

# the wyoming sage

Lawmakers crafting identity theft bill | 4  
State retiree health insurance update | 7  
Sheridan in need of “Green House” | 14  
Reader’s retro retirement-home redo | 15

AN OCCASIONAL MAGAZINE FOR ACTIVE ADULTS JANUARY 2007

## Strike a pose

Yoga can  
keep you  
healthy this  
winter | 8



LARRY BRINLEE

Yoga instructor  
Beth Howard  
performs a  
movement in the  
“Sun Salutation”  
stretch.

# The power of one

BY JOANNE BOWLBY

**M**y friends back east often ask what it is about Wyoming that has kept me here for almost seven years. I tell them about the antelope and the vast horizon, but the thing that seems to interest them the most is when I explain how it feels like one person can truly make a difference here.

We are all taught at an early age that every vote counts, but growing

**Maybe you'll be inspired to voice your concerns.**

up in a major metropolitan area, there are times when you look around at the masses of pedestrians filling the city sidewalks and find it easy to become cynical about the impact an individual can have.

After living here so long, I've learned that significant public policy is just as likely to get its start in the aisles of the grocery store as it is in the halls of the Capitol. As a reporter, legislators often told me that they got the idea for a bill from talking to a constituent while picking out their groceries or waiting to get the oil changed on their car.

There are more formal ways to reach your legislators, of course, and we've highlighted some of them on page 5, but if you find yourself face-to-face with your state representative at the local coffee shop, we hope that some of the information about pending legislation we've covered in the following pages will help you make the most of your conversation.

And, maybe, just maybe, you'll be inspired to speak up and voice your concerns. After all, you might be the one person who can make a difference in the very future of Wyoming. ■

PAT MEYERS

## your letters

**H**ello, I am enjoying the Wyoming Sage and have been watching the latest trend in nursing homes, i.e. The Green House Project. As the family caregiver coordinator of Gillette's Senior Center I am excited about this new concept in nursing homes, and am promoting the idea to our seniors in the community. Helping our senior citizens to be involved in the community, as in the (October 2006) issue of Sage "Senior workers find they are in high demand," is an issue that we, as facilitators of senior programs, would like to capitalize on.

MICHELE KENNEDY

**W**hat a blessing your election guide was in the October 2006 Sage. As I can't afford newspaper subscriptions, finding out the candidates' issues (and their stand on the same) was impossible around here. We would never find out the candidates had been here until after they left town. Besides, most of them were so busy "doing battle" with the other candidates that they never mentioned the issues at hand anyway. Thank you so much for all that you do for us seniors.



### BE HEARD. LOUD AND CLEAR.

Let AARP Wyoming keep you informed on the issues you care about. Change is possible if we stand together. Get national and state policy updates at [www.aarp.org/getinvolved](http://www.aarp.org/getinvolved).



### Not ready to slow down?



### No rush.

With 94,793 members, joining AARP Wyoming can make your later years your best years yet.

Give us a try. Call (866) 663-3290.

the wyoming  
sage

**Published by**  
AARP Wyoming  
2020 Carey Ave.  
(mezzanine)  
Cheyenne, WY 82001

**Publisher**  
Rita Inoway

**Editor**  
Joanne Bowlby

**Art Director**  
Eric Rohr

**Copy Editor**  
Dave Kingham

**Contributors**  
Bret Baugh  
Renee Gamino  
Tim Summers

**Questions or comments**  
about this magazine should be directed to Joanne Bowlby at (866) 663-3290 or by e-mail at [sage@aarp.org](mailto:sage@aarp.org). This publication is funded by AARP Wyoming and does not accept paid advertisements.

**Copyright 2006**  
Please contact AARP Wyoming for permission to reproduce content contained herein.





## Kick up some dust

This winter, bask in the solitude of snowshoeing.

BY KAREN MOCKLER

Winter brings its own kind of beauty to Wyoming – especially when it snows. The silence is more penetrating. Solitude seems easier to come by.

There's no better way to experience snow, silence and solitude than on snowshoes. The slow pace means you can hear yourself think, or just hear your heart pound, because snowshoeing is also a great workout.

According to Michael O'Shea, a fellow of the American College of Sports Medicine, it burns more than 600 calories an hour – 45 percent more that you'd burn walking or running at the same pace. It works your major muscle groups, and by using a set of walking poles with your snowshoes, you can tone your arms, shoulder and back for an upper-body workout as well.

About 7 million people, especially women and baby boomers, have taken up snowshoeing in recent years. The new popularity may be due in part to the modern snowshoe's redesign.

While traditional snowshoes are made of a hard wood, most snowshoes today are either framed in aluminum, usually in an alloy form that is both ultralight and very strong, or in graphite, the ultralight material popular in tennis racket

manufacturing.

And where bad knees keep former skiers off slopes and trails, snowshoes are a godsend. You won't move as fast as on skis, but snowshoes can go places skis can't – through dense woods, for instance, where no trail exists. They're easier for negotiating hills, both up and – maybe more critically – down. No troubling turns, or collisions with that big boulder down below.

While it's possible to travel across deep, virgin snow in snowshoes (that's what they're designed for, after all), many

**About 7 million people currently snowshoe.**

snowshoers nowadays prefer not to break trail. For them, there are the paths better-traveled, like Nordic associations' groomed trails.

Snowshoers are welcome on Casper's groomed trails, says Kathy Wenger, lodge manager at Casper Mountain Trail Center. And while they make up only a small percentage of users compared to cross-country skiers, Wenger says

their numbers are growing. For more information on their trails, call (307) 235-4772.

State and national forests and parks throughout Wyoming also have many groomed trails, but keep in mind that wherever you find them, you'll most likely be sharing the "snow road," so it's best to watch for approaching skiers and to avoid stepping on the pair of tracks cut specifically for skis.

A pair of snowshoes costs as little as \$100 or rents for about \$25 a day from a sporting-goods store or ski resort. It's best to dress in layers, because snowshoers quickly work up a sweat once they get going.

If you don't already have a favorite trail, a great resource is Wildernet.com. The Web site lists 34 snowshoe trails in Wyoming national forests, providing the location, elevation, elevation gain, distance and difficulty level. Click on the name of the trail for a description and other important details.

For those more than a stone's throw from a national forest, Wildernet also offers a list of 11 Bureau of Land Management field offices around the state. Click on the office closest to you for the phone number to call to learn about local snowshoeing locations.

There are many other great public lands in Wyoming to try. Here are just a few:

The Bighorn Canyon National Recreation Area has a visitor information center in Lovell. Call its headquarters in Montana at (406) 666-2251 for details about their trails.

Yellowstone National Park's trail information is available by calling (307) 344-7381.

The Medicine Bow – Routt National Forest offers many trail options. To find out more about trails in the Pole Mountain, Upper and Lower Snowy Range areas, call the Laramie Ranger District at (307) 745-2300. For trails near Saratoga, Encampment, and in the Bottle and Brush Creeks systems call the Hayden Ranger District at (307) 326-5358. ■

## the notebook

### Keep it safe:

Graduates of AARP's Driver Safety Program get a 2-year 10 percent discount on their auto insurance. Learn more at (888) AARP-NOW.

### Not old enough for Medicare?

United HealthCare now offers insurance to Wyoming AARP members ages 50 to 64. Call (866) 579-9540 for details.

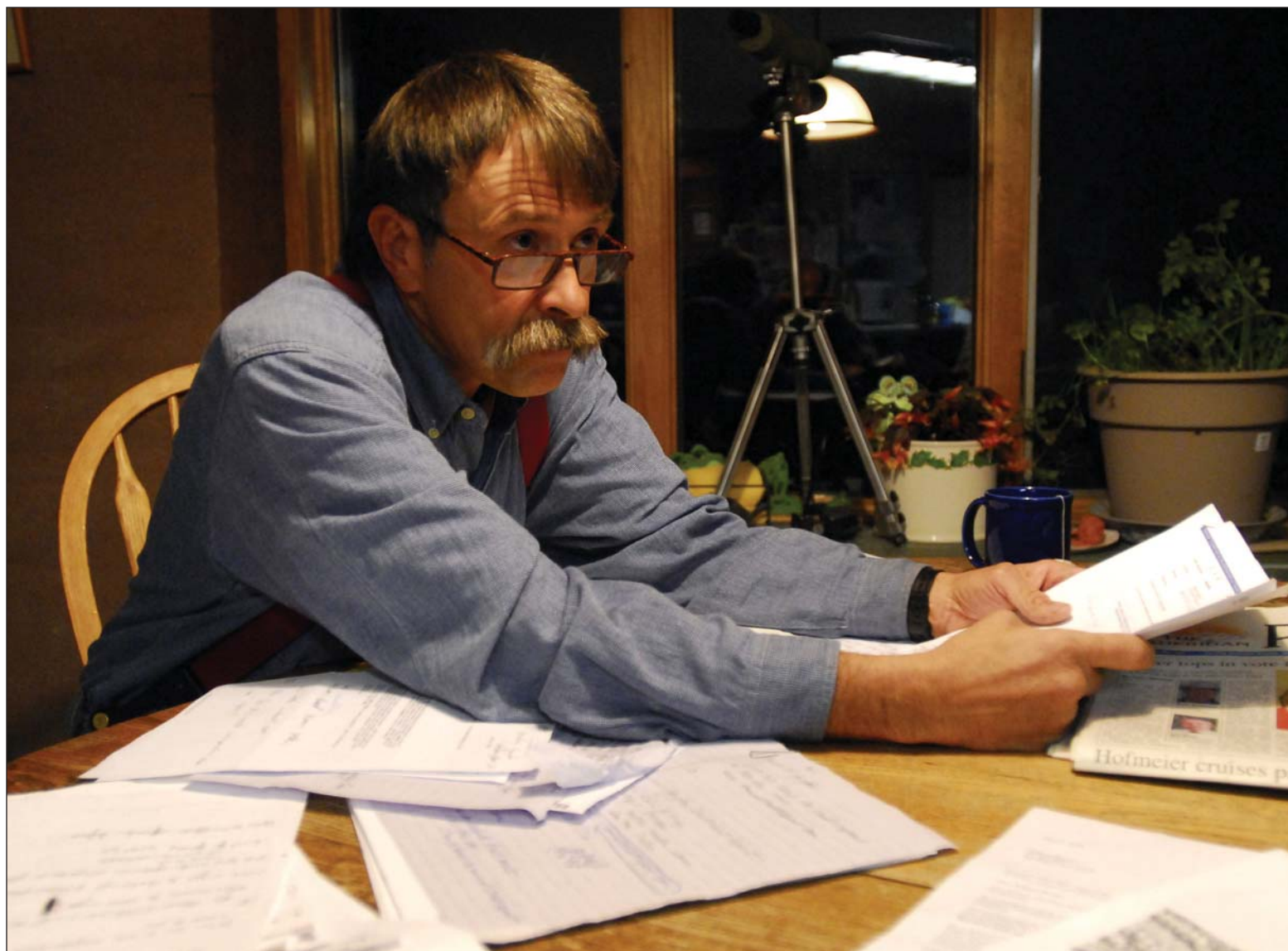
### Save a tree:

Sign up for a free electronic subscription to *The Wyoming Sage* and get it sent to you by e-mail. Send a request to [sage@aarp.org](mailto:sage@aarp.org).

### Got a lifetime to unload?

Look in the next issue of *The Wyoming Sage* for tips on getting rid of the clutter in your life.

**Bill Bensel pours over documents detailing the theft of his identity by a man in Miami. More than \$13,000 was charged on credit cards falsely taken out in Bensel's name.**



were stolen or if the security of those records may have been compromised, known as a security breach, the bill requires the companies to notify their Wyoming customers right away.

Bensel said his mortgage company delayed telling him about the breach when his identity was stolen. “They hung my butt out to dry,” he said.

Bensel believes his identity (and possibly that of many other customers) was stolen when computer hardware belonging to his mortgage company was stolen.

The large, national mortgage company has provided Bensel with a one-year subscription to their expensive Identity Guard system, which monitors changes in his credit report. But they refused to extend the offer to cover his wife, whose personal information may have been stolen in the heist as well.

Bensel, who says the FBI has named identity theft the fastest growing crime in the nation, said he is not being held liable for the purchases that he has already become aware of because he reported the crime to the authorities, including the local sheriff's office, the attorney general, Federal Trade Commission, and each of the credit card companies. If the crook continues to use Bensel's identity to make additional illegitimate purchases, Bensel will need to follow

## Lawmakers working ID theft bill

Sen. Cale Case, R-Lander, and Rep. Colin Simpson, R-Cody, are crafting a proposal for this legislative session that would allow people to freeze access to their credit information to prevent criminal abuse.

### BY JOSH MITCHELL

Wyoming legislators are working on an identity theft bill that could help protect people like Bill Bensel of Ranchester, who had about \$13,000 worth of goods racked up on two credit cards he never applied for.

Bensel's identity was stolen by a Miami, Fla. man who purchased jewelry, furs and withdrew cash pretending to be Bensel.

Even though Bensel said he is not being held liable for the illegitimate expenses, getting out of the snares of identity theft has been time consuming and frustrating. Resolving the issue has forced him to spend many hours on the phone and filling out paperwork – time that could have been better spent working on his small family ranch.

Bensel, 50, received a call

from a credit card company in May trying to confirm that he was the actual card holder. It was then that Bensel learned his identity had been stolen.

Sen. Cale Case, R-Lander, and Rep. Colin Simpson, R-Cody, are working on a bill for this legislative session that would allow people to freeze access to their credit information.

“This is one way for

people to try to protect their identity and not allow the release of their credit information,” Simpson said, adding that about half the states in the nation currently have more identity theft protection than Wyoming.

Case said the bill also is aimed at large companies that collect and store records containing a lot of personal information on their customers. If those records

the same multipronged notification process for each violation of this credit.

Bensel said he will have to monitor his credit report for the rest of his life to make sure he is not bilked again.

**Bill Bensel will have to monitor his credit report for the rest of his life to make sure he is not bilked again. “Until my death, this will plague me because they have my vital information.”**

“Until my death, this will plague me because they have my vital information,” he said.

Bensel said there are simple things people can do to prevent their identity from being stolen. “Never give out your Social Security number (except for employment or income reporting purposes),” he said. “Your Social Security card should be in a vault in the bank.”

And he said to alert creditors right away if something odd shows up on

## Stop ID theft

### Definition

Identity theft is wrongfully impersonating someone, often for financial gain either by exploiting the reputation of the subject person or stealing from him.

Source: Wikipedia

### The proposal

Legislation aimed at giving you more control over how your personal information is used will be introduced by Sen. Cale Case, R-Lander, and Rep. Colin Simpson, R-Cody, during this legislative session. Voice concerns about identity theft by calling (307) 777-7711 to reach your Senate representative or (307) 777-7852 to reach your representative in the state House chamber.

To find out more about the proposal or to get a list of your representatives, visit [legisweb.state.wy.us](http://legisweb.state.wy.us).

your credit report. If it appears to be due to identity theft, report it to the authorities immediately, and prepare yourself to fill out lots of paperwork and spend many hours navigating the automated phone systems of creditors seeking payment for charges you never made. ■

# Keeping an eye on the Capitol

The best ways to track legislative activities.

### BY SAGE STAFF

It doesn't matter whether you live in Cheyenne, Cody or Cokeville. You can keep track of all the action going on at the Capitol this session.

Get a schedule for the legislative session and committee meetings on the Legislative Service Office's Web site (<http://legisweb.state.wy.us>).

While there, you also can read and/or download the text of proposed legislation, plus see how lawmakers voted on it (if it was part of a roll-call vote), and track a bill's status as it moves through the legislative process.

If you prefer to listen to the session online, you can use the Real Audio Link at the site and hear the session as it's happening, or tune in to an archive recording of any of the previous days.

There are several ways to voice your opinion on proposed legislation.

You can call the Voter Hotline toll-free at (866) 996-8683 (307-777-VOTE outside Wyoming or in Cheyenne) to recommend a vote for or against a particular piece of legislation. You cannot leave a detailed message through this service, but you may do so by

calling the Senate (777-7711) or House (777-7852) receptionist, and faxes may be sent to a designated legislator at 777-5466.

To e-mail your opinion, visit the Legislature's Web site for a list of addresses. Many legislators use e-mail to correspond with their constituents.

Members of the public who do not have Internet access, can call the Legislative Service Office at (307) 777-7881 to request a paper copy of legislation be mailed to them for a nominal fee. To learn the current status of a bill, call (800) 342-9570 (307-777-6185 from outside the state or in Cheyenne). Although it will give you the status, it won't give you details about the bill. For that, you will need to read the actual bill.

Hearing impaired residents may call (800) 877-9965 for TDD or Text Telephones, and ask for the Wyoming Relay Service operator to dial (307) 777-6185 to obtain status on bills.

For more information on taking part in the legislative process, including how to attend committee meetings and voice your opinions in person, contact the Legislative Service Office in Cheyenne at (307) 777-7881. ■

[www.boomersandbusiness.com](http://www.boomersandbusiness.com)

Bringing together **Boomers and Business** in Wyoming

# Deregulation and the telecomm equation

Wyoming requires any telecommunication company that wants to provide service or raise rates to go before the Public Service Commission and make its case. These hearings are open to the public and allow Wyoming residents to voice concerns about pending decisions. Some states have “deregulated” the process, removing those provisions. Wyoming’s telecommunications industry wants lawmakers to follow suit during this year’s legislative session. Here are two arguments on the topic.

Qwest wants “Equality” in Wyoming.

BY MICHAEL CEBALLOS

**W**hen Qwest talks about legislative changes, what we’re really talking about is market parity - the ability for Qwest to compete at a level similar to the competition. Customers in Wyoming benefit from increased competition – benefits that include lower prices, better service and more access to technology. Technology that includes a traditional home phone – a wired phone that is the most reliable and efficient means for contacting emergency services.

Most of the telecommunication industry in Wyoming isn’t regulated. Competitors include cellular providers and cable-telephone companies. These companies can set prices, terms and conditions without state approval because they’re minimally regulated. On the other hand, if we tried to lower the price of basic service, our proposed rates would be made public and we’d have to wait 30 days – meaning the competition would have 30 days to lower their own prices before we’d be allowed to lower ours.

It’s clear that the outdated forms of regulation applied to Qwest should be updated to a more market-based approach - an approach that benefits customers. In fact, customers would see more promotions and opportunities for price reductions with this type of competition.

In states where Qwest is freed from these antiquated regulations, customers have seen prices drop while cable-telephone prices have



**“In states where Qwest is freed from these antiquated regulations, customers have seen prices drop.”**

consistently increased. Qwest’s customer service has risen to historically high levels, and we’ve dramatically increased the deployment of high-speed Internet.

Customers benefit when everyone plays by the same rules. And when you level the playing field, customers are the real winners. ■

*Michael Ceballos is Wyoming president of Qwest.*

It involves too many risks for the state.

BY DALE W. COTTAM

**Y**our local phone companies are lobbying legislators to deregulate phone service. Deregulation can be good or bad for consumers; it all depends on timing. The timing is right only if customers can obtain the same local phone service at the same or lower price from multiple providers. If competition exists, regulation is unnecessary. Without competition, deregulation of local phone service may cause price increases. Worse, phone companies might stop selling basic phone service altogether. This would force customers to take a higher priced phone service with more features.

The timing is wrong for deregulation of basic phone service in Wyoming because competition does not exist in enough communities. Adequate, alternative choices for local phone service are not available. Stand-alone cable phone service is priced too high to act as a substitute. Similarly, cellular phone packages with enough local calling minutes to provide a substitute are priced too high to act as a substitute. In addition, many customers don’t want to be forced into substituting their basic landline phone service for cellular phone service.

By continuing to regulate local phone service, the Wyoming Public Service Commission ensures that consumers have:

- access to reliable local phone service;
- affordable local phone service rates;



**“This would force customers to take a higher priced phone service with more features.”**

- access to long distance providers; and
- access to emergency services such as 911.

The phone company lobbyists claim that deregulating local phone service will lower prices. Even if consumers benefit from lower prices, deregulation involves too many risks. ■

*Cheyenne attorney Dale W. Cottam represents AARP on utility issues.*

# With rising costs, retirees want health-coverage help

Many former workers are seeing their insurance bills exceed their monthly pension, and some lawmakers aim to fix that.

BY JESSICA LOWELL

When Lee and Susan Heermann retired four years ago, they weren't thinking about gambling. They were thinking about the things they wanted to do while they could still enjoy them – travel ranking high on the list.

Lee, then 55, had worked for the state of Wyoming for 31 years, retiring from the Department of Employment. Susan was a consumer loan officer when she retired from First Interstate Bank at 51.

The Riverton couple had made plans for their early retirement; specifically, they set money aside to pay for health insurance. As a former state employee, Lee could still get health insurance through the state – a critical consideration because when he retired he was still a decade away from qualifying for Medicare, the federally funded insurance program for those 65 and older – but they had to pay for it.

The monthly health insurance bill has been around \$940. The couple remains healthy and doesn't often use health insurance. Even so, the annual bill, which tops \$11,000 a year, is poised to go higher this year. Heermann said he expects to pay \$1,140 a month for health and dental coverage.

That bill exceeds the monthly pension benefit for retired Wyoming state

workers, which averages \$1,100 a month.

The Heermanns and more than 14,600 others are hoping for a bit of a reprieve from state lawmakers this legislative session, which started Jan. 9.

Gov. Dave Freudenthal included in his proposed budget a measure that calls for spending a little more than \$3 million in the next year to contribute to retirees' health insurance. A similar proposal was made last year, and lawmakers declined to fund it. This year's version didn't win a lot of support with the Joint Appropriations Interim Committee, which has been reviewing the state's spending plan.

"I did make a motion to fund some insurance costs for retirees to find out where the committee stood," Sen. Rae Lynn Job, D-Rock Springs, said. "They

**"Our retirees are caught up in our economic boom. They are not benefiting from it, but all their costs are going up."**

were not in favor of it. The issue may not be dead, but there was fairly strong opposition."

The committee's resistance was based in part on the idea that early retirees

like Heermann should have taken price increases into consideration.

"The argument for the subsidy is that our retirees are caught up in our economic boom. They are not benefiting from it, but all their costs are going up. And they've only gotten a 1 percent cost of living increase in the last two years," Job said.

One idea that surfaced during the committee meeting is a proposal to require current state employees to dedicate 1 percent of their pay into a savings plan to help them meet health insurance cost increases after they retire, but that does nothing for the pool of current retirees.

The committee had also asked for information on what it would cost to contribute \$100 a month to help defray the health

insurance costs for everyone currently in the system, both working and retired. Wyoming Retirement System Director Tom Mann said that cost is estimated at a whopping \$232 million.



SAGE FILE

**After retiring early, Susan and Lee Heermann have seen their health insurance bill soar despite being in good health.**

"There was some sticker shock with that," Job said.

The problem is not limited to just the 14,000 or so existing retirees. An estimated 12,000 state employees are currently eligible to retire, Mann said. "It's a huge problem on the national level."

Rep. Del McOmie (R-Lander) said he plans to introduce a subsidy bill this session to help retired state workers.

Heermann said he well understands the problem. "No one promised us cheap insurance, and we know we quit in our peak earner years," he said. "But our health was good and we wanted to do it."

But, he argued, there's no way that he and his wife could have anticipated such

steep increases in health insurance costs that are vastly outstripping the rather modest rate of inflation.

The best he can hope for is some kind of subsidy from the state. And if push comes to shove, he said, he and Susan could go back to work so they can have health insurance that their employers would help pay.

But going back to work means giving up his volunteer "jobs," Heermann said. He's been active in economic development, helping his community with two building projects to foster job growth and create a much needed day care center in Riverton.

"It wasn't a rational decision to retire early," he said. "But I don't regret it for a minute." ■

**“If you trip  
and your  
muscles have  
the flexibility  
to move, you  
can catch your  
balance. If your  
hips are too  
tight, you can’t  
do that.”**



**Yoga instructor Beth Howard  
in the “Triangle Post with  
Chair,” which stretches the  
hamstring muscles and hips.**

# YO FOR

A few simple  
can help y  
a dangerous f

**Story by Jessica Lowell**

## **Yoga and you** The stretching positions in this series can help you avoid trip, slip and fall injuries by loosening



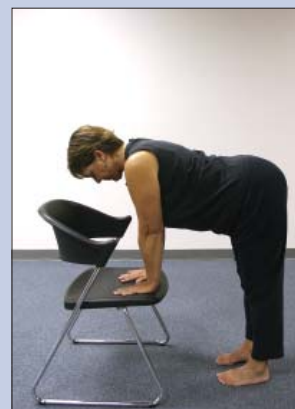
**Step 1:** Begin by standing straight and tall in front of a chair with hands placed together in front of you.



**Step 2:** In a smooth movement from the last pose, raise your arms over your head until your hands are shoulder-width apart.



**Step 2A:** Lower your arms from the previous position until they are parallel to the floor with your palms facing down.



**Step 3:** Bring your arms forward and down, placing them onto the chair’s seat. Bend at the hips and keep your back flat while you draw your navel toward your spine and stretch your hamstring muscles along the backs of your thighs.



**Step 4:** From the last position, step back with your right leg so your heel rests on the floor and your toes are turned slightly outward. Keep your front knee directly above your left ankle.



**Step 5:** Now, bend your right leg (you may use a pillow) so your toes are turned under your foot. Keep your right leg long and straight while your left ankle is directly above your left ankle.

# GGA YOU

le stretches  
you avoid  
fall this winter

Photos By Larry Brinlee

**T**he movements of the Sun Salutation are deliberate and graceful, a practice used in all forms of yoga.

Beth Howard says anyone can do them; what's more, they will feel better for having done them.

And greeting the sun in the winter can do wonders for mind, body and spirit in ways you might not expect.

"Many students feel yoga helps them feel younger than their age," Howard, a certified yoga instructor in Cheyenne, says.

Yoga is considered by many the means to physical health and spiritual mastery.

The exercises, she says, are appropriate for people who have never practiced yoga as well as for those who are facing different health challenges. They can be adapted so that people of all ages and levels of fitness can do some version of them.

Cheryl McVay has been one of Howard's students since Howard started teaching.

"When you start out, it's an effort to do some of the poses," McVay says.

## Healthy fun for everyone

**Beth Howard's thoughts on why men and women of all ages should try yoga.**

\*Rather than build muscle, yoga builds muscle tone.

\*Yoga helps balance metabolism and tone muscles.

\*With healthy, toned muscles, there is less chance of injury.

\*Benefits of yoga include releasing anxiety and stress.

\*It can also help strengthen the immune system.

"Then two or three classes later, it's easier to do. You see subtle changes. You are not out lifting weights, you are holding your body's own weight. It doesn't feel like work, where working out really feels like work."

The added benefit to taking on yoga in the winter months – when other kinds of exercise may be harder to do – is that it improves balance and helps keep people from falling.

"Walking is a primary exercise," Howard says. It's a balancing exercise, as people move from foot to foot.

"Yoga works compatibly with that. It stretches muscles. If you trip and

your muscles have the flexibility to move, you can catch your balance. If your hips are too tight, you can't do that."

Howard says the standing poses, like those shown below, work specifically to improve balance and to make you steadier on your feet when you walk.

"In the winter, when I slip, rarely do I fall," Howard says. "I sometimes credit my balance and flexibility."

Part of yoga is moving out or "falling out" of a posture – shifting from one foot to another. That allows students to learn how to recognize

ng hips and hamstrings using a modified version of the yoga Sun Salutation stretch with a chair.



your right knee so it meets the floor  
(low for comfort), keeping your right  
foot. Stretch your spine so it is  
while you keep your left knee above



**Step 6:** Keep your hands on the chair and step back with your left foot, placing it beside your right foot (about shoulder width apart). Look at the floor, keep your back flat and your legs straight. Draw your navel in and stretch your hamstring muscles.



**Step 7:** From the previous position, lift your head so that you are looking forward while you keep your back flat and your legs straight.



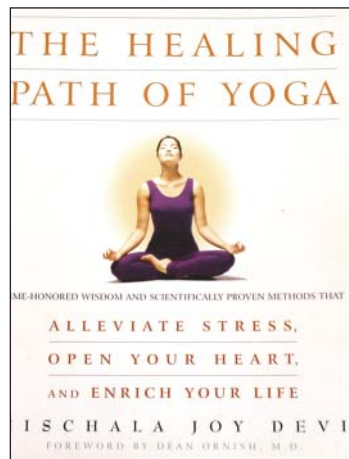
**Step 8:** Now, repeat the movements for steps 5 and 6, but use your left leg.

**More steps on next page ➔**

their movements and catch themselves.

“If you start to fall forward and all your body weight is forward, it’s too late to catch yourself,” Howard says. “If you recognize when you are falling, you can ground yourself onto your back foot.”

If people develop a fear of falling they tend to become more immobile, she says. When that happens, muscles start to atrophy and that increases the chance of falling.



COURTESY

“The Healing Path of Yoga,” a book used by yoga instructor Beth Howard.

Many community centers and health and fitness clubs offer classes. “If you find an appropriate class, it’s not that difficult,” she says, “and you feel motivated.”

In one class Howard teaches, the students range in age from their 40s to their 80s.

Her oldest student is 81, has had heart surgery and has suffered broken bones from falling off horses.

“She may not be the most flexible person in the room, but she shows you can gain flexibility and strength in a



Howard in the “Seated Twist” position.

**“When you start out, it’s an effort to do some of the poses. Then two or three classes later, it’s easier to do. You see subtle changes.”**

McVay says she once questioned the benefit of doing moves designed to open the hips and other parts of the body.

“When you get done and you walk around for the rest of the day, or when you are sitting down at your desk,

you realize how tight and rickety you can be,” McVay says.

Howard suggests finding a class that you feel comfortable with, with peers in your age group, because that can be an effective support network.

safe way,” Howard says.

The added benefit of yoga is that it’s also a workout for the mind.

“Learning to use your body in new ways requires your brain to understand what you’re doing,” she says. ■



**Step 9:** Continue repeating the movements for steps 5 and 6, but use your left leg.



**Step 10:** Bring your left foot forward, bending at the hips and keeping your back flat.



**Step 11:** Slowly return to a standing position with your arms extended outward and your palms facing down.



**Step 12:** Bring your arms in and place your hands together in front of you so that your palms touch.

# Savings continue to grow under PharmAssist program

The Wyoming Department of Health-sponsored initiative gives Wyoming residents free access to pharmacists.

BY KAREN MOCKLER

Two years ago, Bess Arnold sat down with a pharmacist, who told the Cheyenne resident she was taking a lot of vitamins she didn't need. He gave her some information about drug interactions. He helped her figure out some generics she didn't know about, safe substitutions for drugs she was already taking.

"These were things I could have probably asked my doctor, but never did," Arnold said. "It was really very helpful to me."

From that day forward, Arnold started saving money, and she's still at it: about \$1,000 a year.

True, that visit to the pharmacist cost her \$5. But sometimes you have to spend money to save money.

The visits are so cheap because the Wyoming Department of Health, which sponsors the program, called PharmAssist, picks up the rest of the tab.

With PharmAssist, any adult resident of Wyoming, regardless of age or income, can meet with a specially trained pharmacist who will review their medications – both prescription and over-the-counter – to find safe ways to save money. Many participants – 350 as of December 2006 – are saving even more than Arnold.

After a seven-month pilot program in Cheyenne,



SAGE FILE

**PharmAssist helps Bess Arnold save about \$1,000 annually.**

Laramie, Torrington and Casper, the program was expanded statewide July 1, 2004. On average, the yearly projected savings per participant is \$1,700.

That's substantial, particularly since the average income of a client is less than \$20,000.

The amount of savings depends, of course, on the client. According to Sheila Clement, PharmAssist Coordinator, when the pilot program began in December 2003, a lot of senior citizens utilizing the program were either uninsured or underinsured.

But "program needs are constantly changing," she said. Once PharmAssist had been in operation for awhile, the profile of participants changed.

"After about eight months, the majority of new participants were middle-aged and had health insurance, many with

prescription benefits. They were not so worried about reducing medication costs."

Instead, they were more interested in learning about their unique medical conditions and why they were taking certain medications. They wanted to ensure that their present medication regimen was best for them. And they wanted

**"The greatest benefit is to clients who are able to obtain drug manufacturer assistance so they will have access to much needed medications."**

to be certain there were no therapeutic duplications or conflicting ones.

The decline in older participants may also have

been due to the creation of a Medicare prescription drug benefit known as Part D. But midway through its first year, last year, some of the program participants found themselves falling into "the donut hole" – a gap in insurance coverage where participants must pay 100 percent of their drug costs out of pocket until they reach a certain, higher spending limit.

Clement said, the PharmAssist program proved useful to many of those clients who learned that they could either switch to less expensive medications or that they were eligible for a drug manufacturer's assistance program. Drug manufacturers offer discounts and in some cases provide free medications to customers who meet certain eligibility criteria. The PharmAssist program screens each client for these programs and even helps the client apply for assistance.

"The greatest benefit of the PharmAssist Program is to those clients who are able to obtain drug manufacturer assistance so they will have access to much needed medications," Clement said.

Pharmacists have

always been available to counsel clients regarding medications — it was considered just part of the job and was not reimbursed

by many payers.

However, with a national shortage of pharmacists and record numbers of individuals needing prescription drugs, the at-the-counter counseling process is not always optimal, Clement said.

In this respect, PharmAssist is a new phenomenon. Wyoming's program demonstrates that payment for pharmacists to provide this type of service away from the hustle and bustle of a busy retail store creates substantially more savings in most cases.

PharmAssist has quickly become a national model. Now other states, including Arizona, Montana and Colorado, are starting up similar programs.

Medicare Part D participants spending more than \$4,000 a year on their prescriptions may participate in a new program similar to PharmAssist. Those clients don't always get to meet with a pharmacist but rather a nurse or other health-care professional, and most often the counseling is provided over the phone rather than in person like it is with PharmAssist.

Meanwhile, major retailers such as Target and Wal-Mart have offered low-cost generics as another way for people to save, but switching to generics alone isn't the complete answer to safely cutting drug costs.

Clement suggested people consider the additional services the PharmAssist program provides: eliminating duplicate therapies or drugs that are no longer needed.

"I was taking a lot of vitamins I didn't need – some were just washing through," Arnold said. "That [cost] adds up." ■

# There's still no such thing as a free lunch

If a financial deal sounds too good to be true, it probably is. In fact, there's a good chance it could be investment fraud.

## BY KAREN MOCKLER

No fewer than 75 million Americans are due to turn 60 during the next 20 years, more than 10,000 every day. Over that time, they will retire at unprecedented rates.

As a group, they have saved a lot of money and generally have equity in their homes. Boomers have more than \$8.5 trillion in assets available for investment, and during the next 40 years will inherit at least \$7 trillion from their parents, said Patricia Struck, who just completed

her term as president of the North American Securities Administrators Association.

It's only natural that con artists are going to go where

fraud. The survey's preliminary findings are based on responses from half of NASAA's member jurisdictions in the United

**“The current landscape facing senior investors is littered with slick schemes and broken dreams.”**

the money is. Many already prey on elderly people across the country, according to a new NASAA survey designed to determine the scope of senior investment

States, Canada and Mexico.

In Florida, for example, an estimated 75 percent of all investor complaints are made by seniors. The survey also shows that in North

Carolina an estimated 50 percent of all enforcement actions involve cases of senior investment fraud.

State securities regulators worry that investment fraud targeting seniors, which already accounts for nearly half of all investor complaints received by state securities regulators, could grow significantly in coming years. And unlike younger investors, older investors have little time for financial recovery after becoming victims of fraud.

“The current landscape

they are devastating in their impact to the victims and their families.”

Wyoming does not have statistics by victim, but according to Tom Cowan of the Wyoming Secretary of State's Securities Division, the state's senior citizens are often disproportionately represented on lists of victims.

“Scam artists know that seniors have money and seniors often consider alternative investments when market returns are low without considering the amount of risk they take on in alternative investments,” Cowan said.

“Free lunch” seminars at hotels and restaurants typically draw large crowds, including many seniors. While there's nothing wrong with a free lunch, the investments pitched during them aren't always suitable for the investor. Risks aren't always disclosed. And seniors are often given

facing senior investors is littered with slick schemes and broken dreams,” Struck said. “While our cases of senior investment fraud may not make national headlines,

## What do those titles and specialities really mean?

### BY KAREN MOCKLER

When somebody presents herself as having particular expertise with seniors, proceed with caution. She may use designations that imply she's an expert at helping seniors with financial issues. She may even be an expert.

Often, though, these designations – created by for-profit companies whose only purpose is marketing – only make it look like she is.

Many people don't understand the sets of initials that may follow the names of these financial professionals or the meaning of the titles – such as “senior specialist” or “retirement advisor” – they use to market themselves.

“The education, experience, and other requirements for receiving and

maintaining a ‘senior’ designation vary greatly,” according to the U.S. Securities and Exchange Commission Web site. “In some cases, a financial professional may need to study and pass several rigorous exams – after working in a designated field for several years – to receive a particular designation. In other cases, it may be relatively easy in terms of time and effort to receive a ‘senior’ designation, even for an individual with no relevant experience.”

“More often than not, they've taken a class for a couple of hours, which probably trained them in conducting a free lunch seminar, and how to follow up on those appointments,” said Patricia Struck, Wisconsin securities administrator

and 2006 president of the North American Securities Administrators Association, the oldest international organization devoted to investor protection. “Too often, that's the kind of expertise you're going to get.”

The state securities regulator can tell you what all those credentials are, what they mean and how they are earned. He can also check a broker's background for you. You may discover a broker is licensed to do business, with no disciplinary record. Or maybe his license has been suspended, and he's received 13 customer complaints over the last 20 years for unauthorized trading and borrowing from customers. Or maybe he's not licensed at all. ■

### More information

#### Wyoming's securities regulator

**Tom Cowan:** Call 777-7370 or write to the Secretary of State's Securities Division, State Capitol, Room 109, 200 W. 24th Street, Cheyenne, WY 82002. Visit the Securities Division online at [soswy.state.wy.us](http://soswy.state.wy.us).

**AARP:** [www.aarp.org/money/wise\\_consumer/investment\\_fraud/scam\\_signs.html](http://www.aarp.org/money/wise_consumer/investment_fraud/scam_signs.html)

**U.S. Securities & Exchange Commission:** <http://sec.gov/investor/seniors.shtml>

**NASAA:** [www.nasaa.org/Investor\\_Education/Senior\\_Investor\\_Resource\\_Center/](http://www.nasaa.org/Investor_Education/Senior_Investor_Resource_Center/)

**“I’m not gonna say don’t trust people, but do your research. Just slow down. When you’re a senior living on a fixed income, no amount of money lost is small.”**

the “hard sell” to persuade them to purchase risky or inappropriate financial products.

“The real issue is whether the investment is suitable for the client who is buying it,” Cowan said. “Does it meet their risk tolerance? Does it meet their need to get money when they want it and at a price that is not punitive? Will it provide a reasonable return over the investor’s specified time horizon? Will the asset pass

## Matching your investment savings to your life

BY KAREN MOCKLER

Sometimes unsuitable investments can be as disastrous as downright fraudulent ones. In 2000, some Wyoming investors learned that the hard way.

During the bull market of the late 1990s, many investors were making dramatic returns purchasing growth stocks – particularly the dot-com issues and technology stocks. To further their profit, some investors were buying options which produced additional returns though a leveraging strategy involving “put options.” The complicated strategy can add substantial profit for investors willing to bet on a strong bull market where stock prices steadily increase, according to Tom Cowan, director of the Wyoming Securities Division.

A Utah man formed groups of investors who pooled their money in an entity known as Titan Group LLC to invest using the put-option strategy. Most of the Titan investors had not previously traded dot-com or

tech stocks or employed such risky option strategies. They were “wholly unsuitable” for such a risky investment strategy, Cowan said, one far riskier than they anticipated.

In many cases the investment represented too big a percentage of their savings. In many cases the investors cashed in boring but predictable retirement investments and bought what should have been called a speculative strategy.

But the allure of making lots of money constantly reported on cable TV financial programs pulled people into the investment who otherwise would probably not have given the investment a second look. Some even borrowed money to invest, Cowan said.

“To compound the tradeoff of much higher risk for higher yields, many investors adopted an all-or-nothing investment attitude,” he said. “Ignoring the concept of diversification, they placed the majority, and in some cases, all of their investments in Titan... This is the

old problem of putting all one’s eggs in one basket.”

Millions of dollars were invested in Titan in 1999-2000. At first, the trading results were profitable.

But in April 2000, the price of tech stocks plummeted. Just as the put-option strategy increased profits when prices rose, it spelled exaggerated losses when stock prices dropped.

“In some cases the investors were not prepared for losses,” Cowan said. “They thought only in terms of profits. The stock market goes up AND it goes down.”

Titan went from profitability in March/April 2000 to nearly a total loss by that fall. A few lucky ones cashed in early. Most did not. The result was an investment tragedy for many well-intentioned investors searching for higher returns.

“A few investors said they wanted to ‘gamble’ with some of their money and risk a little money for a chance for really big profits,” Cowan said. “They were the minority. Most risked more than a little and lost a lot.” ■

through an estate to the heirs with predictable tax consequences? How much will the product cost when compared with similar investment products?”

While it’s wise to answer all those questions up-front, sometimes those answers are hard to find.

In preparation for the biggest retirement boom in history, securities regulators are seeking to educate people in an effort to protect them and their money. But Struck said education isn’t always the solution we think it is.

According to another recent NASAA survey,

Struck said, “The people the most likely to be victims are those that are better financially educated than the population at large.”

The real key, then, is homework. Before entrusting money to an advisor, check them out.

“I’m not gonna say don’t

trust people, but do your research. Just slow down. When you’re a senior living on a fixed income, no amount of money lost is small,” Struck said. “Then it’s back to work at the print shop or whatever, because you weren’t planning on losing it all.” ■

AARP SmartBrief

It’s what business leaders need to know. Now.

Get a free, quick summary of business news written specifically for employers. Learn more about the changing workforce and its implications on business. AARP SmartBrief saves you time and keeps you smart. Sign up for your free e-mail subscription today!

[www.smartbrief.com/aarp](http://www.smartbrief.com/aarp)



RYAN BRENNECKE

**Keith Wilson, left, Wyoming Business Council Northeast Regional Director David Spencer and Sheridan Senior Center Executive Director Carmen Rideout review the Sheridan Green House study.**

Rideout, who said nursing homes are often bogged down by regulations, explained what many already know: Most people don't want to live in a nursing home and would rather risk injury by living alone than move into institutional care. She said the Green House model has shown it's possible for the elderly to get medical care and personal assistance while living in a setting that allows them to age with dignity and compassion.

Rideout said applying for a grant to determine the feasibility of bringing the Green Houses to Sheridan is consistent with the Senior Center's mission of improving the quality of life for senior citizens, but she acknowledged that the Senior Center has its own priorities to serve and shouldn't be the long-term operator of the Green House.

The Sheridan Senior Center's task is to lead

To push the project ahead, there are a number of organizing tasks to accomplish – setting up an independent nonprofit organization and board of directors to govern the project, developing funding options, working with regulatory agencies and the state Legislature, finding a site and developing a plan to build the first Green House. In order to undertake these tasks, Rideout and other members of the organizing committee will attend a training session at the original Green House built in Tupelo, Miss.

Organizers also realize the project may become a template for other Wyoming communities.

"This is not something we are doing alone," Rideout said, stressing the need to build an organization with partners in the community, or to create a new one.

And they are hitting the ground running.

Supporters, concerned whether anything in state law would stall the project, plan to work with state lawmakers during the 2007 legislative session.

What the Sheridan supporters do is likely to echo across the state. At a statewide housing conference held at the University of Wyoming in September, people from Dubois, LaGrange and Jackson attended specifically to get more information about building a Green House in their area.

Once the Sheridan pilot project is off the ground, the results of the efforts are intended to be shared with other Wyoming communities.

"We don't want to be the only one," Rideout said. "We want to see lots of them." ■

# For Sheridan, a new kind of nursing home

A study recommends the city build a Green House, a 'radically different' kind of facility for assisted living.

BY JESSICA LOWELL

Supporters of building a Green House in Sheridan completed the first significant step in their journey Nov. 27 when they received the results of a feasibility study.

The Wilson & Company study shows an ample need exists for a different kind of nursing home care. And with that hurdle cleared, the real work will begin.

"It's going to take a lot of time," Sheridan Senior Center Executive Director Carmen Rideout said.

Rideout presented the study's findings to Sheridan city officials – who had helped Rideout and other supporters secure a grant to

find out whether building a Green House is an option for the city at the foot of the Big Horn Mountains.

The Green House concept, pioneered by Dr. Bill Thomas, is a new form of care that turns the typical nursing home on its head.

Instead of basing all aspects of care around a set routine, a common approach in nursing homes, care is instead focused on the person receiving it. Eight to 10 people live in a Green House that's centerpiece is a hearth and family-style kitchen, with private bedrooms and baths located around the communal living area. Staff serving as "elder midwives" provide care

unique to each resident's needs and perform daily household tasks.

Studies have shown that both the residents and the staff thrive in that

**Studies have shown residents thrive in such a setting.**

setting. And the costs are manageable as well.

The Sheridan Senior Center embarked on the project after hearing from members of a local family caregiver support group that a need for more patient-centered care existed.

in the creation of a new organization that will align with an existing provider like Sheridan Memorial Hospital or develop a new nonprofit operational entity specifically for the Green House project to be built in Sheridan, Rideout said.

# Like, far out, man. The boomers are coming!

Hold on. Grappling with the desires of a new generation of retirees is going to be one wild ride.

BY SARA NEYER

Asked what was next when I retired from teaching, I didn't know. But, my second career became clear to me while visiting my mother in her retirement home. You see, once we boomers start to supplant "the Greatest Generation," elder housing must transform in response, and we'll need a boomer to take charge of the renovation.

Our first noticeable impact will be on décor. When I enter Mom's building, the gentle mauves and pinks seem soothing. Quietly tasteful artwork adorns the halls. The furniture is restful: deep sofas, antique-style chairs, and soft benches strategically placed down the hallways to assist those who tire along the way.

My redesign will feature tie-dyed organic cotton upholstery. Beanbags will replace traditional furniture. Shouldn't a sling chair wait beside the elevator instead of that Queen Anne? Peter Max

posters will decorate one hall while another displays Woodstock memorabilia. An Elvis-on-velvet will hang above the fireplace and the lounge will glow with black lights. We'll need mini-garages for parking the Harleys and Gold Wings, and each new resident will get a lava lamp as a welcome gift!

The piped-in music must also change. Currently, light classical or Big Band era offerings prevail. An arpeggio chimes to signal the start of an activity.

We will require musical arbitration! Hendrix, the Fab Four, folk, disco – elevator trips will feature hits from the Supremes to the Stones! After all those loud rock concerts, my generation will need more volume. Tweeters, woofers, and subwoofers rated at 1,000 watts will replace those tiny speakers in the ceilings.

Food at Mom's facility ranges from tame-ethnic to traditional. For us, ethnic



will expand beyond Tex-Mex and Italian to Thai and Caribbean. Vegan, organic-but-meat-eating, and no-white-foods options must be offered. It won't be easy, but somehow I'll find a chef!

Activities today range

from exercise classes to bingo. Residents spend their days in the air-conditioned quiet of their apartments, exiting only to share meals in the elegant dining room or attend the Sunday church service. A bus transports them to appointments and stores and on outings to casinos or restaurants.

We boomers will demand more than billiards and low-impact aerobics. Batik, macramé and yoga will fill our days. Psychedelic light shows recalling smoke-filled nights in the '60s will replace ice cream socials. Hindu, Buddhist, and even Wiccan services will join Protestant and Catholic ones. I'll replace the piano with a

drum set, synthesizer, and guitars. And the bus? It must have a flame paint job!

Retirement facilities honor important milestones in elders' lives, like World War II or the Korean Conflict. However, boomers' pivotal events will lead to conflict. Shall we commemorate the first protest against the Vietnam War, or the world premiere of "The Green Berets?" Honor the bus boycott in Montgomery or Nixon's election – or resignation? Political divisions may ultimately lead to divided residences: tree-huggers in one wing, NRA members in another.

The on-site beauty shop will also have to adapt – my generation isn't the once a week wash-and-set type. Our new stylist will be trained in beard trimming and braiding in addition to permanents. Who knows? While many boomers keep up with current hairstyles, by the time we reach our seventies and beyond, women may return to ironed waist-length tresses or Afros, while men again let all their hair grow!

Yes, my retirement career is set – a re-designer of retirement homes! Now, how shall I dress for my interview? Bell-bottoms? Go-go boots? ■

*Sara Neyer is a Wyoming Sage reader who lives in Gillette where she dreams tongue-in-cheek about the aging of her generation – The Baby Boom.*

**The on-site beauty shop will also have to adapt — my generation isn't the once a week wash-and-set type. While many boomers keep up with current hairstyles, by the time we reach our seventies and beyond, women may return to ironed waist-length tresses or Afros, while men again let all their hair grow!**



## Early retirement? Between jobs? Self-employed?

**We have health coverage for “all of the above.”**

The AARP Personal Health Insurance Plan, specially designed for people 50-64.

Of course, you want a health plan to meet your needs. But, how about one that exceeds your expectations — wherever you are in life? That’s what you get with the AARP Personal Health Insurance Plan, insured by United HealthCare Insurance Company. It gives you the freedom to choose your doctor and hospital, in-network or out, as well as see specialists without referrals. And with a choice of three deductible levels, you’ll have more options to choose from.

But the advantages don’t stop there. We’ve also included special services and online resources that focus on prevention, education, and support, giving you more control over your own health care. And best of all, we’ve made it easier to apply: Just answer some health questions — no health exams or lab tests are needed to qualify. It’s time you had health coverage that worked harder for you.



**For more information or to apply online, visit:**  
[www.aarphealthcare.com/personalhealth07](http://www.aarphealthcare.com/personalhealth07)



**Call our experts toll-free**  
**at 1-866-301-3852, Ext. GAF**

**AARP** Health Care  
 Options®  
 Personal Health Insurance Plan

INSURED BY  
 United HealthCare  
 Insurance Company

Insured by United HealthCare Insurance Company, Fort Washington, PA. Policy Form No. GRP 79171 GPS-I (G-36000-6). AARP Health Care Options is the name of AARP’s health insurance and service program. It is not the insurer. AARP contracts with insurers to make coverage available to AARP members. Call to get your free, no-obligation information kit, including benefits, costs, limitations, exclusions, and eligibility requirements. This Plan may not be available in your state/area.

AS486 C (1/07)