

**OLDER AMERICANS AND THE WORLDWIDE WEB:
THE NEW WAVE OF INTERNET USERS**

FORUM
BEFORE THE
SPECIAL COMMITTEE ON AGING
UNITED STATES SENATE
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CONTENTS

	Page
Opening statement of Senator Charles E. Grassley	1
Statement of Senator John Breaux	1

PANEL I

Mary Furlong, CEO, ThirdAge Media, San Francisco, CA	6
Micki Gordon, chairperson, Center for Productive Aging, Jewish Council for the Aging	9
Herb Ernst, retired professor and Internet User, Rockville, MD	24
Jeanne Hurley Simon, chairperson, U.S. National Commission on Libraries and Information Science, Makanda, IL	34
Craig D. Spiegle, director, Market Development and Corporate Marketing, Microsoft Corporation, Redmond, WA	73
Michael McMullan, deputy director, Center for Beneficiary Health Services, Health Care Financing Administration, Baltimore, MD	84

APPENDIX

Sample of websites that may interest Older Americans	107
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**FORUM OF THE UNITED STATES SENATE
OLDER AMERICANS AND THE WORLDWIDE
WEB: THE NEW WAVE OF INTERNET USERS**

THURSDAY, JULY 16, 1998

**U.S. SENATE,
SPECIAL COMMITTEE ON AGING,
Washington, DC.**

The forum convened, pursuant to notice, at 10:35 a.m., in room G-50, Dirksen Senate Office Building, Hon. Charles Grassley, (chairman of the committee), presiding.

Present: Senators Grassley and Breaux.

**OPENING STATEMENT OF SENATOR CHARLES GRASSLEY,
CHAIRMAN**

The CHAIRMAN. I would like to call the meeting to order. I am Senator Chuck Grassley, but I would like to have Senator Breaux make his opening comments because he is under a much tighter schedule than I am.

Senator Breaux is a Senator from Louisiana. He is the ranking Democrat on our committee and he is always very attentive to all of our committee meetings. We work almost as co-chairmen on everything in this committee. That is kind of a tradition of the committee and it has been a real pleasure for me the last year and a half to have worked with Senator Breaux on matters of aging. So I introduce him not only as a colleague but also as a friend and partner in this process of making the Aging Committee work. Senator Breaux.

STATEMENT OF SENATOR JOHN BREAUX

Senator BREAUX. Thank you very much, Senator Grassley, and thank you to our panel members and all of the guests who are here to learn a little bit more about what we are doing with the Internet and availability of the Internet for seniors.

This is really a very exciting period of time in our country's history. Technology has never before helped us access so much information. I first really got to understand a little bit more about the ability of the Internet to really change and make a difference in senior Americans' lives by meeting with Mary Furlong from San Francisco and by learning about what they were doing with the ThirdAge. It was very, very impressive to me to learn about the incredible opportunity the internet offers. It truly opens the door to discover for so many seniors.

What we will hear today is about more of these opportunities and about the greater utilization of the Internet and computers in general by with people who are in their golden years.

We are now, in my State of Louisiana, when we are talking about senior citizen homes and housing, making sure that all of these facilities have Internet access. These new facilities offer much more than senior citizens' facilities used to offer in the old days. Now, centers are providing information to seniors so that they can have access to everything in the world. They have the time. They have certainly the knowledge, and with a little bit of training or a little bit of help, they really are in a wonderful position to utilize all the advantages of the Internet system.

We were talking to a gentleman in Louisiana just the other day who is on the Internet every day. He is 84 years old and he is using it to chat with friends and people that he has met all over the world and all over the United States and also utilizing the net for information, to help with a newsletter that he distributes to his colleagues in his age category on the problems of Alzheimer's disease.

It used to be that so many people in their later years were just depending on the newspapers and a weekly news magazine, for their information, and now there is just, obviously, an explosion of information. I think that making information available to seniors, telling them about it, making them more aware of it, is incredibly important.

That is why Senator Grassley and I through the Aging Committee are holding this forum to try and expand the opportunities for seniors throughout America and really plug them into the world. It is an amazing thing when you see older-Americans sitting there just plugging in and typing away and really learning so much that simply wasn't available when they were younger.

So this is what we are talking about. We have got some real terrific people who are going to try and let us know more about what is possible and what can be done, and so we thank all of you for coming and particularly thank our panelists and Mary for helping to put this together. Thank you very much.

[The prepared statement of Senator Breaux follows:]

PREPARED STATEMENT OF SENATOR JOHN BREAUX

When people think about the Internet, many assume that it is primarily for the young. Older Americans are often seen as lacking either the necessary ability, the interest, or both. The reality, however could not be more different. All across the country, seniors are proving that they are fascinated by the Internet and that they have what it takes to learn how to use it. In fact, America's, senior citizens are one of the fastest growing segments of the emerging Internet community.

But why are older Americans so drawn to this new electronic medium? The answer to this question is complex, because the elderly are such a diverse group. For those who might otherwise suffer from the emotional pain of loneliness, the Internet offers a powerful tool for maintaining social contacts with distant friends and family, through such activities as E-mail and chat rooms. Effortlessly transcending barriers of geographic distance or limited physical mobility, the Internet helps older users not only maintain existing ties but also develop new relationships with friends they would never otherwise have met.

In the world of work, the Internet also offers important opportunities, particularly to the growing number of seniors working past the age of 65. Many careers place growing emphasis on computer skills that older Americans did not have the need to learn earlier in their lives. In order to compete effectively with younger workers, who are generally much more familiar with computers, new skills must be acquired.

The Internet can be useful not only as an instructional aid in gaining these skills but also as a medium for using these skills on the job.

Just as the Internet is helping some seniors face employment challenges, this new resource is helping others find creative uses for leisure time after retirement. The later years of life are proving for many to be a time of great intellectual and cultural growth. For the first time in their lives, they are enjoying the privilege of learning just what they want to learn, rather than learning what is required for a career. The Internet is enabling seniors to gain these high-quality educational and cultural experiences without ever having to leave the comfort and convenience of their own homes.

But the Internet is not just about personal enrichment or earning money; it's also about spending money. The Internet is in effect becoming the world's largest shopping mall, full of well-informed and demanding customers, many of whom are elderly. Those with limited means can find the "best deal" on basic items, and those with more ample resources can shop for an almost unlimited selection of products of all descriptions. Increasingly, elderly Internet consumers are becoming a very lucrative potential market for a growing number of companies. As Baby Boomers age, this generation—more technologically and financially sophisticated than any of its predecessors—will have a profound effect on the marketing strategies of most companies doing business on the Internet.

Any consideration of the impact of the Internet on the quality of life of older Americans would be incomplete without mentioning the key issue of health care. Whether relatively healthy or suffering from chronic illness, some older Americans will face the challenge of selecting an appropriate medical insurance plan from the many available options. In addition, seniors will be faced with decisions regarding the kind of health care services they will seek. The Internet can serve as an easily available source of high-quality, up-to-date information to help older Americans make the right choices.

A great example of the power of the Internet to enrich an older person's life is John Bennett, from Bossier City, Louisiana. John is 84 years old. Two years ago, he discovered the Internet, and now he just can't get enough of it. Of course, he uses E-Mail to keep in touch with friends and family, but he also surfs the Net looking for information of help to the members of his local Alzheimer's Disease Association chapter. John has taken a leadership role in this organization and even publishes a newsletter drawing on material he gains from the Internet. As use of the Internet spreads among older people, stories like John's will become increasingly common.

For the seniors of today, and even more for the seniors of tomorrow, the Internet is in effect a "doorway of discovery," opening up a world of experience much wider than ever before available. However, we must come to terms with the fact that for many older Americans, the doorway remains closed, whether by lack of information or lack of access. Today, our distinguished moderator and panelists will help us see not only where this exciting new Internet doorway leads but also how to ensure that every older American has the opportunity to pass through it.

Ms. FURLONG. Thank you very much, Senator Breaux.

The CHAIRMAN. Thank you, Senator Breaux.

Good morning to every one of you. I want you to know that we welcome you here, and I know of your interest in this issue or you would not be here. A lot of you attend the seminars that we have through this committee and we appreciate your ongoing relationship with our committee and interest in the work that we do on seniors' issues.

We are discussing a tool that has unlimited potential for improving the lives of older Americans. I am especially grateful for this panel of distinguished speakers and, of course, Mary Furlong has already been mentioned as an invaluable resource and we appreciate her being instrumental in coordinating this event for us.

We are here to discuss the role of the Internet and what it currently does and what the future is for it for older Americans. For a variety of reasons, many of us view the Internet and other forms of technology somehow as tools for the young, and although young people are often the first to use new forms of technology, it often

benefits older people just as much or maybe even more. I believe that the Internet is such a case.

Older Americans are one of the fastest growing of groups in America that are on the web, and a Nielsen-Commerce Net report in March found that 7.6 million of the 50.6 million Internet users in North America are in that group of age 50 or older who are involved with this. It shows that the Internet presents enormous opportunities, for older people. Clearly, these statistics show that they are beginning to take notice.

The Internet has a growing place in the lives of older Americans. We all accept that. It will benefit seniors by providing a medium for social interaction through e-mail and chat rooms. It will also be an important resource for helping seniors continue to learn through formal online classes and informal learning through access to cultural, historical, and informational sites. Medicare Compare, the Health Care Financing Administration's website for Medicare beneficiaries, is a prime example of a site that will be an important resource for older Americans.

The Internet will also provide opportunities for seniors and others with limited mobility to purchase goods and services in the convenience of their own home. A number of industries have tapped into the market, selling everything from books and groceries to stocks and bonds. Online industry is expected to expand quickly in the future.

As the Internet becomes integrated in daily life, we must remember that, although seniors may be among the most obvious beneficiaries of new technology, they are sometimes the most fearful of it. The Internet can help seniors enhance their skills and job performance. The Internet can act as a barrier to employment because of fear of new technology.

We need to work, then, to ensure that older Americans are not left behind on the information superhighway. A number of community, religious, and industry groups have risen to this challenge, including an adult day care center in Cedar Rapids, IA, that I visited last week. This site is called Milestones. It has a dedicated portion of its space and resources to computer facilities with classes and access to the Internet. I found out it is very heavily used.

I would like to share an e-mail that a member of my staff received from his 83-year-old grandmother. I think this letter is a perfect example of how the Internet can benefit older Americans. To quote "My computer was ordered on the phone by your Uncle Gene after I said I would like one. I use the PC for fun and to exercise my brain when I play games on it. I keep track of my investments several times a week. I use it to keep my checking account in good order. I enjoy news on the web and many other things. I am not much inclined to use the chat rooms. I listen from time to time, but I am self-conscious about speaking up. I enjoy finding things about Washington, DC., since you are there and I have been there recently. I guess you could use the old saying, it is a window to the world when I take time to use it. Then, too, I have ordered merchandise, a book, and I will do so again. I just read today that some think it is the marketplace of the future and malls will soon be out of style. I do not think so and I hope not." That is the end of the quote.

I would now like to have us view a brief videotape provided by SeniorNet, a nonprofit organization dedicated to educating older adults about computer technology. What you are about to see are clips of older Americans describing their experience online.

[A videotape was shown.]

The CHAIRMAN. As the Internet becomes integrated into our daily lives, it is very important that we remember that seniors like this are an example of where it is benefiting, and I hope this conference will help us to expand before that.

I am confident that this forum will highlight both the opportunities and the challenges that the Internet presents for older Americans and I will look forward to hearing more.

We already know that Mary is here to serve as our moderator. She, obviously, is known as a leading authority on technology and aging. She is currently Chairman and CEO of the ThirdAge Media, a new Internet-based programming and services company geared toward older adults, as well as Professor of Education Technology at the University of San Francisco. Before founding ThirdAge Media in 1996, Mary founded SeniorNet, which has already been mentioned.

We are very pleased that you are here and able to join us. She is going to introduce the panelists and lead today's discussion, and then after we hear from each panelist, she will take written questions from the audience, and my staff was supposed to have supplied the cards.

Thank you all very much for being patient with me and Senator Breaux and now it is Mary's turn. Thank you very much.

[The prepared statement of Senator Grassley follows:]

PREPARED STATEMENT OF SENATOR CHARLES GRASSLEY

Good morning. I am glad to welcome all of you to today's forum. I appreciate your being here to discuss a tool that has unlimited potential for improving the lives of older Americans. I am especially grateful to our distinguished panel of speakers—and to our moderator, Mary Furlong, who has been instrumental in coordinating this event.

We are here to discuss the role that the Internet currently plays and is likely to play in the future in the lives of older Americans. For a variety of reasons, many of us view the Internet and other forms of technology as tools of the young. And although young people are often the first to use new forms of technology, it often benefits older people just as much or more. I believe the Internet is such a case.

Older Americans are one of the fastest growing groups on the web. A Nielsen/CommerceNet report in March found that 7.6 million of the 50.6 million Internet users in North America are age 50 or older. The Internet presents enormous opportunities for older persons, and clearly they are beginning to take notice.

The Internet has a growing place in the lives of older Americans. It will benefit seniors by providing a medium for social interaction through E. mail and chat rooms. It will also be an important resource for helping seniors continue to learn, through formal on-line classes and informal learning through access to cultural, historical and informational sites. Medicare Compare, the Health Care Financing Administration's website for Medicare beneficiaries, is a prime example of a site that will be an important resource for older Americans.

The Internet will also provide opportunities for seniors and others with limited mobility to purchase goods and services in the convenience of their own homes. A number of industries have tapped into this market, selling everything from books and groceries, to stocks and bonds. On-line industry is expected to expand quickly in the future.

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of fear of new technology. We need to work to ensure that older Americans are not left behind on the information superhighway. A number of community, religious and industry groups have risen to this challenge, including an adult day health center in Cedar Rapids, Iowa, that I visited last week called Milestones, which has dedicated a portion of their space and resources to a computer facility with classes and access to the Internet.

I would like to share an E. mail that a member of my staff received from his 83 year old grandmother. I think this letter is a perfect example of how the Internet can benefit older Americans.

My computer was ordered on the phone by your Uncle Gene after I said I would like one. I use it the PC for fun and to exercise my brain when I play games on it. I keep track of my investments several times a week. I use it to keep my checking accounts in good order. I enjoy the news on the Web and many other things. I'm not much inclined to use the chat rooms. I listen from time to time but am self conscious about speaking up. I enjoy finding things about Washington, DC., since you are there and I have been there recently. I guess you could use the old saying it is a window to the world when I take time to use it. Then to I have ordered merchandise -the book -and will do so again. I just read today that some think it is the market place of the future and malls will soon be out of style. I don't think so and I hope not.

I would not like to show a brief video tape provided by Seniornet, a nonprofit organization dedicated to educating older adults about computer technology. What you are about to see are clips of older Americans describing their experiences on-line.

I am confident that this forum will highlight both the opportunities and challenges that the Internet presents for older Americans. I look forward to hearing more.

Now, I am pleased to introduce Mary Furlong, who will serve as moderator. Ms. Furlong is a leading authority on technology and aging.

She is currently Chairman and CEO of Third Age Media- a new Internet-based programming and services company geared toward older adults, as well as a professor of Education and Technology at the University of San Francisco.

Before founding Third Age Media in 1996, Mary founded SeniorNet, which I mentioned earlier. We're very pleased you were able to join us today.

Ms. Furlong will introduce the panelists and will lead today's discussion. After we hear from each of the panelists, she will take written questions from the audience. My staff has provided question cards which they will be collecting during the forum.

STATEMENT OF MARY FURLONG, CEO, THIRDAGE MEDIA, SAN FRANCISCO, CA

Ms. FURLONG. Thank you, Mr. Chairman and Senator Breaux. Members of the committee, distinguished panelists, and guests, it is an honor to be here today to talk about the issues of aging and the Internet. I participated in a hearing 12 years ago, and it has been 12 years since this topic has come up and it gives me great delight to see your leadership in bringing these issues to the table.

I am going to begin with sharing some background materials about the growth of the Internet and also the growth of older adults around the country. Every 7.7 seconds, one of America's 78 million baby boomers turns 50. I will be 50 this year. According to the U.S. Bureau of the Census, there are nearly 70 million people 50 years of age and older in the U.S. today and that number will grow to 115 million during the next 20 years.

At the same time that the largest, best educated, most vital group of people the world has ever seen is aging, Internet use is also growing at geometric rates. A March 1997 Nielsen study reported the number of Internet users in North America had doubled to 50.6 million people over the last year. That growth spurt will continue. That number could more than double again in the next 5 years.

According to the research firm Jupiter Communications, by 2002, they project almost 55 percent of the population will be online. They are getting older, they are well educated, and they are wired.

The evidence is clear that the web is becoming increasingly mainstream. During the week of June 8, 1998, the Internet Industry Standard noted that the words "Internet" and "web" appeared in 300 press releases worldwide.

Also, people are going online with greater frequency. How many of you look at your e-mail each day? And they are spending more and more time there with each visit. A Zif Davis Roper Starch survey of web users reported that in the third quarter of 1997, 80 percent of users logged on weekly and 25 percent log on daily.

Furthermore, appropriate to our discussion today, the net is not simply a domain for the technologically sophisticated, nor is it exclusively for the young. The stereotype of the Internet as an exclusive clubhouse for consumer electronic experts and technophiles is being replaced by the image of the web as a digital living room, a comfortable place to connect, to be entertained, to find information, to gather research, and to shop.

Mature adults are not only the fastest-growing portion of the population but also the fastest-growing demographic group buying computers and logging onto the Internet. Seven-point-six million people online are age 50 and older, which is 15 percent of the web population.

Contrary to the stereotypical portrayal of older adults as technophobic, what we are seeing is something that many of us here have known for a long time, is that older adults approach the net with intelligence, enthusiasm, and a desire to master the new technology. I might just add that it was 12 years ago today with a group of Commodore Vic 20's that I taught my first classes with 300 baud modems, and what I discovered then was all the energy and enthusiasm of an audience that really wanted to learn. Now, there are somewhere between seven and nine million people using this technology and logging on frequently.

Once the older user gets on the net, they are committed to it. Right now, the 50-plus Internet users spend more time online per session compared to their younger counterparts. We find this on ThirdAge, that they spend up to a half an hour a session, which is a very long time period.

Americans age 55 and older who own computers log the most home computer usage, at 38 hours per month. Their computer time is nearly 60 percent higher than the average of 24 hours per month. Forty-five- to 54-year-olds are second in time spend online, at 34 hours, while 35- to 44-year-olds use their computers 28 hours per month. Young adults age 18 to 24 log on for 23 hours monthly, and 12- to 17-year-olds trail behind at 11 hours. So what you see here is that older adults with more time, more knowledge, and experience surf the web on a regular basis.

What do they do online? They fall in love, like the people in the video. They find grief support, as the woman in the video that fell in love also lost her friend and found grief support there. They keep in touch with distant friends and families. The killer application for older adults, my mother included, is e-mail from their children and grandchildren.

They explore new areas online. So in a survey that we did, we found that 67 percent go online to try something new. They engage in commerce. They control \$1 million in spending each year. 42 percent of the products purchased online. Eighty-three percent go online to collect information about products.

They continue their careers and they use the web to gather information about jobs and to hone their skills and gather information about companies they want to join. They find information about health. Increasingly, we see people going online to monitor the news about different health activities and to help with monitoring their own health assessments.

Focusing in on the 78 million people turning 50 and entering in their third age in the next 5 years, we are looking at the aging of people who have experienced more exposure to technology in their professional and home lives. The Internet will play a major role in their lives as they age. Households headed by people 55 and older will show the greatest growth in potential online use. We will choose where we retire and relocate by the cable modem access points and how fast those connections are, in part. It will not just be the golf courses.

Between now and the year 2000, households headed by 55-to 59-year-olds will grow 170 percent. Households headed by 60- to 64-year-olds will grow 258 percent. Households headed by those 65 and older will grow 280 percent.

With so many people going online, with technology becoming more accessible, my colleague and chair of the National Commission, Jeanne Simon, you will hear from later, we are pleased to report that 83 percent of the libraries in this country now have online access.

We need to explore how they spend their time online, what benefits are to be derived from the growth of the Internet. So the Internet will serve as a key source of the following: Companionship, connection, community. It will bring families together electronically. It will be a great path to growth, intellectual growth. It will be a place for commerce. It will be a place where people find out about work opportunities, career opportunities, volunteer opportunities, and a place where they will find out about medical advice.

What matters to me is not so much about the technology, because the technology keeps changing. What is really important is our vision about the people and how the people can use the technology. So as we said for many years, the technology is a tool that amplifies their interest and gives them new ways to share their knowledge and wisdom. All of us here this morning treasure the knowledge base of our older citizens, and you will hear how they are using that technology to extend their lives.

Let me begin by introducing Micki Gordon. Micki currently serves as the chairperson of the Center for Productive Aging at the Jewish Council on Aging. I met Micki about 7 years ago and she has a lot of experience working with older adults and helping them learn new technologies. So, Micki, over to you.

STATEMENT OF MICKI GORDON, CHAIRPERSON, CENTER FOR PRODUCTIVE AGING, JEWISH COUNCIL FOR THE AGING

Ms. GORDON. Thank you, and thank you all for inviting me this morning. Our agency serves the senior population in Maryland, DC., and Virginia, and in doing so, with many of our programs, we have large employment programs. In having a job fair approximately 7 years ago, we did an exit poll seeing what individuals were looking for after the event itself. The overwhelming majority of people wanted some sort of computer training, and this was to get back into the job market, to get a marketable skill.

At that time, we had met Mary and we had met SeniorNet and this just seemed to be a perfect hand-in-glove program for what we were already doing. It has been amazing to me that a lot of the things that we thought about at the onset for jobs and commerce and lifelong learning has really come to be. Probably in less than 6 years, we have taught in excess of 3,500 seniors, and as soon as we open a class and as soon as we do something new, there are more people who are eager to become part of this.

Just to go over some of the facts that you have already heard and have been mentioned is that adults age 50 and older represent about 19 percent of the total online population, and of these, 50 and older are the fastest-growing users online, which is what we all know about as far as the baby boomer generation. I am not going to give my age, even though Mary did.

Approximately 30 percent of the adults aged 55 and older own computers, and this number is ever increasing, daily. Forty-two percent of Internet users 65 and older and 39 of those 55 to 64 have made some sort of online purchase, and you will hear more about that when it is discussed by another member of the panel.

Why are older adults interested in the Internet? Many people come, and originally, the first contact they have had is either through family, their children, their grandchildren, friends. They hear a tremendous amount on the media, TV, et cetera. Many retired prior to the computer being placed on their desk, or I have heard from quite a few people that they were coming down the hall and I knew my office would be next, so I figured it was time to retire before I had to figure out what to do with this machine.

In addition, many are using this technology to bond with family and friends. This is another way of people connecting with their family members who live close, who live far, who have children and grandchildren in other parts of the country, in other parts of the world, and many people have used the Internet and the computer, and the analogy they have used is that this is similar to what the ham radio was of years ago.

The chat rooms, we have heard that people are using for anything and everything. As you saw in the video with the gentleman who was interested in waterfalls, there are chat rooms on any subject that you could possibly search, and as we know, lifelong learning keeps people young, and to be able to connect and talk about any subject, it brings back memories, it gives you a resource to use the information that you have stored up over all these years to impart to other people.

The bulletin boards that are there for individuals are constantly changing. Someone today may want to give information about

World War II because of a movie coming out. Someone else wants to talk about travel that they just went on and want to share their information.

Just like everyone, the senior population is using the Internet and computers to play games, if it is solitaire or PacMan, or to get news as it is happening. The last Conference on Aging that the White House ran was the first time that it was online, and we had seniors from our centers who were scribes and actually putting the information online as it was happening and disseminating it to people all across the country, which was something that was extremely exciting and innovative and most people do not connect seniors with technology.

In addition, seniors are using the web to acquire information on health care. Presently, we are partnering and doing a collaborative effort to create a brochure to teach seniors how to use the web, very simplistically, and working with HCFA and using their website as an example.

As a matter of fact, when HCFA was creating their website, we acted as a focus group so that they could get the input from the seniors as to how the colors were, how large the font was, how easy it was to surf, and we were very proud that they said, OK, we are taking this information and we are going back and we are actually going to use it.

A lot of people are very interested in genealogy and are interested in keeping information for their families, for their grandchildren, for other generations, and people are doing a lot of research and actually making family trees using the Internet.

In using the Internet to benefit, a lot of people, as I said earlier, are connecting with their families. It is also, and as you saw in the video, a tremendous intergenerational tool, because not only can the seniors help to mentor students, but a lot of times, it has also worked in reverse, where the students can mentor their seniors, their family, the grandparents, or just seniors in the community who are interested in this technology and do not have family nearby and just really adore going into the schools, working with the students, and then gaining the knowledge themselves.

I also, in addition to seeing so many seniors sharing their experiences with people online, I see this as almost a form of long-term health care. It really prevents a tremendous feel of isolation. Someone who learns how to use the computer, as any of you who may have, once you get online, before you turn around, it is tomorrow. I mean, time goes so quickly, and people have the ability now to connect and get information even if they are not able to leave their homes.

It really does empower people greatly, and I think that one of the great strengths is the ability to eliminate distances. So families can network, can connect, can send information back and forth. People who are homebound, as I spoke before, have the ability to get all their information at their fingertips as quick as it is happening. People do a lot of volunteering and this is a tremendous way that they can connect and get ideas with people who are doing similar programs and projects throughout the country. And as you saw with the video, the woman who had had the experience of the mugging, it is a phenomenal lobbying tool.

In addition, many people are getting their medical information in a very timely manner. I will have the pleasure of introducing you to one of my volunteers, Mr. Herb Ernst, and a few years back, Herb ran a seminar working with SeniorNet connecting seniors to the Arthritis Connection, which was a website which gave information not only on arthritis and nutrition and exercise and what was just all pertinent information that people may have not even realized was out there. They may not have had a network or a support group to speak to and this really gave them a tremendous connection. I know this was done throughout the country. We were lucky to be able to present this and give the information here in Washington.

As I said, and I am sure you will hear from other people, lifelong learning does keep people very young and very active and a lot of people are going to university programs and other educational components to just find out information that they just have an interest for, not necessarily for a job but just for their own personal use.

Probably the most exciting part that I see is what does the future hold and how can this technology be used for the senior population. One thing that most people are very, very familiar with and have seen since childhood is a bookmobile, and they are coming to your community on different days, different times. I would love to see in the future computermobiles, going to senior centers, bringing the technology to the seniors who are isolated, maybe not near a community center, and giving them the same opportunities that they had when they were looking for a good book to read.

This is a program that I could see being an intergenerational program. It could be used for seniors during the day, which is when they are most comfortable going out, and then used by students as after-school activities. So there is quite a lot of opportunity with this.

Many people, and people in this room and in business, are using video conferencing, and how wonderful it would be if senior centers were able to be equipped with the same type of technology and seniors could be talking to family and friends and seeing them and connecting and being able to use the same technology that is used today in business.

I guess I use my last example as senior connections. I am sorry that Senator Breaux and Senator Grassley are not here right now, but I see the possibilities as endless. Could you imagine a senior center right here in Chevy Chase being able to connect with the Louisiana Folklife Center at the University of Louisiana and be able to see information and artwork by the 800 artists who are on display, or seniors who are interested in maritime being able to connect with the Buffalo Bill Museum in LeClaire, IA, and seeing one of the last wooden riverboats that are around? I mean, seniors who are in different parts of the country may be able to take a trip to a museum and see an exhibit, or connect with a program that is going on across the country and be able to be walked through and feel a part and connected.

We are really only limited by our imaginations, and I think that that is something that has really focused in on use of the net for not only the students who are tremendous, that is our future, and that our schools and our libraries should be connected, but I think

that we should afford the same opportunities to the senior population by making sure that every senior center and every community center and maybe hospitals or government buildings that are frequented by seniors on a regular basis should also have this technology.

So I thank you for your time and I hope we have given you some food for thought. I would like to introduce you to Mr. Herb Ernst, who is one of our volunteers who started off with interest in computers through his pre-retirement years, came to SeniorNet, has taught classes, and now has gone to be instrumental in being my coordinator as we open up a SeniorNet center at the University of the District of Columbia this fall.

Ms. FURLONG. Thank you, Micki.

[The information of Ms. Gordon follows:]

“The Internet: Empowering Older Americans”

Micki Gordon

Director, Center for Productive Aging

Jewish Council for the Aging

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Who uses the Internet?

Computer-Using Seniors

- ◆ Adults age 50 and older represent about 19% of the total online population (Nielson)
- ◆ Adults age 50 and older are the fastest growing group of online users (Time)
- ◆ Approximately 30% of adults age 55 and older own computers (SeniorNet)

Who uses the Internet?

- ◆ **42% of Internet users 65 and older and 39% of those 55-64 have made an Online purchase (Business Week)**

Why are older adults interested in the Internet?

They hear about the Internet from:

- ◆ **Family**
 - Children**
 - Grandchildren**
- ◆ **Friends**
- ◆ **Media**

Why do older adults use the web?

To connect / bond with others via:

- ◆ **E-Mail**
- ◆ **Online Communities**
- ◆ **Chat**
- ◆ **Bulletin Boards**

Why do older adults use the web?

To have fun:

- ◆ **Games**
- ◆ **News**
- ◆ **Shopping**
- ◆ **Weather**
- ◆ **Book Clubs**
- ◆ **Travel**

Why do older adults use the web?

To acquire information:

- ◆ **Healthcare**
- ◆ **Finance**
- ◆ **Genealogy**
- ◆ **Wellness**

How does using the Internet benefit an older adult?

Community

- ◆ **Keep in touch with their families**
- ◆ **Intergenerational connection**
- ◆ **Maintain and establish friendships**
- ◆ **A support network from those who share similar experiences.**
- ◆ **Prevent isolation**

How does using the Internet benefit an older adult?

Empowerment

The Internet's greatest strength is its ability to eliminate distance.

- ◆ Homebound older adults
- ◆ Networking
- ◆ Volunteering
- ◆ Lobbying

How does using the Internet benefit an older adult?

Information

- ◆ **Timely medical information**
- ◆ **Access to social services**
- ◆ **Manage finances**
- ◆ **Lifelong learning**

What does the future hold?

- ◆ **Computer-Mobile**
- ◆ **Video Conferencing**
- ◆ **Senior Connections**

**STATEMENT OF HERB ERNST, RETIRED PROFESSOR AND
INTERNET USER, ROCKVILLE, MD**

Mr. ERNST. Thank you, Micki. Ladies and gentlemen, of course, it is a great honor and pleasure to be here this morning. I am a little bit out of place with the rest of my colleagues because I was asked to speak about myself, which I am sure you will realize is a very unpleasant and difficult thing to do if you have ever been asked to speak about yourself.

If you have seen the draft of one of my four speeches that I prepared for today, you will see that it got here by e-mail. I was back on this morning sending a later draft, so you could say that I am a twice-a-day and twice-a-night e-mail user.

My topic is supposed to be how I came to the JCA SeniorNet Computer Learning Center and how I got onto the Internet. Because of time limitations, I will skip a whole lot of the preliminaries, just to say that I was 19 years old when I first came as a junior in college to work as a temporary summer worker at the National Bureau of Standards on Van Ness Street in Washington, and soon, a year later, I came back as a full-timer and soon met people who were working across the street from me in another building and they were building something called a computer. I had never heard of it before, and most of the population back in the early 1950's had never heard of them, either, except maybe in science fiction.

Well, as soon as I heard there were machines that could do mental work, you know, working on information, and multiply the ability of our minds just like motors and engines and all kinds of machines multiplied the power of our muscle, I said, that is where I want to be.

Soon after, I got to spend 2 years with the Army and I was lucky enough to be at Fort Monmouth, NJ, where there were classes and they had a computer lab and they had classes in computers, and so that is where I took my first courses, and I found out that these marvelous machines were really nothing more than many, many, many small simple circuits connected together and able to do miraculous things. I learned about coding and I learned about the electronics of the machine, and so this even more convinced me that that was where my life was going to be.

Well, before you knew it, 40 years had gone by. I had retired from the Federal Government. In between, I had managed to become manager of a couple of divisions at a place called David Taylor Model Base, and I do not know how many of you are familiar with that in Carderock, MD. They had a computer lab, and it did not take me too long, thanks to the demand for people with degrees, with skills in electronics and with background in logic, it did not take me long to become a division director there, and it was a very, very nice career.

I ended my career after about 30 years of Federal service with ten more years of being a software contractor for the Navy and the Marine Corps, working the last 9 years on a project for how to pack ships and so on going off on Marine Corps missions, which was kind of interesting.

Well, my professional life was over because I was past 50, past 55, as a matter of fact, and as you will find out one day, the society

thinks that at that age, you are old. I consider older Americans to be people over 80, and from what I see coming to our classes, I may have to change that to over 85 or maybe even 90, because it is just unbelievable. The calendar and the years do not mean anything when it comes to your brain and your mind and your interest in life.

Anyway, I went on to become a tutor at the University of DC., because I felt that all the knowledge and skills I had acquired all my life and the relatively easy time I had going through school ought to make it possible for me to help people who were not having such an easy time, and being right across the street from the University made that a natural place, and so for about 5, 6 years, I was tutoring there and I also got to be an adjunct professor, and that was not bad, either.

I also met a gentleman who was in his 80's and he was very interested in learning all about computers. He had spent his life doing financial work and he thought the two of us would make a great combination in a consulting business with computers and finances and all that good stuff. Well, I agreed with him and I started to buy small portable computers, which were at that time still not standardized. PCs had just started to come. Unfortunately, he took ill and that dream never came to be. He did not last too much longer, but my interest stayed.

One day, I was reading something called the Senior Beacon, which is a monthly newspaper here in the area, and there was a little item that said that JCA had opened a SeniorNet Learning Center at Mazza Gallerie up on Wisconsin Avenue. Well, one day, there I was, across the street from Mazza Gallerie, and so I went and found it up on the third floor and a gentleman named Selig Starr was just closing for the day. We chatted a short while. A few days later, I met Joe Schneider, who is the coordinator of our center, and that was 5½ years ago and I have been pretty steady as a volunteer, coaching people, helping to train teachers, and teaching whenever I could myself.

One of the most interesting things that Micki made reference to was that JCA also runs training programs for people who are over 55 and unemployed or under-employed, and so I got to run a series of classes teaching them very, very basic beginning computer skills, and a few of them were hired during class, while the courses were going on, and I think all of them eventually got placed into some kind of a job where they could use their computer training.

At SeniorNet, at the center, we have America Online on at least two machines that I am aware of, but we had only one phone line, so we would have to switch the line to use either one. At that time, 5½, 6 years ago, going online was not all that great. America Online at that time was charging by the minute, and some of the people who subscribed were shocked to find bills of \$200 or more some months.

Things have changed a great deal since then. As you probably know, first of all, all the Internet providers now give you access to the web and all Internet services. America Online is one of the best and now has flat monthly rates so there is no more sticker shock. I believe they have somewhere between 10 and 12 million subscribers.

A couple of years ago, my son, who is in Texas working as an attorney, learned about a system called Juno, which is absolutely free forever, e-mail only service. They sustain themselves by doing advertising, just like your commercial TV. I subscribed to that as soon as I heard about it and so did most, or many of the people at SeniorNet.

I think I have pretty much covered the highlights, how I got into the business, it has been a lifelong journey, and how I got on SeniorNet and on Internet. At the beginning, I was going to say the subtitle of my talk should probably be "The Full Monty" because I kind of bare it all, and at the end, I say, this is a rather large nutshell. Thank you very much.

Ms. FURLONG. Thank you very much.

[The prepared statement of Mr. Ernst follows:]

From: hernst

Full-Name: Herbert M Ernst

To: M. Levenson - Senate, Our Micki G JCA

Cc: Les L SrNet #1, WSJD, Elainey Bunch

Fcc: Sent

Date: Wed, 15 Jul 1998 05:53:34 -0400

"How I Came to the JCA/SeniorNet Computer Learning Center and on to
the Internet"

As a junior in college majoring in physics with a minor in math, I saw advertised on a Summer Jobs bulletin board that jobs were available based on passing a Federal Service Entrance Exam. I passed the hardest exam I ever took up to then and was offered an appointment as a junior scientist at the National Bureau of Standards (NBS) in Washington DC the following summer. Working with some of the greatest scientists in the world in the capital city of the greatest country in the world was an offer this nineteen-year old could not refuse.

Reappointed to a permanent career position on graduation with a BS in Physics, I soon met colleagues who were engineers inventing and building 'a computer' just across Van Ness Street from where I was investigating radioactive isotopes. As soon as I heard of machines able to expand the mental abilities of people, as mechanical machines had always assisted our physical powers, I was hooked.

Stationed at the Signal Corps laboratory in Fort Monmouth, NJ for most of my two-year army service I was able to take classes, including the basics of computer engineering where I learned how very large numbers of very simple logical electronic circuits were put together to process information, like using Lego blocks to build any imaginable physical structure.

Thirty-plus years later, retired from Federal Service, after managing the Computer and Computer Sciences Divisions at the David Taylor Naval R & D Center in Carderock, Maryland, with all but thesis approval towards MS and PhD degrees in EE (Computers) from U. of MD, and ten

additional years contracting for Navy and Marine Corps as a software engineer with a small consulting firm, I volunteered to tutor students at all levels in math, physics, and whatever else they needed at the UDC on the former NBS grounds!

At about the same time I met a very lively gentleman in his early eighties who wanted me to teach him all about computers so we could go into consulting business together - he knew all about finance, stocks, etc. I started collecting very small portable computers and planning how to teach him and others like him - a possible new career for both of us.

Fate intervened, as he became ill and had to enter a nursing home, expecting to recover and as interested as ever in learning, but losing strength until the end.

A couple of years later I noticed a small item in our local free Senior Beacon that a JCA-sponsored SeniorNet Computer learning Center had

opened at Mazza Gallerie on Wisconsin Avenue in DC! Clearly a match made in heaven for me!!

A few months passed until I found myself doing some personal business across the street from Mazza Gallerie with spare time, so I visited the third-floor learning center, just in time to meet Selig Starr about to close for the day.

A day or two later I met the Instruction Coordinator, Joe Schneider, and I've been volunteering in all sorts of capacities for over five-and-a-half years.

Soon Micki Gordon of JCA will be opening a Learning Center at UDC, so I will split my time to help there as well.

At the Mazza center we had AOL on a couple of machines and a phone line for getting on line. As I had been fascinated with these 'brain machines' almost forty years earlier, now the thought of being in contact

with up to ten million people around the world was sheer excitement. Going on line was then not so simple nor yet very popular. Our equipment was slow, connections unreliable. Being charged by the clock disillusioned a lot of naive users when they saw their sometimes astronomical monthly bills.

Then about two years ago, my son in Texas started subscribing to a new, free e-mail service, Juno. Before long we at Mazza also joined, and that service today has probably over four million subscribers, paid for by ads, like network TV.

The Web also developed rapidly, and AOL, Erols, MSN, and many, many Internet providers rapidly improved their services and flat-rate billing became the established norm. Most of us now e-mail our family and friends almost daily, many are members of on-line groups, including of course SeniorNet on both AOL and the Web, and a colleague of mine asks: "How did we ever get along without it?"

Because of easy access to machines at SeniorNet, school, work, kids, etc., a relatively crowded apartment, and the unbelievably rapid changes in quality, capability, and prices, I never owned a PC, until this spring, when nearly six weeks of no access during our annual vacation made me suffer from withdrawal. On our last night in Delray Beach, Florida I became the proud owner of an IBM-Windows Laptop!

A week later, back home, I installed a modem, and it hasn't been quiet on-line since. The first week of getting on the Web, I averaged less than four hours sleep per night.

Using a generous grant from students Sy and Shirley(?) Herman, JCA installed additional phone lines and AOL service to all our machines at the new Springhouse Manor Care Center in Bethesda, and in May, Joe Schneider started a Going On-Line class with twelve seniors, and as many of us colleagues as could fit in the room! Undoubtedly I will one day take my turn at teaching as I now do coaching.

That's the story in a rather large nutshell!

Herb Ernst, Instructor, JCA/SeniorNet Learning Center

Ms. FURLONG. Now, to explore some of the cultural and educational opportunities of the Internet and aging, Jeanne Hurley Simon is the chairperson of the U.S. National Commission on Libraries and Information Science. I serve as a commissioner with Jeanne and it has been my privilege to watch her leadership on this topic for the past 3 years. So, Jeanne, it is great to have you here.

STATEMENT OF JEANNE HURLEY SIMON, CHAIRPERSON, U.S. NATIONAL COMMISSION ON LIBRARIES AND INFORMATION SCIENCE, MAKANDA, IL

Ms. SIMON. Thank you, Mary. I am delighted to be here and I, too, wish the Senators were here, but I think the people who are out there in the audience, whether you are coming in from Washington, DC., or the suburbs or you are staff people, we believe this is a very important forum. I am delighted that Mary Furlong, who is a Commissioner with NCLIS, the National Commission on Libraries, and Information Science has provided the leadership to pull this forum together. Congratulations, Mary, and may this be the first of many.

With me today, also, is Judy Russell, who is a consultant to the National Commission on Libraries she will be doing some of the technical work as we move along.

Just a word about NCLIS, which is the short form for the National Commission on Libraries. The Commission was established in 1970 as a permanent and independent agency of the U.S. Government. The Congress and the President affirmed that library and information services adequate to meet the needs of the people of the United States are essential to achieve national goals and to use the nation's educational resources more effectively.

The Commission is charged with the responsibility to discover what Americans need in the way of library and information services, to translate those needs into recommendations for national policy, and then to advise the President, the Congress, State and local governments, and others on the implementation of that national policy. The Internet is clearly an important part of our national information infrastructure, and forums like the one we are having today are essential as we develop policy for this rapidly evolving resource.

The Congress authorized the Commission, "to conduct studies, surveys, and analyses of the library and informational needs of the nation," specifically including the special needs of elderly persons. Studies about the Internet are a significant part of our activities, and so I am pleased to offer the Commission's expertise for whatever it is as the committee explores this important topic of empowering older Americans through the Internet.

The Special Committee asked me to comment, or the Commission to comment, on how, why, and where seniors first begin using the Internet. Learning and using the new electronic technologies are such idiosyncratic decisions that there are probably as many answers to this question as there are seniors, and I defer to Dr. Furlong, who has already explained to us, and to Micki, who has told us how people get on the Internet as seniors. But let me mention two specific instances here.

One spring day last year, a retired church secretary came hesitatingly into the Virtual Library run by Mike Moyer of the Public Library of Charlotte and Mecklenburg County in North Carolina. She wanted to find some part-time work to supplement her Social Security check, but she found that her skills were badly outdated. As she explained her problem to the librarian, she was afraid of mice, and so she had stayed away from the computers. The library staff told her how to use online tutorials and word processing and encouraged her to sign up for practice time on the library's computers. Now, today, she is working as a secretary, and as Mike Moyer said, "That lady is just so tickled to death with herself and her job and the library that she sends us a lot of new users."

It was in Charlotte, also, that a retired couple went to the Virtual Library because their grandchildren were urging them to buy a computer. The couple did not want to embarrass themselves by confessing their ignorance to their grandkids. I can understand that. They took the library's seminar on the basics of PC buying and then came back to the library's other classes on the Internet once they had bought their computer. Their grandchildren were so impressed, and the library kept their secret and their patronage.

These are just two illustrations of how the seniors' motivation for and means of obtaining an introduction to the Internet go. It is particularly gratifying to me and to the Commission that these senior citizens turned to their local public library for help, because libraries are familiar places for seniors. They feel comfortable using the local libraries to catch up on out-of-State newspapers, to check on their investments, to research family histories, and to borrow materials for entertainment and enlightenment. In fact, the Benton Foundation's recent survey on attitudes toward public libraries emphasizes the high degree of confidence that people have in public libraries and librarians. The fact is, the bottom line is, they trust them.

Building on this trust, public librarians are encouraging their older patrons to learn computer skills and to use the libraries' computers to send electronic mail to their distant grandchildren and friends, to visit the websites of organizations dealing with their hobbies, whatever they are, to check their investments using online tools, to use software packages for financial planning, and to read local electronic bulletin boards for news of cultural events in their communities and for volunteer opportunities.

Older adults tend to participate more frequently in the political process than do other age groups. They are among the most active citizens and their voter participation is among the highest. Libraries have well-earned reputations as impartial agencies where information on all issues can be found, where, as Librarian of Congress and NCLIS Commissioner James Billington has said, books espousing opposite views live peacefully side by side on the shelves.

Now, with the advent of the Internet, that great connector, and its increasing use in libraries, these public institutions are expanding their traditional role to become information locators and conveners of the community. What we see today is libraries serving as the electronic gateway and information lifeline for many seniors, and this is something that will only grow as our senior population grows. Putting computer terminals into public libraries, offering

free public access to the Internet and free training on it are effective ways to demonstrate to seniors that their tax dollars are of direct and immediate benefit to themselves.

The Senate and the House have excellent websites full of information on the workings of the national government. The websites of the individual Senators and members offer multiple links to free information in the States and districts. The information available from the Social Security Administration and the Health Care Financing Administration, known as HCFA, are just two examples of the essential online resources of special importance to seniors funded by the Federal Government and freely available through the Internet.

The Congress has appropriated many millions of dollars to provide free information covering the nation's legislative process, its history, its culture, its treasures, and government services. A number of these treasures can be found on the National Archives online exhibit hall that opens its collections to citizens throughout the nation, not only in Washington, DC. One of my favorites is the "Powers of Persuasion: Posters From World War II." This collection includes Norman Rockwell's famous posters on the four freedoms and an audio clip from President Roosevelt's address to the Congress that inspired Norman Rockwell. It is a thrill to see those posters for me.

Making the oceans of useful information on the Internet freely available to all Americans through their public libraries leverages the money that Congress has appropriated over the years. To assist in the development of public policy on America's public libraries and the Internet, the Commission has sponsored a series of surveys. I brought a summary of the findings with me today for the committee and they are available on the table at the back of the room.

Building on these surveys, the American Library Association, the Commission, and the Gates Library Foundation conducted a study between April and June of this year to determine the extent of Internet connectivity in public libraries. I am happy to share the preliminary results with the committee with the caveat that these results were compiled as data collection drew to a close at the end of June of this year.

The survey covered the 15,000 public library branches and main libraries. Although 83 percent, as Mary Furlong has mentioned, of these are connected to the Internet, only 73 percent, or about 11,000, offer public access to the Internet. Now, this sounds better than it is, since 27 percent of America's public libraries cannot yet provide their patrons with even one computer workstation that connects them to the Internet, and adequate service to the public probably requires more than one computer workstation and high-speed access.

But even with limited speed and graphical capabilities, the investment of tax dollars in public library Internet access pays off. Despite the remaining 27 percent gap, public libraries are doing a wonderful job assisting seniors and other citizens with Internet access. In fact, according to an April 1998 MCI Library Link study, the public library was the single most used point of access other than home, school, or work, accounting for 44 percent of such

access. Since most seniors are not at school or at work and seniors are less likely than the rest of the population to have a computer at home, they are more likely to rely on the public library for their Internet access.

Here are a few examples of what local libraries are doing to help seniors navigate the Internet. If you look at the Des Moines Public Library home page, for instance, you can get immediate information on the library's elder services, from classes offered on how to use the library's automated catalog to schedules for them to bring the grandkids in for story hours, to information on blood pressure checks offered at the library, to book discussion groups and to travel logs.

I am on the board of the Library Media Project. It works with over 2,000 public libraries which service more than 208 million people. In 1998 and early 1999, which is the International Year of Older Persons, our project is developing a video collection and an interactive website that will focus exclusively on aging. The website will include mentored chat rooms for discussion with the film makers, librarians, seniors, and other interested local and global visitors.

In the last 6 months, the Ouachita Public Library in Louisiana—that is for Senator Breaux's benefit—has presented a series of Internet workshops for seniors. In this small community, over 200 seniors have attended the hour-long training sessions. One senior commented on the evaluation form after taking the workshop. He said, "Excellent, very informative, even for those on the bypaths instead of the highway. What a wonderful resource available to all of us."

The library website lists a wide range of local events, from making scented bath salts to getting a job, including a special page for library outreach to seniors, which advises seniors of upcoming programs specifically for them.

In Muncie, IN, the Muncie Public Library has created a cybermobile. Listening to Micki this morning—I think you will be interested in this, Micki—this was formerly a traditional bookmobile, but the vehicle was retrofitted with six computer workstations, all with Internet access. The project is funded by a \$50,000 grant from the Federal Library Services and Technology Act, that is the LSTA, which was awarded to the local library from the Indiana State Library. The cybermobile allows the library to teach Internet skills to seniors and others by driving the technology to the doorsteps of senior centers as well as other locations. This puts a new and a literal spin on the phrase, the information superhighway.

A brief video clip tells the story here. I am just going to pause for a minute while we look at this video clip.

[A videotape was shown.]

Ms. SIMON. Thanks, Judy. I am hoping that in the years to come, it will be more than a handful, and already, Micki has poked me and said, I would like to know more about that right away.

In the Suffolk County, NY, Public Library at the Talking Books Program, the librarians are knowledgeable about adaptive technology of growing interest to seniors. Many seniors can use the help that these software and hardware products offer to make it

easier physically to connect to the Internet and equipping public libraries with adaptive technology creates economies of scale. The Suffolk County Library shares its expertise on assistive technology through its website. Talking Books Plus describes available services and provides tech tips, online resources for computer users who are blind and visually impaired.

One final example, the Toledo-Lucas County Public Library has a section of its website specifically for seniors. Starting with the familiar look, and familiar to me, particularly, of a card catalog, one drawer is labeled, "for older adults". Selecting that drawer leads to a screen that lets the user contact an older adult specialist or go on to another page that offers Internet links to sites on many topics of interest to seniors, including finance, health, travel, and genealogy. As so often happens, these links take the users to many other places, like Senior Law, Elder Hostel, an organization that rates consumer electronics for their ease of use by seniors, and SeniorNet.

As I put together this testimony, dozens of cyber librarians sent me e-mail messages identifying sites that I could use as examples in describing computer and Internet training programs for seniors. I brought with me a list of these sites for seniors and you will find them on the table in the back of the room for your information and for the record. All of this will be printed up in the committee print, and I will be delighted to have copies of that to make available to anyone who is concerned.

But I thank you this morning for your attention, for the opportunity to talk about how seniors are using the Internet, to give you some information about the National Commission on Libraries and Information Science, but most of all, showing how America's local public libraries continue to meet the challenge of helping seniors and others to navigate the Internet. Thank you very much, Mary.

Ms. FURLONG. Thank you, Jeanne. That was very exciting to see some of those locations and the initiatives that are taking place around the country.

[The prepared statement of Ms. Simon follows:]

Presentation of Jeanne Hurley Simon, Chairperson
 U.S. National Commission on Libraries and Information Science
 Before
 Special Committee on Aging
 United States Senate

At the Forum:

THE INTERNET: EMPOWERING OLDER AMERICANS

July 16, 1998

Mr. Chairman and Senators:

Good morning, Senator Grassley, Senator Breaux, and Members of the Committee. I am Jeanne Hurley Simon, Chairperson of the U.S. National Commission on Libraries and Information Science. I was appointed by the President and confirmed by the Senate in 1993.

In establishing the Commission in 1970 as a permanent and independent agency, the Congress and the President affirmed that library and information services adequate to meet the needs of the people of the United States are essential in order to achieve national goals and use the Nation's educational resources effectively. The Commission is charged with the responsibility to discover what Americans need in the way of library and information services; to translate those needs into recommendations for national policy; and, after the policy is decided upon, to advise the President, the Congress, state and local governments and others on the implementation of national policy. The Internet is clearly an important part of our national information infrastructure. Forums such as this are essential as we develop and implement policies for this relatively new and rapidly evolving resource.

The Congress authorized the Commission "to conduct studies, surveys, and analyses of the library and informational needs of the Nation, including the special library and informational needs of rural areas, or economically, socially, and culturally deprived persons, and of elderly persons, and the means through which these needs may be met through information centers, through the libraries of elementary and secondary schools and institutions of higher education, and through public, research, special, and other types of libraries." Studies on the Internet are a significant part of our activities, so I am pleased to offer the Commission's expertise as the Committee explores this important topic of empowering older Americans through the Internet.

Traditional Asian cultures hold the elderly in great respect, deferring to their wisdom, knowledge, and experience. With the American emphasis on youth, novelty, and the cutting edge, the elderly in our society do not fare so well—especially if they can't program their VCRs, haven't heard of MTV or DTV, and are not familiar with carpal tunnel syndrome.

How to redress the balance? When adult children buy their parents a PC, it forces many decisions on them. Which Internet service provider? A separate telephone line or

not? What software? How to learn to use the equipment and the software. Often, that expensive PC becomes one more piece of equipment that doesn't get used, sitting right next to the stairmaster. And what about those seniors who can't afford either the PC or the stairmaster, but still want and need to use the technology, not just to gain the respect of younger people, but to obtain essential information or improve their lives?

The Committee asked me to comment on how, why and where seniors first begin using the Internet. Learning and using the new electronic technologies are such idiosyncratic decisions that there are probably as many answers to the question as there are seniors. I intend to defer to Dr. Furlong and her experience with SeniorNet on that issue, but let me mention two instances here.

One spring day last year a retired church secretary came hesitatingly into the Virtual Library run by Mike Moyer of the Public Library of Charlotte and Mecklenburg County, North Carolina. She wanted to find some part-time work to supplement her Social Security but had found that her skills were badly outdated. As she explained her problem to the librarian, she was "afraid of mice," so she had stayed far away from computers. The Virtual Library staff taught her how to use the CD-ROM tutorials on word processing skills available in the library and encouraged her to sign up for two hours of practice time a day on the library's computers. She is working today as a secretary and, as Mike Moyer said, "That lady is just so tickled to death with herself and with the library that she sends us lots of new users."

It was in Charlotte, too, that a retired couple went to the Virtual Library because their grandchildren were urging them to buy a PC. The couple did not want to "embarrass" themselves by confessing their ignorance of the whole technology arena to the grands, so they took the library's seminar on the basics of PC buying, taught by a retired Microsoft official, then came back for the library's other classes on the Internet once they had bought a PC for home use. Their grandchildren were impressed and the library kept their secret--and their patronage.

These are just two illustrations of seniors' motivation for and means of obtaining an introduction to the Internet. It is gratifying to me that these senior citizens turned to their local public library for help.

Libraries are familiar places for seniors. They feel comfortable using their local libraries to catch up on out of state newspapers, to check on their investments, to research their family histories, and to borrow materials for entertainment and enlightenment. In fact, the Benton Foundation's recent survey on attitudes towards public libraries emphasizes the high degree of confidence people have in public libraries and librarians--they trust them.

Building on this trust and familiarity, public librarians are encouraging their older patrons to expand their use of the library by learning computer skills and jumping onto the library's computers to read and send electronic mail to distant grandchildren and friends, to visit the websites of organizations dealing with their hobbies (chess, gardening, etc.), to check their investments using on-line tools, to use software packages for financial planning, and to read local electronic bulletin boards for news of cultural events in their communities and for volunteer opportunities.

Older adults tend to participate more frequently in the political process than do other age groups. They are among the most active citizens and their voter participation is among the highest. Libraries have long and well earned reputations as impartial agencies where information on all issues can be found--where, as Librarian of Congress and NCLIS Commissioner James H. Billington has said, books espousing opposite views live peacefully side by side on the shelves.

Now, with the advent of the Internet--that great connector--and its increasing use in libraries, these public institutions are expanding their traditional role as impartial keepers of information to become information locators and "convenors of the community." What we see today is the library serving as the electronic gateway and information lifeline for many seniors, and this is something that will grow as our senior population grows.

The elderly are using the libraries' access to the Internet to keep up with the activities of their local and state governments, to visit the homepages of their governors, mayors, and city and town councils, and their Senators and Members of Congress, and to register their opinions via electronic mail with their elected representatives.

Putting computer terminals into public libraries, offering free public access to the Internet, offering free classes on the World Wide Web, classes on electronic mail, and courses on word processing, are effective ways to demonstrate to seniors that their tax dollars are of direct and immediate benefit to themselves.

The Senate and the House have excellent websites, full of information on the workings of the national government; the websites of the individual Senators and Members offer multiple links to free information in the states and Districts. The information available from the Social Security Administration and the Health Care Financing Administration are just two examples of the essential on-line resources of special importance to seniors, funded by the federal government and freely available through the Internet.

The Congress has appropriated many millions of dollars to the Library of Congress, the Government Printing Office, the National Archives, the Smithsonian museums, the White House and other agencies to provide free information covering the nation's legislative process, its history, culture, treasures, and government services. The National Archives offers an online exhibit hall [www.nara.gov/exhall/exhibits.html] that opens its collections to citizens throughout the nation, not just in Washington, DC. One of my favorites is the Powers of Persuasion: Posters from World War II. This collection includes Norman Rockwell's famous posters on the Four Freedoms, and an audio clip from President Roosevelt's address to the Congress that inspired Rockwell.

Making the quantities of useful information available from the Internet freely available to all Americans through their public libraries leverages the money the Congress has appropriated over the years. To assist in the development of public policy on America's public libraries and the Internet, the Commission has sponsored a series of surveys. I have brought a summary of the findings with me today for the Committee. [The 1997 National Survey of U.S. Public Libraries and the Internet: Summary Results, November 1997]

Building on these surveys, the American Library Association, in conjunction with the Commission and the Gates Library Foundation, conducted a study between April and June of this year to determine the extent of Internet connectivity in public libraries. I am happy to share the preliminary results with the Committee, with the caveat that these results were compiled as data collection drew to a close at the end of June. While these findings are preliminary, I believe that the data fairly accurately depict the current situation in America's public libraries. I expect the final report in the fall and will be pleased to provide copies to the Committee.

The survey covered the 15,718 public library branches and main libraries. Although 83.8% or 13,166 of these are connected to the Internet, only 73% or 11,402 offer public access to the Internet. This sounds better than it is since 27% of America's public libraries cannot yet provide their patrons with even one computer work station that connects them to the Internet, and adequate service to the public probably requires more than one computer work station and high speed access.

Even with limited speed and graphical capabilities, the investment of tax dollars in public library Internet access pays off. Despite the remaining 27% gap, public libraries are doing a wonderful job assisting seniors and other citizens with their Internet access. In fact, according to the MCI LibraryLink Alternative Points of Access Study (April 1998), the public library was the single most used point of access other than home, school or work, accounting for 44.7% of such access. Most of the senior population is not at school or work, is less likely than the rest of the population to have a computer at home, and therefore, they are more likely to rely on the public library for their Internet access.

As the Committee deliberates on the issue of Internet access for the elderly, I hope you will find these statistics useful. As you can see, there is a vital connection between Internet access for the elderly and the ongoing national policy debate on Universal Service Fund support for public libraries.

Here are a few examples of what local libraries are doing to help seniors navigate the Internet. The State Library of Iowa maintains an extensive list of library homepages all over the state, so that Iowa residents can link at the click of a mouse to libraries in their community, whether public or academic. If you look at the Des Moines Public Library homepage [www.pldminfo.org/elder.htm], you can get immediate information on the library's elder services, from classes offered on how to use the library's automated catalog, to schedules for them to bring the grandchildren to story hours, to information on blood pressure checks offered at the library, to book discussion groups, to travelogues.

I am on the Board of the Library Media Project (LMP), which evolved from the MacArthur Foundation Library Video Project. Founded in 1988 when video collections in public libraries were in their infancy, the project has become a leader in assembling and providing curated collections of high-quality video materials to public libraries. The LMP works with over 2,175 public libraries, which service more than 208 million people. In 1991, the LMP in collaboration with the Retirement Research Foundation, arranged to provide videos on aging issues to almost 2,000 public libraries across the country.

In 1998 and early 1999, the International Year of Older Persons, with major funding from the Retirement Research Foundation, the Library Media Project is

developing an award-winning collection and an interactive website that will focus exclusively on aging: the wellness and illness issues, the economic and pragmatic aspects, and the healthy and productive views of aging. The website will include mentored chat rooms for discussion with the film makers, librarians, seniors, and other interested local and global visitors [<http://librarymedia.org>]. The collection includes independent documentaries, fictional portrayals, training and medical videos and covers topics ranging from Alzheimer's disease to retirement. The Project is developing a toolkit for public libraries to generate grants from local communities to acquire the video collection. The toolkit will include programming and discussion guides for intergenerational and general use by libraries and community organization.

In the last year, the Ouachita Parish Public Library, Louisiana, has presented a series of Internet workshops for three types of library patrons: seniors, business people, and the general community. In this small community, in the last six months, over 200 seniors have attended the hour-long presentations, which cover a brief history of the Internet and the World Wide Web, a glossary of terminology, how to get Internet-ready at home, search engines, electronic mail, and on-line sites of specific interest to seniors, like American Association of Retired Persons [www.aarp.org]; Social Security Administration [www.ssa.gov]. Monica King, the librarian running the classes, has observed that while seniors attend workshops for businesspeople and for the general community, they participate much more actively in the forums just for seniors. They were more inclined to ask questions and to seek clarification when they were with their peers. So Monica is planning to add more workshops reserved for seniors. One senior commented on the evaluation form after taking the workshop, "Excellent, very informative--even for those on the bypaths instead of the highway. What a wonderful resource available to us!"

The library website [www.monroe.k12.la.us/~oppl/] list a wide range of local events from making scented bath salts to getting a job, including a special page for Library Outreach to Seniors (LOTS) to advise seniors of upcoming programs specifically for them.

A senior named Dick Ridley is teaching other seniors how to use the Internet in the Public Library of Charlotte and Mecklenburg County, North Carolina. A retiree from Michigan, Mr. Ridley has volunteered almost full-time at his adopted public library for the last eight years. Putting to use what he learned at the library's computer lab, he has created a CD-ROM of African-American history in Charlotte and Mecklenburg County from the 1940's to the present, and is now working to upload it to the Internet. He is also working on a history of the county which will go onto the Internet and is eagerly awaited by the seniors doing genealogy and local history research at the public library. Mr. Ridley sees himself as giving back to the community what he got from the community library--a felicitous closing of the circle, for sure.

In Muncie, Indiana, the Muncie Public Library has created a Cybermobile. Formerly a traditional bookmobile, the vehicle was retrofitted with six computer workstations, all with Internet access. The library, serving over 70,000 people, will take the vehicle on the road in its east central service area in the pilot stage. The project is

funded by a \$50,000 grant from the Federal Library Services and Technology Act awarded to the local library by the Indiana State Library. The Cybermobile allows the library to teach Internet skills to seniors and others by driving the technology to the door steps of senior centers and other locations. This puts a new and literal spin on the phrase, "the Information Superhighway." This brief video clip is a news broadcast from an Indianapolis television station, showing the Cybermobile with Senator Lugar on board during the recent American Library Association convention here in Washington, DC.

In Suffolk County, New York, at the Talking Books Program, the librarians are knowledgeable about assistive or adaptive technologies of growing interest to seniors. Many seniors can use the help that these software and hardware products offer for those who need some physical help in accessing the Internet. For example, there is software for people who cannot use their hands to type: the technology converts voice into data. For hearing impaired users, software exists which will make the computer use flashing lights instead of beeping to get your attention; for the visually impaired there are technologies which will speak the text that appears on the computer screen or use extra-large type. Some of these packages cost hundreds of dollars, so equipping public libraries with adaptive technology creates economies of scale and expands the traditional role of the regional libraries for the Blind and Physically Handicapped. The Suffolk County library shares its expertise through its website. "Talking Books Plus [www.suffolk.lib.ny.us/tbp]" is a page that describes available services and provides "Tech Tips"--online resources for computer users who are blind or visually impaired.

One final example: the Toledo-Lucas County Public Library has a section of its website specifically for seniors. Starting with the familiar look of a card catalog, one drawer is labeled "For Older Adults" [www.library.toledo.oh.us]. Selecting that drawer leads to a screen that lets the user contact an "Older Adult Specialist" or go on to another page that offers Internet links to sites on many topics of interest to seniors, including finance, health, travel and genealogy. As so often happens, these links take the users to many other places like:

- Senior Law [www.seniorlaw.com];
- Elder Hostel [www.elderhostel.org];
- An organization that rates consumer electronics for their ease of use by seniors [friendly4seniors.com]; and
- My fellow Commissioner, Mary Furlong's SeniorNet [www.seniornet.com]

I thank you for your attention and for the opportunity to talk about how seniors are using the Internet, and how America's local public libraries continue to meet the challenge of helping seniors and others to navigate the Internet efficiently.

The Congress must have been prescient in 1970 when it created the Commission to help it formulate national information policy. You must have seen the Information Age fast approaching, with its fascinating but thorny issues like filtering, and the Universal Service Fund. The Commission is active in this and a number of issues which bear on the well-being of seniors. We can provide information on these and other policy questions whenever you ask, in formats ranging from traditional to high tech. I hope you will continue to call on us for information and assistance. Thank you.

The Exhibit Hall



**Powers of Persuasion—
Posters from World War II** NEW!
These powerful images have helped shape our national memories of the war. This newly expanded exhibit features 33 posters.



Portrait of Black Chicago
The work of Pulitzer Prize-winning photographer John H. White is featured in this moving and revealing collection of images of Chicago in the 1970s.



When Nixon Met Elvis
On December 21, 1970, Elvis Presley met with President Richard Nixon in the Oval Office. This exhibit tells the behind-the-scenes story of this remarkable event.



The Charters of Freedom
The Declaration of Independence, Constitution, and the Bill of Rights.



American Originals
Some of NARA's most interesting and famous documents are presented here, including the Louisiana Purchase, a police report on the assassination of Abraham Lincoln, and President Nixon's letter of resignation.

Panorama

Prepare for a fascinating viewing experience with this collection of panoramic photographs from the vast holdings of NARA's Still Picture Branch. NEW! Several additional panoramics have been recently added to the exhibit.

A New Deal for the Arts

During the Depression of the 1930s, the federal government sponsored a variety of art projects to provide work for unemployed artists. This remarkable effort is presented here through a unique selection of artworks, documents, and photographs.

A People at War

This exhibit highlights the contributions of the thousands of Americans, both military and civilian, who served their country during World War II. Documents from NARA's **National Personnel Records Center** in St. Louis form the core of the exhibit.

Tokens and Treasures:

Gifts to Twelve Presidents
Received as gifts, these objects also unique records of each administration, recalling the politics, policies, and personalities of the men who have held one of the most powerful offices in the world.

Inaugural Quiz! Take this short quiz to test your knowledge of inaugural history.

Permission to Use NARA Images

Featured Documents

- [The Marshall Plan](#)
- [A Letter from Jackie Robinson](#)
- [Magna Carta](#)
- [The District of Columbia
Emancipation Act](#)
- [The Emancipation Proclamation](#)
- [The 19th Amendment](#)
- [Japanese Surrender document](#)
- [An etching by James Abbott McNeill
Whistler while working for the U.S. Coast
Survey](#)

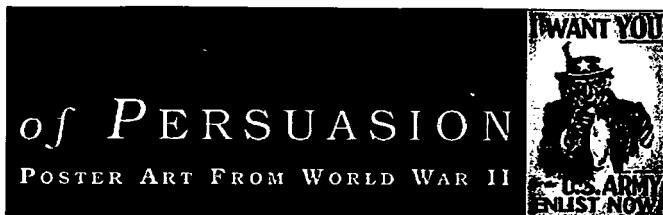
HOME

U.S. GOVERNMENT PRINTING OFFICE: 1997 O-458-111 [National Archives and Records Administration](#)

[URL: http://www.nara.gov/exhall/exhibits.html](http://www.nara.gov/exhall/exhibits.html)

webmaster@nara.gov

Last updated: April 16, 1998



Guns, tanks, and bombs were the principal weapons of World War II, but there were other, more subtle, forms of warfare as well. Words, posters, and films waged a constant battle for the hearts and minds of the American citizenry just as surely as military weapons engaged the enemy. Persuading the American public became a wartime industry, almost as important as the manufacturing of bullets and planes. The Government launched an aggressive propaganda campaign to galvanize public support, and some of the nation's foremost intellectuals, artists, and filmmakers became warriors on that front.

This online exhibit features 33 posters and 1 sound file from a more extensive exhibit that was presented in the National Archives Building in Washington, DC, from May 1994 to February 1995. Like the original, this exhibit is divided into two parts, which represent two psychological approaches used in rallying public support for the war.

Part 1 These posters motivate the viewer by instilling patriotism, confidence, and a positive outlook. Patriotic colors of red, white, and blue predominate. Pictures of fists, muscles, tools, and artillery convey American strength. American heroes and familiar national symbols appeal to patriotism.

- [Man the Guns!](#)
- [It's a Woman's War Too!](#)
- [United We Win](#)
- [Use it Up, Wear it Out, Make it Do, Or Do Without](#)
- [Four Freedoms](#)

Sound File

Song: "Any Bonds Today?"

- [WAV file for Windows, 393K](#)
- [AIFF file for Macintosh, 393K](#)

Part 2 These posters rock people out of their complacency with grim, unromantic visions of war. They depict the human cost of war, confronting the viewer with corpses, bloodshed, and gravestones. These images appeal to darker impulses, fostering feelings of suspicion, fear, and even hate.

- [Warning! Our Homes Are in Danger Now](#)
- [This is Nazi Brutality](#)
- [He's Watching You](#)
- [He Knew the Meaning of Sacrifice](#)
- [Stamp 'em Out!](#)



Citations and Credits

All posters used in the **Powers of Persuasion** exhibit were made from the original posters in the custody of NARA's **Still Picture Branch** at the **National Archives at College Park, MD**. A NARA identification number appears at the end of each caption.

Additional images of WWII posters are available in the [NAIL database](#).



National Archives and Records Administration

URL: <http://www.nara.gov/exhall/powers/powers.html>

webmaster@nara.gov

Last updated: April 15, 1998

Powers of Persuasion

We look forward to a world founded upon four essential human freedoms.
 The first is freedom of speech and expression—everywhere in the world.
 The second is freedom of every person to worship God in his own way—
 everywhere in the world.
 The third is freedom from want . . . everywhere in the world.
 The fourth is freedom from fear . . . anywhere in the world.
 —President Franklin D. Roosevelt, *Message to Congress, January 6, 1941*



You can hear this excerpt from President Roosevelt's address (920K WAV File).

Four Freedoms

President Roosevelt was a gifted communicator. On January 6, 1941, he addressed Congress, delivering the historic "Four Freedoms" speech. At a time when Western Europe lay under Nazi domination, Roosevelt presented a vision in which the American ideals of individual liberties were extended throughout the world. Alerting Congress and the nation to the necessity of war, Roosevelt articulated the ideological aims of the conflict. Eloquently, he appealed to Americans' most profound beliefs about freedom.

The speech so inspired illustrator Norman Rockwell that he created a series of paintings on the "Four Freedoms" theme. In the series, he translated abstract concepts of freedom into four scenes of everyday American life. Although the Government initially rejected Rockwell's offer to create paintings on the "Four Freedoms" theme, the images were publicly circulated when *The Saturday Evening Post*, one of the nation's most popular magazines, commissioned and reproduced the paintings. After winning public approval, the paintings served as the centerpiece of a massive U.S. war bond drive and were put into service to help explain the war's aims.



Save Freedom of Speech
By Norman Rockwell
Printed by the Government
Printing Office
for the Office of War Information
NARA Still Picture Branch
(NWDNS-208-PMP-44)



Save Freedom of Worship
By Norman Rockwell
Printed by the Government
Printing Office
for the Office of War Information
NARA Still Picture Branch
(NWDNS-208-PMP-43)



Ours to fight for—Freedom
From Want
By Norman Rockwell
Printed by the Government
Printing Office
for the Office of War Information
NARA Still Picture Branch
(NWDNS-208-PMP-45)



Ours to fight for—Freedom
From Fear
By Norman Rockwell
Printed by the Government
Printing Office
for the Office of War Information
NARA Still Picture Branch
(NWDNS-208-PMP-46)

To More Posters

Man the Guns!
It's a Woman's War Too!
United We Win
Use It Up, Wear It Out
Four Freedoms

Warning! Our Homes are in Danger
This is Nazi Brutality
He's Watching You
He Knows the Meaning of Sacrifice
Stamp 'em Out!

Exhibit Hall

Elder Services

As part of its commitment to life-long learning, the Public Library of Des Moines strives to provide meaningful learning opportunities, ample materials and resources, and enjoyable experiences for each and every age group. Specialized services are offered to meet the specific needs of our senior patrons.

Free Library Card: A free library card can be obtained at any of the six locations of the Public Library of Des Moines. Simply fill out the form available at the Circulation Desk and present a driver's license or other appropriate identification. Library cards are available to all residents of Des Moines and most of the state of Iowa through Open Access.

Handicapped Accessible Entrances: All six locations of the Public Library of Des Moines are wheelchair accessible. An elevator is available at the Central Library.

Telephone Reference Services: Our trained staff is available during regular business hours to answer your questions by phone. Dial 283-4152. Information and referrals on community services, associations, health care and much more can be obtained without having to leave your home. Telephone directory information can be obtained by calling 283-4152 between 5:00 and 9:00 p.m. Mondays through Wednesdays and on Saturday.

Meeting Rooms: If your group or club is in need of a meeting room, be sure to contact the branch library nearest you. All six locations of the PLDM have meeting rooms of various sizes that can be used by the public. Call Jennifer at 283-4291 for further information about scheduling a meeting room for your own use.

Programs and Events at the Public Library of Des Moines

Travelogues: Visit a far off country without buying a plane ticket. Join the fun of coffee break slide shows as you listen to hosts describe their recent travels.

Book Discussion Groups: Each of the six library locations offer book discussion groups that are open to the public. Titles discussed vary from Jane Austen's classic love stories to action-packed westerns by Larry McMurtry.

PAC Lessons: Our card catalog is computerized. If computer terminals make you uncomfortable, plan to attend a class on how to use the library's computerized Public Access Card Catalog (PAC). Our staff will explain how to find titles, check on a book's availability, even help you find it.

Talks and Discussions: A wide range of topics are covered including health related issues, Iowa history, the Internet, financial and investment information available at the library. Book signings and presentations by guest authors are also offered.

Blood Pressure Checks: Offered by the American Red Cross, these FREE blood pressure checks can be a real life-saver. Available monthly at the North Side Library.

Where can I find out more about the programs and events offered at the PLDM?

Visit your local branch library often. While you're there take a few minutes to read about upcoming programs scheduled at the library as well as the many community notices posted on our bulletin boards. For specific details, pick up a copy of the PLDM Calendar of Events available at any library location. Or call the library at 283-4152 for further details.

Attention Grandparents: One of the greatest gifts a person can give is the joy of reading and listening to stories. If you're a grandparent, the library is just the place to bring your grand children. **Storytimes** are presented at all six locations every week and this is a fun time to bring youngsters to develop their social skills. And if reading to your grandchild has become a visual difficulty, visit our Large Print Section for copies of children's books to read.

FRIENDS of the Public Library of Des Moines

Each branch of the PLDM has an active group of individuals dedicated to helping the library with fund-raisers, books and materials, and other volunteer help. The groups enjoy social get-togethers as well as working on various projects such as the Soul Food Festival at Forest Avenue Library, the colorful gardens at Franklin Avenue, and the Parks Festival at North Side Library. In addition to the neighborhood FRIENDS' activities, annual fund-raisers are also sponsored at the Central Library such as the Feasting on the Classics Gala, the annual membership drive, and various book-signings and lectures.

Special Services

Homebound Program: Books are provided free to patrons in Des Moines who cannot come to the library because of a physical disability. Patrons may telephone any branch of the library and a librarian will assist in the selection of materials. Books are loaned for a period of four weeks. A volunteer will deliver and pick up the books.

Rosie Van: The Public Library of Des Moines provides collections of library books, magazines, and books on audio tape to senior citizen centers and retirement homes in Des Moines. Materials are loaned for the period between van visits biweekly or monthly. Special requests may be made for specific materials. For more information, call the Rosie Librarian at 283-4253.

Romance Collection: One of the most popular collections used by our senior patrons is our romance collection. Our selection committee works hard to acquire recent novels in a sufficient quantity to meet the demands of our readers. Whether it is Danielle Steel, Barbara Taylor Bradford, or Bodie Thoene, you can find them at the PLDM!

Subject Areas of Special Interest to Senior Readers:

- Information and Referral
- Financial Sources
- Health Information Sources
- Travel Guides
- Consumer Information

Additional Opportunities

Volunteers: Volunteers are always welcome at the Public Library of Des Moines and they are a valuable resource as well. If you have a few extra hours that you would like to fill, consider the many opportunities available. Currently we have volunteers for jobs such as mentoring, tutoring, phoning patrons about reserves, fund-raising, homebound deliveries, storytelling and much more. If you have a special talent that might be useful, call a library branch or contact the Central Library at 283-4152.

Used Book Sale: Offered throughout the year by the FRIENDS of PLDM, frequent book sales offer hundreds of economical books and materials for you to enjoy in your own home library. The vast selection of paperbacks and magazines are especially useful during the long winter days when you may not want to venture outside.

[Home](#) | [What's New?](#) | [ELDM Info](#) | [Des Moines & Iowa](#) | [Reference](#) | [Kids](#) | [Search](#) | [Contents](#) | [Staff](#) |




The Library Media Project*

MacArthur Foundation Library Video Project (1988 - 1998)

Health Collection

Web Partners: [Video Health Information Project](#)

To access new or used books on HEALTH-related subjects, as well as hundreds of other areas, please visit our associates at

[POWELL'S BOOKSTORE](#).  Located in Portland, Oregon, they are considered:

"One of the best bookstores in the English-speaking world."

The Washington Post

[Coming soon: the AGING Collection](#)

[*Important Announcement About Name Change](#)



[Health Links](#) | [Our History](#) | [Film List](#) | [Ordering A Publication](#) |
[Public Library Discount](#) | [Discussion Forum](#) | [Awards](#)

Subject Areas



- Getting Answers**
Information & Research
- Connections**
Volunteer & Community Programs
- Where We Stand**
Issues & Advocacy
- Who We Are**
About AARP & Member Benefits
- what's new? **ask AARP!** easy help research **Join AARP!**

Another Slice of Life from

The American Pie

July 88 Interplay

Author Jane Yolen Dancing With Words

your memories... Through the Years

Interactive Bulletin Board >

The Site for Life After 50!

Did You Know..

That membership is open to anyone 50 or older, working or retired? Find out more in the [AARP Member Benefits Handbook](#) and join today.

Let Your Memory Tell the Story

Use this interactive bulletin board to share your memories in [Through the Years](#).

AARP Legal Services Network

If you live in California, Illinois, Michigan, New York or Wisconsin, you can get a free consultation with an [AARP-screened lawyer](#).

Make Your Voice Heard

Register to vote with [NetVote '98](#), then get the latest [Congressional information](#), including schedules, biographies, and email addresses.

AARP In Your State

Check out our [calendar of events](#) listings for Colorado, Washington, Virginia, New York and Ohio.

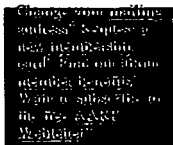
Member Benefits

Turning 50 has its benefits. AARP members receive great discounts and special services, as well as [Modern Maturity](#) and the [AARP Bulletin](#). Membership is only \$8 a year. [Join today!](#)

ASK AARP
Want to switch?
Change your mailing

AARP Webplace Exclusives

The July 1998 AARP Bulletin interviews children's book author Jane Yolen. While the latest Modern Maturity profiles Betty White and includes the popular wordsearch and crossword puzzles. Plus, how much do you know about AARP? Find out in the Big Quiz. And save some room for Pic.



The American Association of Retired Persons is the nation's leading organization for people 50 and older. AARP serves their needs through information and education, advocacy, and community services provided by a network of local chapters and experienced volunteers throughout the country. The organization also offers members a wide range of special benefits and services, including Modern Maturity magazine and the monthly AARP Bulletin.

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Questions, comments, suggestions? Please send mail to member@aarp.org.

[AARP Webplace Privacy Policy](#)



The Official Web Site of the Social Security Administration

▶ HOME ▶ TOP 10 SERVICES ▶ FAQ ▶ FEED BACK ▶ OTHER SITES ▶ SEARCH SITE ▶ SITE MAP

Friday, 10-Jul-98 14:03:54 EDT

Benefits

Benefit publications
 Información en Español
 Disability information
 How to reach Social Security
 How to apply for services
 Forms
 International benefits

Online Direct Services

Request a Personal Earnings &
 Benefit Estimate Statement
 Read Our Report: "Privacy &
 Customer Service in the Electronic
 Age"
 Find a local office

Services for Businesses

SSA services for businesses
 Employer wage reporting
 Selling to SSA
 International agreements

Research & Data

Research, evaluation & statistics
 Office of the Actuary

Financing, Planning & Budgets

Budget & planning
 Financing: 1998 Trustees Report

Freedom of Information & Privacy

Reading room
 Web privacy policy

Social Security Law

Laws & regulations

Reporting Fraud

Office of Inspector General
 How to report fraud

About the SSA

The Commissioner
 Communications to Congress
 History of the SSA
 Press releases
 SSA Employment Opportunities
 SSA 2000 Service Goals
 SSA's regional offices

Understanding Social Security

Understanding Social Security

Help with understanding the history, the benefits, and financing of the Social Security program of today, so that you can make informed choices about the Social Security program of tomorrow.

Did you know...?

5 million aged widows or widowers receive survivors benefits.

New and Noteworthy

Last updated July 1, 1998

What Employers and Employees Need to Know

This page contains information to help employers and employees understand the value of Social Security. Employers are invited to download and print this material and distribute to their employees.

Vendor Listing For Mag Media And Electronic Filing

Social Security will publish for employers a list of vendors that support magnetic media and/or electronic filing of Annual Wage Reports (Forms W-2/W-3). You are invited to include your company on the vendor list by sending a written request to Social Security by July 15, 1998.

Employers, Here's Help for the 1998 Tax Filing Season

Beginning in August 1998, IRS and SSA will conduct a series of public information reporting seminars designed to help magnetic media and electronic filers prepare for the tax year 1998 filing season.

SSA also announces a **National Payroll Reporting Conference** on August 13 in Baltimore.

Social Security and the Year 2000

SSA is confident that all its benefit payments will continue uninterrupted in the new century.

What's New in SSA News

Kids Pages ...



Youthlink - What every kid, teen, parent and teacher should know about Social Security.

On July 1, 1937, the 173 field offices of the Social Security Board took over responsibility for issuing applications for Social Security numbers. Previously, the U.S. Post Office was the place where people applied for a Social Security card.

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OPPLweb

Ouachita Parish Public Library



Search the Catalog

Information

Online Databases



Library Catalog
Coming Soon!



Kid's Konection



News & Events



Resources & Depts



Policies



Friends & Trustees

With the successful passage of the 1995 tax proposition which included increased millage, the citizens of Ouachita Parish charted their course into the 21st century. We now have the opportunity to build on the record of success and achievement that has been the standard for library resources and services since 1916 and to continue to provide a well-rounded library program. We hope you agree.

Welcome to our web site!
Ben Brady, Library Director.

Wild About Reading!

Join us in our **Jungle Rap** as we get Wild About Reading this summer with fun-filled activities and programs!

Congratulations to our Employee of the Month, Janice Simmons!

Janice has worked for the library in the Audio-Visual department since May of 1996. She is a hard-working, dependable employee who exhibits a calmness and competence as she goes about doing her job. A big smile, a positive attitude and other such traits make her a great employee. AV staff and patrons enjoy her presence.

Please let Janice hear from you by offering her congratulations and best wishes on a great month!!!

Thanks to the Monroe City Schools Technology Initiative / Louisiana Challenge Project for hosting the OPPL site
Monroe City Schools | Monroe Online Community

Site Feedback- Monica King
Ouachita Parish Public Library

NEW!

News and Events

Current News

[Join us in our Jungle Rap as we get Wild about Reading this summer!](#)

Programs

[Upcoming Adult Programs](#) | [Upcoming Children's Programs](#) | [Upcoming Seniors Programs](#)

New Books and Acquisitions

[New Adult Titles](#) | [New Young Adult Titles](#) | [New Children's Titles](#) | [New AV Materials](#)

[OPEL Home](#) | [Catalog](#) | [Information](#) | [Kid's Room](#) | [Policies](#) | [News&Events](#) | [Friends](#) | [Resources&Depts](#)

Adult Programs

July 1998

The Ouachita Parish Public Library is pleased to sponsor the following events. All events are free and open to the public. Registration for some events may be required.

Thursday, July 9th
Senior Citizen Movie Matinee
2:00 pm Ouachita Valley Branch

Monday, July 13th
"Salts that Soothe"
 Making Scented Bath Salts
 Presented by Patricia Head
 N.L.U. Outreach and Activity Coordinator
5:00 - 6:00 pm West Monroe Branch

Thursday, July 16th
Finding and Getting a Job in Louisiana
 A Workshop to Assist Those Seeking Employment
 Featured Speakers
 Jack Haye, regional vice-president of Snelling Personnel Services,
 Lou Copeland, manager of Job Service of the Louisiana Department of Labor, and
 Monica King O.P.P.L. Head of Reference,
6:00 - 7:30 pm Main Branch

Monday, July 20th
Basic Flower Arranging
 Demonstration by Brenda Collins of Hobby Lobby
6:30 - 7:30 pm Anna Meyer Branch

Thursday, July 23th
Parenting Series
 National Purposeful Parenting Month
 Speaker to be announced.
6:30 pm Main Branch

Friday, July 24th
General Introduction to Computers with
 Robert Tanzy
10:30 am Carver Branch

Thursday, July 30th
 L.O.T.S. (Library Outreach to Seniors)
 Presents the Ouachita Parish Public Library Talent Show
10:00 am Main Branch

Friday, July 31st
How to Use Computers Effectively with
 Robert Tanzy
10:30 am Carver Branch

[OPPL Home](#) | [Catalog](#) | [Information](#) | [Kid's Room](#) | [Policies](#) | [News&Events](#) | [Friends](#) | [Resources&Depts](#)

LOTS/ Library Outreach to Seniors

LOTS stands for Library Outreach to Seniors. This program is a result of our commitment to senior adults in our parish. Creating programs of interest to our senior adult population is part of the library's ongoing mission to serve all citizens of the Ouachita Parish community.

Recent past programming has included special films for seniors, guest speakers, workshops, and other programs of interest to seniors (including Internet training!).

This month's featured program is to be held at the Main Branch-

*LOTS invites you to come share the many talents of our staff
with the Ouachita Parish Public Library Talent Show*

*Thursday July 30th at 10:00 am in Louis Lock Room
Main Branch, 1800 Stubbs Avenue, Monroe, LA*

(318) 327-1490

[OPPL Home](#) | [Catalog](#) | [Information](#) | [Kid's Room](#) | [Policies](#) | [News&Events](#) | [Friends](#) | [Resources&Depts](#)

METROPOLITAN FUGAS COUNTY PUBLIC LIBRARY

Catalog	What's New	Information Resources	OPLIN	All About the Library
Events and Programs	For Kids	For Teens	For Older Adults	Internet Library Links
Local History	Building Projects	Friends and Foundation	Volunteers	Search Internet

[Dictionaries](#)

[Encyclopedias](#)

[Catalog](#) [What's New](#) [Information Resources](#) [OPLIN](#) [All About the Library](#)
[Events and Programs](#) [For Kids](#) [For Teens](#) [For Older Adults](#) [Internet Library Links](#)
[Local History](#) [Building Projects](#) [Friends and Foundation](#) [Volunteers](#) [Search Internet](#) [Site Map](#)



Welcome to "For Older Adults."

In this section, older adults can learn about the Library's homebound services and monthly and weekly Bookmobile schedules. Users can access direct links to many local, regional and national services and organizations for seniors. The services available are organized by groups which include:

- Aging: Gerontology and Geriatrics
- Computers
- Finance
- Genealogy
- Health
- Travel

Also, the Library has available an [Older Adult Specialist](#) who can address many topics of particular interest to Seniors.

Older Adult Links

[Homebound Services](#) | [Bookmobile Schedules](#) | [Older Adult Specialist](#) | [Links for Older Adults](#)

Site Links

[Home](#) | [Site Map](#) | [Catalog](#) | [Internet Links](#)

Text Only Version

TALKING BOOKS PLUS

A Subregional Library of the National Library Service for the
Blind and Physically Handicapped of the Library of Congress

A Service of the Suffolk Cooperative Library System
and Your Local Public Library

★ TALKING BOOKS

- ◆ [What's New](#)
- ◆ [About TB+](#)
- ◆ [Eligibility](#)
- ◆ [Books](#)
- ◆ [Magazines](#)
- ◆ [Equipment](#)
- ◆ [FAQs](#)
- ◆ [Parents & Teachers](#)
- ◆ [Public Library Services](#)
- ◆ [Online Catalog](#)
- ◆ [Newsletters](#)
- ◆ [Directions](#)

★ PLUS...

- ◆ [READ Centers \(Reading Equipment, Aids and Devices\)](#)
- ◆ [Videotapes with Descriptive Narration](#)
- ◆ [Signed Story Videotapes](#)
- ◆ [TTY Loan Program](#)
- ◆ [Bi-Folkal Kits](#)
- ◆ [DIAL \(Disability Information Access Library\)](#)

[Site Map](#) | [Contact Us](#)



(i) Web Access Symbol



(i)

Can't see well enough to read regular print books anymore? Having trouble holding a book or turning the pages because of a physical impairment? Talking Books Plus (TB+) has over 95,000 professionally recorded books ready to lend to you. These books and the special equipment needed to play them can be mailed right to your home, or delivered to your local library.


★ OTHER RESOURCES

- ◆ [Library Lines](#) - other library and reading resources for Suffolk residents with disabilities
- ◆ [Suffolk Sounds](#) - other resources for people with disabilities in our community
- ◆ [Tech Tips](#) - online resources for computer users who are blind or visually impaired
- ◆ [Disability Directions](#) - other online disability resources

The URL of this page is <http://www.suffolk.lib.ny.us/tbp/>

[Back to top](#) | [Back to SCLS home page](#)

Tech Tips

 On June 5, 1998, over 300 people attended Talking Books Plus' "See for Yourself" adaptive technology fair to find out about equipment that could help them access print and online information. If you didn't have an opportunity to attend, check the [Exhibitors List](#) for the names, addresses and telephone numbers of companies and service agencies that were represented at the fair.

The Internet offers lots of tips, tricks and resources for computer users who are blind or visually impaired. Here are some of our favorites.

- **General**

- [Reference Circular: Assistive Devices for Use with Personal Computers](#)
- [Bibliography: Assistive Technology. A Selective Bibliography \(1992\); Addendum \(1996\)](#)

- **Adaptive Software**

- [Screen Magnifiers Homepage](#) - Peter Verhoeven's excellent guide to computer programs for large print and voice access

- **Adobe Acrobat**

- [Access at Adobe](#) - how to access Adobe Acrobat (PDF) files using e-mail and HTML workarounds.

- **Games**

- [Audyssey Magazine](#) - an online magazine dedicated to the discussion of games which, either by accident or design, are accessible to people who are blind

- **Internet Browsers**

- [Large Print and Speech Access to the World Wide Web](#) (Texas School for the Blind and Visually Impaired) - information and links about the basic concepts of the WWW and browsers; modifying browsers using built-in options; using the browsers with add-on access; and specialized browsers.
- [Lynx Tips](#) by Elizabeth Hamilton
- [Tips to Improve the Accessibility of this Site](#) - tips for making Netscape Navigator and Internet Explorer more accessible to users with visual impairments (from the Canadian National Institute for the Blind)

- **Microsoft Products**

- [Microsoft Accessibility Home Page](#)
- *See also* [Internet Browsers](#), [Windows](#)

- **Mouse Pointers**

- [The Mouse Pointer Page](#) - free and low cost resources to adapt Windows pointers from Dorton House School Access Technology Services

● Windows

- [Assist with Windows](#) - the Iowa Department for the Blind's series of free online tutorials for people who use Windows applications with screen readers
- [Enlarging the Windows 95 Desktop](#) - tips for improving screen visibility from Dorton House School Access Technology Services
- [Window Concepts: An Introductory Guide for Visually Disabled Users](#) by Sarah Morley
- [Windows 95 Tips for Users with Low Vision](#) by Elizabeth Hamilton
- [Windows 3.1 Tips for Users with Low Vision](#) by Elizabeth Hamilton



Updated 6/8/98

- [Back to top](#)
- [Back to TB+ home](#)
- [Back to SCLS home](#)



For Older Adults

LINKS FOR OLDER ADULTS

Aging
Computers
Finance
Genealogy
Health
Travel

AGING; GERONTOLOGY AND GERIATRICS

Administration on Aging: Internet and E-mail Resources on Aging
American Association of Retired Persons (AARP)
GeroWeb: Virtual Library of Aging
Grandparents Raising Grandchildren
Institute of Gerontology
Retirement Net: Retirement housing information
Seniorlink
Senior.com
SeniorLaw Home Page
Senior News Network by Senior.com: Variety of senior information resources, including some online magazines
Sites for Seniors and Their Advocates: Includes Eldercare Locator, Eldercare Web
Sources of Interest to Seniors
Social Security Educational Center
Social Security Administration
Third Age: Features chats and forums on a variety of retirement-related subjects

COMPUTERS

Friendly4Seniors.com: Web sites that are senior friendly
GoldenAgeNet: A great starting point for research on "aging" on the Internet
Information on SeniorNet: The Internet training program for seniors
Older Americans Act: Directory of WEB and Gopher Aging Sites
SeniorNet

FINANCE

Kansas Elder Law Network (KELN): Sponsored by the University of Kansas Elder Law Clinic including primary and secondary resources on Elder Law
Mutual Funds Interactive(sm)
National Senior Citizens Law Center
Retirement Zone: Understand Your Retirement Needs, Building Your Nest Egg, How Boomers Can Avoid a Bust, Countdown to Retirement
SCORE--Service Corps of Retired Executives: Share their expertise and

experience with small business owners

GENEALOGY

Cyndi's List of Genealogy Sites on the Internet

HEALTH

Consumer Health Information

Eldercare Web: Information for caregivers and guardians

Health Care Financing administration The Medicare & Medicaid Agency. Publications and forms are available, and questions can be submitted.

Healthtouch Information on more than 7,000 medications, both prescription and over-the-counter.

Information for Patients.

New Lifestyles: Online directory of nursing centers, retirement communities, and residential care facilities for 29 major metropolitan areas.

TRAVEL

AAA Homepage-- great for travel.

Elderhostel: Non-profit organization for people over 55 to take college-level courses.

Golf-- The Players' Exchange

Senior Travels

Older Adult Links

Homebound Services | Bookmobile Schedules | Older Adult Specialists | Links for Older Adults

Site Links

Home | Site Map | Catalog | Internet Links

SeniorLaw Home Page

This is a Web site where senior citizens, their families, attorneys, social workers, and financial planners, can access information about Elder Law (Elderlaw), Medicare, Medicaid, estate planning, trusts and the rights of the elderly and disabled.

SeniorLaw Search Engine

SeniorLaw Comment Page

[[What's New](#) | [Articles](#) | [Medicare & Medicaid Updates](#) | [Elderlaw Resources](#) | [Elderlaw Attorneys](#) | [Search](#) | [Medicare](#) | [Medicaid](#) | [Supplemental Needs Trusts](#) | [Goldfarb & Abrandt](#) | [SeniorLaw Home Page](#) | [Feedback](#)]

Special Feature: **Medicaid Criminalization**

Attorney General Reno Will Not Defend Constitutionality of Medicaid Criminalization Law.

What's New:
Elder Abuse Resources on the Web
 Medicare Early Buy-In Proposals & Medicare Private Contract Provisions

Caregivers - see new article for June: **Take Our Parents to Work Day** by Carla & Mark MacGregor of **Transitions, Inc. Elder Care Consulting.**

SeniorLaw Features:

- **What's New!** Recently added information on the SeniorLaw Web Site. Links to new Elderlaw resources and recent Medicaid updates.
- **Elder Law & Legal Resources on the Web:** Our most popular page! Resources on Elder Law, Elder Care, Government Agencies, Searchable Statutes and Court Decisions, and lots more.
- **Medicare & Medicaid Action Updates:** Recent developments in the Medicare and Medicaid area: Legislation proposed and passed; court decisions; advisory memos and reports.
- **Search SeniorLaw:** Search Engine for searching the SeniorLaw Pages by key words!
- **Feedback!** Do you have a page we can list? Do you know of another Web site that would be helpful to practitioners? Or just a comment?
- **Preserve & Protect, Inc.** Interested in New York City, historic preservation, or environmental protection. Visit this site we support pro bono.
- **Goldfarb & Abrandt:** Our very own Home Page featuring shameless information about partners David Goldfarb, Jeffrey Abrandt, and Anne Tozier. Recent court decisions and our articles too!



Elder Law Attorneys on the Web:
 Find out who has a Web page all their own! Our updated list of Elderlaw Attorneys with an Internet presence.



Elderlaw Articles: The latest and greatest from Goldfarb & Abrandt. Contains links to information on Medicare, Medicaid, Supplemental Needs Trusts and more.

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Elderhostel

Welcome!

Elderhostel is a nonprofit organization providing educational adventures all over the world to adults aged 55 and over. Study the literature of Jane Austen in the White Mountains of New Hampshire, or travel to Greece to explore the spectacular art and architecture of its ancient civilization, or conduct field research in Belize to save the endangered dolphin population. Elderhostel is for people on the move who believe learning is a lifelong process.



Elderhostel Experience Discover what makes us different: our programs, participants, and places of study.

First Time Visitors New to Elderhostel? Find out more.

Program Options Explore the exciting ways to learn in your own community or around the globe.

About Our Catalogs Browse or search our on-line catalogs to find programs that match your interests.

Elderhostel Organization Read about our mission statement, history, and organizational structure.

What's New on our Website Check out the latest features.



Adventures in lifelong learningSM

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[Privacy Statement](#)





Welcome


- ▶ Microwave Oven Evaluation.
- ▶ Past Evaluations.
- ▶ How we test.
- ▶ Subscribe To The Newsletter.
- ▶ Tell us what you want evaluated !



Mature Men and Women Want The Products of Technology Without The Complexities.

Current Product Evaluations:

NEW

 Four Microwave Ovens rated Senior Friendly.

| [Our Story](#) | [Product Evaluations](#) | [In The News](#) | [Senior Market](#) |

Senior Friendly L.L.C.
 3400 Dundee Rd., Suite 360
 Northbrook, Illinois 60062-2335
 Telephone: 847-564-8860
 Fax: 847-480-9680
 E-mail: mail@seniorfriendly.com

Welcome to the New SeniorNet Online!

 <p>SeniorNet Bringing Wisdom to the Information Age</p>	• Help/Map	About Us •
	• Discussions	Join SeniorNet •
	• Education	Support Our Work •
	• Showcase	Contact Us •

SeniorNet's mission is to provide older adults education for and access to computer technology to enhance their lives and enable them to share their knowledge and wisdom. SeniorNet is a 501(c)(3) nonprofit organization.

Read the latest, [July 98 Inside SeniorNet](#) and [July/August Learning Center News](#)

SeniorNet
News

Share your thoughts!
Join the [MeiLife Solutions Forum](#).



Join our [book club](#) discussions. Search our [bookstore](#) and contribute to SeniorNet

Support

Read some [volunteer profiles](#) and find opportunities to support SeniorNet programs.

"SeniorNet is the first nationwide program to help older Americans join the telecommunications revolution ...an electronic senior center online." - - AARP Bulletin



[SeniorNet on the Today Show and MSNBC](#)
Read the [article](#) on the MSNBC site!

[Register for free](#) at the top of the [RoundTables](#) page and join our SeniorNet RoundTables discussions on hundreds of topics. Whether you are a member of SeniorNet or not you are welcome!

[Join SeniorNet at Sea!](#) Find out about the [cruise opportunities and discount](#).

[Support our site!](#) See how you can support SeniorNet without making a donation yourself in our [article about Eyegive](#). Or [click here](#) each day to go to the Eyegive website for SeniorNet.



SeniorsSearch
"Be A Part Of It!" A search engine for older adults

SeniorNet • 121 Second Street • 7th Floor • San Francisco, CA 94105 • 415-495-4990 • fax: 415-495-3999

Ms. FURLONG. Michael Pohlman could not be with us today from e-trade, but Craig Spiezle is here and Craig is the director of Market Development and Corporate Marketing at Microsoft Corporation and, I think, is certainly one of the leaders in industry who are embracing the concepts of older adults and new technologies and he is here to share some of his experiences from Redmond.

STATEMENT OF CRAIG D. SPIEZLE, DIRECTOR, MARKET DEVELOPMENT AND CORPORATE MARKETING, MICROSOFT CORPORATION, REDMOND, WA

Mr. SPIEZLE. Thank you. On behalf of Microsoft, I would like to thank Senator Grassley and Senator Breaux—members of the committee and Mary for the opportunity to discuss the benefits of technology in the Internet that it can bring to seniors, as well as the benefits it can bring to the society and economy at large.

Although the information age is commonly associated with younger generations and we regularly hear of children's online proficiency, there is an overlooked but important dynamic between older Americans and the Internet, particularly with respect to employability and lifelong learning. The more seniors learn about computers in the workplace, the more employable they are and the more likely they are to retain their jobs.

Microsoft is proud to be part of several partnerships, working with the public, nonprofit, and government sectors designed to help seniors remain independent, self-sufficient, and productive members of society.

This initiative started about 2 years ago with my very own parents as my father neared retirement at 73, and it is very important to me and I would like to thank Mary for a lot of her wisdom that you have shared with me over the past 2 years and coaching and assistance as we go forward here.

We are faced with two worldwide revolutions. It is a convergence of aging, or more appropriately, it is one of longevity and the explosive use of technology in our lives. Americans are living longer and more productive lives than any other generation in the nation's history, and this is not only occurring in the United States. It is a worldwide issue.

This rapidly changing technology has driven incredible economic growth, new business formation, and competitiveness. During the past 5 years alone, the information technology industry has generated a quarter of the real economic growth in the United States and now accounts more than 8 percent of our national output.

As computer technology becomes more ubiquitous in our homes, in our lives, and work, computer literacy has become imperative for personal and vocational growth and advancement. In fact, a major impediment to our continued economic growth is a shortage of high-skilled technology workers. Right now, there are over 340,000 high-tech jobs that are going unfilled in the United States. In order to meet this challenge head on and continue to grow the economy, we need to invest now in the human resources by promoting lifelong learning for all people, young and old alike.

From Microsoft's perspective, one of our key national assets is building a skilled workforce to meet our economy's needs, and that is the senior community. We view mature Americans as a key solu-

tion to the skills gap. Over the past 12 months, we have instituted a broad range of activities and programs to tap the wealth of experience that seniors bring to the workplace.

We recently completed over 700 lifetime connection seminars in concert with AARP and support from SeniorNet, bringing over 70,000 seniors, to the world of computers and the Internet. In November 1997, we joined forces with Green Thumb, and we recognized seniors workers at an event called Prime Time Awards right here in DC. The winner was a gentleman named Milt Garland, who at 102 years old goes to work daily and uses a computer daily.

What we learned is there was a common thread among workers of their newly developed technology and computer skills. We have since embarked on several other initiatives focusing on PC literacy and employability. These include a recent grant to Green Thumb to develop information technology programs that will provide thousands of seniors and dislocated workers to begin new careers. This is part of what we call our Skills 2000 Initiative, aimed at addressing the technology workforce shortage by recruiting and bringing new people into the industry.

I would like to mention that, Micki and Jeanne, you both mentioned the idea of a mobile computer lab, and we recently have provided a grant to Kings County, CA, for ten computers outfitted in a lab focused on PC literacy skills training for employability for seniors.

Another area that further enhances the employability of economically disadvantaged seniors has been a program with NCOA, the National Council on Aging, and, again, focusing on training programs to reach seniors. We recently completed a \$425,000 grant program. Within 30 days, we received approximately 400 grant applications from organizations that want to focus on providing employability skills to seniors.

Moreover, this initiative encourages older Americans, especially those in low-income brackets, to become computer and Internet literate, and with the convergence of aging and technology, this is an excellent opportunity for organizations that serve mature Americans to empower them with the PC and Internet skills training.

So, what have we learned? We have learned that, together, Microsoft, the information technology industry, and non profits and government organizations must collectively demonstrate the benefits of technology and technology as a tool to how older citizens can help from this. We are not talking about technology for technology's sake. We are talking about how it can foster independent living, create virtual communities, and unite families from all around the world, expanding education, creativity, and perhaps most importantly, extend employability for all Americans.

Americans over the age of 60 represent the largest growth segment of PC users. You have heard from Mary and others about how they spend more time on the Internet, but the challenge is, only 5 percent of seniors are using the computers actively. This compares to an overall PC penetration of the population of 45 percent. We have learned from our research is more than two-thirds of these seniors who do not use a computer say they just do not have the need, and this is very interesting. What they really have told us is they have intimidation. They do not know where to start,

and they are looking for help, and I think we can work together in this area.

The other thing that we also learned, when many of them were children, that was the same response that their parents gave when TV and radio were first introduced. So it is a challenge, and this attitude already changes with the recognition that technology presents an opportunity to be employed in a good paying job, extends one's own independence, and allows individuals to remain creative and productive.

At Microsoft, we call this empowerment and it is a very real and very powerful concept and we are privileged to be in this position to help people use the PC and Internet technologies to improve the way they live, work, and play. Computers and devices such as WebTV are not just about working and being more productive, but also living and participating in communities, and people who are empowered by these technologies will become more successful contributors to society, to their communities, and our entire economy.

This story is best told in human terms. It is the story of the house-bound widow who came across a wealth of benefits on the web and is now doing data entry work on her schedule and on her time from her own home. I mentioned Milt Garland, who at 102 works every day. It is a story about the Native American tribe in North Dakota that has archived its wisdom of its elders, its language, and its culture online for future generations. And it is the story about how seniors are using e-mail and document collaboration to job share with younger generations, mentor them, and share their experiences while remaining active in their chosen careers.

So why is this important? Well, from our research, we have learned a common theme from all computer users, and specifically matures. Seniors who are using them see them as an integral part to their success and continued independent living and employability, all of which are key requirements in today's society for any age group. The challenge is that, in many cases, these benefits are realized only if one embraces and uses the new technology.

So this is our challenge. How do we communicate the virtues of these computers and technologies to mature Americans? We have learned that we need to have a generational perspective so that we can learn seniors' viewpoints and attitudes. I have learned that this generation's view of technology is dramatically different than that of myself or other baby boomers or generation X segments. Even though some older Americans have shied away from computers, growing numbers now recognize that technology enables the flexibility and mobility they desire.

So the challenge ahead of us lies in demonstrating the benefits of this technology in a working environment where they can be encouraged to embrace it, and these benefits will not only accrue in the lives of seniors, but the country as a whole as we enter the 21st century.

So, again, I would like to thank the committee for this opportunity to share our views. I would like to show a very brief demo for an example of a woman named Margaret Powel who we have created in the DC area and how she embarked on her job search.

I want to do this very briefly. In the Wall Street Journal, I read this past week an article that said, the Internet is a growing ave-

nue which everyone will be using eventually, and it creates a golden opportunity for those who use it. Then they went on to say that the Internet is an unexploited mine for non-technical job postings. The jobs are there, but the competition is not yet. What they are saying is that the Internet is a great way to go look for a job and you have a great advantage.

So this is a scenario of a woman named Margaret Powel. She is 63 years old. She took early retirement due to some downsizing, not an atypical situation. She is currently receiving some reduced Social Security benefits, and her background in a job was working as an accountant. She is currently volunteering at a local library.

Ms. SIMON. I am glad to hear that.

Mr. SPIEZLE. We changed it as we went along here. [Laughter.]

One of the things that she has experienced, as well as I think we have learned from millions of seniors, is that when they reach retirement, there is a big void in their life, and so she volunteered, but she still wanted to work, and she was fortunate. Because of the environment in the library, her grandson and some other people said, check out the Internet. You can do some of these things here, and let us show you how to do it.

So, what did she do? The first thing she had to do was, where am I going to get training from, she found there is an organization such as SeniorNet, and this is their new website, as well as another organization that is in this area, Green Thumb, that focuses on skills training. She also found that not only are there those organizations, but the local community college also has training programs for seniors. So tons of programs specifically for computer training just in this area alone for seniors alone. So that was that part.

So what did she take? Well, she took some very basic computer classes, and one of the first things she found out she needed for her job was an updated resume, so she needed to create a contemporary resume. So now she has had her training, she has got her resume, and now she is going to start her job search.

Here is a website we found called CareerPath, and these are all real sites. There is nothing that has been dummied up here. She entered the site and she found, an ability to search, the DC area, her experience in accounting, and she searched to see what was available, and the net site will actually show—she found a job posted that was of interest to her from Gannett, which is right in this area, and she found out a lot of information. She could actually submit her resume online.

She researched the company to be a little more knowledgeable before she did a cover letter to them. She also found more company information about their employee benefits. She wanted to understand these things. Also, she found out this week alone, this Monday, Gannett posted their largest earnings ever. So that gave her a lot of security and confidence about going for a job, from the wealth of information that is out there on the internet.

So with this information, she was able to customize her resume and send it off via e-mail, and so that is what she has been able to do.

At the same time, she wanted to better understand what is going to be the impact to her Social Security benefits, so again, going to

a site such as the Social Security site here, she is able to understand that.

So what has she done? She found affordable training on the Internet. She updated her resume. She did her job research. She researched the employer and sent a customized resume and cover letter via e-mail.

The results certainly enhanced her prospects for employability and a rewarding role. She turned the process that I say would have been days, but in some cases that really would have been weeks to go through that process, into something that really happened in a matter of a few hours, and she really leveled the playing field, that she is now in a competitive, even playing field with people who do have Internet skills.

The benefits of this are not just herself, but it is an employer finding people with great wisdom to share. It is also the community, and there are tons of areas of the Internet and how employability, it is workforce flexibility or job sharing. The mentoring, that we are seeing great successes in those programs, certainly telecommuting, consulting. The last point is bridge jobs. It is really providing a lot of people the ability not just to hit a wall when it is time to retire but to go into something else. These are just some key areas here.

So I want to thank you. We have some other sites, but I think Jeanne's sites are probably going to be more comprehensive, but these are specific sites that I found just on Monday night focusing on career searches. Thank you.

Ms. FURLONG. Thank you. That is an inspiring journey to show the personal path and the difference it made in her life. I think that is exciting. I think one of the things we might do as we think about older adults and the Internet is retire the word "retire" and look at the engagement that they are participating in.

[The prepared statement of Mr. Spiegle follows.]

TESTIMONY OF CRAIG D. SPIEZLE
Director of Market Development
Microsoft Corporation

Before the Senate Special Committee on Aging
"The Internet: Empowering Older Americans"
July 16, 1998

My name is Craig Spiezele, Director of Market Development at Microsoft Corporation, a leader in the U.S. information technology industry. On behalf of Microsoft, I would like to thank Senator Grassley, Senator Breaux and other members of the Special Committee on Aging for the opportunity to discuss with you the benefits that technology and the Internet can bring to seniors as well as the benefits mature Americans bring to the information technology industry. Although the information age is commonly associated with younger generations, and we regularly hear of young children's online proficiency, there is an overlooked but important symbiosis between older Americans and the Internet, particularly with respect to employability and life-long learning. The more senior Americans learn about using computers in the modern workplace, the more employable they become and the more likely they are to retain their jobs. Microsoft is proud to be a part of several of cooperative partnerships with the public and non-profit sectors designed to help seniors remain independent, self-sufficient and productive members of society far longer than they ever dreamed they possible.

We are currently faced with two world-wide revolutions -- the convergence of aging and the explosion in technology -- both of which are driving the transformation of society. Americans are living longer and having more productive and active lives than any generation in our nation's history. Every week, worldwide, 1 million people turn 60. In the United States alone, 10,000 people turn 50 every day. Many of these individuals remain part of the work force. According to author and business management guru Peter Drucker, Americans no longer retire at 55 or 65. While many *choose* to continue working, others work because they cannot afford to retire. And this trend will continue. According to the U.S.

Department of Labor, by the year 2005, some 55 million workers, comprising 40% of the U.S. workforce, will be age 45 or older.

At the same time, the rapidly changing technology industry has driven incredible economic growth, new business formation and competitiveness. During the past five years alone, the information technology industry has generated a quarter of the real economic growth in the United States and now accounts for more than eight percent of our national output. With this phenomenal growth driving our economy, and as computer technology becomes more ubiquitous in our home, lives and work, computer literacy has become imperative for personal and vocational growth and advancement. In fact, a major impediment to continued economic growth in this country is the shortage of skilled, high-technology workers. Right now, as many as 340,000 high-tech jobs are going unfilled in the United States. In order to meet this challenge head-on and continue to grow our economy, we need to invest now in the tremendous human resources that have made America great, by promoting lifelong training and learning for all of our people.

From Microsoft's perspective, one of our key national assets in building a skilled workforce to meet our economy's needs is the senior community. We view mature Americans as a key solution to this skills gap and have instituted a broad range of programs to tap the wealth of experience seniors bring to the workplace and to help them develop and cultivate their technological skills.

Over the past 12 months, Microsoft has piloted several programs to expand PC literacy for older Americans with the objective of fostering employability. We recently completed over 700 "Lifetime Connections" seminars in concert with AARP, introducing over 70,000 seniors to the world of computers

and the Internet. The original program called only for 500 seminars, but demand from AARP members was so high Microsoft and AARP added an additional 20,000 participants to the program.

In March 1998, we joined forces with Green Thumb to recognize America's star senior workers at the Prime Time Awards here in Washington, DC. A common thread among the winners was their newly-developed technology skills. We learned a great deal from this program and have since embarked on several initiatives focussing on PC literacy. These include a \$350,000 grant to Green Thumb , to work with private industry councils nationwide to develop information technology training programs that will provide thousands of seniors, dislocated workers and disadvantaged individuals with skills to begin new careers. The effort is part of the Microsoft® Skills 2000 initiative aimed at addressing the information technology work-force shortage by recruiting and training new people for jobs in the industry. In fact, Microsoft maintains a Skills2000 website located at <http://www.microsoft.com/skills2000>, which serves as a clearinghouse of ways to get a career started in the information technology industry.

Further enhancing the employability of economically disadvantaged older adults, we recently began working with the National Council on the Aging (NCOA) on a nation-wide competition to award grants totaling more than \$400,000 worth of hardware and software to organizations working with disadvantaged seniors. Within 30 days, Microsoft received over 400 applications from qualified organizations wanting to provide such training to recruit seniors back into the workforce. Moreover, the initiative encourages older Americans, especially those who are low-income, disabled or minorities, to learn to become computer- and Internet-literate. With the convergence of aging and technology, this is an excellent opportunity for organizations that serve mature Americans to empower them with PC and Internet skills training.

What have we learned from our experience with these programs? We have learned that together, Microsoft, the broader information technology industry, non-profit organizations and governmental agencies must collectively demonstrate the benefits of technology to *all* our citizens, especially our older citizens who are far too often overlooked when the subject is teaching technology. We are not talking about technology simply for technology's sake. We are talking about how technology can foster independent living, create virtual communities, unite families from all corners of the world, expand education, creativity and productivity, and perhaps most importantly, *extend employability for all Americans.*

People over the age of 60 represent the fastest growing segment of computer and Internet users. Yet, in the 60+ age group alone, about 35 million households don't have PCs. More than two-thirds of the group without PCs says they simply don't see the need. When many of them were children, their parents gave the same response when radio and TV were introduced. But this attitude almost always changes with the recognition that such technology presents the opportunity to be employed in a good paying job, extend one's independence and allow individuals to remain productive and creative. Indeed, we have witnessed tremendous receptivity to computer technology among mature Americans through our involvement in these programs. Across the country, senior centers, libraries, and community colleges are packed with seniors who have the desire to learn.

At Microsoft, we call this, "PC Empowerment." It is a real and powerful concept, and we feel privileged to be in a position to help enable people to use PC technology to improve the way we live, work, play and learn. Computers are not just about working and productivity but are about living and participating in the community. And people who are empowered by PCs become successful contributors to society, to their communities and to the whole economy.

The real story is best told in human terms. It's the story of the housebound widower who can access a wealth of benefits and services through the World Wide Web. It's the story of Milton Garland, who at 102 still reports to work every day. It's the story of the Native American tribe in North Dakota that archived the wisdom of its elders by putting tribal history, language and culture online for future generations. It's the story of how seniors in Australia have used email and document collaboration to job-share with younger generations, mentoring and sharing their experience with them while remaining active in their chosen careers.

Why is this important? From our research over the past two years, we have heard a common theme from mature computer users. Seniors see computers as an integral part of their success, continued independent living and employability -- all key requirements in today's society for any age group. The challenge is that in many cases these benefits are realized only if one uses and embraces technology. While PC purchases by those aged 60-69 represent the largest growth of any age segment, less than 5% of senior households own and actively use a computer. This compares to 40 to 45 percent of households overall.

This is our challenge: How do we communicate the virtues of computers and technology to mature Americans? From our research and travels, we have realized that we need a better "generational perspective" so that we learn seniors' viewpoints and attitudes about technology. We are often too quick to overlook the incredible experiences and expertise of seniors. I have learned that this generation's view of technology is dramatically different from that of the Baby Boomers or Generation X segments of the population. Even though some older Americans have shied away from computers, many others recognize that technology enables the flexibility and mobility they desire.

Many young, middle-aged and able-bodied workers telecommute, logging in to their office network from home. Likewise, PC technology enables seniors to work remotely from their homes where they're likely more comfortable. This technology can help all Americans live a better life – and mature Americans are no exception. The challenge ahead of us lies in showing people the benefits of technology, and working to create an environment where they are encouraged to embrace it. The benefits will accrue not only to the lives of seniors, but to the country as a whole as we enter the 21st century.

Mr. Chairman, I thank again you for this opportunity to share Microsoft's views with the Committee, and I would be happy to answer any questions you may have.

Ms. FURLONG. Our next panelist is Michael McMullan, and Michael is the deputy director of the Center for Beneficiary Health Services, Health Care Financing Administration, so over to Michael.

STATEMENT OF MICHAEL McMULLAN, DEPUTY DIRECTOR, CENTER FOR BENEFICIARY HEALTH SERVICES, HEALTH CARE FINANCING ADMINISTRATION, BALTIMORE, MD

Ms. McMULLAN. Thank you very much. I am very happy to have this opportunity to talk about what the Health Care Financing Administration is doing to make information available to our beneficiaries, and for those of you who may not be familiar, the Health Care Financing Administration administers the Medicare, Medicaid, and child health insurance programs. I am going to talk today about the Medicare program, which is a health insurance program for older Americans, some people with disabilities, and people with end-stage renal disease.

We have embarked on a National Medicare Education Program to respond to the growing need of our Medicare beneficiaries to understand the new options that are available to them in the Medicare program, both health plan options, which were enhanced in recent legislation, as well as new health benefit options. This is the largest educational activity that we have ever undertaken in the Medicare program, and to give you some idea of the dimension, there are 39 million Medicare beneficiaries and the education program is targeted toward them and their family, friends, and the people who serve Medicare beneficiaries.

One of the elements of the National Medicare Education Program is the Internet site. We have a consumer-focused Internet site that is called www.Medicare.gov, and we are working actively with community-based organizations such as SeniorNet to educate beneficiaries in the use of these sites. We will be working actively with the library associations, because one of the things that we have included in all of our literature is that if people do not have access to computers in their home, that they should visit their public library because this information will be available to them there. So this is all very well connected with the previous speakers.

What I am actually going to do is walk you through the site, and I have one of my colleagues today, Ana Nunez Poole, who is actually doing the technical part of this presentation.

This is the first page of the site, and what is included on the site is different elements of information that we believe are important to Medicare beneficiaries. We will just go through them one by one. What is Medicare? This actually describes eligibility, how to enroll in Medicare, additional insurance information. People with the original Medicare plan, which is basic fee-for-service have the opportunity, and we encourage them to look at supplemental insurance. It explains different aspects of information that they receive in hard copy when a claim is filed for a service that they receive, and also information for new enrollees about the initial process of enrolling in Medicare.

The next element that is available to them is managed care, and managed care is a growing segment of the Medicare market and it is one that has been significantly expanded by the recent legisla-

tion and I will talk about Medicare Compare, which is a significant aspect of this site, at the end of this conversation, and that was mentioned by Senator Grassley. In this, we discuss—we have the Medicare Compare site and frequently asked questions that people have about managed care and their options and what it means to them.

The next site, and we are not going to show it on the screen because it takes too long to load, is who to contact. I think we are going to try to show it on the overhead. What we have done here is put the flag for each of the States, and this tested very well with the seniors because people do recognize the flag of their home State. By clicking on one of these flags, they then get information about where to go to get answers in different categories of information that is important to them, and I think this is probably very difficult to read, but the kinds of information and the services that are available to them.

It is where to go if you have a question about your doctor's bill, where to go if you have a question about your hospital bill, if you need additional counseling on insurance or different aspects of Medicare. If you are interested in finding out about programs that will help people with low income get help with their Medicare payments. Health plan choices—we have some of our beneficiaries come to us through the Railroad Retirement Board and there is information for them about how to contact those resources.

So there is an array for each State with the 1-800, with the toll-free lines that are available to them and who to call for which purpose.

The next element is publications, and there is an opportunity here to view the different publications that are developed by the Health Care Financing Administration to help people understand different aspects of Medicare. They can order publications, request publications in Spanish. Right now, all Medicare materials are published in both English and Spanish and they can actually download copies of the publication from this site, should they choose.

The next element of the website that is available is a wellness page. Medicare has recently been expanded to cover a number of new preventive benefits. Since we are part of the Department of Health and Human Services, we have a great deal of support from other aspects of the Department in preventive and wellness benefits, and so we have a significant amount of information available to Medicare beneficiaries on those aspects of their care where they can get additional information and services around preventive benefits.

Another section is on fraud and abuse. There is a growing interest and concern in the community about the opportunities some of the people with whom we do business take in making more money than perhaps they should through Medicare by filing false claims or abusing the system. We are encouraging beneficiaries when they see anything that they suspect may be a fraudulent or abusive practice to let us know so that it can be further investigated, and this part of the website is something to help them understand how to do that so that they can, indeed, save the Medicare trust fund to pay the benefits that they are entitled to.

Now, what I really want to take more time in showing you is Medicare Compare. This is a very interesting and useful aspect of what we have to offer that are in managed care plans available to our beneficiaries. This includes the information on those plans and all of the health plans that are available. The information can be sought at a zip code level, and what we will do is just use an example in Maryland of what a beneficiary would see when they looked at the site.

We just go in for the State. There are different levels of information. It leads them through how to search for a plan. If you then enter in a zip code, they can actually look at the types of plans that are available to them.

Here is an explanation of the different types of plans that are available. Medicare has been expanded, as I mentioned, to offer different options. Original Medicare is fee-for-service. Original Medicare plus supplemental insurance, the wrap-around coverage that many people either buy directly or get through their employers. And then there are managed care options, the different types of managed care options that are currently available to them, and they can see what all of these different things mean.

Now, in Maryland, these are the particular plans that are available in the area. There are three levels. The first level of information on a plan is the basic benefits that are available, and so that they are comparable, one plan to the other, so that they are looking, doing an apples-to-apples comparison on how to make decisions. We have picked the elements for them to look at by using the actual input of the consumers to say what are the things that you are most interested in looking at when you make a decision about a managed care plan. So this first level of information is those elements that people are fundamentally interested in.

They then can, if they choose, go to a second level of information on the managed care plans which actually gives them the full set of benefits that are available to a beneficiary. For example, if they are interested in what are the podiatric services that are available in the different plans, they can actually see at that level of detail what services may be available.

Finally, in the third level of information that is available, beneficiaries can compare plan to plan so that they can look at—if they wanted to compare two plans that are available in their zip code area, they could ask to have the information displayed side by side so they can look by the benefit category of how the plans compare, one to the other. So all of this is facilitated for them through the software behind Medicare Compare.

One of the things that we are very interested in doing in the National Medicare Education Program is to provide access to information, and in order to provide access to information, as you all know, you have to facilitate people's use of it. In Medicare Compare, we have tried very hard to make it as easy to use, to make the information presented in an easily understandable format and in a reliable format, so that people, each time they go, they see the same information regardless of the question that they are asking.

So this is a really important tool. It will be updated on a quarterly basis, so as new plans come into the Medicare market, that information will be available to the beneficiaries and it is a really,

a very elegant tool, quite frankly, for the kinds of things that are of importance to our population.

Some of the things that will be added in the coming year to this website, we will be incorporating some of the new materials that will be developed by HCFA in response to the changes in legislation and putting those publications online so that people can see them quickly, even before they are published and mailed out in the direct mail. We will also be adding different kinds of health links to the site in those areas where there is a direct connection between the Medicare benefit and what we are present on the site. We will be translating the entire site into Spanish. It is not all in Spanish now, but it will be translated into Spanish.

On the comparison information, one of the things that we have been asked to do by Congress through the legislation is to include satisfaction information, consumer satisfaction information with their health plans, and that will be available this fall in the comparison information. So in addition to benefit information, we will also have some satisfaction measures to show how people respond to the health plans that they are in. So with that—

Ms. FURLONG. Thank you very much.

[The prepared statement of Ms. McMullan follows:]

Testimony
Michael McMullan
Deputy Director, Center for Beneficiary Services
Senate Aging Committee, July 16, 1998

Internet Information Services for Medicare Beneficiaries

Introduction

Thank you for the opportunity to discuss the Health Care Financing Administration's efforts to use the Internet to inform Medicare beneficiaries about the Medicare program, including the new Medicare+Choice options that are available to them. HCFA is launching the National Medicare Education Program, an unprecedented information and education campaign to inform beneficiaries about these choices, and about the resources that are available to help them make an appropriate choice. To put this effort into perspective, this is the largest such campaign in the history of the Medicare program, and possibly the largest peacetime information campaign ever directed toward senior citizens.

Increasing numbers of Medicare beneficiaries use the Internet or have access to it through their families, friends, health care providers, and service organizations. Responding to this growing opportunity to provide beneficiaries with up-to-date information, HCFA has created a new consumer-focused website: www.medicare.gov. HCFA has had another web site, hcfa.gov, available for some time that has proven invaluable to providers, researchers and students, government agencies, the media, and other representatives of the public. We believe that it is now time to establish an Internet site that is designed with the beneficiary in mind, so we created medicare.gov to offer easy-to-find, useful, easy-to-read, and appropriate information about Medicare.

Features of medicare.gov

I would like to give you a brief overview of the features that are available when someone accesses medicare.gov. The new website contains the following useful information for Medicare beneficiaries and anyone involved in helping them with their health care decisions:

- **What is Medicare:** In this section, visitors can get answers to their questions about Medicare, including eligibility requirements, how to enroll, and how to read a Medicare Summary Notice (the new monthly statement that is replacing the Explanation of Medicare Benefits).

- **Managed Care:** This section discusses managed care and the new Medicare+Choice options that will be available in 1999. The Managed Care section includes an extensive list of questions-and-answers, a glossary of terms, and information about how to enroll in and disenroll from a Medicare managed care plan. From this site visitors can also access the “Medicare Compare” database to see what plans and benefits are available where they live. I’ll discuss Medicare Compare in detail in a few moments.
- **Who to Contact:** This section provides state-specific contact information, including phone numbers, on a variety of Medicare topics broken down into four broad categories: Your Medicare Bill; Getting Medicare, Other Health Insurance, Other Benefits; Complaints, Appeals, and Medicare Rights; and Managed Care.
- **Publications:** A variety of HCFA publications (in both English and Spanish) are available for visitors to view, download, or print.
- **Wellness:** Visitors can learn more about health issues that are of particular concern to them, such as peptic ulcers, pneumonia and the flu, and about new Medicare preventive health benefits. This section also includes a calendar of events alerting the user to National Health Observances that may be of interest to seniors. In this section of the website, seniors can learn about preventing disease or illness, which preventive services are covered by Medicare, and how they can obtain additional information.
- **Fraud and Abuse:** This section describes fraudulent practices that affect the Medicare program and tells visitors how to report suspected fraud in the Medicare system. A *Consumer Fraud Pamphlet* is available for the public.

The Medicare Compare Database

A key feature of medicare.gov is Medicare Compare. Beneficiaries and others may compare one managed care plan to another and to compare managed care options to the Original Medicare Plan, or to Original Medicare with a supplemental policy (Medigap).

Medicare Compare is an electronic database of information about accredited managed care plans that already serve nearly 6 million Medicare beneficiaries across the country. The database is designed to educate beneficiaries, their family members, or others who might assist them about their health care options so they can make informed health care choices. The information is compiled by HCFA with cooperation from managed care plans, and will be updated on a quarterly basis.

Medicare Compare contains the following information:

- Toll-free telephone numbers and website addresses for health plans;
- Service areas listed by state, Zip code, and county so beneficiaries can compare plans that are available in their own geographic areas;
- Benefit and service packages offered by each plan, including detailed information on premiums, copayments, and deductibles, and other out-of-pocket costs;
- "Helpful hints" to help users navigate within the database; and a
- Guest book/E-mail link back to HCFA so that we can receive users' comments and answer their questions.

Users can select the level of detail they want to know about the plans, and can search either by state, county, or zip code. As I mentioned, HCFA will update the database quarterly to provide users with the most timely and complete information.

In addition to viewing the list of Medicare managed care plans in a state, county, or zip code, users can:

- Display side-by-side comparisons of services offered by two health plans; or
- Search for a specific type of service such as vision care, podiatry care, or specific preventive health services.

Seniors Surf the Net

One of the most frequent comments we hear regarding our efforts to provide Medicare information on the Internet is that "seniors don't use computers". However, while this may be the public perception, more and more Medicare beneficiaries and those who will soon be eligible for Medicare do in fact use the Internet, and many others are in homes or facilities where Web connections are available.

- A Merrill Lynch-sponsored survey conducted in September 1997 shows that 15 percent of those 65 and older use the Internet.
- According to Packard Bell NEC Inc., customers over age 55 accounted for 14 percent of retail purchases of its personal computers in 1997.
- AARP reports that in 1997, 36 percent of Americans between ages 50 and 64 owned a personal computer.

We understand that this is still a minority of beneficiaries. We are reaching out to the following groups who can help beneficiaries access information through the Internet: beneficiaries' children and grandchildren, State Health Insurance Advisory Programs that provide one-to-one counseling services to seniors, senior centers and other components of

the Aging Network, public libraries, beneficiary advocacy groups, social and case workers, federal and state agencies, and health care providers.

While medicare.gov and Medicare Compare are designed especially for Medicare beneficiaries and the people involved in their health care decisions, anyone with access to the Internet can use it. Material in the database may be customized and printed for local and individual needs.

I thank you for the opportunity to discuss HCFA's new medicare.gov website. We believe that this resource is an essential component of the National Medicare Education Program, our comprehensive effort to inform Medicare beneficiaries about their health care choices, which was required by the Balanced Budget Act of 1997. Along with medicare.gov, we are pilot testing a newly designed Medicare handbook, *Medicare & You*, for 5.5 million beneficiaries in five states; sending a mailing to the other 33.5 million beneficiaries explaining the changes in the Medicare program; phasing in a Medicare+Choice toll-free information system between October 1998 and October 1999; developing partnerships with public and private sector organizations and training these groups to help us communicate our messages to beneficiaries; and conducting outreach initiatives at the regional, state, and local levels, including those that target beneficiaries with special barriers to accessing information.

I will be happy to answer any questions you may have.

NMEP Must Serve a Large & Diverse Population

- 39 million Medicare beneficiaries
 - 36 million are eligible for Medicare+Choice
 - 26 million of the 36 million eligible beneficiaries (72%) – have at least one health plan available to them
 - About 16% of Medicare beneficiaries are also enrolled in Medicaid
-

Medicare Population Diversity

Age and Enrollment

- 88% are eligible for Medicare due to their age (65 or older)
 - Approximately 2 1/2 million individuals become eligible for Medicare each year
 - About 12% of Medicare beneficiaries are 85 years of age or older
 - 12% are eligible because they are disabled
 - 225,000 people with End-Stage Renal Disease are enrolled in Medicare
-



Medicare Population Diversity

Race

- Medicare population (as a percentage):
 - 83% White
 - 9% African American
 - 6% Hispanic



Medicare Population Diversity

Language

- Persons speaking a language other than English at home
 - 12% of persons 65 years and over speak a language other than English
 - Of the 12%, approximately 3.5% speak Spanish



Medicare Population Diversity

Education

- 38% of the Medicare population has fewer than 12 years of education
 - About 22% of beneficiaries have fewer than 9 years of education
 - Education levels vary substantially by subgroup
-

Medicare Population Diversity

Insurance Coverage

- Approximately 16% are currently enrolled in managed care
 - 26% of new enrollees are in managed care
 - About 75% are in fee-for service – and have some kind of supplemental insurance
 - 30% have employer/union based coverage
 - 16% have Medicaid coverage
 - The remaining beneficiaries are in fee-for-service with no supplemental insurance
-



www.medicare.gov

*The Official U.S. Government Site for
Medicare Information*

Established by the
Health Care Financing Administration



HCFA

HCFA



About
www.medicare.gov

Increasing numbers of Medicare beneficiaries use the Internet or have access to it through their families, friends, health care providers and service organizations. Responding to this growing opportunity to provide beneficiaries with up-to-date information, HCFA has created a new website: *www.medicare.gov*. Designed with the beneficiary in mind, *medicare.gov* offers a variety of useful and easy-to-read information about Medicare.

HCFA

■ On-line at www.medicare.gov

- **"What is Medicare"**
- **"Managed Care"**
- **"Who to Contact"**
- **"Publications"**
- **"Wellness"**
- **"Fraud and Abuse"**

HCFA

■ "What is Medicare"

- Eligibility
- How to Enroll
- Additional Insurance Section
- Sample Medicare Card
- Medicare Summary Notice
- How to read your Medicare Summary Notice
- Copy of Initial Enrollment Package

HCFA

"Managed Care"

- Medicare Compare Link
- Glossary of Terms
- Q's and A's
- How to enroll
- How to Disenroll
- Educational Materials

HCFA

"Who to Contact"

State information broken down by individual state into five categories:

- Your Medicare Bill
- Getting Medicare, Other Health Insurance, Other Benefits
- complaints, Appeals and Other Medicare Rights
- Your Health Plan Choices
- Railroad Retirement Board

HCFA



"Publications"

- View Publications On-line
- Ordering Publications
- Publications in Spanish
- Publications in Adobe Acrobat Format
- Publications in Spanish in Adobe Acrobat Format

HCFA



"Wellness"

- Peptic Ulcers
- Diabetes
- Pneumonia/Flu
- End State Renal Disease
- Calendar of Events
- New Medicare Prevention Benefits
- Colorectal Cancer
- Cervical Cancer
- Mammograms
- Osteoporosis

HCFA

"Fraud and Abuse"

- Overview of Fraud and Abuse
- How to report Fraud and Abuse
- Fraud Tips
- Consumer Fraud Pamphlets
- Fraud Campaigns

HCFA

Medicare Compare

HCFA's Managed Care Plans Comparison Database

- *Medicare Compare* is HCFA's new electronic database of information about accredited managed care plans that already serve nearly six million Medicare beneficiaries.
- Designed to educate beneficiaries and others about their health care options so they can make informed health care choices.
- Information compiled by HCFA with cooperation from managed care plans and updated quarterly.

HCFA

What Medicare Compare includes

- Toll free telephone numbers and website addresses for health plans.
- Service areas listed by state, zip code and county so beneficiaries can compare services in their own geographic areas.
- Benefit and service packages offered by each plan.
- "Helpful Hints" to help users navigate within the database.
- A Guestbook/E-mail link for comments.

HCFA

How Medicare Compare works

- Users select the level of detail about plans.
- Users search by either state, county or zip code.
 - In addition to viewing Medicare managed care plans in a state, county or zip code, users can:
 - Display side-by-side comparisons of services offered by 2 health plans.
 - Search for a specific type of service such as vision care, podiatry care or Pap tests.

HCFA



Future Plans for
www.medicare.gov

- Incorporate into site new 1999 Medicare Handbook in fall of 1998 for beneficiaries.
- Incorporate into site new 1999 Medicare Handbook in August 1998 in hidden URL for partners.
- Incorporate more health related links into site for seniors to visit.
- Translate *www.medicare.gov* into Spanish site.
- Continuous improvements tailored to needs of seniors.

HCFR

Ms. FURLONG. At this point, I think we will open it up to questions from the audience for a few minutes. Meredith, do you want to hand out the paper for the questions, or do you have some questions?

From Daniel in the audience, how can local community colleges be encouraged and supported to be more active in supporting older adults' computer use? Does someone want to take this?

Ms. GORDON. I will be glad to.

Ms. FURLONG. Micki.

Ms. GORDON. Probably an ideal way is that a lot of communities, be it community colleges or community centers, have computer centers, have classes, have Internet connection, but they do not have designated times for seniors, and I think it would be wonderful if these organizations, these schools, et cetera, had specific programming and curriculum that were geared to the senior population and times during the day when it would be convenient for the seniors. I think that is how they could be encouraged.

Ms. FURLONG. The next question for Jeanne Simon. You showed a video clip of the computermobile. How widespread is the use of computermobiles?

Ms. SIMON. Not very widespread at all, and I hope this is only a portent of things to come. The fact that the Federal money from LSTA, \$50,000, went into this cybermobile gives me a lot of encouragement to see that our library funds are being well spent on updating the infrastructure.

Now, Craig just mentioned that there were more cybermobiles, and who purchased those, or where did the money come from for those, Craig?

Mr. SPIEZLE. Well, the one I mentioned is a Microsoft grant, but it also has some county funds that did that. We have done several of them, and they are a great solution, but it is not the only solution. It is hard to do a real in-depth training curriculum where someone can go. I think one of the virtues of the SeniorNet centers is that there is free time, you can go to supplement your skills.

So we are trying to figure out how does it fit in. One of the things that we were very excited about in this King County, CA, program is they were going out and they are supporting ten senior centers. So people who may not be willing to go outside their community—and basically spending, what, 3 or 4 days a month at each center, roughly, is what they are trying to do. So it is a step in the right direction. There are a lot more logistical requirements. From cost and overhead, you have some other issues. But it is a step in the right direction.

Ms. SIMON. We would be pleased to hear how it is going on. The National Commission on Libraries and Information Science views this as a very positive step, so we will be following that.

Ms. FURLONG. I mean, I think the challenge for all of us is there are now 150 SeniorNet centers, but there are nine million people connected on the web currently and we have a major training effort to do for providing access. So we are going to need awareness on the part of community colleges, on the part of—

Ms. SIMON. On the part of libraries.

Ms. FURLONG [continuing]. Libraries, on the part of Kinko's. Local Kinko's stores could be helpful in this effort.

Mr. SPIEZLE. I was going to say, the community colleges, actually, we do have a program at Microsoft. I do not have all the specifics, but it is one area we are really encouraging.

The real challenge is—I believe the question is, how do you reach those underserved communities, because in some cases where the community colleges or some of these other training centers, are they really reaching the disadvantaged, and I do not have an answer for that, but that is one of the areas that we think is very important to try to go out and reach and we are looking for those opportunities.

Ms. FURLONG. We saw that in our recent research that NCLIS did on library access, and we found in rural communities, there is just very little access to the Internet and so things like the computer mobiles become really important.

Ms. SIMON. Some rural communities do not even have a telephone in their library, so it is important to do other means.

Ms. FURLONG. Here is another question. All the panelists reported that the Internet helps improve the quality of life. Are there any initiatives that connect the nursing home residents to the Internet?

I did want to say that my oldest student in my 15-year history was 102 and he was in a nursing home and when he started getting connected with the computer, he actually went out and got new hearing aid batteries because he now wanted to hear the classes. And Vice President Gore tells the story of a 91-year-old that would not go into a nursing home without access to a modem.

So I think what we need to do is just kind of broaden the awareness on the part of the leadership in the health care industry, and maybe Michael—what would you suggest in terms of getting nursing homes more wired?

Ms. MCMULLAN. I think that in the senior communities that have the different levels of independent living, that that is probably the first market that we will see that occurring. In the more custodial care nursing homes, it is going to be more difficult, I think, to encourage that. However, I believe the market will force that to occur because as people move to these senior living centers, they are looking for a broad array of opportunities, and as they move from one level of support to another, I think that that will continue to be available to them.

Ms. FURLONG. Yes, and certainly, the technology is getting easier and easier to use. There is WebTV. We see now where a large percentage of older adults are using WebTV.

Going from the 102-year-old, there is a question here for me on how will the aging of the baby boomers transform the economic activity on the Internet and what about generation X after that?

Well, this is what we are learning at ThirdAge and on thirddage.com. Interesting things are happening. On our daily news, there are topics like menopause and alternative medicine, and people click on that because baby boomers as they go into menopause are going to be using alternative medicine, I think, in large numbers.

We expect the baby boomers, as they voted in the 1960's, as Jeanne mentioned, people get older, we see them getting wired and we suggested to Senator Breaux and all the Senators that they had

better have e-mail addresses for the next election. So we expect a lot of political activism.

Dr. Billington talks about cyber mentors, cyber docents, and cyber leaders, and we think that as we see the ThirdAge generation get older, they are going to be taking new roles as volunteers in centers, in libraries, even cultural volunteers online. So we think we are just beginning to set the stage for how they are going to define themselves and use the Internet as a part of their daily life.

Does anybody else want to talk about this topic?

Mr. SPIEZLE. Yes, a comment. I agree with you very much, Mary. I think that there is another dimension and it is the baby boomers' generation as caregivers to families. As they are looking and going up to sites such as Medicare.gov, I am looking at, what are the services available for my parents? So that is a tremendous need. That is what we are finding out.

We had a seminar and we had some complications with the ad running on time, so we put it just on our website, 'If you have your parents in Atlanta come to this seminar and we were just overwhelmed that in a day on that site, we filled up the seminar. The point was, it was families and children looking out and saying, hey, I need to get my parents involved. So they are involved as thinking for how they are going to take care of their parents. That is my point.

Ms. FURLONG. Right. I think Ken Dykewald shares the statistic that we will be taking care of our parents longer than we took care of our children, and with that information, we really need to think about resources for them.

Herb, we have a question for you. What would your life be like without access to the Internet and e-mail today? Could you do it?

Mr. ERNST. Very different. Very different, because while I like to write, I do not like to mail things. I somehow have more trouble finding the envelopes and stamps and the mail pickup truck than I do finding the ideas, so that would slow down my communication by maybe 100.

I have started to look into some groups that I would like to join. I could not do that without Internet.

My grandchildren, at ages three and four, have learned to type and speak pretty good English and so I get letters from them. I do not know when they would have learned reading and writing without Internet and computers. So I would say that for three generations in my family, life would be quite different.

Ms. FURLONG. I was once in Connecticut and the man I was talking to was waiting for his cable. He had just had his cable modem installed in his home and he said to me, it was the difference between the blinds being open and the blinds being closed in terms of his window on the world.

Mr. ERNST. May I add, we recently had 36 guests come from Israel to the United States to give eight concerts around the country, and when they were introduced at my organization, it was, this is an orchestra brought here by e-mail, because all the preparations, getting the kids located with 18 different families and getting all the travel arrangements made was all done by e-mail. That was an impact on the community.

Ms. FURLONG. Right. Well, let me just thank all of the panelists. It has been delightful to hear your comments and it is exciting to hear the work that you are doing and to see how fast this is all moving.

As we have heard and seen today, the aging of America and the dramatic growth of the Internet are already having a great impact on the quality of life for older adults, not only in the United States but this is a global phenomena. I was at IFLA last year in Denmark and I would go into our ThirdAge chat room in the morning and there would be people from Finland and Australia and it was very fun while America was sleeping to find and meet people from around the world.

More than anything else, we have seen and will continue to see the Internet empowering older individuals by breaking down barriers, barriers to people, barriers to information, I think barriers to entry and job opportunities, as you showed with your example, and barriers to products and services.

I recall people in Vermont that do not always like to drive in the winter at night when it is icy, and yet they can go and purchase books online and they like those kinds of services.

Online communities, through chat rooms and forums, put people with common interests and concerns in touch with one another. I have seen this during 15 years and 16 marriages of people who have met online, like the couple you saw in the video. People become friends and colleagues and participate in work groups without geographic boundaries.

Expanding resources online, how nice it will be for all of us that we go into Medicare.gov to get the information that we need and have access to the cultural activities that you describe, Jeanne, and access to librarians and volunteers that can help us teach them how to use them.

The ability to telecommute will expand the opportunities for gainful employment by older adults, knocking down geographical barriers and opening opportunities for learning new skills.

I look forward to the time I get e-mail from a 102-year-old who has done research on ThirdAge and wants to be part of our enterprise, especially when you see the due diligence they do with their research.

The increased ability to purchase goods and services through e-commerce will help to drive prices down and provide more choice for older consumers. I look forward to the day where we have a farmers' market and I could purchase goods electronically from places around the world.

The future looks bright. More and more older Americans are embracing the Internet and making it an integral part of their daily lives. At the same time, the technology is evolving at incredible speeds. In the next 2 to 3 years alone, we can expect to see the number of cable modems to the home, high-speed Internet connections that make possible applications like streaming audio and video possible, growing from 200,000 to ten million. My 11-year-old's summer project this summer, Michael, is to put a cable modem in our home because he thinks our access is not fast enough.

It is impossible to predict how all of our lives will be affected by the creation of the new technologies surrounding the Internet, but it is safe to say that as long as those older adults are considered, as long as this vision is sort of powered by the energy and knowledge of people like you, I have a lot of confidence in the future.

Gone are the days when the aging process rewards the acquired wisdom of a lifetime. My dream and the dream of all of us here is that we can use the new technology to have a major impact and to provide all of our citizens to have access to these ideas, to these technologies, and so that their voices will be heard for many years to come.

Thank you very much for participating with us today.

[Whereupon, at 12:21 p.m., the forum was adjourned.]

A P P E N D I X

A Sample of Websites that May Interest Older Americans

Note: This list is not all-inclusive

AARP Webplace

This page offers information about member benefits, volunteer and community programs, public positions, biennial convention, as well as general information of interest to older persons.

URL: <http://www.aarp.org>

Age Pages

This page contains consumer information on a number of health issues of special concern to seniors. Age Pages were put together by NIH's National Institute on Aging.

URL: <http://www.aoa.dhhs.gov/elderpage.html#ap>

FedWorld

This page provides access to U.S. government bulletin boards. The site is managed by the National Technical Information Service within the Department of Commerce.

URL: <http://www.fedworld.gov>

Federal Reserve Savings Bond Calculator

This site allows people to maintain an inventory of bonds and determine the current redemption value, earned interest, and other information.

URL: <http://www.publicdebt.treas.gov/sav/savwizar.htm>

Genealogy Home Page

This page contains a collection of genealogy resources such as a list of libraries with genealogy collections, names of genealogists, resources in North America and other parts of the world, genealogy software, and links to other WWW genealogy resources.

URL: <http://www.genhomepage.com/>

Green Thumb

This page provides access to Greenthumb.

A national non-profit corporation whose mission is to provide individuals with opportunities to learn, work, and serve others.

URL: www.greenthumb.org

Health Care Financing Administration

This page provides an overview of Medicare and Medicaid policy, consumer literature about Medicare, announcements and a telephone directory of central office staff.

URL: <http://www.hcfa.gov>

Healthfinder

Healthfinder is a gateway consumer health and human services information web site from the United States government. Healthfinder can connect consumers to selected online publications, clearinghouses, databases, web sites, and support and self-help groups, as well as the government agencies and not-for-profit organizations that produce reliable information for the public. Launched in April 1997, healthfinder served Internet users over 1.7 million times in its first year online.

URL: www.healthfinder.gov

Medicare Compare

Medicare compare is designed to make timely information about a variety of managed care plans available to beneficiaries and their advocates. The information available on the site is designed to facilitate comparison shopping and allow beneficiaries to find the plans that work best for them. Beneficiaries can gather data in a number of different areas.

URL: www.medicare.gov

Microsoft Accessibility and Disability Web Site

Microsoft's Accessibility and Disabilities Web site provides information about what the company is doing and tools that can help the disabled remove barriers and make the world more accessible.

URL: <http://microsoft.com/enable/>

The National Council on Aging

This site provides access to information from the National Council on Aging, a center with expertise in the issues of aging. NCOA has a membership of information intermediators for older adults, including community-based service providers, consumer and labor groups, businesses, government agencies, religious groups, and voluntary organizations.

URL: www.ncoa.org

National Institutes of Health

This page provides health information and links to some of its institutes. Institutes of special interest to seniors that have sites on the Internet include the: National Cancer Institute, National Institute of Mental Health, National Eye Institute, and National Institute of Diabetes and Digestive and Kidney Diseases. Each one of these links also provides consumer health information.

URL: <http://www.nih.gov/>

The National Senior Citizens Law Center (NSCLC)

Established in 1972, this organization provides legal work in support of elderly poor clients, client groups, and Elder Law attorneys. NSCLC attorneys are knowledgeable in a broad range of legal issues and practice areas that affect the security and welfare of older persons of limited income.

URL: <http://www.nsclc.org/about.html>

Senate Special Committee on Aging

This page provides comprehensive information on the committee's work and includes links to individual members of the U.S. Senate Special Committee on Aging.

URL: <http://www.senate.gov/~aging>

SeniorNet

This site promotes the use of computers among seniors. It provides information about SeniorNet's activities, publications, and local learning centers.

URL: <http://www.seniornet.com/>

Social Security Administration (SSA Online)

This site includes an index to benefit information, an online edition of the U.S. Social Security Handbook on Benefits and Policies, a policy forum containing reports to Congress, testimony, SSA's Annual Report to Congress, a statistical database about Social Security, and legislation affecting Social Security. You can also search for online documents produced by SSA. It provides links to other government agencies with information related to Social Security.

URL: <http://www.ssa.gov>

From: deborah kozloff <debk@ThirdAge.com>
To: bryanp <bryanp>
Date: Friday, July 10, 1998 5:50 PM
Subject: SPEECH! SPEECH!

Every 7.7 seconds, one of America's 78 million Baby Boomers turns 50. According to the US Bureau of the Census, there are nearly 70 million people 50 years of age and older in the US today, and that number will grow to 115 million during the next 20 years.

At the same time that the largest, best educated, most vital group of people the world has ever seen is aging, Internet use is growing at geometric rates

A March, 1997 Nielsen/CommerceNet study reported the number of Internet users in North America had doubled to 50.6 million people over the last year. That growth spurt will continue. That number could more than double in the next 5 years. According to the research firm Jupiter Communications, by 2002, they project that almost 55 percent of the US population will be online.

The evidence is clear that the Web is becoming increasingly mainstream. During the week of June 8, 1998, The Internet Industry Standard noted that the words "Internet" and "Web" appeared in 300 press release headlines.

Also, people are going online with greater frequency, and they are spending more and more time there with each visit. A Ziff-Davis/Roper Starch survey of web users reported that in the 3rd quarter of 1997, 80% of users logged on weekly, and 25% log on daily.

Furthermore, at appropos to our discussion for today, the Net is not a domain only for the technologically sophisticated, nor is it exclusively for the young.

The stereotype of the Internet as an exclusive clubhouse for consumer-electronic experts and technophiles is being replaced by the image of the web as a digital living room. A comfortable place to connect, be entertained, find information and even shop.

Mature adults are not only the fastest growing portion of the population, but also the fastest growing demographic group buying computers and logging on to the Internet. 7.6 million people online are aged 50 and older, which is 15% of the Web population.

Contrary to the stereotypical portrayal of older adults as technophobic, what we are seeing is that older adults approach using the Net with enthusiasm, and a desire to master the new technology. Once the older user gets on the Net, they are committed to it.

Right now, 50+ Internet users spend more time online per session compared to their younger counterparts:

7/13/98

Americans aged 55 and older who own computers log the most home computer usage, at 38 hours per month. Their computer time use is nearly 60 percent higher than the average of 24 hours per month. Forty-five-to-54-year-olds are second in time spent at the PC, at 34 hours, while 35-to-44-year-olds use their computers 28 hours per month. Young adults aged 18 to 24 log on for 23 hours monthly, and 12-to-17-year-olds trail far behind at 11 hours, 55 percent below average.

The 50+ user goes online to:

1. Keep in touch with distant family and friends-96% use email
2. To explore new areas-67% go online to "try something new"
3. Engage in commerce—they control \$1 million in spending each year; 42% purchase products online, 83% go online to collect product information.
4. Continue their careers-older baby boomers in technology-driven competitive professions are honing their skills on the latest software on their own time or searching job listings on the Internet.
5. Find information on health/longevity-74% go online for medical information

Focusing in on the 78 million people turning 50 and entering their Third Age in the next 5 years, we are looking at the aging of people who have experienced more exposure to technology in their professional and home lives. The Internet will play a major role in their lives as they age. Households headed by people aged 55 and older will show the greatest growth potential in online use. Between now and 2002, households headed by 55-59 year olds will grow 170%; households headed by 60-64 year olds will grow 258%; households headed by those 65 and over will grow 280.

With so many people going online, with technology becoming more accessible (83% of libraries have online access), we need to explore how they spend their time and what benefits are to be derived from the growth of the Internet.

The Internet will serve as a key source of the following:

1. Companionship and connection—Community
2. Intellectual growth—Education
3. Commerce
4. Work and Career
5. Medical Advice

We have assembled five distinguished panelists to shed light on these topics. I would like to first introduce...

Deborah Kozloff
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** At the end of the day, it's not about the technology it's about the people.

** It's about a woman in Northern California who advises younger folks online about how to care for ailing and disabled spouses and parents since she's been caring for her husband and knows the myriad of resources for caregiving nationwide. Her knowledge is so well-known that others make a point of reviewing her postings in caregiving forums.

** It's about a woman in the midwest who found online an experimental treatment program in New York City for a rare form of cancer she was diagnosed with. After researching and checking with doctors, she successfully entered the program and has been in remission.

** It's about a man and woman who met in an online chat room called 'Walking After Midnight' and began a correspondence that led to a real-life meeting and then a real-life wedding this past June.

** We need to be the architects of these new visions and recognize that the older constituency is talented, knowledgeable and full of wisdom. Indeed, these aging Boomers have always played a major role in shaping our society and they will continue to do so in a profound way.

We have assembled five distinguished panelists to help us learn and to be inspired by these issues. I would like to first introduce..

----- Headers -----

Return-Path: <debk@ThirdAge.com>

Received: from rly-za02.mx.aol.com (rly-za02.mail.aol.com [172.31.30.98]) by air-za02.mail.aol.com (v5.16) with SMTP; Wed, 15 Jul 1998 18:34:41 -0400

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Message-Id: <3.0.5.32.19980715154306.0092cd90@mail.thirdage.com>

X-Sender: debk@mail.thirdage.com

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To: layanp@stage1.thirdage.com, mary@stage1.thirdage.com

From: deborah kozloff <debk@ThirdAge.com>

Subject: SPEECH! SPEECH! 7.15 3:45 pm

Mime-Version: 1.0

Content-Type: text/plain; charset="iso-8859-1"

Content-Transfer-Encoding: quoted-printable



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