on aarp.org.

► **The Daily email newsletter.** Get our latest headlines sent to your inbox every weekday. Sign up at aarp.org/ email-newsletters to join the nearly 900,000 daily subscribers.

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Washington woman clicks on Apple pop-up, scammers steal \$35,000

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► **Social media.** Follow AARP on Facebook, Twitter and LinkedIn to get daily news and posts and to join the conversation around our stories and videos. Our Instagram and TikTok accounts also offer frequent posts that are equal parts news, tips, inspiration and entertainment.

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JILL: "Did you remember to put ketchup on the shopping list?"

BILL: "Yes, and now I can't read it."

BRYCE: "My date last night promised to get me back on my feet."

BRUCE: "How did it go?"

BRYCE: "She stood me up."

OLLIE: "What's the leading cause of dry skin?"

WALLY: "Towels."

PATIENT: "I'm having problems with my hearing."

DOCTOR: "Can you describe the symptoms?"

PATIENT: "Yes, they're yellow. Homer is overweight. And Marge has blue hair."

CUSTOMER: "Where will I find some books about greases and lubricants?"

CLERK: "Try the non-friction section."

GERTIE: "Why can't birds make a living in public speaking?"

EARL: "Their talk is cheep."

LANDLORD: "We need to talk about your incredibly high heating bills."

TENANT: "Come by anytime; my door is always open."

SARAH: "Why were you screaming at that poor cashier?"

FARRAH: "I was going for the volume discount."

"I'm 80, and I'm playing 77. It's a bit of a stretch."
—**Harrison Ford**, on his role in a *Yellowstone* prequel

"Now when I go on the street, the younger kids walk up and say, 'We think you're cool. Can we take a picture with you?' And I'm like 'Yes!'"
—*Everything Everywhere All at Once* star **Michelle Yeoh**, 60

"Ugh. I guess I'd better get in shape."
—**Julia Louis-Dreyfus**, 62, on being cast in an upcoming Marvel film

"You can't retire from music. It's my life. A day without music is a mistake."
—Composer **John Williams**, 91

"I never believed in a Plan B. Everybody that I know that has had a Plan B has had to use it."
—Comic/TV personality **Steve Harvey**, 66

"Do I get to stop working at some point? On the other hand, I can't imagine not working. So there you go."
—**Kathleen Turner**, 68

"Be honest about everything, because that's the only way you're gonna win."
—Singer **Mary J. Blige**, 52

"When people called me that awful name—the worst thing you can be called in television, an 'intellectual'—I cowered."
—**Dick Cavett**, 86

"One governs with the head, not the knee."
—**Pope Francis**, 86, on using a wheelchair

"When you're depressed, for anyone reading this ... move. Move your body. Because it makes you feel better. Isn't that simple?"
—Singer **Wynonna Judd**, 58

"I get little butterflies, but I think that's OK. It shows that you're still in love with what you do."
—**Angela Bassett**, 64



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65	\$34.75	\$25.50	\$68.50	\$50.00	\$102.25	\$74.50	\$169.75	\$123.50
66	\$35.90	\$26.35	\$70.80	\$51.70	\$105.70	\$77.05	\$175.50	\$127.75
67	\$37.05	\$27.25	\$73.10	\$53.50	\$109.15	\$79.75	\$181.25	\$132.25
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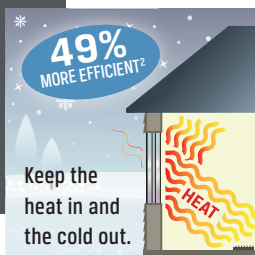


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