MISSION STATEMENT
The AARP Foundation is AARP’s charitable organization dedicated to enhancing the quality of life for all as we age. We lead positive social change and deliver value to those 50 and older with emphasis on those at social and economic risk.

Rodger Scott: Project Director for the AARP Senior Community Service Employment Program in New Orleans
The AARP Foundation is AARP’s affiliated charity. Foundation programs provide security, protection and empowerment for older persons in need. Low-income older workers receive the job training and placement they need to re-join the workforce. Free tax preparation is provided for low- and moderate-income individuals, with special attention to those 60 and older. The Foundation’s litigation staff protects the legal rights of older Americans in critical health, long-term care, consumer and employment situations. Additional programs provide information, education and services to ensure that people over 50 lead lives of independence, dignity and purpose. Foundation programs are funded by grants, tax-deductible contributions and AARP.
As the charitable arm of AARP, the AARP Foundation delivers direct community services, education, 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.
LETTER FROM THE CHAIR

The AARP Foundation has had a full and very active year — one characterized by growth, the continuing success of our programs and litigation work, and expanded fundraising efforts that are yielding significant results. The Foundation is emerging as a philanthropic leader, and its reputation for outstanding work on behalf of people age 50 and over in the nation’s courts and through the direct services of our programs is well deserved and growing.

Our efforts address the ongoing issues related to aging in America, especially those that impact people at social and economic risk. But we also respond to changing situations and conditions. Following the devastating Gulf Coast hurricanes, we developed the AARP Foundation Disaster Relief and Recovery Fund. The money we raised went right to work in the hard-hit communities of the Gulf region, providing immediate relief services such as health, housing, employment, and legal assistance to older victims of the hurricanes.

We created opportunities for philanthropy, and AARP members rose to the occasion: our charitable donors numbered more than 730,000 by the end of the year.

In 2005, the AARP Foundation’s programs continued to provide much needed services, and our more than 37,000 volunteers nationwide helped more than 2 million people. The Foundation’s legal advocacy work led to victories in important cases that have significant impact on people over 50. Our fundraising efforts, just three years old, have matured and focused. We created opportunities for philanthropy, and AARP members rose to the occasion: our charitable donors numbered more than 730,000 by the end of the year.

The AARP Foundation is poised to make real, lasting, and large-scale changes in the lives of older Americans. Our programs tackle issues that affect people as they age, provide services, and enable them to live better and with greater dignity. Our legal work ensures that the workplace, the marketplace, the health care system, and government programs are fair to people over 50. And our philanthropy engages and empowers people to contribute toward a sustainable and independent future for all older Americans.

We look forward to more successes in 2006 and beyond.

Jennie Chin Hansen
Chair, AARP Foundation Board of Directors

LETTER FROM THE EXECUTIVE DIRECTOR

As the charitable arm of AARP, our efforts are dedicated to enhancing the quality of people’s lives as they age — particularly for individuals facing social and economic hardship. We make a difference in the lives of real people through our programs and our legal advocacy, and we administer grants from the federal government and private foundations that support our legal advocacy, community service, and education efforts. While contributions to AARP are not tax-exempt, the AARP Foundation’s tax-exempt charitable status enables us to receive tax-deductible contributions from individuals. Those funds are used to support programs and activities that assist in reaching our goals.

A key element of our success is collaboration. By working closely with other organizations, we increase the impact of our programs. Our 37,000+ volunteers greatly expand our reach to millions. And our donors allow us to grow and expand our services.

WE CREATED OPPORTUNITIES FOR PHILANTHROPY, AND AARP MEMBERS ROSE TO THE OCCASION: OUR CHARITABLE DONORS NUMBERED MORE THAN 730,000 BY THE END OF THE YEAR.

One of our newest philanthropic efforts, the Women’s Leadership Circle, has set out to help achieve financial security for women in need who are 50+, encourage healthy behaviors, and improve the image of aging. With the Women’s Leadership Circle as with our other projects, we will succeed because we don’t intend to do it alone — we will collaborate with many organizations to accomplish our goals.

Our support for the older victims of hurricanes Katrina and Rita touched all of us. We were able to leverage our resources by sharing them with agencies on the ground, such as AARP state offices and local organizations, greatly enhancing what we were able to accomplish.

We’re also making a difference through AARP Foundation Litigation, which represents the interests of older Americans in the courts. Legal advocacy is a powerful tool that protects the rights of millions of individuals on an array of issues. We get involved in cases that are likely to have a direct impact on people over 50 and that challenge business practices or government policies that are harmful to older people.

We’re extremely pleased that this work has had very positive outcomes relating to the workplace, benefits, health care, grandparents, housing, consumer fraud, and much more.

It takes all of us working together to have the kind of social impact on society that we’re striving for. We have the power to make life better for older Americans in need, and by working together we can make it happen.

Robin Talbert
Executive Director, AARP Foundation
LETTER FROM THE CHAIR

The AARP Foundation has had a full and very active year — one characterized by growth, the continuing success of our programs and litigation work, and expanded fundraising efforts that are yielding significant results. The Foundation is emerging as a philanthropic leader, and its reputation for outstanding work on behalf of people age 50 and over in the nation’s courts and through the direct services of our programs is well deserved and growing.

Our efforts address the ongoing issues related to aging in America, especially those that impact people at social and economic risk. But we also respond to changing situations and conditions. Following the devastating Gulf Coast hurricanes, we developed the AARP Foundation Disaster Relief and Recovery Fund. The money we raised went right to work in the hard-hit communities of the Gulf region, providing immediate relief services such as health, housing, employment, and legal assistance to older victims of the hurricanes.

The Foundation is poised to make real, lasting, and large-scale changes in the lives of older Americans. Our programs tackle issues that affect people as they age, provide services, and enable them to live better and with greater dignity. Our legal work ensures that the workplace, the marketplace, the health care system, and government programs are fair to people over 50. And our philanthropy engages and empowers people to contribute toward a sustainable and independent future for all older Americans.

We look forward to more successes in 2006 and beyond.

Jennie Chin Hansen
Chair, AARP Foundation Board of Directors

LETTER FROM THE EXECUTIVE DIRECTOR

As the charitable arm of AARP, our efforts are dedicated to enhancing the quality of people’s lives as they age — particularly for individuals facing social and economic hardship. We make a difference in the lives of real people through our programs and our legal advocacy, and we administer grants from the federal government and private foundations that support our legal advocacy, community service, and education efforts. While contributions to AARP are not tax-exempt, the AARP Foundation’s tax-exempt charitable status enables us to receive tax-deductible contributions from individuals. Those funds are used to support programs and activities that assist in reaching our goals.

A key element of our success is collaboration. By working closely with other organizations, we increase the impact of our programs. Our 37,000+ volunteers greatly expand our reach to millions. And our donors allow us to grow and expand our services.

One of our newest philanthropic efforts, the Women’s Leadership Circle, has set out to help achieve financial security for women in need who are 50+, encourage healthy behaviors, and improve the image of aging. With the Women’s Leadership Circle as with our other projects, we will succeed because we don’t intend to do it alone — we will collaborate with many organizations to accomplish our goals.

Our support for the older victims of hurricanes Katrina and Rita touched all of us. We were able to leverage our resources by sharing them with agencies on the ground, such as AARP state offices and local organizations, greatly enhancing what we were able to accomplish.

We’re also making a difference through AARP Foundation Litigation, which represents the interests of older Americans in the courts. Legal advocacy is a powerful tool that protects the rights of millions of individuals on an array of issues. We get involved in cases that are likely to have a direct impact on people over 50 and that challenge business practices or government policies that are harmful to older people.

We’re extremely pleased that this work has had very positive outcomes relating to the workplace, benefits, health care, grandparents, housing, consumer fraud, and much more.

It takes all of us working together to have the kind of social impact on society that we’re striving for. We have the power to make life better for older Americans in need, and by working together we can make it happen.

Robin Talbert
Executive Director, AARP Foundation

WE CREATED OPPORTUNITIES FOR PHILANTHROPY, AND AARP MEMBERS ROSE TO THE OCCASION: OUR CHARITABLE DONORS NUMBERED MORE THAN 730,000 BY THE END OF THE YEAR.

In 2005, the AARP Foundation’s programs continued to provide much needed services, and our more than 37,000 volunteers nationwide helped more than 2 million people. The Foundation’s legal advocacy work led to victories in important cases that have significant impact on people over 50. Our fundraising efforts, just three years old, are maturing and focused. We created opportunities for philanthropy, and AARP members rose to the occasion: our charitable donors numbered more than 730,000 by the end of the year.

The AARP Foundation is poised to make real, lasting, and large-scale changes in the lives of older Americans. Our programs tackle issues that affect people as they age, provide services, and enable them to live better and with greater dignity. Our legal work ensures that the workplace, the marketplace, the health care system, and government programs are fair to people over 50. And our philanthropy engages and empowers people to contribute toward a sustainable and independent future for all older Americans.

We look forward to more successes in 2006 and beyond.

Jennie Chin Hansen
Chair, AARP Foundation Board of Directors

WE’RE EXTREMELY PLEASED THAT THIS WORK HAS HAD VERY POSITIVE OUTCOMES RELATING TO THE WORKPLACE, BENEFITS, HEALTH CARE, GRANDPARENTS, HOUSING, CONSUMER FRAUD, AND MUCH MORE.
As a project director for the AARP Senior Community Service Employment Program (SCSEP) office in New Orleans, Rodger Scott experienced firsthand the devastation of Hurricane Katrina. “My parents were missing for two weeks, the house that I had bought three weeks before was damaged, and I lost friends to the storm,” he remembers. In the meantime, the National Guard had blocked his office, which helps provide jobs to area older adults in need, and 118 program participants had dwindled to one.

Working out of his car, Rodger began rebuilding the program, seeking out potential enrollees as they stood in FEMA lines and reaching outside the community to find placements. “I received excellent support from the AARP Foundation and from my supervisors. They set me up with a laptop and portable printer so I could keep working.”

While many organizations continue to struggle with a return to normalcy, SCSEP was back to full capacity in less than nine months, helping to provide jobs for many older adults who would otherwise have been destitute in the aftermath of the storm.

“I’ve seen so many people at rock bottom,” says Rodger. “They’ve lost everything they own and many friends at the same time. Helping those people get back on their feet makes this the best job I’ve ever had.”

And Rodger is hopeful for the future. “From very early on it was obvious that New Orleans is not dead,” he says. “A million little things every day are bringing the city back. There’s a lot of re-growth now, and I think it’s going to be even better than before.”

“We placed 25 people in the first month we were open after the storm. These were people who were waiting on FEMA or had run out of savings. You could see it made them feel so much better about themselves to get a job.”

— Jerry Hester, Employment Specialist, AARP SCSEP New Orleans
Voice from New Orleans: Rodger Scott

As a project director for the AARP Senior Community Service Employment Program (SCSEP) office in New Orleans, Rodger Scott experienced firsthand the devastation of Hurricane Katrina. “My parents were missing for two weeks, the house that I had bought three weeks before was damaged, and I lost friends to the storm,” he remembers. In the meantime, the National Guard had blocked his office, which helps provide jobs to area older adults in need, and 118 program participants had dwindled to one.

Working out of his car, Rodger began rebuilding the program, seeking out potential enrollees as they stood in FEMA lines and reaching outside the community to find placements. “I received excellent support from the AARP Foundation and from my supervisors. They set me up with a laptop and portable printer so I could keep working.”

While many organizations continue to struggle with a return to normalcy, SCSEP was back to full capacity in less than nine months, helping to provide jobs for many older adults who would otherwise have been destitute in the aftermath of the storm.

“I’ve seen so many people at rock bottom,” says Rodger. “They’ve lost everything they own and many friends at the same time. Helping those people get back on their feet makes this the best job I’ve ever had.”

And Rodger is hopeful for the future. “From very early on it was obvious that New Orleans is not dead,” he says. “A million little things every day are bringing the city back. There’s a lot of re-growth now, and I think it’s going to be even better than before.”

“We placed 25 people in the first month we were open after the storm. These were people who were waiting on FEMA or had run out of savings. You could see it made them feel so much better about themselves to get a job.”

— Jerry Hester, Employment Specialist, AARP SCSEP New Orleans
The AARP Foundation’s programs and litigation activities address issues that directly affect people 50 and over on a daily basis, as well as emerging trends that will affect people more and more as they age. Taken together, these efforts help improve the economic security of older Americans, improve their health, and help create and maintain livable communities.

“A placed one woman who had been abandoned by her family — just left on the street. She had some education, but no skills. Now she’s a Certified Nursing Assistant. She came from nowhere and nothing, but she did very well.”

— Peggy Kayser, Employment Specialist, AARP SCSEP New Orleans
The AARP Foundation’s programs and litigation activities address issues that directly affect people 50 and over on a daily basis, as well as emerging trends that will affect people more and more as they age. Taken together, these efforts help improve the economic security of older Americans, improve their health, and help create and maintain livable communities.

“A placed one woman who had been abandoned by her family — just left on the street. She had some education, but no skills. Now she’s a Certified Nursing Assistant. She came from nowhere and nothing, but she did very well.”

— Peggy Kayser, Employment Specialist, AARP SCSEP New Orleans
National Programs:  
The AARP Senior Community Service Employment Program (SCSEP)

Impact: Economic Security

The AARP Senior Community Service Employment Program (SCSEP) helps low-income job seekers, age 55 and older, gain the skills and experience necessary to enter or re-enter the workforce. SCSEP provides training assignments in community agencies and job placement to empower older workers to get the jobs they want. Funded primarily by the U.S. Department of Labor, SCSEP is one of the AARP Foundation’s largest programs, with 90 offices in 28 states and Puerto Rico.

In 2005, the program’s 36th year of service, AARP SCSEP helped more than 22,000 low-income people improve their quality of life by giving them the opportunity to earn a living. The SCSEP program participants provided over 10 million hours of community service in host agencies such as public schools, day care centers, museums, community centers, and hospitals.

AARP SCSEP also took an active role in AARP Foundation’s Gulf Coast relief efforts by providing support for victims to help them get back on their feet. AARP SCSEP was the only one of the SCSEP program’s 13 national sponsors to provide on-site job support in relocation centers in Dallas and Houston and to set up enrollment programs in eight other cities as well.

“I have met the nicest people at AARP SCSEP. They have been very supportive and directed me in the path I’m on right now. My assignment as an employment specialist was truly rewarding. I was able to encourage others to go on and do their best, especially those who had given up hope. Having raised five children as a single mother living in a Chicago housing project, I understand the obstacles and barriers people face in life and, more importantly, what it takes to set goals, persevere, and overcome.” — Anna H.

After her marriage ended and she was diagnosed with rheumatoid arthritis, Catherine found herself with no job and a disability check too small to cover expenses. She contacted the AARP Senior Community Service Employment Program, and found a job as a forklift operator. Although she had no previous experience with operating a forklift, she was trained and really applied herself. She’s now an assistant manager, working 20+ hours a week. “SCSEP gave me the motivation to get out there and apply for the job. I feel really good about myself now — in fact, I’m planning to take computer classes. I just feel there’s nothing that’s put before me that I can’t do.”

— Catherine
National Programs:
The AARP Senior Community Service Employment Program (SCSEP)

Impact: Economic Security

The AARP Senior Community Service Employment Program (SCSEP) helps low-income job seekers, age 55 and older, gain the skills and experience necessary to enter or re-enter the workforce. SCSEP provides training assignments in community agencies and job placement to empower older workers to get the jobs they want. Funded primarily by the U.S. Department of Labor, SCSEP is one of the AARP Foundation’s largest programs, with 90 offices in 28 states and Puerto Rico.

In 2005, the program’s 36th year of service, AARP SCSEP helped more than 22,000 low-income people improve their quality of life by giving them the opportunity to earn a living. The SCSEP program participants provided over 10 million hours of community service in host agencies such as public schools, day care centers, museums, community centers, and hospitals.

AARP SCSEP also took an active role in AARP Foundation’s Gulf Coast relief efforts by providing support for victims to help them get back on their feet. AARP SCSEP was the only one of the SCSEP program’s 13 national sponsors to provide on-site job support in relocation centers in Dallas and Houston and to set up enrollment programs in eight other cities as well.

“I have met the nicest people at AARP SCSEP. They have been very supportive and directed me in the path I’m on right now. My assignment as an employment specialist was truly rewarding. I was able to encourage others to go on and do their best, especially those who had given up hope. Having raised five children as a single mother living in a Chicago housing project, I understand the obstacles and barriers people face in life and, more importantly, what it takes to set goals, persevere, and overcome.” — Anna H.

After her marriage ended and she was diagnosed with rheumatoid arthritis, Catherine found herself with no job and a disability check too small to cover expenses. She contacted the AARP Senior Community Service Employment Program, and found a job as a forklift operator. Although she had no previous experience with operating a forklift, she was trained and really applied herself. She’s now an assistant manager, working 20+ hours a week. “SCSEP gave me the motivation to get out there and apply for the job. I feel really good about myself now — in fact, I’m planning to take computer classes. I just feel there’s nothing that’s put before me that I can’t do.”

— Catherine
When major flooding forced Cindy Folendorf to evacuate her home, she lost everything. Helpful friends steered her to the local AARP chapter, where she learned about the AARP Tax-Aide Program. Now, years later, Cindy wouldn’t dream of having her taxes prepared any other way. “I get an appointment sooner than I would if I went to a firm, and the people are very polite and wonderful,” she says.

Tony Zangrilli

Working as the Louisiana State Coordinator for the AARP Tax-Aide program, Tony Zangrilli has seen what a difference a little help can make. “Many people are intimidated and confused when they hear ‘IRS,’” he explains. “We help them overcome that.” In the aftermath of Hurricane Katrina, Tax-Aide volunteers like Tony, many of whom had lost their own homes, came out to help others. “These volunteers don’t need motivation. They love doing it, and some have been at it for 20 years. I’m nothing without them.”

Cindy Folendorf

The AARP Tax-Aide program is the nation’s largest free, volunteer-run tax assistance service. Managed by a small professional staff and a network of more than 32,000 volunteers, this program annually helps millions of low- and moderate-income taxpayers, with special attention to those who are age 60 and older. Trained volunteers help taxpayers file accurate returns, avoid tax return preparation costs, and receive all of the benefits, credits, and deductions to which they are entitled.

Tax-Aide celebrated its 38th anniversary by breaking its own records. The program served 1.99 million people, an increase of 100,000 over the previous year, and filed a record 1.14 million federal returns, an increase of 60,000 over the previous year. Over 62 percent of the returns were filed electronically with the help of new equipment provided by AARP. Not only that, Tax-Aide’s more than 32,000 volunteers helped 117,301 people take advantage of the Earned Income Tax Credit. This feature is a refundable credit on their income tax return, and brings actual cash to people with low incomes who need it most. In total, over $126 million went to these taxpayers.

Tax-Aide continued its bilingual outreach in 2005 by producing recruitment videos in Spanish, and advertising on Univision and in Spanish-language magazines.

The program is sponsored in part by the Internal Revenue Service. Tax preparation assistance is available at community sites from February 1 to April 15, and online tax assistance is provided throughout the year at the program’s website, www.aarp.org/taxaide.
Cindy Folendorf

When major flooding forced Cindy Folendorf to evacuate her home, she lost everything. Helpful friends steered her to the local AARP chapter, where she learned about the AARP Tax-Aide Program. Now, years later, Cindy wouldn’t dream of having her taxes prepared any other way. “I get an appointment sooner than I would if I went to a firm, and the people are very polite and wonderful,” she says.

Tony Zangrilli

Working as the Louisiana State Coordinator for the AARP Tax-Aide program, Tony Zangrilli has seen what a difference a little help can make. “Many people are intimidated and confused when they hear ‘IRS,’” he explains. “We help them overcome that.” In the aftermath of Hurricane Katrina, Tax-Aide volunteers like Tony, many of whom had lost their own homes, came out to help others. “These volunteers don’t need motivation. They love doing it, and some have been at it for 20 years. I’m nothing without them.”
IT’S OUR TIME TO EDUCATE

AARP Reverse Mortgage Education Project

Impact: Economic Security

Reverse mortgages are an increasingly popular way for older homeowners to tap the equity they have built up in their homes and convert it to cash, without having to sell or make monthly loan repayments. While popular, these types of mortgages can be complicated and expensive and are not right for everyone. 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 help homeowners understand these loans and learn about alternatives.

This project has been the leading consumer voice on reverse mortgages for over a decade, providing in-depth, objective consumer information, and promoting high-quality, independent consumer counseling.

In 2005, the Reverse Mortgage Education Project provided reverse mortgage counseling more than 20,000 households and distributed more than 100,000 copies of Home Made Money, its popular guide to reverse mortgages, now also available in Spanish. Its website attracted 300,000 visitors.

The Reverse Mortgage Education Project is sponsored in part by the U.S. Department of Housing and Urban Development (HUD).

AARP Money Management Program

Impact: Economic Security

AARP Money Management Program is a network of nearly 4,300 local agency volunteers in 24 states and the District of Columbia who provide daily money management services to older people and people with disabilities. These volunteers help people who have difficulty budgeting, paying bills, and keeping track of financial matters, and who have no family or friends able to help. The program also offers financial education materials for older adults and their caregivers.

In 2005, the program served more than 5,500 people through its collaborations with more than 110 agencies, and added a new feature — Money Management Plus. This service assists people who are facing an immediate or unusual financial crisis and who cannot afford professional help. Volunteer professional financial advisors will offer free help with money management and related financial education, and can also offer assistance with prioritizing debt repayments and insurance costs. Managed in coordination with the National Endowment for Financial Education, this new service can help many individuals in need of financial guidance and crisis intervention.

Henry had been married for 45 years when his wife died. He had never written a check or even knew there were bills to be paid. With the assistance of a Money Management volunteer, all bills are paid with money being deposited into a savings account on a regular basis. Says Henry, “I have never had so much help — my thanks to the Money Management Program.”

Sandy Mountain

When Sandy Mountain lost her eyesight, she was worried about how she would manage her finances and accomplish other day-to-day tasks. Soon after she visited her local senior center, AARP Foundation Money Management volunteer Joe Rosenberger went to Sandy’s house to lend a hand. In addition to balancing her checkbook every other week, Joe has helped Sandy pay off thousands of dollars in credit card debt. “I don’t know what I’d do without him,” Sandy says. “I was petrified. Then Joe came in and helped me gain control over my finances.”

5,500

The Money Management Program served more than 5,500 people through its collaborations with more than 110 agencies.

Sandy Mountain

When Sandy Mountain lost her eyesight, she was worried about how she would manage her finances and accomplish other day-to-day tasks. Soon after she visited her local senior center, AARP Foundation Money Management volunteer Joe Rosenberger went to Sandy’s house to lend a hand. In addition to balancing her checkbook every other week, Joe has helped Sandy pay off thousands of dollars in credit card debt. “I don’t know what I’d do without him,” Sandy says. “I was petrified. Then Joe came in and helped me gain control over my finances.”
IT'S OUR TIME TO EDUCATE

AARP Reverse Mortgage Education Project

Impact: Economic Security

Reverse mortgages are an increasingly popular way for older homeowners to tap the equity they have built up in their homes and convert it to cash, without having to sell or make monthly loan repayments. While popular, these types of mortgages can be complicated and expensive and are not right for everyone. 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 help homeowners understand these loans and learn about alternatives.

This project has been the leading consumer voice on reverse mortgages for over a decade, providing in-depth, objective consumer information, and promoting high-quality, independent consumer counseling.

In 2005, the Reverse Mortgage Education Project provided reverse mortgage counseling more than 20,000 households and distributed more than 100,000 copies of Home Made Money, its popular guide to reverse mortgages, now also available in Spanish. Its website attracted 300,000 visitors.

The Reverse Mortgage Education Project is sponsored in part by the U.S. Department of Housing and Urban Development (HUD).

AARP Money Management Program

Impact: Economic Security

AARP Money Management Program is a network of nearly 4,300 local agency volunteers in 24 states and the District of Columbia who provide daily money management services to older people and people with disabilities. These volunteers help people who have difficulty budgeting, paying bills, and keeping track of financial matters, and who have no family or friends able to help. The program also offers financial education materials for older adults and their caregivers.

In 2005, the program served more than 5,500 people through its collaborations with more than 110 agencies, and added a new feature — Money Management Plus. This service assists people who are facing an immediate or unusual financial crisis and who cannot afford professional help. Volunteer professional financial advisors will offer free help with money management and related financial education, and can also offer assistance with prioritizing debt repayments and insurance costs. Managed in coordination with the National Endowment for Financial Education, this new service can help many individuals in need of financial guidance and crisis intervention.

Henry had been married for 45 years when his wife died. He had never written a check or even knew there were bills to be paid. With the assistance of a Money Management volunteer, all bills are paid with money being deposited into a savings account on a regular basis. Says Henry, “I have never had so much help — my thanks to the Money Management Program.”

Sandy Mountain

When Sandy Mountain lost her eyesight, she was worried about how she would manage her finances and accomplish other day-to-day tasks. Soon after she visited her local senior center, AARP Foundation Money Management volunteer Joe Rosenberger went to Sandy’s house to lend a hand. In addition to balancing her checkbook every other week, Joe has helped Sandy pay off thousands of dollars in credit card debt. “I don’t know what I’d do without him,” Sandy says. “I was petrified. Then Joe came in and helped me gain control over my finances.”
IT’S OUR TIME TO SUPPORT

AARP Workforce Initiative
Impact: Economic Security
The AARP Workforce Initiative got its start in the AARP Foundation with the launch of the Home Depot national employer partnership. In 2005, 21 companies were announced as part of the Featured Employers Program, including CVS, Quest Diagnostics, and Cingular. This innovative network serves both businesses and older workers by educating businesses on the value of retaining their existing older workforces and recruiting mature workers. It also delivers much needed resources, information, and connections to employment opportunities to 50+ workers, helping them remain employed and be competitive. As companies realize the value of older workers and as people themselves need to remain in the workforce longer, the potential of the Workforce Initiative to grow even further is significant. The AARP Foundation continues to support this program, which is now administered by AARP.

AARP Senior Hotline Technical Assistance Project
Impact: Economic Security, Health & Supportive Services
The AARP Senior Hotline Technical Assistance Project provides technical assistance, training, and materials to hotlines that provide free legal services by phone to people age 60 and over. In 2005, legal hotlines in 24 states handled more than 96,000 calls from older people or caregivers and resolved almost 65,000 cases. One of the important features of the hotlines is their ability to deliver “brief services” by phone. Often, people have simple problems that can be resolved quickly without them having to spend money on private legal services. The hotlines solve many cases by providing brief services. In 2005, 17 percent of the cases were solved by brief services compared with 11 percent the year before. Hotlines are an inexpensive way to deliver legal services on a large scale, with the average cost of each case handled being less than $63.

The program is sponsored in part by the U.S. Administration on Aging.

AARP Benefits Outreach Program
Impact: Economic Security, Health & Supportive Services
The AARP Benefits Outreach Program helps older people with low incomes find public and private benefit programs for which they may be eligible. These benefit programs can help pay for prescription drugs, doctor’s bills, groceries, heating bills, property taxes, and more. A free website developed by the National Council on Aging, BenefitsCheckUp (www.benefitscheckup.org), offers a simple, confidential, fast, and free way for older people to access public assistance programs available to them. This online tool was accessed by 41,000 users nationally in 2005. More than 8,300 people were screened by 367 volunteers through activities in 15 states.

In 2005, the AARP Benefits Outreach Program led the AARP Foundation’s efforts in getting the word out about Medicare Part D enrollment and helping people apply. Through collaborative efforts with other Foundation programs such as Tax-Aide, SCSEP, the National Legal Training Project, and AARP state offices, volunteers were trained and then assisted people with enrollment.

AARP Grandparent Information Center
Impact: Economic Security, Health & Supportive Services
Grandparents play a vital role as caregivers for millions of families. AARP Foundation’s work in grandparenting covers a wide variety of issues, including serious concerns such as the rights and responsibilities of grandparents as primary caregivers, and also providing information and resources for them to fully engage with their grandchildren.

The AARP Grandparent Information Center (GIC) supports national advocacy and research efforts on behalf of grandparents; explores relationships with corporate partners; builds coalitions for collaborative national and local efforts; and provides information, referral, and education on a national scale, including The GIC Voice, a free quarterly newsletter in English and Spanish for grandparents providing care for grandchildren.

The GIC website (www.aarp.org/grandparents) features articles, a searchable grandparent resource database, and state-by-state fact sheets that connect grandparents with support in local communities.

“I know I make a difference each time I come here to volunteer. Today I helped a woman who’s had the bottom fall out of her life; her husband died, she’s going to lose her house, and she can’t afford food or prescriptions. Benefits Outreach has given her hope and the resources to make it on her own.” — AARP Benefits Outreach Program volunteer
IT'S OUR TIME TO SUPPORT

AARP Workforce Initiative
Impact: Economic Security
The AARP Workforce Initiative got its start in the AARP Foundation with the launch of the Home Depot national employer partnership. In 2005, 21 companies were announced as part of the Featured Employers Program, including CVS, Quest Diagnostics, and Cingular. This innovative network serves both businesses and older workers by educating businesses on the value of retaining their existing older workforces and recruiting mature workers. It also delivers much needed resources, information, and connections to employment opportunities to 50+ workers, helping them remain employed and be competitive. As companies realize the value of older workers and as people themselves need to remain in the workforce longer, the potential of the Workforce Initiative to grow even further is significant. The AARP Foundation continues to support this program, which is now administered by AARP.

AARP Senior Hotline Technical Assistance Project
Impact: Economic Security, Health & Supportive Services
The AARP Senior Hotline Technical Assistance Project provides technical assistance, training, and materials to hotlines that provide free legal services by phone to people age 60 and over. In 2005, legal hotlines in 24 states handled more than 96,000 calls from older people or caregivers and resolved almost 65,000 cases. One of the important features of the hotlines is their ability to deliver “brief services” by phone. Often, people have simple problems that can be resolved quickly without them having to spend money on private legal services. The hotlines solve many cases by providing brief services. In 2005, 17 percent of the cases were solved by brief services compared with 11 percent the year before. Hotlines are an inexpensive way to deliver legal services on a large scale, with the average cost of each case handled being less than $63.

The program is sponsored in part by the U.S. Administration on Aging.

AARP Benefits Outreach Program
Impact: Economic Security, Health & Supportive Services
The AARP Benefits Outreach Program helps older people with low incomes find public and private benefit programs for which they may be eligible. These benefit programs can help pay for prescription drugs, doctor's bills, groceries, heating bills, property taxes, and more. A free website developed by the National Council on Aging, BenefitsCheckUp (www.benefitscheckup.org), offers a simple, confidential, fast, and free way for older people to access public assistance programs available to them. This online tool was accessed by 41,000 users nationally in 2005. More than 8,300 people were screened by 367 volunteers through activities in 15 states.

In 2005, the AARP Benefits Outreach Program led the AARP Foundation’s efforts in getting the word out about Medicare Part D enrollment and helping people apply. Through collaborative efforts with other Foundation programs such as Tax-Aide, SCSEP, the National Legal Training Project, and AARP state offices, volunteers were trained and then assisted people with enrollment.

AARP Grandparent Information Center
Impact: Economic Security, Health & Supportive Services
Grandparents play a vital role as caregivers for millions of families. AARP Foundation’s work in grandparenting covers a wide variety of issues, including serious concerns such as the rights and responsibilities of grandparents as primary caregivers, and also providing information and resources for them to fully engage with their grandchildren.

The AARP Grandparent Information Center (GIC) supports national advocacy and research efforts on behalf of grandparents; explores relationships with corporate partners; builds coalitions for collaborative national and local efforts; and provides information, referral, and education on a national scale, including The GIC Voice, a free quarterly newsletter in English and Spanish for grandparents providing care for grandchildren.

The GIC website (www.aarp.org/grandparents) features articles, a searchable grandparent resource database, and state-by-state fact sheets that connect grandparents with support in local communities.

“I know I make a difference each time I come here to volunteer. Today I helped a woman who’s had the bottom fall out of her life; her husband died, she’s going to lose her house, and she can’t afford food or prescriptions. Benefits Outreach has given her hope and the resources to make it on her own.” – AARP Benefits Outreach Program volunteer
AARP National Legal Training Project
Impact: Health & Supportive Services

The AARP National Legal Training Project (NLTP) provides lawyers and legal advocates throughout the country with the skills in substantive law and advocacy that help them be better advocates for older people in their own communities. In 2005, the project trained 660 legal professionals in 15 states in topics such as nursing home law, Medicare, and elder abuse.

The National Legal Training Project produces quality, accurate, and relevant training materials for use by advocates dealing with the issues of an aging population. The most frequently requested materials address “public benefits issues” such as Social Security Disability, Supplemental Security Income, and Medicare/Medicaid. Also popular are the materials regarding elder abuse and ethical considerations when representing clients with diminished capacity. New training materials for 2006 include Mental and Physical Effects of Aging for Law Enforcement Personnel and Alternatives to Guardianship. The NLTP is presently developing “Nuts and Bolts in a Box,” which will give new elder advocates a convenient tool to obtain introductory information to six elder law topics.

The program is sponsored in part by the U.S. Administration on Aging.

State Projects:
AARP ElderWatch Project
Impact: Economic Security

Nearly 25 million Americans experience consumer fraud each year. The AARP ElderWatch Project in Colorado continues to be at the forefront of anti-fraud efforts in the state through direct client assistance, extensive outreach and education, and the training of law enforcement and other professionals to identify and prevent financial elder abuse.

Fraud and financial exploitation continue to be on the rise for Colorado’s older consumers. In 2005, the AARP ElderWatch fraud hotline took calls from state residents reporting instances of fraud worth an estimated $6.3 million. This was more than double last year’s reported amount. Home repair scams and fraudulent lotteries top the list of complaints, and investments and exploitation by family or friends represent the areas of highest financial losses.

The AARP ElderWatch website contains excellent anti-fraud tools — visitors can lodge a complaint, see current alerts, access fraud prevention tips, and more. The website, www.aarpelderwatch.org, is currently averaging 3,200 hits per month.

The program is sponsored in part by the Colorado Attorney General’s Office.

AARP West Virginia Senior Medicare Information & Error Patrol Project
Impact: Economic Security

The AARP West Virginia Senior Medicare Information & Error Patrol Project helps prevent Medicare and Medicaid fraud, error, and abuse by educating consumers. Trained, retired volunteers help educate their peers and other advocates on the identification and reporting of Medicare and Medicaid fraud and abuse.

Volunteers and staff give presentations to groups of older people, caregivers and other concerned citizens that cover the types of fraud and abuse that occur and the steps people can take to protect themselves. In 2005, nearly 136,000 Medicare beneficiaries were reached by more than 100 activities and events sponsored by the project.

Through direct mail and media campaigns in newspapers, radio, and TV, the project reached more than 2.3 million people. In addition, community education events, health fairs, and churches are all engaged by the Project in the outreach to older consumers.

The program is sponsored in part by the U.S. Administration on Aging.
AARP National Legal Training Project
Impact: Health & Supportive Services
The AARP National Legal Training Project (NLTP) provides lawyers and legal advocates throughout the country with the skills in substantive law and advocacy that help them be better advocates for older people in their own communities. In 2005, the project trained 660 legal professionals in 15 states in topics such as nursing home law, Medicare, and elder abuse.

The National Legal Training Project produces quality, accurate, and relevant training materials for use by advocates dealing with the issues of an aging population. The most frequently requested materials address “public benefits issues” such as Social Security Disability, Supplemental Security Income, and Medicare/Medicaid. Also popular are the materials regarding elder abuse and ethical considerations when representing clients with diminished capacity. New training materials for 2006 include Mental and Physical Effects of Aging for Law Enforcement Personnel and Alternatives to Guardianship. The NLTP is presently developing “Nuts and Bolts in a Box,” which will give new elder advocates a convenient tool to obtain introductory information to six elder law topics.

The program is sponsored in part by the U.S. Administration on Aging.

State Projects:
AARP ElderWatch Project
Impact: Economic Security
Nearly 25 million Americans experience consumer fraud each year. The AARP ElderWatch Project in Colorado continues to be at the forefront of anti-fraud efforts in the state through direct client assistance, extensive outreach and education, and the training of law enforcement and other professionals to identify and prevent financial elder abuse.

Fraud and financial exploitation continue to be on the rise for Colorado’s older consumers. In 2005, the AARP ElderWatch fraud hotline took calls from state residents reporting instances of fraud worth an estimated $6.3 million. This was more than double last year’s reported amount. Home repair scams and fraudulent lotteries top the list of complaints, and investments and exploitation by family or friends represent the areas of highest financial losses.

The AARP ElderWatch website contains excellent anti-fraud tools — visitors can lodge a complaint, see current alerts, access fraud prevention tips, and more. The website, www.aarpelderwatch.org, is currently averaging 3,200 hits per month.

The program is sponsored in part by the Colorado Attorney General’s Office.

AARP West Virginia Senior Medicare Information & Error Patrol Project
Impact: Economic Security
The AARP West Virginia Senior Medicare Information & Error Patrol Project helps prevent Medicare and Medicaid fraud, error, and abuse by educating consumers. Trained, retired volunteers help educate their peers and other advocates on the identification and reporting of Medicare and Medicaid fraud and abuse.

Volunteers and staff give presentations to groups of older people, caregivers and other concerned citizens that cover the types of fraud and abuse that occur and the steps people can take to protect themselves. In 2005, nearly 136,000 Medicare beneficiaries were reached by more than 100 activities and events sponsored by the project.

Through direct mail and media campaigns in newspapers, radio, and TV, the project reached more than 2.3 million people. In addition, community education events, health fairs, and churches are all engaged by the Project in the outreach to older consumers.

The program is sponsored in part by the U.S. Administration on Aging.

When documents that contain personal identifying information — bills, bank or credit card statements — get into the wrong hands, people can become fraud victims. Shredding those documents is a significant step toward preventing identity theft. The Colorado Attorney General’s Office and AARP ElderWatch hosted the state’s first “Fight Fraud – Shred Instead” event, along with Shred-it, a document destruction company that provided two trucks to help people shred over 10,000 pounds of outdated personal and financial documents.
The AARP Foundation launched new initiatives in 2005 that address emerging issues and provide people with the resources they need as they age. These programs will help people detect and report financial fraud, promote volunteerism, and help grandparents raising grandchildren get information and resources they can use.
The AARP Foundation launched new initiatives in 2005 that address emerging issues and provide people with the resources they need as they age. These programs will help people detect and report financial fraud, promote volunteerism, and help grandparents raising grandchildren get information and resources they can use.
The West Virginia Attorney General’s Office awarded the AARP Foundation $250,000 to fight fraud and financial abuse in West Virginia — the state with the highest percentage of older adults in the United States. Through education, training, a toll-free hotline, consumer alerts, and a tracking database, the program will help make people aware of the threat of fraud and teach them how to avoid being victimized.

**Consumer Fraud Prevention**

*Impact: Economic Security*

In 2005, the AARP Foundation received an $8 million grant from Western Union Financial Services, Inc., to create and manage a nationwide consumer fraud prevention program. Over the course of the next five years, the Foundation and collaborating subgrantees will train older volunteers to work in a “reverse boiler room” calling center. Volunteers will speak with known and potential fraud victims and offer them tips and information about telemarketing scams and other forms of fraud that may utilize wire transfer services. The program is designed to make at least 3 million contacts with older consumers in the next five years.

**Partners for Independence: Restoring Hope for Seniors — Challenge Grant**

*Impact: Livable Communities*

The AARP Foundation was awarded a Challenge Grant for $500,000 by the Corporation for National and Community Service. The grant, “Partners for Independence: Restoring Hope for Seniors,” is a new initiative that creates volunteer opportunities for boomers to provide critically needed services to older adults and others affected by the Gulf Coast hurricanes of 2005. The Foundation will partner with AARP state offices in Louisiana, Mississippi, and Texas, as well as with Faith in Action and Rebuilding Together in this new initiative. Each organization will expand its base of boomer volunteers to address needs in the areas of independent living services, home repair/modification, employment, and consumer education and assistance. By the end of the first year, we anticipate recruiting more than 1,300 new volunteers who will provide services to improve living conditions for more than 12,000 older adults.

The AARP Foundation supports the charitable work being done by AARP. In 2005, the Foundation issued grants totaling $2.5 million to support AARP initiatives.
IT'S OUR TIME
TO PLAN

AARP West Virginia ElderWatch
Impact: Economic Security
Modeled after the successful AARP ElderWatch program in Colorado, the West Virginia Attorney General's Office awarded the AARP Foundation $250,000 in 2005 to fight fraud and financial abuse in West Virginia — the state with the highest percentage of older adults in the United States. Through education, training, a toll-free hotline, consumer alerts, and a tracking database, the program will help make people aware of the threat of fraud and teach them how to avoid being victimized.

Consumer Fraud Prevention
Impact: Economic Security
In 2005, the AARP Foundation received an $8 million grant from Western Union Financial Services, Inc., to create and manage a nationwide consumer fraud prevention program. Over the course of the next five years, the Foundation and collaborating subgrantees will train older volunteers to work in a “reverse boiler room” calling center. Volunteers will speak with known and potential fraud victims and offer them tips and information about telemarketing scams and other forms of fraud that may utilize wire transfer services. The program is designed to make at least 3 million contacts with older consumers in the next five years.

Partners for Independence: Restoring Hope for Seniors — Challenge Grant
Impact: Livable Communities
The AARP Foundation was awarded a Challenge Grant for $500,000 by the Corporation for National and Community Service. The grant, “Partners for Independence: Restoring Hope for Seniors,” is a new initiative that creates volunteer opportunities for boomers to provide critically needed services to older adults and others affected by the Gulf Coast hurricanes of 2005. The Foundation will partner with AARP state offices in Louisiana, Mississippi, and Texas, as well as with Faith in Action and Rebuilding Together in this new initiative. Each organization will expand its base of boomer volunteers to address needs in the areas of independent living services, home repair/modification, employment, and consumer education and assistance. By the end of the first year, we anticipate recruiting more than 1,300 new volunteers who will provide services to improve living conditions for more than 12,000 older adults.

The AARP Foundation supports the charitable work being done by AARP. In 2005, the Foundation issued grants totaling $2.5 million to support AARP initiatives.
Support to AARP Programs

The AARP Foundation supports the charitable work being done by AARP. In 2005, the Foundation issued grants totaling $2.5 million to support AARP initiatives in the following areas:

**AARP Vermont Weatherization Program:** $50,000
AARP Vermont, in collaboration with The Home Depot, AmeriCorps, and the Governor’s office, is providing easy-to-install weatherization materials to families above 125 percent of Federal Poverty Level (FPL) and up to 185 percent of FPL. People at these income levels are not eligible for any Low Income Home Energy Assistance Program (LIHEAP) funds from the state, but are still adversely financially impacted by high home heating prices.

**Direct Response TV Medicare Low-Income Subsidy Outreach:** $250,000
AARP is producing direct response TV ads to reach low-income people and help them apply for the Medicare Rx subsidy.

**Third-Party Support of Limited Income Enrollment in Medicare Rx:** $517,685
AARP is helping identify organizations that can assist low-income people with applying for the Medicare Rx subsidy. The grant provides instructional materials to the organizations to use and distribute as they work with applicants.

**AARP Scholars Program:** $291,000
AARP is providing scholarships at the master’s and doctoral level to students who demonstrate excellence and commitment to the welfare of the older population.

**Public Policy Institute Research Projects and Events:** $257,800
AARP Public Policy Institute is conducting four public policy research projects and holding symposiums to share and disseminate that research. The research findings advance understanding of major public policy issues that affect the lives of midlife and older people.

**NRTA College and Career Planning Program:** $200,000
NRTA: AARP’s Educator Community is undertaking a College and Career Planning program for the next two years. The College and Career Planning programs leverage AARP members’ knowledge to provide college planning in high schools in Georgia and Oregon.

**AARP Public Policy Institute Book Project:** $119,000
AARP’s Public Policy Institute is contracting with the Institute for Women’s Policy Research to develop and edit a comprehensive book addressing key issues relevant to women’s economic well-being in retirement. The book examines the distinct roles of women in the family, the economy, and other social activities across life-cycle stages, and how these various roles influence women’s economic prospects in retirement, and how declining health with age, access to health care, and associated costs are likely to affect women’s income security during their retirement years.

**Community Engagement for Aging in Place Manual and Demonstration Project Consultation:** $55,325
Partners for Livable Communities (PLC) is collaborating with AARP to develop a community engagement/development manual focusing on aging in place. PLC has been working on community engagement and development activities across the United States since 1977. Ten years ago, PLC recognized the importance of older adults in their communities, and has since worked to ensure that older adults can and do remain active participants in their own communities.

**Arizona Home Modification Project:** $25,000
The AARP Arizona state office, along with 15 AARP volunteers, is bringing needed materials to the Navajo Nation in Arizona and distributing the AARP Foundation Home Modification Project Development Manual. Since 2001, the AARP Arizona state office has organized the Arizona Home Modification Project, a unique community outreach program on the Navajo reservation and surrounding region designed to help older people live independently and remain in their homes for as long as possible.

**AARP Staying Sharp Program:** $200,000
The AARP Staying Sharp program, which is committed to brain health and diversity, is advertising and promoting Staying Sharp forums, and producing and printing Spanish translations of Staying Sharp booklets and support materials.

**AARP Driver Safety Program:** $407,058
AARP’s Driver Safety program is engaging in instructional design research, and developing materials such as At the Crossroads, Family Conversations, and CarCheck/CarFit presenter manuals and videos, pilot programs in diverse communities, and more.

**Grandparenting:** $141,784
AARP is helping to improve the economic circumstances of low-income minority grandparents raising grandchild by helping them access benefits and public assistance resources.

Over 630,000 people tuned up their driving skills by taking the AARP Driver Safety Program last year.
Support to AARP Programs

The AARP Foundation supports the charitable work being done by AARP. In 2005, the Foundation issued grants totaling $2.5 million to support AARP initiatives in the following areas:

**AARP Vermont Weatherization Program:** $50,000

AARP Vermont, in collaboration with The Home Depot, AmeriCorps, and the Governor's office, is providing easy-to-install weatherization materials to families above 125 percent of Federal Poverty Level (FPL) and up to 185 percent of FPL. People at these income levels are not eligible for any Low Income Home Energy Assistance Program (LIHEAP) funds from the state, but are still adversely financially impacted by high home heating prices.

**Direct Response TV Medicare Low-Income Subsidy Outreach:** $250,000

AARP is producing direct response TV ads to reach low-income people and help them apply for the Medicare Rx subsidy.

**Third-Party Support of Limited Income Enrollment in Medicare Rx:** $176,685

AARP is helping identify organizations that can assist low-income people with applying for the Medicare Rx subsidy. The grant provides instructional materials to the organizations to use and distribute as they work with applicants.

**AARP Scholars Program:** $291,000

AARP is providing scholarships at the master's and doctoral level to students who demonstrate excellence and commitment to the welfare of the older population.

**Public Policy Institute Research Projects and Events:** $257,800

AARP Public Policy Institute is conducting four public policy research projects and holding symposiums to share and disseminate that research. The research findings advance understanding of major public policy issues that affect the lives of midlife and older people.

**NRTA College and Career Planning Program:** $200,000

NRTA: AARP's Educator Community is undertaking a College and Career Planning program for the next two years. The College and Career Planning programs leverage AARP members' knowledge to provide college planning in high schools in Georgia and Oregon.

**AARP Public Policy Institute Book Project:** $119,000

AARP's Public Policy Institute is contracting with the Institute for Women's Policy Research to develop and edit a comprehensive book addressing key issues relevant to women's economic well-being in retirement. The book examines the distinct roles of women in the family, the economy, and other social activities across life-cycle stages, and how these various roles influence women's economic prospects in retirement, and how declining health with age, access to health care, and associated costs are likely to affect women's income security during their retirement years.

Community Engagement for Aging in Place Manual and Demonstration Project Consultation: $55,325

Partners for Livable Communities (PLC) is collaborating with AARP to develop a community engagement/development manual focusing on aging in place. PLC has been working on community engagement and development activities across the United States since 1977. Ten years ago, PLC recognized the importance of older adults in their communities, and has since worked to ensure that older adults can and do remain active participants in their own communities.

**Arizona Home Modification Project:** $25,000

The AARP Arizona state office, along with 15 AARP volunteers, is bringing needed materials to the Navajo Nation in Arizona and distributing the AARP Foundation Home Modification Project Development Manual. Since 2001, the AARP Arizona state office has organized the Arizona Home Modification Project, a unique community outreach program on the Navajo reservation and surrounding region designed to help older people live independently and remain in their homes for as long as possible.

**AARP Staying Sharp Program:** $200,000

The AARP Staying Sharp program, which is committed to brain health and diversity, is advertising and promoting Staying Sharp forums, and producing and printing Spanish translations of Staying Sharp booklets and support materials.

**AARP Driver Safety Program:** $407,058

The AARP Driver Safety program is engaging in instructional design research, and developing materials such as At the Crossroads, Family Conversations, and CarCheck/CarFit presenter manuals and videos, pilot programs in diverse communities, and more.

**Grandparenting:** $141,784

AARP is helping to improve the economic circumstances of low-income minority grandparents raising grandchildren by helping them access benefits and public assistance resources.
AARP Foundation Litigation’s team of 17 attorneys worked on more than 100 cases in 2005. These nationally recognized experts on age discrimination, pensions, health and long-term care, and consumer issues uphold the interests of older people by representing them in significant court cases and by writing AARP’s amicus curiae (“friend of the court”) briefs, which help guide the courts in making sound decisions in precedent-setting cases. The Foundation’s legal advocacy focuses on changing practices or policies that are detrimental to Americans over age 50, with a particular focus on helping people at social or economic risk.

In 2005, AARP Foundation Litigation attorneys filed 76 amicus curiae briefs on behalf of AARP in state and federal courts and joined 13 new cases.

IT’S OUR TIME TO ADVOCATE

Health and Long-Term Care

In Grier v. Goetz, AARP Foundation attorneys representing Medicaid beneficiaries persuaded a court to require Tennessee to honor its commitments and prevent the state from limiting beneficiaries to five prescription drugs per month.

AARP Foundation attorneys were also co-counsel representing 48,000 low-income residents of Mississippi who successfully challenged termination of their Medicaid benefits. At issue in Vinson v. Barbour was a state law that removed low-income, Medicare-eligible Mississippians from Medicaid rolls. The change would have struck particularly hard at older low-income residents, rendering many of them ineligible for benefits. After a federal district court issued an injunction, the state legislature amended the law and restored Medicaid benefits.

Many HMOs subcontract with private firms (Pharmacy Benefit Management companies, or PBMs) to pay prescription drug claims, negotiate price discounts with drug manufacturers, run and contract with pharmacy networks, and establish “formularies” (lists of approved drugs) — roles that often leave PBMs with the ultimate decision of which drug a consumer will receive and at what price. Maine’s Unfair Prescription Drug Practices Act requires PBMs to inform those with whom they contract about their financial terms with suppliers, and any possible conflicts of interest in their deals. A PBM trade association seeking to invalidate Maine’s law was rebuffed in federal appeals court, just as AARP’s amicus brief in PCMA v. Rowe had urged.

Economic Security

The Supreme Court ruled in Smith v. City of Jackson, Mississippi that business practices that impact older workers more harshly than younger workers may violate the federal Age Discrimination in Employment Act (ADEA). The ruling settles the question of whether the “disparate impact” theory long applicable to racial, sexual, and religious discrimination also applied to age discrimination. The answer is that it does, a ruling urged by AARP’s amicus brief, although the Court’s further ruling that in this case the plaintiffs had not met their burden was a disappointment for the litigants.

Payday lenders came under more scrutiny when the U.S. Court of Appeals for the Eleventh Circuit allowed Georgia’s new payday loan law, the toughest in the nation, to take effect, finding it was not preempted by federal law. Bank West, Inc., et al. v. Baker, Attorney General. AARP filed an amicus brief in the case.
AARP Foundation Litigation’s team of 17 attorneys worked on more than 100 cases in 2005. These nationally recognized experts on age discrimination, pensions, health and long-term care, and consumer issues uphold the interests of older people by representing them in significant court cases and by writing AARP’s *amicus curiae* (“friend of the court”) briefs, which help guide the courts in making sound decisions in precedent-setting cases. The Foundation’s legal advocacy focuses on changing practices or policies that are detrimental to Americans over age 50, with a particular focus on helping people at social or economic risk.

In 2005, AARP Foundation Litigation attorneys filed 76 *amicus curiae* briefs on behalf of AARP in state and federal courts and joined 13 new cases.

**Health and Long-Term Care**

In *Grier v. Goetz*, AARP Foundation attorneys representing Medicaid beneficiaries persuaded a court to require Tennessee to honor its commitments and prevent the state from limiting beneficiaries to five prescription drugs per month.

AARP Foundation attorneys were also co-counsel representing 48,000 low-income residents of Mississippi who successfully challenged termination of their Medicaid benefits. At issue in *Vinson v. Barbour* was a state law that removed low-income, Medicare-eligible Mississippians from Medicaid rolls. The change would have struck particularly hard at older low-income residents, rendering many of them ineligible for benefits. After a federal district court issued an injunction, the state legislature amended the law and restored Medicaid benefits.

Many HMOs subcontract with private firms (Pharmacy Benefit Management companies, or PBMs) to pay prescription drug claims, negotiate price discounts with drug manufacturers, run and contract with pharmacy networks, and establish “formularies” (lists of approved drugs) — roles that often leave PBMs with the ultimate decision of which drug a consumer will receive and at what price. Maine’s Unfair Prescription Drug Practices Act requires PBMs to inform those with whom they contract about their financial terms with suppliers, and any possible conflicts of interest in their deals. A PBM trade association seeking to invalidate Maine’s law was rebuffed in federal appeals court, just as AARP’s *amicus* brief in *PCMA v. Rowe* had urged.

**Economic Security**

The Supreme Court ruled in *Smith v. City of Jackson, Mississippi* that business practices that impact older workers more harshly than younger workers may violate the federal Age Discrimination in Employment Act (ADEA). The ruling settles the question of whether the “disparate impact” theory long applicable to racial, sexual, and religious discrimination also applied to age discrimination. The answer is that it does, a ruling urged by AARP’s *amicus* brief, although the Court’s further ruling that in this case the plaintiffs had not met their burden was a disappointment for the litigants.

Payday lenders came under more scrutiny when the U.S. Court of Appeals for the Eleventh Circuit allowed Georgia’s new payday loan law, the toughest in the nation, to take effect, finding it was not preempted by federal law. *Bank West, Inc., et al. v. Baker, Attorney General*. AARP filed an *amicus* brief in the case.
Livable Communities

Washington, DC’s highest court blocked the eviction of an older woman with mental disabilities. In a decision with implications for all tenants with disabilities, the court ruled in Douglas v. Kriegsfield that landlords must make reasonable accommodations during eviction proceedings — a significant ruling in a relatively untested area of the law and likely to be influential as other courts consider the rights of tenants with mental impairments. AARP Foundation Litigation and Legal Counsel for the Elderly (LCE) were involved because LCE has developed an innovative model for addressing these issues, in the form of an “Alternatives to Eviction” program that puts social workers and other service providers directly in touch with older residents at risk of losing their homes.

In other welcome disability rights news, the U.S. Supreme Court ruled that cruise ships serving U.S. ports cannot escape the requirements of federal antidiscrimination law by flying another country’s flag. AARP had urged the Court to hold the ships to the Americans with Disabilities Act in Spector v. Norwegian Cruise Line. AARP filed an amicus brief in the case.

Voting Rights

Restrictions on voting were struck down when the U.S. Court of Appeals for the Eleventh Circuit upheld an order preventing the state of Georgia from implementing a new law requiring registered voters to present a photo ID in order to cast a ballot in person. AARP Georgia had opposed the law as it was bitterly debated by the state legislature, and attorneys with AARP Foundation Litigation co-counseled with national and Georgia-based civil rights attorneys in the lawsuit, Common Cause v. Billups. The federal district court described Georgia’s law as “most likely to prevent Georgia’s elderly, poor, and African-American voters from voting.”

The AARP Foundation led a large-scale fundraising effort to provide disaster relief services such as health, housing, legal assistance and more to older victims of the 2005 Gulf Coast hurricanes.
Livable Communities

Washington, DC’s highest court blocked the eviction of an older woman with mental disabilities. In a decision with implications for all tenants with disabilities, the court ruled in Douglas v. Kriegsfield that landlords must make reasonable accommodations during eviction proceedings — a significant ruling in a relatively untested area of the law and likely to be influential as other courts consider the rights of tenants with mental impairments. AARP Foundation Litigation and Legal Counsel for the Elderly (LCE) were involved because LCE has developed an innovative model for addressing these issues, in the form of an “Alternatives to Eviction” program that puts social workers and other service providers directly in touch with older residents at risk of losing their homes.

In other welcome disability rights news, the U.S. Supreme Court ruled that cruise ships serving U.S. ports cannot escape the requirements of federal antidiscrimination law by flying another country’s flag. AARP had urged the Court to hold the ships to the Americans with Disabilities Act in Spector v. Norwegian Cruise Line. AARP filed an amicus brief in the case.

Voting Rights

Restrictions on voting were struck down when the U.S. Court of Appeals for the Eleventh Circuit upheld an order preventing the state of Georgia from implementing a new law requiring registered voters to present a photo ID in order to cast a ballot in person. AARP Georgia had opposed the law as it was bitterly debated by the state legislature, and attorneys with AARP Foundation Litigation co-counseled with national and Georgia-based civil rights attorneys in the lawsuit, Common Cause v. Billups. The federal district court described Georgia’s law as “most likely to prevent Georgia’s elderly, poor, and African-American voters from voting.”

The AARP Foundation led a large-scale fundraising effort to provide disaster relief services such as health, housing, legal assistance and more to older victims of the 2005 Gulf Coast hurricanes.
IT’S OUR TIME
TO GIVE

The AARP Foundation led a large-scale fundraising effort to provide disaster relief services such as health, housing, legal assistance, and more to older victims of the 2005 Gulf Coast hurricanes.

Right after the hurricanes, the Foundation established the AARP Foundation Disaster Relief and Recovery Fund and designated $1 million to the effort. Through employees, volunteers, chapters, direct response, major donors, and institutional giving, we raised $432,000. AARP matched each donation to the Fund, dollar for dollar. Working with AARP’s state offices in the region, the AARP Foundation was able to quickly review grant applications and provide support to various agencies to assist older victims.

By the end of 2005, 41 grants totaling almost $1.6 million were issued to organizations in Alabama, Louisiana, Mississippi, and Texas, such as legal, social and family services agencies, churches, community pharmacies, and others to provide food, water, shelter, medicine, and health, housing, and legal assistance.

The AARP Foundation provided the grants in two phases. In the first phase, grants between $1,500 and $25,000 were awarded to provide immediate disaster relief services. In the second phase, larger grants of between $20,000 and $100,000 were awarded to organizations to increase their capacity to serve the older hurricane victims.

“Your only have to look in the eyes of someone who has gotten care through AARP Foundation grants to know the stunning effect the money has had on New Orleans evacuees and the groups that served them.”
— Patricia DeMichele
AARP Louisiana State Director

AARP Foundation: Providing Relief in the Gulf

Alabama
Organizations in Alabama received $135,000 or 9% of total grants awarded.

Louisiana
Organizations in Louisiana received $564,143 or 35% of total grants awarded.

Mississippi
Organizations in Mississippi received $357,634 or 22% of total grants awarded.

Texas
Organizations in Texas received $365,000 or 23% of total grants awarded.

Multi-State
There were also grants covering multi-state efforts awarded in the amount of $177,590 or 11% of the total.

Rebuilding Together, a national nonprofit and AARP grant recipient, is rebuilding and rehabbing homes like that of disabled widower E.J. Segura, 73, of Delcambre, Louisiana. The one-floor structure, which his parents had built and where he and his wife raised their four children, was Segura’s life. Rebuilding Together not only rebuilt the family homestead but also adapted it to accommodate Mr. Segura’s disabilities.
IT’S OUR TIME TO GIVE

The AARP Foundation led a large-scale fundraising effort to provide disaster relief services such as health, housing, legal assistance, and more to older victims of the 2005 Gulf Coast hurricanes.

Right after the hurricanes, the Foundation established the AARP Foundation Disaster Relief and Recovery Fund and designated $1 million to the effort. Through employees, volunteers, chapters, direct response, major donors, and institutional giving, we raised $432,000. AARP matched each donation to the Fund, dollar for dollar. Working with AARP’s state offices in the region, the AARP Foundation was able to quickly review grant applications and provide support to various agencies to assist older victims.

By the end of 2005, 41 grants totaling almost $1.6 million were issued to organizations in Alabama, Louisiana, Mississippi, and Texas, such as legal, social and family services agencies, churches, community pharmacies, and others to provide food, water, shelter, medicine, and health, housing, and legal assistance.

The AARP Foundation provided the grants in two phases. In the first phase, grants between $1,500 and $25,000 were awarded to provide immediate disaster relief services. In the second phase, larger grants of between $20,000 and $100,000 were awarded to organizations to increase their capacity to serve the older hurricane victims.

“You only have to look in the eyes of someone who has gotten care through AARP Foundation grants to know the stunning effect the money has had on New Orleans evacuees and the groups that served them.”

— Patricia DeMichele
AARP Louisiana State Director

Alabama
Organizations in Alabama received $135,000 or 9% of total grants awarded.

Louisiana
Organizations in Louisiana received $564,143 or 35% of total grants awarded.

Mississippi
Organizations in Mississippi received $357,634 or 22% of total grants awarded.

Texas
Organizations in Texas received $365,000 or 23% of total grants awarded.

Multi-State
There were also grants covering multi-state efforts awarded in the amount of $177,590 or 11% of the total.

Rebuilding Together, a national nonprofit and AARP grant recipient, is rebuilding and rehabbing homes like that of disabled widower E.J. Segura, 73, of Delcambre, Louisiana. The one-floor structure, which his parents had built and where he and his wife raised their four children, was Segura’s life. Rebuilding Together not only rebuilt the family homestead but also adapted it to accommodate Mr. Segura’s disabilities.
Gilda Thomas is a former hospital worker who receives free medicine from the St. Vincent de Paul Community Pharmacy in Baton Rouge. Before Katrina, Thomas, 52, had worked full time in New Orleans at a job that provided health benefits that covered her medications. Since the hurricane, Gilda’s husband, Earl, has only managed to find part-time work without benefits. Suddenly without insurance, Gilda and Earl needed help getting their medications. “The free medicine from the community pharmacy has allowed us to keep our health,” she says.

We would like to express our heartfelt gratitude for your generous grant to help victims of Hurricane Katrina. These people have lost so much, and yet they are so grateful for any services that they receive. Our volunteers, staff, and supporters have been distributing critically needed meals, goods, prescription medicines, and services to thousands of people who have lost their homes, their jobs, and all their possessions. With the support of the AARP Foundation, our efforts will continue until every displaced person is back on their feet. People are alive today because of your generosity. — Society of St. Vincent DePaul, Baton Rouge, Louisiana

“For the rest of my career, I will be doing Katrina recovery, building whole communities and infrastructure.”

— grant recipient

AARP Foundation Disaster Relief and Recovery Fund Grantees
AARP Mississippi State Office
Advocacy Center
Alabama Association of Regional Councils
Boat People SOS, Inc.
Care Lodge Domestic Violence Shelter, Inc.
Central Mississippi Ministerial Alliance
Friendship Missionary Baptist Church
Greater Baton Rouge Federation of Churches
Green Grove Church
Legal Counsel for the Elderly
Legal Services of Alabama
Legal Services of North Louisiana, Inc.
Lone Star Legal Aid
Meadowbrook Church of Christ
Mississippi Center for Legal Services
Mt. Helm M.B. Church
Mississippi Methodist Senior Services
National Housing Law Project
North Greenwood Missionary Baptist Church
Pine Belt Association for Families
Rebuilding Together, Inc.
Rock of Ages Praise and Worship Center
Saint Rosa de Lima Relief Fund
Saint Vincent de Paul Community Pharmacy
Saint John’s United Methodist Church
South Alabama Regional Planning Commission
Southeast Louisiana Legal Services
Southern Mississippi Planning & Development
Sweetwater United Methodist Church
Texas Legal Services Center
Texas Rio Grande Legal Aid, Inc.
The Fair Housing Center of the Gulf Coast
The Church of God Disaster Relief
Union Hill Missionary Baptist Church
United Cerebral Palsy of Greater Houston
Volunteers of America of Greater New Orleans
Wilson Grove Missionary Baptist Church
WRBH, Radio for the Blind
Gilda Thomas is a former hospital worker who receives free medicine from the St. Vincent de Paul Community Pharmacy in Baton Rouge. Before Katrina, Thomas, 52, had worked full time in New Orleans at a job that provided health benefits that covered her medications. Since the hurricane, Gilda’s husband, Earl, has only managed to find part-time work without benefits. Suddenly without insurance, Gilda and Earl needed help getting their medications. “The free medicine from the community pharmacy has allowed us to keep our health,” she says.

We would like to express our heartfelt gratitude for your generous grant to help victims of Hurricane Katrina. These people have lost so much, and yet they are so grateful for any services that they receive. Our volunteers, staff, and supporters have been distributing critically needed meals, goods, prescription medicines, and services to thousands of people who have lost their homes, their jobs, and all their possessions. With the support of the AARP Foundation, our efforts will continue until every displaced person is back on their feet. People are alive today because of your generosity. — Society of St. Vincent DePaul, Baton Rouge, Louisiana

“For the rest of my career, I will be doing Katrina recovery, building whole communities and infrastructure.” — grant recipient
The AARP Development Department completed a very successful third year of fundraising, reaching a total of $14.1 million in 2005. Fundraising has proven to be an effective tool in reaching the shared Social Impact goals of AARP and the AARP Foundation. Consumer protection, financial education, grandparents raising grandchildren, driver safety, and housing are examples of programs that have been enhanced through fundraising. Relief for long-term support for older people impacted by the Gulf Coast hurricanes has also been a major focus.

Direct Response
The AARP Foundation received an overwhelming response from donors in 2005, with more than 730,000 active direct response donors recorded.

In 2005, we launched a quarterly newsletter, To Serve, that highlights specific programs and shows the impact that the AARP Foundation has on individual lives, whether donors, volunteers, or recipients of service from one of the Foundation’s programs.

The Foundation also produced its first annual art calendar in 2005. The calendar showcases 14 pieces of artwork created by AARP members. The AARP Foundation held a contest for members to submit artwork to be featured in the calendar, drawing hundreds of entries nationwide.

Andrus Society
The Andrus Society, which recognizes outstanding philanthropic contributions to the AARP Foundation of $10,000 or more, and the Leadership Society were both launched in 2004 to recognize exceptional individual annual gifts. The societies honor the memory of Ethel Percy Andrus, Ph.D., the retired educator who founded NRTA (National Retired Teachers Association) in 1947 and AARP in 1958. Donors who gave gifts to the Foundation from January 2004 through January 2006 were recognized as founding members of the Andrus and Leadership Societies.

In 2005, the Andrus Society welcomed two new co-chairs, philanthropist Catherine B. Reynolds of the Catherine B. Reynolds Foundation, and John S. Rainey, an attorney actively involved in civic and philanthropic affairs. Through their leadership, the Andrus and Leadership Societies of the Foundation are poised for growth in 2006 and beyond.

Andrus Heritage Society
The Andrus Heritage Society provides perpetual recognition to individuals who named the AARP Foundation as a beneficiary in their will or estate plan or who made an irrevocable gift arrangement. Unrestricted planned gifts are placed in the AARP Foundation Board-designated endowment fund when received and perpetuate the legacy of giving and caring from these individuals far into the future.

Women’s Leadership Circle
The Women’s Leadership Circle recognizes women philanthropists who care deeply about the unique issues women face as they age. In 2005, the AARP Foundation Women’s Leadership Circle grew nationally to over 200 members. The Circle undertook a major national study of women’s perceptions and attitudes about the issues of aging, and began planning programs and activities to address unmet needs.

Young Leaders’ Circle
The Young Leaders’ Circle is a philanthropic giving circle of young professionals, age 30–49, who support the programs and services of the AARP Foundation, primarily at the local level.

(The list of names on the next page includes AARP, AARP Foundation, and Legal Counsel for the Elderly [LCE] staff who contribute at leadership levels.)
The AARP Development Department completed a very successful third year of fundraising, reaching a total of $14.1 million in 2005. Fundraising has proven to be an effective tool in reaching the shared Social Impact goals of AARP and the AARP Foundation. Consumer protection, financial education, grandparents raising grandchildren, driver safety, and housing are examples of programs that have been enhanced through fundraising. Relief for long-term support for older people impacted by the Gulf Coast hurricanes has also been a major focus.

Direct Response
The AARP Foundation received an overwhelming response from donors in 2005, with more than 730,000 active direct response donors recorded.

In 2005, we launched a quarterly newsletter, To Serve, that highlights specific programs and shows the impact that the AARP Foundation has on individual lives, whether donors, volunteers, or recipients of service from one of the Foundation’s programs.

The Foundation also produced its first annual art calendar in 2005. The calendar showcases 14 pieces of artwork created by AARP members. The AARP Foundation held a contest for members to submit artwork to be featured in the calendar, drawing hundreds of entries nationwide.

Andrus Society
The Andrus Society, which recognizes outstanding philanthropic contributions to the AARP Foundation of $10,000 or more, and the Leadership Society were both launched in 2004 to recognize exceptional individual annual gifts. The societies honor the memory of Ethel Percy Andrus, Ph.D., the retired educator who founded NRTA (National Retired Teachers Association) in 1947 and AARP in 1958. Donors who gave gifts to the Foundation from January 2004 through January 2006 were recognized as founding members of the Andrus and Leadership Societies.

In 2005, the Andrus Society welcomed two new co-chairs, philanthropist Catherine B. Reynolds of the Catherine B. Reynolds Foundation, and John S. Rainey, an attorney actively involved in civic and philanthropic affairs. Through their leadership, the Andrus and Leadership Societies of the Foundation are poised for growth in 2006 and beyond.

Andrus Heritage Society
The Andrus Heritage Society provides perpetual recognition to individuals who named the AARP Foundation as a beneficiary in their will or estate plan or who made an irrevocable gift arrangement. Unrestricted planned gifts are placed in the AARP Foundation Board-designated endowment fund when received and perpetuate the legacy of giving and caring from these individuals far into the future.

Women’s Leadership Circle
The Women’s Leadership Circle recognizes women philanthropists who care deeply about the unique issues women face as they age. In 2005, the AARP Foundation Women’s Leadership Circle grew nationally to over 200 members.

The Circle undertook a major national study of women’s perceptions and attitudes about the issues of aging, and began planning programs and activities to address unmet needs.

Young Leaders’ Circle

The Young Leaders’ Circle is a philanthropic giving circle of young professionals, age 30–49, who support the programs and services of the AARP Foundation, primarily at the local level.

(The list of names on the next page includes AARP, AARP Foundation, and Legal Counsel for the Elderly (LCE) staff who contribute at leadership levels.)
### The AARP Foundation Recognizes the Following Donors as of December 31, 2005:

#### The Andrus Society
Recognizes contributions of $10,000 and above

- **Founding Members:**
  - $25,000 – $49,999
  - John B. Caine II
  - Carolynn Magill
  - Jerald W. Lee
  - Anne M. Herbster
  - Judith Brown*
  - Mr. & Mrs. Gilbert Steward
  - Ethel L. Petka
- **Founding Members:**
  - ($5,000 – $9,999)
  - Charles Leven
  - Judge Ethel Moss
  - Linda Hackney
  - C. L. Cooper
  - Richard A. Cheever
  - Dr. Ed Mueller
  - Frank Caliendo
- **Founding Members:**
  - ($10,000 – $24,999)
  - Barbara G. Ely
  - Mary DeBruler
  - A. E. Wadsworth
  - John H. Snavely

#### The Leadership Society
Recognizes contributions and pledges of $1,000 – $9,999

- **Founding Members:**
  - $5,000 – $9,999
  - Ernest Hanford
  - April Dickson

#### GOLD
($10,000 – $19,999)

- **Founding Members:**
  - ($10,000 – $24,999)
  - Ernie Hanford
  - April Dickson
  - John B. Caine II
  - Carolynn Magill

#### SILVER
($2,500 – $4,999)

- **Founding Members:**
  - ($5,000 – $9,999)
  - Ernie Hanford
  - April Dickson

#### BRONZE
($500 – $999)

- **Founding Members:**
  - ($10,000 – $24,999)
  - Ernie Hanford
  - April Dickson

#### PIONEERS
($25,000 – $49,999)

- **Founding Members:**
  - ($5,000 – $9,999)
  - Ernie Hanford
  - April Dickson

---

### The Andrus Heritage Society
Gifts through Bequests or Estate Plans

**Planned Gifts:**

- Lester B. Knapp
- Nancy Baldwin
- Conrie Barlag
- David Betts
- John D. Bolles
- Iris Braas
- Ava May Brown
- Doris Carney
- Lorraine T. Carson
- Rhoda Hines Dalby
- Helen DeBruler
- Melon Ellis
- Margaret E. Elton
- Otto Fredericks
- Elmer Fuehr
- Phillip Garrett
- Belle Galman
- Paul Garshon
- Eva Z. Gendron
- Edith L. Goranson
- Alleen Graves
- Stella M. James
- Allene Jeanes
- Mildred Johnson
- Margaret Jones
- June Kinison
- Jules Klahy
- Morton M. Kubeleh
- Mans Lampman
- Ferdinand LaHatte
- Arthur Lerner
- Goldie Lerner
- Christine Lewis
- Walter R. Lindner
- Mary B. Marr
- Wayne Martin
- Clifford McBride
- Katherine Merritt
- Ruth Mary Miksell
- Ethel Moss
- Edward J. Powers
- Charlotte E. Reynolds
- Donald F. Ryan
- Edgar J. Saltzman
- Sophie Schlauch
- Sophie Schwartz
- Winthrop Sheehy
- Elizabeth E. Shipyard
- Rose Springman
- Elizabeth B. Stebbins
- Dawn Stegenga
- James H. Thompson
- Hibbett West Wallin
- Harvey Walters
- Walter Volbach
- Zurolke Family Trust

#### Gifts through Chantable Gift Annuities, Chantable Remainder Trusts, or Chantable Lead Trusts

- A.K.N. and Nalurb Ahmed
- Herman C. Bains
- Lu and Charlie Bangert
- H. Wayne and Anne D. Barbetti
- Larry E. Barth
- Ms. E.K. Bivens
- Edwin Bock
- Hartley J. Brown
- Frank Caliendo
- William and Barbara Camburn
- Samuel and Annie Chadwick
- Michael Clement, M.D.
- Col. James M. Compton
- John R. Crane
- Christine M. Cruz
- James B. Cunningham
- Charles C. Cypess
- Richard W. Custer
- Aila G. Dawe
- Anthony H. Deller
- Pamela Dettering
- James R. and Alice J. DeMeo
- John C. and Genevieve Faiwall
- H. Hendelg
- Wilma S. Finch
- Gloria W. Francouer
- K.E. Freeman
- Sid and Betty Garvais
- Ethel L. Petka
- Helen DeBruler
- Rhoda Hines Dalby
- Lorraine T. Carson
- Ava May Brown
- Edna May Brown
- Doris Carney
- Lorraine T. Carson
- Rhoda Hines Dalby
- Helen DeBruler
- Melon Ellis
- Margaret E. Elton
- Otto Fredericks
- Elmer Fuehr
- Phillip Garrett
- Belle Galman
- Paul Garshon
- Eva Z. Gendron
- Edith L. Goranson
- Alleen Graves
- Stella M. James
- Allene Jeanes
- Mildred Johnson
- Margaret Jones
- June Kinison
- Jules Klahy
- Morton M. Kubeleh
- Mans Lampman
- Ferdinand LaHatte
- Arthur Lerner
- Goldie Lerner
- Christine Lewis
- Walter R. Lindner
- Mary B. Marr
- Wayne Martin
- Clifford McBride
- Katherine Merritt
- Ruth Mary Miksell
- Ethel Moss
- Edward J. Powers
- Charlotte E. Reynolds
- Donald F. Ryan
- Edgar J. Saltzman
- Sophie Schlauch
- Sophie Schwartz
- Winthrop Sheehy
- Elizabeth E. Shipyard
- Rose Springman
- Elizabeth B. Stebbins
- Dawn Stegenga
- James H. Thompson
- Hibbett West Wallin
- Harvey Walters
- Walter Volbach
- Zurolke Family Trust

### Promises for Tomorrow
Recognizes individuals who notify the AARP Foundation that it is named as the beneficiary of a bequest or planned gift.

- Ethel L. Petka

### Institutional Support
2005 support from Corporations, Foundations, U.S. Government and State Agencies

- AARP
- AARP Services, Inc.
- Legal Counsel for the Elderly
- The Hartford
- Hill Foundation
- MetLife Foundation
- New York Stock Exchange
- The Hughes Foundation
- United Health Foundation
- San Angelo Health Foundation
- Colorado Division of Criminal Justice
- Western Union
- Public Interest Research Groups
- Corporation for National & Community Service
- The Home Depot
- Bankers Life
- New York Life Foundation
- U.S. Department of Health & Human Services
- Administration on Aging
- U.S. Internal Revenue Service
- U.S. Department of Labor
- U.S. Department of Housing and Urban Development
- Virginia Attorney General's Office
- Colorado Attorney General’s Office
- Neighborhood Reinvestment Corporation

---

* Deceased
* Women’s Leadership Circle
* Young Leaders Circle

---

**2005 AARP FOUNDATION ANNUAL REPORT | 34**

**2005 AARP FOUNDATION ANNUAL REPORT | 35**
The summary of financial information has been extracted from the AARP Foundation audited financial statements for the year ended December 31, 2005, and on which an independent public accounting firm expressed an unqualified opinion. The complete audited financial statements can be downloaded from our website at www.aarp.org/foundation.

**AARP Foundation Consolidated Statements of Activities**

For the years ended December 31, 2005 and 2004 (in thousands)

<table>
<thead>
<tr>
<th>Revenue 2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants</td>
<td>$83,241</td>
</tr>
<tr>
<td>AARP Support</td>
<td>33,687</td>
</tr>
<tr>
<td>In-Kind Contributions</td>
<td>15,035</td>
</tr>
<tr>
<td>Charitable Contributions</td>
<td>14,145</td>
</tr>
<tr>
<td>Investment Income</td>
<td>2,319</td>
</tr>
<tr>
<td>Change in Value of Charitable Gift Annuities</td>
<td>(464)</td>
</tr>
<tr>
<td>Litigation and Other</td>
<td>103</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>$148,066</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses 2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services</td>
<td>$118,407</td>
</tr>
<tr>
<td>Management and General</td>
<td>6,142</td>
</tr>
<tr>
<td>Fundraising</td>
<td>14,641</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$139,190</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Change in Net Assets 2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase in Net Assets</td>
<td>$8,876</td>
</tr>
<tr>
<td>Net Assets, Beginning of Year</td>
<td>46,029</td>
</tr>
<tr>
<td>Net Assets, End of Year</td>
<td>$54,905</td>
</tr>
</tbody>
</table>

**Summary of Financial Information**

$148.1 million for the year ended December 31, 2005

$139.2 million for the year ended December 31, 2005

**Pie Charts**

- **Grants**: 56%
- **In-Kind**: 10%
- **AARP**: 23%
- **Investment and Other**: 1%
- **Change in Value of Charitable Gift Annuities**: -4%
- **Other**: 11%

- **Program**: 85%
- **Fundraising**: 11%
- **Management and General**: 4%
AARP Foundation Consolidated Statements of Activities

For the years ended December 31, 2005 and 2004 (in thousands)

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenue</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants</td>
<td>$83,241</td>
<td>$81,813</td>
</tr>
<tr>
<td>AARP Support</td>
<td>33,687</td>
<td>28,268</td>
</tr>
<tr>
<td>In-Kind Contributions</td>
<td>15,035</td>
<td>15,569</td>
</tr>
<tr>
<td>Charitable Contributions</td>
<td>14,145</td>
<td>11,078</td>
</tr>
<tr>
<td>Investment Income</td>
<td>2,319</td>
<td>1,679</td>
</tr>
<tr>
<td>Change in Value of Charitable Gift Annuities</td>
<td>(464)</td>
<td>(378)</td>
</tr>
<tr>
<td>Litigation and Other</td>
<td>103</td>
<td>920</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td>$148,066</td>
<td>$138,949</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Expenses</strong></th>
<th>2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services</td>
<td>$118,407</td>
<td>$107,986</td>
</tr>
<tr>
<td>Management and General</td>
<td>6,142</td>
<td>7,096</td>
</tr>
<tr>
<td>Fundraising</td>
<td>14,641</td>
<td>5,936</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$139,190</td>
<td>$121,018</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Change in Net Assets</strong></th>
<th>2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase in Net Assets</td>
<td>$8,876</td>
<td>$17,931</td>
</tr>
<tr>
<td>Net Assets, Beginning of Year</td>
<td>46,029</td>
<td>28,098</td>
</tr>
<tr>
<td>Net Assets, End of Year</td>
<td>$54,905</td>
<td>$46,029</td>
</tr>
</tbody>
</table>

The summary of financial information has been extracted from the AARP Foundation audited financial statements for the year ended December 31, 2005, and on which an independent public accounting firm expressed an unqualified opinion. The complete audited financial statements can be downloaded from our website at www.aarp.org/foundation.
The AARP Foundation Board of Directors is composed of members appointed by the AARP Board of Directors. Each director serves a two-year term and may be reappointed to serve a second two-year term. The following were members of the AARP Foundation Board of Directors in 2005:
The AARP Foundation Board of Directors is composed of members appointed by the AARP Board of Directors. Each director serves a two-year term and may be reappointed to serve a second two-year term. The following were members of the AARP Foundation Board of Directors in 2005:
LEADERSHIP TEAM

The AARP Foundation Leadership Team is composed of staff members who provide the daily oversight and management of the AARP Foundation’s operations.

Stuart Cohen  
Director of Legal Advocacy

Kathleen Burch  
Chief Development Officer

Patricia D. Shannon  
Director of Financial Management

Robin Talbert  
Executive Director

Susan A. Miler  
Director of Programs

Laura von Behren  
Director of Business Operations
The AARP Foundation is AARP’s affiliated charity. Foundation programs provide security, protection and empowerment for older persons in need. Low-income older workers receive the job training and placement they need to re-join the workforce. Free tax preparation is provided for low- and moderate-income individuals, with special attention to those 60 and older. The Foundation’s litigation staff protects the legal rights of older Americans in critical health, long-term care, consumer and employment situations. Additional programs provide information, education and services to ensure that people over 50 lead lives of independence, dignity and purpose. Foundation programs are funded by grants, tax-deductible contributions and AARP.
MISSION STATEMENT
The AARP Foundation is AARP’s charitable organization dedicated to enhancing the quality of life for all as we age. We lead positive social change and deliver value to those 50 and older with emphasis on those at social and economic risk.