THE AARP GUIDE TO MODERN PROBLEMS & THEIR SOLUTIONS

WE TAPPED TOP PROS TO TAKE ON TODAY'S MOST COMMON HEALTH, MONEY, HOME AND TECH ISSUES

What are the questions and challenges that are vexing you most these days? The editors of the *AARP Bulletin* gathered up dozens of them, either directly from you or from the professionals we routinely interview. And then we matched each issue to a pro with both the training and cleverness of mind to give a clear, precise and viable solution. So here is our holiday season gift to our readers: sensible answers and tips to make your 2023 as problem-free as possible. *—The Editors*

HEALTH

NO MORE MEAT???

"I know someone who can't eat beef, pork or lamb because of a tick bite. Could it happen to me?"

▶Potentially. There is a carbohydrate called alpha-gal in the saliva of lone star ticks (common in the East and South) that is also present in the meat of mammals. A bite from that type of tick can trigger our immune systems to develop allergic reactions to beef, pork, lamb gelatin, even dairy products. Alpha-gal syndrome is one of many tick-related health conditions; Lyme disease is the best known. Ticks are prevalent across the U.S. If bitten, use tweezers to gently lift the tick out of your skin (don't twist or use oil or fire). If concerned, place the tick in a plastic bag and send it to a tick testing center to see if it was carrying dangerous bacteria.
—Sunjya Schweig, M.D., director, California Center for Functional Medicine, Oakland

HONEY, WHERE ARE MY ...

"... keys, hat, glasses, mask. I'm constantly searching for my everyday things and want to stop."

▶Try to establish a single spot where you always keep everyday stuff, such as a bowl on an entryway table. So every time you come in, your wallet, keys, mask, glasses, all that kind of stuff, just goes right there in the bowl. Another step: Clear out clutter around the most heavily trafficked parts of your house; it's easy to spot things on clean counters. Also stick with one purse, bag or wallet for everyday use. Finally, don't stress over occasional bouts of forgetfulness; it's very common. But if it's causing you trouble in a serious way, get checked out by your doctor.
—Thomas Laudate, clinical neuropsychologist, Tufts Medical Center, Boston

IS IT LONG COVID?

"My spouse is convinced she has it. How can we know?"

▶If she had COVID-19 and symptoms have persisted for more than four weeks, that's probably long COVID. There is no diagnostic test to identify this; it's based on symptoms and, of course, a history of recent infection. Studies show that as many as 30 percent of severe COVID infection patients develop it. Among those with mild COVID, the rate is about 13 percent. The most common symptoms include fatigue, shortness of breath, chest pain, cough, taste or smell issues, or brain fog, all of which can last three months or longer. There is no definite drug therapy, and we are still investigating treatments. But rest, pacing her activities and eating healthfully can help her recover more quickly.
—William Lago, M.D., medical director, COVID reCOVer Clinic of the Cleveland Clinic

SNEEZING & WHEEZING

"With each October and April, my symptoms get more intense. Is it just me, or are seasonal allergies getting worse?"

▶It's not just you. Rising CO2 levels and higher temperatures are causing plants to produce pollen for longer periods of the year. As a result, pollen counts are as much as 40 percent higher than they were in previous decades. I tell my patients they need to be more proactive. Check Pollen.com to see if the pollen count is high before heading out. On those days, close the windows and let the AC do the work for you. High-efficiency particulate air (HEPA) filters can reduce airborne allergens. Shower and change your clothes after time outdoors. Saline sinus rinses, nasal sprays and antihistamines can help. If you can't manage symptoms on your own, talk to your doctor about allergy shots, which can build up your tolerance to allergens like ragweed and dust mites.
—Julie Wendt, M.D., allergist, Relieve Allergy, Asthma & Hives, Scottsdale, Arizona

FOOD FAD BANDWAGON

"My daughter is trying to convince me to join her on a fasting regimen. Smart or dumb?"

▶It depends on what that regimen looks like. Fasting has been linked to reduced inflammation and, in animal studies, longevity. But restricting calories too severely can slow your metabolism and accelerate muscle loss. You're probably fine starting with a 12-hour fast: If you finish dinner at 7 p.m., don't eat again until 7 a.m. That will reduce your overall calorie intake, give you time to digest and even allow the body to burn some fat for energy overnight. But anything longer than that should probably start with a visit to your doctor.
—Elizabeth DeRobertis, registered dietitian and certified diabetes educator, Scarsdale Medical Group, an affiliate of White Plains Hospital in New York

HIGH ANXIETY

"Every now and then, a wave of anxiety just washes over me."

▶ Recent studies show that as many as one-fourth of older adults are experiencing feelings of anxiety. There are two common manifestations: For some, it feels like a nagging worry, tension or restlessness that happens throughout the day; others, like you, experience a sudden onset that may come with shortness of breath, a racing heartbeat, sweating or other physical symptoms. To relieve either form, try an anxiety-releasing routine a few times each day. Relax your jaw and shoulders, then move down your body from there; the process should take five minutes or less. Staying active can also help; boredom is fertile ground for anxiety. When an anxious thought strikes, get up and do something different to interrupt that pattern of thought. Breathing in for four seconds, holding for two and exhaling for eight also can help the entire body relax.
—Molly Camp, M.D., associate professor of psychiatry, UT Southwestern Medical Center, Dallas

Don't stress over occasional bouts of forgetfulness; it's very common.

JUST TASTE IT!

"No one in my home wants to eat quinoa, squash, kale or other healthy foods."

▶ First, just start roasting vegetables in a 400-degree oven with some sea salt, your favorite spices and olive oil to bring out the natural sugars and crispy textures. Pretty much any vegetable that's not leafy will work. Then, stick them on your family's dinner plates or on the table. In time, they'll get in the habit of eating them. I'm also a fan of "sneaky vegetables." Mix in chopped mushrooms next time you are cooking with ground meat, or blend soft or cooked vegetables into sauces or soups. And include fresh fruit on the table at meals. Who doesn't want a slice of watermelon?
—Diana Guevara, registered dietitian and community health specialist, UTHealth School of Public Health, Dallas

PASTA CONUNDRUM

"My spouse uses only gluten-free products at home "because it's just healthier." True?"

▶No. If you have celiac disease or a non-celiac gluten sensitivity or you feel unwell when you consume gluten-containing foods, then going gluten-free makes sense. About 6 percent of the U.S. population has a gluten sensitivity, with about 1 percent having celiac disease.

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But if that's not you, then going gluten-free isn't "healthier." Many gluten-free foods like crackers, pasta, cereals and baked goods are made from corn, rice or tapioca starches that have very little fiber and are often lacking in nutrients. That said, eating fewer carbs that contain gluten is often a sensible health goal. The best way is to focus on foods like fruits, vegetables, nuts and seeds, beans, low-fat dairy, and lean proteins. Gluten-free whole grains like certified gluten-free oats, sorghum, teff, quinoa, amaranth or black rice are healthy, too. And if you experience abdominal problems, see a doctor; no one should self-diagnose a gluten allergy.

—Lauren Harris-Pincus, dietitian and owner, NutritionStarringYou.com



CREDIT CARD HELL

"I was late one time—one time!—on my credit card bill, and the interest and late charge was $100."

▶Most issuers will waive an occasional late fee—and possibly the interest associated with paying late—especially if you're a good customer. It's usually as simple as calling and asking nicely. You can offer a brief, truthful explanation and offer to set up automatic payments so this doesn't happen again. In fact, according to a 2020 Bankrate poll, 82 percent of credit card holders who asked for a late fee waiver got at least some of the charges erased.

—Ted Rossman, senior industry analyst, Bankrate.com

TAXMAN TROUBLES

"Suddenly, my property taxes are $150 a month more than they were."

▶Either your property's assessed value has increased (perhaps due to the recent run-up in home prices) or the tax rate in your area has gone up. In the first case, you can appeal the value increase with your local assessor's office. (Some put a time limit on appealing, so check that first.) There will be a form to fill out, and a hearing. If there is a mistake on your property record, such as an incorrect number of rooms, or you can prove the assessed value is not supported by sales of homes like yours, you can get your value lowered. If your tax rate has increased, find out whether your state provides tax abatements or exemptions for older residents. Many do.

—Larry Clark, director of strategic initiatives, International Association of Assessing Officers, Kansas City, Missouri

PAYING FOR WHAT?

"My hotel bill had all these extra fees they never mentioned when I booked the room online."

▶The most common is a resort fee, also called a destination fee, amenities fee or resort charge. Each hotel determines what that covers—perhaps a pool, gym or Wi-Fi. If you learn about the extra fee when checking in, pull up a screenshot or email of your booking showing the lower advertised total and request that the fee be canceled. If you don't do that, and during your stay you don't use the amenities, politely ask at checkout to have it removed. They might agree.

—Palo Cvik, CEO, SmarterTravel, Cambridge, Massachusetts

LAUNCH ALREADY, KIDS

"I want to get my 20-something kids off my health and car insurance and family phone plans—but not estrange them."

▶First, inform your children of your intent. Let them know that you need them to take responsibility for their own expenses now that they're adults. Step two is to create a specific plan with your kids to reduce your support over a specific time frame that you both agree on—ideally three to 12 months. Step three: Give them the tools they need to make smart financial decisions. Teach them how to shop for the best value on health insurance, car insurance and cellphone service.

—Amy Fontinelle, longtime personal finance journalist

I WAS ROBBED!

"Somebody cashed a check that I mailed ... but not the intended recipient and for a different amount."

▶This sounds like check washing, a fraud in which a thief dissolves the ink to change the payee's name and even the dollar amount. You're generally protected by state law in this situation. Immediately let your bank or credit union know the check was fraudulently cashed. If your money isn't reinstated, file a complaint with the Consumer Financial Protection Bureau. The CFPB will send the grievance to your financial institution. Typically, businesses respond to complaints within 15 days. To help prevent check washing, use black gel ink, which is harder to wash out.

—Lisa Weintraub Schifferle, senior policy analyst, CFPB

To help prevent thieves from washing your checks, use black gel ink, which is harder to wash out.

AUTHORIZATION DENIED

"The pharmacist says my insurance won't cover the medicine my doctor prescribed an hour ago."

▶See if the pharmacist will ask your health insurance company if it has a different preferred medication for that condition; the pharmacist can then work with your doctor or provider to change the prescription to an effective but less expensive medication. Doctors are usually receptive to this because the patient will be more likely to take the medication if he or she can afford it. Note that your doctor's office can often submit prior authorization forms online to get a medication covered. That would prevent situations like this.

—Brigid Groves, senior director, American Pharmacists Association

THE COST OF PARADISE

"My home insurance rates just jumped because they say my area's weather risks have increased."

▶You're not alone: More frequent natural disasters, inflation and rising reconstruction costs are all putting pressure on home insurers. You can potentially earn a discount by adapting your home to better withstand natural disasters—for example, by creating a noncombustible zone around your property and installing ember-resistant materials on a home in wildfire areas. Also see if installing safety devices such as leak detection sensors, security systems or cameras will get you a discount. Finally, review your home insurance policy at least annually; you may want to increase coverage and seek new insurance quotes from competitors.

—Karen Collins, assistant vice president, American Property Casualty Insurance Association, Sacramento, California

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TRULY SMARTER?

"My utility company keeps telling me to upgrade to a "smart" thermostat. Could this really save me money?"

▶ Probably, but the amount depends on the thermostat that you're replacing. Smart thermostats can be controlled with a phone, smart speaker or computer; use them to program your home temperature based on day, time and whether you're at home. If you're replacing an old mercury or bimetal thermostat, you'll see greater savings than if you're upgrading a programmable digital thermostat. But there are other benefits to a smart thermostat, including the ability to adjust the temperature when you are away and receive alerts if there are operating issues.

—**Steve Stewart,** owner, Southern Comfort Mechanical, Lewisville, Texas

FIT FOR THE PLANTS, MAYBE

"Our tap water increasingly tastes and smells bad. But I don't want to use bottled water."

▶Tap water in America is by and large safe to drink, but yes, it can vary widely by community in its mineral content and taste. That's why I always suggest using charcoal water filters, which are portable and perfect for adding to water bottles; there are also many charcoal-filtered water pitchers (opt for glass over plastic if you can). Both options help cut out odors and any lingering taste from dissolved minerals. Many new refrigerators offer built-in filtered water as well. Don't like the smell of the water in the shower or clothes washer as well? Whole-house filtering systems generally run $1,000 and up, plus installation, and are much more compact than in decades past.

—**Emy Kane,** strategy director, Lonely Whale, a nonprofit that fights plastic pollution

THE COLD HARD TRUTH

"My plumber wants to replace our old water heater with a tankless unit, but I'm dubious."

▶A tankless unit heats water upon demand; it doesn't waste energy maintaining a reserve of hot water in a tank. The efficiency gain can be in the order of about 10 percent if you use lots of hot water (say, 80-plus gallons per day); if you use about 40 gallons of hot water per day, the savings could be above 30 percent. But if you're serious about lower energy costs, consider an electric heat pump water heater; that can be *three times* more efficient than what you have today.

—**Alejandra Mejia Cunningham,** clean buildings expert, Natural Resources Defense Council

IT'S LIKE A SAUNA UP THERE!

"There are days when my attic peaks at 125 degrees. Is this dangerous for my house?"

▶As long as the construction materials in your roof are rated for that temperature and applied correctly, such temperatures don't pose any danger to your home. In most cases, an attic fan is unnecessary. If you're concerned that hot air in the attic is affecting the rest of your home, focus on better insulating the attic with 12 to 15 inches of blown cellulose to achieve an insulation rating of R49. Then it doesn't matter how hot the attic gets, because the heat transfer into the living space will be much slower.

—**Todd Greenwell,** senior engineer, Idaho Power

If you're concerned that hot air in the attic is affecting the rest of your home, focus on better insulating the attic.

MAGNETIC HEAT???

"I hear raves about induction stoves. I'd consider one, but not if I have to get all new pots."

▶ Induction stoves never get hot; they work by generating a magnetic current through your cooking pans to produce heat. So what you need are pans that can be magnetized. You may have more than you think. Aside from those made entirely from copper, glass or aluminum, much cookware contains the steel or iron necessary to work on an induction stove. Not sure about yours? Hold a magnet up to the bottom. If it sticks, it's fine to use on an induction stove.

—**Rachelle Boucher,** owner, Kitchens to

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Life, a California electric-kitchen consulting company

DAM THAT ICE

"My neighbor is boasting about the heating system he added to his roof and gutters to prevent ice dams. Was he smart or did he waste his money?"

▶Roof heating and cables are a Band-Aid at best, and generally not recommended except for very complex roofs. While they can mitigate ice-related damage to the roof, they can also shorten the life of the roofing material. Ice dams are formed when warm air from your home melts snow on the roof deck; then the water refreezes as it makes its way toward the gutter. The better solution is to better insulate and air-seal your attic so all warmth stays inside your home.

—**Patrick Huelman,** associate extension professor, University of Minnesota department of bioproducts and biosystems engineering

BUGS UPON A MATTRESS

"I cough a lot at night. What bed maintenance should I do?"

▶Beds should be cleaned every six months, the Sleep Foundation recommends; dust mites, dead skin and dirt accumulate, even if you can't see it. Use this three-part routine. 1. Strip the bed and give your mattress a good vacuuming, which removes dirt and dust. 2. Cover stains with a layer of spot stain remover. Let it sit, wipe it off. 3. Bring on the steamer; you can buy a modestly priced unit or rent a professional-grade one by the day. Steaming gives your mattress its final deep-clean by eradicating stubborn bacteria.

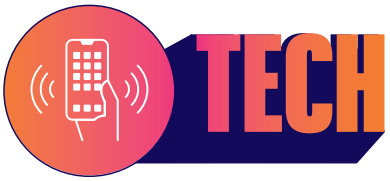
—**Jessica Samson,** cleaning expert

TO SOLAR OR NOT TO SOLAR

"My spouse thinks we'll save money by putting electricity-generating solar panels on the roof, but we get less than five hours of direct sun a day. Is he crazy?"

▶Not when it comes to solar power. The general rule of thumb is that if you average four or more hours of peak sun on your roof per day, installing a system is worthwhile. Solar panels do work in cloudy weather or partial shade, or if there is a modest level of snow on them, but at much less efficiency. Talk to a local solar installer and also to neighbors who have installed systems. If rooftop solar

isn't the best option for you, there are other options, like community solar or changing your electricity sources through your utility.
—**Jen Bristol,** senior director of communications, Solar Energy Industries Association



GIVE ME THE CLASSICS

"My new car didn't come with a CD player. But I like listening to favorite albums when driving."

▶Most new vehicles make it easy to connect your smartphone to your car using Bluetooth; follow the instructions in your owner's manual. Once connected, you can play albums through the car, either by downloading them onto your device or via a streaming service like Pandora, Spotify or Apple Music.
—**Abigail Bassett,** journalist with more than 20 years' experience covering automotive and tech topics

MOM, I'M HUNGRY!

"I can't get the QR code for the restaurant menu to work."

▶Using QR codes is a two-part process. Pointing your phone's camera at it won't call up a menu, but rather a link to go to a website that features the menu. But that link isn't always easy to see. Once you spot it, tap it. That should open the menu. If a link does not appear, go to the Apple App Store or Google Play Store, search for QR scanner (*not* a QR generator!) and download one of the free apps. They might work better.
—**Terri Grover,** head of Terri Grover Computer Consulting, Portland, Maine

SHOULD I SPY?

"My kids don't want to connect with me on social media, but I like to keep up with their lives."

▶Ask your kids where they feel most comfortable with you following them. Many grown kids have different personas on different social media sites; one might be more appropriate for Mom and Dad. Particularly popular now is BeReal, a platform where once a day, you get a notice to immediately photograph yourself exactly where you are and to share it out. Platforms like Twitter, Instagram and Snapchat also have "close friends" lists that your kids can use to limit parent-unfriendly content to just their inner circle to see.
—**McKenna Moore,** associate editor at *LinkedIn News*

FIRE THE CABLE GUY

"I ended cable to save cash, but I do miss a few TV channels."

▶Check out streaming services that provide many of the same TV channels as cable but without a long contract or expensive equipment. Examples are Sling TV, FuboTV and YouTube TV. They deliver shows over the internet so you can watch on any smart TV as well as your smartphone or computer. Their subscriptions are usually cheaper than cable, and sometimes they offer channels for free.
—**Michael Greeson,** founder and principal analyst, Aluma Insights

PLEASE GIVE MORE!

"I made an online donation to a nonprofit, and now I'm getting bombarded with money requests."

▶When you made the donation, an intermediary service was likely employed to collect information and funds on behalf of the charity. It's likely that it then sold access to your info to others. Consider using a separate email address solely for gifting. Also unsubscribe quickly to charities you are not interested in. Finally, consider skipping email solicitations and go directly to the charity's website to see if you can donate without a middleman.
—**Benn Konsynski,** professor, Emory University's Goizueta Business School

Check out streaming services that provide many of the same TV channels as cable.

SCAM OR NOT?

"Increasingly, I'm getting texts from my bank, phone company and utilities urging me to buy or do something. How do I tell if they're legit?"

▶Scammer sophistication has increased so dramatically that it is often impossible to tell the difference between a legitimate communication and a fraud. The best rule of thumb is: If you didn't initiate the contact, go directly to the source. Do not click on any links or reply back to the email or text or call the phone number listed in the email or text. If you have an online account, go to the business's known website or app and log in, or call the phone number listed on your card or statement.
—**Eva Velasquez,** president and CEO, Identity Theft Resource Center

WHEN ALL ELSE FAILS ...

"My spouse insists on keeping a landline phone in case of a prolonged blackout or emergency. Does that make sense anymore?"

▶The honest answer is "it depends." First, does your house still have old-fashioned copper wiring? According to one estimate, only 20 percent of houses do. Second, is your phone corded? Cordless phones require electricity to transfer the signal from the handset to the base. If you can answer "yes" to those questions, a no-electricity-required landline *does* make sense in times of emergency.
—**Max Ufberg,** senior editor, *Fast Company*

STAY AWAKE!

"My smartphone goes to black in what feels like less than a minute of nonusage. Can I adjust that?"

▶Yes. On an iPhone or iPad, open Settings and find Display & Brightness. Click on Auto Lock. You can choose intervals from 30 seconds to 5 minutes, or Never. Android devices are much the same, but because there are more makers, the names of the settings aren't always the same.
—**David S. Cohen,** former technology columnist for *Variety*

WI-FI COLD SPOTS

"The internet connection in my house gets weak in a few rooms. What's the best way to fix that?"

▶A quick, affordable fix is a Wi-Fi extender. The device plugs into a wall and extends the range of your current Wi-Fi. If you want a more permanent solution, a Wi-Fi mesh system such as Eero, Netgear Orbi or Google Nest is the way to go. This type of system includes a router and multiple units placed throughout your home to eliminate any spots with a weak connection.
—**Brett Molina,** tech reporter, *USA Today* ■

Editor's note: All entries are based on interviews with the expert cited. Journalists who interviewed and wrote the entries include ***Renee Bacher, Shelby Deering, Margie Zable Fisher, Kimberly Lankford, Chris Morris, Laura Petrecca*** *and* ***David Schiff.***

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