

Calendar

Hockey with AARP

Oct. 13 and Dec. 6
AARP members get discounted tickets when the Florida Panthers play the New York Islanders (Oct.13) and the Boston Bruins (Dec. 6) in Sunrise. To learn more, please call 954-835-7226 or check out the Panthers' schedule at <http://panthers.nhl.com>.

'Florida's People, Florida's Promise' Town Hall Meeting

Oct. 10
Broward/Miami-Dade
Hear what your legislators and candidates have to say about the issues. For details, please go to www.floridaspeople.org.

Election Day

Nov. 4

Volunteer

Get involved with 'Divided We Fail.'

Sign up as a DWF voter at www.dividedwefail.org and add your voice to the national discussion on health care and financial security.

For information on volunteering or on state events, check out the new Events Calendar at www.aarp.org/fl, call toll free 1-866-595-7678 or e-mail floridadwf@aarp.org or.

Better Plans for Hard Times

A coalition of AARP and other advocacy groups wants to preserve health, education and human services.



A NEW ADVOCACY coalition called Florida's People, Florida's Promise aims to persuade state leaders to adopt a smarter approach to the state's troubled finances that protects health care, education and core human services.

The state budget has been cut \$6 billion in the last two years and the chair of the General Revenue Estimating Conference forecasts another \$3.5 billion reduction next year. On the

horizon are budget cuts across the board.

Florida's People, Florida's Promise is convinced that's the wrong answer. Formed by AARP, children's groups and a taxpayer's advocacy organization, it recommends that the Legislature:

- ❑ Avoid across-the-board budget cuts to core services.
- ❑ Find ways to gain additional federal funds.
- ❑ Cut duplication in state agencies and invest the savings

in programs that would head off future problems.

❑ Consider targeted revenue increases, such as a state sales tax on Internet and mail order sales.

"School funding faces a crisis in Florida. Yet this goes beyond schools. Foster care, adoption services, health and long-term care for older people, help for working families — they all face cuts," said Mike Cusick, president of the Florida Coalition for Children. "Florida is crying out for leadership that can look beyond across-the-board budget cuts and find new solutions for a bright future."

Sign the initiative's Declaration of Inter-Dependence at www.floridaspeople.org.



Retired educator Evelyn Florence helps Steven Burroughs, 11, with his reading. State budget cuts have forced cutbacks in Tallahassee public school reading coaches.

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Check out this array of seasonal events.

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Faltering economy dims retirement dreams.

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400 Carillon Parkway, Suite 100
St. Petersburg, FL 33716



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Long Beach, CA

🍷 Florida state revenues are now forecast to fall three years in a row — something that hasn't happened since at least 1969.

📖 Learn all about AARP Florida's online communities. Visit www.aarpsarasota.org and www.aarpdaytona.org.

Voices in the Community

AARP Florida asked people around the state: "As the 2008 national election draws near, what changes would you ask elected officials to make when they take office?"



Companies continue to lay off older workers, and firms want young qualified applicants. At the same time, Social Security is

raising the age limit to retire. Many in my age group are forced into early retirement and must settle for low-paying, unskilled jobs despite our experience. What will you do to correct this and help those of us in financial peril right now?

— Thomas Bachman, 68, Palmetto

In this economic climate, older Americans have not been able to support themselves on what Social Security allows. Many of us have worked hard all of our lives, raised families, saved for college funds, paid taxes. Now, we are being penalized for earning money just to survive and pay for prescriptions. Why does Congress limit the amount of money that older persons on fixed incomes are allowed to make?



— Carol Gornito, 51, Rockledge



Qualifying for disability can take years for multiple sclerosis patients, since the duration and frequency of attack vary so

widely, forcing those already on disability to remain unemployed to avoid the difficulty in reapplying for benefits in the future. Patients would return to work if they could avoid repeating the long approval process the next time they fall ill. Would you urge Congress to grant temporary benefits when they're actually needed as an effective solution?

— Robert Guidara, 50, Destin

IN YOUR POCKET

Taking Money from IRA Early Costs Plenty

Older Floridians already face financial challenges. But the ones they don't see coming can hit extra hard. Joan Metz, a Broward County AARP member, and her husband faced heavy medical expenses. Their solution: draw money out of their IRA. This situation is becoming common in a state with the highest percentage of residents who lack health coverage. "No matter how you look at it, it's a Catch-22," Metz said. Withdrawing assets from an IRA not only results in a tax burden but also results in penalties and the loss of potential growth of your investments. For a short course on avoiding common retirement financial planning pitfalls, visit www.aarpfund.com/content/resource/AARPFunds_Avoid_Pitfalls.pdf.



Many Floridians Have Yet to File for Stimulus Payments from the IRS

In September, the IRS announced that some 375,000 eligible Floridians — mostly older people — have not yet filed tax returns so they can receive their 2008 economic stimulus payments. AARP financial experts say that one explanation may be that some older residents don't normally have to file tax returns, so they may not realize that taxpayers must file a Form 1040A to receive their stimulus payments. It's not too late, but the forms must be filed by Oct. 15. For complete information, please go to www.aarp.org/stimulushelp or call the IRS Rebate Hot Line toll free at 1-866-234-2942.

IN YOUR HOME

Got 'Rabbit Ears'? Better Get Digital TV Converter Box Coupons

In February 2009, U.S. television stations will convert to digital broadcasting, and stations will stop sending analog TV signals. If you get TV signals through an antenna — whether "rabbit ears" or an outside antenna — you have three choices to keep your TV working:

- Buy and install an analog converter box on your television set.
- Connect your TV to a cable or satellite system. If you already have such a service, your cable or satellite company will handle the transition.
- Buy a TV with a built-in digital television tuner.



Florida Fall Fun

Autumn is a lovely time to explore the natural beauty of the state. Get out and enjoy.

5th Annual Birding and Wildlife Experience, Oct. 3 – 5, Cedar Key. Field trips, lectures and exhibits spotlight the diversity of birds, beasts and habitats. Call 352-543-5600 or visit www.ncbwe.com to learn more.

Artoberfest, Oct. 4, Palatka. Be sure to attend this exciting arts, crafts and quilt show. Call 386-328-1503 for further information.

Make-A-Wish presents Night of the Iguana, Oct. 18, Tampa. The Suncoast region's largest fundraiser features samples from many of Tampa Bay's most popular restaurants in addition to live entertainment, cocktails and a live and silent auction. Visit www.wishcentralfl.wish.org/events.php.

Legends of Jazz Concert, Nov. 7, Adrienne Arsht Center for the Performing Arts, Miami. The concert will feature master pianist and three-time Grammy Award winner Ramsey Lewis. For more information and tickets, visit www.aarp.org/legendsofjazz or call Victoria Funes toll free at 1-866-595-7678 or e-mail vfunes@aarp.org.

North Florida Fair, Nov. 6 – 16, Tallahassee. Enjoy rides, games, food, and fun. Super Saver passes for Nov. 6 and 13 are available for \$12 if purchased in advance. Visit www.northfloridafair.com or call 850-878-FAIR (850-878-3247) for a complete events list.

The federal government is offering up to two \$40 coupons per household to defray the cost of converter boxes. Coupons are free, but the supply is limited. Converter box coupons can be requested by calling toll free 1-888-DTV-2009 (1-888-388-2009); by sending a letter to P.O. Box 2000, Portland, OR 97208; or by visiting www.DTV2009.gov.

IN THE STATEHOUSE

Amendment 5 Knocked Off the Ballot

On September 3, Florida's Supreme Court upheld a Tallahassee circuit judge's ruling that struck a complex state tax plan from the November ballot. Circuit Court Judge John Cooper had stated that Amendment 5 didn't give voters enough information. AARP called the amendment, which would have cut up to \$11 billion in school funding in 2010 and left lawmakers to fill the budget hole, confusing. AARP said that it offered uncertain benefits and posed risks to education and other public services. Cooper noted that while a ballot summary promised to protect schools from budget cuts, the amendment itself protected schools only in 2010 but left open subsequent cuts to school budgets. The Supreme Court ruling added that its decision cannot be reconsidered.

While the cost of living in Miami is below the national average, nursing home care costs are 16 percent higher (\$225 per day).

Go to www.aarp.org/fl to learn about AARP's work in Florida or visit www.dividedwefail.org/fl for info on Divided We Fail.



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Altamonte Springs

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Percentage increase projected
from 2000 to 2025 in the
number of Floridians with
Alzheimer's disease.

Q&A

Voters Face an Election Day Change

In recent elections, being in charge of Sunshine State voting has been a tough job. It's been Secretary of State Kurt Browning's job since December 2006. AARP Florida asked Secretary Browning about the upcoming elections.



Q. Some Florida voters, especially independents, will use paper ballots and optical character reader machines for the first time in November. What should older voters do to prepare?

A. The Department of State is encouraging all voters to make sure that they educate themselves on the candidates and issues before Election Day. A good way to prepare is to mark their sample ballot provided by their supervisor either by mail

or on their Web site and take that to the polling place. Also, [they should] make sure that they know where their polling place is and that all voter registration information is updated before Election Day arrives. The optical scan equipment has been used in Florida for more than 30 years; however, this fall 15 counties are using an optical scan/paper ballot system that is new for 2008. Try to go to the local supervisor's office to use the new equipment or attend one of their public demonstrations.

Q. How important a role do older volunteers play in our elections?

A. Florida is incredibly fortunate to have such a committed and involved network of older volunteers. Supervisors around the state depend on these important volunteers to be their poll workers, and we simply wouldn't be able to staff the polling places completely without them.

Q. Older voters traditionally turn out in higher numbers than

young voters. Do you think that could change in Nov. 2008?
A. We have no reason to believe that this trend will change this year, although we want to encourage all registered voters to participate in Florida elections. And there is still time to register to vote for the general election in November, so register now if you haven't done so already. New voter registrations must be in by Oct. 6 for the [November] general election.

Q. How can voters inform themselves about the amendments on the November ballot?

A. We encourage all voters to print out the amendments either on our Web site or their local supervisor's Web site, or cut them out of the local paper when they are published. Voters need to take the time to read and understand the amendments before Election Day so that they can ask questions of the groups that support and oppose the issues, and really educate themselves in advance of entering the voting booth.

FROM THE STATE DIRECTOR

Educate Yourself Before Going to Vote



Floridians of all generations soon will flock to the polls for a historic election. Here's some advice for Floridians 50 and older on Nov. 4: Don't vote.

That is, don't vote until you've educated yourself fully on where the candidates stand on the most critical issues facing Florida and all other states.

We know what's uppermost in Americans' minds these days: the economy. It's harder and harder to save, so giving families the tools they need to achieve peace of mind in retirement has never been more important. Another important part of ensuring a bright future is fixing our broken health care system.

For decades, we've been frustrated by partisan gridlock in Washington. It seems that the major parties would rather attack each other than attack our problems.

But 2008 may herald a breakthrough. On a few issues, like a recent Medicare reform bill, we've seen the parties put aside partisanship and vote not red or blue, but red, white and blue. With our votes, we Floridians can help encourage that trend, but only if we inform ourselves.

You can find out more about what the presidential and federal candidates are saying on the AARP Florida Web site. For complete details, please go to www.aarp.org/fl.

“Don't vote until you've educated yourself fully on where the candidates stand.”

Lori Parham leads the AARP Florida team as state director.

Resources

To read or visit:

How Not to Save On Gas

AARP Bulletin reports on gas-savings scams. http://bulletin.aarp.org/yourmoney/scamalert/articles/scam_alert_fueling.html

Hospital Compare

Learn about hospital costs and performance ratings. www.hospitalcompare.hhs.gov

Help for 50+ Job Seekers

Check out useful links on a site maintained by state and local workforce agencies. www.employflorida.com

Florida Department of Elder Affairs

'Communities for a Lifetime' This agency works with cities and counties to create a future that is friendlier to older residents. www.communitiesforalifetime.org

Florida Health News

This foundation-funded Web site consistently provides scoops on health news. www.floridahealthnews.org

Medicare Prescription Drug Coverage

www.aarp.org/health/medicare/drug_coverage

AARP Retirement Calculator

www.aarp.org/money/financial_planning

AARP 'Medicines and You' Online Seminar

www.aarp.org/medicinesandyou

To call:

Florida's Elder Helpline

1-800-963-5337

Volunteer With AARP Tax-Aide

1-888-687-2277

Department of Elder Affairs

Get free, unbiased advice on health insurance from state volunteers. 1-800-96-ELDER (1-800-963-5337)

DIVIDED WE FAIL

'Lifetime Financial Security' Has New Meaning

ROBERT IVEY has always been on the cutting edge. Now a computer consultant who telecommutes from his home in Rotonda West, Ivey earned a degree in electronics engineering and computer science after a stint in the U.S. Air Force in the 1960s.

"I majored in engineering because there were no full-fledged computer science majors back then," Ivey said. "I knew computers were the future."

Ivey's career grew. With an eye on his future, Ivey saved and planned for retirement. Then, in 2000, at age 58, he was laid off and "retired" early.

"I rolled over my 401(k) and thought that with my savings, pension and part-time work teaching and consulting, I'd be set for life," Ivey said. "But then the market went down, and I lost a lot of money." Ivey, 65, doesn't see himself fully retiring in five or even 10 years.

He's not alone. According to a recent AARP survey of people age 50 to 70, 70 percent planned to work into retirement or not retire at all. AARP's Divided We Fail initiative is taking aim at these lifetime financial security issues.

"It's unfortunate that the majority of Americans don't have peace of mind about their financial security," said Lori Parham, AARP Florida state director. "Everyone — voters, business and government — must be involved in the solution."

Divided We Fail, a national initiative of AARP, the Business Round Table, the Service Employees International Union and the National Federation of Independent Businesses, was launched to raise the voices of millions of Americans who believe that health care and lifetime financial security are the most pressing domestic issues facing the nation.

Most Americans, surveys show, have less than \$35,000 saved for retirement. Traditional pensions are becoming a thing of the past, and more Americans are relying on Social Security for more than half of their retirement income.

Skyrocketing health care costs are making the possibility of retirement even shakier for many. Ivey spends 10 to 15 percent of his income on health insurance, including the costs of Medicare.

"I was doing all the right things to prepare for retirement," he said. "I was living within my means, planning for the future. Fortunately, I'm still in excellent health. But the future is scary



Robert Ivey thought he was set for life. Now he's planning for a longer working life.

because health costs just increase every year. I don't see how most Americans can retire under these conditions."

Parham said that for America to move forward, it has to move united. "We can't have gridlock and partisan divisions stop progress on finding solutions," she said. "Everyone — voters, business and government — must be involved in the solution. The issues that Divided We Fail has embraced are not Democratic issues. They are not Republican issues. These are American issues that affect us all."

For more information about Divided We Fail, visit www.dividedwefail.org.

Clarification: Some readers found the Spring 2008 story about Diane Maxwell confusing. Here are the facts on Social Security and earnings caps:

When retirees earn more than a specific amount, they can be taxed on their Social Security benefits. In 2008, if you file a federal tax return as an individual, and your combined income* is between \$25,000 and \$34,000, you may have to pay taxes on 50 percent of your benefits. Your benefits are not reduced.

Benefits are reduced for people who collect Social Security before full retirement age (for those born in 1943, age 66), by \$1 for every \$2 earned above the annual limit. For 2008, that limit is \$13,560. In the year a person reaches full retirement age, benefits are reduced \$1 for every \$3 earned above the annual limit. That limit in 2008 is \$36,120. These limits increase each year based on the cost of living increase. Starting with the month you reach full retirement age, you can get your full benefit — with no limit on earnings.

*Combined income equals your adjusted gross income + nontaxable interest + half your Social Security benefits

👉 Florida has 3.3 million residents who receive Social Security benefits. That is second in the nation, behind California.

👉 Words matter. Learn what key financial terms mean by going to this site: www.finra.org/InvestorInformation/welcome/index.htm.