

All you want to know about AARP and its benefits

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By J Shipper

The AARP used to be the American Association of Retired Persons.

The AARP is known for representing and speaking on behalf of aging populations based in the United States.

It is involved in all kinds of activities such as:

negotiating reduced rates for prescriptions, housing, tourist attractions, automobile rentals, motels and hotels.

It is at present involved politically with the Medicare Prescription Drug Program.

The AARP was founded in 1958 by Ethel Percy Andrus and hopes to have 70 million members in the next ten years due to the increasing age of the US population.

It is interesting that the AARP is fighting the proposed changes to Social Security.

The AARP has changed its role over the last few decades so as to reflect current living standards and the way in which we now approach age with dignity and purpose.

On its website discounted trips to Hawaii and Alaska are advertised as well as news specifically geared to seniors, such as employment news, legal advice, health and fitness information and other interesting items.

At present some of the hot button items the AARP is working with are:

Prescription Drugs;

Prescription Drugs over the last 5 years have increased much more rapidly in costs than the rate of inflation and as such are a heavy burden on Seniors.

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The AARP makes available the results of studies of changes in manufacturers' prescription drug list prices for 200 brand name and 75 generic drugs most widely used by Americans age 50 and over.

Social Security;

President Bush seems to think that there will not be enough money in the future to pay for Social Security benefits for Seniors at today's level.

His private accounts plan would allow workers to invest up to one third of their payroll contributions in the Stock Market.

Based on Stock Market results for the time President Bush has been in office this would have resulted

in a loss for the average Senior taking inflation into account.

And the indexing plan that Bush embraced at his April 28 press conference would preserve the present defined-benefit approach only for low-wage workers—those currently earning less than about \$20,000. For everyone else, 70 percent of workers, the system would be flipped upside down—so that the more you earn and pay in, the more your benefits are cut.

Consumer alerts;

Last year Americans spent more than \$20 billion on anti-aging products of which a sizeable amount was for so called "snake oil" products such as "human growth hormone " pills which sold for \$80 per bottle per month and promised to cure anything that ails you. The US Food and Drug Administration doesn't regulate over-the-counter products so it is buyer beware.

J Shipper is very interested in Social issues affecting Seniors and Health in general. Check out these interesting sites for more information:

<http://www.aarp-now.info>

<http://www.life-extension-now.com>

<http://www.youwillquit.com>

Why You Should Become An AARPer

By Frank Hague

The American Association of Retired Persons, the AARP, is America's leading non-partisan, non-profit organization dedicated to improving the lives of people aged 50 and older. It has over 35 million members, 40,000 of whom live outside the US. Members do not have to be retired; in fact, 40 percent

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of them work full or part time. Membership is open to anyone 50 or older, and with 25 percent of the American population in this age bracket, nearly half of all people in this group have memberships. The median age of AARP members is 65, and slightly more than half are female. In its mission statement, the organization says that it is "dedicated to enhancing the quality of life for all as we age. We lead positive social change and deliver value to members through information, advocacy and service." The AARP provides information bulletins about news relevant to the older population, acts as a lobby group to advance their interests, promotes community involvement by its members, and offers its members a wide range of products and services such as health insurance.

The AARP was founded in 1958 by retired high school principal Dr. Ethel Percy Andrus. The AARP grew out of the National Retired Teachers Association, which Dr. Andrus had established in 1947 to promote her philosophy of productive aging and to offer health insurance to retired teachers. In that era, health insurance was virtually unavailable to older Americans, since few private insurers would accept these high-risk clients and the American government had not yet established Medicare, which was only enacted in 1965. This association of retired teachers grew to offer membership benefits to all retired citizens. It is now a world-wide organization with headquarters in Lausanne, Switzerland and Washington, D.C., local offices in every state, and over 2,500 local chapters.

AARP has 2 affiliated groups. One is the AARP Foundation, which is a charity that runs social programs to help people 50 and older, and also supports AARP Foundation Litigation, a national group focusing on legal issues affecting older Americans. The second is AARP Services, Inc., a wholly owned subsidiary of AARP which provides members with products and services such as medical, automobile, home and life insurance, discounts on prescriptions and prescription eyewear, and a travel discount program.

Source of Funds

AARP receives income from memberships, advertising revenue from its publications, royalty fees from companies providing AARP-endorsed products, and extra fees from member programs.

Publications

AARP members receive bimonthly the "AARP Magazine" and also the "AARP Bulletin" printed 11 times per year. AARP also publishes "Segunda Juventud", a quarterly Spanish-English newspaper

targeting the Hispanic community. The AARP website also offers information on a wide range of topics. AARP also produces "Prime Time Radio", a weekly interview program focusing on the interests of mature people, and the daily "Mature Focus Radio" which has brief discussions on various topics. AARP's Public Policy Institute researches international issues affecting aging and uses the results of

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these studies to help draft public policy recommendations.

The AARP as Lobby Group

The AARP has been an effective force in causing the government to become more aware of the interests of the older population. They undertake litigation in cases of age discrimination, pensions, health care, economic security and consumer issues. AARP volunteers often appear before the US congress to testify about the effects of government policies on the elderly. At a local level, the AARP trains volunteers in how to deal with government officials. Though non-partisan, the AARP keeps its members informed on each party's stand on issues affecting older Americans. AARP representatives also participate in international conferences on aging.

Frank Hague is getting there.

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