

Scam goes for the gold

*Cheyenne couple steals
\$1 million from investors*

BY KAREN MOCKLER

Not so long ago, Wyoming gold scams still consisted of rocks covered in shiny paint. But about 10 years ago they started getting a little more sophisticated – gold bonds supposedly backed by Imelda and Ferdinand Marcos — but not too sophisticated: anyone with access to the Internet could have found out the bonds were no good.

Unfortunately, more than 50 investors found out too late – \$1 million too late. Walter Naylor and Sandee Dowlin scammed Cheyenne residents, as well as folks in Nebraska and Colorado. Some victims were farmers in distress, some people with a mistrust of the government. Some lived in a Fort Collins, Colo., nursing home.

As part of a “self-liquidating loan” program, the Cheyenne couple charged investors between \$10,000 and \$15,000, an “application fee” that was to return \$1 million to each investor within a few months. If that level of return sounds implausible, it is. But Walter Naylor spun a good yarn to wash it down.

“Naylor told tales of how he knew Marcos in the Philippines, and how Ferdinand gave him

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Professor Gerry Meyer exercises often – and of course rides his motorcycle. (COURTESY UW)

Fit for the road ahead

Three in Wyoming recognized for healthy lifestyles

BY MARY ANGELL

Maintaining a healthy lifestyle is a challenge at any age, but eating right and keeping physically fit can make an enormous difference in a person’s quality of life. Particularly for seniors, staying in shape helps to maintain mobility and add years to life. Those who set an example of exercising regularly as they grow older are an inspiration to all of us.

That’s why during Older Americans Month in May, the Wyoming Department of Health Aging Division decided to recognize three Wyoming residents who stay active, thereby serving as examples of healthy aging. Thirty-six people

from throughout the state were nominated for their inspirational lifestyles. Here are the stories of the three recipients of the award.

E.G. “Gerry” Meyer

Eighty-six year old Gerry Meyer, a retired University of Wyoming chemistry professor, is a runner.

Four or five days a week, following some flexibility and aerobic exercises at home, he runs two miles or more – depending on the circumstances.

“Depending on the weather, my schedule, the

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Retirees wanted to help small towns blossom

BY JOANNE BOWLBY

Across Wyoming, unprecedented energy development is forcing communities large and small to address rapid change and growth. At the same time, a burgeoning Baby Boom population is on the cusp of retirement.

Both trends are slated to have powerful effects in Wyoming, and Gov. Dave Freudenthal hopes that one "boom" can help the other. An initiative out of his office intends to pair the experience and skills of the state's retirees with the needs of communities impacted by the current energy boom.

"Everyone is touched by the energy-driven nature of our economy here. Whether expanding to accommodate more development or shrinking as workers leave to fill jobs elsewhere, towns and communities recognize that this is no short-term condition," said Julie Sapp, policy analyst for Freudenthal. "After studying workforce projections and the associated costs of housing, education, crime, and infrastructure,

several cities and towns are looking for some help in planning for their futures."

Many communities do not have the resources to convene town meetings, organize planning efforts, and manage projects. They are often run by a part-time mayor and a handful of town council members, who are

"As we continue, we would like to invite the participation of retirees willing to contribute their experience and knowledge on behalf of our state."

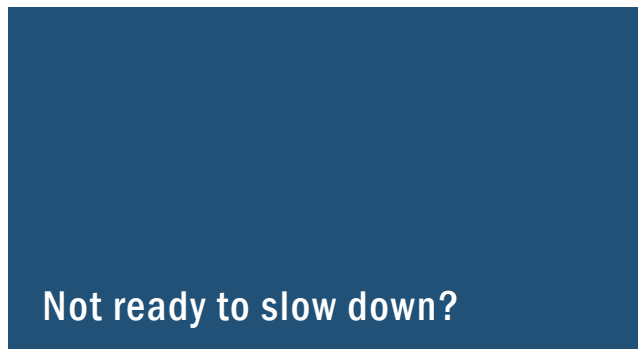
dedicated but have full-time jobs and families. In some cases, they are not aware what options are available to them.

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PacifiCorp lawsuit dismissed

Company sued state of Wyoming in effort to recoup energy costs from customers

BY JESSICA LOWELL

When the Western energy crisis hit in 2000 and 2001, utility companies and their customers in Wyoming were caught up in the frenzy.

With wholesale power costs at historic highs, both companies and customers found themselves digging deeper into their budgets to pay the bills.

PacifiCorp officials went to state regulators with a plan to recoup from their Wyoming customers \$91 million of about \$150 million it paid out to supply those same customers with power, but in 2003 the Wyoming Public Service Commission turned the bulk of that multi-million dollar request down.

That prompted a three-year legal battle in both state and federal courts. In 2004, the state Supreme Court affirmed the decision made by the Public Service Commission, and the company in turn launched its federal case that year.

In June that case was dismissed.

“The Wyoming PSC did exactly its job in denying this rate increase and protecting Wyoming’s consumers,” said Gov. Dave Freudenthal. “The parties’ agreement recognized the Wyoming PSC’s jurisdiction over these costs and validates its 2003 ruling.”

PacifiCorp officials did not reply to requests for comment on the court’s decision.

In one important way, circumstances for the company have changed. In June 2005, MidAmerican Energy Holdings Co. announced it was buying PacifiCorp from parent company ScottishPower.

PacifiCorp has since changed its name to Rocky Mountain Power and become a subsidiary of MidAmerican Energy Holdings. According to

AARP Wyoming, the reformed company has been communicating closely with them and other ratepayer groups about plans to expand its infrastructure, how it plans to serve its Wyoming customers, and potential future residential and small business utility rate-hike requests.

“We’re pleased that Rocky Mountain

“The Wyoming PSC did exactly its job in denying this rate increase and protecting Wyoming’s consumers. The parties’ agreement recognized the Wyoming PSC’s jurisdiction over these costs and validates its 2003 ruling.”

Power has shown such willingness to work with us before taking action to potentially raise residential rate payers’ rates,” AARP Wyoming Director Rita Inoway said. “We felt compelled to enter into PacifiCorp’s 2003 rate hike request on behalf of our members, who would have been faced with large utility bill increases, which we felt were the result of poor management decisions.”

PacifiCorp’s 2003 rate case focused on two points.

One was whether Wyoming customers were obligated to pay the costs the company incurred when one of its power plants failed. The company’s Hunter No. 1 plant in Utah was offline for about six months.

During the energy crisis the company, which both generates and buys power to supply to its customers, was selling its power in the market to take advantage of higher prices. At about the same time, it was experiencing shortages in power it was able to generate, partly due to a dry period in the Northwest, where hydropower is an important source of generation.

To meet its power obligations, the company bought electricity in the same elevated market it was selling to – a process some consider double-dipping.

Steve Ellenbecker, who was chairman of the Wyoming Public Service Commission at the time, said PacifiCorp had been selling some of its power to take advantage of the high prices. When it came up short of power and had to buy it, company officials applied to the commission to make up those costs from customers.

Several parties to the case, including AARP Wyoming, argued that those costs should not be borne by customers.

The commission also has a mechanism that utilities can use to recover costs from customers, and PacifiCorp had opted not to use it, Ellenbecker said.

“The commission is sometimes viewed as an entity that rubber-stamps requests by companies,” said Ellenbecker, who has since retired. This decision shows that the commission does consider the impact on customers of higher rates, he said.

“After 30 years working on the commission staff and as a commissioner,” Ellenbecker said, “that decision, in terms of dollars saved to customers, probably justified all my efforts.”

About the lawsuit

What? PacifiCorp sought a \$91 million rate hike in 2003.

Why? PacifiCorp said it needed to pass increased energy costs on to customers.

What happened? The Wyoming Public Service Commission (PSC) denied all but \$8.9 million of the request, saying that PacifiCorp failed to justify the rate increase, and that PacifiCorp might have been double-dipping by selling energy on the wholesale market and then turning around and buying energy back at a greater cost, which it intended to pass on to customers.

Then what? PacifiCorp filed two lawsuits against the state.

What was the result? PacifiCorp lost its lawsuit in the Wyoming Supreme Court in 2004.

Earlier this year, all parties involved in the federal lawsuit asked for it to be dismissed as part of a settlement in a new rate case pending before the PSC. The court agreed.

What Next? PacifiCorp changed its name to Rocky Mountain Power, and is now owned by MidAmerican Energy Holdings. The company has been discussing its plans to serve Wyoming customers with AARP and other ratepayer groups.

Community spirit runs in their blood

Sheridan group sets example while helping at annual screening

BY JOANNE BOWLBY

About 15 years ago, Alta June Pool seized an opportunity.

As a volunteer with the Sheridan blood draw and health fair, she knew there was a need for a consistent group of volunteers to help with the annual screening that so many Sheridan residents depend upon.

And as a member of her local AARP chapter, she saw a group of active and dedicated retirees who needed a cause. And thus a partnership emerged – a partnership that has held strong for 14 years.

“It’s an entire work force we don’t have to be concerned about during the blood draws,” Sheridan Memorial Hospital volunteer coordinator Stella Montano told the Sheridan Press. “They are dependable and dedicated to improving the quality of life for everyone.”

The group of volunteers comes together each year under the leadership of Pool, who said she needs at least seven volunteers each day of the two-week blood draw and health fair.

“Volunteers do everything from greeting people at the door of the blood draw, to alphabetizing and dispensing blood test results at the health fair,” she said. “Most volunteer to work at least three days.”



Alta June Pool leads a group of volunteers that help during Sheridan’s annual blood draw. (RYAN BRENNECKE)

AARP Wyoming president and Sheridan blood draw volunteer Les Engelter said, “It’s really a lot of fun. The commitment is limited, and so we all know that when we arrive that it’s time to get down to work and get

the job done. But it’s not all work. We enjoy ourselves, I think because we know we are helping others.”

Engelter said he knows of many people who are afraid to get involved in their communities.

“They worry that they will be tied down, or that it will be more work than they want to take on,” he said.

“But what they don’t realize is, that volunteers can be in control

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Green House concept on the grow

Jackson mulling home-care community similar to one being considered in Sheridan

BY JESSICA LOWELL

A seed planted in Sheridan may send up a sprout in Jackson.

For a number of months, a community organization in Sheridan has been investigating whether it could develop a Green House, a new kind of elder care, in that community.

The concept is simple. Instead of winding up in a nursing home, people who require constant professional care because of their age and health would go instead to a Green House, a home with bedrooms and private bathrooms for eight to 10 people built around a common kitchen and living area. Instead of care that stems from a set routine, residents get more individual care and keep their own schedules.

The idea is the brain child of physician Bill Thomas, a visiting scholar for AARP, whose experience running a nursing home led to his epiphany about a better way to deliver care. It started with the Eden Alternative. Thomas brought pets and gardening into his nursing home and found that both improved the experience for residents and staff. It developed into a vision of care given on a small scale in a setting that resembled home life for about the same cost as a nursing home.

That epiphany is turning out to be contagious in Wyoming.

Carmen Rideout, executive director of the Sheridan Senior Center, has already, with the support of her board, started to investigate the feasibility of building such a facility in her town.

A group of interested people from the Jackson area – Lorna Miller is one of them – is waiting for the results of the study that Rideout's organization is expecting in September.



Sen. Cale Case (R-Lander) stands in front of the Wyoming State Training School in Lander, which he believes is ripe to incorporate many elements of the Green House concept. (WAYNE NICHOLS)

“We were really most excited to hear that Sheridan is working on it,” Miller said.

Nursing homes do the best they can, Miller said. But she and her colleagues are looking at something more.

That more is what a Green House offers: a sense of safety, privacy, and well-being.

For Miller and other volunteers,

the concept is clearly a good one. “I think anybody who is getting older will find this interesting,” she said.

And rather than stagnate, the residents and staff in a Green House do just what plants do in a botanical greenhouse – they continue to grow, Miller said.

“We are acknowledging the wisdom of our elders and creating a space where that can happen,” she

said. People don't feel guilty about placing their parents in a Green House because it's not institutional, she said. And Green Houses are not separate from the communities they serve, she said; they are part of it.

In a way, the Green House concept already exists in Wyoming.

State Sen. Cale Case, R-Lander, who is by profession an economist, described for a legislative select committee earlier this year how the Wyoming State Training School operates in Lander.

“I'm trying to inspire people to use the place more,” Case said, and to show that choice exists.

At one time, the school was home to 700 state residents who required care. Even before a lawsuit more than a decade ago cut the number of residents to about 160, population at the training school was declining.

Now with about 80 residents, Case said the school, with which he's had a long relationship, could accommodate more people who need care in a setting that echoes the Green House setup.

When he heard about Thomas' concept, he said it was stunning. “It struck me like a thunderbolt.”

At the State Training School, he said, residential groups of five to eight can be cared for easily, with close attention given to their specific needs.

“There are central support capabilities and physicians on staff who understand developmental disabilities. That's stuff you don't get in a community-based program,” he said. “If a Green House is state of the art in elder care, why is it a bad thing for people with developmental disabilities? It's a healthier home-life environment.”

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Making a home easier to come by

BY SAGE STAFF

A conference on the University of Wyoming campus in September will arm residents with information to help them get and afford one of life's basic necessities – shelter.

Emerging housing needs, landlord issues and lending information are part of "Home on the Range," the 2006 Consumer Issues Conference to be held Sept. 28 in the University of Wyoming's Student Union.

Director of housing and credit policy for the Consumer Federation of America, Allen J. Fishbein, will discuss how people can educate themselves to become smart

housing consumers.

Dr. Bill Thomas, an AARP visiting scholar and a nationally known author on eldercare, will speak during the lunch hour. Thomas is the founder of the Eden Alternative and has developed the Green House project, a radically different approach to long-term care, an increasingly important housing issue for Wyoming's older residents and the state, as it sees the average age of its residents increasing at a pace much faster than the national average.

"Housing issues occur all over the country," said Dee Pridgen, associate dean of the UW College of Law and

lead organizer of the conference. "But I think it is going to be particularly important in Wyoming and the region as we get more people coming into the state due to the energy boom."

Housing shortages typically lead to increased prices, and as Pridgen said, the working poor are often not able to adjust their budgets to the higher prices, pushing them into temporary housing.

"Wyoming's landlord-tenant laws are weak compared to laws in other states, Pridgen said. "And, Wyoming also has no protections for mobile home tenants."

A segment of the conference will

urge Wyoming residents to become activists and influence government policy.

"Everybody is a consumer. We all have a stake in these issues," Pridgen said. "We have to try harder to get consumers to lobby for their own interests, and hopefully legislators will hear their voices, but not everything can be legislated. People need to learn to protect themselves in the marketplace."

More information on the conference is available at www.uwyo.edu/consumerconference, or by calling (877) 733-3618 ext. 2 or (307) 766-5249.

Interest in Green House concept is growing

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The answer is that it's not a bad thing. Thomas said his model of care can lend itself to caring for people with different needs. "If it's good for people with dementia, it's good," he said.

The Green House concept is simply a tactic for moving away from institutional care. "We've always felt that if we could prove the concept in

long-term care of the elderly, it could be used for others," Thomas said.

Other communities are looking into the concept, too. Rideout said she's also fielded calls from groups in Riverton and Newcastle about what she's working on.

"It's a big, big project," Rideout said. "It's not an easy thing to do."

Those groups and others will be able to hear about the Green House concept firsthand from Thomas, who has been invited to speak in Laramie later this year.

Thomas will appear at the fall Consumer Issues Conference at the University of Wyoming. The conference, "Home on the Range," will be held Sept. 28, and will cover a series of housing issues.

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THE 2006 PRIMARY ELECTION ISSUE

GET OUT AND VOTE

Look around. Two out of five people in Wyoming who are eligible to vote aren't even registered to do so. Of those who are registered, only six in 10 chose to vote in Wyoming's last general election in 2004. Voting is your right as an adult American. Let your voice be heard. Take action, learn about the issues and the candidates then, get out and vote.

WYOMING IN WASHINGTON

AARP plans to ask the congressional candidates for Wyoming's general election the following questions. Feel free to use these questions when assessing which candidates would best represent your interests. Their responses will be printed in the October issue of The Wyoming Sage.

1. Will you support or oppose a balanced Social Security plan to continue the program's guaranteed benefits for future generations?
2. Will you support or oppose using Social Security taxes to fund private accounts?
3. Will you support or oppose a shared approach, involving government, employers and individuals, to providing health-care coverage for everyone?
4. Will you support or oppose allowing Medicare to use its bargaining power to negotiate lower prices for needed prescription drugs?



5. Will you support or oppose imposing an annual limit on federal Medicare spending?
6. Will you support or oppose a combined approach that involves government and individuals covering long-term care?

7. Will you support or oppose requiring individuals to buy private long-term care insurance?
8. Do you support or oppose requiring employers to give workers access to automatic payroll deductions to fund their personal IRAs?

AARP takes a stand

*Health care a key issue
organization will pursue*

BY STAFF

AARP has taken a position on several federal issues that might come up in this year's congressional races. Here are snapshots of AARP's positions. More information is available at www.aarp.org.

Social Security

For 70 years, America's families have relied on the values embodied in Social Security. The program's guaranteed, risk-free benefit protects people from outliving their savings or the loss of a spouse or parent. We all benefit from the shared responsibility of providing for today's beneficiaries, with the knowledge that that same responsibility will be met by future generations for us.

AARP believes that a bipartisan plan that balances additional contributions from higher income workers with modest adjustments in future benefits can maintain guaranteed Social Security benefits for future generations. Private accounts that drain money out of the Social Security Trust

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GOING TO THE POLLS



Can I vote? In order to vote in Wyoming, you must be at least 18 years of age on Election Day, be a U.S. citizen, and a resident of Wyoming and the precinct in which you register. You cannot be a convicted felon or adjudicated mentally incompetent. You will need to provide proof that you are who you say you are.

How do I register to vote? Wyoming makes it easy for you to register to vote. You may either register in person, by mail or at the polls on Election Day. Contact your county or town clerk's office for more information on any of these options, plus they will give you information on where to vote.

What if I can't get to the polls? You can always vote by mail in advance of the election by asking your town or county clerk to mail an absentee ballot to your home. But if you prefer to vote in person, there are many services available to help you do so.

Most communities have options for people with limited mobility or no transportation to get to the polls. If you live in a nursing home, independent or assisted living facility, ask if they have made arrangements for a mobile voting booth to come to your building. If you are homebound, call your local town or county clerk and ask if they can bring a mobile voting booth to your home or if they can help you arrange transportation to the polls. Most senior centers can help make arrangements to take you to the polls. Call them and see what your options are.

FIND THE CANDIDATES

Contact information for all state and congressional candidates is available through the Wyoming Secretary of State's Office at (307) 777-7378 or at <http://soswy.state.wy.us>.

MEET THE CANDIDATES



AARP Wyoming is sponsoring several "Meet the Candidates" sessions throughout the state. These events are free and open to the public. Updates and information on additional sessions will be available at www.aarp.org/wy or by calling Bret Baugh at (866) 663-3290.

Gillette: 6 p.m., Sept. 12, at the Campbell County Senior Center, 701 Stock Trail. Call Samilee VanWoerkom at (307) 686-6265 for more information.

Rock Springs: 5:30 p.m., Oct. 23, at the Young at Heart Senior Center, 538 Pilot Butte Ave. Call the center at (307) 352-6737 for more information.

Jackson: 6:30 p.m., Oct. 17, at the Senior Center of Jackson Hole, 830 E. Hanson. Call the center at (307) 733-7300 for more information.

Torrington: 9:45 a.m., Oct. 2, at the Senior Friendship Center, 216 E. 19th Ave. Call Don Teske at (307) 532-3220 for more information.

AARP takes stand

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Fund would make it harder to strengthen the program and create a mountain of new federal debt for our children and grandchildren.

Health-care reform

In the absence of universal coverage, AARP supports specific reforms that increase the number of people with health-care coverage, either through public or private insurance.

More and more Americans, including a growing number of workers, find themselves without health insurance. Increasing health-care costs strain businesses large and small, leading them to either stop offering health-care coverage all together or raise employee premiums and co-pays. Shifting an ever-larger share of health-care costs to individuals does not address the problem of the high cost of health care and threatens the health and financial security of American families.

AARP believes that government, employers and individuals should share the responsibility for paying for health-care coverage.

Medicare

Medicare Part D is now helping millions of people in Medicare save money on their prescription drugs. But while those with Part D coverage are saving, the actual cost of prescription drugs continues to increase at a rate greater than general inflation. AARP believes that more must be done to bring down soaring drug costs and supports allowing Medicare to use its bargaining power to negotiate lower prescription drugs.

Proposals have been made in Congress to put an annual limit on how much money the federal government spends on the Medicare program. AARP opposes arbitrary limits on Medicare funding.

Long-term care

Long-term care can be costly for people who do not have family caregivers or need more care than family and friends can provide. Qualifying for Medicaid — the primary public funding source for long-term care — requires either very low assets and income, or depleting almost all assets and income to pay for care.

Currently private insurance is either too expensive or unavailable for many people. Approaches that give people cash payments to choose, buy and manage their care, along with counseling to help them make and manage care choices, help maintain dignity and maximize independence.

AARP supports a publicly funded, long-term care cash benefit program — paid for through a combination of government and individual contributions — to give people more control over their own care. AARP opposes requiring individuals to buy private long-term care insurance.

Retirement security

Social Security was never intended to be a worker's only source of retirement income. Even though people know Social Security will not be enough to live on, many find it difficult to save for the future. AARP supports creating and expanding supplemental retirement accounts that enable workers to accumulate retirement savings in addition to Social Security's guaranteed benefits.

AARP supports making saving for retirement simpler and fairer by requiring that employers give workers access to voluntary, automatic payroll deductions to their own IRAs if their employers do not already give them access to a pension or 401(k) plan.

HERE IN WYOMING



Many state legislative seats are up for election Nov. 7. Here are a few questions to consider asking candidates in your district. Information on who is running in your area is available through the Wyoming Secretary of State's Office at (307) 777-7378 or at <http://soswy.state.wy.us>.

Identity theft:

1. Currently, 23 states allow residents to place a security freeze on their credit information with the three major credit reporting agencies, blocking unauthorized access to their personal credit information. How strongly would you support or oppose security freeze legislation in Wyoming?
2. If a company or organization encounters a security breach in its computer databases of customer information, would you support or oppose legislation that requires that company or organization notify their Wyoming customers quickly that their personal information has been lost or stolen?

Telecommunications deregulation:

1. The telecommunications industry has sought deregulation in Wyoming for the past two years. If telecommunications deregulation occurs, what protections would you propose to assure high quality and affordable telephone service for Wyoming's residential and small business consumers?

Health-Care Costs:

1. Access to affordable health care is increasingly difficult for Wyoming residents. What can be done in Wyoming to ensure that our residents have access to quality and affordable health care?

They know the way to a healthy life

Continued from page 1

barometric pressure, who's chasing me, who I'm chasing, all that good stuff," he joked.

A Laramie resident, Meyer runs outdoors, year-round.

"We have a fine recreation center here in Laramie that has a great track – I'm a member of the thing – but I've never used it," he said. "I run different routes, sometimes one way, sometimes another."

Meyer has run in 5K and 10K races in the Wyoming Senior Olympics and the National Senior Olympics since 1990. To compete in the national event held in the odd-numbered years, senior athletes have to qualify during the state level competitions by finishing among the top three places in their events. Meyer has competed in the National Senior Olympics five times.

Running wasn't something Meyer started with any great deliberation.

"I just thought, 'What the heck. It's time I get off the couch and do something,'" he said.

"It's not only a matter of keeping physically active. You have to keep mentally active. ... It's real important that you keep the mind running as well as the arms and legs."

Meyer said watching the diet – particularly portion sizes – is important to staying healthy and fit, adding that one of the most notable changes in Americans' eating habits over the years is the burgeoning of



Ada Holloway, above, turned 99 in June and has lifted weights for about 12 years. (MARY ANGELL)



A retired postmaster, Mary Ann Shannon, 89, left, walks everyday. (COURTESY OF THE WYOMING DEPARTMENT OF HEALTH AGING DIVISION)

portion sizes.

"Once in a while, I'll pull out a great big bowl (for my cereal) and then I think, 'What in the heck am I doing?'" he said. "I try not to eat too darn much."

Staying in shape is not something that comes automatically – it takes work, Meyer said, but it does help to make healthy choices a habit. Even small measures can help a person's overall health.

"Eat a salad when you've got a choice," he said. "When you can walk, walk. When you can take an

Society.

Meyer named one other secret to staying healthy.

"You've got to be lucky with a lot of things," he said. "It's true. You take care of yourself and even so, you have to be lucky. I'm grateful for that."

Healthy aging is important, Meyer said, if you want to be able to ride your motorcycle.

A Harley Davidson owner, he participates each summer in the nationally renowned Black Hills Motorcycle Rally in Sturgis, S. D. And he doesn't haul his motorcycle behind the car on a trailer, either. He rides.

"Riding to Gillette isn't any big strain," he said. "From there, it's only 80 or 90 miles to Sturgis."

Mary Ann Shannon

Mary Ann Shannon, 89, of Sundance walks a half to three-quarters of a mile every day.

"I've never measured it," she said. "I've walked all my life. I walked from two to three miles a day, but I'm cutting it down a little."

A retired postmaster, Shannon was active while growing up on a ranch and later ranching with her husband.

"I was riding horseback when I was just barely able to get my leg across a horse," she said. "It was one of the big things in my life."

She was 80 the last time she rode a horse.

"I watched the guy saddling his horse (we were going to ride together), and I waited until he had mine saddled, then I hurried up and got on while he wasn't looking," she said. "We had a nice ride together."

Shannon said she watches her diet and keeps her weight under control.

Over the years, Shannon has stayed

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Regular exercise part of daily regimen

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active in her community. She's volunteered for many organizations, helping collect everything from trash along the highway to blood donations to money for cancer research.

"I think I live a pretty calm life," she said. "I'll be 90 in September. So far I'm in pretty good health. I've never had a lot of surgery or anything. The Lord has been with me."

She said she doesn't do anything special, but in the same breath said she does "belong to everything."

Shannon said she enjoys life at the assisted living center where she lives.

"Sometimes things get dull around here," she said, "but there's always something to do if you want to get out there and do it."

Ada Holloway

Ada Holloway marked her 99th birthday on July 21, and she's been lifting weights for about 12 years.

"I started because I just wanted the exercise," she said. "I don't take it too seriously."

A retired bookkeeper, she's lived in

more than a half-dozen states, from Florida to Alaska, Washington state to Maryland, Arizona to Montana.

Now a resident of Torrington, Holloway grew up on a farm in Nebraska, where she and her sister walked more than a mile to school. She said she's always been a physical person.

"I think I live a pretty calm life. I'll be 90 in September. So far I'm in pretty good health. I've never had a lot of surgery or anything. The Lord has been with me."

When she moved to Torrington to be near her great niece, she joined in the morning exercises at the Senior Friendship Center. Then she heard about the fitness center at Eastern Wyoming College.

"I thought that sounded pretty neat," Holloway said. "When Jeri (Bottenfield, executive director of the senior center) made an announcement that we were welcome at the fitness

center free of charge, I started there."

Holloway started using the Senior Friendship Center's transit program to get to the college fitness center.

She said she and the other seniors weren't intimidated by the machines.

"Oh, we tried all of them," she said. "We just picked the ones we liked."

Her favorite is the bench press, but she's had to cut back on that machine due to some stiffness in her neck.

"Now I concentrate mostly on the treadmill and bicycle," she said. "The way I move around anymore, my exercising hour is about gone once I get through with those."

The workouts not only keep her moving, but they give her a schedule to work around, Holloway said.

"I get more accomplished," she said. "If you do your exercises, then you're ready for the day."

She's taking a break from her workouts at the college during the summer, but plans to start up again in the fall.

During the summer months, she walks when she can and exercises with her dumbbells at home.

Starting this fall, seniors will have to pay a fee to use the fitness center – about \$37.50 a month, which gave Holloway pause.

"At first, I didn't know if I wanted to do that or not," she said. "Then I thought, 'Oh, fiddle. I enjoy it.'"

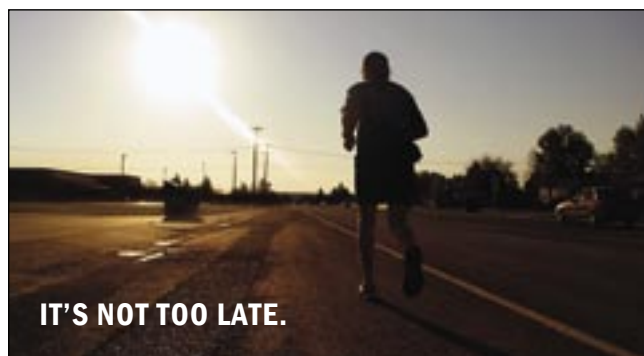
What's Holloway's secret to living 99 years?

"It's very easy," she said with a laugh. "You just keep on living."

"I don't know why I've lived so long," she added.

"I don't think I took particularly good care of myself. I've had a reasonable, sensible diet. I've always had to work for a living – that helps your mind.

"And I've always had a lot of nice friends."



IT'S NOT TOO LATE.

If you are on Medicare and need help paying for prescription drugs, call (800) MEDICARE to see if you qualify for assistance. If you want more information on Medicare and Social Security, call AARP Wyoming at (866) 663-3290 to request a speaker to come to your community.

AARP
Wyoming



THINK YOU'RE TOUGH?

Test your strength at the Wyoming Senior Olympics, Aug. 3-5, at the Campbell County Parks and Recreation Facility in Gillette. The event is open to anyone age 50 or older. Call (307) 682-7406 for more details.

Preparation pays off for top speller

National Senior Spelling Bee winner's secret? He read the dictionary page by page

BY JESSICA LOWELL

Reta Lorenz reviewed lists of words with friends.

Hal Prince thought he could learn the dictionary.

Polly Stewart relied on the body of knowledge she developed over the course of her career.

The different approaches were enough to get these three people and 13 other competitors to the oral rounds of the AARP National Senior Spelling Bee in mid-June.

Even though Prince found learning a big book of words to be impossible, he learned enough to walk away with top honors in Cheyenne.

A fidgety man, Prince stood out in the field of spellers quite literally. During each round, the lanky Prince stood up to recite his words letter by letter: aggrandize, flibbertigibbet, doppelganger, zygodactylism, prolegomenon, kaffeeklatsch, and triskaidekaphobia.

Some people have known about the bee for years and have competed year after year in the annual event. Not Prince. He heard about the bee last summer for the first time. He thought about it and decided he'd try it, just once, regardless of the outcome. Once he'd made up his mind, he set to work.

The job was much bigger than he had thought it would be.

"I thought I'd need to learn about 300 words. I thought I was a pretty good speller," he said.

Prince read the dictionary page by page. When he came across a word he didn't know, the 55-year-old computer programmer from Palo Alto, Calif., wrote it down. When he was done, Prince had a list of 17,000 words to review.

He recorded the words and their



Hal Prince competes in this year's Bee. Prince walked home with the prize. (KELLY ETZEL DOUGLAS)

“It’s like painting the Golden Gate Bridge. Once you’ve painted the whole thing the other end has started peeling.”

spellings and listened to them for 20 minutes a day – in the car, when he was running or when he was walking.

"I'm sure people thought I was crazy," he said. As he walked, he'd repeat the words and the spellings, half-mumbling to himself, bobbing his head with each letter.

By the time he finished his list, he had to start over again. His wife, he

said, described the effort perfectly.

"It's like painting the Golden Gate Bridge. Once you've painted the whole thing the other end has started peeling."

Prince's study also included reviewing spelling rules and exceptions.

At 86, Lorenz was the oldest competitor and the first to be eliminated in the oral rounds. She

reviewed words with friends at the senior center in Laramie during lunch hours. She didn't read the dictionary word for word.

"I think it's more luck than ability," Lorenz said. While she knew most of the words other spellers drew, she stumbled over the words that fell to her in the first three rounds: andouille, xerophthalmia, trichotilomania.

Under Bee rules, spellers are eliminated when they have misspelled three words. And those that Lorenz got in the first three oral rounds meant they were also her last three.

Like Prince, Stewart had never been to the National Senior Spelling Bee before.

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Preparation pays off for top speller

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A self-described word freak, Stewart, 62, said she's a natural speller and has studied philology, which is the study of linguistic changes over time.

The retired English professor from Salt Lake City decided she'd travel to Cheyenne to see what the bee was like.

She drew words such as trypanosomiasis, rhabdomancer, younker, and quadrumanous.

Stewart spelled enough words correctly to land in 10th place. Her biggest stumbling block was the words from the International Scientific Vocabulary.

"We were dying up there," she said of the difficult round that knocked out her and four other strong competitors.

Started a dozen years ago as an exercise by members of Cheyenne AARP chapters and their friends to keep their minds sharp, the National Senior Spelling Bee now routinely draws competitors from other states, some of which have organized a series of competitions to determine who gets to compete in Cheyenne. But many come to Cheyenne on their own dime just because they are good with words and they like the competitive aspect.

Competitors traveled from as far away as Alaska and Louisiana.

The competition has two parts. Written rounds, during which contestants write out the spellings of 100 words, determine who continues



Above, a TV crew films the Bee. Media attention was high during this year. Left, Nancy Leasure misses her word. (KELLY ETZEL DOUGLAS)

determined.

This year, 20 rounds determined the top three spellers: Bill Long, who traveled from Salem, Ore., took third place in his third bee; Darrell Noe of Arlington, Texas; and Prince.

Out of 120 words, Prince made only a single error: he missed asymmetry in the written round. The rule of double consonants tripped him up and he added an extra "s."

Even if Prince changed his mind and wanted to compete again, he couldn't. Eligibility for the bee rests on two rules. You have to be 50 or older and you can't compete again if you have won.

Registration has already started for next year's bee, which is scheduled

Check your spelling

aggrandize: to make more powerful.

flibbertigibbet: an irresponsible, flighty person

doppelganger: a ghostly double of a living person

zygodactylism: having toes arranged in two opposite pairs, like parrots

prolegomenon: a preliminary remark

kaffeeklatsch: a gathering for drinking coffee and talking

triskaidekaphobia: fear of the number 13

andouille: a type of sausage

xerophthalmia: a dry and lusterless condition of the eyeball

trichotillomania: the compulsion to pull your hair out

trypanosomiasis: any disease caused by a trypanosome

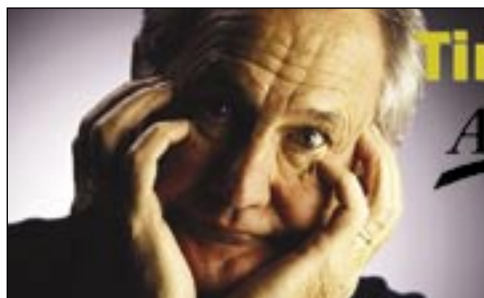
rhabdomancer: a dowser

younker: a young nobleman

quadrumanous: having all four feet adapted to function as hands

to take place June 16.

For more information or to register, call (877) 926-8300, or visit the bee's Web site at www.seniorsspellingbee.com.



Tired of searching for senior services?



knows a place where you can find information on senior services in Wyoming. It's called **senior pathways** and best of all - it's free to use 24 hours a day.

Log on today to <http://wind.uwyo.edu/pathways/seniors>

Gold certificates at core of scam

Continued from page 1

keys to the kingdom,” said Lisa Leschuck, the assistant U.S. attorney who prosecuted the case. “If someone actually knew something about mining, he’d say, ‘You don’t know what you’re talking about. I’ve been there. You haven’t.’”

“A billion-dollar gold certificate is impossible. Such a certificate can’t exist, because it’s such an astronomical amount.”

As with any scam, elements of this one were too good to be true. For starters, said Leschuck, there was the “astronomical rate of return. It’s over a thousand percent return a year. That should’ve been the key tip-off.”

Naylor told investors he owned gold certificates worth billions from a foundation in the Philippines. And while he was able to hand potential investors \$200 billion collateral certificates with fancy gold seals, Leschuck said the word “billion” should have been a tip-off too.

“A billion-dollar gold certificate is impossible. Such a certificate can’t exist, because it’s such an astronomical amount. And why would Walter Naylor of Cheyenne, Wyoming have this as opposed to, say, the government of South Africa?”

Another suspicious indicator shrouding this pot of gold was the supposed need for secrecy. “Investors could only talk to others ‘in the program,’” Leschuck said. “Naylor told them, ‘If you try to verify this with the government, they’ll try to deny everything.’”

While that sort of secrecy would warn some investors away, Leschuck pointed out that many of Naylor’s investors had a deep distrust of government. They wanted to do deals on the side.

Along with a secrecy provision and the promise of astronomical returns, savvy investors will recognize a third element that this and other fraudulent schemes have in common: a story too good to be true.

Leschuck knew of one case where the story that fueled the fraud was so outlandish, it would’ve made great summer reading – but not a great investment. In that case, investors were also told they were part of an elite group, privy to a conspiracy kept secret since World War II, one encompassing the Illuminati, the Mafia, and murder.

“It was like the ‘Da Vinci Code,’” Leschuck said.

In the case of the Marcos gold, the real conspiracy involved Naylor and Sandee Dowlin, who presented herself to investors as a certified public accountant with a major Denver firm. In fact, she and Naylor met when she was working as a waitress. During the 1970s, she served sentences for felony check fraud in Montana. And ultimately, court documents allege she and Naylor diverted \$337,369 of investors’ funds.

About \$43,000 was used to buy a Lincoln Navigator for Dowlin, \$115,000 was used for a house, and Dowlin apparently used some of the money raised in the scheme to pay her children’s mortgages and fund a grandchild’s education.

A Christian man

Naylor presented himself as a Christian man, an image sold partially by the fact that he was invited to speak at several church groups. According to Leschuck, Naylor’s connections



Walter Naylor told his scam victims that he owned gold certificates worth billions. (COURTESY)

in Colorado and Nebraska churches helped gain people’s trust – and their money. Some victims later testified Naylor’s godly persona was part of the reason they believed him.

Naylor said he was going to be involved in a government-to-government program to help the Philippines. The projects he promised to invest in included the construction of sod houses in the Philippines and a day-care center, which would enable indigent mothers to go to work. Back home, he promised to build softball fields for kids.

“He portrayed himself as a religious and charitable man,” Leschuck said. “He presented himself as a philanthropist.”

Naylor sold his more idealistic investors on the prospect that they could not only contribute to his good works, but when they became millionaires, go on to finance good works of their own.

Other victims succumbed for other reasons. One nursing home investor,

Merle Schmohl, was confined to a wheelchair. Naylor told Schmohl that when the gold bonds matured, he’d be able to buy himself a special car equipped for a handicapped driver.

“Naylor was very convincing,” Leschuck said. “He’d prey on whatever their desire was. Merle’s was that he didn’t want to live in a nursing home.”

Naylor convinced another elderly investor to let him use his credit card, Leschuck said. Some monthly bills were \$20,000-\$30,000. Over the course of a few years, the man loaned Naylor \$300,000.

“He died with very little to leave his widow. Fortunately he had a house in Fort Collins free and clear, but that was about it,” Leschuck said.

Once Naylor’s promise of rich returns on their investment didn’t pan out, some victims grew suspicious. Yet others never did. Some even testified in Naylor’s defense.

“It was like ‘The DaVinci Code.’”

Leschuck said information presented during the trial indicated that the gold certificate worth billions was fraudulent. And the humanitarian projects never happened. Yet even after Naylor was found guilty, at least one of his investors insisted he was innocent and his investment sound.

Leschuck attributes that kind of loyalty to guilt or desperation.

“After deadlines came and went for arrival of their millions, some figured out they’d been had. Others, because they’d put so much money in, or maybe the family inheritance, couldn’t admit they’d given away

Continued on page 15

Protect your money

The Securities Division of the Wyoming Secretary of State's Office and AARP Wyoming are hosting seminars for people seeking more information on avoiding investment scams and protecting their identity.

Here is a list of seminars scheduled for the next few weeks. Please check www.aarp.org/wy or call Bret Baugh in the AARP Wyoming office toll-free at (866) 663-3290 for updates or changes.

Gillette: 11 a.m., Sept. 12, Campbell County Senior Center, 701 Stock Trail. Call the center at (307) 686-0804 for more information.

Casper: Sept. 13, 5:30 p.m., Casper College, 125 College Drive. Call Bret Baugh at (866) 663-3290 for more information.

Sheridan: Sept. 21, 8 a.m., Wingate Inn, East 5th St. A free breakfast will be provided for participants starting at 7:30. Call Les Engelter at (307) 672-9116 for more information.

Torrington: Oct. 2, 9:45 a.m., Senior Friendship Center, 216 E. 19th Ave. Call the center at (307) 532-2796 for more information.

Rock Springs: Oct. 23, noon, Young at Heart Senior Center, 538 Pilot Butte Ave. Call the center at (307) 352-6737 for more information.

Don't get fooled by fool's gold

BY KAREN MOCKLER

Since the "case of the Marcos gold," the Wyoming Secretary of State's Securities Division – charged with oversight of investment sales in the state – hasn't had any more complaints filed about gold scams.

Of course, there is usually a lag between when the scam occurs and when the victim finally realizes it's a scam and reports it. With gold prices up, Securities Division Director Tom Cowan said he is getting e-mails daily about "amazing gold opportunities" and scans the Internet looking for possible fraud in Wyoming.

"With the price of gold being well north of \$600 per ounce, it is likely an enterprising scam artist is exploiting the gold play (today)," Cowan said.

Securities Division resources are at the public's disposal. Before investing with someone you don't know or getting into an investment with which you are not familiar, contact that office for more information about securities agents, broker-dealers, stocks and bonds, or potential scams.

"What this office finds most troubling," said Securities Division financial analyst Karen Wheeler, "is that a person will spend time searching the supermarket advertisements so they can save a nickel on a can of pop, but will throw down \$10,000 and more in a scam and never take the time to call and check out the investments they are buying or the people who they are buying from."

To avoid fraudulent schemes, keep in mind these "red flag" warnings for prospective investors:

- When interest rates are low, some investors seek out higher rates of return. Scam artists take advantage of investors looking for better returns and promote investment schemes promising unusually high rates of return.

Remember that getting one's original investment back is the No. 1 goal. Too many investors have ignored the safety of their investment in pursuit of big paydays.

- Beware of any deal using buzzwords like "self-liquidating loans," "riskless, high rates of return," "investment guarantees," "medium-term notes supporting humanitarian efforts" and "top world banks or prime banks."

- These schemes involve complex-sounding investments, often in unusual and exciting transactions. They claim overseas operations and try to ride the coattails of legitimate organizations which lend their schemes credibility.

If you spot a red flag, check it out with Wyoming's Securities Division at (307) 777-7370.

Finally, look before you leap into any investment. Take your time. Don't be pushed into a hasty decision. Determine whether the investment is sold by a person who is licensed to sell investments and whether the investment is approved for sale in Wyoming. Call your stockbroker before making the investment. If you don't have one, call the Securities Division.

Couple's scam sounded too good to be true – and it was

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the farm, as it were."

It's possible, of course, that Naylor and Dowlin themselves believed the gold certificates were authentic. In fact, a federal probation officer testified that Naylor was a threat to the community in part because of his fervent belief in the validity of his gold certificates. Naylor said he owned a gold certificate valued between \$12 billion and \$13 billion, but a Union Bank of Switzerland official testified at the trial that the gold certificate had never been issued by the bank.

On the witness stand, Naylor claimed that he himself was a victim of sophisticated international scams that robbed him of his investors' money.

"The first person a con man cons is himself," Leschuck said. "Certainly both (Naylor and Dowlin) said they believed. Others testified they did. But after a period of time when nothing ever transpires, there's nothing left. There's no gold certificate, no gold mine in the Philippines, no Marcos connections."

Likewise, it's possible that it

was not Naylor's intention to prey on the elderly. While many of his victims were older, Naylor himself was 70 when his case went to trial, so he may have naturally gravitated to investors his own age. But the bottom line remains the same: None of the investors received the money promised to them.

Naylor and Dowlin were charged with fraud in May 2001 and indicted in May 2002. By the time the case went to trial, only \$15,000 had been returned. In February 2003, a jury in Cheyenne found them guilty of all

fraud-related counts against them.

Federal District Judge Alan Johnson also sentenced Naylor to pay \$484,000 in restitution to his victims, a sum the judge said wouldn't likely be recouped.

Naylor appealed, but his appeal was denied by the 10th U.S. Circuit Court of Appeals in May. Both are currently serving their sentences, though Dowlin – sentenced to three years, 10 months – is scheduled to be released at summer's end, Naylor is scheduled for release in March 2010.

Making a difference

Continued from page 4

of what they want to do and when they want to do it.’

“Not to mention that it’s a great opportunity to get out and meet new folks, engage in something that uses your mind, and rewards you by knowing that you have helped someone else,” he said. “Too often, I see retirees who sit at home and worry about their health, and their finances, and many other things. Getting out and doing something positive just has a way of making you feel better about everything.”

AARP Wyoming associate

Become involved

If you are interested in getting involved with other AARP members in your community – or starting a project – contact AARP Wyoming associate director Renee Gamino-Diaz toll-free at (866) 663-3290 or send her an e-mail to rgdiaz@aarp.org.

volunteer programs throughout the year, serving people as needs emerge.”

In Torrington, some members

“We have groups all over the state, doing great things. Some groups take on projects that are a one-day commitment. Others run volunteer programs throughout the year, serving people as needs emerge.”

director for community outreach Renee Gamino-Diaz said that the Sheridan chapter is just one example of how AARP members are making a palpable difference in their communities.

“We have groups all over the state, doing great things,” she said. “Some groups take on projects that are a one-day commitment. Others run

of the AARP chapter join work groups who respond to requests from area seniors to install wheelchair ramps, bath bars and other items that allow residents to continue living in their homes rather than needing to move to a nursing home prematurely. Work group members take on one of many roles. Some coordinate what work needs

to be done and when to do it. Others secure donated supplies from local hardware stores. And still others volunteer to go out and do the hands-on work.

“It’s really a team effort,” work group coordinator Bill Marsh said. “Everyone gets to use their individual strengths, and for some, their greatest strength is picking up the phone and convincing stores to donate materials. Everyone’s role is equally important.”

In Rock Springs, AARP members coordinate an annual “Honey Do” project, recruiting volunteers young and old throughout the community to help low-income seniors and the disabled with their chores.

A few AARP members in Riverton are hoping to make their mark by advocating for better health insurance options, especially for those aged 50 to 65. The AARP Riverton chapter and retired teachers’ unit have a long history of lobbying state legislators and the Wyoming congressional delegation to take action on behalf of those 50 and older.

“There is an opportunity for each one of us to make a difference,” Engelter said.

“All it takes is someone like Alta June to look around, connect the dots and bring volunteers to the need. It just takes one person to get the ball rolling.”

Smaller towns pursue retirees

Continued from page 2

“Wyomingites are passionate about where they live and ready to protect the small town quality of life they value for the sake of future generations,” Sapp said. “What they often seek is someone who shares those values, who will listen to their concerns and who will work with them to reach their goals.”

As a first step, the governor’s office has arranged for several state employees from various agencies to serve as a resource to communities who express interest. The state workers are imbedded in the community on a temporary basis, helping them navigate local, state and federal government on projects as diverse as fixing a roadway that constantly floods to turning an abandoned apartment building into senior housing to getting a public health nurse to visit the community and provide health screenings for home-bound and the low-income residents.

“This effort has just started in a handful of communities, but already there is real partnership and progress,” Sapp said. “As we continue, we would like to invite the participation of retirees willing to contribute their experience and knowledge on behalf of our state.”

The governor’s office is hoping that retirees who are looking for a challenging way to get involved will volunteer to work in communities as facilitators, planners, project directors, and listeners. Applicants for such placements will report jointly to the local community and Office of the Governor, and will receive necessary training and travel expenses.

If you have experience in business, economic development, government leadership or have other skills to lend to a small town, please call Julie Sapp in Cheyenne at (307) 777-8585.

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