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GREAT WAYS TO SAVE

2023
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EDITION
GET THE BEST PRICES AND SAVE THOUSANDS
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AARP Bulletin Real Possibilities \$2.50

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PLUS FUN AND GAMES!
AARP'S CEO ON WHY OLDER AMERICANS LOVE ONLINE GAMING—AND WHY THAT'S GOOD
YOUR AARP / PAGE 42

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50–54	11	29	71
55–59	13	38	94
60–64	17	58	148
65–69	21	81	213
70–74	33	141	377

Issue Age	Male Rates		
	\$10,000	\$50,000	\$150,000
45–49	\$12	\$36	\$83
50–54	14	45	107
55–59	18	65	157
60–64	24	94	233
65–69	31	128	323
70–74	42	184	469

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DID YOU KNOW?

U.S. families use an average of 400 gallons of water per day.

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“Sticking true to your code ... gives you a rulebook to live by.”

—Novelist Colson Whitehead

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Rising interest rates are good for bond investors, unless ...
You hold older bonds.

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ABOUT HALF ... OF OLDER SCAM VICTIMS DON'T TELL THEIR FAMILY OR FRIENDS ABOUT IT.

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MORE FROM AARP

TV Shows

Tune in to *Rural America Live With AARP* for these helpful conversations:

- Money-saving tips to help you keep inflation in check, July 20
- Fraud prevention, with former prosecutor Paul Greenwood, Aug. 17

The shows air at 10 p.m. ET. Or you can stream them on demand at aarp.org/aarpalive.

Festivals

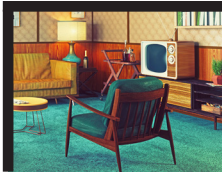
Stop by the AARP booth for free activities and learn more about



the organization's programs at these events:

- Cincinnati Music Festival, July 20–22
- Minnesota State Fair in St. Paul, Aug. 24–Sept. 4
- Bourbon & Beyond in Louisville, Kentucky, Sept. 14–17





► **DEEP-PILED REMORSE** Three-quarters of Americans admit their decorating choices aged poorly, says a poll commissioned by online shopping site Slickdeals. Among the biggest regrets: Four in 10 listed 1970s-era design choices such as shag carpets and wood-paneled walls. Avocado green paint also triggered contrition.

MEDICARE COMMITS TO ALZHEIMER'S DRUG COVERAGE

Medicare announced that it intends to cover Alzheimer's disease medications if they are fully approved for usage by the Food and Drug Administration (FDA). The policy decision, which applies to people with Medicare Part B, raises the prospect that thousands of older adults could have access this summer to a promising medication to treat the early stages of the disease.

"Alzheimer's disease takes a toll on not just the people suffering from the disease but also on their loved ones and caregivers," said Chiquita Brooks-LaSure, head of the Centers for Medicare & Medicaid Services (CMS). "CMS has always been committed to helping people obtain timely access to innovative treatments that meaningfully improve care and outcomes for this disease."

Two new Alzheimer's drugs, Aduhelm and Leqembi, have received accelerated approval from the FDA. So far, Medicare coverage is limited to people

participating in clinical trials. But the FDA is reviewing a traditional approval application for Leqembi and is expected to make a decision this summer.

Wider access to Leqembi would begin as soon as the FDA grants traditional approval, CMS said. That Medicare coverage will apply to patients in the early stages of the disease whose doctors participate in what's known as a registry, where they collect and submit evidence about how drugs work in the real world. Researchers will use that information, "furthering knowledge of how these drugs can potentially help people," CMS said.

Aduhelm and Leqembi are different from other Alzheimer's drugs on the market. They go after amyloid plaques in the brain and are designed to slow the rate of cognitive decline, not just treat its symptoms.

About 6 million Americans live with Alzheimer's disease. Without a cure, that number is expected to skyrocket in the coming decades.

NEW TREATMENT FOR HOT FLASHES

A new medicine that promises relief for the estimated 80 percent of older women who endure hot flashes while going through menopause was approved by the Food and Drug Administration in May.

The first-of-its-kind pill, to be marketed under the name Veozah, works by acting on a part of the brain that helps regulate a person's body temperature. Estrogen helps to keep that part of the brain properly balanced. When a woman's estrogen levels fall during menopause, the imbalance leads to hot flash symptoms.

"It's very targeted," Claudia Mason, M.D., a gynecologist with the Cleveland Clinic, says about the new drug. "And when things are targeted like that, they tend not to have as many side effects."

In clinical trials, moderate to severe hot flashes were reduced in study participants who took Veozah. Some did report side effects such as abdominal pain, diarrhea, insomnia and back pain.

The treatment, from drug-maker Astellas Pharma, is expected to cost \$550 for a one-month supply. Out-of-pocket costs will depend on insurance coverage.



Fewer Fraud Calls Reaching U.S. Phones

Phone ringing a little less often lately? Thank regulators working to end fraudulent calls.

Project Point of No Entry blocks many spam calls from overseas by cutting them off at their "gateways" into the U.S., the Federal Trade Commission (FTC) said in April. The program should slash illegal robocalls, more than 20 billion of which reached Americans last year.

Foreign scammers send their calls to a gateway provider, which hands the call off to a U.S. network carrier. The FTC said it identified 24 gateway providers transmitting robocalls and threatened them with legal action if they didn't block the calls. The frauds these providers let through included government impostor hoaxes, COVID-19 relief payment scams and student loan debt forgiveness schemes.

All but two of the gateway companies have "significantly curbed or altogether stopped" illegal robocalls, the FTC says.

Robocallers use a variety of techniques to get you to answer, including spoofing, which tricks your phone's caller ID into displaying a fake phone number. Some good advice to avoid getting tricked by a robocall: Don't answer calls from unknown numbers.

Black Life Spans Almost 6 Years Less Than White Lives

Higher disease rates and greater life challenges, among other factors, mean African Americans have suffered a cumulative loss of 80 million years of life compared with white people in the first two decades of the 21st century, according to a study of

U.S. death certificate data. The findings raise a critical alarm about the need for new health policies aimed at improving longevity for African Americans, researchers say in a study recently published in *JAMA*.

Researchers reviewed U.S. death certificate data from the Centers for Disease Control and

Prevention (CDC) and compared the age-adjusted mortality rates between the Black population and the white population from 1999 to 2020. Researchers say a cumulative loss of more than 80 million potential years of life for African Americans, compared with white people from 1999 to 2020, was largely due to increased rates of

heart disease, cancer and infant mortality. The pandemic also widened the gap between Black and white mortality rates.

The study estimated the excess life lost among Black people by comparing the age of their death against typical life expectancy. In 2021, white Americans had a life expectancy at birth of 76.4 years, the CDC says; for Black Americans, it was 70.8 years.

70.8
years

life expectancy at birth for Black Americans in 2021

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Cary Childre, left, in front of the accessory dwelling unit where she lives. The house sits behind the home of her daughter, Eva Mauldin, right.

WHY IS IT SO HARD TO EXPAND A HOME?

Local politics often complicates efforts to incorporate accessory dwelling units for caregiving into neighborhoods

BY MICHELE LERNER

During her career as a nurse, Cary Childre saw too many older patients needing help but having no family nearby to provide it. “If I made the transition early to age in place, I knew I wouldn’t fall into the trap of not having support when the time came,” the 67-year-old says. In 2022, when her daughter, Eva Mauldin, became pregnant with her first child, Childre sold her 3,000-square-foot Atlanta home and built a 450-square-foot “tiny home” on her daughter’s property.

Little did she know that she was walking into a top housing policy debate of these times on whether communities should embrace the growth of accessory dwelling units (ADUs) as a potential solution to two major issues facing America: a shortage of housing across the country and older Americans’ desire to age alongside their family.

“If we don’t have the right housing options

in our neighborhoods, then we’re either forced to lower our quality of life or move out of our communities of choice as we age,” says Rodney Harrell, vice president of family, home and community at AARP’s Public Policy Institute. “We just don’t have enough affordable options, and many people realize that when circumstances change or they face life-altering emergencies.”

THE ABCS OF ADUS

ADUs (also called granny pods or flats, in-law suites, or backyard cottages) can take the form of a freestanding structure, an apartment over a garage or a basement apartment.

▶ See the August/September issue of **AARP The Magazine** for tales (and photos) of how several families expanded their homes to accommodate the arrival of parents, grown kids and others.



Generally, they have a separate entrance from the main home, a full bathroom and a kitchen. There are several ways they can be used for caregiving: Older family members can live there. Or adult children can move in to take care of those in the main house. Or an ADU can be used to house hired help. But because they are often used for purposes other than caregiving—such as apartment rentals for long-term residents or short-term visitors—they often face opposition.

“The problem with ADUs is that they change the character of a neighborhood and cause problems for a community that wasn’t built for higher density,” says Paul Jarosinski, president of the Cherrywood Homeowners Association in Olney, Maryland. His community has no legal ADUs, but he has witnessed issues in other areas of his county. “In many communities, the streets are somewhat narrow and many of the homes have added ADUs and rented space in their homes and garages. There isn’t adequate public transportation, so all these cars wind up on the street or in people’s front yards. It’s hard for other cars to drive on the street and dangerous because fire trucks can’t get to the homes.”

In addition to parking issues, Jarosinski says some nearby homes with ADUs are used as “party houses” with short-term renters, and the additional ADU structures contribute to flooding issues. “If our county wants to add affordable housing and density, there are places to do that,” Jarosinski says. “They shouldn’t be allowing ADUs in established communities where people saved to buy homes with lower density.”

ARGUING FOR CHANGE

The number of Americans 65 and older is projected to nearly double, according to the Population Reference Bureau, from 52 million in 2018 to 95 million by 2060, which could drastically alter housing needs. A recent AARP survey found that just 4 percent of U.S. households have an ADU, although 32 percent of homeowners are interested in having one on their property, according to a separate survey by Freddie Mac, the government-sponsored mortgage organization.

Many more Americans could have an ADU if they wanted one. More than 60 percent of municipalities permit ADUs. But it isn’t so simple. A raft of regulations can make approval difficult. For example, many jurisdictions

CONTINUED ON PAGE 8

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require ADUs to include off-street parking, which can be difficult to accommodate in high-density areas. Others require the units to be owner-occupied, which means their use is limited to family members only.

As for construction, in some places, ADUs are allowed only if they can be built a certain distance from the property line, which effectively rules them out on lots of modest size. Some communities will allow ADUs only if they are not visible from the street and meet restrictive size criteria.

The District of Columbia, faced with a housing shortage within its 68 square miles, eased restrictions in 2016, allowing “ADUs to be built as a matter of right in residential zones, which was a big victory for homeowners,” says Cheryl Cort, a policy director for the Coalition for Smarter Growth. “The top three

constraints to ADU production are whether a property owner can build one by right or needs special permission, whether parking is required, and whether the lot needs to be owner-occupied.” D.C.’s rules require owner occupancy but allow ADUs by right and don’t require additional parking. “The D.C. council and mayor were really interested in promoting ADUs as a solution for affordable housing and senior housing,” Cort says.

In Annapolis, Maryland, a new law permits ADU construction, but ADUs are not allowed “by right,” so each requires review and approval. Owners must occupy the main house, to avoid investment in ADUs by property management companies. Proponents have found another hurdle: The new structures must have their own sewer lines; they can’t tap into the main house’s lines. “We’ll come back with revisions in the future, but at least they’re legal now,” says Brooks Schandelmeier, a City Council member. “They’re allowed to be used as short-term rentals, too, which personally I don’t think is their

ideal use. But it’s better to be flexible to get them built.”

In Ashland, Oregon, additional rental units (ARUs), as they are known there, have been allowed since 1991. Rules were amended multiple times until property owners could build them with just a building permit beginning in 2021, says Maria V. Harris, a retired Ashland city planner. Opposition came primarily from appointed officials with a vision of a community limited to single-family homes for nuclear families, Harris says. “We did surveys and found that 40 percent of Ashland residents were one-person households, and that 44 percent of those households were renters,” Harris says. “That showed the need for more options. The opposition brought up parking issues, which comes up with almost anything controversial. But we did parking surveys and determined there wasn’t a lack of parking.”

California’s affordable housing crisis led to the most advanced ADU policies in the country, says Annie Fryman, a former California legislative aide and director of cities for Abodu, an ADU manufacturer. “California’s state law overrides city jurisdictions’ and caps

► **Launching Aug. 1, *Going Tiny With AARP*** is a video series featuring several family downsizing projects from start to finish. To view, go to youtube.com/aarp.



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DR. MAURA COSETTI,
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Dr. Maura Cosetti, a cochlear implant surgeon and medical advisor to Cochlear, the world leader in cochlear implants, answers questions about cochlear implants and how they are different from hearing aids.

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Q Are cochlear implants covered by Medicare? Yes, Medicare and most private insurance plans routinely cover cochlear implants.*



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1. The Nucleus Freedom Cochlear Implant System: Adult Post-Market Surveillance Trial Results. 2008 June.

2. Cochlear Nucleus Implant Reliability Report. Volume 16 | December 2017. D1175804. Cochlear Ltd; 2018.

WHAT'S ALLOWED IN YOUR COMMUNITY?

These two websites provide some insight into ADU regulations in various jurisdictions.

▶ **Local community regulations:**

accessorydwellings.org/
adu-regulations-by-city

▶ **State laws:** mercatus.org/

research/policy-briefs/
state-accessory-dwelling-unit-laws

Property owners should also check with the permitting office of their local planning and zoning department and, if applicable, their homeowner association for the most up-to-date rules about ADUs.



fees,” Fryman says. “They also need to be approved using objective criteria instead of design limitations.”

The law in California overrides homeowner association rules that would limit ADUs, Fryman says.

Since the California law was passed, ADUs have become increasingly popular. In Los Angeles, 1 in 3 permits for new construction are for an ADU, she says. From 2018 to 2020, 22,695 ADUs were added to the state’s housing supply, according to ADUCalifornia.org. According to HUD’s Office of Policy Development and Research, as of early 2022, ADUs make up about 11 percent of all residential building permits issued in California.

Public acceptance of ADUs is often easier when caregiving and aging in place are presented as benefits. Says Richard Duncan, executive director of the RL Mace Universal Design Institute in Asheville, North Carolina: “Older adults put a happy face on ADUs.”

For Childre, the experience of living in a house on her daughter’s property has been a good one. She doesn’t have to worry about a mortgage or where she’ll live as she ages, and her daughter loves the new grownup phase of her relationship with mom. “We talk in ways my friends just don’t get to do with their parents,” Eva Mauldin says. Childre’s granddaughter likes it, too. “Every morning she sees me,” Childre says, “and says, ‘There’s Gaga! There’s Gaga!’” ■

Michele Lerner is a freelance journalist who focuses on real estate and housing. Her work has been published in The New York Times and The Washington Post. David Hochman contributed to this report.

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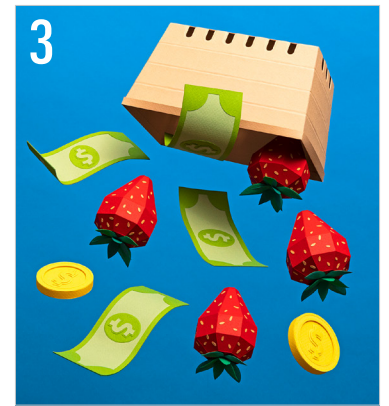
BY BETH BRAVERMAN, DAVID SCHIFF AND AMANDA GENGLER

Huzzah! As of this writing, the inflation surge of the past two years finally appears to be receding. But there remain many high-price hot spots: Food costs are still challenging, service providers are charging more for their labor, and surging interest in travel has the industry hungry to recoup dollars lost during the pandemic. So for this 14th annual edition of “99 Great Ways to Save,” we consulted with dozens of professionals to get their frugality tips for what we call inflation hot spots—those very common costs many of us will face in the coming months that remain stubbornly high. Try a few tips, make them habits, then try a few more! As we say each year: So much of saving money is simply being mindful about spending. Maintain a money-smart attitude and keep adding frugal habits, and your savings pile can truly become a mountain.

GROCERIES

1 | Be section smart. A large grocery store might have three or more places it sells cheese (deli counter, gourmet cheese section, dairy case). Same for spices, breads, packaged meats and other foods. Be sure to compare prices in different sections to get the best value.

2 | Get grocery items for half price. Flashfood is a relatively new app that works with grocery stores to offer deals of up to 50 percent off items that are nearing their sell-by date. Pay for the items through the app and pick them up at a designated zone in stores including Giant, Stop & Shop and Tops. Learn more at flashfood.com.



3 | Flip your berries. Moisture is the main reason berries go bad quickly. To find the freshest ones, flip over the container at the grocery store. If they aren't sticking to the bottom, they'll last longer.

4 | Have two grocery shopping lists. The first is all the items you need for the coming week. The second is a running list of pantry items and household supplies that may run low in the next month or so. Buy those only when items are on sale, then get enough to last for a few months.

5 | Switch to nonorganic for the “Clean Fifteen.” The Environmental Working Group ([ewg.org](https://www.ewg.org)) publishes a list of the “Clean Fifteen” on its website, identifying produce on which it found the

6



smallest amount of pesticide residue. The list includes avocados, sweet potatoes and pineapples.

6 | We'll say it again: Download your grocery store's app. The loyalty card has gone virtual. Two-thirds of supermarkets have digital deals accessible only on their app. "Clip" 'em within the app, and they'll get applied automatically at checkout.

7 | Look for new store brands to try. Many name brands have aggressively raised prices on packaged foods this past year. Luckily, grocery chains come out with house-brand products that are almost always cheaper than their more famous counterparts. Compare ingredient lists; often the biggest difference is price.

8 | Mix up your supermarkets. New discount-grocery chains are showing up widely in many suburban and urban areas. Lidl and Aldi, two fast-growing German

chains, keep prices low by selling a selection of largely private-label items. Market Basket, Grocery Outlet, WinCo Foods and Save A Lot are other popular low-cost retailers, surveys show.

9 | Use coupons when ordering online. The average grocery shopper could save more than \$300 per year by using online coupons for at-home purchases, a CouponFollow survey shows. Install a browser extension such as Honey, Cently or Rakuten to automatically find and apply the codes for you at checkout.

TRAVEL

10 | Check out Amtrak discounts. Don't book a relatively short flight (say, of less than 500 miles) before looking at Amtrak.com/deals. On any given day, there are a wide range of discounts and offers that can make taking the train cheaper than flying. Note that folks over 65 get a 10 percent discount on most reg-

ular fares. (The discount kicks in at 60 if traveling in Canada.)

11 | Be a night owl (or early bird). Another Amtrak trick: Pay as little as \$20 to travel between New York City and Washington, D.C., from 7 p.m. to 5 a.m. Go to Amtrak.com/nightowl to find deals on overnight routes.

12 | Skip traditional car rentals. Car-sharing services such as Zipcar and Turo can often save money compared with traditional car rentals if you pick the one that suits your purpose. Zipcar members pay a monthly or annual fee with gas, 18 miles, maintenance and parking included. Turo, a peer-to-peer car-sharing marketplace, offers a variety of vehicles from sprinter vans to sports cars.

13 | Book flights on Sunday. Airfares vary not just based on when you fly but also when you book. Data from Airline Reporting Corp. shows that booking

your trip on a Sunday instead of Friday will save you an average of 15 percent on international flights and 5 percent on domestic flights.

14 | Time your airplane ticket purchases. Waiting until the last minute to book a flight is *not* the best way to save. Data shows that by booking domestic air travel 28 to 35 days before departure, you'll save an average of 10 percent compared with travelers who waited until two weeks or less before flying.

15 | Comparison shop for vacation homes. Pricing for vacation home rentals can vary across platforms such as Airbnb, Booking.com and Vrbo. The site HiChee.com scours each of these sites to find the house you want at the best price. The owners may even offer the house for less if you rent directly from them.

16 | Book sooner. Hotels typically provide full refunds on room purchases until a few days before your reservation starts. If prices drop, you often can cancel your reservation and rebook at the lower rate (but check the cancellation policy to be sure). Forward your reservation email to save@pruvo.com, and the site will monitor prices on your behalf and let you know if it finds a better rate.

17 | Avoid creeping charges on cruise ships. Cruise lines have avoided big jumps in base prices after COVID-19. But they've jacked prices for specialty restaurants, tours, drinks and gratuities. Use a travel agent that specializes in cruises—they often get perks they can pass along, such as a free stateroom upgrade.

18 | Email independent hotels to negotiate. You'll have more luck haggling with independent hotels on price than with chains, and email is often the best way to

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reach someone with the authority to grant a discount request. Let them know the price you saw on a travel site and ask whether they can do better. Hotels pay up to 30 percent to travel sites on confirmed bookings, so it's in their interest to give you a lower price for a direct sale.



19 | Skip the rest-stop burgers.

Often you can get interesting, hearty meals for cheap within a mile or two of a highway exit. Check out Roadfood.com to find affordable regional food at diners, clam shacks and other eateries. Sites such as Tripadvisor, Yelp and Foursquare provide regional restaurant choices as well.

20 | Stay in (someone else's) timeshare.

Check sites such as RedWeek.com, Koala and Timeshare Users Group (TUG) to rent directly from owners who are unable to use their timeshare this year, sometimes at less than half of what you might pay for a hotel. Recent listings included Marriott's Aruba Surf Club, the Hyatt Ka'anapali Beach, and The Royal Sands in Cancun, Mexico.

DRIVING

21 | Buy big-box gas. Gas at Costco and Sam's Club can be 25 cents per gallon cheaper. That might save you more than the annual membership fee if you live nearby and drive lots of miles.

22 | Slow down, please. Most cars get the best gas mileage at about 55 mph. Typically, 65 mph

is 8 percent less efficient than 55 mph, and 80 mph is 28 percent less efficient.

23 | Learn your wiper blades ...

Newer cars often have different-size blades on the driver and passenger sides, plus a back window blade. So buy specifically for your model and year. Some auto stores will do the replacement for free if you buy the blades there. But doing it yourself isn't that hard; often you can find a video online for your car model. This allows you to shop for the best price online or at big-box stores, where blades can be a third of the cost of auto parts stores.

24 | ... but before replacing them ...

Windshield wipers leaving streaks? Try cleaning the blades by wiping them with soapy water followed by rubbing alcohol. You'll prolong the life of the blades and maybe avoid scratching the windshield.

25 | Get a free battery check.

Many auto parts stores will test your battery for free. If you buy one, they'll often install it free. AAA will even come to members for a free check.

26 | Use your door to fill your tires.

Newer cars have a sticker inside the driver's door that details the proper air pressure for your tires. The optimal pressure is always lower than the pressure written on the tire. Properly inflated tires can improve gas mileage by as much as 3 percent.

27 | Rotate tires. Modern tires are designed to revolve in one specific direction to channel water away from the car. If they are put on the wrong side, they'll be less safe. You should still rotate your tires from front to back; the front ones wear faster than rear tires, so they'll last longer if rotated every 10,000 miles.

28 | Have two auto shops. Take your car to a dealer's service



shop for repairs under warranty and for work on specialized parts such as adaptive cruise control. For standard work such as oil changes, brake jobs and exhaust-system fixes, independent shops are cheaper.

29 | Upgrade your brake parts.

Who doesn't gasp at the price of a brake job? Ironically, the right step might be to spend a little *more* to save money by asking for high-performance parts that last much longer. They're safer too.

30 | De-junk your trunk.

Every 100 pounds of extra weight in your car could reduce your gas mileage by up to 2 percent, the U.S. Department of Energy says. Extra weight also will cause parts such as the suspension, shocks and brakes to wear out faster.

UTILITIES

31 | Blanket your electric water heater. If your electric water heater is warm to the touch, fitting it with an insulating jacket that can cost \$20 to \$40 will help prevent heat from escaping, and it

will pay for itself in about a year. Some utilities offer these blankets at a rebate. Some will even install one for free.

32 | Cycle through your filters.

Replacing home air filters is a five-minute job you should perform every three months on your air conditioner and furnace if using moderately priced filters. Doing so can save on your energy bill by lowering usage up to 15 percent, and it can prolong the life of your system.

33 | Also clean your AC coils.

Dirty evaporator coils in your central air conditioner can increase your energy usage by up to 40 percent. Use a brush followed by dish detergent and water in a spray bottle or coil cleaner designed for the job.

34 | Yes, get that home energy audit.

Many utility companies do not charge homeowners for a professional to visit their home to search for energy leaks. These auditors can inspect everything from windows to insulation, and

find gaps along windows. Plus you might qualify for a \$150 tax credit for the audit.

35 | Add insulation in the attic.

Improving attic insulation is one of the least expensive home upgrades with the highest payback. For about \$30 a roll, you can add 10 inches of unfaced insulation. Homeowners should aim to create a total thickness of 15 to 20 inches. One easy strategy is to lay unfaced fiberglass down on the attic floor.

36 | Reverse your ceiling fan in the winter.

A ceiling fan in warmer months spins counterclockwise to push cooler air down. In cold weather, reversing its spin to clockwise will help move warm air back down in the room.

HOME REMODELING

37 | Truly nail down your plan before starting.

If a contractor senses you don't have a clear vision, their bid price will be higher to allow for unforeseen costs. Although an occasional change order is to be expected on larger projects, keeping them to a minimum will save you a bundle.

38 | Buy the high-end stuff yourself ...

If you are hiring a general contractor for a kitchen or bath remodel, offer to handle purchasing appliances, fixtures or any specialty items. Many contractors will gladly give up their markup to avoid tracking down items they don't routinely buy. Plus you can find the best deals.

39 | ... then look for scratched or dented items.

Ask retailers if they have any appliances discounted due to cosmetic blemishes. You might save a bundle on a stove or refrigerator with superficial damage that won't be seen once it's installed.

40 | Consider visiting ReStore.

Habitat for Humanity has more than 900 ReStore locations that

offer surplus building materials, appliances and used furnishings at great prices. Check habitat.org/restores.

41 | Buy building supplies at a lumberyard.

Need lumber for a project? The prices are often better at professional lumberyards than at the big chains, and you'll usually get better quality.

INSURANCE

42 | The golden rule: Don't auto renew.

Yes, it's work, but shop around when your car policy comes up for renewal each year. More than 90 percent of drivers who switched policies saved money, according to a recent ValuePenguin survey.

43 | Consider usage-based car insurance.

This relatively new variation charges you by miles driven rather than a flat rate, by using electronics in your car to transmit mileage data. If you're driving less because you're working from home a few days a week or are retired, moving to usage-based insurance could mean a lower bill.

44 | Downgrade your ride.

Older sedans and sport utility vehicles almost always cost less to insure than new, more costly and more complicated cars.

45 | Go back to driving school (from home).

Older drivers who take a defensive driving or safe driver course often can score a significant discount on their insurance premiums, according to Insurify. Many courses are offered online. (Check out AARP's driver training at aarp.org/auto/driver-safety.)

46 | Bundle home and auto.

Purchasing both policies from a single provider can save you an average of 18 percent on your premiums, according to an analysis by Insurance.com. There were more than a dozen insurers with discounts over 25 percent.

AARP MEMBER BENEFITS

47 | Restaurants Up to 15 percent off at Denny's, Outback Steakhouse, Moe's Southwest Grill, Bonefish Grill and some local spots.

48 | Vision discounts Members and their families get exclusive savings at Target Optical and LensCrafters, and online at Glasses.com through AARP Vision Discounts provided by EyeMed.

49 | Car rentals Up to 30 percent off base rates, and other benefits, at Avis and Budget.

50 | Prescription savings for everyone And deeper discounts for AARP members through AARP Prescription Discounts provided by Optum Rx.

51 | AT&T \$10 off per line per month on the AT&T Unlimited Premium plan.



52 | Hotels Up to 20 percent off at Hilton, Best Western, IHG Hotels & Resorts, Radisson and Wyndham.

53 | Exxon Mobil When you link your Exxon Mobil Rewards+ account to your AARP membership, you earn extra points on fuel and store items.

54 | The UPS Store Five percent off shipping, 20 percent off online printing and 15 percent off other services.

55 | Flowers and gifts 25 percent off sitewide from FTD and Proflowers.

56 | Identity theft protection Up to 53 percent off protection plans from AARP Identity Theft Protection powered by Norton.

MAINTENANCE/CLEANING

57 | Be confident! Many basic maintenance tasks we pay pros for—think changing an air conditioner filter, snaking a drain, deep-cleaning a rug or detailing a car—cost significantly less to do yourself and don't require much more than a few tools (some that you can rent) and watching a few videos online.

58 | Less soap, less paper. A microfiber towel and water can get rid of most dirt or stains from washable surfaces without using cleaners or paper towels. Then just wash and reuse.

59 | Double your gutter cleaning. When gutters fill with debris, they get heavy, and the fasteners pull away from the house, causing them to leak. Even with vinyl or aluminum siding, there's wood underneath that can get damaged. One solution: Clean gutters thoroughly in fall *and* spring.

60 | Swab the decks. Trapped water is the primary destroyer of wooden decks. Even if the decking is synthetic, the frame underneath is susceptible to rot. Restain periodically and keep the deck free of debris that blocks water from draining. Sweep regularly with a stiff broom. Then use a leaf blower to clear debris caught between deck boards.

61 | Foam up savings. Foam soap is just water and soap aerated with a pump. Save money by making your own: Refill an empty foaming soap container with 3 to 4 tablespoons of your favorite liquid soap. Then fill the bottle with clean water and mix well.

62 | Suds up savings. Typically, your washing machine only needs 2 tablespoons of laundry detergent to clean a full load of lightly soiled laundry. Keep a 1.5-ounce shot glass in your laundry room and fill it roughly two-thirds full for the right amount of soap.

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**SAVING A LIFE
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YARD AND GARDEN

63 | Get free coffee grounds. Coffee grounds are great for compost. Many Starbucks stores participate in Grounds for Your Garden, a program that provides packaged grounds for free. Or you can ask your local coffee shop to save grounds for you.

64 | Use groceries as seeds. Put scallions root-side-down in some water, and they'll quickly sprout greens to be transplanted into soil in a week or two. You can also use celery bottoms and potato pieces to grow more.

65 | Join a club ... Members often have tools and equipment they want to sell or share, and many have extra compost, soil or seeds they'll give away. Find a local club at the National Garden Clubs website, gardenclub.org.

66 | ... and host a plant swap. Consider holding a club or neighborhood plant exchange each spring or fall where everyone brings overflow plants or cuttings from their yard.

67 | Consider an electric mower. In general, battery-powered mowers can be cheaper to buy and operate in the long run than gas models because you save money for years on gas costs. And you save on maintenance—no oil changes and fewer parts to break down.

68 | Better yet, get an electric tool system. You can buy electric mowers, trim-

mers, leaf blowers and even chain saws from the same company and switch the same battery among them. When you buy the extra gear, order the version without a battery and charger.

PERSONAL FINANCE

69 | Upgrade your cash-back card. You can do better than 1 percent on purchases. Look for one that doesn't have an annual fee and that gives additional cash back on the categories in which you frequently shop—and a sign-up bonus. It's not uncommon to get 3 percent back or more on some categories.

70 | Request a lower credit card interest rate ... Call your credit card issuer and ask for a lower interest rate. According to a recent survey, 76 percent of cardholders who did so were successful. The average rate reduction was 6.3 percentage points.

71 | ... ask for a late-fee reversal. The same survey found that most credit card holders proved successful when they requested the fee for paying late be waived. So ask. Late fees typically run \$30 to \$40.

72 | ... or transfer your balance. The typical balance transfer credit card offers 12 to 15 months without interest, and some cards have balance transfer periods up to 21 months. That can be a huge savings with interest rates rising to an average of more than 20 percent for cardholders.



73 | Don't rule out first-time homebuyer programs. Some affordable mortgage programs have a broad definition of "first-time homebuyers." Federal Housing Administration (FHA) loans for first-time homebuyers are available to anyone who hasn't owned a primary residence in three years.

74 | See if your employer offers a pet insurance plan. A growing number of companies provide pet insurance as an employee benefit. This may be a more affordable option than purchasing it on your own, since employers typically get a group discount on benefits.

75 | Use free money-review tools. Some banks and credit card issuers provide free tools that let you generate reports on personal spending. Running a report once or twice a year may surface insights into your biggest spending categories—and highlight areas where you might be able to cut back.

76 | Take advantage of workplace wellness. Many employers have been rolling out new benefits for everything from creating a financial plan to paying down student loans. Check offerings in your benefits portal.

77 | Trim your withholdings. Getting a tax refund means you've let the government hold on to your money for free, some of it for more than a year. Better to withhold less, invest the extra cash in your paycheck, and pay a small amount come tax-filing season.

ENTERTAINMENT

78 | Get group rates. Taking your kids or grandkids to a show or sporting event? An overlooked trick is to book as a group. You can save up to 50 percent. You might need to get a few families to go. It can take up to 20 people to qualify. But the savings are huge.

79 | Ask your library for a culture pass. Many public library systems have passes for free admission to museums and other cultural attractions. Check your local library's website or stop by the front desk for details.

80 | Reserve event parking. Parking apps such as SpotHero or ParkWhiz let you scope out available parking lots, compare prices and even make a reservation in advance of an event. You'll save significantly compared with showing up and searching for a spot.

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★ **20 Bonus Tips! Go to aarp.org/extraways to save for even more money-saving ideas.**

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81 | Buy your own modem and router. Eliminate the monthly rental fee that you pay your cable or internet company for a modem and router by purchasing your own equipment. Check your provider's website for a list of compatible equipment.

82 | Cope with ads. Several streaming platforms, including Netflix and Disney+, recently started offering ad-supported membership options. You'll pay a significantly lower monthly price in exchange for having ads during your show. Often it's about four ad minutes per hour of programming.

83 | Use new library offerings. Along with checking out books and DVDs, you can often access free streaming services and e-books from your library. Many libraries have partnerships with apps such as Kanopy and Libby to give members free access to digital media catalogs.

84 | Reduce your home's internet capacity ... If you're no longer working from home, you may be able to reduce monthly internet costs. Use the calculator at [highspeedinternet.com](https://www.highspeedinternet.com) to get an estimate of how much internet speed capability you need.

85 | ... or switch to cellular. If you live in an area with 5G cellular coverage (most large cities), you may be able to get home internet through the cellular network via a wireless internet box, which costs \$50 to \$60 per month.

BUY IT USED

86 | Cellphones. The number of online resellers hawking used cellphones has exploded. A used cellphone is much more affordable than a new one. Protect your purchase by looking for at least a one-year warranty; they're avail-



87

able from sellers including Apple, Samsung and BackMarket.com.

87 | Eveningwear. You can find pre-owned formalwear or evening dresses on sites such as Thredup.com or Poshmark.com. Another site, Queenly.com, sells used prom dresses. Check out consignment shops for lightly used tuxedos and eveningwear. And RentTheRunway.com offers outfits for special events.

88 | Furniture. Find great deals on your Facebook marketplace, Nextdoor or other peer-to-peer platforms. You also can score deals through online pre-owned furniture stores such as Kaiyo.com—which will inspect and deliver a piece. And the website Floorfound.store resells open-box and returned furniture.

89 | Yard equipment. Many home sellers are downsizing to smaller houses, condos or apartments. Buy their pre-owned lawn mowers and edgers on sites such as OfferUp.com or Craigslist.

MAKE IT LAST

90 | Grandchildren's artwork. A large spray can of artist's fixative costs about \$10; it helps prevent smears, yellowing and wrinkling. Just spray it lightly on drawings and let dry for an hour.

91 | Silver. Don't toss those little desiccant-filled packets that come in products that need to stay dry. Instead, place them in your silverware drawer to ward off tarnish and rust. Works great for toolboxes and drawers too.

92 | Dishwasher racks. Is the plastic coating starting to chip off? Coat the affected area with a synthetic rubber coating such as ReRack or Uber Goop, which are made exactly for this purpose.

93 | Boots and shoes. Before wearing leather-soled boots or shoes for the first time, fit them with rubber soles and heels. You can do this yourself or go to a shoemaker. The rubber will last longer than leather, and it's cheaper to replace.

94 | Eyeglasses. It's all about smart cleaning. Wet the lenses, then put a drop of dishwashing detergent on each lens. Spread with your fingers and rinse. Dry with a microfiber cloth like the one that came with your glasses.

FOR EVEN MORE ...

AARP's just-released book, 500 Great Ways to Save for Dummies, offers many proven money-saving tips, including these:



95 | Free classes. Ask your local community and four-year colleges whether they offer special programs or free or reduced tuition for older students. Don't want a full-fledged degree? Ask about auditing classes for free.

96 | Free wardrobe upgrade. Too many clothes but nothing to wear? Consider a clothing swap. Invite 10 to 15 friends, and be sure to have a few mirrors available.

97 | Online discounts. Have your computer search for savings. Free browser extensions such as PayPal Honey, RetailMeNot, Deal Finder and Slickdeals can find and apply coupon codes at checkout.

98 | Read for free. The World Digital Library is a project of the Library of Congress. Get free access to 20,000 items at [loc.gov/collections/world-digital-library](https://www.loc.gov/collections/world-digital-library).

99 | Deals for veterans. If you are a veteran or active-duty service member, you are eligible for a variety of deals from nationally recognized stores, from Adidas to Zappos. Bring your ID and get in the habit of asking about deals. ■

Beth Braverman is a personal finance writer who's written for Money and CNBC.com. David Schiff is a writer and editor who's worked for Consumer Reports and Reader's Digest. Amanda Gengler is a financial writer who worked for Money magazine.

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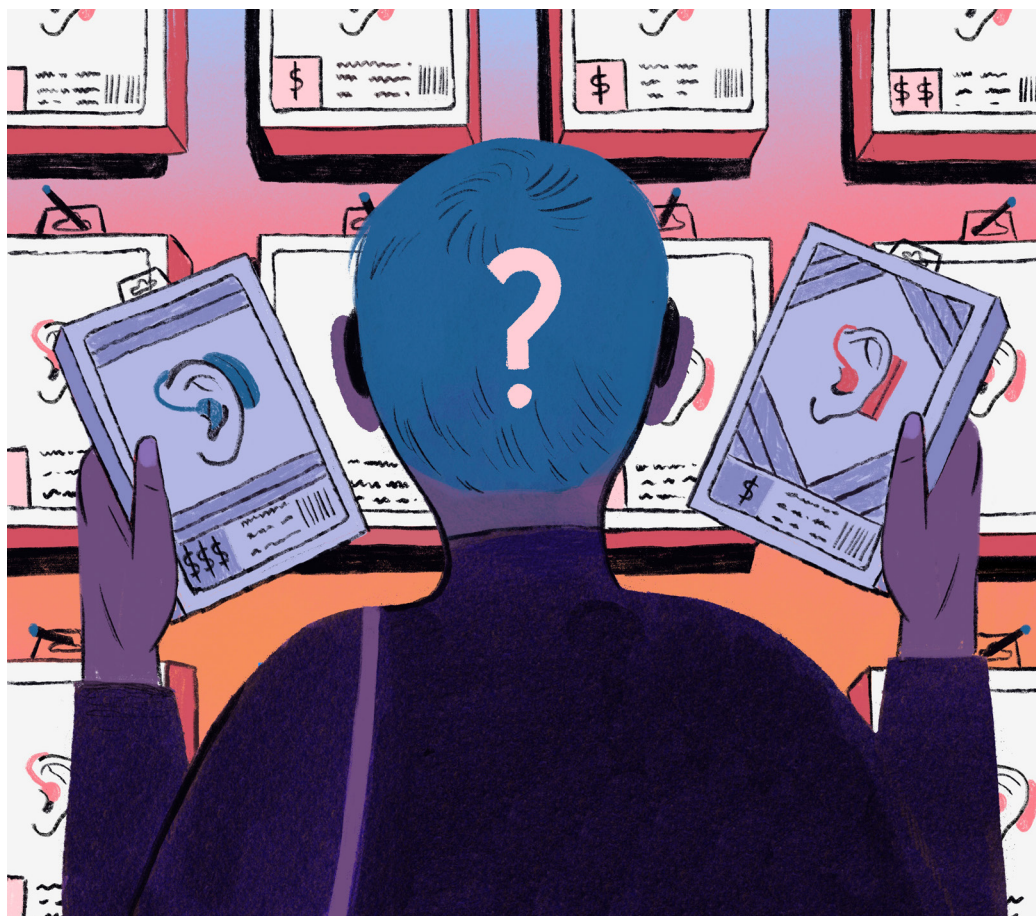
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CAN YOU HEAR ME NOW?

Big prices, small selections, lots of confusion have hurt the launch of over-the-counter hearing aids

BY SARI HARRAR

Last fall, shortly after over-the-counter hearing aids first came to market following their approval earlier in 2022 by the U.S. Food and Drug Administration, Colleen Price went shopping for a pair. “It was crazy,” says Price, 63, of Philadelphia. “Too many brands. Too much confusing marketing. And prices from \$49 to thousands of dollars.”

The official arrival of OTC hearing aids came with the promise of an affordably priced, easy-to-access remedy for the 30 million American adults with mild to moderate hearing loss. (People with severe hearing loss

still need prescription hearing aids.) But instead of instant solutions, many consumers found confusion in the first several months of availability. “I think someone new to hearing aids would be completely lost,” says Stephen Frazier, 85, a volunteer hearing support specialist for the Hearing Loss Association of America. Surveying stores around Albuquerque, New Mexico, last fall, he found a small selection (or no hearing aids at all) and often employees who couldn’t answer questions or even find the devices—a real problem considering that in a December 2022 survey of 1,000 Americans, 80 percent

of older adults said they knew little to nothing about OTC hearing aids.

“It’s like the Wild West out there,” acknowledges D’Anne Rudden, an audiologist in Longmont, Colorado.

Few people know the names of the more reputable or established hearing aid manufacturers, making shopping hard. Prices vary like crazy. Sorting through the dizzying array of features and advertising claims isn’t easy. And until recently, online reviews of OTC hearing aids done by impartial, reputable organizations were nowhere to be found. (Since April, several independent review roundups and buying guides have appeared on sites such as Consumer Reports, Everyday Health, Forbes and CNET. AARP also provides lots of advice at aarp.org/hearing.)

All this has made potential customers wary: Early sales figures for many OTC hearing aids were “very, very, very low,” says Kate Carr, president of the Hearing Industries Association. In a March 2023 Northwestern University study of 1,037 midlife and older adults, 84 percent said they would rather buy hearing aids from a hearing professional.

But as more consumers experiment with them and the market settles down and grows wiser, OTC hearing aids still likely have a bright and important future. “There’s still a lot of buzz,” says Alicia D.D. Spoor, an audiologist in Highland, Maryland, and past president of the Academy of Doctors of Audiology. Here’s what you need to know to cut through the confusion.

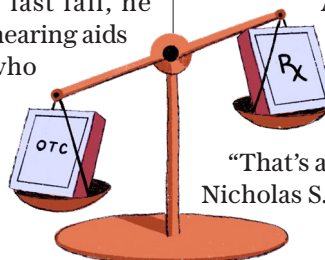
1 Yes, OTCs can be as good as Rx hearing aids

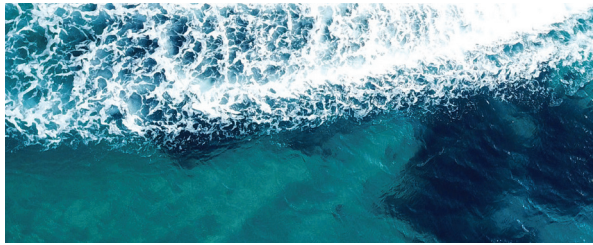
In a just-published study, researchers tracked 68 older adults with mild to moderate hearing loss who got their first Rx or OTC hearing aids. The OTC group set up their devices themselves—downloading a smartphone app, taking a hearing test to adjust the sound and contacting the hearing aid maker’s support center for help. Audiologists helped the Rx group.

After six weeks, both groups had nearly identical scores for ease of communicating with others and ability to hear speech in background noise.

“That’s a very significant takeaway,” says Nicholas S. Reed, an audiologist and assis-

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WE CANCEL TIMESHARES

Many people believe their timeshares cannot be canceled, but they often can be. Our founder and CEO, Chuck McDowell, has successfully helped over **30,000 families** get rid of their timeshare and **he can likely help you too.** If you were misled, lied to, or pressured, you may have an **easy exit with a 100% money back guarantee.**

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- Kyle S

Wesley Financial Group, LLC client

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CONTINUED FROM PAGE 18

tant professor at the Johns Hopkins University Bloomberg School of Public Health and coauthor of AARP's *Hearing Loss for Dummies*. He was not involved with the study. "You can basically hand someone this product, and they can improve their hearing."

2 Your choices are getting clearer

Your biggest decision is between lower-tech (and lower-cost) OTCs with preset sound programs and higher-tech "self-fitting" models that personalize sound output for your unique hearing-loss profile, via a hearing test you take through your new hearing aids connected to a smartphone app.

What's better? Experts say self-fitting models can be as good as prescription hearing aids that cost thousands of dollars more. "Really advanced [prescription] hearing aids will have up to 48 frequency channels," Reed says. "But there's not a lot of scientific evidence you need all these channels. A device with four or eight might have the same outcome."

If you prefer hearing aids that do not require a smartphone for setup and use, or want to spend less, OTCs with preset programs are a good option, particularly if your hearing loss follows common patterns.

"Often I see presets for high-frequency hearing loss—for people whose hearing is good in the low pitches but have age-related or noise-induced hearing loss at higher ranges," Spoor says. "It's very easy to put them on, choose an option, and it meets the target pretty well."

There are a number of other issues to consider when buying. There are two main categories of hearing aids. Behind-the-ear (BTE) aids hook over your ear and use a thin tube and earpiece to transmit sound; these are the most popular and allow natural sound to easily enter your ear. In-the-ear, or in-the-canal (ITC), aids are smaller and less visible; they're molded to fit directly into your ear canal. They have benefits, but their smaller size means fewer features and more difficulty handling.

Another important consideration is battery life: Usage time for hearing aids with rechargeable batteries can vary from 12 to 24 hours (important to know if you plan to wear your hearing aids all day as audiologists recommend). Other devices use tiny button batteries that

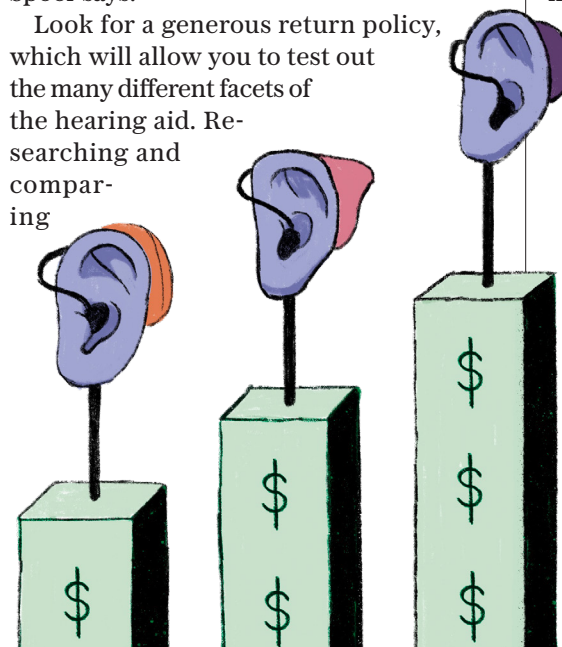
need to be replaced every several days, but which can be hard to handle with stiff hands or low vision. A recent review of dozens of OTC hearing aids by the National Council on Aging found one low-priced model came with a tiny screwdriver for volume control.

Innovations are emerging constantly. Lucid Hearing lets users of two of its OTC models bring them into its Sam's Club Hearing Aid Centers (if they are Sam's Club members) and for an extra \$200 convert them into prescription hearing aids with adjustments made by a hearing professional. That's what Colleen Price did, and she found that the extra attention and customized sound made all the difference. Other notable features include directional microphones, so you can choose which sounds get amplified (useful for hearing your companion in a busy restaurant). And a class of OTC hearing aids that look like wireless earbuds come equipped with Bluetooth for high-quality music listening.

3 Pricing will remain at several tiers

Hearing specialists told AARP they were frankly disappointed and surprised by high OTC prices. While low-tech OTC models sell for as little as \$99, high-tech, feature-packed models go for as much as \$2,950. "Everybody thought these minicomputers we put in our ears and use every day would be \$100, but basic models are more in the \$500 range," Spoor says.

Look for a generous return policy, which will allow you to test out the many different facets of the hearing aid. Researching and comparing



features (and prices) is critical, says Kathleen Cameron, senior director of the NCOA's Center for Healthy Aging.

If you're shopping for a bargain device, keep an attentive eye out for deceptive marketing. Unscrupulous sellers market devices called personal sound amplifiers (PSAPs) as "hearing aids." They aren't. Others claim that their OTC hearing aids work for all levels of hearing loss (they can't), or they use label language such as "FDA-approved," Carr warns. Only hearing aids that meet FDA OTC requirements, including those for sound customization and safe volume limits, can be marketed as OTC hearing aids, says FDA spokesperson Carly Kempler.

If you're considering a higher-priced OTC, experts recommend scheduling an appointment with an audiologist, getting a professional hearing test and discussing options. Prescription-grade hearing aid makers are trying to remain competitive with OTC competitors, so they discount their products heavily. Some budget-priced Rx models come bundled with audiology tests and after-purchase expert adjustments for as little as \$1,000.

4 Finding them should get easier

Seeing OTC hearing aids in person before you buy is easier now, though you may have to visit several stores to find a variety. Best Buy locations across the U.S. stock nine OTC models, while other sellers have more limited offerings. Walmart's in-store Vision Centers stock OTCs from Lexie powered by Bose, HearX and Hearing Assist. Sam's Club's 473 in-store hearing centers sell Lucid OTCs. At press time, Walgreens, Beltone hearing aid stores, Victra-Verizon retail stores and Hy-Vee supermarkets each carried just one brand or one model.

Online shopping is another alternative, with options ranging from giant sellers such as Amazon to manufacturer websites. Hearing specialists interviewed for this story recommended checking reviews and information at websites that employ audiologists, including AskAnAudiologist.com, HearingTracker.com and Soundly.com. ■

Sari Harrar is a contributing editor to AARP The Magazine and writes about health and other topics for the AARP Bulletin. Additional reporting by Stewart Wolpin.



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8 THINGS YOU NEED TO KNOW ABOUT BONDS

These investments have had a bad run of late, but they still play an important role in retirement accounts

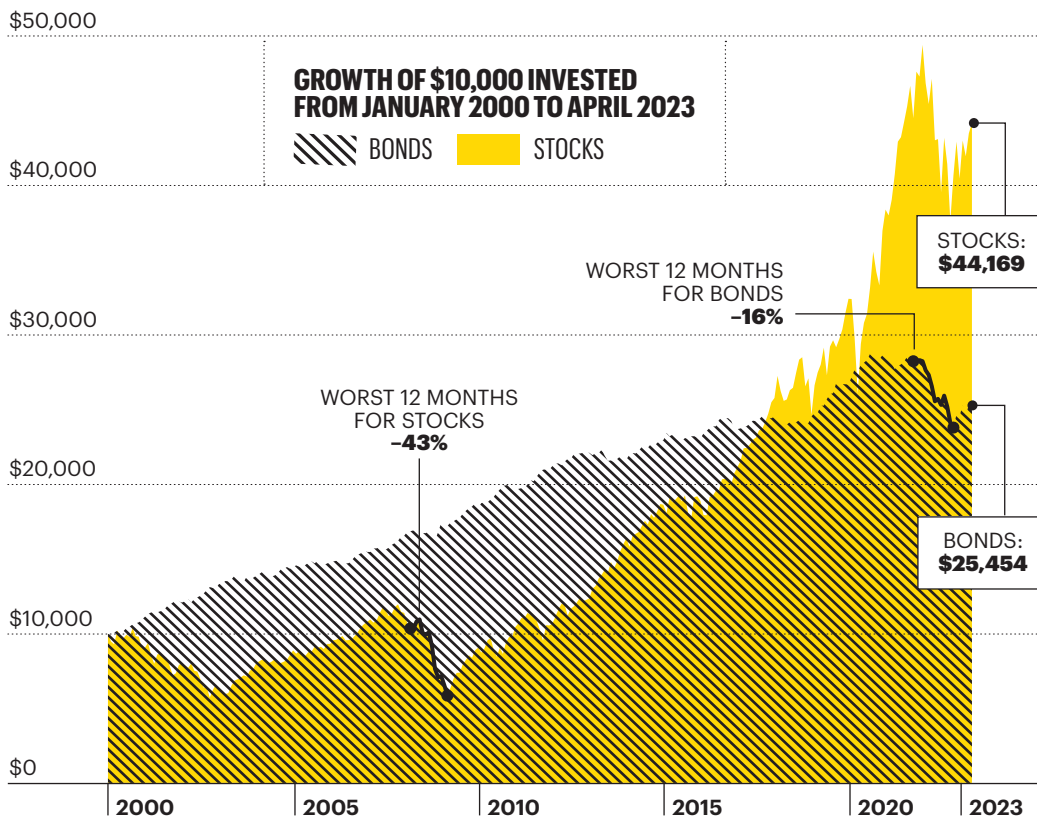
BY PENELOPE WANG

For decades, Americans viewed bonds as safe, stable investments that could help offset the wild rides their other dollars often took in the stock market. Nowadays, not so much. This year's political battle over the debt ceiling raised the possibility that U.S. government bonds—

until recently, arguably the least risky bonds on Earth—might fail to make scheduled payments. And this episode came after 2022's dismal year for bonds. Last year, the typical "core" bond index fund—the go-to option found in many 401(k) plans—lost 13 percent, according to investment research firm Morningstar. That's the biggest loss since 1999, when Morningstar started tracking that fund category.

SLOWER AND STEADIER

Returns on bonds are usually lower than those of stocks, but the bond market tends to hold its value better, with declines less steep than those suffered by stocks.



SOURCE: MORNINGSTAR DIRECT. CHART ASSUMES REINVESTMENT OF ALL DIVIDENDS AND INTEREST PAYMENTS.

The 10-year Treasury bond lost 17.8 percent, its worst return in more than 90 years.

Granted, stocks fell even further last year, with the broad market's total return down 18 percent. But as the markets continue to struggle in 2023, you may wonder what role bonds should play in your finances. Here are answers to eight key questions.

WHAT IS A BOND ANYWAY?

Quite simply, a bond is a loan an investor makes to a borrower—typically a company or a government agency—that uses the money to fund its operations. If you're the investor, you receive regular interest payments on the loan; that's why bonds are called fixed-income investments. A bond has a maturity, or term, which is the amount of time over which it is scheduled to make payments. When the bond reaches maturity, the loan amount, or principal, is returned to you, the investor.

Bonds from U.S. issuers fall into three main categories, based on the borrower: Corporate bonds are issued by companies; municipal bonds, by city and state governments; and government bonds, by the U.S. Treasury or entities affiliated with the federal government. Bonds have different maturities, ranging from weeks to decades. They have different credit quality, or likelihood that the borrower will make the promised payments and return the principal. At the safer end of the spectrum are Treasuries; at the riskier end are high-yield bonds, commonly known as "junk" bonds, often issued by high-risk private companies. Generally, the greater the risk, the higher the interest paid by a bond.

WHY DID BONDS DROP IN VALUE LAST YEAR?

After years of low interest rates, the Federal Reserve last year began hiking interest rates to fight inflation. That meant that investors could buy newly issued bonds with higher yields. That also meant that anyone trying to sell lower-interest-rate bonds before their redemption date had to drop their price to compete with the new, higher yields—hence the 13 percent drop in average value. (At other times, when interest rates fall, older bonds increase in value, since newer issues can't match their higher rates.)

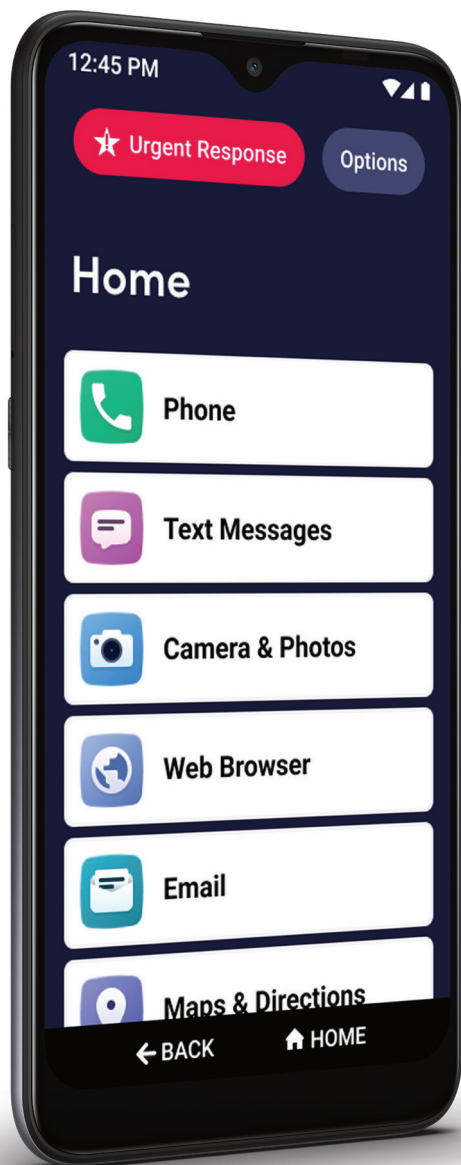
Despite declines such as the one in 2022,

CONTINUED ON PAGE 24

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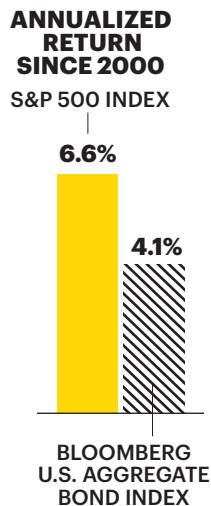
bonds do provide more safety than stocks, which tend to fluctuate more in value. Bonds don't always zig when stocks zag, but over the long term, holding fixed-income securities does reduce risk and bolster your portfolio. "Even if the market values drop, you continue to earn income on your bonds, which over time makes up for the loss in value. Plus, with high-quality bonds, you can expect to get all your principal back at maturity," says Julie Virta, a senior financial adviser at Vanguard.

WHAT SHOULD I EXPECT FROM BONDS?

For starters, you aren't likely to get a smooth ride anytime soon. No one can accurately predict when inflation will ease and rates will come down again.

Still, assuming you hold on to your bonds for the long term, you can get a reasonable estimate of your future returns by looking at the current yields. "Most of the return on a bond is the income it pays out," not any change in the market value of the bond itself, says Christine Benz, director of personal finance and retirement planning at Morningstar.

In that case, there's good news: Bonds are paying a lot more income now. The 10-year Treasury note recently yielded 3.69 percent, up from 1.63 percent in early 2022; six-month Treasury bills were paying 5.5 percent. "Even if the Fed continues hiking rates, these are still near their highest levels in over a decade, and you might as well take advantage of them," says Collin Martin, fixed income strategist at the Schwab Center for Financial Research. (You can buy U.S. Treasury debt through the government website TreasuryDirect.gov.)



SOURCE: MORNINGSTAR DIRECT

WHAT MAKES MORE SENSE: OWNING INDIVIDUAL BONDS OR BOND FUNDS?

For most investors, the simplicity and convenience of bond funds make them a better option than holding individual bonds, says investment consultant Rick Ferri, author of *All About Asset Allocation*. With a bond mutual fund or exchange-traded fund (ETF), you get professional management, as well as broad diversification. For example, Vanguard Total Bond Market (VBMFX), a bond index fund, holds more than 10,000 individual issues. Be sure to opt for funds with low operating costs—a good target for index funds and ETFs

would be 0.15 percent or less of your holdings per year. Investing in a fund minimizes the chance that a single bond's default—the failure to pay interest or to return your principal—will devastate your investments. Owning a fund lowers the transaction costs of trading corporate and municipal bonds, which could be high for individual investors, Ferri says.

If you prefer to own a portfolio of individual bonds, you may want to work with a financial adviser who could help manage the portfolio. Or you might opt for a so-called laddered portfolio of Treasury bonds, Martin says. That means buying bonds that mature at staggered future dates—every year for the next five or 10 years, for example. As each bond matures, you can roll over the proceeds into a new issue, a strategy that allows you to hedge against interest rate changes.

CAN I LIVE OFF THE YIELD IN BONDS?

That depends on how much money you have invested in bonds, of course. Usually, however, bond yields aren't a good source for covering your costs as time goes on, because

inflation eats away at your money's purchasing power; even if your interest income pays the bills this year, the same amount from that same portfolio might not meet your needs a few years later. So it's crucial to keep a portion of your assets in stocks, which through their greater ability to grow in value offer the best shot at keeping up with inflation over the long term. It's also why you need to be willing to sell a portion of your stocks or bonds at times to pay the bills, and not just depend on interest payments and dividends. "What matters is not whether you touch your principal but how much your

portfolio grows over time," Benz says. "This total-return approach is a more reliable way to cover your living expenses."

HOW MUCH OF MY RETIREMENT ACCOUNTS SHOULD I HOLD IN BONDS?

The overall mix of stocks and bonds in your portfolio should be geared to your individual circumstances and risk tolerance. As a starting point, you may want to consider a 60-40 stock-and-bond mix, an allocation used by many target retirement income funds. Research by Morningstar has found that retirement portfolios holding 30 percent to 60

percent in bonds, with the rest in stocks, had a 90 percent probability of not running out of money over 30 years, assuming a roughly 4 percent withdrawal rate.

WHAT TYPES OF BONDS SHOULD I OWN?

Most people will do best with a mix of high-quality short- and intermediate-term bonds. (Short-term bonds mature within two or three years; intermediate-term bonds, in 10 years or less.) Before you invest in any type of bond or bond fund, consider whether you will hold it in a taxable brokerage account or a tax-sheltered account, such as an IRA or 401(k). Bonds that throw off a lot of taxable income generally belong in tax-sheltered accounts, while those that offer tax breaks can be kept in taxable accounts, Ferri says.

Your tax-sheltered account, for instance, is a suitable location for a core bond fund, which tends to generate taxable income. If you're in a high tax bracket, it may make sense to buy a municipal bond fund to keep in a taxable account, Ferri says. Issued by state and local governments, muni bonds are federally tax-free, and often free of state and local taxes, so you may get a higher after-tax yield from munis than you would from taxable bonds, even if the munis have lower pretax yields. (To do the math on a particular muni bond, search online for "taxable equivalent yield calculator.")

DOES IT MAKE SENSE TO HOLD SOME RISKIER BONDS THAT MIGHT PAY MORE?

Some types of bonds, such as junk bonds, offer above-average yields, recently around 5 percentage points higher than Treasuries. But those high-yield bonds typically offer less safety: Nearly 12 percent of them defaulted around the time of the Great Recession, compared with less than 1 percent of investment-grade bonds. For people with a very long view, 30-year Treasury bonds traditionally offer higher yields than 10-year issues, but in recent years, that difference has averaged just half a percentage point.

Reaching for an extra bit of yield usually doesn't offer adequate compensation for the greater risk of loss, says William Bernstein, author of *The Four Pillars of Investing*. "If you're going to take risks, do it in stocks, which offer better potential returns," Bernstein says. For most retirees, "the highest-returning asset is the one that lets you sleep at night." ■

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

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Fraud Watch

WHEN A LOVED ONE GETS SCAMMED

Here's how you can help

BY SARI HARRAR

Christine Coady's mother-in-law was terrified when she got the call that her grandson had been in a car crash that injured an undercover police officer. She quickly mailed envelopes filled with cash and sent more money via wire transfers for what she was told was bail, hospital bills, even a wheelchair ramp for the cop's house. Sadly, it was a scam that ended up costing her \$90,000.

She'd been told to keep quiet, but her family realized something was wrong when she kept texting her grandson to ask if he was OK. “Her biggest regret is believing that need for secrecy,” says Coady, 62, who volunteers with the AARP Fraud Watch Network. “I've learned that many victims carry shame and embarrassment on their own, not telling anybody.”

Supporting an aging loved one during or after a scam can break through their isolation, bolster their mental health, protect their assets and perhaps even lower their risk for future fraud, says Marti DeLiema, a University of Minnesota-Twin Cities gerontologist who studies financial scams and older adults. Too often, relatives blame the person who experienced the scam, try to take over or withdraw in frustration, she says.

“The emotional impact of fraud is significant, especially when somebody has lost a lot,” says Kathy Stokes, director of fraud prevention programs with AARP. “When the family is supportive, it makes a fundamental difference.”

Fraud experts say these strategies can help you support a victimized loved one:

Skip blame and shame. One in three Americans think scam victims are largely responsi-



ble for their fate, according to AARP survey data. Victim blaming could make your parent clam up instead of telling you their story and letting you help. Best strategy: “Think about it not as something Mom and Dad did wrong, but about their intent,” Stokes says. “They were trying to help out a relative (grandparent scam) or accumulate money they could pass on as generational wealth (lottery scam).”

Listen with compassion. In a 2017 study from the Stanford Longevity Center, older people felt embarrassed, angry, violated, confused and even suicidal about falling victim to scams. Best strategy: Don’t begin the conversation on the offensive with “Come on. This is obviously a scam. What are you doing?” suggests Kim Casci-Palangio, director of a peer support program for romance scam survivors with the Cybercrime Support Network. “Gain trust and learn more by asking open-ended questions and listening,” she says.

Understand their fears about opening up. Just 52 percent of older scam victims told family or friends about the fraud, according to DeLiema’s study. Embarrassment is one reason; older women and men may worry

they’ll lose their financial independence and the freedom to use their phone, email and social media if well-meaning adult children take over. Best strategy: Bolster financial protections and privacy settings together. Discuss setting up new phone numbers, email addresses or tighter social media privacy settings. Ask about adding yourself or another close relative as the “trusted contact person” on their investment and bank accounts, the Consumer Financial Protection Bureau recommends. Upgrade your own protections and talk about what you discover, Casci-Palangio suggests. “I guarantee that by assisting their loved one, they’ll uncover safety measures that they didn’t know about or hadn’t implemented yet themselves.”

Help out with reporting—and explain why it matters. Fifteen percent or less of scam victims reported the crime to their bank, credit card company, law enforcement or a consumer protection agency, DeLiema’s research found. “In general, victims feel better when they’ve made a report,” Casci-Palangio says. “But there are all kinds of barriers, including shame, not knowing where to report, or going to local law enforcement and hearing there’s not much they can do.” Better strategy: Offer to help with reporting to financial institutions, police, consumer protection groups and government agencies. Be honest about the outcome, Casci-Palangio says. Victims may not recover their financial losses, but their information could help uncover a fraud trend in time to warn others. ■

Sari Harrar frequently writes on health, science and financial fraud for AARP The Magazine and the AARP Bulletin.

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

ASK THE FRAUD TEAM



My husband received a traffic violation notice in the mail from a city we only briefly traveled through. How do I know it’s not a scam?

When in doubt, contact the nonemergency police number for the issuing police department to confirm the citation is real. And you are right to be skeptical. There are many scams involving law enforcement and government impostors.



I recently received a friend request on Facebook from someone I am already connected with. I learned it was not actually her. Why does this happen?

Many Facebook scams use the likeness of people you are connected with to try to trick you into sending money. Using a fake friend request is a common one. Don’t respond, and report any fake profiles to Facebook.



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THE SURGING COST OF WATER

What once was a relatively meager utility bill is putting some added stress on household budgets

BY JOE EATON

Amid the flood of rising prices lately, here's one you might not have expected: the cost of tap water.

"Water used to be the cheapest bill you had," says Barry Swift, 70, a retired nurse in Des Moines, Iowa. "Now it's just higher than heck." Smith recently fell behind on his \$150 monthly water bill and faced a shutoff.

In 2022, the average monthly water and sewage bill was about \$118, according to Bluefield Research, a Boston utility research firm. That's up 51 percent since 2012, more than double the rate of inflation over that period.

What's driving the increases? One factor is geographic differences; there are more than 148,000 independent public water systems in America, each with its own issues and circumstances. But upkeep of aging systems and reduced government funding are the prime culprits, Bluefield analyst Eric Bindler says. In the 1970s, the federal government paid about a third of the cost of providing municipal water, he says, but by 2010, that had fallen to about 4 percent. Costs have increasingly been passed on to consumers.

And it's about to get worse. America's water infrastructure—purification plants, pumps, endless miles of underground mains and pipes, and sewage-processing facilities—is in many cases 50 to 100 years old, in some places even older. Such age leads to system breakdowns and outages, making for added maintenance, material and labor costs. Inflation also plays a part in rising water bills. "The cost of pipe has gone way up, and a lot of that is due to the same supply chain issues that we are seeing in other parts of the economy," Bindler says.

WHAT ABOUT DROUGHT?

Scarcity of water has not always related to consumer cost. For example, the average monthly water bill in the desert city of Phoenix is less than \$50. But many communities in the West do set higher rates to promote conservation, according to Bluefield. Analysts say changing weather patterns and extreme weather events will affect rates. Those include heat waves, changes in precipitation type and timing, and flooding, says Newsha Ajami, a water expert at Lawrence Berkeley National Lab. One reason is that the country's water infrastructure was designed and built

CONTINUED ON PAGE 30

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Your Life

CONTINUED FROM PAGE 28

for climate conditions that no longer exist; adapting to changes will require considerable investment. “We have all been relying on a system that is sort of ‘out of sight, out of mind’ and is suffering from decades of under-investment,” Ajami says. “But now those systems are getting to the end of their life spans or may have already passed their design life. And a lot of that infrastructure was built for a different era.”

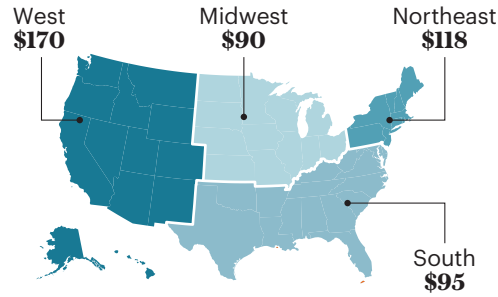
Climate change is expected to have longer-term impact, Ajami says, diminishing

The average American family uses more than 400 gallons of water a day, with 70 percent of that for indoor uses.

water supply in many places. Snowpack, which stores water naturally, is declining, as are other forms of precipitation. This is leading to diminished water in reservoirs. As these trends intensify, the future of water looks dire in many

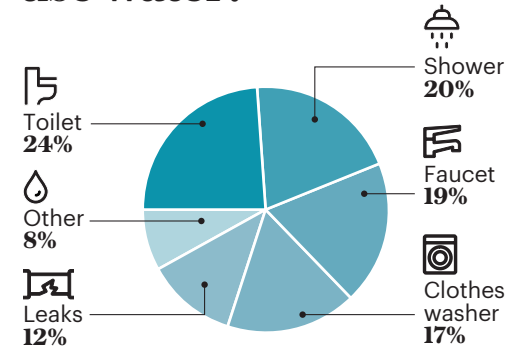
Water and wastewater costs by region

Average monthly household bills



SOURCE: BLUEFIELD RESEARCH

How do we use water?



SOURCE: WATER RESOURCE FOUNDATION

drought-prone regions. Ajami says addressing this new climate reality will require potentially costly alternative solutions to supplying water.

THE FINANCIAL IMPACT

For many older Americans, these changes mean that water consumes more of their household budget. In some cases, governments and nonprofits are stepping in to help. Impact Community Action Partnership in Des Moines helped Smith pay his bill. Paula

Arkema, the partnership’s energy coordinator, says the nonprofit helped nearly 22,000 families in Iowa pay their water bills over 14 months in 2021 and 2022, by channeling federal funds from the Low Income Household Water Assistance Program. That was created as part of the 2021 American Rescue Plan Act in response to the COVID-19 pandemic. During the program’s first year, it helped 433,000 households nationally pay water bills, according to federal data. The program is set to end in

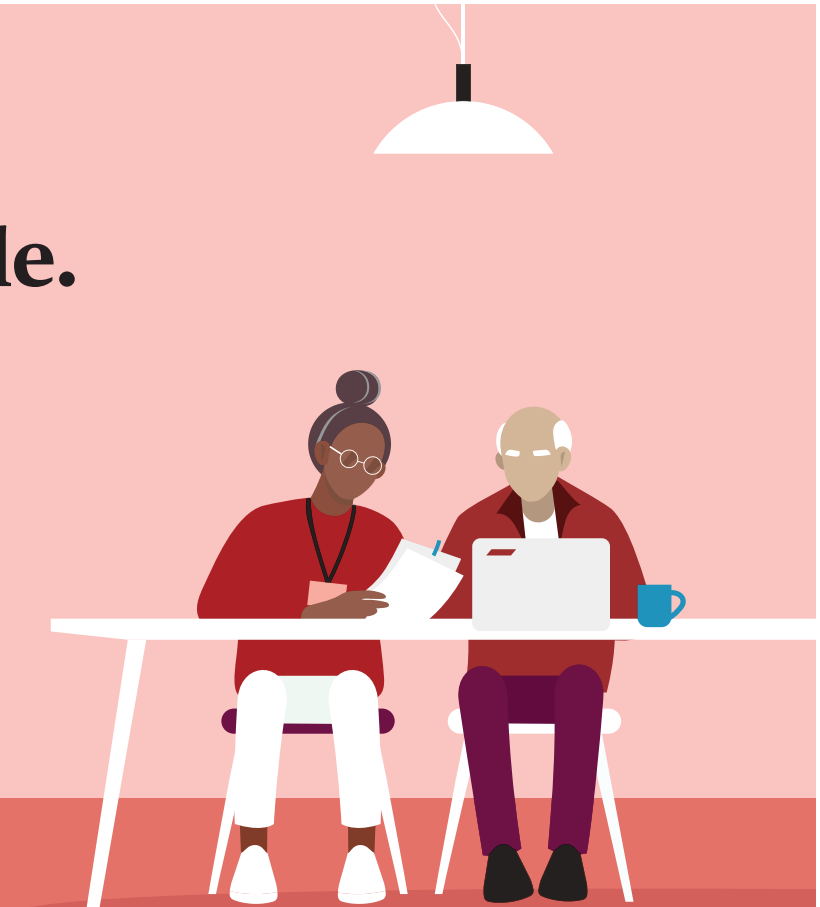
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September. Arkema sees water competing with rising food, gas and heating bills. “We had a lot of families that were struggling,” she says.

In California cities, where water costs can be as high as San Francisco’s household monthly average of \$300, Gov. Gavin Newsom (D) ordered a moratorium on water shutoffs during the COVID-19 pandemic. That executive order expired, impacting people such as Moises Sousa, 65, a retired aluminum worker in Watsonville, near Santa Cruz. Sousa’s water had been shut off in the past, and by February, he was again behind on his bill. The rising cost of groceries, gas and heat, paired with maintenance costs on his home, had tapped out his savings. He appealed to a caseworker at Central Coast Energy Services, which helped him pay the bill and keep his water flowing. “Everything is just getting so much more expensive,” Sousa says. “Without that help, I don’t know how I would have kept my water.”

Reduce Your Bill

One obvious way to cut water bills is to use less. That means shorter showers and less lawn watering and car washing. Installing high-efficiency showerheads and faucet aerators can decrease consumption by up to 75 percent. Also check for dripping faucets or other small leaks.

The average American family uses more than 400 gallons of water a day, with 70 percent for indoor uses, according to the U.S. Environmental Protection Agency. In the West, families use more water on average, with a higher percentage used for watering lawns and landscape. In 2022, to stem a shortage from severe drought, officials in Southern California limited outdoor water use to one day a week for residents of parts of Los Angeles and surrounding areas. The rule has since been lifted, but residents across the state are barred from watering lawns for 48 hours after rainfall. They also cannot use water to wash sidewalks and driveways or wash vehicles without an automatic shutoff nozzle on their hose.

Reducing water usage still may not make a bill affordable, given built-in fees for delivery and sewage processing. Cities offer income-based programs that provide discounts and modified rate structures. Some offer age-related discounts. Check with your water provider to find these programs. In addition, homeowners and renters who pay water bills may be eligible for assistance through the federal Low Income Household Water Assistance Program. To search for the office that can help you access benefits, go to waterhelp.info. ■

Joe Eaton is a professor of journalism at the University of Montana who has also written for The Washington Post, Wired, The Atlantic and National Geographic.

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FUN WITH OLD PHOTOS

How I connected with my young relatives—and reduced a mountain of pictures at the same time

BY JOHN FICARRA

My uncle and my mom died within 18 months of each other. Both times, I inherited thousands.

Not dollars—family photos. Pictures were stuffed into shoeboxes, manila envelopes and supermarket plastic bags—mostly unmarked and in no order whatsoever. Overwhelmed, I stashed them in the basement and tried not to think about them.

Then along came COVID-19 and months of lockdown. I decided if I was ever going to sort through the boxes, this was the time. Laying out the photos on my dining room table was like curating a museum exhibit of 20th-century photography. They began with studio portraits of my grandparents in rich sepia tones and progressed to blurry black-and-white images taken with my father's Brownie box camera. Color and a bit more quality arrived in the photos taken after he bought a Kodak Instamatic flashcube camera.

As I started sorting, I realized that my sister and I were now the family's historians. It was our responsibility to make sure others knew who all the people in these photos—their ancestors—were. That's when I started Throwback Thursday.

Every Thursday, I selected five of these old prints and snapped a photo of each on my iPhone. I wrote a bit about each one: who was in it, how they were related, what they were like. Then I texted them to my nieces and nephews and their children. (I didn't email them. Gen Zers detest email.)

When I sent an Army photo of my father, I relayed that during World War II, he was stationed on Governors Island in New York. One night he went AWOL to visit a woman he had just met. The MPs caught him, and he re-

ceived 30 days of confinement to the post. He eventually married that woman—my mom.

When I sent a shot of my Uncle Danny, I wrote about the time he invited his parish priest over for lobster dinner. It was a hot day, Danny had one too many, and when dinner-time arrived, my tipsy uncle stumbled and sent a lobster flying across the table and onto the floor. (Thirty years later, my aunt still had not fully forgiven him.)

All the while during this fun project, I was painlessly digitizing the best photos.

My favorite part of Throwback Thursday was watching the younger generation react to the styles of yesteryear. When I was in college, I had a thick, round Afro—second only to that of Linc from the old TV show *Mod Squad*. My nieces and nephews couldn't believe I ever looked like that. The worst razzing I received was when I sent a photo of me in brown-and-white-striped herringbone bell bottoms. (I deserved the razzing.)

The project was often bittersweet. I loved seeing photos of deceased family members, but sometimes I found myself mourning their loss all over again. At other times, I wished I could magically jump into a photo and warn the person of a bad decision they were about to make or a tragedy that awaited them.

Conversely, I greatly enjoyed figuring out how old my parents were in a photo and where they were in their journey through life, and seeing how my journey compares.

When I announced that I was running out of photos to send and stories to share, my nieces and nephews were genuinely disappointed. Throwback Thursday had become something they looked forward to every week. I took that as a win.

But like Al Pacino says in *The Godfather Part III*: "Just when I thought I was out, they pull me back in!" Cleaning out the basement, I found another box of photos from my parents. There were hundreds of images, including the only known photo of one great-uncle and a photo of another great-uncle from 1945 that I think ran in *Stars and Stripes* (it has government-approval stamps on the back). So Throwback Thursday came back in a big way.

It's been said that you die twice—once when you take your final breath, and again when someone says your name for the last time. I hope I manage to keep some beloved members of my family alive for a good while longer. ■

John Ficarra, 67, was the editor of Mad magazine from 1985 to 2018.

Throwback Thursday Tips

Work in short intervals. Taking this approach will reduce the number of times you feel overwhelmed and just want to throw everything in a box and leave it for your kids to deal with.

Be ruthless. Toss out vacation photos of scenery, any poor-quality shots and most negatives.

Learn from your past. Burn any articles of clothing you still own that you were wear-

ing in photos taken in the '70s, '80s and '90s.

Tell family stories, warts and all. Yeah, two of my great-uncles were arrested a few times for bookmaking. Who cares?



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Q&A Colson Whitehead



**“ARTISTS
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SOMETHING
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—COLSON WHITEHEAD, THE TWO-TIME PULITZER-WINNING NOVELIST, TALKS ABOUT THE WRITING LIFE, HORROR MOVIES, CREATIVITY AND WHY TEENS MAKE HIM HOPEFUL

Whose work inspired you when you were starting out as an author?

Stan Lee, who invented Spider-Man. I would say Stephen King. I would say Toni Morrison. I was very lucky when I got out of college to work at [the alternative newspaper] *The Village Voice*. It was idiosyncratic, cranky and weird, but if you were in the building, they would give you a chance. I still feel very fortunate for all those people who gave me work.

Did your parents support your goal to write?

No, not particularly. They're perfectly nice people, but there were no artists in either family line. It was their hope I would study economics in college and become a lawyer or get my MBA. They thought writing was a low-paying job with no security that no one should go into. Obviously, they put me in the path of some nice teachers and some nice books.

No one had ever won Pulitzers for back-to-back fiction books as *The Underground Railroad* and *The Nickel Boys* did. Does that create pressure from people to be “the great artist”?

No, I mean that's their problem really. I don't have a boss. Other people's expectations are other people's expectations.

It had to change you.

When *Underground* took off in that crazy way, I just thought I should probably put away some money for my kids' college and retire-

ment. “I've never had savings before; I should explore that concept.” Whether your career is going up or down, however, doesn't make the day-to-day work of writing any easier. It shouldn't get easier. If it's easy, it's not worth my time.

Do you have any writing rituals?

I'm a stay-at-home writer. If I'm in a café with my laptop, I can't break down weeping or take a nap. At my house, I can walk around, lie down, make a ham sandwich. I don't write every day. I try to write eight pages a week. As long as I make my eight pages a week, I feel pretty good, like I'm putting a dent in it.

Your new book [due out July 18] is titled *Crook Manifesto*. What's that mean exactly?

That's the term [a main character] uses to describe his rules. He has no aspirations to have a family or a nice house or a nice lifestyle. He just lives for the job. But he has a moral code. There are some things you will do and some things you won't do. You may rob a bank but not kidnap somebody. Sticking true to your code, whether you're a crook or not a crook, is important. It's what divides you from other people and gives you a rulebook to live by.

It took you several years to get up the courage to write *The Underground Railroad*. What was holding you back?

I thought I wasn't accomplished enough as a writer to pull it off. But later, that became an

JAI LENNARD/CONTOUR RA BY GETTY IMAGES

impetus for me: to do the thing that was scary. If you doubt that you can pull it off, maybe that's the thing that you should be doing.

Did any of your illusions about slavery get debunked in the process?

I had no illusions about slavery. But going through the material as a middle-aged man with kids, as opposed to a college student studying slave narratives, I understood the gravity of having your kids beaten and sold off, your spouse, the generational trauma. As you get older, you understand the devastation of slavery in a more clear, compelling way.

You've written about how you were obsessed with horror movies as a kid. How did that influence your writing?

It was the joy of being immersed in a fictional world, the power of fantasy. *The Underground Railroad* has a fantastic engine at its heart. I got that from reading horror and science fiction and from Gabriel García Márquez and his magic realism. You're taking the recognizable and making it unrecognizable.

You say that "a writer or an artist is a monster hiding out as a human." How so?

Artists are outlaws. We have a monstrous way of looking at the world. We fit in on subways, on city streets, but if you go a little deeper, you'll find something wonderfully strange.

When I read *Crook Manifesto*, which is set in 1970s New York, I felt that the city itself was a character. Was that intentional?

I wrote the book during the pandemic, when everyone was locked inside. And there were a lot of articles then about New York being dead and never coming back. But New York always comes back. When I was writing *Crook*, I felt like I was part of the process of the city remaking itself. Whether it's terrorist attacks, yellow fever or the British fighting the colonists, New York is always getting beaten up, but it always gets back on its feet. That's what I love about it.

What gives you hope right now?

Not much really. [Laughs.] The Gen Z teenagers and college kids seem to be a lot more aggressive, open and about making the world a better place. I'm glad they are more engaged than we are. That's hopeful, but we're leaving a lot of stuff on their plates. ■

Interview by Hugh Delehanty

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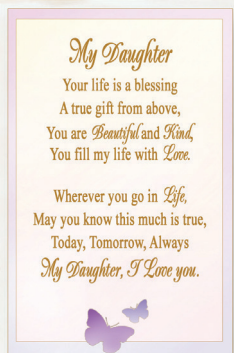
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GET TECH SAVVY WITH AARP

Our foundation helps older adults with \$10 million grant

Technology that can seem intuitive to some people can be downright confounding to others, especially those who aren't exposed to it regularly or who can't afford equipment or access. But there's a way for older Americans to boost their tech skills as they explore new job opportunities.

The Digital Skills Ready@50+ initiative is operated by AARP Foundation, courtesy of a \$10 million grant from Google.org, the charitable arm of the giant technology company. The initiative helps people learn how to navigate today's tech-focused world, with lessons on everything from conducting an online job search to recognizing some of the privacy dangers. The program aims to train 25,000 people 50 and older who have low incomes, particularly focusing on women and people of color.

"The goal of this program is to get them on the pathway to getting a job or thinking about entrepreneurship," says Mindy Feldbaum, AARP's vice president of workforce programs.

The project is in collaboration with Older Adults Technology Services (OATS), an AARP charitable affiliate and operator of the Senior Planet education program.

Though some classes are available online, the Digital Skills Ready@50+ program is aimed at in-person lessons. Eight states—Arizona, Georgia, Illinois, Louisiana, North Carolina, Pennsylvania, South Carolina and Texas—offer live training programs, where people can get hands-on guidance from one of nearly 125 trained experts. The in-person training takes place in a variety of formats, depending on the class you choose: 60-minute lectures, 90-minute workshops and multisection series that last several weeks. Nearly 15,000 people have taken a class.

There is a pressing need for continuing tech education among older Americans. During the COVID-19 pandemic, millions of older adults experienced financial hardship as they lost jobs or income while demand for digital skills in the labor market accelerated.

By offering vulnerable older adults training in skills that are in demand, AARP Foundation and OATS hope to bridge the digital divide that older, lower-income adults face and help them work toward economic security. Older workers who possess more digital skills have significantly more earning power than those who are less tech savvy, according to a study from the Urban Institute.

Those taking the classes can learn how to protect personal information online, use cloud storage, get comfortable with Google's work tools (such as Google Sheets, Google Docs and Google Slides) and use the Zoom videoconferencing app to chat with friends and family.

"A lot of participants are thinking about how they can use the skills at home and work," Feldbaum says. "In today's world, digital skills are necessary for everything we do, so being able to provide these basic foundational skills will have an impact."

To find out more and sign up for classes, go to my.aarpfoundation.org/digitalskillsready.



AARP FITNESS HUB

At AARP, we know that staying fit is one of the pillars of healthy living, and we want to help guide you on your fitness journey.

Visit aarp.org/stayfit, our new, comprehensive resource for all things fitness, including exercise videos, tips, gear guides, free

webinars and member-discounted subscriptions, all designed for the 50-plus community. Whether you've only got 10 minutes to break a sweat or you're looking for personal training, we have you covered.

Work on your abs and tone your core with a new series from fitness pioneer and best-selling author Denise Austin,

or select from comprehensive workouts featuring yoga, strength training, cardio, walking and more. Also, learn how to calculate your body mass index, find out the number one exercise to do as you get older and get answers to important questions such as "Does Medicare provide free gym memberships?" Enjoy your workout!

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WEST VIRGINIA

Capping insulin costs West Virginians who use insulin will see their copays for the diabetes drug capped at \$35 a month in aggregate under a state law that will take effect Jan. 1.

The law, which AARP West Virginia supported, limits the out-of-pocket cost for insulin regardless of how much a patient needs per month or what their cost-sharing requirements are under private insurance. (Under a new federal law, any insulin covered by a Medicare drug plan is already capped at \$35 for a 30-day supply.)

The state law also caps the cost of monitoring devices at \$100 per 30 days and allows patients to buy a blood test kit frequently used by diabetics without a prescription.

About 240,000 West Virginians have been diagnosed with type 1 or type 2 diabetes, and another 65,000 are undiagnosed, according to the state legislature. Learn more at aarp.org/wv.

VIRGINIA

Celebrating grandparents AARP Virginia is hosting an event for grandparents and their grandkids at the Virginia Museum of Transportation on Saturday, Aug. 19, from 10 a.m. to 4 p.m.

Grandparents who are accompanied by a grandchild will get free admission to the museum, located at 303 Norfolk Ave. SW in Roanoke. Both generations can view the model planes, trains and cars while also learning about the history of transportation.

The event will also include arts-and-crafts stations, games, face painting and other activities. There will be food trucks outside the museum, along with free ice cream provided by AARP.

Nearly 6 million children live in the same household as their grandparent, according to the Census Bureau. AARP volunteers will be at the museum, distributing information and resources. Find more at aarp.org/va.

DELAWARE

Helping veterans AARP Delaware will hold a virtual discussion on Wednesday, Sept. 20, to help veterans and their families learn how to spot fraud and to protect themselves.

The free event, featuring state officials and AARP speakers, will focus on the latest scams, including those targeting veterans who are newly eligible for benefits under a new law that expands benefits to veterans exposed to toxins during combat.

The fraud presentation, which runs from noon to 1 p.m., will also touch on health care fraud and impostor scams. To register, go to virtualevents.aarp.org/DE-Fraud-Forum/en.

In 2022, Delaware ranked second in the nation per capita in fraud and other complaints, according to the Federal Trade Commission, with residents losing \$19 million to fraud. The top type of complaint was identity

theft. To learn more, visit aarp.org/fraudwatchnetwork.

NORTH CAROLINA

Getting social Want to become more social media savvy and help AARP get its message out at the same time? AARP North Carolina is seeking volunteers to maximize its impact through an online tool called Sprout Social. AARP will train volunteers to use the social media platform.

Sprout Social allows AARP to manage all of its social media profiles through a single platform. It also allows AARP to see trends from social media conversations, helping advocates promote AARP's priorities more effectively. To volunteer or learn more, email ncaarp@aarp.org and include "Social Volunteer" in the subject line.

DISTRICT OF COLUMBIA

Driving safely Volunteers are needed to help keep District of Columbia roads safe—and to keep older drivers confident behind the wheel. Volunteers receive training to teach in-person AARP Smart Driver courses, which are held both online and at community centers, hospitals, libraries and other sites.

Geared to people 50 and older, the course refreshes skills, updating motorists on vehicle technology, safety techniques and rules around bike lanes, roundabouts and other road features.

The course also helps drivers get a proper fit in their cars. Instructors determine their own schedules for teaching the six-hour class. To learn more or to become a volunteer, go to aarp.org/auto/driver-safety/volunteer. For more information, email dcaarp@aarp.org. To find upcoming courses in D.C., visit aarp.org/FindACourse.

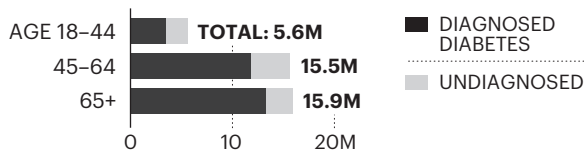
—Susan Milligan

DATABANK USA

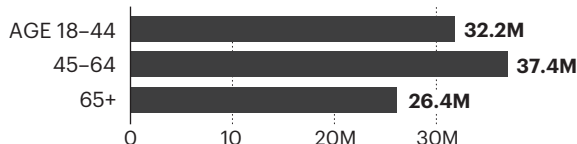
DIABETES IN AMERICA

As America battles expanding waistlines, it's also weighed down by related conditions such as diabetes. Although there are signs of a decrease in new cases, about 37.1 million adults—14.7 percent—had either diagnosed or undiagnosed diabetes in 2019; among those 65 or older, the prevalence is higher: 29.2 percent. Diabetes in 2020 was the nation's eighth-leading cause of death and among its most expensive chronic conditions.

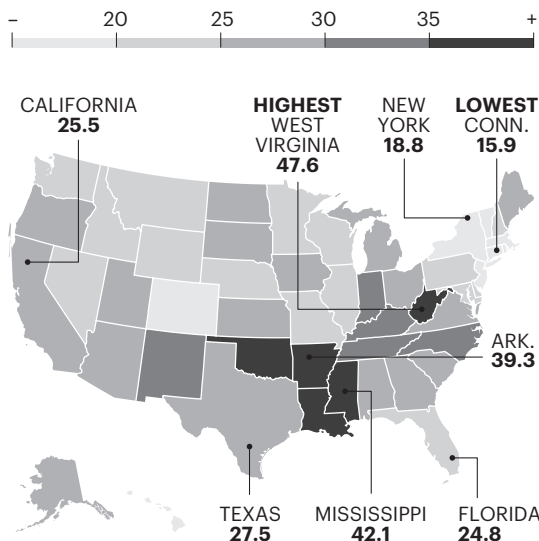
MANY CASES GO UNDIAGNOSED ...



... AND 96 MILLION HAVE PREDIABETES



NUMBER OF DIABETES DEATHS PER 100,000 POPULATION, 2021



SOURCE: CENTERS FOR DISEASE CONTROL AND PREVENTION; PREVALENCE FROM 2017-2020 SURVEY AND 2019 POPULATION; DEATH RATE RANKING ADJUSTED FOR AGE DIFFERENCES; COST ESTIMATES BASED ON 2017 DATA

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



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

Remember when...

Think about the things you loved to do that are difficult today — going for a walk or just sitting comfortably while reading a book. And remember the last time you got a great night's sleep? As we get older, health issues or even everyday aches, pains and stress can prevent us from enjoying life.

So what's keeping you from having a better quality of life? Check all the conditions that apply to you.

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

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Your AARP Where We Stand

BY JO ANN JENKINS, CEO

GAMING FOR GROWNUPS

Older Americans discover benefits of play

Technology such as smartphones, smart homes and chatbots is transforming life as we know it. That includes how those of us 50 and older have fun. A growing body of research reveals that more of us are turning to gaming technologies to entertain us and help us stay sharp as we age.

A new AARP study finds that there are more than 52 million gamers over the age of 50. That's an increase of 12 million since 2016.

I am one of them. My games of choice are Candy Crush and Trionimos. Playing them is not only fun, but it also helps me stay connected to friends. I am not alone in finding social connection through gaming. Our research reveals that a majority of 50-plus gamers say the time they spend playing is beneficial to their well-being.

That is why AARP recently held its first Games Summit. The event drew more than 420 representatives from leading video gaming companies, higher education institutions, government agencies and AARP teams. Attendees learned about trends and preferences from AARP's exclusive research and explored elements of age-friendly design.

One goal of the summit was to develop a closer connection between the video gaming industry and the important 50-plus market. The demand for games

that cater to people over 50 will continue to grow. Summit attendees learned that despite this popularity, 69 percent of older gamers feel that video games are not designed with them in mind. Many said the games can be too complicated, and others noted they need tutorials to play effectively. As a result, 50-plus gamers feel like an afterthought to the gaming industry.

The voices of older gamers can influence designers to develop more games for us. We know that part of living well as you age is staying mentally engaged and socially connected, and relaxing through what we at AARP call meaningful play—and gaming can help achieve that.

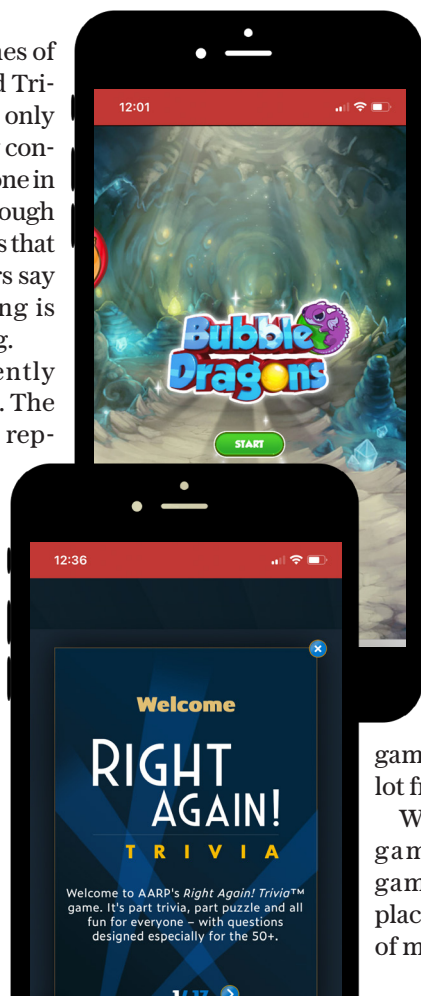
Sami Hassanyeh, AARP senior vice president of digital strategy and membership, touts the social connectedness benefits of gaming: "Multigenerational gaming is empowering. It helps build teamwork and camaraderie and teaches a sense of kindness."

This is borne out by research. A study supported by the National Institute on Aging discovered that video games may be used to enhance cognitive health in older adults. Scientists at the University of California, San Francisco's Neuroscape center developed a suite of video game interventions that improve cognition in aging adults, including short- and long-term memory and attention.

More than 2 million users come to our website, aarp.org, to game every month. They enjoy playing our games—including Right Again! Trivia, SongTheme (powered by Spotify) and Throwback Thursday Crossword—because they provide stress relief, mental stimulation, social connection, digital/technical literacy and fun. AARP and the gaming industry are learning a lot from you.

Whether you prefer word games, board games, card games or puzzles, there is a place for you at the online table of meaningful play. Enjoy! ■

DO YOU LOVE GAMES?
Go to aarp.org/games or scan this QR code with your phone camera.



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Readers Respond

SAFETY FIRST

“How to Stay Safe This Summer” [Cover Story, June] provided an excellent way to get through the summer season unharmed. On the section about distracted drivers, the article says, “There’s no way to know if the drivers around you are texting or eating lunch or both.” Here’s something I’ve observed: All one needs to do is take notice of their eyes, which are typically looking down at their lap. This indicates that they are looking at their cellphone.

BILL SPITALNICK
NEWPORT BEACH, CALIFORNIA

Thanks for the timely summer article! One note about bees. The author mentions wasps, hornets and yellow jackets. This is a bit of a misnomer.

While the treatment for a sting is similar, people are less likely to encounter a bee versus wasps, hornets or yellow jackets. A swarm of honeybees is simply gathering together to look for a new home and not a danger to anyone.

As a beekeeper, I think it’s important for the public to know the difference.

DAVID ISRAEL
NEWTON, MASSACHUSETTS

WHAT’S IN YOUR WALLET

I’ve been an AARP member for several years and always enjoy reading safety-related articles, but “Wallet Audit” [Your Money] is the first that motivated me to take immediate action. I cleaned my wallet as recommended. I keep my wallet in my back pocket, and I now feel safer and more comfortable.

BILL DEE
RENO, NEVADA



MEDICARE MARKETING

Your article “New Rules For Selling Medicare Advantage” [In the News] contained information I’ve not seen anywhere else. Thank you. However, Xavier Becerra’s comment that the regulation “would prohibit overly general ads about the Medicare Advantage program” is a pretty big loophole.

ROBERT STUBER
GROVELAND, FLORIDA

GOOD WORK

As a former librarian, I find the *AARP Bulletin* to be a gold mine of important, useful and timely information. Your articles are concise and easy to understand. There is always something relevant to a diverse population of readers. Thank you for an excellent publication.

NANCY GARN
FORT LAUDERDALE, FLORIDA

CORRECTION

In “How the Pros Fall Safely” [June *Bulletin*] we made a little stumble in describing professional stuntman Stuart Wilson’s background. He long served as Bruce Willis’ stunt double, not Harrison Ford’s, though he did work on an *Indiana Jones* film.

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.



Medicare Made Easy

BY DENA BUNIS

Does Medicare pay for second opinions?

Yes. Original Medicare pays for a doctor visit to get a second opinion when your initial doctor recommends surgery, a major nonsurgical therapy or a major procedure needed to diagnose an ailment, such as a heart catheterization or gastroscopy.

Even better: If one doctor suggests one thing and another recommends the opposite, Medicare will cover a third opinion. Just note: You or your supplemental insurance would have to pay the standard 20 percent coinsurance for each doctor visit.

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(800-633-4227)

MEDICARE ONLINE:
medicare.gov

Individual Medicare Advantage plans may have different rules and costs for second and third opinions. So if you’re enrolled in one, check first before booking that second opinion appointment.

When I called Medicare’s hotline on behalf of my mom, they said they couldn’t help me because she didn’t sign some form. What’s that about?

If you put your mom on the phone, she can give verbal authorization for the Medicare representative to help you with her issue. Failing that, yes, your mother needs to submit Medicare’s “Authorization to Disclose Personal Information” form before you can speak for her. That’s true even if you already have your mom’s health care proxy or power of attorney. Once the form is accepted, you’ll be able to talk to an agent about claims, enrollment issues, payments and more.

Even if your mom is fully capable of handling her account, it’s wise for her to fill this form out, since you never know when she might need help. The form will ask your mom to say when and how long to allow Medicare to give you representation rights—a permission she can revoke anytime. Find the form at medicare.gov. Or if your mom has an online Medicare account, she can log in and click on Edit My Account Settings, then on Manage My Representatives.

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.

SHOPPERS’ DEALS AND DESTINATIONS

ECZEMA ITCH?

Is itchy, red or cracked skin causing you discomfort or embarrassment? Over 30 million people now suffer from eczema or dermatitis, which is becoming more prevalent among older adults. New treatments are now available without steroids or prescriptions.

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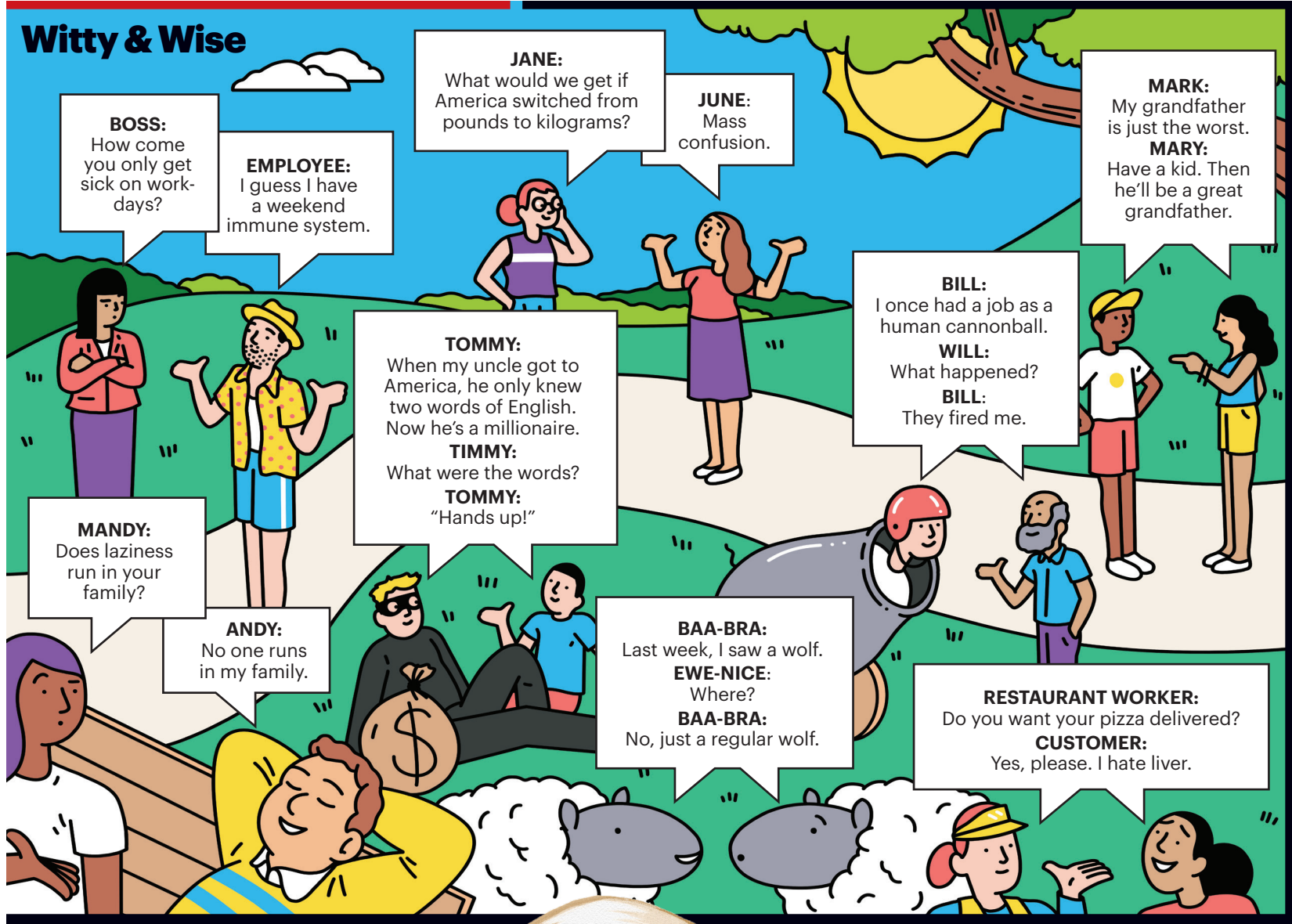
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EMPLOYEE:
I guess I have a weekend immune system.

JANE:
What would we get if America switched from pounds to kilograms?

JUNE:
Mass confusion.

MARK:
My grandfather is just the worst.
MARY:
Have a kid. Then he'll be a great grandfather.

TOMMY:
When my uncle got to America, he only knew two words of English. Now he's a millionaire.
TIMMY:
What were the words?
TOMMY:
"Hands up!"

BILL:
I once had a job as a human cannonball.
WILL:
What happened?
BILL:
They fired me.

MANDY:
Does laziness run in your family?

ANDY:
No one runs in my family.

BAA-BRA:
Last week, I saw a wolf.
EWE-NICE:
Where?
BAA-BRA:
No, just a regular wolf.

RESTAURANT WORKER:
Do you want your pizza delivered?
CUSTOMER:
Yes, please. I hate liver.

Quotables

“I work out three times a week. I work the muscles in my legs. My dad said, ‘Keep your legs strong, all your life, and you’ll always be mobile.’”
—Rod Stewart, 78

“The world has changed so much for the better. If I’d been born 150 years ago and I went to the dentist, they’d pour whiskey down me.”
—Investor Warren Buffett, 92

“Like almost all entertainers, I was out of work for most of 2020–2022. That was tough. At the same time we had a great garden.”
—Singer Arlo Guthrie, 76

“Are we going to be mean or nice? Unfortunately, people don’t use the brain enough in that respect.”
—Primatologist Jane Goodall, 89



“I think I’ve done really, really well, considering I have a really boring name.”
—Steve Martin, 77

“Your life improves so much if you’re lucky enough to work with people who make you feel good to be around them.”
—Actor/director Ben Affleck, 50

“It’s a lot harder effectively negotiating with my kids than it is with our Chinese or Russian counterparts.”
—Secretary of State Antony Blinken, 61

“Optimism is sustainable. If you can find something to be grateful for, then you can find something to look forward to.”
—Michael J. Fox, 62

“Water, sleep and sweat, not too much red meat.”
—Lionel Richie, 74, on keeping his looks

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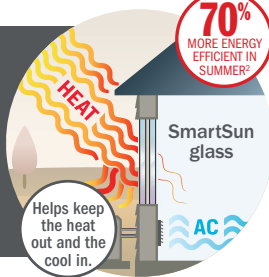
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