

Calendar

Texas Democratic Party State Convention
June 5 – 7, Austin

Texas Republican Party State Convention
June 12 – 14, Houston

100th Anniversary of the Birth of President Lyndon B. Johnson
August 27. In celebration, the presidential home in Stonewall will open to the public. For details, call 830-644-2252.

Texas State Fair
Sept. 26 – Oct. 19, Dallas. AARP will be part of the action, so make sure to stop by our booth. Call 1-866-595-7678 or e-mail aarptx@aarp.org.

Volunteer

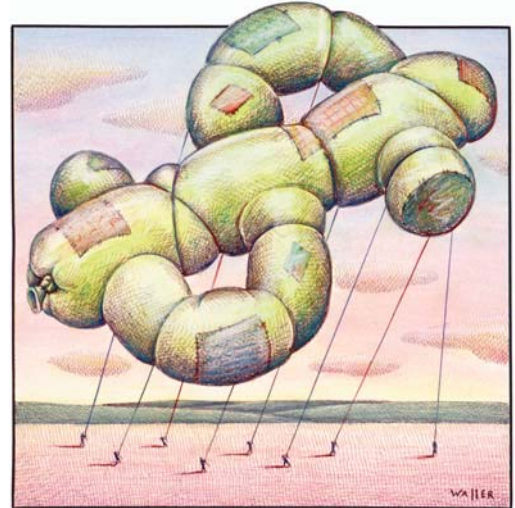
Let your voice be heard.
Sign up to be a citizen advocate and get e-mail alerts about what's going on in the White House, Congress and the Texas Legislature. Visit www.aarp.org/issues and click on "Become an Advocate."

Stand up for yourself.
Join Divided We Fail. Collect pledges and stories, and lead discussions on health care and financial security. Call 1-866-595-7678 or e-mail txaarp@aarp.org.

Charles Waller/GETTY IMAGES

Bring Those Rates Down

Tired of rising insurance premiums? This month, you have a rare opportunity to tell the state your story — and your ideas for reform.



TEXANS ARE PAYING far too much for their insurance coverage. Homeowners' premiums here are the highest in the country, averaging \$1,372 a year, nearly twice the national average. Over the past year, the state's largest auto insurers — Allstate, Farmers and State Farm — have increased rates by 1.8 percent to 12.4 percent.

Health insurance premiums are also expensive, especially if you aren't one of the lucky 55 percent of Texans younger than 65 who are covered through an employer. In 2006, monthly premiums in the Texas Health Insurance High-Risk Pool, a last

resort for people who can't get coverage elsewhere, averaged \$510 per person.

This month, you have a rare opportunity to register your opinion about these high costs. That's because the Texas Department of Insurance (TDI), which regulates health, homeowners and auto insurance, is undergoing a review by the Sunset Commission.

The Commission reviews the operations and effectiveness of state agencies every 12 years, enabling the Legislature to closely examine whether the TDI is providing critical services effectively. After the commis-

sion completes its report, it will hear public testimony on the TDI and on the commission's recommendations.

The Sunset review opens a window of opportunity for improving a state agency that has an enormous impact on Texans' financial well-being. AARP Texas will push for significant reform. But we need your help. Raise your voices to AARP about the impact that rising health, homeowners and auto insurance rates are having on your pocketbook.

Please share your insurance story at txaarp@aarp.org.

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Kick Back for Summer

June starts with a variety of adventures sponsored by Texas State Parks. All State Parks offer discounts on the Texas State Parks Pass to state residents age 65 and older. Enjoy these upcoming events:

Stories in the Stars, June 13, 9 – 10:30 p.m., Guadalupe River State Park. Listen to evening star stories, then head out to look at the constellations, galaxies, planets and other celestial wonders that fill the night sky. For details, call 830-438-2656.

North American Butterfly Association's (NABA) Annual Count, July 12, 8 a.m. – 5 p.m., The World Birding Center, Bentsen-Rio Grande Valley State Park. Participate in the nationwide butterfly count. Bring binoculars, sunscreen, insect repellent and plenty of drinking water. Meet at the state park headquarters. NABA fee: \$3 per person. For more information, call 956-584-9156.

July 4th Celebration, July 4, 10 a.m. – 3 p.m., Lyndon B. Johnson State Park and Historical Site. This year's events are dedicated to the 100th anniversary of the birth of Lyndon B. Johnson. Activities include horseshoe and washer pitching, stick-horse races, watermelon seed spitting and other games. For details, call 830-644-2252.

IN CONGRESS

Nearly Half of Texas Delegation Signs a Pledge

The Divided We Fail initiative is asking our nation's leaders to commit to working in a bipartisan way to provide Americans with actions and answers on health care and lifetime financial security. At press time, 15 members of the Texas congressional delegation had either signed a Divided We Fail pledge or written a letter of approval supporting the platform. If your legislator is on the list below, visit www.dividedwefail.org to send a "thank you" for signing the pledge. If he or she is not on the list, tell him or her to sign a pledge to end partisan gridlock.

Sen. John Cornyn (letter of support)
Rep. Mike Conaway (Dist. 11, letter of support)
Rep. Henry Cuellar (Dist. 28)
Rep. Lloyd Doggett (Dist. 25)
Rep. Chet Edwards (Dist. 17)
Rep. Al Green (Dist. 9)
Rep. Gene Green (Dist. 29)
Rep. Charlie Gonzalez (Dist. 20)
Rep. Ruben Hinojosa (Dist. 15)
Rep. Eddie Bernice Johnson (Dist. 30)
Rep. Sheila Jackson Lee (Dist. 18)
Rep. Nicholas Lampson (Dist. 22)
Rep. Michael McCaul (Dist. 10, letter of support)
Rep. Solomon Ortiz (Dist. 27)
Rep. Silvestre Reyes (Dist. 16)
Rep. Ciro Rodriguez (Dist. 23)

Voices on the Street

AARP Texas asked people around the state, "What is the most important domestic issue for candidates to address in the 2008 election?"

"The economy — although that's complex because of its relation to energy prices and the sub-prime market." — *Tim O'Neill, professor of political science*



"Health care, if you think about it, is very important." — *Frank San Miguel, groundskeeper*

"Social services — meaning, in particular, education and health care." — *David Gaines, professor of English*

"Health care. We need to take care of older people." — *Ella Sedgwick, cashier*



"Health care issues are important. Costs are higher and higher, and Medicare doesn't always take care of everything." — *Beverly Turner, retiree*



"Health care, definitely. Not only because it's a highly visible issue right now — which means that something

productive could be done at this time — but also because it applies to everybody. It's important to me and it's important to my parents and my grandparents." — *Casey McAuliffe, student*

"The economy and health care. Elderly people and people of all ages are one illness away from catastrophe." — *Peggy Wildman, AARP volunteer*

"I think the number one issue in this election is the economy. Gas can't continue going up. I don't know what the answer to that is — but it affects everything else: trucking, food. We've got to take care of the people at home." — *Sharon Vinson, teacher*

IN OUR SCHOOLS

Inventive High School Program Nets \$100,000

Furr High School in Houston was selected as the Texas recipient of a \$100,000 Ethel Percy Andrus Legacy Award, in recognition of its intergenerational program targeted at nearby older residents. The "I to the Power of Two" program prepares students for college and is forming a student Volunteer Corps to address the needs of older members of the community. In exchange, the residents will share their life stories in interviews recorded with students in the school's documentary classes. The program will also organize a "Senior's Day Out" to provide older residents and students the opportunity to attend cultural events together.

In celebration of AARP's 50th Anniversary, public high schools in designated cities were eligible to compete for the \$100,000 awards. In addition, public high schools in all U.S. states and territories were eligible to compete for \$10,000 awards honoring innovative programs. In Texas that award went to Corsicana High School.



As part of the "I to the Power of 2" program at Furr High School, the school's cosmetology program provides free manicures to residents like Trinidad Pruneda, left, sharing a laugh here with teacher Angie Richard.

FROM THE GRASSROOTS

Lewisville Chapter Embraces 'Divided We Fail'

Inspired by the Divided We Fail message, the members of AARP Chapter 950 in Lewisville decided to take action in their community. This spring Chapter President Jean McGee worked with other members to organize and host a Divided We Fail event at the Lewisville Senior Center. Volunteer Joe Love spoke to the crowd of approximately 70 about the Divided We Fail platform. Love encouraged guests not only to sign the pledge but also to take pledges and materials with them to spread the message in their community. To locate an AARP chapter near you, please visit www.aarp.org/tx.

Texas ranks fifth nationally in enrollment of 4-year-olds in pre-K classrooms, but lower in primary school reading skills.

How are Texas' 228 Democratic National Convention delegates chosen? Visit www.txdemocrats.org, click on "Convention 2008."



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Percentage of Texas AARP members concerned about the future of Social Security.

Q&A

‘Almost Everybody Is Paying Attention’

AARP Texas asked *Texas Weekly* editor Ross Ramsey, a journalist for nearly three decades and an astute



observer of Texas government and politics, to give us some insights on the Nov. 4 elections.

Q. How worried are Texans about their economic security and ability to provide for their families, and what role will this play in the November elections in Texas?

A. People often vote their wallets, and when economic news moves from the business pages to the front pages, politicians ignore the economy at their peril. Almost everybody in politics is paying attention. Now each must convince voters they

can turn things around (or that their opponent can't). Texas is better off than other parts of the country right now, so this might not be the factor in state races that it is in the presidential race and in local races elsewhere.

Q. How important a factor will health care availability and affordability be in November with Texas voters?

A. It's clearly an issue with Texas voters, and the focus to date has been on health care for children (Texas leads the nation in uninsured kids). Arguments at the state level are usually over how to fit into various federal programs. At the federal level, health care affordability and accessibility remain near the top of issue lists generated by pollsters. That concern from voters gets congressional attention, but the feds have so far been unable to produce major beneficial changes.

Q. Will Texans under age 30 and Hispanics turn out to vote in record numbers in November, as

they did in the March 4 primary elections? Why or why not?

A. It depends on who gets the presidential nomination. Hispanics, on balance, supported Hillary Clinton in the primaries. Young people seemed to be attracted by Barack Obama. And there's a great unknown: Were the people who voted for the first time in March really first-timers who'll come back? Or were they a combination of November voters who usually skip primaries and one-time voters who have had their fun and gone home? And keep your eye on Republicans: Democrats got the attention, but GOP primary voting this year was way up.

Visit Texas Weekly online at <http://texasweekly.com>.

Concerned about the cost of health care? Worried about financial security in your retirement? Ensure that your voice is heard in the upcoming election.

Tell us about how these issues are affecting you and your family by e-mailing txaarp@aarp.org.

FROM THE STATE OFFICE

AARP: ‘Pretty Darn Good’ at What It Does



If I were to judge my internship based on the things my friends assume about it, I'd think that AARP is:

1. An organization "my parents" joined.
2. An organization that loves mail-outs.
3. A boring place to work.

But my experience with AARP doesn't look like that to me.

AARP seeks to "lead positive social change and deliver value to members." And, as the nation's largest membership organization, it's pretty darn good at what it does.

As an intern, I've learned about advocacy issues that most college students don't notice. But these issues affect us, too. One of the

best examples of this is the national Divided We Fail initiative.

Divided We Fail is a nonpartisan approach to pressuring our nation's leaders into fixing the broken U.S. health care system and reforming financial security. By signing the Divided We Fail pledge, voters promise to choose candidates who are dedicated to providing health coverage to every American and ensuring that Social Security won't run out before my generation needs it.

These issues affect my grandparents; they affect my parents; they affect me. And AARP is the united, cohesive voice that has the power to make sure our nation's leaders are paying attention.

“These issues affect my grandparents, my parents and me.”

Lindsey Albracht serves as an intern in the AARP Texas office. Read more about Divided We Fail on page 4.

Resources

To call or visit online:

Texas Department of Aging and Disability Services Financial Services
www.agingtexaswell.org/financial

Texas State Securities Board
www.ssb.state.tx.us

Texas Department of Housing and Community Affairs
1-800-525-0657
www.tdhca.state.tx.us

U.S. Department of Housing and Urban Affairs
1-800-569-4287
www.hud.gov

Texas Attorney General's Office
www.oag.state.tx.us
1-800-252-8011 (public information and assistance)
1-800-621-0508 (consumer protection hot line)

Texas Legal Services Center
1-800-622-2520 (hot line for older Texans)
www.tlsc.org

AARP Driver Safety Program
www.aarp.org/driver

Benefits QuickLINK
www.aarp.org/quicklink

AARP Retirement Calculator
www.aarp.org/money/financial_planning

AARP "Medicines and You"
Online Seminar
www.aarp.org/medicinesandyou

To read:

To receive the following free AARP publications and others, call 1-888-687-2277.

Identity Theft: What It's All About

Medicines Made Easy

Health Insurance – During Your Working Years

Prepare to Care: A Planning Guide for Families

DIVIDED WE FAIL

Older Women Face High Risk of Poverty

AVA W. OF LEONARD is running out of ideas. A former professional counselor and teacher, she was forced to quit her full-time job to care for her aging husband. She pawned her wedding ring and important family heirlooms to pay for medication. She declared bankruptcy.

And still, every day, Ava struggles to pay for even the most basic costs.

"I missed [my husband's] appointment today at the VA because I do not have the money to pay for gas to get there," she said. "I can't pay the electric bill every month, and I try to ignore the new medical bills."

Ava's husband, a World War II veteran, suffers from severe illnesses ranging from cancer to cataracts. The couple struggle to afford costly, constant co-pays. As the cost of living rises, medication costs create a further strain.

"I can't afford to buy my blood pressure medication for myself," Ava said. "I ran out the other day, and I'm out of luck."

With the knowledge that health costs will only continue to skyrocket, Ava fears that she will have no opportunity to plan for her own unforeseen health costs. Saving money is essentially out of the question. Long-term financial security seems like a distant memory.

"When I was young, you worked hard, and when you retired, you got the gold watch and the good pension," Ava said. "It's not that way anymore. There's no gold watch, [and] there's no respect for the employee."

Millions of average Americans are just one catastrophic illness away from total financial ruin. In fact, nearly nine in 10 Americans express concern that health costs will continue to rise disproportionately, and eight in 10 find the total cost of health care unacceptable.

In addition, many Americans face a bleak financial future. Half of all workers are not signed up for a 401(k) or other employer-provided retirement savings plan, and, like Ava, many people struggle to pay for basic household needs, health care or emergencies and build a nest egg at the same time.



Early last summer, AARP joined the Business Roundtable, Services Employees International Union (SEIU), the National Federation of Independent Business (NFIB) and millions of voters to take steps toward mending the broken health care and financial security systems in America. Divided We Fail, a nonpartisan effort, seeks to ensure that all Americans have access to affordable, quality health care and peace of mind about their lifetime financial security.

In only seven months, AARP Texas volunteers and staff have already collected thousands of pledges that commit voters to choosing candidates who are serious about making changes to the health care and long-term financial security.

"It's time for politicians to stop partisan bickering and take responsibility," Bob Jackson, AARP Texas state director, said. "The future of our nation depends on it."

Ava — and millions of Americans like her — appreciate these efforts.

"I don't know what I'm going to do now," Ava said. "But I don't think there's going to be anything [left] for the baby boomers if we don't take it upon ourselves."

Divided We Fail seeks to ensure that all Americans have access to affordable, quality health care and peace of mind about their lifetime financial security. To join our efforts, go to www.dividedwefail.org, read our platform and take the pledge.

The rate of smoking among Texans has fallen steadily since 1990, when the state ranked 29th best nationally. Now it's ninth.

About half of Texas primary voters were 50-plus. Learn about the issues at www.aarp.org/bulletin; click on "Campaign Watch."