

To Serve

AARP FOUNDATION PROGRAMS

Serving Seniors Across America

Benefits Outreach Program

www.aarp.org/money/lowincomehelp

Senior Community Service Employment Program

www.aarp.org/scsep

Tax-Aide

www.aarp.org/taxaide

Legal Advocacy

www.aarp.org/foundation/litigation

Money Management

www.aarpmp.org

Reverse Mortgage Education

www.aarp.org/money/revmort

Consumer Protection

www.aarp.org/money/wise_consumer

Grandparent Information Center

www.aarp.org/life/grandparents



MICHAEL WHEATON

AARP ElderWatch Director Amy Nofziger (right) with volunteer Becca Hammons.

Line of Defense

The AARP Foundation ElderWatch Program protects older Americans from consumer fraud.

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While watching television one night, “Nora,” a 66-year-old retired businesswoman, saw a commercial that promised to help her create a Web-based business. Like many people, Nora thought the offer seemed like a simple solution to generate some much-needed additional income. She signed a contract and

paid the \$6,000 startup fee.

Immediately after, she had a sinking feeling about her decision. She felt hopeless.

For many seniors, the promise of a “wonderful business opportunity” can seem like the chance of a lifetime. But it can also lead to financial fraud,

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AARP FOUNDATION'S COMMITMENT TO YOU

As the charitable arm of AARP, the AARP Foundation delivers direct community services, education programs, and information to improve the experience of aging in America. We lead positive social change to help people 50 and older and have helped millions with programs and assistance since our founding in 1961.

For information and ways you can help, visit www.aarp.org/foundation

Letter from the Board



The new year is here, and with it, there's so much to look forward to and celebrate within the AARP Foundation. When I joined the AARP Foundation Board nearly 6 years ago, we voted then to support the Foundation "dedicated to enhancing the quality of life for all as we age." Today, I couldn't be more impressed and proud of the commitment and support the Foundation has provided in the field of aging.

As 2008 begins, the AARP Foundation is continuing this promise through the many programs available for people over 50. The AARP Foundation's

Women's Scholarship Program is working hard toward providing continuing education scholarships for women. Last year alone, we had 10,000 scholarship applicants! The Foundation Tax-Aide Program is geared up for the new season. More than 32,000 AARP Tax-Aide volunteers helped 2.1 million individuals file taxes, obtain refunds quickly, and secure Earned Income Tax Credits in 2007, and I'm confident this year will be even better because of the many wonderful people throughout the country who make it possible.

I'd also like to thank Robin Talbert for the change she has brought about in the Foundation since she has been named president. Her tireless efforts have fostered a major awareness of the Foundation throughout the country.

Sadly, my time on the Board is coming to an end this spring. Being involved in the Foundation has been one of the most wonderful experiences for me. And I am excited to see the Foundation fulfill its empowering mission this year.

NELDA BARNETT

Chair, Board of Directors, AARP Foundation

Line of Defense

Continued from page 1

an all-too-frequent occurrence today.

As part of the Foundation's ongoing national consumer protection efforts, the AARP Foundation ElderWatch program works in collaboration with the Colorado Attorney General's Office to help people like Nora prevent and learn about financial exploitation. Since its inception 2 years ago, AARP Foundation ElderWatch has returned \$165,000 to potential victims of consumer fraud.

"We try to empower older people to recognize a scam, to refuse a scam,

and then report the scam," says Amy Nofziger, director of ElderWatch.

ElderWatch also provides peer-to-peer counseling and issues consumer alerts to nursing homes, independent living facilities, senior centers, and other nonprofit organizations.

With the current program in Colorado and West Virginia, the Foundation plans to expand to other states this year.

For more information about the AARP Foundation ElderWatch Project, or to sign up for alerts, visit the Web site at www.aarpelderwatch.org.

To Serve

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AARP FOUNDATION

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bbb.org/charity

AARP Foundation meets the
Wise Giving Alliance Standards for
Charitable Accountability

Getting to Know You

Volunteer Profile

Name: Dorothy Redman

Age: 64

Home: Gainesville, FL

Volunteer Work: Dorothy volunteers for the AARP Foundation Tax-Aide Program, the nation's largest free tax assistance and preparation service for low- and moderate-income individuals.

Why She Volunteers: "At first, it just seemed like a good way to spend some hours during the day, but it's become one of the most fulfilling experiences in my life. The people who come for AARP Foundation Tax-Aide help really do need assistance. I thought it was just going to be something to keep me busy, but I really feel like I have been helping people. It's been a wonderful experience."

Other Work: Dorothy was a high school math teacher for about 20 years before retiring and becoming in-



involved in Tax-Aide. She also tutors students in grade school math and lower-level high school math for about 10 hours a week.

What Makes Tax-Aide Work Differently? "I just can't get over how patient my fellow volunteers are and how seriously they take everyone's situation. Everyone gets a thorough report. Some people even come back a second day because we found details we thought they should research a little. I'm so proud to be associated with it."

Preparing to Care

No one wants to think their loved ones might need special support as they age. Having a caregiving plan can help. Here is a checklist to get you started:

- **Prepare yourself.** Think about the best way to start a discussion with your loved ones about their wishes.
- **Form your family caregiving team.**
- **Talk about goals.** Get your family caregiving team together to talk about a plan.
- **Make a plan.**
- **Gather important information.** Locate, organize, and regularly update documents, contact information, and other materials.

Visit www.aarp.org/foundation and click on "prepare to care" under resources for more information.

DID YOU KNOW?

- 1 Eighty-two cents of each dollar the Foundation spends goes to programs and services to improve the quality of life for older Americans.
- 2 The AARP Foundation receives funding from public support, government grants, and AARP.

HOW TO GET INVOLVED

If you are a volunteer, you know the rewards of giving your time. Some may want to volunteer, but don't know how to get started. Before you sign up to volunteer, do a bit of homework and ask yourself the following questions:

1. What types of activities am I interested in?
2. What are my natural strengths?
3. How much time do I want to give?

Knowing these answers before you give your time will help you make the best match with the Foundation's volunteer needs.

VOLUNTEER OPPORTUNITIES

There are as many ways to volunteer with AARP and the AARP Foundation as there are programs. Go to www.aarp.org/volunteer and you can learn about available opportunities to give your time and skills to community programs, like the AARP Foundation Tax-Aide Program, which provides free tax assistance and preparation services, and others.

Program News & Updates

Tax-Aide

Tax laws are more complicated each year, and can be a daunting process. Tax-Aide is the nation's largest free tax assistance and preparation service for individuals with low to moderate incomes, with special attention to those age 60 or older. In 2007, more than 2.1 million taxpayers were assisted by Tax-Aide volunteers during the Feb. 1–April 15 tax season. Tax-Aide volunteers e-filed 80 percent of prepared returns, enabling for speedier refunds. Nearly \$160 million in earned income tax credits were paid to taxpayers nationwide. To get more information, find a location near you, or learn about volunteer opportunities, visit www.aarp.org/taxaide.



THE TAX-AIDE PROGRAM ENGAGES OVER 32,000 VOLUNTEERS IN COMMUNITIES ACROSS THE COUNTRY.

Senior Community Service Employment Program

For seniors who need to work, these programs help with job training, resume building, teaching computer skills, and more. With over 77 project sites in 22 states and Puerto Rico, SCSEP has already helped over 400,000 low-income seniors 55 and over across America develop the skills and confidence they need to secure a meaningful job, increase their financial security, and help their community. To find a SCSEP site, go to www.aarp.org/scsep.

IF YOU OR SOMEONE YOU KNOW NEEDS A JOB, GO TO WWW.AARP.ORG/SCSEP FOR MORE INFORMATION.

Money Management

This community service program can help you or someone you know with financial matters. Money Management helps low-income seniors write checks, balance their checkbooks, create a monthly budget, or keep track of financial papers. In addition, the Money Management Plus Program assists people who are facing an immediate or unusual financial crisis. This program, provided in conjunction with the nonprofit Endowment for Financial Education, connects those who need help with financial planners on a pro bono basis. If you or someone you know needs assistance, go to www.aarpmpmp.org.



LAST YEAR ALONE, THIS PROGRAM SERVED MORE THAN 5,500 CLIENTS WITH THE HELP OF OVER 129 NONPROFIT AND GOVERNMENT AGENCIES.

Legal Advocacy

The AARP Foundation serves as the nation's leading advocate on behalf of people 50 and over in the courts. The Legal Advocacy Team handles cases and files "amicus curiae" briefs in its efforts to address legal issues that affect our daily lives. Workplace discrimination, health and long-term care, pension and retirement security, consumer protection—with so many challenges to the rights and independence of those 50 and over, it is imperative to have an advocate in the courts.

FOR THE LATEST CASE UPDATES, PLEASE VISIT WWW.AARP.ORG/FOUNDATION/LITIGATION.

Reverse Mortgage Education Project

Reverse mortgages are an increasingly popular way for older homeowners to tap the equity they have built in their homes and convert it to cash, without having to sell or make monthly loan payments. While popular, these types of mortgages can be complicated and expensive. The AARP Reverse Mortgage Education Project helps older homeowners make informed decisions about reverse mortgages by training, testing, and providing referrals to a national network of counselors who can help homeowners understand these loans and learn about alternatives. For more information, visit www.aarp.org/revmort.



FOR MANY SENIORS, THEIR HOME IS THEIR LARGEST—AND SOMETIMES THEIR ONLY—MAJOR ASSET.

Benefits Outreach Program

Navigating through the maze of government programs available to aging Americans can be difficult and confusing. Many people don't know what assistance is available—or how to gain access to it. The Benefits Outreach Program conducts screenings online to help you discover programs that you, a loved one, or a friend may qualify for. To use the online service, visit Benefits QuickLINK at www.aarp.org/quicklink, enter your ZIP code, and complete the questionnaire. QuickLINK will display information on public benefits available at the three agencies closest to your neighborhood.

NEARLY 4 MILLION SENIORS ARE NOT GETTING THE STATE AND FEDERAL ASSISTANCE AVAILABLE TO THEM.

Consumer Protection

The Foundation's Consumer Fraud Prevention efforts educate older consumers about how to protect themselves and others in their community from fraud and identity theft. These efforts engage peer volunteers to alert older consumers about types of fraud to prevent endangering their financial security. Extensive resources, like how to recognize scams and report fraud, including tools to avoid dishonest money lenders and keep your money and personal information safe, can be found at www.aarp.org/money/wise_consumer.

FOR TIPS ON RECOGNIZING AND AVOIDING CONSUMER FRAUD, VISIT WWW.AARP.ORG/MONEY/WISE_CONSUMER.

Grandparent Information Center

Today, more and more grandparents are finding themselves as caregivers of their grandchildren because of death, divorce, or other family crises. Taking on this enormous responsibility involves legal, financial, health, educational, and other issues. Whether or not you are a grandparent caregiver, this program offers resources to support all grandparents with the challenges they face.



MORE THAN 2.4 MILLION GRANDPARENTS ARE RAISING THEIR GRANDCHILDREN. IF YOU OR SOMEONE YOU KNOW NEEDS HELP, EMAIL GIC@AARP.ORG.

Return to Form

The AARP Foundation WorkSearch program helps older workers succeed in re-entering the workforce.

As part of the AARP Foundation's long commitment to older workers, the new WorkSearch program supports those who need jobs get the career placement and training they need. The program is designed to provide access to training so workers can find a job in their area, stay active in the job market, offer connections with companies who value long-term experience, and help navigate the system itself.

More than 20 WorkSearch programs are in operation today across the country. Since the program's release in July, 13,000 people have been helped.

"We try to help people update their skills and meet the needs of their regional economy," explains Emily Allen, Foundation Advisor for the WorkSearch Program at the AARP Foundation. "We assess what their job skills are and what gaps they have in their information and give them job recommendations."

The WorkSearch system helps:

- Find available jobs in your ZIP code that match your goals.
- Personalize a list of jobs that suit your skills and career interests.
- Identify your job skill gaps and confirm your skill level.
- Access skill study guides, which can increase knowledge and abilities in areas where you might need to improve.



- Earn a Job Skills Certification, for a fee, from one of eight major educational institutions.

The WorkSearch program is anchored in 40 years of service for the Foundation's Senior Community Service Employment Program (SCSEP), which helps low-income seniors find and train for specific jobs in community agencies and organizations.

"It's so important to help older workers access types of tools and training," says Allen.

To find out more information about SCSEP and to find SCSEP locations in your area, visit www.aarp.org/scsep. For more information on the WorkSearch program and to find out how you can get involved, visit www.aarpmp.org/worksearch and www.aarp.org/foundation.

AARP FOUNDATION FAQs AND FYI

What is the AARP Foundation?

The Foundation is the charitable arm of AARP that works to give millions of America's 50+ and seniors a helping hand when they need assistance.

When was the Foundation founded?

It was founded in 1961.

What is the Foundation's vision and mission?

Our vision is to build a society in which everyone ages with

dignity and purpose, and our mission is to lead positive social change to help people 50 and older.

How does the Foundation help?

The AARP Foundation delivers information, education, and direct services to communities and families throughout the country.

For more information about the Foundation's programs and services, or to donate, call **1-888-OUR-AARP**, visit www.aarp.org/foundation, or write to AARP Foundation, P.O. Box 91100, Washington, DC 20090-1100.



Ask Dr. Art

Q I'm already taking a daily multivitamin. Would it be beneficial to take extra calcium or vitamin E?

A The typical multivitamin tablet or capsule sold today contains 30 to 60 IU of vitamin E, which is 100 to 200 percent of the Daily Value (a generally accepted minimum consumption level for this vitamin). However, none of the single-tablet multivitamins come close to meeting your daily needs for calcium. (Some popular multivitamin supplements, which purport to be specially designed for people over 50, actually contain less than 25 percent of the recommended Daily Value for calcium.) Current government guidelines recommend a daily calcium intake of 1,000 mg for people ages 18 to 50 and 1,200 mg per day after 50. If your daily food intake is not making up the difference, you should probably add calcium supplements to your regimen.

Q I'm 71 and I have BPH (enlarged prostate). I've been taking Proscar (finasteride) for almost 5 years, and I still have problems. I go to the bathroom three to five times each night, and the stream is very weak. Sometimes, I have the urge to go, but it takes a long time to start. Once in a while, I have a terrible pain that lasts 3 to 5 minutes. I talk to my doctor and he says that Proscar is sufficient. What do you suggest?

A After 5 years of the same treatment without success, I'd suggest a second opinion. You should consult a board-certified urologist, a doctor who specializes in the treatment of urinary problems. There are many causes for symptoms like yours, so the urologist will probably ask you to have urodynamic testing, which can pinpoint the problem. (For example, these tests can help tell whether a slow, weak stream is caused by a weak bladder muscle or by an enlarged prostate that is obstructing the flow.) Depending on the size of your prostate and the results of urodynamic testing, the urologist may recommend a change in your treatment, ranging from the addition of another medication to prostate surgery. There is one action you can take that I can almost guarantee will help you: Cut back sharply on your water intake during the 3 hours before bedtime. That should significantly reduce the number of times you'll have to get up during the night.

Q I am a 95-year-old male who experiences sudden nosebleeds—sometimes while in bed and, at times, after I get up in the morning and blow my nose. I take two medications: Terazosin for BPH (benign prostatic hypertrophy, or prostate enlargement) and 81 mg of aspirin. My blood pressure is normal (120/70). What can I do to prevent the bleeding?

A As we age, the mucous membranes that line our nose become thinner, drier, and more fragile—just like our skin. This makes them much more prone to bleed with the slightest trauma. (Yes, at our age, blowing your nose too hard can be traumatic.) Both of the medications you are taking have also been associated with an increased risk of nosebleeds.

The best advice I can find for this problem comes from Dr. Terence Davidson, an otolaryngologist at the University of California, San Diego School of Medicine. He suggests these tips:

- Sparing use of medications that increase the risk of nose bleeds.
- Limiting your exposure to heaters and air conditioners (which dry out the air we breathe).
- Generously applying petroleum jelly (such as Vaseline) to the nasal septum (five to 10 times per day during “difficult” periods and two to four times a day during the “good” periods). Put a small blob of jelly just inside the opening of each nostril. Then, using a clean pinky finger (not a cotton-tipped swab), spread the jelly around the inside surfaces by *gently* rotating the finger.

Oh yes, and an important piece of advice I got from my mother: Don't pick your nose! This is probably one of the most common—but least acknowledged—causes of nosebleeds at our age.

AARP Foundation board member Dr. Art Ulene has appeared on NBC's *Today Show* and has led several national campaigns promoting health. Please submit your questions to toserve@aarp.org or mail them to AARP Foundation, Room A4-500, 601 E Street, NW, Washington, DC 20049.

Donor Spotlight

Why I Give

Gabe Arout, 57, was one of 14 winners of the 2008 AARP Foundation Calendar Contest. His winning watercolor, "Staten Island Ferry," was featured for March 2008 in the calendar. Gabe donated his original artwork to the Foundation. His piece was exhibited and auctioned at the AARP Life@50+ National Event and Expo in Boston last September, with proceeds going to the Foundation.

Q Why was it important to be involved with the AARP Foundation and the calendar contest?

A AARP is such a wonderful organization and, being a member, it seemed important to participate in the Foundation's calendar contest. It also worked well because the theme of the contest was "America: From Sea to Shining Sea." I've done lots of drawings of America and American landmarks. When I saw they were looking for images depicting that, I thought it would be perfect for me. I knew it would be competitive with about 800 other entries, so I feel very honored to have been chosen.

Q What's the significance of your painting's subject for you?

A I chose to paint the Staten Island Ferry because it's representative of New York City. Being from New York, I rode the ferry for many years going to and from school, and I just thought it was an amazing image.



JAMES SALZANO

Q How big a role does painting play in your life?

A I mainly paint as an amateur and for fun, but I work in the graphics field helping to produce brochures, greeting cards, and corporate literature. So art is still a very big part of my life professionally.

Interested in participating in the 2009 AARP Foundation Calendar Contest? If you are an AARP member with an aptitude for painting or drawing, don't miss this exciting opportunity to showcase your talents. For an official entry form or eligibility information, visit www.aarp.org/calendarcontest, call 1-800-OUR-AARP, or write to 2009 Calendar Contest, AARP Foundation, P.O. Box 93028, Long Beach, CA 90809-3028. To view the winning 2008 calendar contest art, including Gabe's work, and to purchase a 2008 AARP Foundation calendar, please go to www.aarp.org/foundation/calendar.

8 REASONS TO MAKE A TAX-DEDUCTIBLE DONATION TO THE AARP FOUNDATION

Your contribution will help:

- 1 train and find jobs for seniors who need to work;
- 2 seniors and their families access benefits and assistance programs;
- 3 prepare tax returns for those who may not be comfortable doing it themselves;
- 4 provide information to help seniors and their families make difficult decisions about care for those in nursing homes and assisted-living facilities;
- 5 show retirees how they can stay in their homes, rather than be forced to sell them; and
- 6 protect seniors from consumer fraud, telemarketing scams, and discrimination.
- 7 Donations to the AARP Foundation, the charitable arm of the AARP, are tax deductible.
- 8 The AARP Foundation meets all 20 of the Better Business Bureau Wise Giving Alliance Standards of Charitable Accountability.

For information and ways you can help, visit www.aarp.org/foundation