

Calendar

Annual Bighorn Mountain Wild and Scenic Trail Runs

June 20 – 22
West of Sheridan. Call 307-673-7120 or you can write to stt@sheridanwyoming.org.

Native American Dancers

July 9 – 30, Wednesdays, 7 p.m.
Museum of the American West, 1445 Main St., Lander
For details, visit amwest.org or call 307-335-8778.

Cheyenne Frontier Days

July 19 – 27
Frontier Park Arena. For details, visit www.cfdrodeo.com.

Volunteer

Fight for health care and financial security.

AARP Wyoming is looking for people to collect pledges, stories and more, as part of the national Divided We Fail effort.

Help Wyoming drivers.

Teach AARP Driver Safety Program classes in your area – we'll show you how.

Taxes again!?

If you're good with numbers and willing to help others, AARP Tax-Aide wants you. Training begins soon across Wyoming.

Visit www.aarp.org/wy or call Renee Gamino at 1-866-663-3290 to learn more.

Places They Can Call Their Own

A new service model is putting the “home” back into “nursing home” – and Wyoming has three on the drawing board.

ON SEPT. 23, ground will be broken for Wyoming's first Green House® in Sheridan. Two more are planned for Lovell and Jackson, and if national trends hold true, many others will follow.

Dr. Bill Thomas' Green House® concept turns the traditional nursing home on its head. The model is community-based and small-scale: a home with private bedrooms and baths for six to 10 people built around a common kitchen and living area. Instead of following an institutionalized routine, residents set their own schedules with staff members who live and interact with them daily. Care is made an adjunct to healthy living – not the focus of daily life.

“This is an exciting project, providing a new and innovative method to care for older Wyoming residents,” said Wyoming Health Department Director and State Health Officer Dr. Brent Sherard.

AARP brought Thomas to Wyoming in September 2006 to talk with interested communities. Sen. Mike Enzi (R) gathered community leaders later that year to discuss the merits of bringing this concept to our sparsely populated state. In early 2007 AARP Wyoming successfully lobbied the Legislature for changes to nursing home laws and seed money for projects of this nature.



Green House at Sheridan residents will enjoy freshly prepared meals in family-style settings like this one.

“These projects will give Wyoming residents a solid alternative to traditional nursing home care,” said Rita Inoway, AARP Wyoming state director.

Green House® Living for Sheridan will provide care for 48 residents. Construction is expected to be completed by the end of 2009.

For more information about the Green House® Living project, visit www.sheridangreenhouse.org or call Sue Sharp in Sheridan at 307-683-3281.

In This Issue

Financial Workshops..... 2
AARP and UW team up to teach employers and employees.

Q&A 3
“Sheer numbers will have a substantial impact on Wyoming's communities.” Deborah Fleming

Divided We Fail..... 4
The financial prescription for retirement is shaky.

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The 2007 Wyoming Senior Olympics men's champion, age 70 – 74, finished the 20-kilometer bike race in less than 38 minutes.

Find printable forms for driver licensing and vehicle registration services online at WYDOT: <http://dot.state.wy.us>.

Play Hard This Summer

Whether you're up for mental or physical competition or eager for entertainment, find an event that suits your tastes, at home or cross country:

AARP The Magazine's National Spelling Bee, June 14, Little America Hotel and Resort, Cheyenne. Test your skills against the best adult spellers in the country. Competition is open to anyone age 50 or older. More than \$1,000 in prizes is up for grabs, including a trip to New York City to appear on national television. Visit www.aarp.org/spellingbee or call 1-866-663-3290 for more information.

Wyoming Senior Olympics Summer Games, July 24 – 26, Sheridan. Compete in a wide variety of events against athletes in your age bracket. The event is open to anyone age 50 or older as of Dec. 31, 2008. For more information, visit www.wyseniorolympics.com or call Wyoming Senior Olympics coordinator Jim Eggenberger in Sheridan at 307-673-0000.

Life@50+ | AARP's National Event & Expo, Sept. 4 – 6, Washington, D.C. Join us for three days and nights of concerts, celebrity speakers, exercise classes and hundreds of exhibitors. The feature concert will be the legendary Paul Simon, on Saturday, Sept. 6. You must register for Life@50+ in order to purchase concert tickets. Visit www.aarp.org/events or call 1-800-883-2784.

Wheatland Program Nets \$10,000



AARP Wyoming volunteer and retired teacher Cathy Gonzales of Cheyenne, left, presents the \$10,000 Ethel Percy Andrus Legacy Award for Innovation to Wheatland High School's Successful Transition to High School senior mentors; from left, Kim Mosser, Katie Nelson and Jessica Herstein.

WORKERS 50+

Initiative Gives Boost to Older Job Seekers

Next Cycle Works, an initiative aimed at connecting managers with skilled and experienced workers, opened for business in May. The result of an effort by Gov. Dave Freudenthal (D), the Wyoming Department of Workforce Services, AARP and other groups, the project includes awards for Wyoming employers that pledge to offer older-worker-friendly policies. Get details at www.wyomingworkforce.org/nextcycleworks.

People



Former AARP Wyoming Executive Council member **Charlie Smith** of Lander was appointed by Gov. Dave

Freudenthal (D) to the Wyoming Board of Pharmacy to represent the public interest. His six-year term began in September.

Dixie Roberts recently stepped down after serving five years on the state's Healthcare Commission. A commissioner since its inception in July 2003, Roberts served as chair from Dec. 2005 until March 31 of this year, when she resigned to spend more time on her personal and professional life as a financial consultant in Cheyenne.



Bill King of Cheyenne will be appointed to the Cheyenne Metropolitan Planning Organization,

where he will represent residents age 50 and older on transportation planning issues. King has served as a regional AARP Driver Safety Program coordinator and classroom instructor since 1994.

AARP Tax-Aide volunteers in Wyoming processed 60 percent more tax returns than last year. As volunteer technology coordinator, Torrington's **Jerry Franklin** assisted other volunteers with computer problems and helped them electronically file tax returns from all over the state.

Laramie resident **Amber Travsky** took home five gold medals from Wyoming's first Senior Winter Games, held in Pinedale last February. She plans to compete in the state's Senior Olympics Summer Games as well.



IN YOUR POCKET

Workshops Help Illuminate Financial Options

AARP Wyoming and the University of Wyoming Cooperative Extension Service have joined forces to provide financial planning information to employers and their employees. Only two of every five workers in the state have access to an employer-sponsored retirement savings plan, leaving 60 percent of workers to invest on their own. "We want to help people better understand their options for using plans like 401(k)s and IRAs," AARP Wyoming's Joanne Bowlby said. The workshops will be held later this summer and fall in Cheyenne. Call 1-866-663-3290 to learn more about taking part.

State Tax Refund Deadline: August

Earlier this year, the Wyoming Legislature increased tax refunds and income limits under the Elderly and Disabled Tax Refund Program. People who were age 65 or older by Dec. 31, 2007, and had a 2007 household income of \$17,500 or less (\$28,500 maximum for married couples) may be eligible to receive up to \$800 (\$900 for married couples). You must have been a state resident for the preceding 12 consecutive months and submit an application, which is available now through Aug. 29 at your local senior center. Check with your county clerk or treasurer's office for more information.

Plant Seeds for a Financially Secure Future

Saving for the future can be a daunting task. But help is available from AARP's Planting a Sound Financial Future initiative, which uses a gardening theme to walk you through the process and provides a set of tools and a seed packet. One tool is the free AARP Retirement Planning Calculator at www.aarp.org/growmoney. To order your seed packet, call AARP Wyoming at 1-866-663-3290.

FROM THE GRASSROOTS

Residents Get a Chance to Reshape Delegation

For the first time in recent history, Wyoming's entire congressional delegation is up for election. Help make history by voting in the Aug. 19 primary and Nov. 4 general elections. Wyoming allows you to register at the polls and to vote early. For more information, call or stop by your local county clerk's office. AARP interviews candidates for most federal offices about their stance on issues important to members. Visit www.aarp.org in July to see candidates' responses. At www.dividedwefail.org, you can also read the presidential candidates' views on health care and financial security in their own words.

Violent crime in Wyoming has fallen over the past 15-plus years; the state's safety ranking has improved from 15th to eighth.

Access statewide databases and read local planning documents at the State Library online; www-wsl.state.wy.us/visitors.html.



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Read *The Wyoming Sage*, an occasional newspaper for active adults, at www.aarp.org/wy. You can also sign up for a free e-subscription to get the latest Sage issue delivered directly to your inbox. Write to sage@aarp.org from the account you want to use, and we'll activate your subscription right away. If you ever want to cancel, just send us another message. It's that easy.

50

Percentage of AARP Wyoming members who say they are not very or not at all knowledgeable about investing money.

Q&A

Understanding State's Latest Boom

Deborah Fleming, the state's former Health Department director, legislator and advocate, now



is a professor at the University of Wyoming's College of Health Sciences, where she directs the state's Geriatric Education Center. With Wyoming rapidly becoming one of the top retirement destinations for baby boomers, we asked her to put this trend in perspective.

Q. How does the baby boom differ from previous generations?

A. All generations are subject to differences related to cultural and historical events. This generation is divided into the "first wave" (born 1946 – 1954) and the "second wave" (born 1955 – 1964), so there is considerable

variety even among boomers as a whole. They are better educated, more diverse and have more opportunities to enjoy life than any previous generation.

Q. What does that mean for Wyoming's communities?

A. Communities must understand the needs and wants of this group. Sheer numbers will have a substantial impact on our communities, including the need for appropriate housing, transportation and facilities for health, recreation, lifelong learning and boomer-friendly businesses. Community planners should become familiar with the concepts of livable communities, smart growth and active adult living.

Q. Is it true that boomers are healthier, wealthier and wiser than previous generations?

A. Although many boomers embrace healthy lifestyles, 63 percent of Wyoming boomers are overweight and almost 15 percent lack health insurance. Nationally, many of the younger boomers are actually in poorer

health than their counterparts of 12 years ago. There are also boomers who seek a more active lifestyle, participating in all kinds of fitness activities.

As a group, boomers are an enigma. They are well and ill, wealthy and poor; they have spent their adult lives consuming, indulging and experiencing life on their own terms, yet they also give of themselves freely. Wyoming boomers donate an average of 58 hours annually to volunteer activities, 10 percent higher than the national average. And, unlike workers of the past few decades, most boomers don't expect to retire: many cannot afford to do so, and others want to keep working. Some will work intermittently or have several part-time jobs or change careers completely. Whether their work is paid or volunteer, they will want it to be meaningful, focused and productive. They will redefine "retirement."

Learn more at www.uwyo.edu/geriatrics; click on "Resources" and then on "FAQ."

FROM THE STATE DIRECTOR

The Legacy of Innovation Continues



It's not often that we get to present an award worth \$10,000. But we had that pleasure in April.

In celebration of AARP's 50th Anniversary and to recognize the outstanding educational achievements in public high schools throughout the nation, AARP created the Ethel Percy Andrus Legacy Awards for Innovation to recognize one school in each state. More than 10 Wyoming high schools applied to win the honor, named for AARP's founder, a retired teacher and principal.

Wheatland High School's entry focused on its efforts to have older students help younger ones. The peer-to-peer mentorship program begins before freshmen enter high school and continues throughout the school year.

Mentors and students participate in an orientation camp, which helps build self-confidence and decision-making skills. Once classes start, mentors meet with students on a regular basis to assist them in developing good study habits and adjusting to high school.

Wheatland's Successful Transition to High School program, now in its third year, shows what a little innovation can do. This common-sense approach has cut freshman failure rates in half and will likely increase the number of students graduating.

We are honored to recognize such an innovative and cost-effective approach to helping students achieve success. Andrus would be pleased to know that her legacy continues in Wheatland.

Rita Inoway serves AARP Wyoming as state director.

"Wheatland's program shows what a little innovation can do."

Resources

To call or visit online:

Wyoming Legislative Services Office

legisweb.state.wy.us

Senior Pathways

uwo.edu/wind/pathways/seniors

Wyoming Law Help

www.wyominglawhelp.org

Aging Division of Wyoming Health Department

wdfs.state.wy.us/aging
307-777-5340

Wyoming PharmAssist

1-888-792-0067

Wyoming Senior Citizens, Inc.

www.wyomingseniors.com

Wyoming Senior Housing Directory

www.retirementhomes.com/homes/wyoming-senior-housing.html

Senior Community Service Employment Program

www.wyomingseniors.org/employment
1-800-856-4398

To read:

To receive the following free AARP publications and others, please call 1-888-687-2277:

Money Matters: Your Guide to Financial Security

Future Focus: Your Guide to Financial Planning for Retirement

Job Hunting: Your Guide to Success

Physical Activities Workbook

Taking Charge of Your Health

Let's Talk About Meds

Medicare and Other Health Insurance As You Retire

Personal Medication Record

DIVIDED WE FAIL

For Most, Retirement Looks Uncertain

FEELING JITTERY ABOUT your financial future? Count yourself part of a large, jumpy crowd. Only a quarter (27 percent) of people age 40 and over are very confident that they and their spouse will have enough money to live comfortably throughout retirement. A whopping three-quarters of us are struggling to scare up enough resources to fund even a modest level of comfort.

Many wonder, "Can I ever afford to retire and live the good life?" For the first time in generations, Americans are worried that the answer may be no.

Traditionally, a solid retirement income rested on three sources: Social Security, a lifelong pension benefit from an employer and personal savings. More and more, work past the traditional retirement age is added to that mix.

Credited with keeping nearly one-half of older Americans out of poverty, Social Security remains our most reliable source of retirement income. Those benefits alone, however, cannot provide years of life free of financial worries.

Here in Wyoming, 55,670 retired workers received on average \$1,002 per month from Social Security in 2005. When you consider that the average monthly cost to rent a home in Wyoming the following year was \$783 (\$878 in 2007), that doesn't leave much for food, gas, utilities and other household expenses.

The other two sources of retirement income have deteriorated.

Traditional employer-based pension plans are down sharply, with only one in five American workers looking forward to a regular retirement check from the workplace. Folks on the job are more likely to be offered the opportunity to save for retirement in an employee-sponsored 401(k) plan or a similar vehicle based on voluntary participation. But half of all private-sector employees either don't have access to that solution or aren't using it.

Personal savings are headed the same way. More than half of workers who have saved for retirement have put away less than \$25,000.



Why don't we save more? Because it's too hard — the major reason people give for skipping contributions to their rainy-day fund is that they simply don't have the money to spare — and because we have too much debt.

In 2006, only two of every five Wyoming workers under age 65 had access to an employer-sponsored retirement savings plan — and that includes government workers, who are automatically enrolled in a pension plan. The remaining 60 percent of Wyoming's workforce must open a retirement savings plan on their own and make contributions from their take-home pay.

These troubling trends leave us grasping for solutions, for leadership, for a clear direction to help secure our financial future.

Take the 'Divided We Fail' Pledge

Divided We Fail continues to call on elected leaders to propose solutions to this new reality. That call found its way to the top of voter concerns in the five states with early primaries. Regardless of party affiliation, more than nine in 10 AARP members who were potential caucus participants or primary voters said that issues related to financial security — Social Security, incentives for savings and investment, and pension protection — were important to their votes. To join our efforts, go to www.dividedwefail.org, read our platform and take the pledge.

More than 48 percent of Wyoming voters cast ballots in the 2006 midterm elections, compared with 37 percent nationally.

Keep up to date with legislative and budgetary activities in Wyoming by following the links at <http://legisweb.state.wy.us>.