

GROWING GREEN

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RIVERTON REVIVAL

AARP chapter returns. **4**



TAKE CARE

A retired teacher spends much of his time tending to his parents. **8**

Church members cheated

Afton man scams millions from longtime neighbors

BY KAREN MOCKLER

This is the second part of a four-part series on investment fraud in Wyoming.

There are crooks everywhere – even in Afton, Wyo., population 1,800.

Afton lies in beautiful country, south of Jackson and just east of Idaho. Steve Cook's family owned a ranch in that area, and Cook was affiliated with the local LDS church. By the time he swindled his neighbors, he'd known a lot of them 20 years – one victim recalled Cook coming into her general store for candy when he was only 5.

Susan Walker, 63, didn't know him that long, but she thought they were friends.

"Usually you aren't really good friends with your broker," Walker admits. But, "he was very diligent and kind – we had lunch together. We talked about his wife when his divorce was happening."

Then Walker went through a bad divorce. At the same time, her dad died. Meanwhile, she was raising a teenage grandchild.

"I wasn't thinking clearly," Walker said. Once she learned the truth about Cook, "It

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COMMENTARY



Jim Eggenberger of Sheridan fields a ball off the back glass during a game in 2004 against Karroll Marty. Racquetball is one way seniors can stay fit and prevent disease. (JOSH BOUDREAU)

Getting fit – for life

Making even modest changes can make a difference

High energy. Vibrant good health. These are phrases that once weren't used much in descriptions of aging. But times are changing, and today's mature population can expect to live longer and healthier lives than ever before.

CAROL KOPEC
is with Mountain-Pacific Quality Health Foundation.

While no one can promise you'll be dancing into your late 90s, we now

know that certain lifestyle choices will likely protect your health, increase your lifespan and help you keep your post-retirement years active and exciting.

Preventing disease is the key, and the good news is it's never too late to make it a priority. Harvard researchers recently asked a group of people age 70 to 90 to eat a healthful diet (in this case the popular "Mediterranean diet"),

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State's seniors saving on Medicare

Thousands greatly benefitting from new prescription drug program

BY STAFF

Half of the 71,000 Wyoming Medicare recipients have now signed up for the new prescription drug benefit, according to the U.S. Centers for Medicare and Medicaid. That's much higher than the national average.

"Many Wyoming Medicare recipients have found that they can save a significant amount of money by signing up for the new Part D prescription drug benefit," AARP Wyoming Director Rita Inoway said. "It's particularly well suited to people living in a rural state who may have been self-employed or worked for a small company that doesn't provide a prescription drug benefit for retired workers in their health plans."

Program enrollment closed May 15, but some Medicare recipients may still sign up for the benefit prior to the next open enrollment period beginning Nov. 15.

An individual age 65 or older, who earned less than \$14,355 in 2005, may still apply for what's known as the "extra help" benefit. Those who qualify will pay a reduced monthly premium for the insurance or may receive the benefit free

of charge, depending on their income and assets. Once an applicant receives a letter of acceptance into the program, they have 63 days to pick a prescription drug plan from the Medicare-approved list.

Between May 15 and Nov. 15, anyone who turns 65 or who loses access to an existing creditable prescription drug plan also may enroll in a Medicare-approved prescription insurance plan within 63 days. Other Medicare recipients who will avoid late enrollment penalty and can sign up for a plan at any time are those who move into a skilled nursing facility otherwise known as a nursing home.

All others who have not enrolled in a plan will have to wait to enroll until Nov. 15 and will pay a higher rate for their monthly premiums based on the number of months they wait to enroll.

In order to help Medicare recipients avoid accumulating additional penalties, staff and volunteers from the Wyoming Health Insurance Information Program, AARP Wyoming and other members of the Wyoming Medicare Education group will be conducting a public information campaign prior to the open enrollment period starting Nov. 15.

"Because the penalties accumulate the longer people wait, we plan to educate as many Medicare recipients as possible about their options prior to Nov. 15," Inoway said. "There are several affordable plans – one costs less than \$2 a month – that may be a good option for a recipient who is unsure whether to enroll in a plan."

The education campaign will include visits to senior centers, events and health fairs held throughout the state. Health Fair coordinators planning a fall event are asked to call Renee Gamino-Diaz in the AARP Wyoming office at (866) 663-3290 to arrange a Medicare Part D information booth for the event.

Wyoming residents seeking information about Medicare Part D or who want help with enrollment in the program or may need assistance completing an application for the "extra help" benefit, should contact the Wyoming Senior Health Insurance Information Program (WYSHIIP) at (800) 856-4398. WYSHIIP has trained staff throughout the state who can answer questions Medicare recipients and their families may have about the new prescription drug program.



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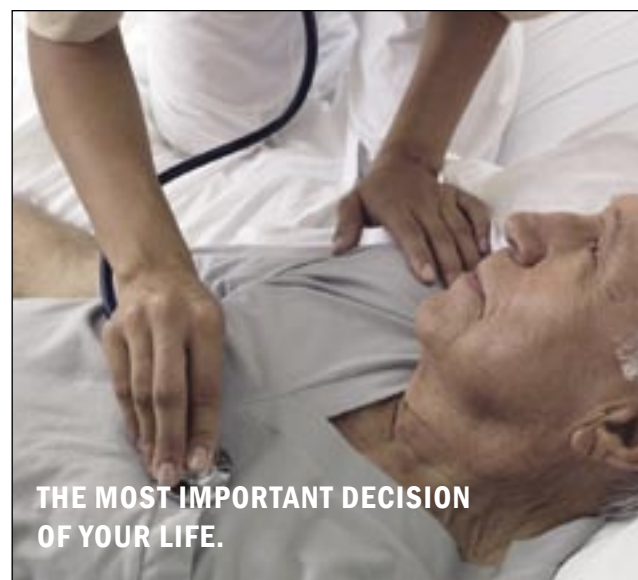
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Green House project gets growing

Seed money for study of a new community-based care facility in a home-like setting

BY JESSICA LOWELL

A woman in a nursing home called Carmen Rideout not too long ago, wanting to know when she might have another living option to consider.

“She said, ‘I want to know when it will be done because I want something different,’” Rideout said. “She said she was paying too much and not living the way she wanted to.”

Right now, Rideout, executive director of the Sheridan Senior Center doesn't have a firm answer.

Ask in six months or so, and she may have a better one.

By then, Rideout will know whether Sheridan will be home to a new concept in housing and care for older Americans.

While she's investigating, Bill Thomas is planning a revolution of sorts. The goal is to move beyond traditional nursing homes to something better.

Their path intersects at the idea of a Green House. The concept is simple: build a home for eight to 10 adults to live with community-based care in a home-like setting.

“In the 1960s, people decided we needed to do something better to care for older people, and they came up with nursing homes to replace the board and care homes that had been used,” Thomas, a geriatrics physician in central New York state, said.

“So we built 17,000 of them,” Thomas said, “and we started to rely heavily on nursing homes as a part of long-term care. People I deal with say I shouldn't say this, but people have begun to dread the prospect of going to a nursing home.”

Luckily, he said, the country is at a point where a lot of those nursing homes are reaching the end of their



Everretta Mabry, center, has lunch with Tupelo, Miss., Green House residents Gwen Hall, left, and Kathleen Berthay. (COURTESY)

lives and will have to be replaced by either another generation of nursing homes that will be good for four more decades or something else.

Thomas votes for something else.

The idea of a Green House is based on the notion of community-based care being better than institutional care, he said. Community-based care has traditionally been care brought into a person's home. What Thomas proposes is blending a home-like setting with the level of medical services normally found in an institutional setting. He does this by creating an environment that looks more like a home with individual bedrooms and private bath rooms where residents bring their own

furnishings and décor. Each room is filled with sunlight and situated around the hearth, an open kitchen and dining area where residents socialize and eat meals together family-style around one large dining room table.

Green Houses are designed to provide all the medically-necessary equipment for skilled-nursing care, without letting the equipment overpower the home-like atmosphere of the setting.

In 2003, the first four Green House project homes were built in Tupelo, Miss.

“For two years, I kept my big yap shut, and that was hard to do,” Thomas said.

That relatively quiet period for

him was spent analyzing the concept and conducting scientific research on whether the Green House was better, the same or worse than a traditional nursing home.

“It was better. Why? The answer is that Green House allows us to care for the medical need and the human need, that you belong in a place where you matter.”

The research found that staff members like it better and so do families.

The key consideration, he said, is how you use the money.

“Anyone can give better care with more budget,” he said, adding that the Green House concept works

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Health-care fight revives AARP chapter

BY KAREN MOCKLER

Ten years ago, when Ned Case joined Riverton's local AARP chapter, it had 35 active members – people who actually attended meetings. During those years, the chapter operated without a president, but Case, now 84, was chairman for three – the same number of active members left, he said, when the chapter stopped meeting at the start of 2006.

“A few died each year,” Case said. “We didn't get new ones.”

The dwindling chapter hosted a couple dinners, inviting people to join, but none did. It seemed those younger, would-be members had different demands on their time – and more of them.

Trouble is, baby boomers don't join organizations the way their parents did. According to Rita Inoway, director of AARP Wyoming, their parents were more willing to join an organization just for what it stood for, because its mission appealed to them. But the society baby boomers have grown up in bombards them with so many choices, it's harder for them to decide what to take part in.

“Boomers are looking for a more individual connection,” Inoway said. “Their connection has to be much more experiential, firsthand.”

For instance, she said, if they or a friend or colleague have experienced breast cancer, they're more likely to help an organization raise money for that cause.

“People do wholeheartedly and passionately support some projects and activities that they really believe in,” she said. On the other hand, “They're certainly not interested in attending a monthly or weekly meeting.”

As a result, almost all organizations, including old mainline churches, are having a hard time keeping up their membership with younger groups, Inoway said.

Case said he is seeing the same thing in Riverton.

“People are a little busier, a little more wound up than 10 years ago,” he said. “They say, ‘I don't want to attend any more meetings. I've got too many meetings already.’ It's not that they aren't interested in what we're doing, but a lot of times the husband and wife both work. They're pretty busy, belong to a lot of other organizations. It would take something a little extra to get people to come and I don't know what that extra is.”



Lee and Susan Heermann are helping revive the Riverton AARP chapter. (WAYNE NICHOLLS)

That “extra” may be self-interest – not the money-grubbing or navel-gazing kinds, but the kind that gets results.

“We don't mind becoming involved if there's some benefit in it,” said Lee Heermann.

Back in January, at Case's behest, the state office mailed out a survey to selected AARP members in the Riverton area. Heermann, 58, was one of those who responded, then attended a follow-up meeting for respondents in early April. Two of the chief concerns of those surveyed were health and finances – in Heermann's case, the intersection of the two.

At that meeting, Lee and wife, Susan, offered to take on the project of attracting younger members to the local chapter – something, until then, they hadn't even know existed. But certain interests the survey highlighted – computer classes, for instance, or fitness – are already being tackled on a local level by other organizations, said Lee.

“We wouldn't want to fill a niche already occupied. Our goal is a little different.”

Their goal is affordable health insurance.

Currently, the Heermanns are paying \$940 a month for health insurance, with a \$2,500 deductible. Yet they've been forewarned to expect a “significant premium increase” next month.

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Creativity can serve to attract more volunteers

BY KAREN MOCKLER

Many civic and nonprofit organizations rely heavily on volunteers in their post-work years to keep them up and running. As their older members lose steam, they will need a new generation – the baby boomers – in order to survive. But how to attract them?

Debra Beck has considered that question. She is curriculum director and co-founder of the Snowy Range Nonprofit Institute, and an adjunct lecturer in the Master of Public Administration program at the University of Wyoming. And, at 47, she is a baby boomer herself.

“Bearing in mind these are big generalities about a huge population,” Beck cautions. Here is her advice for dwindling organizations.

“With very limited time for volunteering, it's increasingly rare to find that volunteer who will knock on your door and volunteer forever,” Beck says.

“There's a reason we're called the ‘me' generation. We've been raised in a generation that constantly focused on our needs.”

Rather than expecting people to come to them, organizations need to be creative in reaching out in novel ways, appealing to the boomer's sense of adventure, wish for fulfillment and desire to make an impact. Nonprofits also need to consider the big shift in women's roles.

“Women of my mother's and grandmothers' generation were a primary volunteer pool. They were looking outside of home to find fulfillment. Volunteerism was a valid way to find skills.”

By contrast, says Beck, most female baby boomers have been working all of their lives,

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Couple works to increase volunteers

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That upsets them, Susan Heermann said, because it wasn't part of their plan. Lee worked for Wyoming's Department of Employment for 31 years, managing the employment center in Fremont County. Susan, 54, was a loan officer at First Interstate Bank. Both still do a little consulting, but by and large, they are retired.

"We didn't want to wait," explained Susan. "We wanted to be able to travel. So we worked for years to pay off our home, put money away for retirement. Now it looks like, for all practical purposes, all that money will go to pay health insurance premiums before I'm 65."

At present, their health insurance premiums are still affordable. But that could change.

"Maybe we can afford \$1,100," said Susan. "But how about \$1,500? \$2,000? How much is too much? There comes a point where you might have to risk going without."

More and more Americans do go without, sometimes by choice, more often not. Currently, the country's uninsured number more than 40 million, a crisis Lee Heermann described as "a downward spiral."

They understand that escalating health insurance costs are of less interest to AARP members in their 70s and beyond.

"Obviously people who qualify for Medicare will have different issues than we do," Susan said. "We'd like to see people 50 to 65 really become active in a chapter so that we could become effective lobbyists for changes in health care. If we felt we could be an effective voice to improve health care, we would certainly be willing to work with people our age."

And while many civic organizations are facing declining numbers, there are notable exceptions. Although the number of Lions Clubs in Wyoming

has declined over the last decade, Cody's is quite healthy – with about 140 members, it's the largest in the state, and taking in five to seven new members a year, according to Jim Minter, who joined in 1963.

"We don't want a club of old-timers," said Minter. "The guys we're taking in now are in their 30s or 40s. We like to see the young guys come in. And they do."

Case said he is not only willing but eager to adapt the Riverton chapter's focus to attract some younger members too, like the Heermanns.

If the Heermanns have a pragmatic reason for joining the local chapter, that doesn't make them selfish. They belong to several volunteer groups and Lee logs lots of hours in economic development organizations.

"It's almost like a half-time job," Susan said.

Despite that fact, or because of it, they're picking their next cause carefully. And so, they believe, are their peers.

"People don't join civic organizations any more just to do volunteer work. They need another reason. Not just doing good, but resulting in tangible benefit for themselves," Lee said. "People need a reason to join a local AARP organization. For us, one of the driving reasons is health-care costs. We need a voice."

Lee is hoping to compile a list of e-mails for outreach, because just as the message may need a little tweaking, so may the medium. He thinks computer literacy is key in reaching a younger demographic and in saving time.

"I can send an e-mail out to 70 legislators, and hear back from most of them. If I had to call, or write a letter to each one ... good gravy."

If forming an effective voice means resurrecting their local chapter, the Heermanns are all for it.

Inoway said that determining what will spark the interest of boomers is the key to longevity for most membership groups.

"It's a real challenge to organizations as to how they get people involved," she said. "Our AARP chapters are crying out for ideas and help."

Inoway praised Case's desire to ask the very people he wanted to join the Riverton chapter what they wanted.

"By doing something like a survey, you reach people in the community who didn't even know there was a chapter," she said.

When the Heermanns got their survey in the mail, they filled it out and attended the subsequent luncheon. But as much as anything, they went out of curiosity, said Susan.

"We were not aware there was a local AARP group, were unaware of what they do, unaware of their purpose."

"We still don't really know," said Lee.

Susan added, "We know what ours would be."

A new mission for a new generation might be just the thing to resurrect Riverton's AARP chapter. According to Case, in recent years the local chapter had simply become a conversational outlet.

"The last few members were interested in the social part. That was it. They were old enough and tired enough that they didn't care about politics anymore."

Ten years ago, the local chapter still worked to influence legislation, Case said. Members were interested in Medicare, state health programs, and Social Security. When Riverton held its annual health fair, AARP was always there with information. And Case still believes a local chapter is important.

"There's a place for both the state office and local chapters. The state

Become involved

If you live in the Riverton area and want to help the Heermanns to fight for affordable health insurance, call 856-8532 or e-mail heermann@bresnan.com.

If you want more information about getting involved with AARP in your local community, please call Renee Gamino-Diaz toll-free at (866) 663-3290 or e-mail rgdiaz@aarp.org.

For more information on what baby boomers say they need, visit www.boomersandbusiness.com and click on Facts & Figures, or visit www.aarp.org.

needs the chapters for grass root connections. I don't think the state office can function very well without it. They want us to write senators and representatives and keep pressure on for legislation we need, and we need direction from the state and the national offices in that respect."

Last fall, Case asked Renee Gamino-Diaz, who does community outreach for AARP, to help him resurrect the chapter. Since he was having a hard time figuring out what would-be members wanted, they decided to ask those very people what they wanted.

In January, Gamino-Diaz sent out a survey to 329 Riverton-area AARP members, most between ages 50 to 69, who had indicated they were interested in advocacy issues. She got 52 surveys back. Of those, about 20 attended the follow-up meeting.

"Actually, that was good," said Gamino-Diaz. "It's easier to work with a smaller group."

AARP already has 3,200 members in Riverton, but she thinks the survey will be helpful in re-focusing the local chapter, and local is good.

"This is a way to engage them with the state office. A lot of members are not aware of the social impact issues we're working on. Once they are aware, they're very interested in getting on board."

New kind of care at facility

Continued from page 3

within the parameters of traditional nursing care budgets, but shifts the emphasis of the costs onto direct patient care. “We could make it work with the existing resources in Mississippi.”

By comparison, Wyoming is a wealthy state with far more resources. “If I can make it work in Mississippi, I can make it work in Wyoming,” he said.

Money is important in another way. A Green House seems like it might be assisted living – where clients live in efficiency-type apartments but gather for meals in a common dining area.

“Assisted living is a terrific option for people who are relatively healthy and relatively wealthy,” he said. “But I am concerned about people who are not so wealthy and whose health is not so good.

The Green House concept qualifies for payment of skilled nursing service under Medicare while offering community-based care.

Thomas weighed both the economies and the diseconomies of scale for his project.

A number of factors contribute to the cost of the homes – land costs, Medicaid reimbursements, and interest rates. Actual construction costs fall somewhere between institutional nursing home and residential building.

“The sweet spot is between eight and 10 residents,” he said. Facilities built for more than 10 people mean that community-based care is hard to maintain.

“Real care is based on a one-to-one relationship,” he said. Caring for more than 10 people at a time approaches the institutional kind of care that the Green House



Green House residents enjoy some sun. (COURTESY)

project seeks to avoid.

Now, a Robert Wood Johnson Foundation grant of \$10 million promises to give Thomas’ project a boost. The stated goal is to have a Green House built in all 50 states in the next five years.

Thomas said that means somewhere in Wyoming, someone will need to be a leader who says it’s time for a change and will get support for a switch.

That fact is not lost on Rideout, who secured funding from the Wyoming Community Development Block Grant program to pay for a study that will examine whether a Green House can be built in her community. Grant approval came in March, with the cooperation of Sheridan city government.

Rideout learned about the Green House concept after securing a grant a few years ago to fund a support group for caregivers. One of the caregivers mentioned the idea. At the same time, a documentary filmmaker, who had worked in Sheridan, mentioned he had also worked on a film about the Green House project.

“He said, ‘Carmen, you have

to do it.’”

By next fall, she and her board of directors at the senior center will have a better idea if this is something that can be done. She said she contacted both nursing homes in Sheridan before applying for the grant, and neither one had heard from their parent companies whether they were considering a Green House concept.

“My board says there’s no way that baby boomers will want to go to nursing homes,” Rideout said.

She doesn’t know whether she’s the first one to investigate this, and she’s heard that other communities are also interested.

When word got out about the project in Sheridan, she said, she received about 25 calls from people who want to know more.

“We’re a pretty progressive community,” she said. “There’s a lot of philanthropy here. People say if you have a good idea, you can probably get it done here.”

“There are a million great ideas out there,” Thomas said. “The ones that move forward are the ones that get the support.”

Visit the Green House Web site at www.thegreenhouseproject.org.

Helpful advice for recruiting

Continued from page 4

developing skills, perhaps an expertise. They, like their male counterparts, may be driven to join an organization for different reasons than their parents were.

“Don’t appeal to them just on civic duty, just in terms of making a difference, but how this can help them personally explore challenges and grow. Organizations need to do a good job of getting to know their volunteers ... that is a big difference from previous generations, which were bounded by a strong sense of civic duty, where they loved doing it because it was their civic duty.”

Boomers are more likely to be attracted to project-based volunteer work, what Beck calls “episodic volunteerism.” If a project is interesting to them and useful to the organization, it’s a match. So, if a nonprofit is working on a capital campaign to raise money for a new building, the project should be structured to take advantage of volunteers’ strengths. Effective communicators



Debra Beck

could make calls and ask for money, while people who can create events could help raise visibility for the cause. A range of different kinds of volunteers might work on that project, and when the project ends, that group might disband.

“That’s something [nonprofits] need to get used to for generations beyond boomers as well.”

Many boomers have spent their careers exploring their passions. They don’t want retirement to be any different. If an organization can find specific ways to use their skills and stretch them, Beck says that can make all the difference.

“That doesn’t mean people don’t see the need for stuffing an envelope, but they ... have a strong need to feel like they’re making a difference. Help them understand that the less enticing things you’re asking them to do really do contribute to the bigger picture.”

Better diet, exercise can have resounding effect

Continued from page 1

exercise regularly, drink only moderately and avoid smoking. During the period of the study, which was published in 2004, these modest measures cut the group's risk of dying from any medical cause by more than half.

We know, of course, that illness can still happen to anyone, regardless of lifestyle. Minimizing the impact of a disease is yet another positive step we can take to protect ourselves. Early detection is vital.

Regular medical checkups are a good place to start. Did you know that if you have just enrolled in Medicare you can receive a physical examination as a covered service? The "Welcome to Medicare" examination was designed as a preventive benefit and is offered to all Medicare beneficiaries during their first six months of coverage under Part B.

Even if you're not currently eligible, you might still want to make this small investment in better health. It might bring a great benefit in the long run. Consider these other preventive health measures too, all of which are covered by Medicare. Some are covered by private insurers too, so be sure to check your policy.

- Annual mammogram screening
- Annual flu shot
- Pneumonia shot (if you have never had one or if you are older than 64 and haven't had one in 5 years)
- Colorectal cancer screening



Part of preventing disease is being active. There are many forms of exercise and some are as easy as putting one foot in front of the other – walking or running. Other forms of exercise focus on fun. Call a friend and play a game of horseshoes, pickleball (above), racquetball or basketball. Or sign up for the 2006 Wyoming Senior Olympics (right). Events cover a wide range of sports and are open to anyone age 50 or older. This year the Games will be held Aug. 3-5 in Gillette. For more information, visit www.wyseniorolympics.com or call the Campbell County Parks and Recreation Department at 682-7406. (FILE PHOTO)

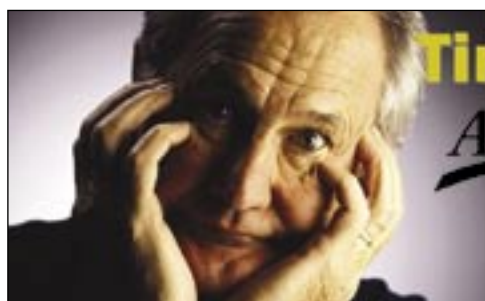
- Cardiovascular screening blood test
 - Diabetes screening tests
- If you already have diabetes, preventive measures are more



important than ever. Luckily Medicare pays for many services for people with diabetes, so you can schedule those important foot exams and annual dilated eye exams knowing they'll be covered.

Finally, because numerous studies show a correlation between

optimism and longevity, here's another step you can take, and it's not expensive or difficult to do: relax and enjoy your life. If you're thinking of retiring or are already retired, you'll have the freedom to explore many new opportunities. Enjoy them in good health.



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Driving Mr. and Mrs. Trowbridge

Former teacher balances caring for his parents and enjoying his own retirement

BY JESSICA LOWELL

Ken Trowbridge spends a lot of time behind the wheel. Most weeks, he makes two trips from Cheyenne to Carpenter. The first to pick up one or both of his parents to bring them into town for doctors appointments or shopping, and the second to take them back home. That's about 140 miles total, not including the mileage it takes to run from one errand to another.

Three years after retiring from his job as a French teacher at Cheyenne Central High, this is not exactly the routine Trowbridge envisioned for himself. But at the same time, he said, he doesn't consider it a burden.

"When I retired, I really felt it was my responsibility to take care of them," he said. "I think back on when I was younger and all the running around they did for me."

He gets help a couple of times a year when one of his sisters travels from Minnesota to stay with their parents. She often stays a month to six weeks. Two brothers live in Cheyenne, another brother lives in Iowa and a second sister also lives in Minnesota.

Even with the weekly trips, Trowbridge is able to arrange his life to his own liking. He doesn't rise daily at 5:30 a.m. as he used to during his teaching career of 31 years. He can stay up late reading if he wants, and travel to England and France is still possible, if not every year then perhaps every other year.

He still enjoys teaching and will fill in as a substitute at area schools, and he interprets for French-speaking people from time to time.

Trowbridge, and to a lesser extent, his brothers and sisters, find themselves in the same position



Retiree Ken Trowbridge also looks after his parents. (LARRY BRINLEE)

as hundreds of thousands of other Americans — caring for aging parents and dealing with the unique challenges that brings.

For Trowbridge, that means ordering his schedule around the needs of his parents, which are still fairly simple to meet. "The minute my parents have an appointment I

write that down," he said.

His parents, Ken, 82, and June 77, moved to Carpenter when the elder Trowbridge retired nearly 30 years ago. Both were still driving and active, and the 35-mile distance between Cheyenne and Carpenter was not an unbridgeable gulf.

But a year before the younger

Trowbridge retired, his father had to give up driving; macular degeneration is stealing his eyesight. By that time, June had also given it up. A neighbor helped them make weekly trips to Cheyenne for necessities.

"About the only place to exchange money in Carpenter is the church," the younger Trowbridge said, referring to the lack of stores in the rural town.

Caring encompasses a wide range of issues: housing, transportation, health care, finances, legal issues and even end-of-life care. And it can mean exploring issues that may be hard to handle.

"When I retired, I really felt it was my responsibility to take care of them. I think back on when I was younger and all the running around they did for me."

In the case of the Trowbridges, the younger generation wants Ken and June to move to Cheyenne to be closer to family and care.

A couple of times in the last year, Trowbridge has gotten a call from Carpenter to bring his mother to the emergency room in Cheyenne. Sometimes that means spending hours at the hospital, and not getting his mother back home to her husband until well after midnight.

"We don't like to leave him alone," Trowbridge said. "He's a chronic

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Caring for parents



Ken Trowbridge has loaded a lot of food into his car as he travels to Carpenter once or twice a week to pick up his parents and take them shopping. (LARRY BRINLEE)

Continued from page 8
worrier.” Bringing him along isn’t always an option, either, because he uses a walker and doesn’t travel well.

Trowbridge has already ruled out living with his parents or having them live with him.

“I think a lot of caregivers don’t know where to turn for information. Most caregiving is done by relatives or family, and they do it automatically.”

The family held an impromptu summit with their parents, proposing a deal: they would pay half the cost of a house if Ken and June moved into the city.

The younger Trowbridge had already investigated one senior housing option that included routine

maintenance and provided easy access to the city transportation system, but because his parents have a large, relatively young dog, they ruled it out.

The biggest hurdle is not the dog. Trowbridge said his father is a stubborn man.

“In his mind, he should be contributing, and he will be,” Trowbridge said.

Help is available for the Trowbridges—maybe not in changing their father’s mind or convincing him to decide to move sooner. The AARP publication, *Caring for Those You Care About*, offers families information and a series of checklists that help them navigate complicated issues. AARP developed the guide to help families make sure their parents live as independently as possible while explaining some of the services that may be locally available.

If Ken and June move to Cheyenne, they would be closer to doctors and stores, and they could take advantage of different transportation options available there. *Caring for Those*

Continued on page 10

Help us pick our priorities

AARP is looking for some great volunteers to help us develop our strategic plan for 2007 and 2008. If you are interested in making a difference for AARP members in Wyoming, call us to get an application today. **(866) 663-3290.**



Lifelong volunteer Helena Sheldon and her daughter, Lucinda.

There are three openings for the AARP Wyoming Executive Council. Applicants must live in Wyoming, be eligible for AARP membership, and be willing to travel throughout Wyoming and attend meetings out of state as well. Travel and training expenses are paid. The deadline for applications is June 15, 2006.



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.



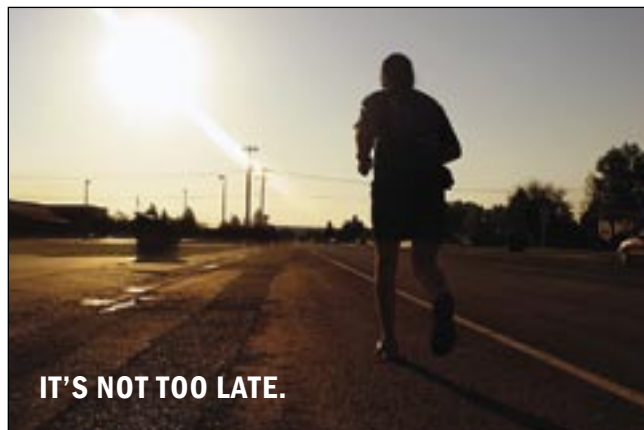
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55% of Wyoming AARP members who are currently employed plan on working past 65 because they enjoy it.

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www.boomersandbusiness.com



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.



Aid available for caregivers

Continued from page 9

You Care About offers a community transportation worksheet that poses questions like these:

How does the public transportation system work?

Are vehicles equipped to handle special needs?

Are there any special subsidies or discounts?

If the Trowbridges reach the point where they can no longer care for themselves, Caring for Those You Care About also offers tips and considerations to help evaluate what options are best – assisted living or nursing home, for instance. Tips include how to evaluate a facility – Is it clean? Does it have smoke alarms?

“I think a lot of caregivers don’t know where to turn for information,” AARP Wyoming State Director Rita Inoway said. “Most caregiving is done by relatives or family, and they do it automatically.”

While it’s not a critical need for the younger Trowbridges now, they might at some point need to know whether they could get someone to help them out so they can take a break themselves.

“Sometimes they don’t know that other help is available or that there are support groups they can attend,” Inoway said.

In Wyoming, the Senior Companions Program will match volunteers and respite workers with families who need an occasional break from their care-giving duties to take care of their personal needs.

Many senior centers in the state

Looking after your loved ones

The Wyoming Caregiver Resource Guide: How to Find What You Need, When You Need It lists detailed information about services and resources available to Wyoming family members caring for aging parents. Check your local senior center for a copy, or call Sue Mydland at the Wyoming Guardianship Corporation in Cheyenne at 635-8422 to order a free copy while supplies last.

The Wyoming Senior Companions are volunteers age 60 and older who provide assistance and friendship to seniors who have difficulty with daily living tasks. They help clients with things like grocery shopping, making sure their bills get paid on time, and finding transportation to medical appointments. Senior Companions also provide short-term respite care for family caregivers who need a break to take care of their own needs, but who don’t want to leave their parents home alone. Senior Companions are available in most Wyoming communities. Call the Wyoming Senior Companions state headquarters at (800) 856-4398 for more information.

The AARP Caring for Those You Care About guide is available free to AARP members by calling (888) 687-2277.

Many of the checklists and worksheets in the AARP guide are available to the public for free at www.aarp.org/families/caregiving. Topics include: How to Hire a Home Health Care Worker; Long Distance Caregiving; Talking to Parents about Independence; and Who’s Caring for the Caregivers?

Several free online seminars on caregiving topics are available at www.aarp.org/learntech/family_care, including Caring for Aging Parents: Managing the Details; Navigating Your Way to a Quality Assisted Living Facility; and Planning for the Care of Aging Parents.

host support groups for family caregivers where they can talk with others who are living with similar stresses and frustrations. Support group members and senior center staff also share tips and resources that are available to make the care-giving process more manageable for family members.

In the meantime, the Trowbridges await their parents’

decision.

“My brother said we’re not giving him a five-year think-it-over period,” Trowbridge said. “My father said he’s going to talk to a friend who’s a Realtor, but he never does it.

“It’s difficult to press decisions,” Trowbridge said. “He tends to have a short temper and gets defensive. Then he does this pouting thing.”

2006 National Senior Spelling Bee in Cheyenne, June 16-17

Visit www.seniorsspellingbee.com or call (877) 926-8300 for more information.

In scam, appearances were deceiving

Continued from page 1

was devastating.”

Cook wasn't what he appeared to be. He came from a solid ranching family. He worked as a legitimate stockbroker for awhile. But after a short time with the investment company A.G. Edwards & Sons, he left in July 1996 and took many of his clients with him. Cook convinced them to close out accounts with A.G. Edwards and transfer them to the securities firm of Charles Schwab & Co.

Trouble was, Cook was never licensed with Charles Schwab. But with access to their Schwab account numbers, he forged his clients' signatures and started liquidating their accounts. When some of his clients first noticed funds disappearing, he told them he was switching funds to a company called Worldwide Financial. Turns out, Worldwide Financial was nothing more than a bank account belonging to Steve Cook.

For a time, his clients took him at his word. But things started to unravel in 1998, when one of those clients called the Secretary of State's office to find out how to get back his stock. Turns out it had been liquidated – along with many others' – and used to invest in a prime bank scam, one that promised a high-rate yield of return in a company that doesn't exist.

Some lost \$50,000, some as much as \$500,000. By the time the state's securities office was notified in late 1999, the money was spent. Cook had bought himself an airplane and built a hangar to park it in, and cleared out of town.

“This is the textbook example of how fraud is committed and how it is perpetuated and how these knuckleheads work,” said John Masterson, the then-assistant U.S. attorney who prosecuted Cook.

On Dec. 29, 2000, Cook pleaded guilty in federal court to defrauding



Steve Cook in his booking photo.

about two dozen investors in Wyoming, Utah and Idaho of \$4.3 million – a figure later revised upward to \$5 million.

Walker, along with other victims, testified in Cheyenne against Cook. He went to prison.

Unfortunately, she and a lot of others still haven't gotten back a penny.

“I get a kick out of people who say, ‘I have \$200,000 in savings – I'll be just fine.’ You might and you might not. It could be gone tomorrow.”

Familiarity breeds trust

Fraud has many faces. Too often, that face is a familiar one.

When a group is like-thinking, when it comes together because of similar beliefs, there's an inherent trust factor, explains Tom Cowan, securities division director for the state of Wyoming. Cowan worked on the Cook case too, and has seen what he calls “affinity fraud” happen over

Learn more about it

For more information, on affinity fraud and other forms of investment scams, call the Wyoming Secretary of State Securities Division at 777-7370 or visit <http://soswy.state.wy.us/securiti/securiti.htm>.

and over again.

People feel an affinity – an inherent likeness or agreement – based on any number of things.

“My group of friends go to church together, or all belong to Lions Club, or all go to Denver Broncos game or all work for UP Railroad – there's a 100 different (versions) of what an affinity group can be,” Cowan said. “Mr. Cook was a Mormon. Many of the individuals grew up in the LDS church knowing Steve Cook and his family, and there was instant credibility there. Nobody thinks of a fellow church member as doing harm to somebody.”

Where there's trust, there's

“The victims are embarrassed and very ashamed of the fact that they got taken. In the case of Mr. Cook it was exponentially worse, because he was a friend.”

vulnerability, and it may be contagious.

“If I'm duped by a scammer, I go to my friends and family most likely to tell them the good news about how we can make money. And because I'm in their group, I automatically have credibility,” Cowan said.

Masterson agrees. Not every victim in the Cook case knew him well, but “these cases are built on a trust factor, and that trust gets transferred. If he's someone I know and someone I grew

up with, I inadvertently hand him off to another victim.”

Those victims Cook did know sometimes got their children, cousins, uncles to invest, said Shirley Martinez, the state's victim-witness coordinator. As a result, she said, the original victims “feel twice as guilty.”

Ray Nelson of Soda Springs, Idaho is a case in point.

In the 1980s, Nelson had his funds invested with Merrill Lynch, but felt he was losing money. When Cook said he could do a lot better, Nelson transferred his savings to Worldwide Financial.

Cook talked a big story. At one point, he brought Nelson to L.A. to finalize a deal, then called Nelson's hotel room to say he couldn't meet him – that he was in Switzerland – but a Swiss financial company promised Nelson would receive \$100,000 a month for 10 months, on a \$400,000 investment.

Soon after, the Idaho Department of Finance called Nelson with “serious concerns” about Cook. Nelson

learned that Cook had been fired from A.G. Edwards, and that WWF was solely owned by Cook. Not long after, Nelson called Cook's family to track him down and learned that he'd been arrested, his house wrapped in yellow tape.

Nelson lost \$400,000 at Cook's hands, but remains philosophical. “Oh hell, what's money? I'm too busy with my drilling business. I'm

Continued on page 12

Neighbors cope in aftermath of scam

Continued from page 11
not losing any sleep.”

At 73, Nelson continues to work. He’s retired from one job, but he’s still got the drilling business he started 30-40 years ago, and that has turned into a full-time job.

“I’ve always been a workaholic,” Nelson said. Even if Cook had never come along, “I’d still be working – I can’t quit.”

What troubles Nelson is that his quadriplegic son, Mitch, also invested with Cook. “When I testified, I told them, I can make that money back but it’s my boy, Mitch, that I hate to see lose all his earnings.”

Shame and blame

In 1999, the state’s investigation was underway and one by one, Cook’s victims were alerted. For some of them, the first reaction was denial. They were reluctant to face the terrible truth, that Cook – a trusted friend – had taken them. Some resisted the facts until very late stages in the case.

In fact, said Masterson, some victims maintained that Cook’s financial scheme was close to “taking off,” and would have if the government hadn’t interfered – a very common reaction in fraud cases, he added.

For other victims, a different dynamic went to work. Here, John Masterson makes what he calls a “strange analogy,” but one common to virtually every fraud case.

Twenty years ago, in crimes of sexual assault, many victims were too ashamed to report the crime. Similarly, in cases of domestic violence, he said, “victims would stand in front of you with a black eye and deny anything ever happened.”

These victims were afraid of being stigmatized, of how society might label them.

“The same dynamic is working in this and many fraud cases. The victims are embarrassed and very ashamed of the fact that they got taken. In the case of Mr. Cook it was exponentially worse, because he was a friend.”

Once Cook’s victims realized they weren’t alone, that began to change.

“We had a big community meeting in Afton once we realized we were going to prosecute,” Martinez said. “I think it made victims feel better to see they weren’t the only one. Ray Nelson walked in and said, ‘Gee, I’m glad I’m not the only dumb one.’”

Everyone laughed.

Up until then, most of the victims had been slow to speak up. Martinez attributes that reticence, at least in part, to age. Many of the victims were in their 60s and 70s. The oldest victim was 83, part of a less suspicious generation, Martinez said.

That generation was also less apt to talk money.

“They are very intelligent, very articulate, but they didn’t like to talk about their financial affairs,” said Masterson. “My parents were of the same generation and would not tell anybody about their finances.”

“The more complexity, the higher risk, and the better chance to scam.”

That private streak contributed to Cook’s ability to operate in the shadows. While some of the victims knew each other, they weren’t talking to each other about Cook.

In the end, many of his victims did talk, and united to bring justice against the perpetrator, says Masterson. Meanwhile, he was able to designate a few as “vulnerable victims,” a term used under federal sentencing guidelines to obtain a stiffer sentence.

By definition, every victim is vulnerable. But in the Cook case, Masterson argued that a few of the plaintiffs met an even higher standard, not because of their age, but because Cook took egregious advantage of their already-sad circumstances.

One couple had two very sick children, including a son who died of leukemia. Another man was fighting to keep his leg and his life. Cook had told them not to worry about their savings, that they already had enough on their plates.

In April of 2001, Cook was sentenced to 71 months in prison for his Wyoming crimes. Cook has since done that time. He is currently serving 29 years in Idaho state prison.

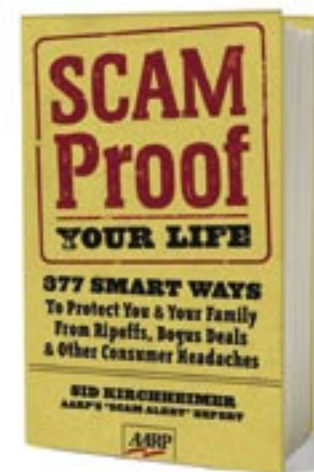
It’s justice – to a point. But the consensus seems to be that many of Cook’s victims will never be paid back. Some are already dead. Others, according to Martinez, have suffered countless ills beyond the financial: physical ailments ranging from stomach problems to shingles to sleeplessness, psychological ailments from depression to marriage problems.

“When you say ‘life savings,’

it’s one thing to talk about it in the abstract,” said Masterson. “You put some of these people on the stand and look in their eyes. They’re 75, they’ve been working on the farm all their life, and now they have to keep working. It’s devastating.”

Plain vanilla

Cowan warns people not to buy investments based on a personal relationship, but on a professional



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“Scam-Proof Your Life: 377 Smart Ways to Protect You & Your Family from Ripoffs, Bogus Deals & Other Consumer Headaches,” by Sid Kirchheimer, available in your local bookstore or online at www.aarpmagazine.org/books/scamproof.html

one. “We buy our groceries at the grocery store, our car at a car dealer. Why do we buy our investments at church?”

Whereas stock is “plain vanilla,” as Cowan puts it, many contrived schemes are intentionally complex.

Steve Cook had an alleged prime bank or high yield program with a half-dozen rules attached – it wasn’t offered in the U.S., and couldn’t be talked about because of a non-disclosure clause.

“It’s all B.S. The more complexity, the higher risk, and the better chance to scam,” Cowan said.

If it doesn’t sound normal, it probably isn’t. And, Masterson adds, if it sounds too good to be true, it is.

“If people adhered to that maxim, the Steven Cooks of the world would blow up and blow away. It was true 10 years ago, it was true when he was sentenced, and it’s true today.”

Minor modifications a major help

AARP members uniting for 'Day of Service' to offer seniors a hand around the house

BY MARY ANGELL

For many seniors, replacing the light bulb above the garage door or installing a smoke alarm isn't as easy as it used to be. And for some, a few simple modifications to their home may mean the difference between living there safely several more years or having to move to a nursing home.

That's why in two Wyoming communities AARP members are rounding up volunteers this spring to help older residents with minor home repairs and improvements.

On May 13 in celebration of AARP's annual Day of Service, Torrington's Mod Squad – a hip term for Modification Squad – will hit the streets, helping area seniors with various projects.

"What we are really trying to do are things that might help the elderly stay in their homes longer," said Bill Marsh, former state AARP president and organizer of the Mod Squad, which was created about five years ago. "The last place they want to go is a nursing home. AARP intends to help people stay at home as long as possible."

Volunteers will complete tasks such as installing sensor or security lights, improving the lighting in hallways, hanging safety railings or placing safety treads on stairways.

Some seniors who sign up for a visit from the Mod Squad already know what they need to have done, Marsh said. Others may want to complete a survey of their homes to see what could be done to make them safer and more livable, and others may request to have a member of the Mod Squad help them complete the survey. The home assessment includes items such as checking the setting for the



Bret Baugh replaces a light bulb in the AARP Wyoming office. Many seniors find climbing a ladder and reaching over their heads difficult to do as they age. Baugh will be in Rock Springs May 11 to help area seniors during Sweetwater County's annual Honey Do Week. (LARRY BRINLEE)

hot water heater, evaluating tripping hazards and making sure lighting is adequate.

"The whole intent is, if nothing else,

to heighten awareness of those kinds of concerns," he said. "There might be something they've overlooked."

Across the state in Rock Springs

and Green River, seniors are getting help with the same sorts of chores during the fourth annual "Honey Do Week" May 11-14. Sponsored by the Young at Heart Senior Center and the Sweetwater County AARP Community Action Team, the event began as a single day but has expanded over the years to accommodate the busy schedules of volunteers and accomplish the many projects area seniors need to have done.

Seniors complete a checklist of potential projects they would like to have done, including cleaning out the refrigerator, yard work and installing or changing batteries in smoke detectors.

Forty or 50 volunteers – members of church groups, civic organizations, youth service organizations and individuals – turn out each year to take care of projects for about 30 seniors.

Seniors complete a checklist of potential projects they would like to have done, including cleaning out the refrigerator or oven; yard work; turning bed mattresses; putting non-skid strips in the tub or shower; changing light bulbs or appliance bulbs; and installing or changing batteries in smoke detectors.

"Honey Do volunteers may replace a light fixture or a faucet in the sink, that kind of thing," said Jeanine Cox,

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Some simple ways to make your place safe

BY SAGE STAFF

Making your home safer to live in as you age starts with taking a look around the house to see what might need to be done. Here is a sample of the three-page worksheet the Torrington Mod Squad uses to survey the homes of area seniors.

1. Are stairs clear of clutter and debris?
2. Should motion sensors be installed to automatically turn on lights?
3. Is there an easily accessible fire extinguisher in the kitchen?
4. Does the furniture need to be rearranged to allow better movement?
5. Do electrical cords need to be secured to the floor or baseboards?
6. Would lowering the closet rod or shelf help?

A complete version of the Home Safety Assessment Worksheet is available by calling Renee Gamino-Diaz in the AARP Wyoming office at (866) 663-3290 or visiting www.aarp.org/wy.

Lending a helping hand

Continued from page 13

executive director at the Young at Heart Senior Center and one of the founders of the event. "We've done painting for people. We painted a garage one year. We painted a fence. But we're limited to two hours a project."

During Honey Do Week, seniors also can arrange for a home assessment where volunteers will check for potential hazards such as scatter rugs that may cause falls and electrical outlets overloaded with plugs.

The senior center also helps seniors with regular household chores such as window washing, weekly house cleaning and yard work through Community-Based In-Home Services, a Department of Health Aging Division program.

The local United Way Helping Hands also provides similar services, but the waiting lists are long, Cox said.

"That's why we started Honey Do Day (now Week)," she said, adding that it helps to take up some of the slack. "The newer, younger (AARP members) were not interested in doing meetings. I

For more information

Seniors interested in seeing how their homes measure up in terms of safety and livability can visit www.aarp.org/families/home_design/rate_home, which provides checklists for various parts of the house.

For more information on Community-Based In-Home Services offered in your area, call Tim Ernst, community services representative, Department of Health Aging Division, at (307) 777-6102.

Or view a list of local providers online at wdh.state.wy.us/aging/Providers/oaaproviders.htm.

If you are interested in starting a home modification for senior safety community-service project in your area, call Renee Gamino-Diaz in the AARP Wyoming office at (866) 663-3290.

think nationwide, they're more focused on (hands-on) projects."

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Eligibility for refund expands

New program offers relief in wake of higher utility bills and rising property taxes

BY JESSICA LOWELL

In Buffalo and across Wyoming, senior centers are getting ready to start accepting applications for the state's Tax Refund for the Elderly and Disabled.

This year, it comes with a new twist. During the legislative session that ended in March, lawmakers made some key changes.

They increased both the income limit by \$3,500 and the asset limit by \$30,000 so that more people can qualify to take advantage of the benefit, and so that their refund amounts will also increase.

"I think it was underused," state Sen. John Schiffer, R-Kaycee, said. "The old income limits were so low that it was really a Spartan need that was being met."

Schiffer served on a legislative task force that was trying to find ways to help out state residents with two problems – high utility bills and rising property taxes.

Under the new guidelines set in statute this year, a single person who earned less than \$13,500 in 2005 and had assets totaling less than \$130,000 is eligible for a refund of up to \$800 in 2006.

A couple who earned less than \$22,000 in 2005 and had assets totaling less than \$130,000 could get a refund in 2006 of up to \$900.

"This is a program where you need to raise the figures from time to time," Schiffer said.

Inflation can pinch a limited income, but this winter, the high cost of heating homes took a much larger bite.

Schiffer said he'd like to see these levels reviewed every two years to see whether they are still appropriate.

Like so much of what the Legislature



A couple who earned less than \$22,000 in 2005 and had assets totaling less than \$130,000 could get a refund in 2006 of up to \$900.

does, the new eligibility rules are the product of a compromise. "We'd have gone a little higher, but I don't know if we could have gotten that through," he said.

In Schiffer's district, two senior centers operate. One is the Buffalo Senior Center, where the number of applications could be up this year.

Activities Director Sally Frost bases that on the number of inquiries she's already gotten, and that's before the changes to the program have been widely publicized.

"That is a lot," Frost said of the increases. "It will help a lot more people qualify."

Last year, she received 40

applications – which are available at senior centers across the state. Generally she gets between 40 and 60, but the number has dropped because a number of seniors have passed on. This year, as word gets out, she said, there could be more.

To be eligible, applicants must be 65 by Jan. 1, 2006, or must be declared totally disabled by Social Security or Veterans Affairs and must be 18 by Jan. 1, 2006.

Applications will be available May 1 and must be filled out and returned by Aug. 31.

For more information, call or visit your local senior center.



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