

the wyoming sage

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AN OCCASIONAL MAGAZINE FOR ACTIVE ADULTS OCTOBER 2006

Make it count.

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LARRY BRINLEE

**Linda McGuire casts
an early vote in the
2006 election.**



We've got a new look

BY JOANNE BOWLBY

It's hard to believe this is our 15th issue of The Wyoming Sage. We've watched our circulation grow to 132,000 in a few short years – that's about twice what it was when we started in 2003!

And, we're pleased to announce a new electronic version of the Sage that will be delivered directly to subscribers. To sign up for a free subscription, see below.

We hope that we can continue to be your voice.

With each successive issue, we've made a tweak or two based on feedback from you, our readers, but this issue marks the largest redesign we've ever undertaken. We've freshened things up and brought a little more pep and zing to our look, while holding true to our mission of bringing you information you can trust as being accurate, balanced and thoughtful.

We're always pleased to hear from

so many of our readers, but we hope this time around that we'll hear from even more of you. Tell us what you think. Are we on track? Do you like the new look? Are there topics you want us to revisit or cover in a future issue?

Your feedback helps shape each and every issue we produce, and it helps us get a better sense of what's important to you.

Our readers have told us that they enjoy our news and stories because they're focused on adults who are active – physically, in their communities, and in the politics and policies that shape our state. We hope that we will continue to be your voice.

Whether it's for you, or a parent you are caring for, we try to bring you information you can use. But if there is something we are missing, let us know. We are always eager to hear your ideas for stories and features. Call us at 1-866-663-3290 or send us an e-mail to sage@aarps.org.

In future issues, we'll run letters to the editor in the space below. For now, here's more information on our new e-subscription service.

We hope you enjoy this (and every) issue of The Wyoming Sage. ■

e-subscription

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Sign up for a free electronic subscription to The Wyoming Sage. We'll make sure you get the latest copy of the Sage delivered directly to your e-mail's inbox (we'll even send you any past issues you want). You can read it on-screen or print it out, and share it with friends.

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Reaching the donut hole?



If you're worried about paying for your prescriptions while in the Medicare Part D "doughnut hole," call the Wyoming Department of Health's PharmAssist program. They'll look and see if there are ways you can save money. The average client has saved \$1,675 a year.

Call PharmAssist at 1-877-246-4114 today!

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AARP
Wyoming



JOSH BOUDREAU

Jim Eggenberger of Sheridan, fields a ball off the back glass during a game against Karroll Marty at a recent Wyoming Senior Olympics. You must be 50 or older to enter The 2007 Wyoming Senior Olympics, which will be held July 26-28 in Sheridan. Athletes can compete as an individual or as a team in a wide variety of sports and events. Call Eggenberger at (307) 673-0000 or e-mail him at eggy@vcn.com for more information.

Can you afford to retire?

It's a great question, but one we seldom ask ourselves or wait too long to consider.

You may be surprised or even alarmed by what the experts think we'll need to put away for our retirement.

Watch the PBS FRONTLINE special "Can You Afford to Retire?" to hear more about what the experts have to say. Wyoming Public Television will air it at 8 p.m. on Election Night, Nov. 7. If you are busy watching the polls come in, set your VCR or digital recorder to tape it so you can watch it later.

The fact is, many of us are not saving enough and there are growing issues that will impact how we plan for retirement.

The defined benefit pension plans that our parents' generation enjoyed are being replaced by defined contribution plans like 401(k)s, which place more responsibility and risk on workers – leaving us to make the right choices.

The cost of health insurance continues to rise faster than the rate of inflation, meaning it's outpacing most pension plans' cost-of-living increases. And life expectancy continues to grow, which means

we'll need to work longer and save for a greater number of retirement years. That may not be bad news to some.

Many baby boomers say they don't plan to retire – some say they enjoy working and want to find a happy balance that allows them to pursue their hobbies and be a valuable part of the workforce. For others, that doesn't sound like joy at all.

Regardless of your plan, experts say we can still have the retirement we've dreamed of if we give serious thought to what we want in retirement and plan ahead. ■

Wanted: Riverton and Rock Springs residents* who are good at math and like to help others. Call Vern Ellis in Torrington at 532-8871 to find out how you can prepare taxes for people who need your help.

*Tax-Aide volunteers in other communities are needed too.

Retired early? If you are between the ages of 50 and 64, a new AARP personal health insurance plan will be available in Wyoming for 2007. Read the January issue of The Wyoming Sage for more details.

Save energy:

Change five regular light bulbs to compact fluorescents and save an estimated \$60/year.

Fall flu checklist

BY CAROL KOPEC

First frost. Harvest moon. Falling leaves. Flu shot.

It's a good idea to associate flu shots with fall, and put "flu shot" on your to-do list along with getting those storm windows up or putting antifreeze in your car – because flu can be a serious threat to your health as you grow older. Flu and pneumonia together are the seventh leading cause of death in the United States, and the fifth leading cause of death among adults 65 or older.

If you haven't already visited your doctor or health clinic, now is a good time to pick up the phone and inquire about getting a flu shot. Anyone with immune system problems or a chronic medical condition should give that call your highest priority. If you have diabetes, heart disease, asthma or other health problems or are being treated for cancer, you are at particularly high risk for complications.

This year the Centers for Disease Control and Prevention is recommending influenza vaccinations for adults 50 or older,

those with chronic conditions and the following groups: children age 6 months to 4 years, pregnant women, health-care workers and others who live with or care for people at high risk for complications of flu.

While you're being vaccinated for the flu, it's a good idea to also get a pneumonia shot. Unlike the flu shot, which needs to be repeated every year, the pneumonia shot may last a lifetime. The CDC recommends this shot if you're 65 or older and have never had one or can't remember having one, or if you got a pneumonia shot before you turned 65 and five years have passed since that time.

If you have Medicare and your provider accepts Medicare Part B, both the annual flu shot and the pneumonia shot will be of low or no cost to you. ■

Carol Kopec works for Mountain-Pacific Quality Health, under contract with the Centers for Medicare and Medicaid Services. The contents of her article do not necessarily reflect CMS policy.

Fight the flu before it gets you

BY SAGE STAFF

We all know what to do when we have the flu: stay at home, get extra rest and drink lots of fluids. But do you know how to prevent getting the flu in the first place?

It's essentially the same advice.

Get plenty of sleep. Rest helps the body fight off viruses and other ailments. Make sure you get at least 8 hours of restful sleep each night.

Stay hydrated. Drink lots of clear fluids like water, apple juice, chicken or vegetable broth to arm your blood cells with what they need to fight off invading bugs.

Eat well. As part of a balanced diet, American adults should eat five servings of fruits and vegetables each and every day. Your body uses the

Flu shot info visit www.ImmunizeWyoming.com or call the Wyoming Department of Health at (307) 777-7952.

vitamins and nutrients in a balanced diet to keep you healthy and battle any viruses that come your way.

Avoid contact with people who are sick. Most germs are spread by hand-to-hand contact, so wash your hands often and thoroughly. Use soap or alcohol gels, and clean surfaces that you and others touch like doorknobs, light switches, telephone receivers, faucets, etc. Try not to touch your eyes, nose or mouth since these are gateways for germs to enter your body.

Get a flu shot – especially if you are age 50 or older. The U.S. Centers for Disease Control and Prevention now recommends anyone age 50 or older and those of any age with a chronic disease get a flu shot in October or November to help prevent getting the flu this year. Medicare covers the cost of the shot, as do most health insurance plans, and many health clinics provide free or discounted flu shots for low-income residents. ■



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the wyoming
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Senior workers finding they're in high demand

Instead of looking at high school or college seniors, businesses may find another kind of senior has the intellectual capital they need.

BY MARY ANGELL

Retirement is often seen as a time to pack up the office, stop setting the alarm for 6 a.m. and start enjoying life free of work-related worries, right?

Not so for 14 percent of Wyoming residents over 65 who still work. And they're not only working, they're in high demand.

the Sweetwater County Economic Development Association. "I think they are of tremendous value."

Sweetwater County's unemployment rate is 2.1 percent — nearly two points lower than the 4 percent considered to be full employment.

"We still have hundreds of vacant jobs — from

demand on the energy industry, Campbell County in particular has experienced an extreme work-force shortage.

Nearly two years ago, the area suffered such a serious depletion in available labor that the Economic Development Corp. shifted its focus from investment to recruitment. The organization went to Michigan (where the unemployment rate was 7 percent) to recruit workers for Northeast Wyoming.

Today at Gillette's McDonald's, workers are so scarce that customers' drive-through orders are taken by a call center in California. It's the only way the franchise can fill the position.

Seniors can help fill those gaps in the workforce, said Ruth Benson, executive director for the Campbell County Economic Development Association.

"We see seniors who have critical skills or education and they bring a lot of value to the workplace," said Benson.

Employers need to see beyond the applicant's age and realize that seniors have the potential to fill a variety of positions — including jobs in the energy industry, Benson said.

Perhaps they won't be running heavy equipment,

service and retail to professional, semi-professional and industrial (positions) — all across the board," she said. "We would love to get the message out there to seniors that their skills and expertise are really needed. I'm sure businesses would love to talk to seniors who would like to get back into the workforce."

Because of the increasing

A valuable resource

BY MARY ANGELL

Businesses that hire senior workers get an experienced worker and a valuable resource, said Joe Coyne, executive director of CANDO, Converse County's nonprofit, economic development agency.

"It's a great opportunity for a mentoring situation, seniors partnered up with younger folks to demonstrate to younger people the right appearance, attitude and work ethic," he said, adding that there is a growing perception that younger workers aren't interested in showing up for work or dressing appropriately. "You don't have those issues with senior citizens."

Because technology is commonly used in tracking inventory and sales, seniors sometimes require computer training, but that's not a problem, he said. CANDO has trained many seniors through its programs.

Converse County may not be experiencing an economic boom, but it is affected by the growth to the north generated by the energy boom, said Coyne. Some of Campbell County's workers are living in Converse County and commuting, putting the squeeze on Converse County's work force.

"We see the need to be developing a larger work force. The impact of demand for workers in industry is felt across all other sectors, especially retail and service industries," he said.

"As the need for a work force continues to increase, there will be a need to re-engage seniors in the workforce. I'm not too sure we may not be already past due." ■

"The traditional retirement where you drop off a cliff and you are done, and you don't work at all works for some, but some people want to stay a little involved. They want to have time off but want to work some too."

Given the state's 3 percent unemployment rate, employers say they value older workers not only because they fill job vacancies, but because their life experiences, expertise and strong work ethic make them good employees.

"We've thought for too long that once people get older they no longer have value or use," said Pat Robbins, director of

perception of a senior being only capable to greet Wal-Mart customers is outdated.

"There is still a spot for them," she said.

"I think we need to change the mindset and view these people as a valuable workforce rather than as old people. They still have a lot to give. Sixty or 65 is not old anymore."

According to economic development experts across the state, employers will be looking to hire more seniors in the years to come.

"I think of all the people who have spent 30 or 40 years learning on the job — that intellectual capital is valuable," Robbins said.

"I think we need to tap into it." ■

69,552

People over the age of 65 living in Wyoming

10,271

People age 65 and older work in Wyoming

Source: U.S. Census Bureau; Wyoming Department of Employment

but they could be valuable in the corporate office, she said, adding that the

Keith Wilson and Carmen Rideout of Sheridan and Lorna Miller of Jackson listen to a presentation by Dr. Bill Thomas at the University of Wyoming last month. Both communities are interested in building a Green House.



Digging through the details of a nursing home concept

Towns considering a Green House meet with an elder-care expert at the forefront of the community-based approach.

BY JESSICA LOWELL

In one cramped room in the University of Wyoming Memorial Union, the rubber met the road.

The rubber is Dr. Bill Thomas, pioneer of a new community-based concept in elder care.

The road is the people who had come from communities around the state to learn how they could

bring the Green House concept to their towns.

The Green House, developed by Thomas, is a new way to care for older people that turns the nursing home concept on its head. Green Houses are a community-based model that focuses care on a small scale, rather than the industrial scale of a nursing home. Generally, a Green House is a home

with bedrooms and private bathrooms for eight to 10 people built around a common kitchen and living area. Instead of care that stems from a set routine, residents get more individual care and keep their own schedules.

Communities across Wyoming – Sheridan, Jackson and Dubois, to name three – have started looking at the concept and are now

working to understand what building a Green House in their towns will take.

At a consumer housing issues conference at the university in late September, representatives from those communities were able to carve out some time to meet directly with Thomas, who was a keynote speaker at the conference.

Through a series of questions, they worked to understand what they need to do to have a Green House.

Sheridan is furthest along in its efforts to have a Green House. A feasibility study is nearly done and is expected to be completed next month; it appears to indicate that having a Green House is possible.

Carmen Rideout,

executive director of the Sheridan Senior Center, has been working on the project for months. She said it's a big one, and it presents some challenges with state regulation and funding.

"We believe this is the right thing to do, so we won't let those challenges deter us," Rideout said. "It's not un-doable, but it's a lot of work."

By the time the community volunteers met with Thomas, an AARP visiting scholar, they had already heard him speak twice at the conference.

Thomas is an animated speaker, peppering his talk with all kinds of stories and images, even from the American West, to illustrate the points he made about youth and aging and caring for the elderly.

Thomas said independent

28,164

Number of Wyoming residents age 75 and older in 2004.

living is a myth.

"It makes this categorical claim: We live the best life when we rely on no one," he said.

But that didn't work for cowboys, who were dependent on each other for survival, and the myth does the greatest damage to older people or people living with

significant disabilities. The myth says to them they're failing, he said.

In meeting with the communities, Thomas was more direct.

Institutional long-term care was a policy decision made four decades ago, without proof that it was

it compete? How much is reasonable to spend on a Green House? How do you think strategically about a Green House? How hard is it to retain staff? How do you keep a Green House from becoming an elitist organization?

"A Green House will have

Independent living is a myth.

"It makes this categorical claim: We live the best life when we rely on no one."

the best model, and without any participation in the decisions, he said.

Keith Wilson is one of the committee members in Sheridan who's working on the Green House concept.

"Are we truly at a watershed?" Wilson wanted to know. "If we don't act now, are we stuck?"

"Yes," Thomas said.

"There was a construction boom 40 years ago in nursing homes and those buildings are getting old. Now, the service they offer is not attractive to the bulk of customers."

What the Green House offers is not so much assisted living as skilled care for those who need it, Thomas said.

One of the main things that poisons old age is the nursing home, he said. "No one wants to go there. A Green House is a living, breathing example of life worth living."

Through their questions, community members worked to understand where the Green House model fits in Wyoming. How does it stack up against a for-profit enterprise? Can

to meet and live within the non-discrimination rules of Medicare," Thomas said.

"We ought to have a decent place for the poorest people to spend the last three years of their lives."

Thomas said he believes the market determines what will happen, and a Green House creates a market choice that's still an option for Medicare recipients.

The building cost should probably be no more than \$75,000 per resident, and where it makes sense, developers should piggyback on existing organizations for help – going through a local hospital for a payroll function, for example, or partnering with an organization with a large order in modular homes to add 10 more to the order to achieve a lower price.

One provision in state law may stand in the way of bringing Green Houses to Wyoming – the freeze on new nursing home beds.

Under Wyoming law, additional beds are possible only if the existing nursing home in a given region has an occupancy rate of 85 percent or more.



COURTESY / UNIVERSITY OF WYOMING

Dr. Bill Thomas explains his "Green House" concept during the annual Consumer Issues Conference held at the University of Wyoming last month. A Green House is a small nursing home that feels like home.

The concept gardener Information on Dr. Bill Thomas' radical concept for nursing home care is available at thegreenhouseproject.com.

Sheridan has two nursing homes. Westview Health-care has an occupancy rate of 78 percent and Sheridan Manor has an occupancy rate of 80 percent. Both, said Charlie Simineo, are well short of that 85 percent occupancy threshold.

But another provision in state law allows any nursing-care facility to increase its capacity by 10 percent in any two-year period, which would allow a community to start small.

Simineo is a deputy long-term care ombudsman for

Wyoming Senior Citizens Inc.

"That would allow them to build one 10-bed unit every two years and still stay within the license requirements. That would at least get them started," Simineo said. ■

Considering that giant dream house on a few acres? Not these Wyoming residents. They're downsizing before their home gives them the boot. **By Kelly Cooper**



WAYNE NICHOLLS

Charlie and Barbara Smith stand at the base of the stairs in their Lander home. Navigating those stairs after Barbara's recent foot surgery helped the Smiths decide it may be time to move into a one-floor home closer to town.

Will your house
KICK

YOU O

Four Wyoming residents consider themselves lucky to have lived in their dream home. All had spectacular views and enjoyed the solace of living outside of town. They've watched wildlife nibbling away their gardens or had access to a special fishing spot.

But now these retirees are in the process of walking away in favor of something smaller in town that will suit their needs better now and in the future.

"We do enjoy our house," said Lander resident Charlie Smith. "But at some point, your house can evict you."

Charlie and his wife Barbara, Saratoga resident Jim Elliott and Sheridan resident Les Engelter said they're looking for or have found what they believe will be their last house. All were determined to make

the move now, even though they're all still capable of taking care of their dream homes.

"We think it's time to make a move on our terms, rather than one that's dictated by health or aging," Charlie said.

Engelter said he's seen friends struggle with the idea of matching their home with their age and abilities. Some dug in their heels only to find themselves in a house they could no longer maintain or made things more difficult instead of easier.

"People resist the aging process," he said. "They don't want to admit it."

Engelter sees it as part of life's journey. "You move when you're ready, not when you must," he said. "We need to be cognizant of who we are and be ready to make that change."

2,330

**Average square feet of
American home versus
1,400 in 1970.**

The Smiths are more than a year away from moving to a new brick house in Lander.

Their current cedar home is about two miles outside of town on three acres. Almost every day, Barbara said, there are deer in their "front yard." This year they've been eating flowers and getting into the vegetable garden.

While they still enjoy their house, it can complicate their ability to do one of their favorite hobbies – travel. In the last year, they've been to Europe twice and have traveled back east.

"Our primary purpose (for moving) is freedom," Charlie, 63, said.

A smaller home with fewer maintenance requirements will make that much easier.

The couple also has had a taste of how health problems can alter your

attitude about your home.

Barbara, 69, had surgery on her foot recently. She spent six weeks on crutches, trying to get around a home that was never designed for someone unable to simply walk on two feet.

"This house was impossible," she said, mentioning the stairs and sloping floors. But that won't be a problem in the new one-level home that's part of a senior subdivision.

Charlie said the move also will improve the quality of life for Barbara's 91-year-old mother, who will continue to live with them.

Charlie and Barbara are both in excellent health and expect to stay that way for some time. But Charlie added, it's impossible to know what could happen down the road.

Moving into town will not only allow them easier access to stores, but also health-care services.

The house will still include Charlie's interest in alternative energy, with energy-efficient appliances, and Barbara said the interior will be easier to clean and maintain. Her Native American pottery collection will be in enclosed shelves, to minimize dusting.

Jim Elliott and his late wife, Pauline, built their dream home outside of Saratoga in 1998.

"This is more house than I need," Elliott, 70, said. "The pragmatic side of me is saying I need to downsize."

The house is about 2,400-square feet and sits on four acres. Once it sells, he'll look for something in town that's about 1,500-square feet.

Elliott said he's spending so much time in Saratoga and Rawlins serving on numerous community service projects that moving to town will save him on fuel expenses, as well as be more convenient.

"I also want to be realistic about what I will do if I can't drive on a regular basis," he said. "There may come a time, and I hope it's not too soon, when I'm not able to drive."

But Elliott said he's not looking forward to having a large garage sale and moving his possessions.

Most of all, he said it will be hard to leave the house that holds such sentimental attachment for him because of his wife.

Before you move in

Here are some things to consider about your existing house or a new home. For more information and checklists to rate your house, visit www.aarp.org.

- Is everything you need on one floor?
- Are the entrances, hallways and doors wide enough for wheel-chair access (at least 36 inches)?
- What is the home's proximity to public transportation, medical services and other amenities?
- Is the interior well lit and easy to clean?
- What are the requirements for outdoor maintenance?
- Do the floors and bathtubs have non-slip surfaces?

Engelter, 66, understands after leaving his home in March.

For the last 35 years, Engelter lived on two-and-a-half acres with a mountain view. His home was about seven miles outside of Sheridan.

"I loved the country," he said. "It was a perfect setting."

Engelter, like the Smiths and Elliott, found himself traveling much

The new place has similar square footage, but requires virtually no outdoor maintenance with only a patio and small deck. While it has a basement, Engelter said it's not necessary. He said he can live completely and comfortably on the main floor.

While Engelter said he's healthy now, making a move of that size is



RYAN BRENNECKE

Les Engelter, on the deck of his new home in Sheridan, gave up his beloved garden for the freedom to travel.

more once he retired, and spending more time volunteering. Keeping up the maintenance on his large yard was taking up all his free time and becoming a problem whenever he wanted to take a trip out of town.

His former home had a wrap-around porch and a yard that took him six hours to mow.

hard physically and emotionally.

"I had a lot invested in my home out there," he said. "It was all very special for me."

But Engelter told himself that he had enjoyed his home up until then and it was time to look ahead.

"We have to let go," he said. "I did that." ■

OUT?

WYOMING VOTES

2006 ELECTION GUIDE

Governor

Dave Freudenthal (D)



Education: B.A. Amherst College; J.D., University of Wyoming

Experience: Wyoming's governor; U.S.

attorney for Wyoming, 1994-2001; attorney, 1980-1994; Gov. Herschler's administrative aide & state planning coordinator, 1975-1980.

Contact the candidate: (307) 772-0606 or dave@govdave.com

Why are you qualified? The experiences of my first term as governor have taught me a great deal about what it takes to serve as governor. I believe that the strides we have made during this time demonstrate an ability to act as Wyoming's chief executive.

Ray Hunkins (R)



Education: B.S. & J.D., University of Wyoming

Experience: attorney; U.S. Marine.

Contact the candidate: (877) 729-4468 or office @hunkinsforgovernor.com

Why are you qualified? I was educated and trained to be a leader. I served every governor of Wyoming (except the current governor) since Cliff Hanson. I have 40 years of experience in the private sector. At 67 with a father who is 89, I'm concerned about senior citizens. I have maturity and wisdom.

Identity Theft

More than two dozen states have an identity theft law, known as a "security freeze," which prevents a person from taking out credit in someone else's name.

Would you support security freeze legislation in Wyoming?

Freudenthal: I would strongly support security freeze legislation. Identity theft is a crime that has lasting effects for the victim. We should make every effort to construct public policy that allows Wyoming consumers to protect themselves from this insidious breach of personal property, security and privacy.

Hunkins: I would strongly support security freeze legislation in Wyoming to help protect residents from identity theft. Identity theft is a serious problem. My 89-year-old father recently experienced identity theft, and it was a nightmare to deal with.

If a company or organization has a security breach in its computer databases, would you support legislation requiring them to quickly notify their Wyoming customers?

Freudenthal: I would support this legislation. The protection of the customer should be the company or organization's top priority. In the event of a security breach, the holder of customer information should make every effort to ensure that the breach is contained as soon as possible and should, at the same time, give the customer every opportunity to protect themselves from the theft or loss – including an immediate notification of the breach together with information about how they can protect their property, security and privacy.

Hunkins: If a company or

The AARP interviews

We asked each candidate the following questions. Here are their answers in their own words.

organization experiences a security breach of customer information in its computer databases, I would strongly support legislation that requires the company or organization to notify their Wyoming customers within 48 hours that personal information has been lost or stolen.

Telecommunications

Wyoming requires any telecommunications company that wants to provide service or raise your rates to go before the Public Service Commission. Some states have "deregulated" the industry.

If telecommunications deregulation occurs, what protections would you propose to assure high quality and affordable telephone service for Wyoming's residential and small business customers?

Freudenthal: I have not been prepared to support full deregulation of the telecommunications industry because I do not believe that there are adequate mechanisms in place currently or that can be appropriately constructed from the state level to protect the quality and affordability of telephone service for Wyoming residents in the event that such deregulation takes place.

Hunkins: First, I do not believe the case has been made to deregulate telecommunications at the state level. A public service commission is an important regulatory guardian of both high-quality and affordable telephone service for Wyoming's residential and small business consumers. Appointments to the public service commission should be of ethical, intelligent, and fair-minded individuals who are dedicated to protecting the public interest. The public service commission should not be considered a "political plum" subject to

patronage. If telecommunications deregulation did occur, it would be extremely important that the absence of regulation did not adversely affect the public good. This can best be accomplished by not allowing deregulation until there is competition and choice in each telecommunications market. This may require putting the public good ahead of the governor's political self-interest, but it is vital if deregulation occurs.

Health care

On average, 15 percent of the state's residents lacked health insurance in 2003 and 2004.

What can be done in Wyoming to ensure that our residents have access to quality and affordable health care?

Freudenthal: There are no simple answers to ensuring quality, affordable health care, but there are smaller initiatives to help rein in health-care costs. Programs like PharmAssist, which help seniors manage prescription costs through a careful review with a pharmacist, can help reduce costs and should be expanded. We need to provide more information about drug effectiveness, generic drug options and costs in order to make informed prescription decisions. With a continued shortage of nurses, physicians and other professionals we must strengthen recruitment efforts and medical training programs and make more use of telemedicine to deliver medical care at the local level. We can emphasize and fund effective home and community-based services to help keep seniors in their homes with lower costs and higher quality of life. And finally, staying active, being fit and eating right are actions each of us can take to affect our own

health-care costs.

Hunkins: In Wyoming there is a growing crisis in both accessibility and affordability of health care. This is most acutely felt by our senior citizens who, as we advance in age, require more health care and are

more concerned about affordability. Wyoming needs to attract and retain good physicians. That requires making our state an attractive place in which to practice medicine. The governor can and should propose legislation that will accomplish this

objective. We can, and we should, insure that medical malpractice premiums are driven down so that physicians do not find a significant portion of their income going to pay insurance premiums. This can be accomplished if there is a will to

do it. It will require leadership from the governor, and I am prepared to offer that leadership. In addition, there are other actions that can be taken to make Wyoming an attractive environment for the medical community. ■

Congress

U.S. House

Barbara Cubin (R)



Education: B.S. Chemistry, Creighton University

Experience: Eight years in Wyoming state

Legislature, 12 years in U.S. House

Contact the candidate:

cubin4congress@wercs.com

Why are you qualified? As Wyoming's representative in Congress for 12 years, I have a breadth and depth of legislative experience and a position of tenure in the House. I am vice chair of the Resources Committee and held the deputy whip position. With a lone representative, seniority is Wyoming's greatest strength in Congress.

Thomas Rankin (L)



Education: B.S. Ag Business, Casper College

Experience: Managed neurology clinic in Casper, WY

Contact the candidate: (307) 266-1140 or trankin1140@msn.com

Why are you qualified? I have experience in dealing with Medicare-Medicaid, Social Security and disability issues, both as a provider and recipient.

Gary Trauner (D)



Education: B.A. Mathematical Economics, Colgate University; MBA with a concentration in

Finance, New York University

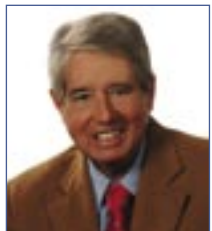
Experience: 20 years in business; co-founder & former CFO for OneWest.net; trustee, Teton County School District No. 1; serve on several community organizations.

Contact the candidate: (307) 472-4279 or team@traunerforcongress.com.

Why are you qualified? As a devoted family man, an experienced financial businessman and a locally elected public servant, I have consistently achieved success through leadership, hard work, discipline and the ability to work with others. Furthermore, I have done so with the ethical values and integrity so missing in our national government today.

U.S. Senate

Dale Groutage (D)



Education: B.S., M.S. & Ph. D, Electrical Engineering, University of Wyoming

Experience: Designed guidance systems for anti-radiation missiles & developed submarine stealth technology for 34 years; UW College of Engineering Hall of Fame; National Society of Professional Engineers 2001

Engineer of the Year.

Contact the candidate: (307) 332-5567

Why are you qualified? Public service is not new to me. I have supported our troops for 34 years as an U.S. Navy senior scientist. I am the secretary/treasurer of the Fremont County Landfill District and saved Wyoming residents more than \$200 million by challenging a "one-size-fits-all" approach to a proposed state-wide landfill bill.

Craig Thomas (R)

Education: Attended public schools in Cody; B.S., agriculture, University of Wyoming



Experience: Wyoming's U.S. Senator since

1995; U.S. Representative, 1989-1994; Wyoming legislator, 1985-1989; small business owner; captain, U.S. Marine Corps; vice president, Wyoming Farm Bureau; director, Wyoming Rural Electric Association.

Contact the candidate: (307) 233-4200 or craig@thomas4senate.com

Why are you qualified? I have had the distinct honor to serve the people of Wyoming in the United States Senate for the past 12 years. My experience, honest leadership and my growing seniority in the Senate have put me in a strong position to continue to fight for the people of Wyoming.

Social Security

For 70 years, America's families have relied on the values embodied

in Social Security. The program's guaranteed, risk-free benefit protects people from outliving their savings or the loss of a spouse or parent. We all benefit from the shared responsibility of providing for today's beneficiaries, with the knowledge that that same responsibility will be met by future generations for us. AARP believes that a bipartisan plan that balances additional contributions from higher income workers with modest adjustments in future benefits can maintain guaranteed Social Security benefits for future generations. Private accounts that drain money out of the Social Security Trust Fund would make it harder to strengthen the program and create a mountain of new federal debt for our children and grandchildren.

Will you support or oppose a balanced Social Security plan to continue the program's guaranteed benefits for future generations?

House

Cubin: Social Security made promises that must be fulfilled for those who paid into the system. Current retirees do not face the threat of lowered benefits, but future generations need to be protected from any detrimental overhaul in the system while providing an opportunity for personal growth. I will keep an open mind on Social Security solutions, but I cannot support any proposal that reduces compensation for today's retirees or raises taxes. It is critical current retirees receive the benefits they are due.

Rankin: Support. By removing the \$80,000 cutoff, Social Security will remain solvent for future generations. I also support making Social Security funds off-limits for non Social Security spending. [EDITOR'S

NOTE: At present, earnings over \$80,000 per year are free from taxation for Social Security.]

Trauner: Social Security is more important than ever in a time when companies are eliminating, freezing or downsizing private pension programs. I support, in the strongest possible terms, strengthening our only truly universal and portable pension system.

Senate

Groutage: I recognize the benefits that Social Security has provided for the past 70 years to improve the quality of life for our seniors, the disabled, and those individuals who qualify for assistance. I will support a balanced Social Security plan to guarantee benefits for future generations.

Thomas: My goal in the Social Security debate is to first ensure that seniors who depend on benefits will continue to have their needs met. Then we must consider options to secure the program in the future. I support a balanced plan that meets this criteria.

Will you support or oppose using Social Security taxes to fund private accounts?

House

Cubin: Social Security is a public system. I do not believe in privatizing the program. However, one of the many solutions to Social Security is to allow personal savings accounts for individuals who opt to use them. This allows workers to have an investment option, allowing a higher return on their money before retirement. At the same time, a personal option reduces the strain on Social Security by lowering government's obligation. The Social Security Trust Fund's current investment strategy does not accrue enough revenue to pay the necessary benefits in the future. Personal savings accounts retain Social Security's original goal: require saving for retirement. But personal accounts also allow greater freedom

to individuals within the system.

Rankin: Oppose. Social Security is a guaranteed program. Private accounts would be risky, and difficult to plan for. Also, the fees and other expenses charged by the companies managing these plans would reduce the amount of savings available to contributors.

Trauner: I strongly oppose using Social Security taxes to fund private accounts. Private accounts will not do anything to strengthen the financial position of Social Security – in fact, they will weaken the ability to pay future benefits and add trillions of dollars to our national debt. Social Security is a safety net program – it is not intended to be an investment vehicle for individuals. Like other public investments that are prohibited from investing in risky ventures (state and local tax collections, for example), Social Security should be safe and secure – not subject to the short-term gyrations of risky market investments. Those individuals who want to invest their own funds for future retirement don't need the Social Security program to do it – they can simply invest privately.

Senate

Groutage: I most definitely do not support using Social Security taxes to fund private accounts.

Thomas: The program will soon be insolvent, so I believe we must set the politics of the issue aside and take a serious look at all of the options. Some of these include allowing those still in the work force to invest a portion of their current payroll taxes in personal accounts and gradually adjusting the retirement age. Whatever path we choose to take, we must address problems now to allow us to protect the benefits of future retirees.

Health-care reform

In the absence of universal coverage, AARP supports specific reforms that increase the number of people with health care coverage, either through public or private insurance. More and more Americans, including a growing

number of workers, find themselves without health insurance. Increasing health-care costs strain businesses large and small, leading them to either stop offering health-care coverage all together or raise employee premiums and co-pays. Shifting an ever-larger share of health-care costs to individuals does not address the problem of the high cost of health care and threatens the health and financial security of American families. AARP believes that government, employers and individuals should share the responsibility for paying for health-care coverage.

Will you support or oppose a shared approach involving government, employers and individuals, to providing health-care coverage for everyone?

House

Cubin: Too many hard working families in Wyoming cannot afford health care, and that is unacceptable. I support Associated Health Plans, which allow small businesses and organizations to pool their resources to purchase group health insurance for their employees and members. I believe we must provide incentives for individuals to use preventative care instead of burdening the emergency health-care system, we must expand health savings accounts to encourage saving and consumer choice in health care, and tort reform is necessary to make the practice of medicine less expensive. I realize some individuals sit in the crack between Medicaid and affordable private health insurance, and I support measures to shrink the gap.

Rankin: Support

Trauner: Our health-care system is broken. If left unchecked, it will soon bankrupt our country, our businesses and our families. While it is easy to place labels such as “socialized medicine” and “nationalized health care” on proposed solutions, I believe we need to have an open mind to look for innovative solutions to a complex issue. We simply cannot afford to rule out real solutions based on ideological bias. I will support a shared approach, involving

government, employers and individuals, to providing health-care coverage for everyone. I believe we should look at four basic tenets in looking to solve our health-care crisis: 1. We should strive to cover everyone; 2. We should strive to administer health care as inexpensively as possible; 3. We should strive to control costs through an outcomes-based approach to medicine; 4. We should ensure that our businesses remain competitive in a more global economy.

Senate

Groutage: I support a shared approach involving government, employers and individuals, to providing health-care coverage for everyone. It is time to move forward with affordable health care. As we travel the state, what we consistently hear from those who are fortunate enough to have health-care insurance is that they are paying premiums of up to \$1,000 per month and deductibles of up to \$10,000 per year. We also hear from the unfortunate 20 percent who cannot afford health-care coverage. My solution is to have a bipartisan blue ribbon commission of health-care experts examine proven comprehensive programs that work, such as the plan that the employees of the federal government have, and come up with a solution that is affordable for the government, affordable for the participants, and meets the needs of a nation desperate for affordable health-care. The benefit of my subsidized comprehensive program will ensure minimum deductibles with affordable premiums for maximum quality care.

Thomas: Our health care system is broken. Far too many people lack access to quality, affordable health care where costs are growing faster than any other sector, and many Americans are priced out of the system. As a member of the Senate Finance Committee and Republican Chairman of the Senate Rural Health Care Caucus, I will continue working to address factors that drive up health-care costs. There are several ideas being proposed at the federal

level such as tax credits, health savings accounts, small business health plans, and medical liability reform. I'm very concerned about seniors who could lose their current retiree benefits. The Medicare Modernization Act (MMA) took the first step in addressing this issue by including financial incentives urging employers to continue providing prescription drug coverage and not drop retiree coverage. While not a silver bullet, these provisions are a substantial improvement to the health-care delivery system for seniors.

Medicare

Medicare Part D is now helping millions of people in Medicare save money on their prescription drugs. But while those with Part D coverage are saving, the actual cost of prescription drugs continues to increase at a rate greater than general inflation. AARP believes that more must be done to bring down soaring drug costs and supports allowing Medicare to use its bargaining power to negotiate lower prescription drugs. Proposals have been made in Congress to put an annual limit on how much money the federal government spends on the Medicare program. AARP opposes arbitrary limits on Medicare funding.

Will you support or oppose allowing Medicare to use its bargaining power to negotiate lower prices for needed prescription drugs?

House

Cubin: Medicare Part D is administered by many private insurance companies, and it is their responsibility to negotiate prices for drugs. Government mandated prices will decrease the number of pharmacies willing to provide drugs to Medicare recipients. When the VA began negotiating drug prices, it negotiated wholesale prices. This was possible because only VA pharmacies were involved and drug choices were limited. Medicare should be available retail, with the most options for seniors, and that is only possible through the private market

mechanism.

Rankin: Support. Medicare should follow the example of the Veteran's Administration in using its vast purchasing power to obtain the best value for our tax dollars.

Trauner: I support, absolutely, allowing Medicare to use its bargaining power to negotiate lower prices for prescription drugs. The Veterans Administration has this ability, and its drug costs are up to 50% lower than those of Medicare Part D. Current law that prohibits Medicare from negotiating drug prices results in higher drug prices that hurt all Americans through either higher taxes or increased borrowing and national debt.

Senate

Groutage: I support allowing Medicare to use its bargaining power to negotiate lower prices for needed prescription drugs.

Thomas: I support efforts to help seniors get the medication they need. The MMA helped lower drug costs for seniors and the disabled by increasing private competition among insurance plans, including drug subsidies for low-income folks. Current law requires Medicare plans to negotiate with drug makers for better prices, and keeps the Centers for Medicare and Medicaid Services from interfering in those negotiations. This concept has broad bipartisan support and was included in every Medicare reform proposal from the 106th Congress until enactment of the MMA. There is compelling evidence supporting private-sector drug negotiations. While I understand that some believe it is the role of the federal government to negotiate pharmaceutical prices for Medicare, evidence shows that when negotiations occur in the private sector, seniors get better prices for medication. In the instance of Federal Employees and employer-based plans this approach has proven to get seniors and taxpayers the best deal.

Will you support or oppose imposing an annual limit on federal Medicare spending?

House

Cubin: Medicare and its benefits are entitlements promised to all who have paid into the program, and that promise must be fulfilled. However, the program must be monitored for fraud and abuse, so costs do not exceed actual projections.

Rankin: Oppose

Trauner: I oppose setting an artificial annual limit on federal Medicare spending. We need to look for a comprehensive solution to rising health-care costs, not arbitrary piecemeal approaches that result in real harm to our senior citizens.

Senate

Groutage: I know that the actual cost of prescription drugs continues to increase at a rate greater than general inflation, and I oppose arbitrary limits on Medicare funding.

Thomas: I do not support placing an arbitrary cap on annual Medicare spending because it would place an unnecessary burden on our seniors. As a fiscal conservative, however, I am very concerned about the financial condition of the Medicare program. The Medicare hospital trust fund will remain solvent until the year 2020, but action must be taken soon to address the financial difficulties facing this entitlement program while protecting beneficiaries.

Long-term care

Long-term care can be costly for people who do not have family caregivers or need more care than family and friends can provide. Qualifying for Medicaid – the primary public funding source for long-term care – requires either very low assets and income, or depleting almost all assets and income to pay for care. Currently private insurance is either too expensive or unavailable for many people. Approaches that give people cash payments to choose, buy and manage their care, along with counseling to help them make and manage care choices, help maintain dignity and maximize independence. AARP supports a

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

Will you support or oppose a combined approach that involves government and individuals covering long-term care?

House

Cubin: Too many seniors have come to view Medicaid as a form of long-term insurance. This was never its intention, and cannot continue to be used in such a manner. Given our nation's fiscal constraints, Congress has a responsibility to ensure coverage is available to those who truly need it most. This includes cracking down on individuals who unjustly hide their assets to appear impoverished. We also need to encourage preventative care, and help seniors make choices that will lead to better long-term health.

Rankin: Support

Trauner: I support a combined approach that involves government and individuals covering long-term care, including the use of targeted tax credits for children who care for their elderly parents.

Senate

Groutage: I support a long-term care program that would not place a financial burden on the government. This program would be paid for by a combination of government subsidies and individual contributions, which would give people more control over their own care.

Thomas: I want to help seniors manage their care, and maintain their independence and dignity by providing choices. The Deficit Reduction Act (DRA) made some important reforms that give seniors and the disabled better options to manage their care. Specifically, states can now provide home and community-based services. This means individuals can receive the

care they need, in a setting they prefer, at prices far below what Medicaid usually pays for nursing home care. Additionally, the DRA allowed every state to establish a Long-Term Care Partnership program for individuals to purchase long-term care insurance. This means more people should be able to pay for their own nursing care, and fewer will have to rely on Medicaid as a safety net to meet their long term care needs.

Will you support or oppose requiring individuals to buy private long-term care insurance?

House

Cubin: It is not the role of the federal government to place such a mandate on individuals. Personal health-care choices should be based on personal preferences to the greatest degree possible.

Rankin: Oppose

Trauner: I oppose requiring individuals to buy private long-term care insurance.

Senate

Groutage: I oppose requiring individuals to buy private long-term care insurance.

Thomas: I support encouraging individuals to do more to save and plan for their own retirement and long-term care needs, but I do not believe it is the role of the federal government to mandate to individuals what insurance products they must purchase.

Retirement security

Social Security was never intended to be a worker's only retirement income. Even though people know Social Security won't be enough to live on, many find it hard to save for the future. AARP supports creating and expanding supplemental retirement accounts, enabling workers to build retirement savings in addition to Social Security's guaranteed benefits. AARP supports making saving for retirement simpler and fairer by requiring that employers give workers access to voluntary, automatic payroll deductions to IRAs if they do not already give them access to a pension or 401(k) plan.

Do you support or oppose requiring employers to give workers access to automatic payroll deductions to fund their personal IRAs?

House

Cubin: Personal retirement accounts, like IRAs, are vital to retirement planning for many individuals. It is important for the federal government to educate workers on options available to them. However, for many small businesses, the added regulation and bureaucracy involved with federal mandates takes away freedom from growing the small businesses that sustain our economy.

Rankin: Support

Trauner: I strongly support requiring employers to give workers access to automatic payroll deductions to fund their personal IRAs. This is a common-sense approach that makes it easier for individuals to save for their retirement without placing any significant added burden on employers or the government.

Senate

Groutage: I support allowing employers to give workers access to voluntary, automatic payroll deductions to their own IRAs, if their employers do not already give them access to a pension or 401(k) plan.

Thomas: I support encouraging individuals to save more and plan for their own retirement. Social Security was intended to be a supplemental source of retirement security, not a sole source of income. The other two necessary components are individual savings and pensions. I am concerned by the appallingly low savings rate in this country, which at last check was around zero percent. To the extent that employers are able to provide employee access to their IRAs through automatic payroll deductions, that is definitely something we should encourage. I have introduced a measure in the Senate, the SAVE package, to encourage individual savings for retirement and other purposes. ■

AARP does not endorse political candidates or parties.

Medicare

Compare and prepare

BY GEORGE MILLS, JR.

Tens of thousands of Wyoming residents are saving money on their medications this year, thanks to coverage that wasn't available until now.

Between Nov. 15 and Dec. 31, the Medicare Prescription Drug Benefit, known as Part D, offers an annual enrollment period. This is when any beneficiary can sign up for benefits if they haven't done so before, or can change plans.

Many of the companies have improved benefits for 2007. For example, 32 of the 53 plans available in Wyoming next year offer a \$0 deductible. Fifteen of the plans offer coverage in the gap. Four plans feature premiums of less than \$20 per month. In 2006, there were only three.

Recent surveys show that four out of five Medicare beneficiaries say they are satisfied with their current coverage. If you are one of them, you don't have to do anything to remain with your current plan. But, before you make a decision, you should read the notice your plan will send you about any changes they are making for 2007.

Who should consider changing plans? First, consider cost. There's more to it than just the premium. What are your co-payments? What is the annual deductible (if any) before the plan's benefits start? Will your total spending next year reach beyond \$2,400 where the gap begins?

Next, if your plan doesn't cover all of your medications now, or will stop covering them in 2007, you might want to find a plan with better coverage.

Finally, if you've had customer service problems with your existing plan, now is the time to think about a change. Customer service records are available by calling Medicare at (800) 633-4227 or visiting www.medicare.gov.

If you're considering making a change, you can call our great partners at the Wyoming State Health Insurance Information Program (WSHIIP) at (800) 856-4398. By mid-October, www.medicare.gov will have information about all the plans offered in Wyoming, including which drugs are covered by which plans, to make a complete and fair comparison. For those who are comfortable using the Web, this is the fastest and most convenient way to "compare and prepare." Or, you can call Medicare 24-hours a day at (800) 633-4227, and a trained representative will walk you through the comparison right on the phone.

Your plan will send you a notice of all changes for 2007. Medicare will send you the Medicare & You 2007 handbook, with details of all Wyoming plans, by early November. And some people will get additional mailings with details of changes that specifically affect them.

If you want to make a change, do so by Dec. 8 to allow enough time to mail out your new materials before year's end. That way you will be able to use your new plan's benefits starting Jan. 1, and save as much as possible on your prescription drugs. ■

George Mills, Jr., is Medicare's Acting Regional Administrator

Slowing economy increases scams

With investment fraud, desperate times call for desperate measures.

BY KAREN MOCKLER

When the economy takes a downward dip, beware. That's when people fear their legitimate investments may not perform well or may even be hit with a loss – especially those about to retire or who have already retired. And that's when people are more likely to enter into risky ventures with promises too good to be true.

The economy influences different kinds of investments at different times. Gold and precious metals have been selling at record-high levels. Oil and

Attend a free AARP Fraud Fighter workshop from noon to 1 p.m. Nov. 16 at the public library in Cheyenne. Call 432-5810 for details.

gas prices touch everyone every day. There has been renewed interest in uranium, a mineral which has been widely produced in central Wyoming.

“It is likely that scam artists will exploit current news events and tout their spurious investment

scams alongside legitimate operators using the very same news clips,” said Tom Cowan, director of the Wyoming Securities Division, which is charged with oversight of investment sales in the state.

And a few months after the economy shifts, Cowan said, his office sees an increased number of calls from victims.

Just as Wyoming sees an increase in fraud victims when the stock market fluctuates or slows down, so does every other state. Retirees are especially vulnerable. They often feel pressure to maximize their retirement investments. That pressure can sometimes hatch bad decisions, said Patricia Struck, president of the North American Securities Administrators Association (NASAA), the oldest international organization devoted to investor protection.

“When we have inflation or gas prices get high or real estate prices get depressed, people start to get anxious – particularly people on a fixed income,” Struck said.

When they see the value of their investments go down, or that their CDs are earning less at the bank, they become more susceptible to offers of securities that are too good to be true, often new twists on old deals.

The investor is promised double-digit returns and might get a little money to begin with. He tells his friends.

“Pretty soon the funds dry up and you realize you invested in a Ponzi scheme and not only that, got your friends (into it) too,” Struck said.

While it might seem contrary to logic, financial predators are actually able

Protect yourself, money

BY KAREN MOCKLER

Buy low; sell high. That's the old financial saw.

Yet in the stock market, that simple rule of thumb can be hard to follow.

During economic prosperity, growth and a strong stock market, many investors actively seek out and invest in order to share in the wealth, said Tom Cowan, director of the Wyoming Securities Division, which is charged with oversight of investment sales in the state. Unfortunately, they're buying at a time when investments are relatively expensive and may present a greater downside risk.

Similarly, said Cowan, investors may act more conservatively in down markets, fearing further losses or erosion of their principal. In reality, that is when an investor might purchase a security at a depressed price, which still has good value. The whole process of guessing what the stock market will do tomorrow leads into market-timing strategies that statistically earn less than consistently holding a balanced portfolio of investments.

Rather than letting momentary shifts in the economy shape a person's investments, Cowan said, the goal should be to hold a well-designed portfolio of investments which doesn't require constant trading or repositioning. Diversification between income-producing and growth investments and across different industries reduces the risk of a portfolio suffering too much because of one industry's condition, or being in bonds when stocks are gaining.

“Fixed income investors – many of whom are retirees or seniors – could no longer live on their investment returns. Faced with dipping into principal, many investors sought higher rates of return. The price for higher returns is taking on more risk and most of the time taking on considerably higher risk.”

Yet Wyoming investors cashed in their secure, lower-yielding investments for higher returns promised by con artists Steve Cook or Walter Naylor, not even aware of the risk/return tradeoff.

“Not only did those investors fail to receive a better return,” said Cowan, “they lost their savings – their principal – which is the most damaging investment outcome possible.” ■

Control over your info

AARP Wyoming members want the state Legislature to give people more control over their personal information, and strengthen the penalties for identity theft crimes.

One in four of those recently surveyed has been an identity theft victim or knows someone who has, and 86 percent said they are concerned about becoming a victim.

Nearly everyone surveyed, 96 percent, supported an increase in the penalties for identity theft crimes. Currently, thefts under \$1,000 are considered a misdemeanor.

Also in the survey, 82 percent favored passing a “security freeze” law. More than two dozens states have security freeze laws in place, protecting their residents from unwanted credit inquires, and credit cards, mortgages, bank loans, etc. from being opened without their knowledge. A security freeze prevents anyone – known or unknown – from taking out credit using another person's identity by instituting an alert system that can require a unique personal identification number to grant approval of the credit transaction.

AARP Wyoming is pursuing security freeze legislation during the 2007 Legislative session beginning Jan. 9. ■

to use a bad economy – and a fixed income – to their advantage. All it takes is a show of sympathy, and a promise to “let you in on a little secret ...”

“I think people about to retire or just retired are very vulnerable because con artists – or just financial professionals, even legitimate members of the

security industry – see these are good targets,” Struck said. “That's why you see these free lunch seminars, pulling in people about to retire. We've even seen financial advisors go into the workplace and tell people, ‘You have enough to retire right now. Why don't you give your lump sum to me and I'll invest it?’” ■

More households to get help with heating bills

Anticipating another winter of high utility prices, lawmakers expand a low-income energy assistance program.

BY KELLY COOPER

When the temperatures drop and heating costs soar, there's help available to pay the bills.

And, this year, that help will be given to many more households than ever before.

From Oct. 1 to Feb. 28, Wyoming's Low-Income Energy Assistance Program, known as LIEAP, accepts applications for residents who need help paying for their heat. The program is run through the state's Department of Family Services.

LIEAP Manager Jeff Dockter said the program pays a portion of eligible residents' utility bills from November to May.

The amount paid depends on the household size, income and the type of fuel that's used to heat the applicant's home. There's also an emergency fund for residents, who may be in danger of having their heat



shut off.

Last year, LIEAP helped 11,700 households and this year Dockter is expecting the program to assist 15,000. While more

people apply than are accepted, Dockter said some applicants don't meet the income requirements or fail to provide the follow-up paperwork.

\$1,120

The most a Wyoming household heated with natural gas could get this winter through the LIEAP program

For more information or to get a LIEAP application, call (800) 246-4221 or visit <http://lieap.state.wy.us>.

Earlier this year the Wyoming Legislature increased the income limits for applicants, opening the program to thousands of additional households. Now, an individual with a monthly income of \$1,756 or less, and couples making \$2,365 a month or less, are eligible for assistance. Plus, the Legislature significantly increased the amount of money going into the program.

"We do have enough money to meet the need," Dockter said.

In addition to LIEAP, Dockter oversees the weatherization program to help residents improve the energy efficiency

of their homes. Those who qualify for LIEAP automatically qualify for the weatherization help.

Dockter said the weatherization program is more comprehensive than LIEAP so there hasn't been enough time and staff to give weatherization assistance to the thousands of people helped by LIEAP.

"Our contractors are working very hard to meet the need," he said. "Physically, there's no way we could go out and (weatherize the homes of all the clients) at once."

Instead, applicants are prioritized with the elderly, disabled and families with children under 5-years-old at the top of the list to get help first.

Others move up the list for assistance more quickly the longer they receive help from LIEAP.

The weatherization program starts with an energy audit of the home. Then an approved contractor comes in to make the changes. In some places, booming industries like mining are making it more difficult to find those willing to do the work.

"The economy does make it difficult in certain areas to recruit people," he said. "But, we're still providing services in those areas." ■

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