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A N O C C A S I O N A L M A G A Z I N E F O R A C T I V E A D U L T S O C T O B E R 2 0 0 7

Happy Hatters

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hats, hearts to capital | 14

LARRY BRINLEE

Peggy Schmidt of Douglas has a great time during the 2007 Wyoming Red Hat Society Gala at the Cheyenne Holiday Inn on Sept. 15.



Thank you

BY JOANNE BOWLBY

Thank you. Those two simple words cannot express the gratitude we have for all the stories you have shared with us.

Our request was great: tell us about your frustrations and concerns with the health-care system and with saving money for your future. Both are very personal issues. Issues we have been taught to keep private.

from Torrington with full health-care benefits so adequately expressed, "We have no problems. As a parent, though, we are very concerned that two of our three children have little or no access to affordable health and dental care, and the annual cost increases outstrip any pay increases which they may 'enjoy.'"

Please keep your stories coming. Whether you enjoy the benefits of insurance and programs like Medi-

Each of your stories provides insight into the problems this nation is facing.

But you understood that in order to get changes passed in Congress and in industry board rooms we needed the stories of real people and the very real problems that they face. Some of the stories have been gut wrenching. Others have expressed gratitude for programs like Medicare, Medicaid and supplemental insurance plans. But even those have included concern – concern for the generations that come behind us.

As a retired federal employee

care or you are struggling to make ends meet, each of your stories provides insight into the problems this nation is facing. Hopefully in those stories will be the glimpse of a possible solution. You may send your stories to us at sage@aarp.org. We will use the information you send to push for change. Visit DividedWeFail.org for more information.

And, once again, thank you. We are glad to hear from you. ■

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sage

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Accessible areas

Casper: Alcova Reservoir has a handicapped accessible pier that puts people within reach of rainbow trout. Call (307) 473-3400.

Cheyenne: Granite Reservoir in Curt Gowdy State Park and Sloans Lake in Cheyenne offer two options for easy-to-access fall fishing. Call (307) 777-4600.

Cody: The New Cody Reservoir in the Beck Lake Recreation Area offers opportunities to catch rainbow and cutthroat trout, perch and possibly catfish. Call (307) 527-7125.

Green River: Flaming Gorge Reservoir is one of the most accessible options for fall fishing in the Green River area.

Antelope are plentiful in lots of accessible areas. Call (307) 875-3223.

Jackson: Opportunities for hunting antlerless elk at the National Elk Refuge begin at the fairgrounds in Jackson Oct. 12, with the first weekly drawing. "It's a pretty attractive hunt for older folks because it's a migration hunt, which means the elk come to you," said Mark Gocke, area Game and Fish spokesman.

For fishing, try the wheelchair-accessible National Fish Hatchery north of Jackson. Call (307) 733-2321.

Lander: For fall fishing for rainbow trout, there's Lucky Pond, behind the State Training School, or the Fiddler Lake campground, off Loop Road.

Pheasant hunting at Sand Mesa Wildlife Habitat Management Area offers abandoned roadways for walking. Hunting begins there the first Saturday of November. Call (307) 332-2688.

Laramie: Laramie Plains Lakes are all wheelchair accessible. Lake and rainbow trout and sometimes Kokanee salmon can be found in the area. Barber Lake in the Snowy Range is another option for fishing rainbow. "It's great for the accessibility and for the fishing," area staffer Josh Deberard said. Call (307) 745-4046.

Sheridan: Pheasant hunting is plentiful and accessible in Walk-in Areas 1, 5 and 6 for a season that starts Nov. 3. Walk-in Area 5, near Ulm, also offers easy access to deer.

For stream fishing that is just a cast off the beaten path, try the Tongue River Canyon northwest of Dayton. Call (307) 672-7418.



LARRY BRINLEE

Jim Mick makes a cast into Bellamy Lake in Wyoming's Snowy Range in September. He and a friend have been coming to Wyoming from Indianapolis to fly fish for more than 20 years. Mick, 64, learned to fly fish when he was 10, but says with a little patience, you can learn to be an angler at any age and enjoy a relaxing pastime.

Keeping you on target

Our fall picks for hunters and anglers around Wyoming.

BY ELLEN THOMPSON

When Jim Bell needed to take his mind off his cancer nearly 20 years ago, he decided to dust off his rifle and take up an old passion: hunting.

Twenty-three elk, two moose, two bears and dozens of antelope later, the 83-year-old Jackson man hasn't missed a season since.

"You've got to take your mind off yourself," he said.

When he learned this year his cancer returned, Bell knew what to do. He put in again for antelope, elk and buffalo permits. Bell said the outdoors has helped him stay strong through the illness, and he believes eating the wild game has helped too.

"I've been hammered by (cancer) again, but I plan to go hunting again," he said.

With Bell's insights about the outdoors in mind, Wyoming Game and Fish Department offices across the state offered recommendations on fall fishing holes and hunting options that pose fewer obstacles to returning hunters.

Discounted licenses

People born before 1930 who have lived in the state at least 40 years qualify for a \$2 deer and \$5 elk Pioneer license. A \$19 deer and \$27 elk Pioneer Heritage license is offered to residents born since 1930, at least 70 years old, who have lived in the state for 50 years or more. People 65 years old or older who have lived in Wyoming at least 30 years can get a small game, bird and fishing license for free.

The Wyoming Game and Fish Department has two wheelchair accessible blinds that can be loaned to the public and pulled on a trailer. For more information call the Casper office at (307) 473-3400.

Many locations are even wheelchair accessible. ■

Booming with boomers

Wyoming's aging population could be a boon to its workforce.

BY MARY ANGELL

More than one out of every three Wyoming residents is a Baby Boomer – born between 1946 and 1964. As they approach retirement age, the state's workforce specialists are increasingly concerned about a drastic loss of workers.

Some of these specialists are taking part in a series of meetings with other states to discuss ways to ensure that boomers will be able to use their skills and experience by either working or volunteering in their communities. The first annual National Governors

Downing, leader of the Wyoming team and assistant administrator of Wyoming's Department of Workforce Service's Business Training and Outreach Division.

Wyoming's team has two goals for the coming year: to make state government a model employer and to encourage Wyoming businesses to be more flexible.

"State government needs to step up and be a leader, a model for other businesses in the state," Downing said. "We'll have a huge number of Boomers within state government who will retire within the next 10 years, and we need to change practices

something when we're not doing it ourselves."

Some practices that may lure seniors back to the workforce include flexible schedules, part-time hours, project-based work or even job sharing. Two people can share one job by working alternate days of the week, splitting each 8-hour day or each working for a six-month period.

In some cases, Downing added, health insurance is more important to workers older than 50 than salary. Some workers may be happy with positions that provide only health benefits.

Part of the challenge is getting the word out about



MARY ANGELL

Helen Boreczky started Wyoming Horse Rescue in 2001, employing a banker, accountant, veterinarian and secretary.

"We need to inform employers that many older workers are out there and there is nothing wrong with them simply because they want to work for less money and fewer hours."

Association Policy Academy on Civic Engagement of Older Adults runs through May 2008.

Each of the eight states chosen to participate has a different approach, according to Pamela

and become more flexible so we can keep the knowledge older workers have. I'm hopeful the state will start changing practices so in the next 10 years we can market that for private entities. It's hard to ask people to do

issues workers face when looking for a job after the age of 50, said Rob Black, Gov. Dave Freudenthal's policy analyst for workforce development and education.

"We need to inform employers that many older

workers are out there and there is nothing wrong with them simply because they want to work for less money and fewer hours," Black said. "They just don't want the pressure that comes with having a six-figure (income) job. They want more flexible hours, fewer hours, less pay. We hear from employers, 'Why would a person want to make \$30,000 a year when they could make \$100,000? There must be something wrong with them.'"

Black noted in many cases it's better for employers to bring back to the job someone with skills and

experience than to have to train a new or temporary employee. Older workers offer maturity, stability and experience, he said.

"I think the Department of Workforce Services put in a pretty good proposal and did a good job of highlighting that we are a rapidly aging population in Wyoming, aging more quickly than most of the nation," he added in reference to Wyoming's having been selected to participate in the academy. "That's kind of exacerbated by our workforce shortage. A lot of states have an aging workforce, but they don't have an exhausted workforce like we do."

The other seven states participating in the academy are Alabama, Arkansas, Colorado, Florida, Maine, New Mexico and Ohio. ■

Good with numbers?

If you are good at math and want to help someone in your community, Tax-Aide needs you. Call Vern Ellis in Torrington at (307) 532-8871 to find out how you can prepare taxes for people who need your help.

Choosing unpaid work

BY JOANNE BOWLBY

Sometimes the best worker is a volunteer. “Volunteering can be just another step in the full spectrum of the work continuum,” AARP Wyoming Director Rita Inoway said. “Many volunteers we work with say they are working just as hard as they did (and oftentimes still do) in their paid jobs.”

And the nature of volunteering is changing too.

“Volunteers are being asked to do more and contribute their knowledge and skills right alongside paid staff. In most cases, organizations recognize this contribution by offering a per diem, providing meals and/or reimbursing volunteers for their expenses and mileage,” Inoway said. “Most organizations now recognize that a volunteer can do more than stuff envelopes, and that a volunteer often isn’t signing up for a social experience – they want to contribute in a meaningful way.”

So, why not get paid for their work?

“Most volunteers who have had a management or leadership position in their working career understand the constraints that not-for-profits and community organizations operate under. They often have saved enough money to live comfortably and they want to be able to give something back – and they want to be able to do that on their terms without the commitment of a 9 to 5 obligation,” she said. “It allows them to be in control of their time and choose what they do with it.”

Inoway said she is pleased to see something like ServeWyoming’s new Volunteer Wyoming database. “I think it will help bring together experienced and knowledgeable volunteers with community organizations needing those skills.”

ServeWyoming’s Executive Director Rachel Chadderdon said her organization noticed a gap in Wyoming: there wasn’t

More information

Volunteer Wyoming is an initiative of ServeWyoming established as a single resource and central clearinghouse for helping communities and individual organizations with opportunities to engage more volunteer service.

“One of the many goals of this initiative is the promotion of nonprofit advancements to take advantage of the talents of baby boomers in our state,” said ServeWyoming Executive Director Rachel Chadderdon.

Organizations can post openings, and individuals can search openings by keyword, city, county or statewide. Visit servewyoming.org or call (866) 737-8304 for more information.

a central place where potential volunteers could go to search for openings in their community. So, they created one.

Volunteer Wyoming allows not-for-profit and other community groups to post openings online at servewyoming.org for free, and potential volunteers can search the database in a variety of ways. They can type in a keyword that describes an aspect of what they might like to do or where they might like to work (for instance: animals, kids, mentor, organize, etc.). Or they can search by city, county or statewide.

“We hope to play a vital role in helping build a better culture of citizenship, service and civic responsibility across the state,” she said. “We know that every Wyoming resident has skills and talent to share. We want to help them do that, and make our communities that much stronger.” ■

Need home heating help?

People making up to \$1,829 a month or couples making up to \$2,453 a month can get help paying winter heat bills. Call the Wyoming LIEAP program at (800) 246-4221 for an application.

Too young for Medicare?

UnitedHealthcare now offers health insurance to Wyoming residents age 50 to 65. Call (866) 579-9540 for details.

Hundreds move to freeze IDs

BY JOANNE BOWLBY

In one month’s time, more than 500 Wyoming residents have taken the first step to protect their identities. A new law that took effect July 1 allows Wyoming residents to lock identity thieves out of their personal credit information, by placing a “freeze” on their files held by the three major national credit reporting agencies: Experian, TransUnion and Equifax.

A freeze protects your personal credit information from being used to open a credit account without your knowledge.

“This is one significant way to help prevent identity theft,” AARP Wyoming associate director for advocacy Tim Summers said. “It gives Wyoming consumers more control over who has access to their personal credit information and when they can see it.”

Most businesses will not open a new account or extend credit without checking a consumer’s credit file first.

“When your credit file is frozen, even someone who has your name and Social Security number will not be able to take out credit in your name without your knowledge,” Summers said. “Many of our members

Get advice

Learn how to sign up for a security freeze and receive sample letters to send to each agency at aarp.org/wy or from the Wyoming Attorney General’s Consumer Protection Unit at (800) 438-5799.

told us that they wanted the peace of mind that a freeze can provide.”

Placing a freeze costs \$10 per credit reporting agency for a total of \$30, but is free to identity theft victims who have proper police report documentation. The freeze stays in effect until the consumer decides to lift it, Summers said.

“Consumers may lift the freeze temporarily in order to apply for a loan or new credit card, or they can lift it permanently,” he said. If consumers want to restore the freeze, they will be required to pay another \$10 fee per agency at that time.

“It may sound expensive,” Summers said, “but when you compare it to the potential cost and time involved with cleaning up after an identity crime, it’s worth it.” ■

The dark side of aging

Addressing depression is as critical as physical health care.

BY RODGER McDANIEL

As an old (and getting older) baseball fan, I recall Mickey Mantle's poignant comment. "If I thought I was going to live this long," he said, "I'd have taken better care of myself." For all the talk about the Baby Boom generation, one might conclude policy makers never really thought so many of us would get this old so soon, or they might have planned better.

Mental health and substance abuse are good examples. As Wyoming ages more quickly than

healthy we might have been previously. In fact, experts believe the elderly will experience mental disorders and addiction at a rate far higher than the rest of the population. Part of the problem is the Mantle thesis: we are living longer than we thought we would.

As treatment for physical ailments improves and we live longer, the onset of major depression and other mental disorders will be more prevalent. There is evidence our generation may have a higher incidence of mental illness than previous generations, including a

a great deal of stigma in mental health. Our generation never much warmed to the touchy-feely stuff and are not predisposed to asking for help even when we need it. As we age, that trait ceases to be an admirable quality and starts to become a serious threat to our well-being.

One recent study shows Wyoming baby boomers have fewer family contacts and fewer quality relationships, leaving many on their own when they begin to experience late life problems with depression, prescription drug abuse,



COURTESY

Rodger McDaniel testifies in front of Congress in May about the need for more mental-health and substance-abuse funding.

problems in their older patients. In one troubling survey, 75 percent of the primary-care doctors said they felt depression was

physical well-being. This may involve encouraging him or her to seek or to stay with treatment, going with the patient to the doctor, or even monitoring whether the patient is taking medication.

The Mental Health and Substance Abuse Services Division of the Department of Health is working with providers to improve services to the elderly. The Aging Division of the Department also has resources to help individuals, families and professionals understand this issue.

But ultimately, it will depend on the willingness of older persons, their families and the community to advocate for the elderly and for the services they require. ■

Rodger McDaniel is deputy director of the Wyoming Department of Health, Mental Health and Substance Abuse Services Division

Reaching elder years can bring about changes — physical, mental, emotional and social — that affect one's life. Family and friends can help by offering emotional support through understanding, patience, affection and encouragement. Family and friends can also help by becoming involved in their loved one's mental and physical well-being.

most of the country, mental-health and substance-abuse treatment services for the elderly are becoming more of a gap in the system. Old age does not immunize us from mental illness or addiction regardless of how

higher rate of substance abuse, which includes illicit substances, alcohol and prescription drugs.

Wyoming may not be prepared because we, the baby boomers, are not prepared. There is still

dementia, alcohol addiction and other similar problems. Even when elderly persons receive frequent medical care, many primary care physicians are not trained to diagnose and treat mental health and substance abuse

simply part of aging that had to be accepted.

Reaching elder years can bring about changes — physical, mental, emotional and social — that affect one's life. Family and friends can help by offering emotional support through understanding, patience, affection and encouragement. Family and friends can also help by becoming involved in their loved one's mental and

Live a more active life

Visit aarppfitness.org and learn how to make fitness a part of your life.

Letting them know

BY SAGE STAFF

Thanks to a new law, any Wyoming adult who wants to express their wishes related to end-of-life care can do so for free. Now, that process is even easier.

You can download new and improved advance health-care directive forms from the AARP Wyoming Web site at aarp.org/wy. The new forms reflect some consumer-friendly changes to Wyoming's living will laws made by the state Legislature earlier this year. Changes were aimed at making the process easier, less expensive and greatly reduced the length and complexity of the forms.

The form complies with the new law and will be distributed by AARP, the Wyoming Department of Health's Aging Division and other state and community partners. The free forms do not require legal assistance to complete, however some people may wish to consult an attorney regarding detailed and complex questions.

If residents have already completed another form, they do not need to complete this new one. Under the new law, all forms completed prior to July 1, 2007 are legally binding until a new form is completed. Or you may request a form be mailed to you by calling the Wyoming Aging Division at (307) 777-7986. ■

Changes pay off

Small alterations to your diet can produce significant results. To reduce your cholesterol choose vegetable or broth based soups instead of ones with cream. Visit eatright.org or call (800) 877-1600 for more tips from the American Dietetic Association.

Do renew

If you or someone you know is age 65 or older, mark your calendar for Nov. 15. Medicare recipients must renew or choose a new policy between Nov. 15 and Dec. 31 each year. For more information, call (800) MEDICARE.

Green getting greener

Three communities receive funds for alternative home-care.

BY SAGE STAFF

The state of Wyoming has awarded one-time startup grants to the communities of Sheridan and Jackson to develop unique elder-care settings referred to as Green Houses, a concept which is growing in popularity across the United States. The move toward Green Houses shifts the focus from that of a daily routine within the traditional nursing home to care which provides a home-like atmosphere with emphasis on individual needs of each of the residents.

A third grant was awarded to Lovell which plans to develop an innovative design for providing individual care within the traditional nursing-home setting. The purpose of the grants is to recognize and support communities prepared to take that initial step in developing alternatives for nursing home care.

Once the pilot projects are up and running, results will be shared with other Wyoming communities by AARP and other interested parties.

Dr. Bill Thomas pioneered the Green House concept as a new way to provide care by turning the current model on its head. Instead of routinizing all aspects of care, which is commonly done in nursing

On the web

Information on the Green House concept is available at thegreenhouseproject.com.

homes, care is instead focused on the person receiving it. Eight to 10 people live in small facility, with bedrooms located around a central living area.

Studies have shown that both the residents and the staff thrive in that setting. And the costs are manageable as well.

Another Green House project is under way in Casper. Because of extremely high interest in the Green House concept across Wyoming, U.S. Senator Mike Enzi (R-Wyo.) is organizing an informational workshop on the subject, to be held in Casper on Oct. 30.

Experts from the original Green House project are scheduled to lead the discussion and several financial lenders who have worked on Green House projects will be available to answer questions.

The workshop is open to the public, and communities interested in the Green House concept are encouraged to find representatives who can attend. For more information about the workshop, call Alzheimer's Wyoming at (888) 276-9602 or e-mail alzawy@tribcsp.com. ■

Protect yourself from the flu

BY SAGE STAFF

The director of the Wyoming Department of Health is reminding Wyoming residents to protect themselves from influenza this season with flu shots and other common-sense precautions.

Influenza (flu) is a respiratory illness caused by a virus. Symptoms include fever, headache, extreme tiredness, dry cough, sore

throat, runny or stuffy nose and muscle aches. Influenza can cause severe illness and complications, particularly among older people. About 36,000 Americans die annually from flu complications.

Dr. Brent Sherard, Wyoming Department of Health director and state health officer, said, "The single best way to protect yourself and others against influenza is to get a flu

vaccination each year."

Sherard recommended residents contact a medical professional or their local public health nursing office for flu shot information.

Dr. Sherard suggested the following additional measures to help protect against the flu:

- Wash your hands often or use an alcohol-based cleaner
- Cover your mouth and nose with a tissue when you sneeze or cough and be sure

to throw the tissue away immediately after use

- Try not to touch your eyes, nose or mouth because these are the easiest locations on the body to spread germs
- Avoid close contact with people who are sick
- Keep your distance from others if you become sick
- When possible, stay home from work, school and errands when you are sick, and don't send sick children to child care or school. ■

PHOTOS BY MARY ANGELL

Linda Davis, left, and Becky Braman, opposite page, right) have a lot in common. The long-time friends both decided to pursue their dream careers after they retired. Davis left nursing to raise alpacas. Braman left engineering to become a nurse in the hospital where Davis used to work. Now the two live across the road from one another, just north of Cheyenne.



Trading careers

Two friends try something new after retirement.

BY MARY ANGELL

Most people think of retirement as a time to hone their golf games, plant an herb garden, travel, and spend time with their grandchildren. But for two Cheyenne women – who happen to be friends – retirement is a time to try something totally different.

Continuing to work for the money and health insurance is not uncommon, but Linda Davis and Becky Braman both retired from their professions to pursue new passions.

Davis, a registered nurse for 36 years, moved to Cheyenne in 1981 and worked as a cardiovascular nurse in the intensive care unit and the cardiac catheterization lab at DePaul Hospital. She helped start their cardiac rehabilitation and wellness program in 1996.

Following her retirement from Cheyenne Regional Medical Center in June 2006, Davis started a business with her husband Chuck: raising alpacas, animals native to South America that look similar to llamas, but are smaller.

“I envisioned at age 55, I would be retired and traveling and so forth, but that didn’t happen. I took on another career instead,” she said. “I retired from the hospital and went full speed ahead with the alpacas.”

Davis is still building a foundation herd, but already she owns six females and three males. She breeds them and uses their soft, dense fleece to make felt and yarn, which are fashioned into hats, sweaters, vests, scarves, mittens, and socks. She sells some of these items in her Cowgirl Way gift shop, and the profits cover the cost of the alpacas’ feed, minerals, and vaccinations.

The home-based shop is open



during special open houses and by appointment.

“If someone calls me and wants to come by, I tell them to come on over,” she said. “I really didn’t want a shop in town where I’d have to go in from 10 to 5.”

“I do the business full circle, from beginning to end,” said Davis. “Some do the breeding, some do the fiber. We jumped in with both feet and do it all.”

Learning to run a business has been a challenge, but caring for the alpacas came naturally to her.

“The interesting thing is that 40 percent of all alpaca breeders come from a health-care background,” Davis said. “As I started researching the business and looking into what type of care (alpacas) need, my nursing fit into this quite well. I have to have a case plan for my animals. I do infection control, vaccinations and even delivered a baby this spring.”

She said the marketing skills she developed supervising the hospital’s cardiac and wellness program have also come in handy too.

In 1995, Davis met Braman when

Becky’s husband Bill entered the cardiac rehab program at DePaul. Davis taught classes on diet and exercise, and Becky and Bill participated.

“We remained friends and started to take bike trips and do other things together,” said Braman.

Now a registered nurse, Braman was a civil engineer and professional land surveyor. She and her husband, also a surveyor, owned Intermountain Professional Services and worked on buildings such as Cheyenne’s main Post Office, the Herschler Building and the Rawhide Power Plant.

“When we were hitting our 50s, Bill wanted to retire, but not me,” she said. “I said, ‘I want to go to nursing school.’”

“I wanted to be in nursing where I could work with people more and not with numbers,” she added.

Braman attended Central Wyoming College in Jackson. Just getting into the nursing program was daunting – she was one of 90 people who applied for 16 openings in the program – but she made it in and graduated in May 2006.

“One of the reasons I looked into nursing was that I knew jobs would be available and I knew there would be health-care benefits with them,” she said.

While on a field trip to the Wyoming Legislature, her class visited Cheyenne Regional Medical Center, which gave the students a presentation about its nursing program. Braman applied for a job.

About the same time that Davis retired from the hospital, Braman began her career there, training in the intensive-care unit in emergency cardiac telemetry. She has worked in the oncology unit since December.

“I always wanted to do it,” she said of nursing. But because it was considered second-rate to being a doctor and her family couldn’t afford medical school, she pursued math, eventually becoming Wyoming’s first female land surveyor.

At a time when other women her age are slowing down, she works 12-hour shifts at the hospital in what most people consider a young person’s career.

Although she only works Saturdays, Sundays and Mondays, she cares for patients from 7 p.m. to about 7:30 a.m.

“It’s not too bad, except for the third day,” Braman said, but she added she believes hospital management should consider offering shorter shifts to make it easier for people to continue nursing as they get older.

“Everyone thinks they’ll nurse for awhile, then go to a desk job, but it’s a waste of nurses with good skills and critical thinking. You need them on the floor; you don’t need them in a supervisory position and have just your one-year nurses out there,” she said.

She’d like to still be nursing in another 10 years, provided she could work a more flexible position. She might look into travel nursing, where a nurse contracts with a hospital to work for a 10- to 13-week period of time, during its particularly busy times.

“Then I’d maybe travel for a month in between,” she said. “The health insurance carries over for a month or so.” ■

LARRY BRINLEE

Mary Scheer holds a photo of her late father John Roberts as her husband Rick stands behind her at their Cheyenne home in August. Mary's father was under the care of Hospice until his death earlier this year.



Hope & hospice

There are options when a terminal illness strikes.

BY KAREN MOCKLER

When a terminally-ill patient shifts from treatment for a cure to symptom and pain control, that switch to palliative care can sound depressing – or like a blessed relief.

The word *hospice* has long meant “a house of shelter or rest.” In recent years, it has also become a medical program for people with a prognosis of less than six months to live.

“People often think only cancer patients qualify,” says Dr. Robert Monger, medical director of Cheyenne’s hospice program. In fact, those with Alzheimer’s, emphysema, or any terminal illness do.

Hospice focuses on making the end of life as pleasant as possible. And the house of rest often belongs to the patient.

“The idea of hospice is to have someone in their own home at the end of life,” Monger says. “It’s really a great option for many people. I often hear the comment, ‘We wish we would’ve been referred earlier.’ They often enrolled just in the last days of life.”

Instead of being in a hospital, hospice provides total care to the patient – via pharmacists, physical therapists, nurses and volunteers – in their home or a hospice home. In addition to staff, hospice provides the medical equipment, pain medicine, even the bed.

Beyond the emotional and psychological benefits of remaining in a home, there may be physical ones as well. According to a recent study sponsored by the National Hospice and Palliative Care Organization, the mean survival for hospice patients was 29 days longer than for other, similar patients.

Hospice even pays for bereavement services. Once the patient dies, families can go in for counseling for a year afterwards. And, there are financial benefits too.

Over a six-month period, hospice isn’t necessarily less expensive, Monger says. It is, though, in the last few weeks of life. “Hospice keeps them out of the ICU (Intensive Care Unit) and emergency rooms. In the last few weeks when they’re very, very ill that’s extremely expensive.”

The average patient is in hospice for two months. Like most

insurance, Medicare pays up to 90 percent of all hospice services. That includes medications, which people are sometimes paying for out of pocket.

That's a big chunk of change, says Toni Turcato, an oncology social worker at the Iverson Cancer Center in Laramie. "It's not unusual for an oral medication to cost thousands and thousands of dollars just for a month's supply."

Hospice costs "usually next to nothing," says Turcato, who deals with financial issues that arise at the end of life. "A lot of insurance policies have hospice umbrellas that are 100 percent."

Rising tide

The popularity of hospice keeps growing. According to the National Hospice and Palliative Care Organization, more families choose hospice care each year. Between 1985 and 2002 (the latest year for which figures are available), the number of patients that used hospice climbed from 158,000 to 885,000.

Yet even now, "Hospice is really underutilized," Monger says. "An awful lot of patients" still aren't aware of the option.

That's particularly true in Wyoming, according to Rep. Jeb Steward (R-Encampment), who serves on the Health, Labor and Social Services Committee.

"Wyoming's hospice enrollment is one of the lowest in the nation," Steward says.

A Wyoming Healthcare Commission report looked at the percentage of terminally ill people who passed away in hospice care versus hospitals, nursing homes and other settings from 2000 to 2003. While the national average for hospice care was 27.2 percent, Wyoming's was only 16.3.

That probably has something to do with Wyoming's empty spaces, Steward admits. Population density is often a factor in medical care.

"Wyoming's demographics, its rural nature does seem to work against us in a lot of these issues. We're just not dealing with the same set of circumstances people are in downtown Denver."

Patients in outlying areas may be less apt to use hospice services, either because they aren't aware of them, or because the in-home services simply aren't available in their location. But in cases like those, terminally ill patients do have another

option: in-patient hospice care.

"The goal is to have them in their home. The big majority are," Monger says. But for those who must leave home for the care they need, hospice in-patient facilities are a "great place to go to if they have to."

Wyoming has two in-patient hospice facilities: Davis Hospice Center in Cheyenne and the Charles M. and Cara Lou Chapman Hospice Home in Casper.

For now, most patients at those facilities are from nearby. David Quigley, Davis Hospice Center director, estimates about 75 percent of his center's patients are from within the county. Patients not wanting to move far from home sometimes wind up in a local nursing home or hospital, or rely on home-health-care workers.

"A hospice setting is going to be a very different physical design and psychological design," says Quigley. Davis is "an environment as homelike as possible, designed to create the most quiet, dignified setting both for the patient and the family."

It includes accommodations for family members to be able to stay over, a fully stocked family kitchen, and separate laundry and shower facilities.

In addition to convenience, the planners strove to make it lovely. They used natural stone and woodwork, and seized opportunities for natural light. Patient rooms have vaulted ceilings.

"Think of hospitals and how busy the waiting room or ICU is," Quigley says.

"The goal is to have them in their home."

At Davis, "You don't feel like you're walking into a hospital. The Taj Mahal of compassion, one person called it."

People can find quiet in two separate fireplace rooms, a serenity room chapel, outside gardens and interior protected gardens. And with rooms for gatherings, families can be together when it counts. Quigley says one family recently cooked a big meal to celebrate a 64th wedding anniversary.

That's a hospice goal. With pain and symptoms under control, the patient is able to communicate with loved ones, to have fulfilling, end-of-life conversations.

As Quigley says, "Hospice is really about a plan for living, living fully until the last moment of life." ■

Get more information

To find a hospice program in your area, call the Wyoming Hospice Organization at (307) 577-4832. Two national hospice organizations also offer information: National Hospice and Palliative Care Organization, (800) 658-8898 or nhpc.org; and Hospice Association of America, (202) 546-4759 or hospice-america.org.

Medicare offers hospice care services to its recipients. For more details, visit medicare.gov or call (800) 633-4227.

Choosing care

BY KAREN MOCKLER

John Roberts is a common name. Until April, there were three listed in the Cheyenne phone book – John J. Roberts frequently got calls for the other two. In fact, it became a joke in his family.

In some ways, his story is as common as his name. Like his dad before him, he got a railroad job, worked hard, and moved up through the ranks at the Union Pacific Railroad. He met his wife, a clerk, there. They would've been married 50 years this fall.

There was nothing common about his spirit, though. When he was diagnosed with pancreatic cancer in June 2006, it had already spread to his liver – he'd lost a lot of weight, and grown jaundiced. Beyond getting a stent inserted to drain his liver, Roberts never visited the doctor again, daughter Mary Scheer said. He knew the prognosis: four to six months.

Within a couple weeks he went into hospice care, something the family knew was out there but didn't know much about. Roberts was able to stay at home

throughout the entire illness, which lasted far longer than expected.

"Our getting 10 months was very remarkable," Scheer said. "To have nine good months and only one bad, that's pretty exceptional when you think of how awful some people have it."

During those months, Scheer and her husband made regular visits to her parents' house. Sometimes they brought him over to their house for a little change of scenery. Until his last weeks, he was walking and taking out the garbage.

"My parents were pretty self-sufficient," Scheer said.

He died April 7, on very little medication. Even on the day before he passed away she said he had his wits about him.

"He passed away in his own bed, and there's something to be said for that. He had his chair and his routine. A lot of that didn't have to change. It would've had to change drastically if he'd been in the hospital."

At home

While talk of hospice often focuses on the one

who's dying, the entire family often reaps benefits.

Rick Scheer recalls that after his dad's stroke years ago, it was tough getting his mom over to the hospital to see him every day. With his wife's parents, this wasn't an issue. And while John Roberts' illness was mentally and emotionally hard on his wife, hospice made some aspects much easier for her.

Toward the end, when her husband was bedridden, Betty Roberts never had to move him, get him up or bathe him alone, Scheer said.

And just as hospice care allowed John Roberts to sit in the comfort of his favorite chair it also helped Betty Roberts maintain a small part of her social life. For the most part, their daily lives hummed along as usual with friends dropping by, something Scheer figured would have been less likely

in the hospital.

The benefits of in-home hospice care were similar for Carol Cartwright's family after her mother was diagnosed with colon cancer in 2003.

From early that summer until her mother passed away that October, hospice workers came to her parents' home on an almost daily basis. Early on, hospice brought in a volunteer to watch her mom so that her dad could run errands, get groceries, or just get out of the house. Later on, nurses came in.

"They were wonderful," Cartwright said. One bathed her mother, Millie, combed her hair, and made sure she was comfortable in bed. They showed Cartwright and her father how to administer her mother's medication.

Cartwright said, if her mother couldn't have received care at home, "I think it would have

been very sad for my dad, because he wouldn't have been able to be with her 24 hours a day, to be in the same bed with her. He wanted her there, and she wanted to be there too."

"The bottom line is: They cared."

After her mother died, Cartwright wanted to volunteer in some capacity, but because she is still working — Cartwright has been a hair stylist for 27 years — she has little time. On occasion, she has put her hair cutting skills to work, going to hospice patients when they couldn't come to her, in their homes or at Davis Hospice Center in Cheyenne.

Every head — and story — is different. At 91, one patient has outlived his diagnosis by a couple years,

while another one could hardly hold up his head for his last haircut.

Cartwright remains philosophical. "In the late stages, I know these things are going to happen," she said. And although the contact with patients can be emotional, Cartwright doesn't find it depressing.

"To me it was very rewarding that I could go and help somebody else," said Cartwright, who hopes to volunteer more when she retires. "They know somebody is doing something for them."

Like family

Hospice staff seem to be driven by a similar desire to help. Scheer said they really trusted the staff who came into her parents' home.

In the beginning, the nurses came once a week to take his vitals, talk to him, and just spend a little time getting to know them. "It helped my parents knowing somebody cared. Some days it just helped to talk about the simple things like the weather."

His main nurse the last four or five months was the one they became closest to.

"I don't know if exceptional is even a big enough word to describe the woman. She was phenomenal and was always just a phone call away," Scheer said.

In the final days, they had to call her several times. "She dropped everything," Scheer said. "She was very open-armed, willing to give us all hugs, and not just be about the job. On the other hand, she was very professional. She never crossed any lines — always the right thing at the right time. All the education in

the world doesn't give you that."

"The bottom line is: They cared," said Rick Scheer. "To have a nurse do what she did, and actually cry with us was really an experience.

"I don't know how she did the job. It just made you feel like there was a guardian angel. If I was in that situation, there'd be a lot of comfort in knowing that people like that were around."

Cartwright's father must have felt the same — when Ted Kline was diagnosed with prostate cancer, he wanted to see out his days in their home like Millie before him.

But because he was living alone, in-home hospice care was not a possibility toward the end.

He lived in assisted living for three days before they moved him to the hospital. The day before he passed away, late this spring, he talked about going to Davis Hospice Center.

And just as Ted Kline's illness followed close on the heels of his wife's death, so Betty Roberts is now sick.

They found out early this June, almost by accident, that she has cancer. Roberts had gone in for surgery for another matter, and a preoperation chest X-ray detected lung cancer. She's undergone chemotherapy and radiation, and her doctors say her prognosis is good.

But if things change, Mary Scheer knows what path they'll choose.

"Hospice was so great with my dad, I would be confident with the care they would provide to anyone facing these difficult times." ■



COURTESY

A patient room at the Davis Hospice Center in Cheyenne.

Playing catch up

If your small savings is stalling retirement, there's still hope.

BY ELLEN THOMPSON

It's not uncommon for Casper financial planner Connie Brezik to have to look across her desk into the face of an anxious client and deliver some sobering news: You have not saved enough to retire.

With that news she can provide some comfort, there are ways to catch up and adjust.

"If you are way behind on saving, you might have to save 60 percent of your salary to get where you need to be," she said. "If you spend everything you make, which a lot of people do, and you quit working, what's going to allow you to live the way you want to live?"

Brezik said those who find themselves far short of meeting their goals for retirement are going to have to work longer, spend less, or both. They might consider a career change that would mean a higher income or sending a non-working spouse back to the workforce.

Jim Evans found himself working longer than he expected.

Evans, who is 78, was 62 when he left a job at a Chevrolet parts shop in Cheyenne for a sales job with another company. He soon found himself unable to make his sales quotas. He lost his job just as his wife's health was failing.

The savings the couple had were soon gone.

Evans went to work for Laramie County School District No. 1 as a teacher's aide. After nearly six years, he said, he had earned a



ELLEN THOMPSON

Jim Evans, 78, visits with 97-year-old Ray Thorbeck weekly for his part-time job with the Senior Companion Program. After losing his job at 62, Evans spent most of his savings when his wife fell ill. He took a job that provides a pension, but says working part-time helps him pay his bills.

small pension that helps him get by, though he wishes he could have started sooner.

Jean Setzfand, an AARP expert on financial issues, said people can catch up or get started saving for retirement if they don't have an employer-sponsored plan by opening an Individual Retirement Account. Maximum contributions to an employer-sponsored 401(k) or to an IRA increase at age 50, helping people catch up, she said.

Many people need more than that. A common rule of thumb has been that people need between 75 and 80 percent of their income at retirement in each of their retirement years, when adjusted for inflation. With health-care costs rising well above the rate of inflation, that's not the case anymore, Setzfand said.

She recommends low fee

investments like index funds for other sources of long-term investment.

Brezik, who is a member of the American Institute of Certified Public Accountants, said when she sits down with a new client, the first thing they do is look at retirement expenses.

Even a sum as large as \$1 million, which sounds like a lot, may not be enough for a reasonably well-off Wyoming couple, Brezik said.

A typical annual rate of return on a conservatively invested \$1 million savings would bring about \$40,000 annually, she said. The median income for a Wyoming household between the ages of 45 and 64 was \$57,354 in 2005, according to state figures. Depending on what that household expects in Social Security benefits or other retirement income, \$1 million savings, which sounds like a lot, might be

Retirement obstacles

No employee benefits: In 2003, 96.6 percent of Wyoming businesses were classified as small businesses.

"What might be a disadvantage for residents is they may not have the employer-based savings like the 401(k)," said AARP Director for Financial Issues, Jean Setzfand.

Solution: If you do have retirement benefits, make the most of them and any matching funds. Otherwise, consider an Individual Retirement Account, Setzfand said. "Try to make your dollar stretch longer from a savings perspective by taking it pre-tax, versus post-tax," she said.

Health-care costs: Most underestimate the cost.

Solution: Casper financial planner Connie Brezik said the most important thing is to know your options. You may have the option of extending employer-sponsored coverage at some cost. If not, you might consider working until eligible for Medicare. Even then, Brezik said, people should consider supplemental insurance to pay for what Medicare won't.

Long-term care: The Metlife Mature Market Institute estimated the cost of long-term assisted-living care in Wyoming at \$29,088 annually and \$59,130 for nursing-home care.

Solution: According to AARP, long-term care insurance is not recommended for everyone, but it's something that is more affordable if you purchase a policy in middle age, while premiums are lower and most people face fewer problems with eligibility.

Buyer beware: While people think about investment options, they have to look not just at what's being offered, but who is offering it.

Financial planners and financial products must be registered with the Wyoming Secretary of State. To find out if a product is registered call (307) 777-7370.

just enough. But it would mean a major pinch for a household that makes even double the median amount, Brezik said.

"There are things you can do," she said. "The earlier you start having a retirement

plan in place, the better off you will be, the easier it will be."

For a quick idea about where you stand in saving for retirement visit aarp.org and look for the retirement calculator. ■



LARRY BRINLEE

Julie Molene, right, enjoys visiting with Nancy Elliott at the 2007 Wyoming Red Hat Society Gala at the Cheyenne Holiday Inn on Sept. 15.

Famed Red Hat Society descends on Cheyenne

While community groups across the country dwindle, one is defying social trends and conventions to take tea in droves.

BY ELLEN THOMPSON

Patti Jones has worn a lot of hats in her life. Some know the 59-year-old mother of four as the founder of a nonprofit in Cheyenne, others as the longtime secretary at

her church.

Once a month, Jones sets aside those roles and dons a red cowboy hat with a purple lightning bolt pinned to the side. Then she morphs into a jollier version of herself.

“The child that’s ever-present in me comes out full bore,” she said.

Jones is a member of the Purple Pizzazz chapter of the Red Hat Society in Cheyenne, which she founded five years ago.

She likes the freedom of a group where no one calls to nag if she doesn’t come to a meeting, or if she hasn’t volunteered for a committee.

“We just go out and have fun,” she said.

An increasing number of women across the state are finding that same light-hearted attitude appealing. While service groups like Soroptimist, Rotary and Elks struggle to maintain their numbers, more than 1,000 women in Wyoming have joined 64 Red Hat chapters in 24 cities – and numbers seem to be growing.

Groups go by names such

as Frontier Floozies, Lovell Lovelies or Red Hat Mamas.

At a recent convention of Wyoming Red Hat Society groups in Cheyenne, Jones and about 170 other women showed off their red hats, and had fun, with activities like the Negligee Breakfast.

Dressed in their favorite nightgowns, the women filed in quietly and took their seats at breakfast tables quickly, perhaps with a brief greeting to their friends. But their perfect posture and dignity belied their dress.

One woman paired a red corset with a thin red wrap that almost covered what

On the Web

According to its Web site, the Red Hat Society is a social organization where there is fun after 50 (and before) for women of all walks of life. To learn more about this group, visit them online at www.redhatsociety.com

the corset revealed. Another woman sat with a red towel wrapped around her head and a short robe revealing lots of leg and feet capped in a poof of pink feathers. Each has her own interpretation of the “negligee” in Negligee Breakfast.

That kind of light hearted fun was exactly what Sue Ellen Cooper probably had in mind when she founded the Red Hat Society in California in 1997.

Cooper was inspired by a poem about a woman who plots silly escapades in her old age to “make up for the sobriety of my youth” while wearing “purple/ With a red hat which doesn’t go.”

“Lots of women have no place to go. Their children leave home and move away. The family unit doesn’t stay together like it used to. You have to do something. You need to go out with some ladies who will act like children. It makes you laugh inside and outside.”

Taken with the poem, Cooper gave a copy to a friend, along with a red hat. The gesture sparked a club that has swelled to 1 million women worldwide and has spawned musicals, books and clothing lines as well as an array of puns,



LARRY BRINLEE

Doris Williamson, left, and Cathy Peach laugh during the Negligee Breakfast. Williamson is from Casper, and Peach is from Cheyenne.

such as “Hattitudes” and “Hatquarters.”

Each club has its own interpretation of what it means to be a Red Hatter, and creativity is key.

At the recent conference in Cheyenne, the women held a contest for the worst bed head. In unison, they whisked off their hats and

purple negligee with a garter just above one knee.

VanValkenburg didn’t win the contest, but she won the hearts of several other women, who called her over to pose for photographs.

“I wish I had enough nerve like Wini,” said Jean Hanks of the Rock Springs Sagebrush Dollies.

exposed their disobedient curls. The resulting laughter continued all day.

Later, they staged a negligee contest. When it was her turn, Wini VanValkenburg, 85, of Rock Springs took the stage in a low-necked, high-hemmed

The Red Hat Society doesn’t call itself a service group, but it does reach out to women who may be in need of company, or fun. The members’ outlandish antics easily break the ice and make people feel comfortable with each other,

and themselves.

Lila Stewart has gained much from the club. Stewart formed the Longmont, Colo., Pen Swans almost six years ago when her husband was diagnosed with Alzheimer’s and was later placed in a long-term care facility.

Since then, Stewart said she’s watched the group help lots of women who needed friends and fun in their lives.

“Lots of women have no place to go,” she said. “Their children leave home and move away. The family unit doesn’t stay together like it used to.

“You have to do something,” she added. “You need to go out with some ladies who will act like children. It makes you laugh inside and outside.”

Some of the women at the recent convention said they are still active in service groups like Rotary, while others left those groups behind, preferring Red Hat.

Lydia Randall, 63, of

Cheyenne, had never been involved with anything outside church when she joined eight months ago after entering retirement.

She still wasn’t fully convinced until she reached the recent convention. By day two, Randall was having a blast.

“The last time I danced like that it was at my son’s wedding,” she said.

Randall is exactly the kind of person the Red Hats and other groups are hoping to recruit – a baby boomer with extra time on her hands.

But while service groups lose ground, the number of Red Hats is booming.

The Red Hat Society may already be appealing to some of the very things that are keeping people from joining other groups, said Deborah Fleming, who studies aging at the University of Wyoming.

Baby Boomers tend to reject groups with lots of structure, she said. So while service organizations involve a leadership structure and lots of commitments, women in the Red Hat Society meet for outings of a take-it-or-leave-it variety.

Fleming said even though Baby Boomers aren’t traditionally joiners, the Red Hat Society appeals to something timeless.

“Women always seek out relationships with other women, cultivate them, they value that,” she said. “They’ve been doing it for centuries.”

Stewart offers a simple explanation for why The Red Hat Society is bucking trends, and gaining in numbers.

“You know why it’s growing,” she asked. “It’s growing because we laugh.” ■

Looking for a quick fix

As retirement nears, some find themselves taking big risks.

BY MARY ANGELL

Investing money generally involves some risk. But for some people, their age puts them at a higher risk for losing their life savings to investment fraud.

According to the Wyoming Secretary of State's Securities Division, most victims fall between the ages of 50 and 70. Why? With retirement and health concerns, people get anxious to make money quickly.

"It's really sad to tell people, 'Your money is gone, and it's not coming back,'" Securities Division Director Tom Cowan said. "We're good at getting people prosecuted, but it doesn't help people who have lost their retirement."

Because of the energy boom, most Wyoming

schemes now involve oil and gas ventures. "Those are the things you won't buy from a broker and all are very high risk," he said. "If you don't know what you're doing, you're better off with a stockbroker (or investment advisor) to help you."

Be leary

Cowan said a Wyoming promoter spent about \$500,000 to advertise his product and get it patented, but he used other people's money to do it – and to pay his salary, and buy himself a car, computer, and boat. "Never once do you see a dishonest promoter putting his own money into his investment," he said. "If the management has their own money in it, they're going to

manage it a lot better than if they're just using other people's money."

By law, a startup company must register with the Secretary of State's Office once sales exceed a certain amount. Anyone considering investing in a new company should see if it is registered, Cowan said.

Even legitimate companies can fail. But, Cowan said, the riskiest investments usually involve promises of huge profits. Everyone wishes they had invested in Croc shoes, for example, before its stock skyrocketed to \$68 a share.

"All of us are looking for a quick fix," Securities Division Project Administrator Barbara Boyer said. "Most of the time it's 10 or 15 years plus to realize a profit. It's not going to happen in six months to a year."

"Most of the money made by investors is made by safer, good quality investments, ones listed on the stock exchange and sold through registered brokers," she said. "One of the things smart investors know is what is a reasonable expectation in the investment – it's not 10 percent to 12 percent return a year."

Choose wisely

When dealing with legitimate, licensed stockbrokers, people should still consider carefully whether certain options are right for them. Some practices, while perfectly legal, are more beneficial to

the broker than the investor. One of these is the asset-based management fee.

An asset-based management fee is based on a percentage (usually about 1 percent) of the investor's total account, and paid annually to the broker, rather than paying a commission for each purchase and sale of stock.

"It's more for people who have a large amount of money to invest – like \$100,000, for example," said Cowan. "The state of Wyoming uses a fee-based management account. It doesn't pay commission on every sale."

But with individuals, Cowan said, "what we see is somebody has an inheritance or insurance payment, it's a very common instance where normal people without financial sophistication come into money – sometimes big money. The person will go to a broker, and the broker will say, 'You need fee-based management.' And it sounds good. If it's closely monitored, it's legitimate."

The problem is that the fee comes out of the account regardless of the success of the investment, the condition of the stock market or the frequency of purchases and sales on the part of the investor.

Another ploy involves inviting seniors to a free lunch at a nice restaurant. Once there, they are told horror stories about people who were stripped of their retirement money.

"The promoters will say, 'Bring your investment portfolio to our office and let me look it over and see that you're protected,'" Cowan said. "They'll get them to transfer their money out of investments to a fee-based management account. They

say, 'We'll watch your money for you, put you in a guaranteed investment, and you can do no worse than 5 percent return' or whatever, but it will always be higher than what they're making now."

The investments may be legitimate, but investors are charged a fee to access their own money – and many don't realize this until they go to buy a car or pay health-care costs.

Seek advice

Sometimes the number of victims in an investment fraud scheme can be reduced if the Securities Division is notified of questionable activity early on.

For example, a man called Cowan because he noticed a minus sign on his statement.

"The broker was making unauthorized sales," Cowan said. "A 30-second revelation led to a whole year's investigation and ultimately led to (the broker) going to jail."

Boyer said, "People think anything to do with the stock market is complicated, but if you look at the monthly statement that you get, just look at the bottom line. If there is a buy or sell in the account, think, 'Did I authorize that?'"

Before making an investment, experts recommend checking with an investment advisor, licensed stockbroker or a financial consultant, and then calling the Securities Division to verify the information.

"When you're diagnosed with a medical condition, you get a second opinion," Securities Division financial analyst Karen Wheeler said. "Get a second opinion with an investment." ■

Seek out a second opinion

The Wyoming Secretary of State's Securities Division offers some tips before you invest your money.

- Check with the Securities Division to see if a startup company is registered, and be sure you will get paid before management.
- Be suspicious if you are told the investment must be kept secret and that if the government finds out about it, it will be shut down.
- Find out if the promoters have invested their own money in the project.
- Don't agree to programs – such as asset-based management or long-term annuities – unless they are right for you.
- Consult a licensed stockbroker or investment advisor before you invest, and then call the Secretary of State's Securities Division at (307) 777-7370 to verify the information.