THE REVOLUTION IN RETAIL
COULD MAKE YOUR LIFE BETTER,
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THE BRAVE NEW WORLD OF SHOPPING

- FIND THE LOWEST PRICE
- NEW TOOLS FOR DISCOUNTS
- SAFER WAYS TO PAY
- MALLS WORTH WANDERING
  PAGE 6

PLUS INSTANT ANSWERS
MEET THE PROS MANNING
THE PHONES AT THE AARP
FRAUD WATCH HELPLINE
YOUR AARP / PAGE 34
ALL-NEW mobility technology

Introducing the world’s lightest mobility scooter with anti-tip technology

The So Lite™ Scooter is easy to transport and almost impossible to tip over.

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

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Walking may reduce the risk of cognitive decline.

**IN THE NEWS**

4 Social Security’s financial outlook dims.

20 Research on walking and brain health

**YOUR HEALTH**

16 Safety tips for checking health symptoms

22 Turn your phone into a credit card.

**YOUR MONEY**

24 Learn these strategies for paying down credit card debt.

26 Fraud Watch: Artificial intelligence is used as a tool for scams.

**YOUR AARP**

34 Fraud Watch Network Helpline volunteers provide aid to scam victims.

36 Jo Ann Jenkins: Study finds that unpaid caregiving is greatly undervalued.

38 News from your state

39 Medicare Made Easy and letters to the editor

42 Witty & Wise

**IN THIS ISSUE**

**DAIRY STORES ARE BIG BUSINESS**

They outnumber Walmart locations 6 to 1 in the U.S.

**MEDICAL INFO ONLINE**

If you’re ill, don’t just type your condition into a search engine. There’s a better way.

**LOSE THE LINES**

At some amusement parks, you can make restaurant reservations.

**FAMILY OR FAKE?**

That familiar-sounding voice on the phone could be a scam.

**FREE MOVIE SCREENING**

Watch the Oscar-winning film Everything Everywhere All at Once, starring Michelle Yeoh and Jamie Lee Curtis, part of AARP’s free virtual Movies For Grownups screening series. The showing takes place at 8 p.m. ET May 19. Reserve a spot at aarp.org/MFG5.

**FESTIVAL FUN**

Stop by the AARP tent at CMA Fest, June 8–11 in Nashville, Tennessee, for giveaways and special activities.

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SOCIAL SECURITY FINANCES WEAKENED OVER PAST YEAR

The Social Security system had a $2.83 trillion surplus, according to the report, built up over decades when incoming revenue exceeded outgoing benefit payments. But the balance has shifted in recent years, with the ranks of retirees growing faster than the working population and people living longer. To cover benefits, Social Security has begun dipping into the trust fund surplus and will exhaust it in 11 years, according to the report. That doesn’t mean benefit payments would stop, but they would be funded only by each year’s tax revenue. The trustees estimate that would cover about 80 percent of benefit payments.

The Congressional Budget Office, which also tracks Social Security’s fiscal health, posted an even more sobering prediction in December, saying full benefits would only last until 2033. To avoid a shortfall, Congress would have to take steps over the next decade by cutting benefits, raising taxes, redirecting other revenue into the program or using a combination of those measures. That doesn’t appear to be happening any time soon. President Joe Biden and Republican leaders in Congress agreed to take Social Security and Medicare cuts off the table in negotiations over raising the nation’s debt ceiling.

Organ Transplant System to Be Restructured

The federal government says it will overhaul the way lifesaving kidneys, livers and other organs reach people in need, a system plagued with long wait lists, accusations of arbitrary access and organs that were damaged or lost in transit. The plan, announced in late March, will more than double the funding for the transplant system to $67 million, strengthen accountability and transparency, and increase competition for contracts to carry on the work, officials say. The changes offer hope to more than 100,000 Americans on waiting lists for organ transplants, of whom more than 25 percent are 65-plus. About 17 people die every day in the U.S. while waiting for a transplant.

“This is hugely important for older Americans,” says Seth Karp, M.D., director of the Vanderbilt Transplant Center in Nashville, Tennessee.

The United Network for Organ Sharing (UNOS) has controlled the transplant system under a federal contract since 1986. The agency came under fire last year during a hearing by the Senate Finance Committee. Sen. Elizabeth Warren (D-Mass.) cited a statistic that UNOS is “15 times more likely to lose or damage an organ in transit as an airline is to lose or damage your luggage.”

“Many of us believe that the deaths and the waiting are really unnecessary and reflect poor performance by the contractor over many years,” Karp says.

The new plan calls for the federal government to break up the transplant network and allow other organizations to bid on different duties of the system, such as matching organs to patients.

Diabetes Drugs That Cause Weight Loss in Short Supply

The Food and Drug Administration is tracking shortages of drugs approved to treat type 2 diabetes as more people turn to them as quick-fix weight-loss remedies. The drugs are effective—causing users to lose 5 to 15 percent of their body weight. But health professionals warn that taking these drugs if you don’t need them could be costly and cause some unpleasant side effects.

Saxagliptin, marketed as Ozempic, and tirzepatide, sold as Mounjaro, can cost as much as $1,000 a month. Many Medicare Part D plans cover the drugs for their intended use—treating type 2 diabetes—but not to treat obesity alone. The drugs help the pancreas release the right amount of insulin and also slow digestion and help the brain control hunger and cravings. But they were never meant as a quick way to lose weight, medical professionals say. Stopping the medication will cause you to regain the weight you lost.
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Some brands, including Levi’s and the North Face, sell secondhand goods on racks right next to new stock.

Dressing rooms at women’s clothing stores such as Altar’d State and Aritzia are turning into spa-like retreats. Interactive “smart” mirrors in development offer fashion advice and let you request more items to try on.

WHAT’S IN STORE
New and upcoming technology designed to make in-person shopping easier, more engaging and more entertaining.

A retailer’s app might provide digital coupons, product information and an in-store map.

Digital displays, kiosks and QR codes in stores and malls show product info, deals and pricing—which can change in an instant.

Many major retailers are expanding store-within-a-store programs. Examples include Ulta inside Target, Petco inside Lowe’s, and Claire’s inside Macy’s.
EVERYTHING YOU NEED TO KNOW ABOUT THE 10 MOST IMPORTANT TRENDS CHANGING HOW YOU BUY AND WHAT YOU BUY ... AND HOW YOU CAN SAVE TIME AND MONEY IN THIS NEW WORLD OF RETAIL  BY LISA LEE FREEMAN

You could argue that shopping never really changes: You browse, you select, you pay. And occasionally, if it doesn’t work out, you return. But dig into the details of how you do any of those tasks today, and everything about shopping is changing. Technology and shifts in consumer expectations accelerated by the pandemic are transforming the online and in-store experience from start to finish.

Whether you frequent dollar stores or upscale retailers, shopping is getting easier and more fun with faster delivery options; quick, cashless checkouts; virtual try-ons; and instant customer service. Other trends, like cash-back apps and the move by major retailers to sell secondhand goods, make it easier to save.

Here’s a breakdown of top trends shaping how we shop—and how you can take advantage of them. To come up with this list, I prowled the annual convention of the National Retail Federation (NRF) in New York City, interviewed industry professionals, combed through surveys and research reports and did lots of shopping online, on my phone, on main streets, in malls, and at big box stores and outlets. Although many developments in retail are aimed at younger generations, they affect us all. The pros are more personalization and convenience; the big con (pun intended!) is our loss of privacy from data collection that drives many of these innovations.

YOUR PHONE IS NOW A FAVORITE STORE

No other change has altered the American retail world in the past decade as much as the rise of online shopping. The COVID-19 pandemic took the shift to even greater levels. In 2022, digital retail spending grew 11 percent—faster than traditional retail growth—leading to the first-ever year of $1 trillion in U.S. online sales, reports the research firm Comscore.

Editor’s Note: As a nonpartisan, nonprofit organization, AARP does not recommend or endorse any specific consumer product, service or brand. All such mentions in this story are solely meant as examples of retail trends or changes as provided by the author and should not be seen as endorsement by AARP.
Cover Story

CONTINUED FROM PAGE 7

sales have surged, so has convenience. You can buy anything from anywhere; even life's biggest purchases, such as cars and furniture, can be ordered online and delivered right to your door. Amazon offers delivery in some cases within an hour or two, or even sooner, for many items. Or you can opt for delivery services including DoorDash, Instacart, Shipt and Uber Connect.

Another delivery option that exploded during the pandemic is BOPIS (“Buy Online, Pick Up In Store”), which combines the convenience of online shopping with the instant gratification of in-store purchases. Other benefits include instant returns and not having to worry about porch pirates. According to the International Council of Shopping Centers, more than half of U.S. shoppers use BOPIS.

Voice ordering (via Amazon Alexa and Google Assistant) and text-to-shop programs make shopping quick and stress-free. In the mood for something sweet from your grocer? You could text “vanilla ice cream” to Walmart’s app, for example, or say, “Hey Google, ask Kroger to add vanilla ice cream to my cart.”

MY TIPS: Remember that convenience often comes at a price. Delivery costs can add up fast, especially when ordering groceries. Also, it can encourage impulsive purchases. Even if you spend within your means, time-savers and shortcuts such as voice ordering can make you a lazy shopper and discourage deal hunting.

When shopping online, always compare prices. Tools that can help you include Google Shopping (shopping.google.com); retailers’ sites and apps (like the ones from Amazon, Walmart and eBay); and the CNET Shopping downloadable browser extension (cnet.com/shopping). Browser add-ons from sites including RetailMeNot, PayPal Honey and Rakuten can automate your savings; when you’re on the checkout screen of a retailer’s site, discount coupon codes will pop up. You can add them to your order with a click.

2 ADS ARE GETTING SUPER PERSONAL

Artificial intelligence and other advancing technologies enable increasingly personalized advertisements, product recommendations, search results, chatbot chats and special offers that have your name on them—figuratively and literally. Not only that, ads can target you everywhere you go: on websites, social media feeds, in email inboxes, on your phone while you’re out shopping or even on a fitting room mirror (more on that later).

NRF exhibitor Eli Finkelshteyn, CEO of the digital marketing firm Constructor, showed me how personalization works using a grocery store website. In a very basic example, after he added “organic milk” to his online cart, the search results for other items he typed in favored organic products. Each search term further customizes results as it gathers data, personalizing not just search results but also ads, product recommendations and more.

Data collection doesn’t stop there. We invite marketers a little deeper into our lives every time we join a loyalty program, download an app or walk into a store. (One NRF exhibitor who sells camera systems that track shoppers said, “If you start looking for them, they’re all over the place!”) Just using a retailer’s Wi-Fi can mean you’re agreeing the store can collect data from you, says Deborah Weinswig, CEO of Coresight Research.

Although recent laws such as the California Consumer Privacy Act and other changes are reining in sneaky tracking activity, there are plenty of ways to get us to give up our privacy. Vendors at the NRF convention showcased data-collection products they promised were compliant with new privacy laws, including a camera system that captures your age and gender, and a sensor that can detect your mood.

MY TIPS: Don’t give away your data unless you get something you consider valuable in return. If you regularly shop at Kohl’s, for

CONTINUED ON PAGE 10

A TALE OF 3 MALLS: NO. 1

What does the future hold for the venerable shopping mall? I visited three different ones to find out.

RETAIL IN A THEME PARK: American Dream East Rutherford, New Jersey

This 3-year-old megamall includes an indoor ski slope, ice-skating rink, water park, immersive art museum, aquarium, game arcade, roller coasters, mini-golf ... and shopping, too. There are live concerts and fashion shows, and you can tour the mall on wheeled stuffed animals or a Toys R Us train ride. “Consumers want more entertainment options, and many properties are responding,” says Stephanie Cegielski, vice president of research and public relations for ICSC, a trade organization of shopping centers. “American Dream is the perfect example of what we are seeing.”
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CONTINUED FROM PAGE 8

example, you would want to weigh the value of Kohl’s Rewards; perks include a 15-percent-off coupon when you join, 5 percent rewards and Kohl’s Cash on every purchase, and a birthday gift. Another reason to be selective about sharing personal information: Many retailers have experienced data breaches. Use a different password for each site, and provide the least amount of information necessary to get discounts and other rewards.

3 MACHINES ARE REPLACING PEOPLE

Anyone who’s been at a store lately can see that self-checkout kiosks are spreading. A study by Zebra Technologies shows that more than half of shoppers actually prefer them to human cashiers. Some speedy systems add up your cart without barcode scanners. Many let you pay without cash or a credit card; simply use a payment app or a buy-now-pay-later option on your phone. (See “Turn Your Phone Into a Credit Card” on page 22.) Amazon’s Just Walk Out technology eliminates checkout entirely—scan your palm or dip a credit card at the entrance and just leave with your purchases.

Soon, customer service will be fully automated. Many websites have chatbots instead of humans to answer questions. In stores, your phone can do for clerks to help you find what you’re looking for. NRF exhibitor Pointr showed me how its technology brings directions in the style of digital road maps to the inside of stores and malls.

MY TIPS: The next time you’re frustrated because you can’t find a salesperson at a store, try picking up your smartphone and checking the retailer’s app. Some have maps that can give you turn-by-turn directions to an item. An app might tell you if that item is in stock and give you product details and user reviews. In addition, many retailer apps can alert you to sales and special offers.

4 RETAILERS WANT TO ENTERTAIN YOU

“Shoppertainment,” as it’s known in the industry, combines shopping with entertainment and educational opportunities, such as tastings, demos, classes and community events. Examples include yoga classes at Lululemon, art workshops at Michaels, tech lectures at Apple stores, pop-up food and fashion events at Nordstrom and makeovers at Sephora and Ulta. Lowe’s, which runs how-to workshops, will even throw birthday parties for kids. (Instead of Pin the Tail on the Donkey, partygoers can build custom wall shelves—yay!) At the three U.S. Starbucks Reserve Roasteries, you can see coffee roasters in action. Whole malls are becoming shoppertainment hubs with live community events, amusement parks and indoor sports (see “Retail in a Theme Park” on page 8).

Online, shoppertainment takes the form of live video segments. You can find them on retailer websites (such as Nordstrom.com and Ulta.com), mobile apps (including Amazon’s) and social media platforms TikTok and YouTube. They’re like TV shopping channel segments, but you can buy items with a click. Shoppable live videos are already a $32 billion market, according to Coresight.

MY TIPS: The more time you spend engaging with live-streaming videos, online games, store events and other shoppertainment, the more time retailers have to sell you stuff. It’s easy to get carried away and buy things you don’t need, or forget to stop and comparison shop. So before you check out, always compare prices online to make sure that deal is for real.

5 EVERYONE WANTS TO SELL YOU THINGS

Whether you’re watching morning TV, reading an article or blog online or checking out the latest video post by your favorite celebrity, it’s likely that show, publication or person is hawking products. Even publications such as The Wall Street Journal, The New York Times and Consumer Reports are getting into the act with links to products that you can buy.

Good Morning America, the Today show, Fox & Friends, The View and other TV shows are taking this trend to the next level with stand-alone deal segments. It’s like watching

CONTINUED ON PAGE 12

How Much Is That Coat in The Window?

Prices are more variable and unpredictable than ever, thanks to new technologies and discount programs. Case in point: my new jacket. I bought it on clearance at Kohl’s for $27, but …

► At the register, I was offered 35 percent off if I signed up for the store credit card (also netting me 7.5 percent cash back on all purchases), making the jacket’s price about $18.

► I was asked to join the Kohl’s Rewards program, which would give me 15 percent off my first purchase if I opted into text and email lists (plus 5 percent cash back on all purchases). Going that route, the price would have been $23.

► If I had been a regular at the store, I might have had Kohl’s Cash to put toward my balance (during promotions, you get $10 in Kohl’s Cash for every $50 you spend). Resulting price: UNCLEAR.

► Later, I went online to see if I could get a better deal. On Kohls.com, the jacket was priced at $70. A Rakuten pop-up informed me I could get 1 percent cash back, making it about $69.

► The CNET Shopping app on my computer let me know I could find the same jacket on Amazon for $48. A Google Shopping search turned up a site I’d never heard of where the jacket was $24, though with a lot of fine print.

► Looking for coupon codes on RetailMeNot and CouponCabin, I found a deal for $15 off a $50 purchase, making the jacket $55 if I bought it at Kohls.com.

To summarize: Depending on where I might have shopped, my method of payment and what money-saving tools I might have used, the jacket’s price was $18, $23, $24, $27, $48, $55, $69, $70 or something else entirely. And I haven’t even mentioned that you can get a senior discount at Kohl’s on Wednesdays!
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Cover Story

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ads between the ads!) The promoted markdowns can be jaw-dropping—80 percent or more. But we did a price check of more than two dozen products sold by five major shows, and in most cases, we quickly found better deals elsewhere.

For example, the JumpSmart 10-in-1 Portable Vehicle Starter advertised for $119.99, or “25% off,” on a CBS Saturday Morning deal segment, cost $114.99 on Walmart and Amazon. A Cuisinart Coffee Center 10-cup Thermal Coffeemaker and Single Serve Brewer selling on The Kelly Clarkson Show for $224.99, or “47% off,” was $199 at Macy’s. In some cases, the products were exclusive deals, but we found comparable products for a lot less. I also saw lots of complaints online about some deal segments.

MY TIPS: First, when people on your favorite TV show trumpet big markdowns, don’t take their word for it. Shop around! Second, read ample, are all final sale.

In some cases, the products were exclusive deals, but we found comparable products for a lot less. I also saw lots of complaints online about some deal segments.

MY TIPS: Always check return policies, including shipping fees, in case that dining room table or those clothes look better on your screen than they do in real life. My husband has tried on many pairs of eyeglasses virtually over the years, and he’s purchased more than a few duds, some of which he wasn’t able to return. Home Depot’s ProjectColor app, which I’ve been using to find paint colors for my kitchen, is great for filtering out the losers, but there’s no substitute for trying out a few samples on your walls before you make your final decision.

CASH-BACK IS KING

Digital coupons and coupon codes make it easy to save, but the hottest money saver is the cash-back deal, in which you get part of the purchase price reimbursed. Since the Discover credit card launched in 1986, the cash-back trend has spread to retailer credit cards, apps and loyalty programs. You can get cash-back deals through many money-saving apps, including Coupons.com, Rakuten, RetailMeNot, PayPal Honey, Checkout 51, Ibotta and Fetch. They all work a little differently; you can download them on your phone or on your computer as a browser extension (see the websites for instructions). Some pay you in gift cards or credits and may require you to link to a PayPal or bank account. (I prefer programs such as Rakuten that mail physical checks, so I don’t have to share sensitive account numbers.) You can use some of the mobile apps, including Rakuten and RetailMeNot, in stores and restaurants as well online.

WHAT’S USED IS NEW

Sites such as eBay, ThredUp and Poshmark are known for used goods, but you can buy secondhand or refurbished electronics, clothes, shoes, accessories, furniture, books, sporting goods and other items at many major retailers. Walmart, Best Buy, Dick’s, REI, Ikea, Macy’s, Lululemon, Patagonia, Levi’s and J.Crew are among the companies that have launched or expanded pre-owned programs with online and in-store sales. Some retailers, including Amazon, Unique and DSW, also offer trade-in programs. Selling secondhand goods, sometimes known as re-commerce, is one of retail’s hottest trends, sparked in part by inflation.

Walmart recently launched Walmart ReStore, which is similar to the older Amazon Renewed program; both offer used products that are guaranteed to look and work like new. Dick’s is expanding its secondhand sporting goods program with trade-in events through a partnership with SidelineSwap. The benefit is twofold: Buying secondhand

CONTINUED ON PAGE 14

OLD MALL, NEW FOCUS: Palisades Center West Nyack, New York

Opened in 1998, this mall represents how older shopping centers are reinventing themselves. Anchor stores Lord & Taylor and J.C. Penney are gone, as are big-name chains such as Apple and Banana Republic. Instead, the growth is in entertainment venues—more than 30 of them, including a DIY slime “craft studio,” an indoor go-karting racetrack and a multifloor indoor climbing gym. And it’s not just for the kids. At OMG Entertainment, which sells “virtual reality experiences,” I saw a shock of gray hair waving over a pair of virtual reality goggles as a man and two children got tossed around by the ride. The mall also offers health services such as physical therapy and a walking fitness program.
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8 a.m. to 8 p.m. (ET) Monday–Friday

Non-Smoker Current Monthly Rates

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Tobacco or nicotine users within the last 12 months will pay a higher rate. Premiums above are the rates New York Life currently charges. Your initial premium is based on your age at issue; premiums increase as you enter each new five-year age band and will be based on the current rates at that time. Age bands begin at ages 45–49 and end at ages 75–79. Coverage ends at age 80. Premiums are not guaranteed; however, your rates may change only if they are changed for all others in the same class of insureds. If relevant statements of age or facts are not accurate, New York Life will make a fair adjustment of premiums and/or insurance. Residents of FL: Jason Montgomery is a licensed Florida agent for service to Florida residents. Residents of MT have rates different from those shown. An alternate product with different rates is available in NY. Please call New York Life for details and other coverage options.

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The licensed life insurance agent is Jason Montgomery (Arkansas #611214, California #OB93302).
CONCLUDED FROM PAGE 12

DOLLAR STORES ARE TAKING OVER

Between the top two chains—Dollar General with 19,000 locations and Dollar Tree, which also owns Family Dollar and has more than 16,000 locations—there are more than six times as many dollar stores in the U.S. as there are Walmarts. Thousands more are on the way; another chain, Five Below, has more than 1,300 stores and plans to add a record 200 this year.

Bargain-seeking shoppers pinched by inflation are driving the surge in store openings, according to Gravy Analytics. More than 1 in 5 Americans reported buying food at Family Dollar, Dollar Tree and Dollar General in the last quarter of 2022, according to Coresight Research. A 2021 survey by Consumer Reports found that 88 percent of Americans shop at dollar stores at least sometimes.

Dollar General offers financial services via the Spendwell bank account and Visa debit card, along with health care via mobile clinics. It launched a spin-off brand called Popshelf; some of these are “store-in-store” locations inside Dollar Generals. Popshelf advertises rock-bottom prices while aiming to provide a store “experience” like more upscale retailers. The brand’s site calls it a place to “wander,” “explore” and “linger,” while having fun shopping for “on-trend products” such as seasonal, home décor and party goods.

MY TIPS: You might save even more at dollar stores by buying the store brands; just be sure to check ingredients, which may be different from those in better-known products. Another way to increase savings is to use digital coupons, which you can find on dollar store apps and sites. And each of the three big chains works with at least one major cash-back app.

10 MOM AND PAPS ARE SURVIVING AND EVEN THRIVING

Small businesses that survived the pandemic have officially recovered, according to Score, a nonprofit that advises entrepreneurs. A Wall Street Journal study found that since COVID started, all of the net job growth has been driven by companies with fewer than 250 employees. How do they compete against retail giants? They offer shopping experiences and personalization like big competitors, but on a smaller, friendlier, more human scale. Many add in-store events such as cocktail hours, workshops and community programs. They also offer unique products and a curated selection; less can be more, especially in the age of endless options.

The pandemic forced small retailers to get more tech-savvy too. Online ordering (and BOPIS) and cashless checkouts are becoming more common at local stores, according to Bridget Weston, CEO of Score. “Many had to put their products online for the first time. And that’s helped increase sales and helped expand their reach and how they serve customers,” she says. Small businesses use texts, emails and social media posts to alert customers about new products, services, sales and events. They don’t have millions to invest in advanced technologies like virtual humans, but that might just be their superpower.

MY TIPS: If you want to shop local and save, follow the store on social media and sign up for email newsletters. That way, you’re less likely to miss sales or other special offers. Feel free to chat with store owners, so they can get to know you. Maybe they’ll give you a heads-up about—or even set aside—items in your size or styles that are going on sale. Finally, don’t be afraid to ask for a deal, especially if you’re a regular or making a large purchase.

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

A TALE OF 3 MALLS: NO. 3

A RESORT IN THE MAKING: Woodbury Common Premium Outlets Central Valley, New York

The biggest growth in shopping centers is in outlet centers, collections of famous-brand stores selling lower-priced merchandise. One example is Woodbury Common, focused on luxury retailers such as Burberry and Gucci. It’s not just a shopping center—it’s a destination, with more than 250 stores and restaurants, and it’s planning to add two hotels, making it a kind of shopping resort. On busy days, the outlet is swarming with people from around the world carting suitcases stuffed with their purchases.

One British tourist I met there explained to me that this was no side trip; she had flown into New York City not to visit Times Square or the Empire State Building, but to shop at Woodbury Common.

Small business in action: At Our Favorite Things Boutique & Event Center in Cleveland, Lisa McGuthry sells locally made merchandise and hosts community events.
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HEALTH RESEARCH
SAFETY TIPS
Advice for intrepid internet sleuths looking for credible medical websites, studies and symptom finders

BY HALLIE LEVINE

Cardiologist Barbara Roberts, 78, volunteered with the Rhode Island Medical Reserve Corps during the height of the COVID-19 pandemic and vaccinated many hundreds of people. So she was disturbed to learn last April that her cousin’s wife, who was also in her 70s, was hospitalized and on a ventilator after contracting COVID.

“I didn’t realize she hadn’t been vaccinated, but her husband told me that they’d done their research online and decided against it,” Roberts recalls. “I was horrified because there’s so much health misinformation on the web. People tend to believe anything that supports their own biases—in this case, that it would be dangerous to get the vaccine.”

When the woman died, “it made me both very angry and very sad,” Roberts says. “It was totally preventable.”

Stories like Roberts’ are too common these days as more and more of us have turned to the internet to research our own medical conditions and concerns.

According to a 2021 survey, almost 60 percent of all Americans go online to get medical questions answered, and 4 in 5 of us research our medical recommendations online after a doctor appointment.

Although there are many benefits to doing your own health research, there’s a dark side too: “Some people just end up believing everything they read, or they become so cynical about the health information blasted at them online” that they may begin to generally distrust the medical profession, says health care journalist Gary Schwitzer, founder of the former Health News Review website.

The problem could get even worse after the introduction of artificial intelligence-driven text-generating tools called chatbots.

When you ask a chatbot a question, it pulls information from everywhere online to create an amalgam of data, news and opinion, taking from both traditional and unknown sources. Online publishers use these bots to generate content, including in the health space.

We asked some of the nation’s top epidemiologists for the fundamentals of doing your own health research, from how to find the most credible sites to evaluating the best symptom checker. We chose three common scenarios you may face at some point to help you find the information you need, safely.

RESEARCH TRIGGER NUMBER 1
Your doctor just gave you an alarming diagnosis.

If you’ve been told you could have a particular health condition, your first impulse may be to simply type it into a search engine. That’s probably not the best move, cautions Alice Pomidor, M.D., a retired professor of geriatrics at Florida State University. “You might get an ad [that looks official] or other information that’s not reputable,” she explains. (Look for a “Sponsored” tag; it means an organization has paid big dollars to show up at the top of searches related to that topic.)

Rather than type your diagnosis into a search engine, Pomidor recommends that you go to one of the following sites and search for your diagnosed condition within it:

- National Institute on Aging (nia.nih.gov)
- American Geriatric Society (healthinaging.org)
- Centers for Disease Control and Prevention (cdc.gov)
- National Institutes of Health (nih.gov)
- American Academy of Family Physicians (familydoctor.org)
- Mayo Clinic (mayoclinic.org)

CONTINUED ON PAGE 18
FREE INSTALLATION*  
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for 12 Months**  
If paid in full by end of 12 months.

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- Fits existing space  
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Or visit us online at  
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MySpaShower.com
RESEARCH TRIGGER NUMBER 2
You see a startling health news story or hear a surprising medical claim.
If a headline about a health discovery sounds too good to be true, it usually is. It’s clickbait. The news is based on a new “study,” but there are no links to the study and few or no mentions of an author. “That’s a red flag,” says Jennifer Manganello, a professor of health policy, management and behavior at the School of Public Health at University at Albany.
If there is a link to the study, look for this information:

➤ **Who conducted the study?**
Ideally, Manganello says, study authors are affiliated with a large research institution such as the medical school of a highly respected university.

➤ **Can the scientific evidence be trusted?**
The gold standard is usually a randomized control trial, where people who received a specific treatment are compared with a control group that didn’t. Scientists also use good but less reliable observational studies. For instance, such a study may find that people who meditate regularly are less likely to have a heart attack. But the results may be due to their healthier lifestyles in general.

➤ **Who was involved with the study, and how many participated?**
Well-done studies often

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**AARP’S APPROACH TO HEALTH JOURNALISM**
The AARP print and digital content teams are committed to top-grade reporting and writing on all matters health. Here’s how we do it.

**STAFF EDITORS** overseeing our coverage specialize in health journalism and routinely read medical journals, attend conferences and monitor health trends to be on top of the medical issues of the day.

**WRITERS** are chosen based on their specific health expertise and experience; many of our writers have won national awards for their medical reporting.

**FACT-CHECKERS** verify statistics, facts, quotes and study references within each story, in addition to making sure that information is in context and current.

**PROFESSIONAL REVIEWERS** backread many health stories containing scientific descriptions to make sure they are accurate and fair from a doctor’s or researcher’s perspective.

**PROOFERS** review stories as they reach their final form to make sure that the editing and design process has not introduced errors or lost key facts or context.
RESEARCH TRIGGER NUMBER 3
You have something strange going on with your body.

First off, try not to self-diagnose. Second, a 2021 study suggests that symptom-decoding tools are accurate only about half the time. Manganello recommends that you stick with symptom checkers that are part of a hospital or medical center website. There are several good-quality, for-profit sites that provide symptom analysis as well. Of course, these checkers should be just one source of information.

If you can’t resist searching your symptoms online, here are some things to keep in mind, Pomidor says. Don’t go straight to the sources at the top of your search results, since those may be paid advertisements. Also, stay away from forums, review sites or social media, since they can be alarmist.

Start with a nationally known health system’s or organization’s website, though you will still need to get that strange rash checked by your doctor. “You can take a picture of it with your phone and send it to their office,” Pomidor suggests, but she stresses that you should send your information or photo via your doctor’s patient portal. If you send it by email or another way, your medical or personal information may not be safe.

Hattie Levine is an award-winning medical and health reporter. Her work has appeared in The New York Times, Consumer Reports, Real Simple, Health and Time, among other publications.
THINK ON YOUR FEET

To help improve your brain’s health, lace up your sneakers and hit the road

BY MARTHA MURPHY

In early 2020, COVID-19 brought an end to my workouts at the gym. I was self-employed and recently widowed, and my new normal felt like solitary confinement. Then, one morning, I made a break for it and went for a walk. I did it again the next day, then the next. Soon, my new daily habit began to make me feel happier and my mind sharper, both of which I could only credit to my daily treks.

Curious about what was occurring, I did some research. It turns out there’s a mountain of scientific evidence that shows walking—especially walking outdoors—is powerful medicine for your brain. Here’s what the science shows.

WALKING MAY HELP YOU GROW NEW BRAIN CELLS. Moderately paced walks stimulate the release of a protein called brain-derived neurotrophic factor, or BDNF, that is key to the survival of existing brain neurons and the generation of new ones. “Perhaps the most exciting finding is that aerobic forms of exercise [including walking] likely help facilitate the growth of new neurons,” says Patrick Smith, associate professor of psychiatry at the University of North Carolina at Chapel Hill.

WALKING MAY ENHANCE YOUR MOOD. When you walk, increased blood flow to the brain initiates a “cascade of changes,” says Marie Pasinski, M.D., assistant professor of neurology at Harvard Medical School. “A cocktail of feel-good neurotransmitters—serotonin, dopamine, endorphins—is released.” Forty-two percent of American adults suffer a vitamin D deficiency. Our bodies manufacture vitamin D when exposed to sunlight, furthering the production of serotonin, a hormone benefitting memory and mood. Even on a cloudy day, “exposure to light elevates the mood,” says John Ratey, M.D., associate clinical professor of psychiatry at Harvard Medical School.

WALKING MAY DECREASE BRAIN-DAMAGING STRESS. Repeated exposure to stressful situations impairs memory, attention and cognitive flexibility. Walking in nature has been shown to be particularly effective at reducing stress levels. The impact of being outdoors may have to do with “optic flow”—the perception that objects are moving past us as we walk, which quiets the circuits responsible for stress, says Andrew Huberman, a neuroscientist in the Department of Neurobiology at Stanford Medicine. “Self-generated optic flow—by walking, running or cycling—shifts the brain into a state of relaxation that’s not seen when you’re stationary,” he says. Scientists have seen walking reduce levels of cortisol, which surges during fight-or-flight situations. Elevated cortisol levels may damage cognition and contribute to Alzheimer’s disease, according to a 2019 review of studies in Frontiers in Aging Neuroscience. Just a 20-minute walk has been shown to reduce stress.

WALKING MAY BOOST YOUR CREATIVITY. Walking increases the flow of oxygen and nutrients to the brain, which can open the gates to enhanced creativity. The brain uses “about three times as much oxygen for healthy neuron function as muscles do” and is extremely sensitive to decreases in oxygen levels, according to Advanced Neurotherapy, a neurofeedback wellness clinic in Needham, Massachusetts. Creativity is a cognitive skill that is part of problem-solving. Studies show that the simple act of getting up from your desk and taking a short walk can help trigger ideas. A Stanford University study found “creative output increased 60 percent when participants were walking” even on a treadmill facing a blank wall.

WALKING MAY REDUCE THE RISK OF COGNITIVE DECLINE. Participants who walked more than 4,000 steps per day had healthier brain tissue in the area responsible for memory, learning and cognitive function than those who did not, one study found. That brain region, called the hippocampus, typically begins to shrink in late adulthood, leading not only to impaired memory but also an increased risk of dementia. The research revealed that aerobic exercise increases the size of the hippocampus.

Martha W. Murphy is an award-winning writer. Her books and articles cover a range of topics, including health, food, business, marketing and memoir.

THINK ON YOUR FEET TO HELP IMPROVE YOUR BRAIN’S HEALTH, LACE UP YOUR SNEAKERS AND HIT THE ROAD...
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At most stores that accept credit cards, you can pay with plastic just by tapping your phone on a wireless terminal. Follow this step-by-step guide to using a credit card … without the card.

1. FIND YOUR WALLET
A digital wallet is a smartphone app that securely stores your credit card information. The one you can use depends on the phone you have. Here’s how to find the major wallets:

- **Apple Wallet**: Preinstalled on iPhones. It stores your credit cards to use with Apple Pay.
- **Samsung Wallet**: Preinstalled on supported Samsung Galaxy phones.
- **Google Wallet**: Usable on Android phones. Not preloaded on your phone? It’s a free download from the Google Play store.

2. ADD A CARD
Open your wallet by tapping the icon, then tap the “+” button (Apple and Samsung wallets) or “Add to Wallet” (Google Wallet). When prompted, aim your phone at the side of the credit card displaying its number. The card info should automatically load onto your phone. You can add details that don’t transfer or skip the photo and enter everything manually. The app will then spend a minute or less communicating with your card issuer.

3. GET VALIDATED
For security purposes, your card issuer will verify that you’re the authorized user. The process varies by wallet and card; your issuer may send you a verification code to enter in the app, or maybe you’ll have to log in to your bank or card issuer’s app. Once you’ve done this, your card will be added to the wallet and you’ll be free to use it. Do you have more than one credit card to add? Hit the “+” button again and repeat the process.

WHY IT’S SAFE
Because digital wallets replace your card information with a randomized identifier, your card information is never visible. “No one can steal your actual card number from that device if anyone were to get in,” says Jordan Carr, a program director at the Oasis Institute (oasisnet.org), a nonprofit that runs classes in technology and other subjects for older adults. A passcode, a fingerprint scan or facial recognition provide additional protection. All three wallets require a lock for your phone or app, so anyone who finds or steals your phone shouldn’t be able to use your credit cards.

BY KIM PORTER | ILLUSTRATION BY REMIE GEOFFROI

P. 24 DEBT-DEFYING CREDIT CARD STRATEGIES
P. 26 FRAUD WATCH
PAY WITH YOUR PHONE
To use your digital wallet at a store or restaurant, look for the contactless payment logo at a register. Pull up the digital wallet app on your phone, authenticate your identity and select the card you want to use. Then hold your phone an inch or less from the contactless reader. You’ll usually hear a beep from the register. Depending on the type of phone you have, you may see the word “Done” or a checkmark inside a circle on your phone screen. That feedback confirms your payment has gone through.

LEARN YOUR SHORTCUT
Shortcuts allow you to open your wallet directly from your phone’s lock screen, making it faster and easier to pull up your card at checkout. The shortcut depends on the type of wallet you have:

**Apple Wallet:** Wake the lock screen, then double-click the side button for a facial scan or enter your passcode. With Touch ID, double-click the home button.

**Google Wallet:** On some devices, a small Wallet icon comes pre-installed at the bottom of the phone’s lock screen. Tap on that icon and unlock your phone.

**Samsung Wallet:** Open the wallet’s menu tab and tap “Settings,” “Quick access,” then “Quick access and default card.” Choose your desired shortcut.

MORE FOR YOUR WALLET
Payment cards aren’t the only items these wallets can replace for you. You can also use them to store loyalty cards, airline boarding passes, event tickets and more.

NEED EXTRA HELP?
If setting up the digital wallet or using it in a store feels complicated, consider online classes from Senior Planet (SeniorPlanet.org), funded in part by AARP. This nonprofit holds free seminars on tech topics.

Kim Porter has written for U.S. News & World Report, USA Today, Yahoo Finance and other outlets.

Learn more.

Call Barclays to apply at 866-362-9064
DEBT-DEFYING CREDIT CARD STRATEGIES

4 approaches to attacking a balance

BY KAREN CHENEY

A mericans are racking up credit card debt at record levels, and given the inflation rate, it’s easy to understand why. Last fall, the typical family had to pay $445 more per month to make the same purchases it bought one year earlier, reports Moody’s Analytics.

If you’ve run into trouble, you can choose a strategy to pay off your cards that fits your personality and situation best. First, you need to set up a simple budget that keeps you on track but leaves room to live your life. “Self-deprivation is not an effective budgeting strategy,” says Bruce McClary, spokesperson for the National Foundation for Credit Counseling.

Once you’ve calculated how much you can put toward credit card payments each month, list each one of your cards, its balance and its interest, or annual percentage rate (APR). “Writing down your debts is freeing,” says Cynthia Flannigan, director of financial planning at MainStreet Financial Planning in Los Gatos, California. “It’s no longer a nebulous, overwhelming amount, but one you have checked and can plan to pay off.” For purposes of illustration, let’s assume you have $200 monthly to spend on the following debts:

- $2,000 balance, 16 percent APR, minimum payment: $40
- $3,000 balance, 20 percent APR, minimum payment: $60
- $1,500 balance, 18 percent APR, minimum payment: $30

The next step is to set up automatic payments to cover the minimum owed monthly on all but one card. On that last card, you’ll pay more than the minimum. Here are four ways to go about it.

THE AVALANCHE

How it works: You pay off your cards by putting extra money toward the card charging the highest interest rate first. Once that’s paid off, you tackle the card with the next-highest rate.

The math: Paying the minimum on the two lowest-rate cards, you pay the other $130 in your $200-a-month repayment budget toward the card with the 20 percent APR. Once that is paid off, you focus on the 18 percent APR card. When that debt is gone, you pay the full $200 toward the last card. Once you’re through, you’ve paid a total of $2,445 in interest.

Consider it if ... you have a lot of cards with small balances.

Avoid it if ... you’re focused purely on the math and payoff speed.

THE PAIN POINT

How it works: You start with the card that is causing you the most pain, whatever the reason. “What bothered me was that I was maxed out on a card with a $10,000 limit,” says Lynnette Khalfani-Cox, who struggled with credit before becoming a money coach and author of Zero Debt: The Ultimate Guide to Financial Freedom. “For me to get psychological relief, I had to attack the card with the highest dollar balance.”

The math: The interest you pay depends on the order you choose.

Consider it if ... you’ll be thrilled to zero out a particular debt.

Avoid it if ... Not a reason, but it may overlap with other strategies.

THE TRANSFER

How it works: You move your card balances to a new card with a low introductory interest rate.

The math: Let’s say you transfer the $6,500 balance on your three cards to a card with a 0 percent APR for 21 months. To pay off the card in full under the low rate, you’d need to pay $322 a month, not $200. Total expense: the $260 transfer fee (4 percent of your balance) charged by the new card.

Consider it if ... you have good credit and the cash to pay off the card during your introductory period. Qualifying for a balance transfer requires a credit score of roughly 670 or better, says Ted Rossman, a CreditCards.com analyst. And once the initial rate ends, your APR could soar to nearly 30 percent, he points out.

Avoid it if ... you tend to fall victim to temptation, says Jill Gianola, a financial planner in Worthington, Ohio. “You have to be disciplined to pay it down in the window of the lower rate,” she explains. “And you can’t be tempted to run it up again.”

Karen Cheney is a personal finance journalist who has written for Money and other publications.
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Artificial intelligence has opened a new door for scammers, making it easy to replicate almost anyone’s voice from a brief audio sample. That has made frauds such as the grandparent scam—built around a fake phone call supposedly from a grandchild—frighteningly effective, experts say.

All crooks need is a short sample of a person’s voice, which can often be found on social media posts. From there, they run it through sophisticated but readily available (and cheap) software to create a digital duplicate, which they can program to say whatever words they want to use.

“The state-of-the-art AI can generate realistic images and voices, and is used as a tool of impersonation in scams targeting older Americans,” says Siwei Lyu, a professor of computer science at the University at Buffalo, State University of New York, and an expert in digital media forensics. “The scammers rely on the familiarity of the voices.”

Last year, consumers lost $2.6 billion to this sort of fraud, up from $2.4 billion in 2021. The boom in AI scams is likely just beginning, says AARP anti-fraud expert Mark Fetterhoff. “It may be possible scammers are using AI to clone voices as part of romance scams, celebrity imposter scams and tech support scams,” he says.

Lyu runs a project called DART (Deception Awareness and Resilience Training), which helps older Americans recognize scams via a mobile game. He warns that if the scammers fool you, there’s often no way to get the money back. If you receive a call seemingly from someone close to you asking for money, there are steps the Federal Trade Commission suggests you take to protect yourself:

► **Slow things down.** These calls typically move fast. If someone you know seems to be calling you for money unexpectedly, tell them you’ll call back. Then find the number from a trusted source.
► **Resist pressure.** If the caller stresses the urgency of their need, that’s almost always a fraud signal. No legit organization demands money within hours. Don’t be goaded or guilted into sending money until you’ve verified what’s going on.
► **Listen for red flags.** If the caller says it’s important to keep things secret, that’s a strong indicator you’re being scammed.

The bad news: More sophisticated scams are ahead. “The next round of robot calls will be made from scripts created from [AI chatbots], converted to a person’s voice,” Lyu warns. Technology “could also be used to create video calls with the grandkid’s face.”

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

**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.
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WHAT A RIDE!

Yes, you can enjoy a day at an amusement park, even with the crowds, long lines and megacosts. Here’s how to entertain the family and still emerge with your senses (and feet) intact

By Kathy Strong

With nearly 500 amusement parks in the United States—ranging from the megaparks operated by Disney and Universal to regional ones like the Six Flags chain and Dollywood to beloved local spots like Kennywood, just outside Pittsburgh—chances are you’re going to visit. But can you get through a day without losing your smile or sanity? We went to some seasoned insiders for their theme park survival secrets, as well as ways to make treasured memories. One quick tip: “Let the kiddos take the lead,” says Sandy Groves Smith, 63, of Loudon, Tennessee, who has nine grandchildren. “You may discover a ride or experience that you never guessed you would enjoy.”

Plan your parking
Review the park’s website ahead of time. Take a shuttle to the gate so you aren’t fatigued before even entering the park. Note your car’s location, says theme park veteran Janice Kitamura, 73, of San Luis Obispo, California, who has two grown sons. “Our foolproof way: We take a picture of the row sign.”

Reduce meal costs
To save money at the park, Shannon Dill, 55, of Atlanta, likes to share meals with her husband, teasing that “one entrée at Flame Tree Barbecue in Disney World’s Animal Kingdom will serve a herd.”

Another option: Leave the park for a short while for a meal stored in your car. Many parks feature picnic areas near the parking lots, and they will allow you to exit and reenter.

Make reservations
Many theme parks have sit-down restaurants that take reservations. That’s one less line to wait in, and they provide rest and relaxation. “We have found that if you try for the earliest dinner reservation, it is easier to get a table,” Kitamura says.

Have a strategy for lines
If standing for long periods is a problem for people with special needs—and their party—many parks will provide a time frame to return to the ride or even let those groups go through a special entrance. Find and talk to a ride attendant. Another option is to invest in “line-jumping” passes that many parks sell to anyone.

Make it a two-trip day
You can take a break from the park entirely. If you book a hotel that is affiliated with the park—especially those with shuttle buses—you can go back there, then return later. “We get tired when there are large crowds,” Kitamura says, “so we find a quiet spot in a hotel lobby to sit and order a cup of coffee or drink and just recharge.”
Kathy Strong is a travel book author and columnist. One of her sons is a Disney Imagineer; another develops apps for Universal.

You want to pack lightly for the park. Lugging a bunch of stuff around can add to the fatigue.

What to Bring

Use technology to your advantage
Forget surprise and delight. Your best bet is to learn about the park before you go. The good news is that park websites and mobile apps offer tons of information. “I use the apps the theme parks provide to plan the whole day,” Smith says. “I try to map each park so you are not crisscrossing back and forth, wasting precious time and steps.” Disney invites veteran parkgoers to share advice at plandisney.disney.go.com. “It’s like asking friends or neighbors and getting a response you can trust,” says Dill, who is one of those insiders, “even for something as simple as what kind of coffeemaker is in the hotel room.”

Take turns on rides
“Not everyone in the family has to do the same thing all the time,” says Robert Niles, the founder and editor of ThemeParkInsider.com. Parents and grandparents, take note: It’s OK to split up sometimes. Adults, take turns with the kids on rides and shows to ensure that you all make it to the end of the day. Niles says, “If you do skip an attraction, take the time to ask the kids about it—what surprised them, how it made them feel.”

Decompress when necessary
There is a growing trend to include relaxation areas within theme parks. For instance, Dill says, the reimagined Mickey’s Toontown at Disneyland has CenTOONial Park, which was planned as a place for families to relax while the kids play. Animal Kingdom’s Gorilla Falls is another good place to decompress with the family. “The exploration trail takes you through a quiet forest where you can spot wild animals along the way,” Dill notes.

Let your phone be your guide
Park apps have maps that can help you locate not only popular rides but also restrooms, security and first-aid stations.

Sunblock and hat
It is important to plan for the weather, and specifically sun. A “floppy” hat will protect your ears from rays better than a baseball cap.

Layers of clothing
Think through the change in temperatures. Will you need a light jacket come evening? Or will you start in layers to peel off as the day warms up?

Swimsuit and towel (if a water park is included)
Large water parks that are connected with theme parks provide changing areas. In some cases, towels might be provided; check in advance.

Food and drink
Guests at some major parks can bring in their own food and nonalcoholic beverages (no glass containers) in a small, soft-sided cooler.

Credit or debit card
Don’t head out with a wad of bills. Many parks are “cashless.” And be sure to set a budget ahead of time.

Kathy Strong is a travel book author and columnist. One of her sons is a Disney Imagineer; another develops apps for Universal.
To appreciate what follows—a boomer’s first vivid recollection of a visit to a major league baseball park—it’s important to understand that post-World War II, and well into the ‘60s, the vast majority of ballgames were not televised. And those that were came to us in black and white. We experienced the game primarily through the word pictures painted by classic radio broadcasters. The grainy TV images—no replays, no multiple angles or reaction shots—actually conveyed less of what it might feel like to be at the ballpark than a great radio announcer could. What was missing, most of all, were the colors.

Many fans of a certain age have likened walking for the first time up the tunnel leading to their seats to the moment when Dorothy is transported from black-and-white Kansas to Technicolor Oz. Like entering a different and, for a kid, enchanting world. The emerald green grass, the burnt orange of the infield dirt and outfield warning track, the pristine white baselines and outlines of the batter’s box were beyond striking.

In my case, I was 7, and all this flashed before my eyes on a September Saturday in 1959 at Yankee Stadium. Add then to the thrilling sensory overload, the sheer enormity of the place: 461 feet to dead center, 457 to left center, 402 to straightaway left. The triple-decker grandstand, topped off by the distinctive latticework facade. To me, it felt like a baseball cathedral. After all, the House That Ruth Built was then the most awe-inspiring, fabled ballpark. Still, in their own way, millions of kids had essentially the same rush of wonder and delight entering Cincinnati’s Crosley Field, Detroit’s Tiger Stadium, St. Louis’ Sportsman’s Park, Brooklyn’s Ebbets Field, and the Grand Dames of the American and National Leagues, Fenway in Boston and Wrigley in Chicago.

The game was uneventful: Orioles 7, Yanks 2. Mickey Mantle didn’t play, which temporarily dampened my spirits. But not for long. It all comes back to me decades later: the seats in the lower left field stands (a buck fifty), the hot dogs (a quarter), the scorecard (a dime and a nickel), and my dad teaching me how to keep score: “No, Bobby, the third baseman is 5. The shortstop is 6. A strikeout is a ‘K.’” Why, Dad? The swirl of cigar smoke, the men in white shirts and fedoras, the vendors’ cries of “Beer here! Ice-cold beer!” My Mantle model glove at the ready in case a 450-foot homer somehow found us.

Was there any better place than this? Not to me. Not then.

And then, somehow, it got better. Back in the day, after the game, fans exited the ballpark by way of the field. That’s right. They opened the gates and let you walk on the warning track around the circumference of Yankee Stadium. Holding my dad’s hand, I
peered into the Yankee dugout. Empty now except for a few scattered towels and two bats still in the rack. “Mickey Mantle sat there? Yogi Berra! Whitey Ford! And I am this close?” I may actually have been trembling.

A brief moment of disillusionment came when we arrived at the “407 ft.” sign painted in white on the wall in front of the right field bleachers. I was confronted by sacrilege: dopey scribblings defacing the numerals. “Tony loves Angela.” “F--- the White Sox.” “Tom was here. 5/13/58.” What manner of heathen or heretic would deface a shrine in this way? These were irredeemable souls who would apply graffiti to the Sistine Chapel. Which I am sure would have been my next thought if, in 1959, I had any idea what the Sistine Chapel was. Still, to me, we were standing on the most hallowed ground imaginable. Which brings me to what happened next.

These days, Yankee Stadium's Monument Park is located beyond the center field fence, and it houses numerous monuments and plaques honoring generations of Yankee greats. But then there were only three monuments. And those three were on the field itself, on the warning track just in front of the flagpole and the 461-foot sign. They stood there in solemn tribute to Babe Ruth, Lou Gehrig and their manager, Miller Huggins. All were truly immortal. All were long since gone.

Now I ask you, what would a baseball-worshipping 7-year-old kid think about this? I was convinced they were buried there, that this was the sacred Yankee burial ground. And that the “monuments” were their headstones. Worse yet, it occurred to me that someday Joe DiMaggio would join them there in truly dead center field, and eventually, inevitably, so too would Mantle, my favorite player. The enormity of this realization was too much. I began to cry. My father tried to assure me that yes, these men had died, but they were buried elsewhere. I was having none of it. The occasion called for reverence. So, choking back tears, I respectfully touched all three monuments and whispered what passed for a prayer for each.

As we continued along the warning track toward the left field bullpen gate, which opened onto the street where we would catch the subway out of the Bronx, my dad tried to change my mood. He hoisted me up over his head, got me giggling and placed me on his shoulders as we bobbed along toward the exit. I recall that he smelled like Old Spice, the era’s fragrance of choice for American men.

Soon enough, I had made my peace with the place of Ruth, Gehrig and Huggins in the beyond. The Yankee loss didn’t bother me either. Just being at Yankee Stadium “in living color” for the first time was beyond exciting.

Dad took me to many games after that. But he died just 11 years later. He was 42. I was 18.

Of all the playoff and World Series games I have been lucky enough to broadcast, many with my own son at my side, I was never able to take my dad to a single one. Maybe that’s why, among the thousands of games I have attended, that September day in 1959 will always be among those I recall most fondly.

Bob Costas, 71, is a legendary sportscaster who has won 29 Emmys. He worked at NBC Sports from 1980 through 2018, covering everything from the World Series to the Olympics.

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Q&A Annette Gordon-Reed

You won a Pulitzer Prize for your book *The Hemingses of Monticello: An American Family*. How did you become interested in Thomas Jefferson and the Hemingses?

My third grade classroom had a little library with a set of biographies of famous people like George Washington Carver, George Washington, Thomas Jefferson, Dolley Madison. Jefferson was the most interesting to me, because he loved to read, and I loved to read, and he wrote the Declaration of Independence—but he was a slave owner. This was the first I had read about slavery. It was a child’s biography, so it was not very sophisticated, but it sparked an interest.

What do you want people to understand about the Hemingses, beyond that Jefferson fathered Sally Hemings’ children?

They were not just enslaved people. That was the institution that bound their lives, but they were mothers, fathers, cousins, sisters, aunts, friends. They had different personalities, different ways of going through the world. It’s just that their opportunities were severely circumscribed because of slavery. So I want them to be seen as individual human beings.

Do you think history needs to change the view of Thomas Jefferson?

I understand how people would not want to have something named for Jefferson. But I think we have to grapple with him, because he embodies to me the contradictions of this country, the good things and the bad things. Members of the founding generation, of which Jefferson was one, have to be a part of our conversation. If there are statues and things named for them, it’s an opportunity to talk about the way this country was born—and it wasn’t born in just a good and wonderful way. It was born in turmoil and conflict. ... I just don’t think we can excise the parts [of history] that are less than favorable, because they helped make us who we are today.

Your latest book, *On Juneteenth*, is about that holiday’s history. Can you explain?

It commemorates the day on June 19, 1865,
when Maj. Gen. Gordon Granger came to Galveston, Texas, and announced that slavery was no longer legal in Texas. It’s a holiday that Black Texans have been celebrating since 1865, and when they moved to other places, they took the holiday with them.

**What does it mean for your Texas family?**
I recall my great-grandmother telling me how important the day was in our family. I got the impression they had celebrated the holiday for as long as she could remember. She was born in the 1880s.

**Does anything make you optimistic about race relations right now?**
Young people. They are more sensitive to the issues involving race and the history of this country. Their generation has grown up thinking that there has been a problem, and it’s a problem that we have to deal with. There are some people who [want to] shut down talking about history, but I think young people seem to be resisting that.

**What’s your next project?**
I’m doing a second volume of the Hemings family story, during and in the aftermath of the Civil War. And I’m thinking about writing something about Galveston, which was the seat of a lot of Black progress, and I’d like to find out more about it.

**In 1964, you were the first child in your hometown of Conroe, Texas, to integrate a segregated school. What was that like?**
It was intense. I didn’t have the sophistication to know all the ways in which it was a big deal, but I did know it was a big deal for a Black child to go to a white school. I grew up where we had separate waiting rooms at the doctor’s office, and when we went to the movies, Black people sat in the balcony. I understood I was breaking a barrier.

**A new school in Conroe was recently named in your honor (Annette Gordon-Reed Elementary School). What would your parents have thought?**
When they grew up in the South, the only Black people who got their names on things were Booker T. Washington, Frederick Douglass—people of that nature. I think they would have marveled at how far the area had come to be able to do that.

*Interview by Christina Ianzito*
HELPING FIGHT FRAUD
AARP volunteers are on duty every day to give you help

The AARP Fraud Watch Network Helpline is one of the largest operations of its kind in America, receiving 400 calls each day from scam victims or their loved ones to get free help and counseling. That would not be possible without a dedicated team of more than 100 volunteers who work the telephones, listen to people in distress and help them report crimes and locate financial or psychological counseling.

No particular background is necessary to become a volunteer, but many who step forward have seen firsthand the impact of fraud on so many Americans. Volunteers spend about 15 hours in training. “The work can be emotionally draining,” says one longtime volunteer. “But the gratitude that we get back is really what drives us. To hear at the end of the call, ‘I’m so glad I called.’”

We’d like you to meet some volunteers.

Margaret Locke, 61
Denver lawyer
“Oftentimes the first call a victim is making is to AARP,” says Locke, who’s been volunteering for the helpline for almost five years. “They haven’t told anyone. They haven’t told a spouse. They haven’t told their kids. They are alone and scared. And so that’s when they reach out to us.”

Giancarlo Berrocal, 35
Bank risk manager and certified fraud examiner in Boca Raton, Florida
He’s bilingual and often takes calls from Spanish-speaking victims, many of whom have reported losing money in cryptocurrency investment scams. “Crypto is just huge across the board in terms of being a way to scam people,” Berrocal says.

David Brown, 60
Staff attorney with the U.S. Securities and Exchange Commission in Los Angeles
He’s seen multimillion-dollar losses from securities fraud throughout his career but has found himself particularly moved by helpline victims’ reports of puppy scams—in which criminals advertise pups for sale, then disappear once they have your money. “How could scammers prey upon and victimize people when all they want to do is love a furry, four-legged creature?”

Alfred and Natalie Mason, 83 and 82
Retirees from Darrow, Louisiana
Natalie says the most heartbreaking stories come from victims of romance scams. She recalls one woman who had fallen in love and given everything she owned to an online impostor: “She had sold her home, sold her car, all of her income was gone and she did not know where she was going to sleep that night.” She assisted the caller with reporting the crime and gave her something that can be even more important: empathy.

In some cases, says Alfred, “you’re just the person that they cry to, and the person they can vent to as well.”

LeDene Lewis, 72
Retired compliance officer in Livonia, Michigan
Lewis gets so mad at the crooks, “I want to get on a galloping horse and go find those people and rid the world of them,” she says. “But I can’t. What I can do is comfort [the victims] and empathize with them.”

If you are interested in volunteering, call the AARP Fraud Watch Network Helpline at (877) 908-3360 or email AARPFraudWatchHelpline@aarp.org for more information.
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May is Older Americans Month. And this year’s theme, Aging Unbound, recognizes that we all benefit when older adults remain engaged, independent, and free from isolation. That freedom and potential are made possible in large part by the support and contributions of unpaid family caregivers.

AARP’s recently updated “Valuing the Invaluable” report estimates that family caregivers provided 36 billion hours of unpaid care worth $600 billion in 2021. In addition, the average caregiver pays more than $7,200 annually in out-of-pocket costs for transportation and other needs.

This demonstrates the value of family caregivers, which is only going to increase. By 2034, adults 65 and older will outnumber children under 18, and the share of potential family caregivers provided 36 billion hours of unpaid care in 2021. As our nation becomes more diverse, even more needs to be done.

AARP strongly supports the comprehensive National Strategy to Support Family Caregivers that emerged from talks between advocacy groups and the Department of Health and Human Services in September. Congress is expected to pass parts of that strategy into law this year, and AARP urges lawmakers to help family caregivers with financial and emotional challenges. This includes providing better access to respite care, along with paid leave and family caregiver tax credits and reimbursement programs.

At the state level, a total of 45 states and territories have CARE Act laws in place that support family caregivers when their loved ones go into the hospital and as they transition home. We’re working with states to expand these programs to offset the financial costs of caring for a family member, including caregiver tax credits or other reimbursement programs. And we’re advocating for paid family leave and paid sick leave for employees.

As we observe Older Americans Month this year, let’s remember that we must treat family caregivers as the valuable resource they are by providing them with the financial and emotional support they need to care for loved ones while caring for themselves.
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TRY IT AND LOVE IT.
MONEY BACK GUARANTEE!
DISTRICT OF COLUMBIA
Be heard The D.C. Council is working to finalize the city budget for fiscal year 2024, and AARP DC is encouraging residents to make their voices heard in support of programs that help improve the lives of adults 50-plus.
AARP DC’s top priorities include funding for senior nutrition services, including home-delivered meals (available to people 60 and older), and community dining sites, where people can enjoy a meal while socializing. It is also advocating for increased funding for the D.C. Child and Family Services Agency’s Grandparent Caregiver Program. It provides financial assistance to those caring for grandchildren, great-grandchildren, great-nieces or great-nephews.
Find your council member’s contact information by going to dccouncil.gov. Stay apprised of AARP DC’s advocacy efforts at aarp.org/dc.

DELWARE
Enjoy making art AARP Delaware volunteer Eunice LaFate offers free art classes to help ease the stress of family caregivers. The classes will be at her LaFate Gallery in downtown Wilmington on Wednesdays in May. Sessions are limited to 10 people; registration is required.
Delaware is home to 124,000 family caregivers who tend to aging and ailing loved ones. LaFate, who found that painting helped her deal with grief when her husband was dying of cancer, encourages her students to work out their feelings and find respite through art.
About 36 percent of caregivers find their situation “highly stressful,” according to a 2020 report by AARP and the National Alliance for Caregiving. Nearly 1 in 4 say it’s difficult to take care of their own health.
Find the classes and other events at aarp.org/de.

VIRGINIA
Get help with food Food insecurity affects many older Virginians. AARP Virginia wants residents to know that assistance is available.
The federal Supplemental Nutrition Assistance Program (SNAP) helps low-income Americans afford groceries. Eligibility is based on net monthly income—in 2023, the limits are $1,113 for a single person or $1,526 and higher for larger households. The application for residents 60-plus is available online at dss.virginia.gov/benefit/snap.cgi. Click on Elderly Simplified Application Project.
Low-income residents may also be eligible for benefits under the Commodity Supplemental Food Program, which provides monthly food packages. Find out if you are eligible by contacting your local food bank or go to feedingamerica.org/find-your-local-foodbank. Learn about AARP Foundation’s Drive to End Hunger by visiting endseniorhunger.aarp.org.

NORTH CAROLINA
Support healthy aging The North Carolina Institute of Medicine Task Force on Healthy Aging, on which AARP holds a seat, is slated to release a report this summer on ways the state can promote healthy aging.
Recommendations will include ideas for promoting safe and affordable housing, especially in rural areas; fighting fraud targeted at older Americans; helping people plan for retirement; and expanding job opportunities and high-speed internet access.
May is Older Americans Month, during which AARP North Carolina will post on social media daily tips on aging better. It will also hold events throughout the month focused on helping older adults remain engaged and independent. Go to states.aarp.org/north-carolina/events-nc.

WEST VIRGINIA
Play ball The Charleston Dirty Birds, the West Virginia capital’s independent baseball team, is back for another season.
AARP West Virginia will be part of special promotions at the GoMart Ballpark on Tuesdays throughout the season, as well as a Monday, July 3, Salute to Service Night to honor veterans, active-duty military and military families, and an African American Heritage Night in August.
The home schedule for the Dirty Birds begins May 9 and concludes Sept. 17. Weekday games are at 6:35 p.m., and Sunday games this year are at 4:05 p.m. The Dirty Birds are part of the Atlantic League, a partner of Major League Baseball.
Go to dirtybirdsbaseball.com to buy tickets. Stay up to date at aarp.org/wv. —Susan Milligan

DATABANK USA
LIVING WITH DISABILITIES
A total of 41.1 million Americans—12.6 percent of the population—live with some sort of disability. They range from hearing and vision difficulties to difficulty in living independently. Disabilities increase by age, and nearly half of those 75 and above report having one of six disabilities measured by the U.S. Census Bureau.

TYPE OF DISABILITY FOR THOSE 65 AND OLDER

- AMBULATORY
- HEARING
- INDEPENDENT LIVING
- COGNITIVE
- SELF-CARE
- VISION

PERCENTAGE WITH DISABILITY, BY AGE

PERCENT OF THOSE 65 AND OLDER WHO HAVE AN INDEPENDENT LIVING DIFFICULTY

SOURCE: U.S. CENSUS BUREAU. AMERICAN COMMUNITY SURVEY, 5-YEAR ESTIMATES, 2021

38 AARP BULLETIN MAY 2023
Readers Respond

FRAUD PROTECTION
I like the entire section on scams, as well as the rest of the April Bulletin (“Your 2023 Fraud Survival Guide,” Cover Story). You talk about saying no with no remorse. I fully agree except for one thing: If a bad call gets through, don’t say anything. Just hang up with no remorse. Some of the scammers are able to use your voice to steal your identity and do things that other people will think is you. Don’t give them the chance.
TED GRINTHAL
BERKELEY HEIGHTS, NEW JERSEY

SOCIAL SECURITY SOLUTION
Thanks for “Social Security Must be Protected—and Kept Strong” [Your AARP]. Here’s a solution: Increase the dedicated payroll tax from $160,200 to $500,000 or $1 million. Problem solved!
RANDY SCHLUETER
ALVA, FLORIDA

PROSTATE PROBLEMS
I applaud all you do to provide information to AARP members, such as the “Prostate Cancer Primer” [Your Health]. For the PSA test you said, “High numbers warn of cancer.” Better to say, “High numbers may warn of possible cancer.” Screening can reduce the chance of death from prostate cancer. However, many will experience harms of screening, including false-positive results that require more testing and possible biopsy, and treatment complications, such as incontinence and erectile dysfunction.
KEVIN G. FOLTZ
VANCOUVER, WASHINGTON

VIVA VOLUNTEERS!
Thank you to AARP Foundation Tax-Aide volunteers. This program helps us get our taxes done.
JUDY MICHELINI
HOBE SOUND, FLORIDA

Medicare Made Easy

BY DENA BUNIS

I’ve been on Social Security Disability Insurance since I was 58, and I get my health insurance through Medicare. I’m about to turn 65. What will happen to my Medicare?
You’ll have some choices to make. When you turn 65, your Medicare coverage changes from disability-based to age-based. This will allow you to start the clock anew for enrolling in Medicare. If you like your current arrangement—be it original Medicare or an Advantage plan—you can keep it and don’t have to do anything. But if you want to change the type of Medicare you have, you can. Your window to make that change will be during a new seven-month initial enrollment period that starts three months before the month you turn 65 and ends three months after that month. Also, if you weren’t signed up for a Medicare Part D prescription drug plan under your disability coverage, you can enroll in a Part D plan during this period without facing a late enrollment penalty.

If I need emergency medical care when I’m on vacation outside the United States, will Medicare cover it?
Most of the time, the answer will be no. A few people have written to us saying they were told they could submit their receipts when they got home and Medicare would pay. That’s only true in a few limited circumstances:

 You’re in the United States when you have an emergency, and the closest hospital is in another country—likely Canada or Mexico.
 You’re traveling through Canada on your way back to the United States via the most direct route between Alaska and the lower 48 states. You have a medical emergency, and the Canadian hospital is closer than the nearest U.S. hospital.

There are a few Medicare supplemental policies that do cover care abroad; review the specifics of your policy before traveling. Also note there are short-term insurance plans available for international travelers.

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.

AARP.ORG/BULLETIN

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AARP.ORG/BULLETIN 39

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I recently went out with a woman who has thousands of bees.

Wow, she sounds like a keeper.

Man, you are really getting those weeds.

If you give a weed an inch, they’ll take a yard.

My bike chain keeps jamming. I fix it, then it just jams again. Over and over.

That hill was brutal.

My bike chain keeps jamming. I fix it, then it just jams again. Over and over.

That’s a vicious cycle.

You young flowers don’t know how easy you have it.

OK, bloomer.

You young flowers don’t know how easy you have it.

OK, bloomer.

SPRING SCENES
Warm weather has arrived. Here’s what people are talking about.

Have you been drinking?

I am a little buzzed.

Did you hear from our son?

I haven’t heard a peep.

I don’t trust that little bird.

Yeah, he tells everybody everything.

That’s a vicious cycle.

Do you ever talk to your old teammates?

We touch base once in a while.

Nah, whenever I have a picnic, the aunts just show up on their own.

Did you invite your mom’s sister to join us?

Nah, whenever I have a picnic, the aunts just show up on their own.

OK, bloomer.

You young flowers don’t know how easy you have it.
Today, cell phones are hard to hear, difficult to dial and overloaded with features you may never use. That’s not the case with the Jitterbug® Flip2, from the makers of the original easy-to-use cell phone.

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