

16 YOUR HEALTH

TRUE FACTS
WHERE TO FIND
LEGIT HEALTH INFO

24 YOUR MONEY

PAY IT OFF
WAYS TO LOWER
CREDIT CARD DEBT

26 FRAUD WATCH

SON, IS THAT YOU?
SCAMMERS USE AI
TO DUPE CALLERS

28 YOUR LIFE

WHEEEEE!
HOW TO SURVIVE
A THEME PARK

30 LOOK BACK

FIELD OF DREAMS
BOB COSTAS' BOYHOOD
BALLPARK MEMORIES

AARP Bulletin

AARP.ORG/BULLETIN | MAY 2023 | VOL. 64 | NO. 4

THE REVOLUTION IN RETAIL
COULD MAKE YOUR LIFE BETTER,
CHEAPER AND EASIER

THE BRAVE NEW WORLD OF SHOPPING

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

PAGE 6



AARP Bulletin MAY 2023 | \$2.50

**PLUS
INSTANT
ANSWERS**
MEET THE PROS MANNING
THE PHONES AT THE AARP
FRAUD WATCH HELPLINE
YOUR AARP / PAGE 34

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.

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



Why a So Lite™ Scooter is better:

- Latest "No-Tip" Technology
- Lightweight yet durable
- Folds and locks in seconds
- Easier to operate

only 40.8 pounds without the battery! What's more, it easily folds up for storage in a car seat, trunk or even on an airplane. It folds in seconds without tools and is safe and reliable. Best of all, it's designed with your safety in mind, from the newest technology and superior craftsmanship. Why spend another day letting your lack of mobility ruin your quality of life? Call now and find out how you can get a *So Lite™ Scooter* of your very own.



Exclusive Electronic Stability Control helps prevent tipping

NOW
available in red



FREE
2 Carry-all bags
(a \$38.90 value)

journey **so lite** Scooter

Call now Toll-Free

1-888-611-1536

Please mention code 601933 when ordering.



IN THIS ISSUE



20 Walking may reduce the risk of cognitive decline.

IN THE NEWS

4 Social Security's financial outlook dims.



COVER STORY

6 The future of shopping: The retail experience is changing. Understand what it means and how you could save money.

YOUR HEALTH

16 Safety tips for checking health symptoms
20 Research on walking and brain health

YOUR MONEY

22 Turn your phone into a credit card.

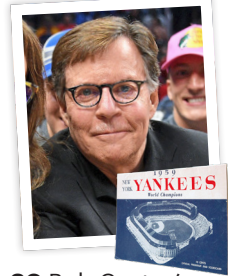


24 Learn these strategies for paying down credit card debt.

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

YOUR LIFE

28 Survive a trip to an amusement park.



30 Bob Costas' baseball memories

32 Q&A: Author Annette Gordon-Reed

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

WHAT YOU'LL LEARN IN THIS ISSUE

Dollar stores are big business
They outnumber Walmart locations 6 to 1 in the U.S.

PAGE 6



LOSE THE LINES

At some amusement parks, you can make restaurant reservations.

PAGE 28



MEDICAL INFO ONLINE

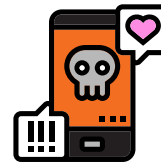
If you're ill, don't just type your condition into a search engine. There's a better way.

PAGE 16

400

calls are received each day by the AARP Fraud Watch Network Helpline.

PAGE 34



FAMILY OR FAKE?

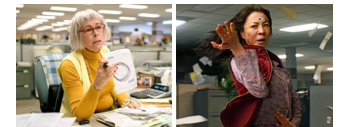
That familiar-sounding voice on the phone could be a scam.

PAGE 26

MORE FROM AARP

TV Show

You spend a lifetime accumulating treasures and trinkets, but all that stuff can make decluttering feel overwhelming. *Rural America Live With AARP* offers tips to tackle the daunting task. Watch at 10 p.m. ET May 18 on RFD-TV or on demand at aarp.org/aarpalive.



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.



► **THE PEOPLE SPEAK** An AP-NORC nationwide poll in March found that a clear majority of Americans—6 in 10—felt the federal government was spending too much money. But 62 percent said too little was being spent on Social Security, and 58 percent said the same about Medicare.

SOCIAL SECURITY FINANCES WEAKENED OVER PAST YEAR

The day Social Security would no longer be able to pay full benefits to older Americans who count on the program was moved ahead one year—to 2034—in the annual report by the trustees who oversee the funds.

Unless Congress acts to shore up the system, those drawing retirement, survivor and disability payments from Social Security would see their benefits cut by 20 percent that year, the trustees say.

The news was better for those who use basic Medicare. That program's trust fund to cover Part A hospital benefits will last until 2031, three years longer than estimated in last year's trustee report.

The gloomier forecast for Social Security is based on trustees anticipating slower growth in the economy for the next decade, which would mean fewer payroll tax dollars flowing into the trust fund that pays out benefits.

"Today's Social Security and Medicare trustees' reports reinforce that while they are financially strong today, both programs face long-term funding needs," AARP Chief Executive Officer Jo Ann Jenkins said in a statement. "Congress must act to find solutions to ensure Social Security and Medicare will be there for the next generation and into the future."

At the end of 2022, 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 new 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.

\$2.83 trillion
surplus in the
Social Security system
at the end of 2022

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.

Semaglutide, 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.



Type 2 diabetes drugs Ozempic and Mounjaro

Help secure their future *without* leaving your home.

\$25,000.00

Whole Life Insurance

from United of Omaha Life Insurance Company and Companion Life Insurance Company

NO MEDICAL EXAM | NO HEALTH QUESTIONS | NO RATE INCREASES

Some peace of mind in troubled times.

If you're between the ages of 45 and 85,¹ here is an easy way to help protect your loved ones for life.

- **Your acceptance is guaranteed.**
- **Your coverage begins immediately.²**
- **Your rate will never go up.**
- **Your benefit will never go down.**
- **Your policy will never be canceled.**

Whole life insurance actually builds cash value over time. And most claims are paid within 24 hours.³ So your loved ones have the cash they need — when they need it most.

Protection for life at a reasonable rate.

The amount you pay today is the amount you'll pay for as long as you keep this coverage — right up to your 120th birthday.

	\$5,000.00		\$10,000.00		\$15,000.00		\$25,000.00	
Age	Male	Female	Male	Female	Male	Female	Male	Female
64	\$33.50	\$24.55	\$66.00	\$48.10	\$98.50	\$71.65	\$163.50	\$118.75
65	\$34.75	\$25.50	\$68.50	\$50.00	\$102.25	\$74.50	\$169.75	\$123.50
66	\$35.90	\$26.35	\$70.80	\$51.70	\$105.70	\$77.05	\$175.50	\$127.75
67	\$37.05	\$27.25	\$73.10	\$53.50	\$109.15	\$79.75	\$181.25	\$132.25
68	\$38.70	\$28.95	\$76.40	\$56.90	\$114.10	\$84.85	\$189.50	\$140.75
69	\$39.75	\$30.60	\$78.50	\$60.20	\$117.25	\$89.80	\$194.75	\$149.00
70	\$43.85	\$32.45	\$86.70	\$63.90	\$129.55	\$95.35	\$215.25	\$158.25
71	\$45.60	\$34.25	\$90.20	\$67.50	\$134.80	\$100.75	\$224.00	\$167.25
72	\$47.70	\$36.00	\$94.40	\$71.00	\$141.10	\$106.00	\$234.50	\$176.00
73	\$50.90	\$38.95	\$100.80	\$76.90	\$150.70	\$114.85	\$250.50	\$190.75
74	\$53.50	\$41.85	\$106.00	\$82.70	\$158.50	\$123.55	\$263.50	\$205.25

Call or visit us online for additional rates.

These monthly rates include a \$12 annual policy fee.

To accept this important protection now,
call **1-800-707-1286**.
Or, apply online at **UnitedOmahaLife.com**

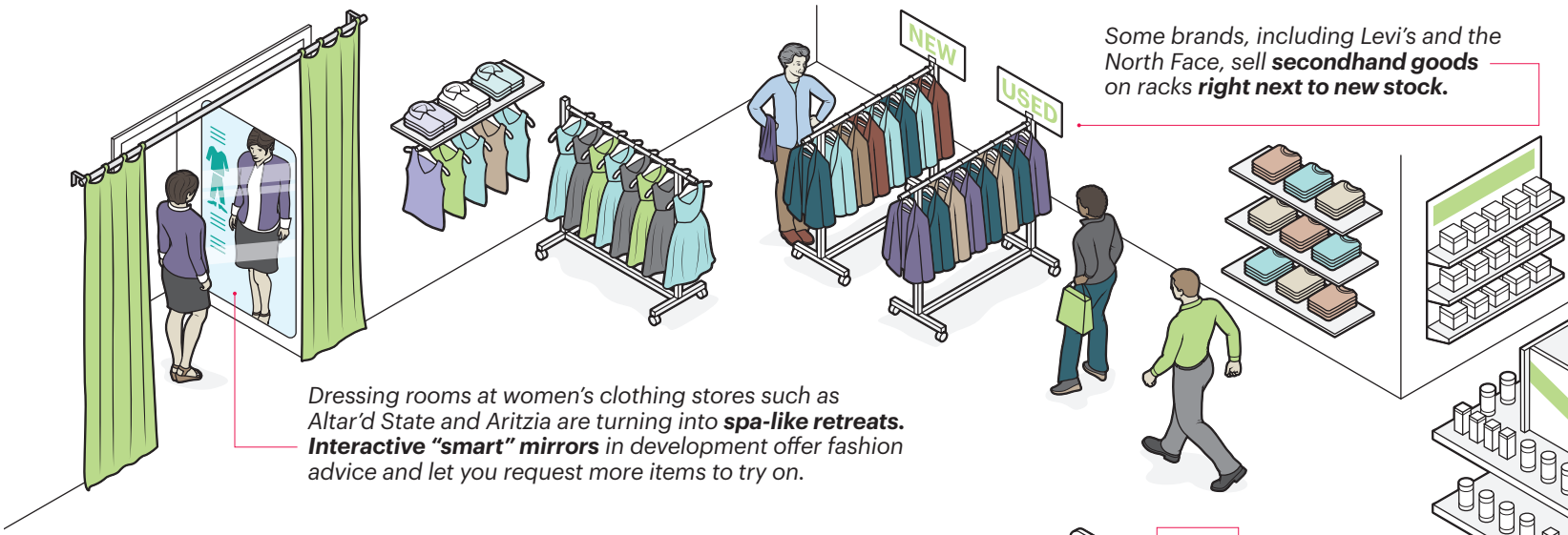


Underwritten by
United of Omaha Life Insurance Company
Companion Life Insurance Company
Mutual of Omaha Affiliates

This is a solicitation of individual insurance. A licensed insurance agent/producer may contact you by telephone. **These policies contain benefits, reductions, limitations, and exclusions to include a reduction in death benefits during the first two years of policy ownership.** Whole life insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, which is licensed nationwide except NY. Life insurance policies issued in NY are underwritten by Companion Life Insurance Company, Melville, NY 11747. Each underwriting company is responsible for its own financial and contractual obligations. Not available in all states. Benefit amounts may vary by state. Policy Form ICC18L198P or state equivalent (D787LFL19P in FL, 1002Y-0119 in NY).

¹Ages 50 to 75 in NY. ²Once your application has been received with your first month's premium, we will review and accept it. ³Based on 12 months of rolling data for policies \$2,000-\$25,000 after all required documentation is received; excludes claims made within 24 months from policy issue date.

THE FUTURE OF



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.

SHOPPING

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

Kroger is testing **shopping carts with built-in scales and cameras**, so you can scan and bag each item as you shop.

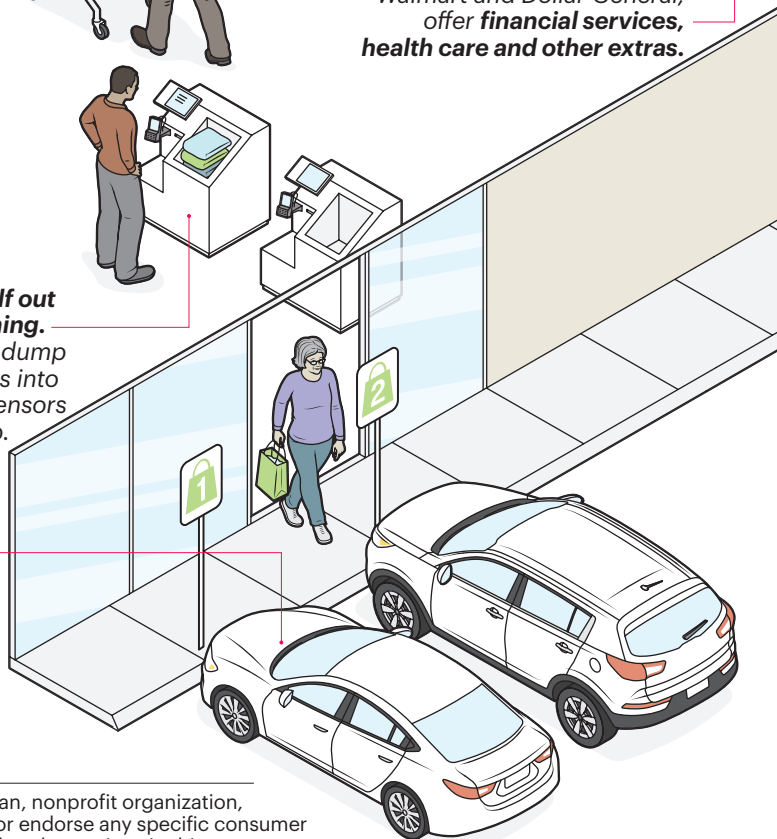


Many major retailers, including Walmart and Dollar General, offer **financial services, health care and other extras**.

Check yourself out without scanning. At Uniqlo, just dump your purchases into a bin, where sensors add up the tab.



Special parking areas let you stop for quick pickups of online orders. Target is also testing drive-up product returns.



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.

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.

1 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. As

CONTINUED ON PAGE 8

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 short-cuts 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



That's "shoppertainment": Guests attend the launch of an Elle and Birkenstock pop-up shop at Nordstrom in San Francisco.

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 store receipts, 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

GET READY FOR...

Delivery by drone!

Walmart made thousands of drone deliveries in seven states in 2022, getting grocery orders to customers within 30 minutes. Amazon also launched its drone program last year. In a survey by Brigg, 99 percent of retailers said they plan to offer same-day delivery by 2025, up from 35 percent doing so last year.

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.

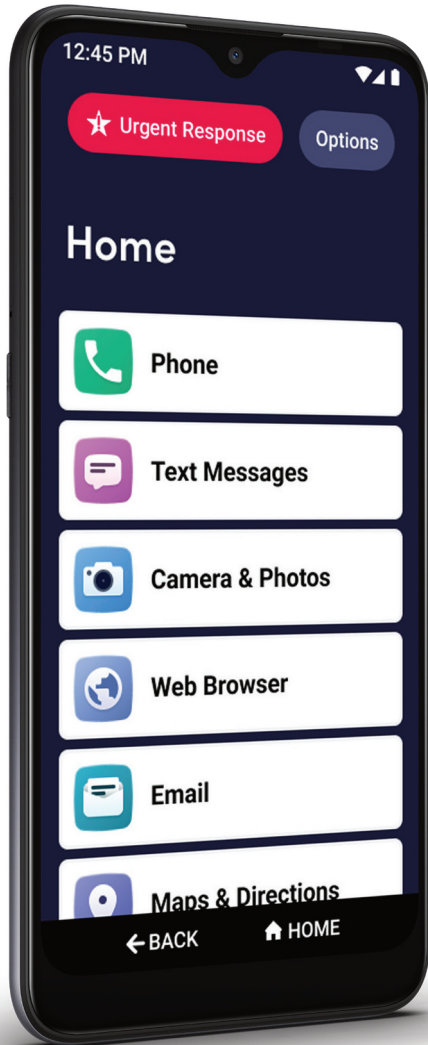
RETAIL IN A THEME PARK: American Dream East Rutherford, New Jersey

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."

Save over \$55/yr. with a Health & Safety Package.²

jitterbug® smart3

Our simplest smartphone ever.



The Jitterbug® Smart3 is our simplest smartphone ever, with a list-based menu, large screen and Health & Safety Packages available.

EASY Everything you want to do, from calling and video chatting with family, to sharing photos and getting directions, is organized in a single list on one screen with large, legible letters. Plus, voice typing makes writing emails and texts effortless.

SMART In emergencies big or small, tap the Lively Urgent Response button to be connected to a certified Agent who will get you the help you need 24/7, schedule a ride or connect you with a nurse or doctor when you add a Health & Safety Package.

AFFORDABLE Lively® has flexible and affordable plans, like our Unlimited Talk & Text Plan for only \$19⁹⁹/mo., plus the required data plan³. Add a Health & Safety Package and save over \$55 per year.

\$19⁹⁹ month³ Unlimited Talk & Text
Data plan required³.

MOTHER'S DAY
50% OFF¹

To order or learn more, call
1.800.401.8100
or visit lively.com/smart



Most reliable nationwide coverage

No long-term contracts or cancellation fees

Keep your current phone number

100% U.S.-based customer service and tech support

live! | From **BEST BUY** Health™

Buy in-store or online at:

BEST BUY

RITE AID

Walgreens

available at **amazon**

¹50% off regular price of \$149⁹⁹ is only valid for new lines of service. Offer valid through 6/3/23 at Rite Aid, 5/27/23 at Walgreens and 5/28/23 at Best Buy and Amazon. ²Discount of \$4⁹⁹ applied monthly. Discount not available when you activate on lively.com. ³Monthly fees do not include government taxes or assessment surcharges and are subject to change. For details on current pricing, visit lively.com. A data plan is required for the Jitterbug Smart3. Plans and services may require purchase of a Lively device and a one-time setup fee of \$35. Urgent Response, Lively Link, and Nurse On-Call are only available with the purchase of a Lively Health & Safety Package. See terms for details. Urgent Response and 911 calls can be made only when cellular service is available. Coverage is not available everywhere. Urgent Response tracks an approx. location of device when device is turned on and connected to the network. Lively does not guarantee an exact location. Lively is not a healthcare provider. Seek the advice of your physician if you have any questions about medical treatment. Lively Rides provides a service through which you can request a ride to be arranged through the Lyft Platform. Ride fares are applied to your monthly phone bill. Consistently rated the most reliable network and best overall network performance in the country by IHS Markit's RootScore Reports. Lively and Jitterbug are trademarks of Best Buy Health, Inc. ©2023 Best Buy. All rights reserved.

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 stand in for clerks to help you find what you're looking for. NRF exhibitor Pointr showed me how its technology brings 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



The author models her coat of many prices.

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!

GET READY FOR...

Smart mirrors and virtual humans.

Swedish clothing company H&M is testing interactive mirrors that can detect the sizes and colors of items you're trying on, then dispense product and styling recommendations. DeepBrain AI, an exhibitor at the NRF convention, showed off holographic people that can talk to you like a real person.

Introducing the Right Plan Promise™ only from UnitedHealthcare®

**It's our commitment to helping you find the
Medicare plan that's right for you**

Our UnitedHealthcare Medicare Plan Experts and easy-to-use online shopping tools make it simple to find the right UnitedHealthcare plan for your needs and budget. And with a wide range of options — including the AARP Medicare plans — you may find a Medicare plan that meets your needs.

Talk to a UnitedHealthcare Medicare Plan Expert
1-844-873-2423, TTY 711 or visit
[uhc.com/medicare](https://www.uhc.com/medicare)



AARP® | **Medicare Plans**
from  **UnitedHealthcare®**

Medicare Plan Expert is a licensed insurance sales agent/producer. The Right Plan Promise is our commitment to provide you with tools and agent/producer support to help you find a plan in UnitedHealthcare's Medicare plan portfolio that meets your needs. It is not a guarantee that UnitedHealthcare offers a plan that meets the needs of every consumer. Plan recommendations are based on the information that you provide regarding your health coverage needs. Requests to disenroll or change plans remain subject to applicable Medicare regulations and Federal and state laws/regulations. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage and Prescription Drug Plans: A Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in these plans depends on the plan's contract renewal with Medicare. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. You do not need to be an AARP member to enroll in a Medicare Advantage or Prescription Drug Plan. AARP encourages you to consider your needs when selecting products and does not make specific product recommendation for individuals.

© 2023 United HealthCare Services, Inc. All Rights Reserved.

Y0066_220808_024621_M

SPRJ80574_20155231_45C

CONTINUED FROM PAGE 10

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 the fine print. The *Today* show’s deals, for example, are all final sale.

6 TRYING ON IS NO LONGER TRYING

Many retailer sites and apps make it fun and easy to find the right couch, pair of glasses, jeans or shade of lipstick with virtual try-ons. These computer simulations, which layer products over pictures of you or a room in your home, can help you avoid the hassle of shopping misfires. Warby Parker and EyeBuyDirect let you try on glasses in a “3D live format.” When you move, the frames move with you as if you’re watching a live video of yourself. Lancôme and L’Oréal offer live try-ons of makeup and hair color, which I found highly addictive. In the home goods area, many apps didn’t work very well, but Wayfair’s phone app, which lets you simulate putting different furnishings in your home, made me feel pretty confident that the chair I picked out would work well in my living room. Home Depot’s app lets you try out flooring, paint, appliances and more.

Virtual try-ons of clothes, jewelry, shoes, bras and jeans are available on many sites.

The Wacoal app calculates your size and shape to help you pick the perfect bra. Amazon’s app offers live virtual try-ons of shoes and some other items; you can try out many other Amazon products on Snapchat. Jared and Zales offer live try-ons of jewelry. If you’re a Walmart shopper, its Be Your Own Model feature lets you use a photo of yourself, or a model with your dimensions, to try on different outfits with some of its products.

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.

7 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 as online.

MY TIPS: To get rewards faster and limit access to your personal data, stick with just one or two cash-back programs plus a cash-back credit card. Be especially wary of apps. After reading the fine print, you may decide that the discounts and deals aren’t worth it; some smartphone apps not only collect info about you and your buying habits but also track your location.

GET READY FOR...
Shopping in the “metaverse.”
It’s like living in a video game: You visit online stores using virtual reality goggles or your computer or mobile phone. At the NRF convention, the company ByondXR demonstrated interactive, immersive environments where you could drive virtual cars and try on virtual clothes.

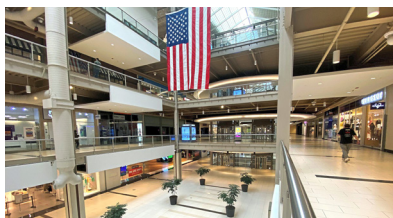
8 WHAT’S USED IS NEW

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, Uniqlo 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 Restored, 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

A TALE OF 3 MALLS: NO. 2



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.

ATTENTION AARP MEMBERS: DO YOU HAVE ENOUGH LIFE INSURANCE?

**NEW COVERAGE AMOUNT -
UP TO \$150,000 NOW AVAILABLE**

**EXCLUSIVE
GROUP
PROTECTION**

*Not available to
the general
public*

**Get up to \$150,000 in valuable coverage
with no medical exam – just health and other information**

With changing obligations and rising inflation, has your life insurance kept pace? Now may be the time to provide extra coverage ... added security for the people you love ... with AARP Level Benefit Term Life from New York Life Insurance Company.

\$10,000 to \$150,000 in coverage

This is practical term life insurance — exclusively for AARP members. It's available in a wide choice of benefit levels, and new higher coverage amounts, so you can choose what's right for your family.

No physical exam

You can apply safely from your own home. You don't have to see a doctor or take any medical tests. Your acceptance is based on your answers to health questions and other information you provide or give us permission to obtain.


No waiting period

You're covered for your full benefit amount from the very first day coverage takes effect.

A package of benefits other life insurance may not offer

This coverage provides features and benefits designed specifically to meet the needs of AARP members.

**To request a free information kit,
get a personalized quote, or apply:***

1. Visit NYLTermQuote.com, or
2. Scan with your phone, or 
3. Call New York Life at 1-800-515-9767
8 a.m. to 8 p.m. (ET) Monday–Friday



Life Insurance
Program from



* Apply online not available in all states.

If death results from suicide in the first two years, benefits will not be paid. In MO, ND, and WA, specific state rules apply.

Available to AARP members ages 50–74 and their spouses/partners ages 45–74.

The AARP Life Insurance Program is underwritten by New York Life Insurance Company, New York, NY 10010. AARP membership is required for Program eligibility. Specific products, features and/or gifts not available in all states or countries. (Group policy forms AA-66 and AA-74 issued in the District of Columbia.) New York Life pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers and do not employ or endorse agents, producers or brokers.

The licensed life insurance agent is Jason Montgomery
(Arkansas #611214, California #0B93302).

Non-Smoker Current Monthly Rates

Issue Age	Female Rates NEW!		
	\$10,000	\$50,000	\$150,000
45–49	\$10	\$23	\$52
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 NEW!		
	\$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

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.

**Prefer to request information by mail?
Return this coupon and we'll rush you a
FREE information kit* without obligation.**

Be sure to fill in the card completely to receive your personalized rate quote and application. It's that easy! Please use black ink only.

Mr. _____
Mrs. _____
Ms. _____
(Please print) First Name Last Name

Address _____ Apt. No. _____

City _____ State _____ Zip Code _____

Date of Birth _____ AARP Membership No. _____
()

Phone _____ Email _____

Mail to: New York Life/AARP Life Insurance Program
P.O. Box 30709, Tampa, FL 33630-3709

* Includes details on costs, eligibility, renewability, limitations and exclusions.

Please include your contact information; a representative may call. Your information will not be shared for marketing purposes with anyone outside of AARP or New York Life.

3234-18-F

4R6X8C

CONTINUED FROM PAGE 12

can mean huge savings—and selling can net you cash, gift cards and other goodies.

MY TIPS: Whatever you buy, it almost always pays to check for used options, which can save you up to 70 percent. The easiest way to take advantage of resale deals is to do a web search with the word “refurbished” or “resale” and the name of the product. Then look for listings by manufacturers and well-known retailers such as Amazon, Target, Walmart and Best Buy. If you use third-party sellers on one of these sites or eBay, be especially careful about gotchas in the fine print. Wherever you shop, avoid getting stuck with a lemon by looking for “certified” refurbished labels and checking return policies and product descriptions.

9 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,”



Small business in action: At Our Favorite Things Boutique & Event Center in Cleveland, Lisa McGuthry sells locally made merchandise and hosts community events.

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 POPS 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.

PERFECTION IS EFFORTLESS

Omaha Steaks are hand-selected for unmatched quality, naturally aged for maximum tenderness, and flash-frozen to lock in that unforgettable flavor. All you have to do is thaw, cook, and Mmmmm.



THE BEST STEAKS
OF YOUR LIFE OR
YOUR MONEY BACK



Flavorful Grill Pack

- 4 Bacon-Wrapped Filet Mignons (5 oz.)
- 4 Air-Chilled Chicken Breasts (5 oz.)
- 4 Boneless Pork Chops (6 oz.)
- 4 Gourmet Jumbo Franks (3 oz.)
- 4 Individual Scalloped Potatoes (3.8 oz.)
- 4 Caramel Apple Tartlets (4 oz.)
- 1 jar Omaha Steaks Seasoning (3.1 oz.)
- 8 **FREE** Omaha Steaks Burgers (5 oz.)

73334WFA separately \$270.93 **\$99⁹⁹**
SPECIAL INTRODUCTORY PRICE

LIMITED TIME
**GET 8
FREE
BURGERS**



Order Now! » OmahaSteaks.com/GrillPack4802 | 1.800.811.7832
Ask for your 8 FREE burgers with offer 73334WFA



Savings shown over aggregated single item base price. Photos exemplary of product advertised. Limit 2. 8 free 5 oz. burgers will be sent to each shipping address that includes 73334. Standard S&H added per address. While supplies last. Items may be substituted due to inventory limitations. All purchases acknowledge acceptance of Terms of Use: OmahaSteaks.com/terms-of-useOSI or call 1.800.228.9872 for a copy. Expires 07/31/23. | SRC0662

OmahaSteaks.com/GrillPack4802

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](https://www.nia.nih.gov))**
- ▶ **American Geriatric Society ([healthaging.org](https://www.healthaging.org))**
- ▶ **Centers for Disease Control and Prevention ([cdc.gov](https://www.cdc.gov))**
- ▶ **National Institutes of Health ([nih.gov](https://www.nih.gov))**
- ▶ **American Academy of Family Physicians ([familydoctor.org](https://www.familydoctor.org))**
- ▶ **Mayo Clinic ([mayoclinic.org](https://www.mayoclinic.org))**

CONTINUED ON PAGE 18





BATH
REMODEL

YOUR DREAM BATHROOM IN 1 DAY*



7am TODAY





4pm TONIGHT



**FREE
INSTALLATION***
WITH
**No Interest
No Payments
for 12 Months****

If paid in full by end of 12 months.

Fall in love with your bathroom
without breaking your budget.

-  Fits existing space
-  Certified installers
-  Amazing style selection
-  Safety features available

*One day completion of remodel will not be possible in some instances. Offers valid on purchase and installation of qualifying complete bath/shower system from participating third-party licensed Jacuzzi Bath Remodel dealer in your area ("Dealer"). Timing of work, available options, and products will vary by dealer and project. Offers not available everywhere or combinable with other offers. Offers subject to change. **Financing offer available through third-party lenders under terms of applicable loan program. No interest or payment for 12 months if paid in full within 12 months. Interest will be charged to you from purchase date if purchase balance is not paid in full within 12 months. Subject to credit approval—not all buyers will qualify. Terms and conditions apply. See Dealer or call the provided toll-free number for details. Not actual before and after depictions.

**CALL
NOW!** **888.673.1393**
Or visit us
online at **MySpaShower.com**



Consumer Cellular®



Member Benefits

AARP EXCLUSIVE SAVINGS FOR AARP MEMBERS

Unlimited \$55 FOR 2

NOW ONLY \$27.50/LINE

Unlimited
Talk, Text & Data
FOR TWO LINES

This exclusive AARP member offer is only available by speaking to one of our U.S. based agents.

CALL TODAY!

(888) 428-6412

MENTION CODE

AARP55

FOR MORE INFORMATION VISIT US ONLINE AT
ConsumerCellular.com/AARP/6412

Your Health

CONTINUED FROM PAGE 16

Each of these sites includes a health information page where you can search topics from A to Z to find your specific concern.

Any health website sponsored by a federal government agency should provide the most up-to-date, reliable information. Those sites will end in .gov (you can also visit usa.gov for a list of federal websites).

Other excellent options are well-known medical schools, whose sites tend to end in .edu, as well as large professional organizations.

“But it’s important to not just automatically assume that because a website ends in .org, that it’s legitimate,” cautions Robert Shmerling, M.D., a senior faculty editor at Harvard Health Publishing and member of the faculty of medicine. Though .org usually indicates a nonprofit, it may be an advocacy group that’s pushing its own unresearched agenda.

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

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.

© 2023 Consumer Cellular Inc. Terms and Conditions subject to change. New service activation on approved credit. Cellular service is not available in all areas and is subject to system limitations. All plans shown above include unlimited minutes, text messages and data with a \$5 credit for enrolling in AutoPay and E-Billing. They do not include any state or local taxes. For unlimited data plans, access to high speed data may be reduced after 50GB of use, and you may experience slower speeds for the remainder of your billing cycle. AARP Unlimited \$55 for 2 offer is valid only for active AARP members with two lines of service and an unlimited data plan. This offer is only available by calling Consumer Cellular directly and is not available on www.consumercellular.com or in any retail stores. This offer cannot be combined with any other promotions or discounts, including the AARP monthly membership discount. Offer is only good for two lines of service. Customers must validate they are 50 years of age or older. All other products are trademarked by their respective manufacturers. Phones are limited to stock on hand.

AARP commercial member benefits are provided by third parties, not by AARP or its affiliates. Providers pay a royalty fee to AARP for the use of its Intellectual property. These fees are used for the general purposes of AARP. Some provider offers are subject to change and may have restrictions.

involve hundreds, even thousands, of participants, Manganello says. Notice who they were and if their cases apply to yours.

► **Is it peer-reviewed?** Trust only studies published in medical journals. They typically have strict criteria for inclusion. “Just recently, I stumbled upon a so-called scientist on Twitter,” says Marney White, professor of social and behavioral sciences at the Yale School of Public Health in New Haven, Connecticut. The person posted a “study” with a preposterous claim, White says. “I soon found out that this individual hadn’t been employed in their field for many years, and they were citing an unpublished paper. But I could see how convincing this person might be.”

When reading a study, your initial step is to look at the abstract. This short intro can help you with what the study’s about and its main findings.

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. ■

Hallie 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.

ARMED FORCES PERSONALIZED MESSENGER BAGS



U.S. MARINES



U.S. AIR FORCE



U.S. ARMY



U.S. COAST GUARD



U.S. NAVY

FREE Personalization on the Flap Pocket

Actual Size is 16" W x 12½" H x 3½" D

Here’s a do-everything, go-anywhere custom bag with your name on it! With our *Armed Forces Personalized Messenger Bags*, you can carry all your essentials in organized, compact, sharp-looking style... while also carrying a message of U.S. service branch pride. And we’ll personalize it... FREE!

Exceptional craftsmanship is at the forefront of this classically styled messenger bag crafted of durable canvas in khaki, with faux leather accents, webbing strap handles and an adjustable, removable padded shoulder strap. Front and center on the bag, you’ll find the service branch emblem patch. On the front pocket is the service branch name and the year it was established along with antiqued metal stars and, at no additional cost the other pocket is personalized with your name, nickname or initials (up to 12 characters).

The stylish bag is ready to deliver with amazing versatility too, featuring two exterior flap pockets and an exterior slip pocket on the back, two inside slip pockets, an inside zip pocket, and an inside laptop pocket. Talk about always ready to serve... yes sir, it is!

A Remarkable Value... Available for a Limited Time

Each of these handsome personalized bags is a remarkable value at just \$124.95* each, which you can pay for in 4 easy installments of \$31.24. To order yours, backed by our unconditional 90-day guarantee, send no money now, just mail in your Priority Reservation. These classically styled canvas messenger bags are not available in stores, so don’t miss out... inspire U.S. pride wherever you go and reserve yours today!

Order Today at bradfordexchange.com/messengerbags

Connect with Us!

www.airforce.com. Officially Licensed Product of the Department of the U.S. Air Force. Endorsement by the Department of the U.S. Air Force is neither intended nor implied. Official Licensed Product of the U.S. Army By federal law, licensing fees paid to the U.S. Army for use of its trademarks provide support to the Army Trademark Licensing Program, and net licensing revenue is devoted to U.S. Army Morale, Welfare, and Recreation programs. U.S. Army name, trademarks and logos are protected under federal law and used under license by The Bradford Exchange. © Officially Licensed Product of the Department of the Navy. © Officially Licensed Product of the United States Marine Corps. Officially licensed product of the U.S. Coast Guard. ©2023 The Bradford Exchange 01-24927-001-23VABMPOR2



The Bradford Exchange Celebrates 50 Years!

PRIORITY RESERVATION SEND NO MONEY NOW

YES. Please reserve the *Armed Forces Personalized Messenger Bag(s)* checked at left for me, as described in this announcement, with the personalization indicated.

The Bradford Exchange

9333 Milwaukee Avenue, Niles, Illinois 60714-1393 U.S.A.

Print name, nickname, or initials (maximum 12 characters).

"U.S. Marines" Messenger Bag 01-24927-001, personalized with _____

"U.S. Air Force" Messenger Bag 01-24929-001, personalized with _____

"U.S. Army" Messenger Bag 01-24930-001, personalized with _____

"U.S. Navy" Messenger Bag 01-24928-001, personalized with _____

"U.S. Coast Guard" Messenger Bag 01-27015-001, personalized with _____

Signature _____

Mrs. Mr. Ms. _____

Name (Please Print Clearly) _____

Address _____

City _____

State _____ Zip _____

Email _____

*Plus a total of \$15.99 shipping and service (see bradfordexchange.com). Please allow 2-4 weeks after initial payment for delivery. Sales subject to product availability and order acceptance. Product subject to change.

E62522

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 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 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 benefiting 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 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.



WALKING MAY DECREASE BRAIN-DAMAGING STRESS.

Repeated exposure to stressful situations impairs memory,

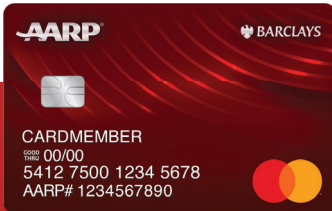
attention and cognitive flexibility. Walking in nature has been shown to be particularly effective at reducing stress levels. The impact of being outdoors may have to do with "optic flow"—the perception that objects are moving past us as we walk, which quiets the circuits responsible for stress, says 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.

► See the upcoming June/July issue of AARP The Magazine for more on stress and its effects on the brain.

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

Two Cards. One Goal.

Choose the card that's right for your lifestyle. Both are designed with you in mind. Enjoy meaningful connections and enriching experiences to make your life easier and more rewarding.

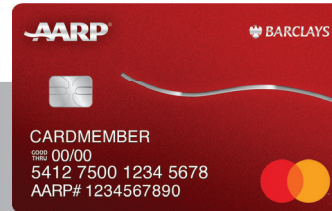


Life well rewarded

The AARP® Essential Rewards
Mastercard® from Barclays
NO ANNUAL FEE¹

Earn Unlimited cash back

- 3%** on **Gas and Drug Store** purchases (excluding Target® and Walmart®)²
- 2%** on eligible **Medical expenses** (like purchases at doctors, dentists, glasses, hearing aids and more)²
- 1%** on all other purchases²



Travel well rewarded

The AARP® Travel Rewards
Mastercard® from Barclays
NO ANNUAL FEE¹

Earn Unlimited cash back

- 3%** on **Airfare, Hotel Stays, and Car Rentals**²
- 2%** on **Restaurant** purchases²
- 1%** on all other purchases²

Apply at AARPcreditcard.com/AE23

Apply at AARPcreditcard.com/AV23

or call Barclays at **1-866-362-9064**



ESSENTIAL CONNECTIONS
Powered by  **BARCLAYS**

With a focus on social interactions, Essential Connections Powered by Barclays supports AARP Foundation's efforts to connect older adults to their communities.³

Barclays will **donate \$10** for every new account.

¹Annual Fee is \$0.0% introductory APR for 15 months on balance transfers made within 45 days of account opening. For new and outstanding balance transfers after the introductory period and all purchases, the variable APR is 21.24%, 25.24% or 30.24%, depending upon our review of your application and your credit history at account opening. The variable APR for cash advances is 30.74%. The APRs on your account will vary with the market based on the Prime Rate and are subject to change. The minimum monthly interest charge will be \$.50. Balance transfer fee: 5% (min. \$5). Cash advance fee: 5% (min. \$10). AARP Essential Rewards Mastercard from Barclays Foreign transaction fee: 3%. AARP Travel Rewards Mastercard from Barclays Foreign transaction fee: None. This information is accurate as of 2/28/2023 and is subject to change after this date. Contact 1-866-362-9064 for updated and more information about the terms of this offer.

²Conditions and Limitations apply. For more information, please refer to the Reward Rules within the Terms and Conditions at AARPcreditcard.com/AE23 or AARPcreditcard.com/AV23 for additional information about the rewards program.

³From April 1, 2023 to March 31, 2024, Barclays Bank Delaware (Barclays) will donate \$10 for every newly approved AARP-branded credit card from a Barclays account that is used within the first 90 days of account opening and 1% of all eligible electronic and telecommunications purchases made with the card to AARP Foundation, in support of efforts to increase social connection. Total maximum donation by Barclays is \$1 million annually. As AARP's charitable affiliate, AARP Foundation works to end senior poverty by helping vulnerable people over 50 build economic opportunity, emphasizing equitable outcomes.

AARP member benefits are provided by third parties, not by AARP or its affiliates. Barclays Bank Delaware (Barclays) pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. Some Barclays offers are subject to change and may have restrictions. Please contact Barclays directly for details.

The AARP® Essential Rewards Mastercard® and AARP® Travel Rewards Mastercard® from Barclays are issued by Barclays Bank Delaware pursuant to a license from Mastercard International Incorporated. Mastercard, World Mastercard, World Elite Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

©2023 Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19801, Member FDIC.

TURN YOUR PHONE INTO A CREDIT CARD

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.

BY **KIM PORTER** | ILLUSTRATION BY **REMIE GEOFFROI**

AN AARP NEED TO KNOW GUIDE

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 three major wallets and their payment systems:



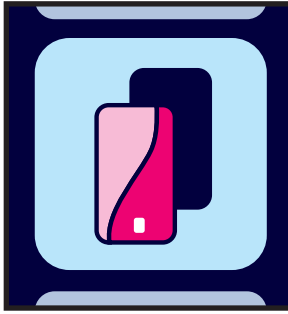
Apple Wallet: Preinstalled on iPhones. It stores your credit cards to use with Apple Pay.



Google Wallet: Usable on Android phones. Not preloaded on yours? It's a free download from the Google Play store.



Samsung Wallet: Preinstalled on supported Samsung Galaxy phones.

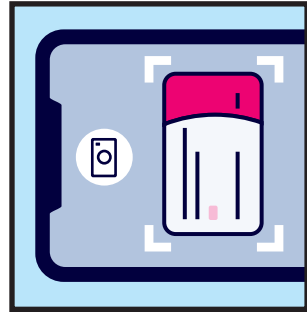


WHY IT'S SAFE

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 provides 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.

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.

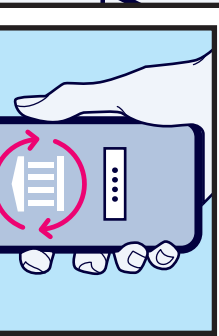


3 GET VALIDATED

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.

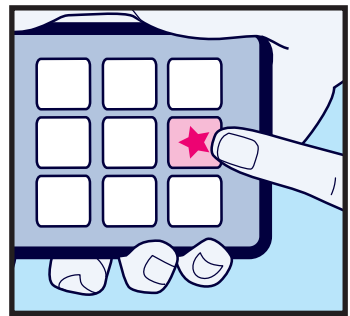


4 LEARN YOUR SHORTCUT

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.

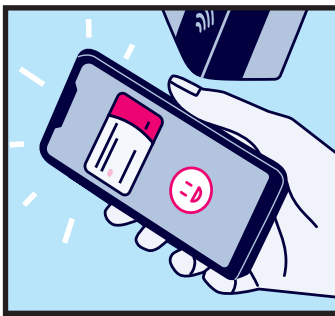
Google Wallet: On some devices, a small wallet icon comes pre-installed at the bottom of the phone's lock screen. Tap on that icon and unlock your phone.



Samsung Wallet: Open the wallet's menu tab and tap "Settings," "Quick access," then "Quick access and default card." Choose your desired shortcut.

5 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.



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.

ADVERTISEMENT

Learn more.



AARP

Credit Cards
from



DEBT-DEFYING CREDIT CARD STRATEGIES

4 approaches to attacking a balance

BY KAREN CHENEY

Americans 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.

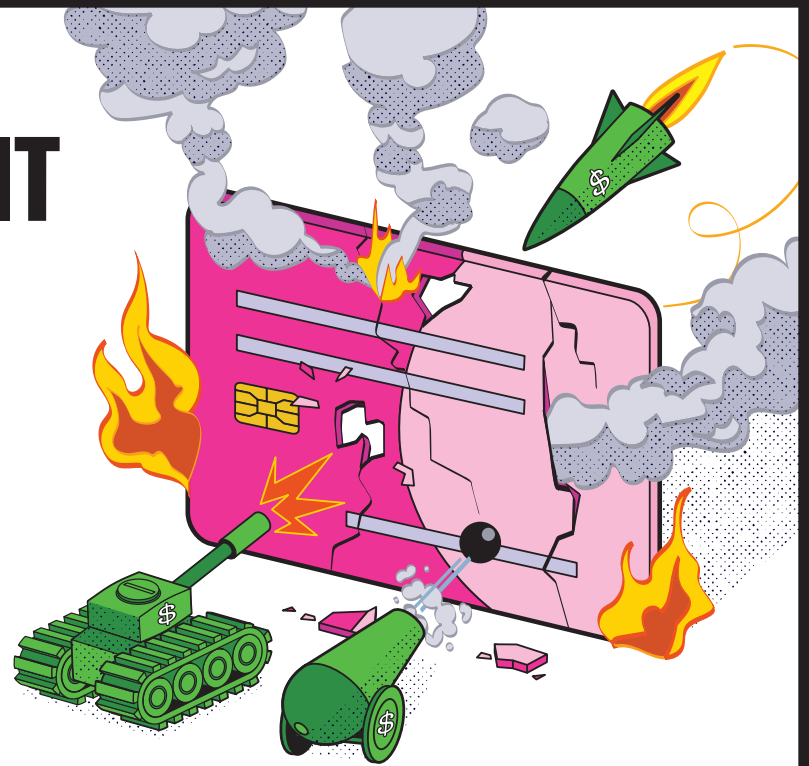
The math: Paying the minimum on the two lowest-rate cards, you pay the other \$130 in your \$200-a-month repayment budget toward the card with the 20 percent APR. Once that is paid off, you focus on the 18 percent APR card. When that debt is gone, you pay the full \$200 toward the last card. Once you're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

Consider it if ... you want to pay the least possible interest, says Michelle Jones, chief external affairs officer at Money Management International. This also makes sense if your cards have vastly different interest rates.

Avoid it if ... you have a lot of debts. It may be easier to pay off the smallest balances first so you have fewer cards to manage.

THE SNOWBALL

How it works: You pay off your smallest debt first, moving on to the next smallest, thus rewarding yourself with quick wins.



The math: You begin by paying \$100 each month toward your \$1,500 balance—the smallest of the three—and paying the remaining \$100 to cover the minimum payments on the two other balances. When that first debt is paid off, you focus on the next smallest, and so on. Your total interest payment over time: \$2,625.

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.

Find free additional tips for tackling debt, setting a budget and managing other aspects of your finances at moneymap.aarp.org.

This Button Protects Lives



Medical Guardian's **Top Rated***
Medical Alert Devices **empower**
over **300,000 lives** everyday.

Pursue what you love with confidence, knowing your **Medical Guardian device protects you 24 hours a day, 7 days a week.** When you push the button, trained emergency operators answer within seconds and are ready to help.

Get immediate help in 3 easy steps!

1

Press Your
Medical Alert
Help Button

2

Connect With
Our Emergency
Monitoring System

3

Help
is On the Way

CALL NOW! LIMITED TIME OFFER!!

800-455-5900

medicalguardian.com

Devices starting at

\$19.95[†]

+ FREE SHIPPING

+ FREE MONTH

+ FREE LOCKBOX^{}**



Scan code with your phone's
camera to view online



[†] Products starting at \$19.95 are available by phone only.
^{*} Rated #1 by top product review sites.
^{**} Must purchase annual subscription term for free offer.



Enjoy Your Retirement.

Your retirement savings have been an important part of your retirement plan. But what will you do with those savings when you no longer need them?

Many people decide to donate retirement accounts to charity, while leaving other less tax-burdened assets to loved ones.

You retain control over the funds you need during your lifetime—and leave a gift to help low-income seniors tomorrow. It's as easy as signing your name to a beneficiary designation form.

Call 1-888-709-5558 to receive your free copy of: Gifts by Beneficiary Designation

AARP Foundation
For a future without senior poverty.

Fraud Watch

AI GIVES SCAMMERS A SCARY NEW TOOL

BY CHRIS MORRIS

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 impostor 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.

ASK THE FRAUD TEAM



My older sister lives alone and had some workers knock on her door claiming her roof needed fixing. She paid cash up front for the first half of the job. The crew never showed up again. Was she targeted for this scam?

This is a common fraud that recurs every year with warm weather. She may need to have a reputable contractor look at the roof to ensure no damage was done. Have her report this situation to local law enforcement. She is likely not the only victim in the area.



My daughter found Taylor Swift tickets for a great price on social media. They asked her to pay by Venmo, and then they would transfer the tickets. Should she?

Many criminals will post "too good to be true" offers for concert tickets online and ask to be paid by a peer-to-peer payment app such as Venmo, Cash App or Zelle. Those payments are virtually untraceable, and actually getting what you paid for is a long shot. For greater peace of mind when looking for event tickets, use an authorized ticket reseller that takes credit cards.



Stay in the Home You Love with a bath built for safety

The KOHLER® Walk-In Bath is designed to enhance your independence and comfort for a safer, spa-like bathing experience for years to come.

ENJOY THE BENEFITS OF A KOHLER WALK-IN BATH:

- ✓ Enter and exit easily with an ultra-low, 3" step-in
- ✓ Soothe sore muscles with whirlpool and BubbleMassage™ air jets
- ✓ Keep warm with the Bask® heated backrest
- ✓ Add flexibility in a shared bathroom with the Shower Package

NO PAYMENTS UNTIL 2024



FREE Comfort Height® Toilet
\$750 Value, Installation Included.†

DESIGNED & ENGINEERED
IN THE U.S.A.

KOHLER
LIFETIME LIMITED
WARRANTY

Low Step-In

“ I can relax with the massage jets and the bubble jets, it's like my cocoon...It's cozy. You feel **secure and protected.** ”

-Mary, Texas



Whirlpool Hydrotherapy



Shower Package

Call Today Or Visit Our Site To Schedule Your **FREE** In-Home Quote!

 (800) 348-2311 | kohlerwalkinbath.com/mayarp

†Offer ends May 31, 2023. Participating dealers only. Not available in AK; HI; Nassau Cty, Suffolk Cty, Westchester Cty, or City of Buffalo, NY. Free KOHLER Highline Comfort Height toilet with qualifying purchase of KOHLER Walk-In Bath while supplies last. Cannot be combined with any other advertised offer. Contact local dealer for financing details.

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."

1

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."

2

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.

3

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.

4

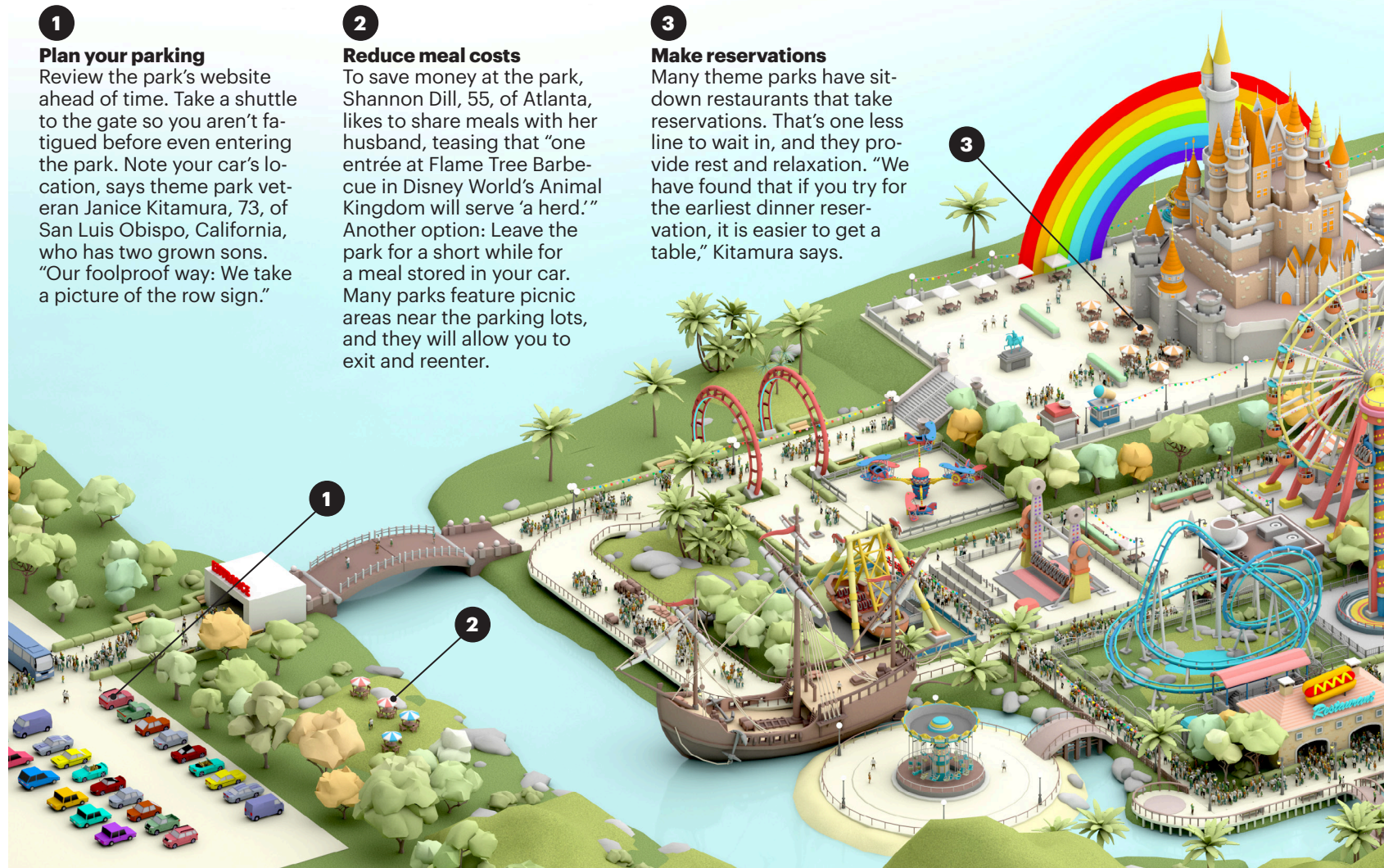
Make it a two-trip day

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."

5

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.



6
Decompress when necessary

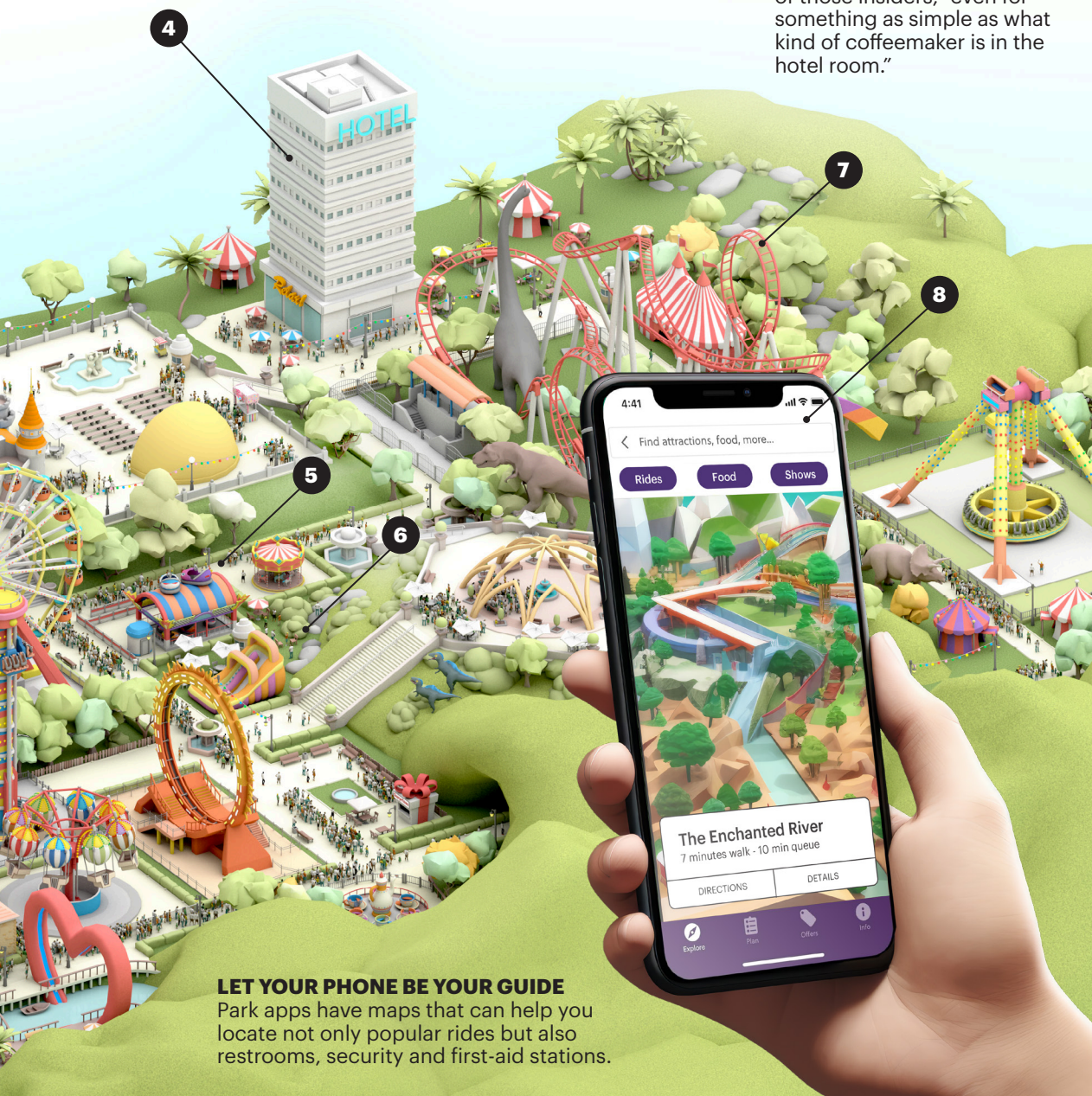
There is a growing trend to include relaxation areas within theme parks. For instance, Dill says, the reimagined Mickey's Toontown at Disneyland has CenTOONial Park, which was planned as a place for families to relax while the kids play. Animal Kingdom's Gorilla Falls is another good place to decompress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

7
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."

8
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."



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.

WHAT TO BRING
YOU WANT TO PACK LIGHTLY FOR THE PARK. LUGGING A BUNCH OF STUFF AROUND CAN ADD TO THE FATIGUE.



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.

ICONS BY ELLIAS STEIN

Cellular Service on the Nation's
Most Dependable Network.

**SWITCH
TODAY
AND
RECEIVE
\$50**

That's right a
**FREE Phone,
FREE Shipping
and \$50**

All the latest
iPhones
and
Androids at
**Discount
Prices!**



**FREE Flip Phone
or Smartphone**

Unlimited
Talk and Text **ONLY \$15** PER MONTH

Talk, Text and
Data **ONLY \$20** PER MONTH

It doesn't get any better than that.

**Affinity[®]
CELLULAR**

800-677-2088

AffinityCellular.com

\$50 will be credited to your Affinity account at time of purchase to be used for air time charges. Credit balances from promo are not refundable and are applied to your Affinity charges. Credits may be used over multiple months.

Your Life

VISITING YANKEE STADIUM WITH DAD

It was the first major league game I can recall. Over 6 decades later, it remains one of my most memorable

BY BOB COSTAS

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,

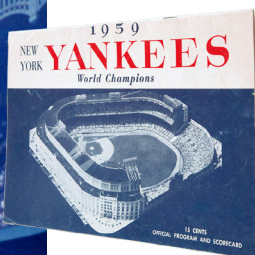
457 to left center, 402 to straightaway left. The triple-decker grandstand, topped off by the distinctive latticework facade. To me, it felt like a baseball cathedral. After all, the House That Ruth Built was then the most awe-inspiring, fabled ballpark. Still, in their own way, millions of kids had 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 basemen is 5. The shortstop is 6. A strike-out 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





From upper left: Bob Costas, a view from center field seats in Yankee Stadium, Yankees' 1959 scorecard, Costas' 1962 Little League team (Costas is lower right, in red circle)

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 scribbles 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.

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

Too many older adults face impossible choices: pay for food or fill a prescription? Pay the rent or keep the heat on? AARP Foundation is here to help with programs and other resources so older adults with low income are no longer just getting by — they're actually getting ahead.

Learn more at aarpfoundation.org/thrive



AARP Foundation
For a future without senior poverty.



**SAVING A LIFE
EVERY 11 MINUTES!***

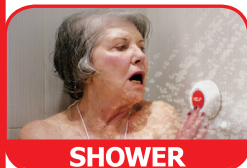


HOME EMERGENCY

HELP
is on the way.



MEDICAL



SHOWER



ON-THE-GO

Get **HELP** fast, 24/7,
anywhere with
Life Alert®



FOR A **FREE** BROCHURE CALL:

800-390-0858

**Batteries NEVER
need charging.****



* Life Alert defines a life saved as, when a subscriber has an actual emergency while home alone, is unable to get to the phone for help, activates the system, and Life Alert dispatches help. **Batteries never need charging and last up to 10 years.

Q&A Annette Gordon-Reed



Annette Gordon-Reed at the New-York Historical Society in Manhattan.

**“THIS COUNTRY WAS BORN
IN TURMOIL AND CONFLICT”**

PULITZER PRIZE–WINNING WRITER **ANNETTE GORDON-REED**, 64, ON RESEARCHING—AND LIVING—AMERICA’S HISTORY

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 per-

sonalities, 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

A BEAUTIFUL EXPRESSION OF LOVE FOR YOUR

Daughter



Shown larger than actual size of approx. 1 1/4" in length

Always My Daughter
DIAMOND BRACELET

Over the years you and your daughter have created a unique and special bond. And you know, that wherever life takes her, you'll always stay *heart to heart*.

Genuine Diamonds & an Elegant, Meaningful Design
This exclusive bracelet is crafted in a fashionable open bangle design and features two sculpted hearts each set with a genuine solitaire diamond. The sterling silver plated bracelet is engraved with the sentiment "Wherever life takes you, You'll Always be my Daughter" and has dual side hinges for an easy on and off design.

Exceptional Value; Satisfaction Guaranteed

Our "Always My Daughter" Diamond Bracelet is an exceptional value at \$99.99*, payable in 3 easy installments of \$33.33 and backed by our 120-day unconditional guarantee. It arrives in a velvet jewelry pouch with a gift box and a Certificate of Authenticity. To reserve, send no money now; just mail the Priority Reservation. This gorgeous bracelet is only available from The Bradford Exchange. Don't miss out—order today!

Genuine Diamonds

Sterling Silver Plating

Beautifully Engraved with "Wherever Life Takes You, You'll Always be My Daughter"

ALSO AVAILABLE FOR GRANDDAUGHTER

A Fine Jewelry Exclusive from The Bradford Exchange



Order Today at bradfordexchange.com/27721 ©2023 The Bradford Exchange 01-27721-001-23VAB2



The Bradford Exchange Celebrates 50 Years!

PRIORITY RESERVATION SEND NO MONEY NOW

The Bradford Exchange

9333 N. Milwaukee Avenue, Niles, Illinois 60714-1393

YES. Please reserve the "Always My Daughter" Diamond Bracelet (or Granddaughter) for me as described in this announcement, in the quantity checked below.

- Daughter, 01-27721-001
 1 Bracelet 2 Bracelets 3 Bracelets 4 Bracelets
 Granddaughter, 01-30623-001
 1 Bracelet 2 Bracelets 3 Bracelets 4 Bracelets

Signature _____

Mrs. Mr. Ms. _____
Name (Please Print Clearly)

Address _____

City _____ State _____ Zip _____

E-Mail (Optional) _____

*Plus a total of \$10.98 per item for shipping and service; see bradfordexchange.com. Allow 4-6 weeks for delivery of your jewelry item after we receive your initial deposit. All sales subject to product availability and order acceptance.

01-27721-001-E62522



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.



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.

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.



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.”



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?”



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.” ■

Windows and Patio Doors!

BUY 1,
GET 1

40% OFF

AND

Take an Additional \$50 OFF EACH UNIT PURCHASED¹

AND

MINIMUM PURCHASE OF 4

NO MINIMUM

\$0 Money Down | \$0 Interest | \$0 Monthly Payments for 12 months¹

MINIMUM PURCHASE OF 4. INTEREST ACCRUES FROM THE DATE OF PURCHASE BUT IS WAIVED IF PAID IN FULL WITHIN 12 MONTHS.

★★★★★ 4.7 OUT OF 5 BASED ON 95,000+ REVIEWS

“My overall experience was great. I love the window, and from sales to scheduling, the experience was very good. The installers are highly skilled professionals and I would recommend Renewal by Andersen to all my contacts.”

LYNN F. | RENEWAL BY ANDERSEN CUSTOMER



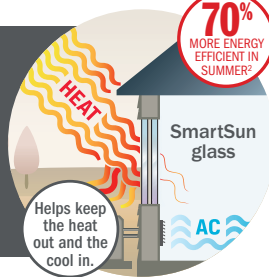
More 5 Star Reviews



Than Other Leading Full-Service Window Replacement Companies²

KEEP THE HEAT OUT AND THE COOL AIR IN!

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



Offer Ends July 31

Call for your **FREE** consultation.



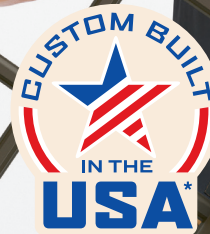
855-982-0614

Visit mywindowdeal.com or your local showroom.



RENEWAL by ANDERSEN

FULL-SERVICE WINDOW & DOOR REPLACEMENT



¹**DETAILS OF OFFER:** Offer expires 7/31/2023. Not valid with other offers or prior purchases. Buy one (1) window or entry/patio door, get one (1) window or entry/patio door 40% off, and 12 months \$0 money down, \$0 monthly payments, 0% interest when you purchase four (4) or more windows or entry/patio doors between 5/5/2023 and 7/31/2023. 40% off windows and entry/patio doors are less than or equal to lowest cost window or entry/patio door in the order. Additional \$50 off each window or entry/patio door, no minimum purchase required, taken after initial discount(s), when you purchase by 7/31/2023. Subject to credit approval. Interest is billed during the promotional period, but all interest is waived if the purchase amount is paid before the expiration of the promotional period. Financing for GreenSky® consumer loan programs is provided by federally insured, federal and state chartered financial institutions without regard to age, race, color, religion, national origin, gender, or familial status. Savings comparison based on purchase of a single unit at list price. Available at participating locations and offer applies throughout the service area. See your local Renewal by Andersen location for details. CA License CLSB #1050316. Central CA License #1096271. License #RCE-50303. OR License #198571. WA License# RENEWAW856K6. WA License #RENEWAP877BM. All other license numbers available upon request. Some Renewal by Andersen locations are independently owned and operated. ²Values are based on comparison of Renewal by Andersen® double-hung window U-Factor to the U-Factor for clear dual-pane glass non-metal frame default values from the 2006, 2009, 2012, 2015, and 2018 International Energy Conservation Code "Glazed Fenestration" Default Tables. ³Review aggregator survey of 5-star reviews among leading full service window replacement companies. December 2020 Reputation. "Renewal by Andersen" and all other marks where denoted are trademarks of their respective owners. © 2023 Andersen Corporation. All rights reserved. RBA13231 *Using U.S. and imported parts.



BY JO ANN JENKINS, CEO

THE WORTH OF FAMILY CAREGIVERS

Unpaid care at home is still undervalued, an AARP study finds

May is Older Americans Month. And this year's theme, Aging Unbound, recognizes that we all benefit when older adults remain engaged, independent and included. 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 caregivers is projected to keep shrinking compared with those likely to need long-term care. Family caregivers will continue to face the dual demands of employment and caring for an older adult.

This doesn't just affect families. It also has an impact on communities, employers and long-term care systems.

Consider these statistics:

► Roughly 30 percent of family caregivers of older Americans live in a household that includes children or grandchildren. They are increasingly likely to be working while



performing their caregiving responsibilities. ► Sixty-one percent of family caregivers of adults work either full- or part-time. They face financial risks such as lost income and reduced career opportunities that may mean a future built on lower savings and reduced Social Security benefits.

► Direct-care workforce shortages can lead to more hours of care and higher-intensity care by family caregivers. Retaining workers in a field with high turnover and providing sufficient pay and training are challenging.

As our nation becomes more diverse, we must address caregiving experiences and needs of African American, Hispanic, Asian American, American Indian and LGBTQ family caregivers.

Thanks to the strong advocacy work by AARP and others, we have made significant

progress in recent years at the federal and state levels to increase support for family caregivers. But the demand continues to grow, and much 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 explore ways 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. ■

EXECUTIVE VICE PRESIDENT, CHIEF COMMUNICATIONS & MARKETING OFFICER
Martha M. Boudreau

SENIOR VICE PRESIDENT & EDITORIAL DIRECTOR Myrna Blyth
SENIOR VICE PRESIDENT, REVENUE & GENERAL MANAGER Robyn Motley
VICE PRESIDENT, PRINT Traci L. Lucien

AARPBulletin™

EDITOR IN CHIEF & VICE PRESIDENT, PUBLICATIONS Robert Love
DEPUTY EDITOR Neil Wertheimer
EXECUTIVE EDITORS Michael Hedges, Jim Lenahan, George Mannes, Stephen Perrine
DIRECTOR OF STATE NEWS Chris Adams
EDITORS, STATE NEWS Deirdre Shesgreen, Misty Williams

CREATIVE TEAM
CREATIVE DIRECTOR & VICE PRESIDENT Scott A. Davis
EDITORIAL OPERATIONS MANAGERS Christopher Boardwine, Cathy L. McPhail
DESIGN DIRECTOR Todd Albertson **ART DIRECTOR** Lesley Q. Palmer
SENIOR DEPUTY ART DIRECTOR Dian Holton
ASSOCIATE ART DIRECTOR Joanna F. Hagan **ASSISTANT ART DIRECTOR** Jenny Rosenberg
DESIGNERS Josef Edmonds, Devan Feeney
DIGITAL EDITIONS SPECIALIST Joseph G. Broda
PHOTO DIRECTORS Jane Clark, Michael Wichita
SENIOR DEPUTY PHOTO DIRECTOR Caitlin DeFlavis **PHOTO EDITOR** Katrina Zook
EDITORIAL PRODUCTION ANALYST Neal Edwards
EXECUTIVE SECRETARY Laurette A. Davis

CONTENT PRODUCTION
DIRECTOR Chai Woodham Marciniak
MANAGER, EDITORIAL COPY Mary Anne Mulligan
RESEARCH EDITORS Christy Ullrich Barcus, Lyn Garrity, Angela Johnson, Brenda M. Lucas, Rebecca Maksud, Susan O'Brian, Don Pohlman, Holly Zimmerman

PRINT
DIRECTOR, PRODUCTION MANAGEMENT Brian S. Horting
QUALITY DIRECTOR Ed Sikora
OPERATIONS PRODUCTION MANAGERS Roland A. Bland, Sherry Coleman
AD TRAFFIC MANAGER Judy A. Rutherford

AARP.ORG
EDITOR IN CHIEF & VICE PRESIDENT Dan Gilgoff
SENIOR EXECUTIVE EDITOR Michael DeSenne
EXECUTIVE EDITORS Linda Dono, Alison Maxwell
DIRECTOR, DIGITAL PRODUCTION Amanda Tinkham Boltax
SENIOR WRITER/EDITORS Dena Bunis, Nancy Kerr, Randy Lilleston, Rachel Nania, John Waggoner
WRITER/EDITORS Tim Appelo, Edward C. Baig, Margaret Collins, Nicole Council, Michelle Davis, Christina Lanzito, Andrew Markowitz, Emily Paulin, Sara Schwartz, Kenneth Terrell, Peter Urban **ASSOCIATE WRITER/EDITOR** Aaron Kassraie

SPECIALIZED CONTENT
EXECUTIVE EDITOR Shelley Emling **SENIOR EDITOR** Claire R. McIntosh
DIRECTOR Sami Amad

CONTACT US
Questions about your membership, change of address, member services? Get help at help.aarp.org or call the AARP Member Contact Center (Monday through Friday, 8 a.m. to 8 p.m. ET) toll-free at 888-687-2277 or 202-434-3525 (international callers).

AARP MEDIA ADVERTISING NETWORK
VICE PRESIDENT, GROUP PUBLISHER Shelagh Daly Miller
SENIOR ADVERTISING DIRECTOR Susan Severance
SENIOR DIGITAL SALES DIRECTOR Peter Zeuschner
NORTHEAST DIGITAL SALES MANAGER Jon Banner
SENIOR DIRECTOR, SPECIAL ACCOUNTS Carolyn Fessler
DIRECTOR, SPECIAL ACCOUNTS Leighton Johnson
ACCOUNT MANAGERS Patrick McHugh, Daniel J. Phillips, Michelle Weisfeld
SALES COORDINATORS London Brantley, Diana Lopez
VICE PRESIDENT, MARKETING Danielle McMurray
DIRECTOR, INTEGRATED MARKETING Laurie Levitt
DIRECTOR, CREATIVE SERVICES Deborah Sprague
DEVELOPMENT DIRECTOR Rosa Alonso
ASSOCIATE DIRECTOR, INTEGRATED MARKETING Pamela Millman
ASSOCIATE DIRECTOR, EVENTS & SPECIAL PROJECTS Shari Horowitz
SENIOR CONTENT STRATEGIST Traci Suppa
ART DIRECTOR Alana Glubo **SENIOR DESIGNERS** Wendi Davis, Jason Peck
ASSOCIATE MANAGERS, INTEGRATED MARKETING Lucy O'Donnell
ASSOCIATE MANAGER, SPECIAL PROGRAMS Marisa Schwartz
VICE PRESIDENT, RESEARCH AND INSIGHTS Mark Bradbury
RESEARCH AND INSIGHTS DIRECTOR Eileen McCarthy
INSIGHTS MANAGERS Julie Gluck, Warren Rey **RESEARCH AND MARKETING ASSOCIATE** Zoe Toner
SENIOR DIRECTOR, OPERATIONS Christine Edwards
ASSOCIATE DIRECTOR, ADVERTISING SERVICES Lori Cordenner
ADVERTISING SERVICES MANAGERS Christina Chiaffittella-Nicola, Vivian Stroman-Way
BUSINESS MANAGER Karen Manville **BILLING MANAGER** Tracey Faneule
SALES OPERATIONS ANALYST Shalu Oza
ADVERTISING SALES REPRESENTATIVES
NEW YORK Advertising Sales Office 646-521-2500
NEW ENGLAND Millstone Marketing 203-296-3012
DETROIT Maiorana+Partners 586-242-9127
MIDWEST Healy Day Media Sales 312-526-3988
SOUTHEAST McLaughlin Media Mix 561-484-3708
SOUTHWEST O' Media 214-521-6116
WEST COAST Prestige Integrated Media 415-543-5001
SOUTHERN CALIFORNIA Prestige Integrated Media 949-939-9102
CANADA York Media 888-212-0931 **DIRECT RESPONSE** York Media 888-212-0931

OPERATIONS
DIRECTOR, ADVERTISING POLICIES Pamela Byrd Berard
ADVERTISING POLICIES ADVISORS Susan Appller de los Rios, Mirreya Donahue
OMBUDSMAN ANALYST Wilson Manyacka
CONTENT & WORKFLOW SYSTEMS MANAGER Robin Scfidio
CONTENT & WORKFLOW SYSTEMS ADVISORS Lori Baluta, Beth Daniels
VICE PRESIDENT, FUN & FULFILLMENT Heather Nawrocki
MEDIA PROMOTIONS ADVISOR Alexandra Valdez



LOSE WEIGHT. FEEL SATISFIED.
NEW! HEARTY INSPIRATIONS® MEAL CHOICES

CONTROL HUNGER UP TO 5 HOURS!*

- ✓ BIGGER PORTIONS
- ✓ UP TO 30g PROTEIN
- ✓ READY IN MINUTES

**Losing weight never
tasted so good!**

*In study, avg. time was 3.9 hours.



**PLANS START UNDER
\$10 PER DAY!**
with auto delivery†

ORDER NOW FOR TODAY'S BEST OFFER:
50% OFF
WEIGHT LOSS PLANS
PLUS SHIPPING IS FREE! 
with auto-delivery†



Plus! FREE ACCESS TO NuMi SmartAdapt®
The app designed to bust through plateaus!

1-877-837-7546 | nutrisystem.com/aa523

**Scan QR Code on your
phone to claim deal!**



On Nutrisystem, additional grocery items required.
†Discount off full retail price. Initial purchase of first two months required. With this offer, you are automatically charged and shipped your plan once every 4 weeks unless you cancel. This offer is not transferable, and is valid while receiving consecutive shipments only. Plus, free Continental U.S. shipping on all 4-week plan orders. If you're not satisfied with your first order, call 1-800-727-8046 within first 7 days and send the remaining food back for a full refund, less shipping.
NUTRISYSTEM is a registered trademark of Nutrisystem, Inc.
© 2023 Nutrisystem, Inc. All rights reserved.



**TRY IT AND LOVE IT.
MONEY BACK GUARANTEE!**



GET MORE STORIES Scan this code with your smartphone camera to link to your state page for more stories and resources, or go to aarp.org/states.



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.

DELAWARE

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.

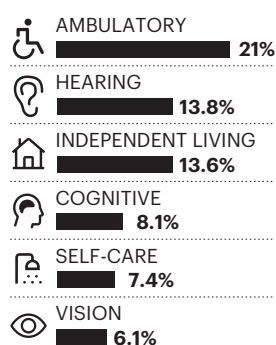
Go to dirtybirdsbaseball.com to buy tickets. Stay up to date at aarp.org/wv. —Susan Milligan

DATABANK USA

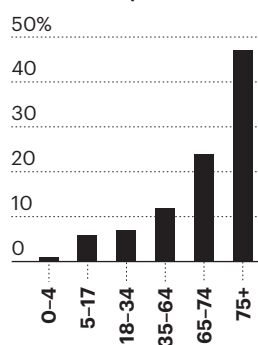
LIVING WITH DISABILITIES

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.

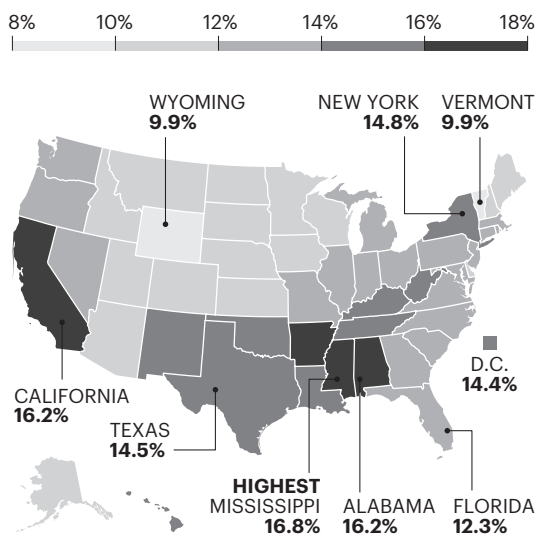
TYPE OF DISABILITY FOR THOSE 65 AND OLDER



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

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

Instead of hiring 86,000 IRS employees, cut that number and hire 50,000 for the Social Security Administration ["Social Security Admits Service Might Get Worse," In the News].

DALE ALLERTON
PITTSBURGH, PENNSYLVANIA

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 C. 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.

MEDICARE HOTLINE:
800-Medicare
(800-633-4227)
MEDICARE ONLINE:
medicare.gov

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 that can treat you.
- ▶ You live in the U.S. and the foreign hospital is closer to your home than the nearest U.S. hospital. This holds true whether your medical need is an emergency or not.

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.

SHOPPERS' DEALS AND DESTINATIONS



ONE-TIME, LIFETIME LAWN SOLUTION

SAVE 50%
AND GET FREE SHIPPING

PLANT IN YOUR EXISTING LAWN.
SPECIAL PACKAGE is ideal for planting areas up to 400 sq. feet.
100 ready-to-plant 3x3 inch **SUPER PLUGS** for just **\$95** including shipping.

GUARANTEED TO GROW or We'll Replace Grass FREE!

LIMITED MAY/JUNE OFFER!
SAVE TODAY
USE CODE 7136

www.BestZoysia.com
410-756-2311

Scan QR Code



Zoysia Farm
NURSERIES

© 2023 Zoysia Farm Nurseries
3617 Old Taneytown Rd.
Taneytown, MD 21787

Your New Erectile Dysfunction Solution!

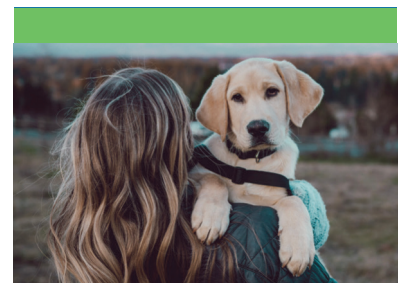


VAGURECT.
FREE Info Kit!

1-877-266-7699 or Bonro.com

BONRO MEDICAL

a division of Mainspring Medical, LLC



www.dogsforbetterlives.org/puppyraiser

DOGS for better LIVES
Providing Lifetime Dog Care Since 1977

SHOPPERS' DEALS AND DESTINATIONS

Struggling to hear the TV?

Put on your TV•EARS® and hear every word clearly

Doctor recommended TV•Ears has helped millions of people with hearing loss enjoy their favorite television shows, movies and streaming content without disturbing others.

The Voice Clarifying Circuitry®

reduces background noise and clarifies hard to hear television dialog making voices and words understandable.

Quiet TV mode lets others mute the television or set the volume to their preferred level while you listen as loud as you want using your TV•Ears headset.

TV•EARS
A Better Way to hearTV®



"Now Jack can control the volume on his TV•Ears while I set the TV volume or mute it for complete quiet. Once again, he can understand every word and we can watch our favorite TV shows together."
— Darlene & Jack B., CA

TV•Ears Original™
~~\$129.95~~

STARTING AT \$79.95^{+s&h}
AFTER \$50 OFF

Use promo code 36438
30-day risk free trial

For fastest service, call toll-free
1-800-218-0527
www.tvears.com

STAY SAFE IN THE HOME YOU LOVE

DID YOU KNOW?

- ✓ 1 in 4 seniors will fall this year.*
- ✓ Most falls happen on the stairs.
- ✓ Acorn Stairlifts has the best solution to stay safe on the stairs.



**CALL NOW TO
SAVE \$300**
AND RECEIVE:**

- A **FREE STAIRLIFT BUYING GUIDE**
- **YOUR FREE INFO KIT & DVD**
- **ANSWERS TO ANY QUESTIONS YOU MAY HAVE**

1-866-235-3295

*According to the CDC. **Not valid on previous purchases. Not valid with any other offers or discounts. Not valid on refurbished models. Only valid towards purchase of a NEW Acorn Stairlift directly from the manufacturer. \$300 discount will be applied to new orders. Please mention this ad when calling. AZ ROC 278722, CA 942619, MN LC670698, OK 50110, OR CCB 198506, RI 88, WA ACORNSI8940B, WV WV049654, MA HIC169936, NJ 13VH07752300, PA PA101967, CT ELV 0425003-R5, AK 134057 HIC.0656293.



SAVING A LIFE*
EVERY 11 MINUTES!



HELP!

I've fallen and I can't get up!®

Get **HELP** fast, 24/7, anywhere.

- **FREE** Shipping***
- **FREE** Use of Equipment
- **FREE** First Aid Kit with order

Batteries **NEVER** Need Charging.**

Life Alert FREE brochure: **1-800-944-6959**

*A life saved is when a subscriber has an emergency home alone, is not able to reach a phone, activates the system, and Life Alert dispatches help. **Batteries last up to 10 years. ***Free Shipping thru Continental US.

This Is How You Walk the Walk

Comfort and class go hand in hand with our Walking Stick Collection. Yours for **ONLY \$59 each!**

Stauer Walking Stick Collection

A. Derbyshire	\$79*	\$59 +S&P	Save \$20
B. Earlsford	\$79*	\$59 +S&P	Save \$20
C. Knightsbridge	\$79*	\$59 +S&P	Save \$20
D. Hinwick Hare	\$79*	\$59 +S&P	Save \$20
E. Gentleman's	\$79*	\$59 +S&P	Save \$20

Stauer®

14101 Southcross Drive W., Ste 155, Dept. WSC273-01, Burnsville, Minnesota, 55337 www.stauer.com

1-800-333-2045

Your Insider Offer Code: **WSC273-01**

You must use the insider offer code to get our special price.



Rating of A+



Learn how to fight

News Literacy Project

✗ misinformation

at newslit.org/for-everyone

SHOPPERS' DEALS AND DESTINATIONS

THE BEST STEAKS for THE BEST DADS

BUY 10 STEAKHOUSE-QUALITY TOP SIRLOIN STEAKS
and get

10 FREE STEAKBURGERS + FREE SHIPPING

Over 6 lbs of steakhouse-quality beef—only **\$89.99!** 100% guaranteed from our door to your table.

SPECIAL OFFER
\$89.99
\$194.90 VALUE



SCAN TO BUY

10 (6 oz) Top Sirloin Steaks (#V302) NOW \$89.99

A free Kansas City Steak Book with cooking instructions and expert tips, plus a free seasoning packet also included.

Visit KansasCitySteaks.com/M2305RP or call 800 793 9144
Use Promo Code M2305RP

ORDER BY 2 PM (CT) JUNE 13th for FATHER'S DAY DELIVERY

Offer expires 6/30/2023. *Free shipping applies to standard delivery only. Additional fees will apply to Overnight, Saturday, Alaska and Hawaii deliveries. Cannot be combined with other offers or promotions. Limit of 5 shipments per customer. 10 free 4 oz. Steakburgers must ship with the order to same address. Some restrictions may apply and you must use Promo Code at time of purchase to receive this offer. The Kansas City Steak Company reserves the right to cancel or modify offer at any time. Offer valid while supplies last.



Do it Right with DR®

NOTHING Stops a DR® Field & Brush Mower!

Starting at just **\$1999.99**



The **LEADER** in Field & Brush Mowers

- Up to 2X THE POWER of the competition
- CUT 3" brush & thick field grass with ease
- WIDEST SELECTION of deck sizes and features
- GO-ANYWHERE power steering and hydrostatic drive options

DRfieldbrush.com

Devour Brush Piles with a DR® Chipper Shredder!

- CHIP & SHRED with power to spare
- BIGGER ENGINES beat the competition
- BUILT USA TOUGH for smooth operation



DRchipper.com

Discover the **POWER** and **PRECISION** of a **DR® Trimmer Mower!**

- 5X the power of a hand-held trimmer
- TRIM precisely without arm fatigue
- MOW where a bladed mower can't



DRtrimmer.com

SALE!
FREE SHIPPING
SOME LIMITATIONS APPLY

Request your **FREE PRODUCT CATALOG**
Online or Toll-Free at 888-206-5221

GoDRpower.com

DR POWER EQUIPMENT



OWN a Genuine 1921 Morgan Silver Dollar
Over 100 Years Old...

Regularly \$87.00...
Now Only \$39.95



Now you can own a 1921 Morgan silver dollar from the last year of the classic series! Big, heavy and handsome - with over 3/4 of an ounce of 90% silver - genuine Morgan dollars like these were struck in silver from old western mines. Once used by rough and ready frontiersmen, today Morgan dollars are a vanishing legacy of America's past - genuine history you can hold in your hand!

Never to be minted again!

Although millions of these silver coins were melted in the 1900s, the 1921 Morgan - from the final year of the classic series - survived. Never to be minted again, this historic Morgan dollar can be yours for

just \$39.95 (regularly \$87.00) - **SAVE OVER 50%** off regular prices! Order today and get **FREE** shipping to your home! (Limit 1.)

You'll also receive a handpicked trial selection of fascinating coins from our No-Obligation Coins-on-Approval Service, from which you may purchase any or none of the coins - return balance within 15 days - with option to cancel at any time.

Order now - before they vanish forever!

Yours FREE!

Order within 30 days and get this special **Morgan Silver Dollars** booklet **FREE!** Discover the dramatic tale of these silver dollars and the U.S. Mints that gave them life.



Special Offer for New Customers ONLY
ORDER MUST BE RECEIVED WITHIN 30 DAYS

YES! Please send me the following:

QTY	DESCRIPTION	TOTAL
1	Last-Year 1921 Morgan Silver Dollar (limit 1)	\$39.95
1	Morgan Silver Dollar Booklet	FREE!
	Shipping	FREE!
	Sales Tax	FREE!
	TOTAL	\$39.95

Check payable to Littleton Coin Co.

Charge my: VISA MasterCard
 American Express Discover

Card No. _____ Exp. Date ____/____/____

Name _____
Please print clearly

Address _____ Apt# _____

City _____ State _____ Zip _____

E-Mail _____

Mail to: Littleton Coin Company
Offer Code: **6ZR441**
1309 Mt. Eustis Rd
Littleton NH 03561-3737

45-Day Money Back Guarantee of Satisfaction
Due to fluctuations in the coin market, prices and limits are subject to change.

Offer Code: **6ZR441**



Shower Safely

and stay in the home you love!

AARP
Special
MEMBER OFFER

Call Today
1-800-299-0117
and receive
exclusive savings

Get up to
\$1,000 OFF
for limited time only

Introducing the **All New Walk-In Shower!**



visit safestepshower.com today

FINANCING AVAILABLE WITH APPROVED CREDIT

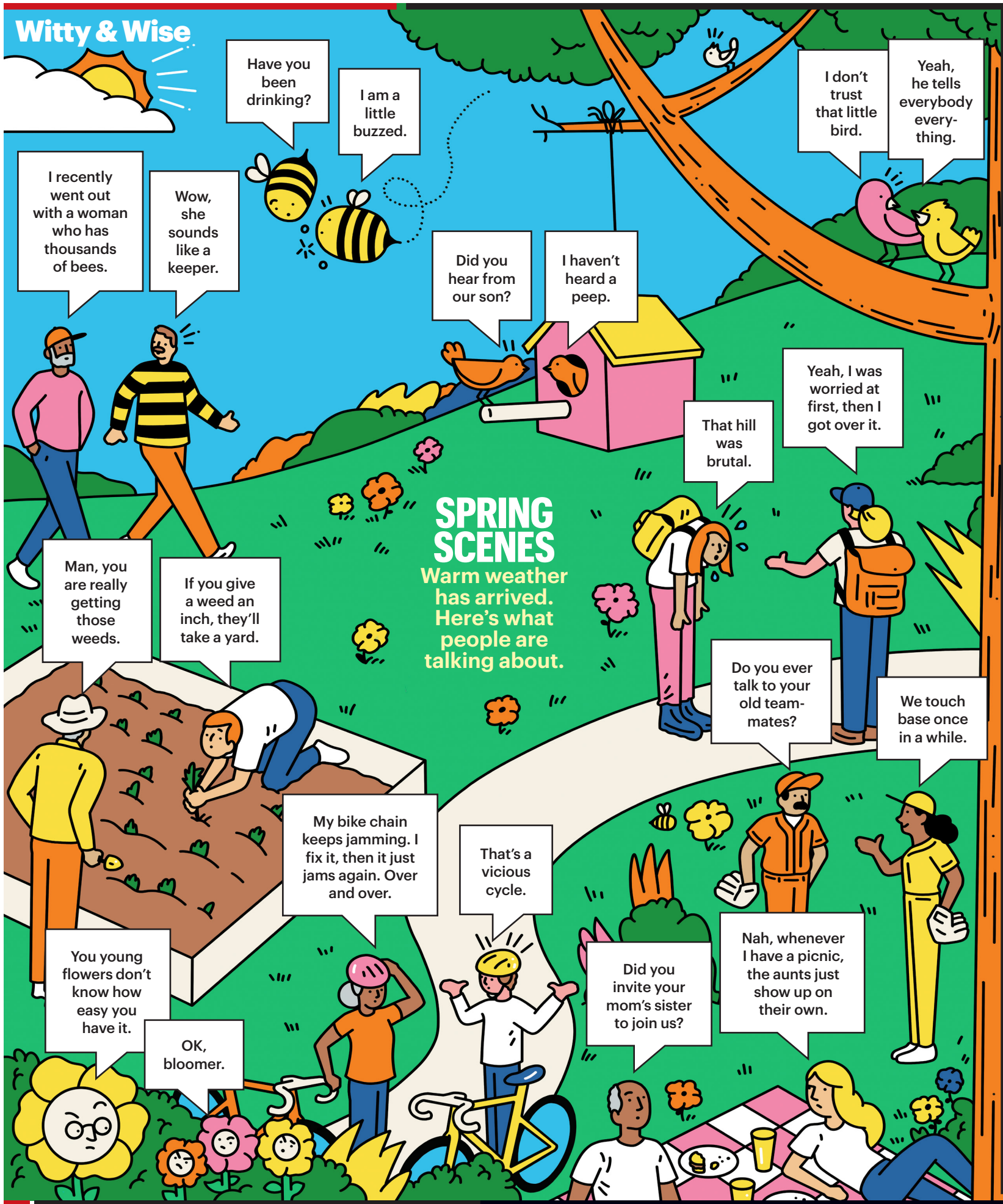


LIFETIME LIMITED WARRANTY



With purchase of a new Safe Step shower. Not applicable with any previous walk-in shower purchase. Offer available while supplies last. No cash value. Must present offer at time of purchase. Financing available with approved credit.

CSLB1082165 NSCB 0082999 0083445



SPRING SCENES

Warm weather has arrived. Here's what people are talking about.

Have you been drinking?

I am a little buzzed.

I don't trust that little bird.

Yeah, he tells everybody everything.

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

Wow, she sounds like a keeper.

Did you hear from our son?

I haven't heard a peep.

Yeah, I was worried at first, then I got over it.

That hill was brutal.

Man, you are really getting those weeds.

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

Do you ever talk to your old teammates?

We touch base once in a while.

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.

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

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

Save over \$55/yr. with a Health & Safety Package.²

jitterbug® flip2

Our easiest Jitterbug® phone ever.



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.

EASY TO USE A large screen, big buttons, list-based menu and one-touch speed dialing make calling and texting easy. The powerful speaker ensures conversations are loud and clear.

EASY TO ENJOY A built-in camera makes it easy to capture and share your favorite memories, and a reading magnifier and flashlight help you see in dimly lit areas. The long-lasting battery and coverage powered by the nation's most reliable wireless network help you stay connected longer.

EASY TO BE PREPARED Life has a way of being unpredictable, but you can press the Urgent Response button and be connected with a certified Urgent Response Agent who will confirm your location, assess the situation and get you the help you need, 24/7. Save over \$55 per year when you add Urgent Response and the Lively Link® caregiver app.

EASY TO AFFORD The Jitterbug Flip2 has flexible and affordable plans, like our Unlimited Talk & Text Plan for only \$19⁹⁹ a month. And with no long-term contracts or cancellation fees, you can switch plans anytime.

\$19⁹⁹ month³ Unlimited Talk & Text

MOTHER'S DAY
50% OFF¹

To order or learn more, call
1.866.380.5515
or visit lively.com/flip



Most reliable nationwide coverage

No long-term contracts

Keep your current phone number

100% U.S.-based customer service

No hidden monthly fees

lively! | From **BEST BUY** Health™

Buy in-store or online at:

BEST BUY

RITE AID

Walgreens

available at **amazon**

¹50% off \$99⁹⁹ regular price is only valid for new lines of service. Offer valid through 6/3/23 at Rite Aid, 5/27/23 at Walgreens and 5/28/23 at Best Buy and Amazon. ²Discount of \$49⁹⁹ applied monthly. Discount not available when you activate on lively.com. ³Monthly fees do not include government taxes or assessment surcharges and are subject to change. Plans and services may require purchase of a Lively device and a one-time setup fee of \$35. For details on current pricing, visit lively.com. Urgent Response and Lively Link are only available with the purchase of a Lively Health & Safety Package. See terms for details. Urgent Response or 911 calls can be made only when cellular service is available. Coverage is not available everywhere. Urgent Response tracks an approx. location of device when device is turned on and connected to the network. Lively does not guarantee an exact location. Consistently rated the most reliable network and best overall network performance in the country by IHS Markit's RootScore Reports. By enabling Alexa on the Jitterbug Flip2, you acknowledge that Lively is not responsible for Amazon Alexa's functionality or services. Amazon, Alexa and all related logos are trademarks of Amazon.com, Inc. or its affiliates. Screen images simulated. Appearance of device may vary. LIVELY and JITTERBUG are trademarks of Best Buy and its affiliated companies. ©2023 Best Buy. All rights reserved.

Back by Popular Demand!
FREE SHOWER PACKAGE!

NORTH AMERICA'S #1 Selling Walk-In Tub

Featuring our *Free Shower Package*

**AARP.
Special
MEMBER OFFER**

Now you
can finally

have all of the soothing benefits of a relaxing warm bath, or enjoy a convenient refreshing shower while seated or standing with Safe Step Walk-In Tub's **FREE Shower Package!**

- ✓ First walk-in tub available with a customizable shower
- ✓ Fixed rainfall shower head is adjustable for your height and pivots to offer a seated shower option
- ✓ High-quality tub complete with a comprehensive lifetime warranty on the entire tub
- ✓ Top-of-the-line installation and service, all included at one low, affordable price

Now you can have the best of both worlds—there isn't a better, more affordable walk-in tub!

Scan me ▼



CSLB 1082165 NSCB 0082999 0033445

FREE SHOWER PACKAGE

PLUS \$2000 OFF

FOR A LIMITED TIME ONLY

Call Toll-Free 1-800-225-2645



With purchase of a new Safe Step Walk-In Tub. Not applicable with any previous walk-in tub purchase. Offer available while supplies last. No cash value. Must present offer at time of purchase.

Call Today for Your Free Shower Package

1-800-225-2645

FINANCING
AVAILABLE
WITH APPROVED
CREDIT



LIFETIME LIMITED WARRANTY