HIGHLANDER

SEPTEMBER 2015

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Colorado's Water Plan

From Sarah Tory - HCN

Underneath the surface of Colorado's new water plan is an unspoken acknowledgment: the days of moving large amounts of water up and over the Rockies are probably done.

On July 7, the second draft of the statewide plan was released, the latest step in a decade-long process that will direct how Colorado's water should be managed for years to come. The new draft sets a statewide water conservation target of 400,000 acre-feet and incorporates input from Colorado's nine Basin Roundtables, groups of citizens and experts tasked with thinking about their region's water needs. But the biggest addition is a revised set of guidelines for making decisions about new supply projects that could spell the end of any new big water transfers over the Continental Divide.

Gross Reservoir in Boulder County, *(See Photo Next Page)* Colorado receives water from the Colorado River basin via the Moffat Tunnel and is owned by Denver Water. The second draft of the statewide water plan sets out strict guidelines for new transmountain water diversion, making a big new supply project unlikely.

The guidelines acknowledge what for years seemed unthinkable to many Coloradans: there may not be any water left to develop, without cutting into the water rights already in use.

That admission represents a huge shift in what the state publicly acknowledges about Colorado's water supply, says Eric Kuhn, the general manager of the Colorado River District and one of the people who helped draft the guidelines. "Just a few years ago no one was questioning whether there was more Colorado River water to develop," he says.

Already, a massive system of pipes and reservoirs — known as transmountain diversions – brings more than half a million acre-feet of water east from the Colorado River basin across the Continental Divide to cities and farms on the Front Range. Farmers on the west side of the Rockies, along with the majority of people living there, have long opposed any new diversions. But with groundwater reserves running out and a projected 5 million extra people living in Colorado by 2050, many water managers on the Front Range see a big new transmountain water project as an important tool for keeping pace with growth.

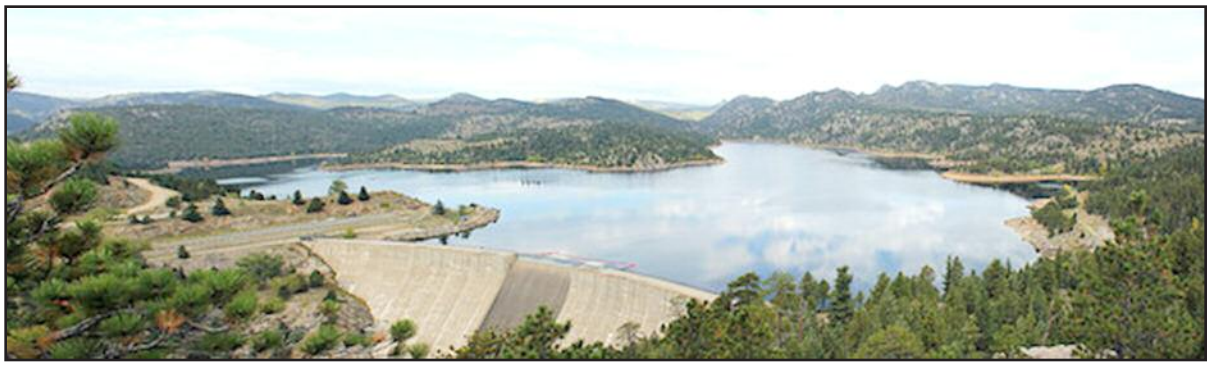
But there's a problem with that solution, says Drew Beckwith, the water policy manager with conservation group Western Resource Advocates. Climate change will continue to exacerbate drought conditions, which means river flows will keep trending downwards while temperatures rise. That means taking more water out of the system will cut into existing projects — like more eaters making the size of the pie slices smaller for everyone. "It makes it very risky to take more water out of the river under those conditions," says Beckwith.

That new mindset, encapsulated in the guidelines, challenges a long-held assumption that the state can and should develop its full allotment of water from the Colorado River under the 1922 Compact. The law requires that the Upper Basin states send 7.5 million acre-feet annually to the Lower Basin plus an additional 750,000 acre-feet for Mexico before splitting the remainder among themselves. According to the most recent study by the Colorado Water Conservation Board on the availability of supplies in the Colorado River Basin, Colorado has anywhere from one million to zero acre feet left to develop — depending on which climate model plays out.

On the West Slope, home to 84 percent of Colorado's water supply, that possibility is driving calls for "not one more drop" of water diverted to the Front Range. Even Denver Water, the largest municipal water utility in the state with 1.3 million customers, acknowledges that protecting existing supplies is paramount. Their comments on the second draft state: "Denver Water receives about 50 percent of its total supply from the Colorado River. Therefore avoiding a 'Colorado River Compact Call' is critical to our ability to meet our *(Continued on next page.)*

obligations to our customers."

But the lingering uncertainty over just how dry or wet Colorado's future will be means Denver Water is covering both bases. Another section in its comment letter maintains that "the ability to develop new projects should be protected."



The disconnect underscores just how touchy the issue of new water development in Colorado is — and why authors of the state water plan are tiptoeing around the issue. To critics, the presence of the new transmountain diversion guidelines may make it look like the plan simply endorses new projects. But in practice, says Beckwith, the necessary conditions make it seem unlikely that one will ever materialize: Any new project could only divert water during "wet years" to prevent exacerbating the risk of a curtailment on the state's allotment of Colorado River water, which would happen if the state could not meet its Compact obligations to the Lower Basin.

To meet those requirements, Kuhn believes "Lake Powell would have to be essentially spilling." In the past 15 years, those conditions have occurred only once. For that reason, any new project will be a hard-sell. "Are you, as a city councilman, going to endorse a multi-billion dollar project that will only be able to take water in one out of every 15 years?" Kuhn says, though he notes that the guidelines do not impede expansions of existing projects that were already approved (such the Windy Gap Firming Project in northern Colorado).

With less than six months left until a final version of the plan is due to Governor Hickenlooper, debate over whether it merely greases the skids for new transmountain diversions will continue.

But for Beckwith, "this is as close as you can say to 'there will never be a new [transmountain diversion] without actually saying it."

Sarah Tory is an editorial fellow at HCN.

Photo of Gross Reservoir cy Jeffrey Beall/Flickr

Editor's Note: Most readers know the Highlander has been covering this issue since 2003, this gives us a reason for hope. But let's not take it off the radar screen and the fact that Windy Gap was approved when it had every reason **NOT** to be, is an indicator we can't let our guard down yet. There is no reason to give developers any help in increasing local populations to their projected numbers! **No reason to let the Jeffco Parkway break radioactive soil.**

RMNP Celebration Sept 4th ~ FourFans

Dear Readers,

Rocky Mountain National Park's centennial celebration is here! On **Thursday, September 4**, there will be a dedication for the **next 100 years** held in the **meadow at Glacier Basin Campground** on the east side of the park. It will be held from **11 am to 1 pm**. There will be music, family activities, and cake. Come early, carpool, or take the shuttle buses. There will even be shuttles from the Estes Park fairgrounds solely scheduled to make trips directly to and from the campground. These shuttles will start at 9 am and drive through 2:30 pm. One hundred years ago, 3,000 people attended! Come celebrate with us at this wonderful natural resource! For continued displays celebrating the centennial, check www.nps.gov/romo, go to the calendar and click on the Schedule of Events.

Diane Bergstrom

Dear Editor,

Collectively we have been reading your magazine for over six years. We all live in upper Coal Creek Canyon and have rented a couple of large homes here over the years. We all attend colleges nearby and commute usually through Nederland or Black Hawk. We want to commend you on your quality publication and give you credit for scooping not only other periodicals, but also network, cable news programs and even the local newspapers. You don't do it every month, but we have noticed when you do and find it highly unusual for a monthly or regional magazine.

Two of us are literature majors: one going for a Master's and another working on a Doctorate so we know the field. All of us have taken journalism *(Continued on next page.)*

courses and we actually fight over the one copy of your Highlander we usually get in our mail or pick up at the Mountain People's Coop. It is taboo in our house if someone grabs the recent copy to take to school or work so others can't read it. We all think this is a reflection of the lack of good reading material coming off the presses these days, though a couple of us like to read on the Internet so will pull up your online issue (we all go there to see the pictures in color, WOW). Your covers are remarkable and Animal Companions pages never fail to amaze us.

Earlier this year we started noticing the controversy of the CCCIA pulling their advertising from your issues and this initiated a study of not only the newsletter in Coal Creek but also the other print materials available regionally. We found ourselves critiquing and discussing quality of content, photos and advertisers in all the other possible spots compared to yours. Since at least two of us have long-time experience in this area it was a heated discussion every time the subject came up over wine, dinner or beers on the deck. There is no contest regarding the newsletter coming out of Coal Creek so we think the CCCIA Board is crazy and all the other local print materials don't even come close because of their poor grammar, repetitive content and lack of any proof reading or meaningful professional editing.

So, the consensus is that your great magazine wins every time. We found we all have favorite contributors: Bob Kropfli, Jeff Thompson, Diane Bergstrom and Omayra Acevedo - just to name a few, all top the lists. ***High Country News*** is, of course, unparalleled when it comes to covering so many topics and their ***Writers on the Range*** you choose to use are well, in your words: priceless. We look forward to continued magnificent work from you and we thank you for your efforts to keep us all informed *(especially about local issues such as Gross Reservoir)* and entertained. Sometimes it is the only other thing we read besides our coursework and so therefore much enjoyed. Natalie Lowry, Beth Fogel, Robert Dawson and Andy Maloney - FourFans of the Highlander Monthly

4th Annual Gilpin Art Studio Tour

Gilpin County Colorado

The 4th Annual Gilpin Art Studio Tour will happen **Saturday and Sunday September 19-20, 2015, 11am-5pm, with a Meet the Artists Preview Night on Thursday September 10th** at the Gilpin County Library from 6 to 7:30pm.

The Gilpin Art Studio Tour is organized by local artists to foster an appreciation of the arts in Gilpin County that coincides with the fall aspen viewing. Enjoy your day in the high country meeting the artists and craftspeople who exhibit their art, demonstrate their craft and offer work for sale.

This is the 4th and most exciting year to date. There are more artists participating than in previous years with a wider array of styles, including painters, photographers, mosaic and collage artists, ceramic artists, sculptors in multiple media, fiber

(Continued on next page.)

and glass.

The 4th Annual Gilpin Art Studio Tour is a free, family friendly event that has something of interest for everyone! Come support the artists, view the aspens at their peak and see the beauty of the high country. Artists' studios will be marked by signs along the tour route in and around Gilpin County, directing you to each stop.

Like us on Facebook www.facebook.com/GilpinArtStudio-Tour for the latest updates. Maps are available at our sponsors, artists and many other locations in Gilpin County, or visit www. GilpinArtStudioTour.org for full maps, samples of each artists work, descriptions and more information.

www.GilpinArtStudioTour.org

(Pictured previous page: Violet Aandres's Watercolor, this page: Virginia Unseld's 'Cathedral Light' and Bambi Hansen's Candles.

Buffalo Field Campaign ~ www.buffalofieldcampaign.org

Although it's summer and most buffalo are deep within the relative safety of Yellowstone National Park, BFC remains incredibly busy in our work to protect this iconic species. We've been advocating for the buffalo, protecting habitat, organizing events, cutting firewood for the coming winter, distributing our latest newsletter, and submitting offical comments on issues affecting the bison. At a time of year when donations are down, all of these activities take a heavy toll on our budget. While there are lots of ways for you to help with each of these actions, your financial support can keep the Campaign strong, vibrant, and effective. Whether you give $5 or $5,000, each and every contribution is essential to our continued work. Please take a moment:

Thank you for playing such a crucial role in the work of Buffalo Field Campaign to permanently protect America's only continuously wild bison population! This year's **Speak for Wolves** event in West Yellowstone, MT was a wonderful success. Great minds and passionate hearts gathered on behalf of our wild relatives. We were among many of our heroes, got to put faces to names, reconnected with old friends, and made many new ones. Incredible presentations were given, including Oliver Starr who spoke devotedly about the wolves of Denali who are being shot along the borders of the National Park; Brian Ertz of WildLands Defense gave an eloquent and impassioned account of the McKittrick Policy which has been altered so it protects humans who "mistakenly" kill endangered species from suffering any consequence; the incredible journalist Christopher Ketcham shared a brief but intense story about Echo, the wolf who made it all the way to the Grand Canyon only to be shot three months later on her journey back north, having been "mistaken" for a coyote by a known anti-wolf hunter; anti-livestock author George Wuerther and Camilla Fox from the Center for Biological Diversity helped educate folks about the brutal predator killing contests that are running amok in the country; our very own and extremely charismatic Mike Mease, co-founder of Buffalo Field Campaign, shared stories about the buffalo, showed some of our footage from the field, and encouraged us all to work together and stop the in-fighting that is harming our already too small environmental community; and Natalie Ertz of WildLands Defense and Rod Coronado of Wolf Patrol demonstrated how to release an animal from a leg-hold trap. There were many other wonderful presenters, lots of great question and answer sessions, important films, and incredible opportunities to do some serious networking. We also must thank Brett for inviting wild buffalo and Buffalo Field Campaign to participate in this event which is largely for wild canids. Solidarity!

Rewilding the Landscape

Last week the volunteers here at BFC teamed up with members of the West Yellowstone community to remove an old barbed wire fence from the Horse Butte Peninsula, favorite spring habitat and calving grounds of wild buffalo. The removal of the fence allows unimpeded access for bison and other wildlife to move to other lands where they are safe from harassment or hunting, thanks to BFC's "Buffalo Safe Zone" signs and the help of local buffalo-friendly landowners. It was an incredibly rewarding experience to reach out to the community, and also a great feeling to know we were helping free the land, prevent wildlife injuries, and allowing more bison to reach the safe zones. Wild is the Way!

BFC will be on the West Coast from September 12 through October 10, building awareness about the needs of our native bison through presentations and concerts in many west coast communities. Please check out the schedule at buffalofieldcampaign.org/aboutus/roadshow2015.html

Gala & Art Auction to Benefit BFC in Denver SAVE THE DATE: OCTOBER 23

We are pleased to announce that **Red Shoes Studio** is sponsoring a very special evening in support of BFC's work to protect America's last wild herds of native bison. Please plan on attending and help BFC spread the word about this very special event.

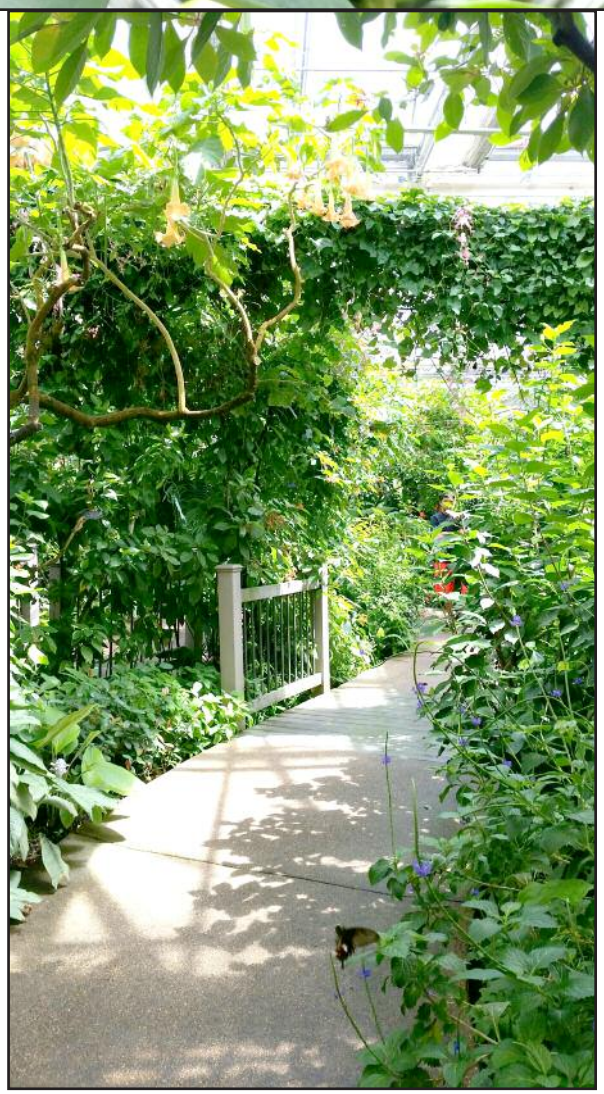
For tickets, go to our website shown at top.

Go To Our Website also for Action Steps to Take To Help!

$5 Butterflies September 19th

Story and photos by Diane Bergstrom

Mark your calendar for September 19th. The Butterfly Pavilion is offering a discounted admission rate all day for $5! I hadn't been to the Butterfly Pavilion for over 12 years so when a friend suggested in July that we go, I thought, "Why not?" A visit to a simulated bit of rainforest housing 1,600 butterflies seemed like a good option on another 92-degree hot sunny day in Colorado. It is **located at 6252 W. 104th Avenue, right off Hwy 36 in Westminster, (butterflies.org, 303-469-5441).** This "zoo of small wonders and big experiences" has over 5,000 animals in 7,000 square feet of rainforest. Since my last visit, they have expanded their displays, increased the educational information offered, added more animals and an indoor playground. The plants have taken root and flourished. I looked for the old standbys too: a beehive with visible honey comb is housed behind clear plastic panels and includes a tube allowing outdoor access for the honeybees; and Rosie the tarantula who is allowed to walk across willing visitors' hands under the watchful eyes, and supportive hands, of a volunteer. (It tickles!) Of course, they've had about 500 Rosie's and rotate them through so none of them are over-handled, or as they grow, visitors aren't shaken by a 9" friendly tarantula strolling up their wrists.



With invertebrates making up 97% of all animal species on the planet, posted signage helps visitors identify which animals are herbivores, carnivores or detritivores, which are animals that eat decomposing plant and animal matter. Each of these invertebrates plays a different role in their habitat. While walking through the rainforest path, butterflies flutter around visitors, buzzing between them and sometimes circling their heads. Turtles rest on rocks surrounding the built-in small ponds and tortoises crawl under the tropical plants. Well-informed volunteers and employees wander the paths, explaining animal behavior, identifying plants, and offering the unusual facts, such as grasshoppers hear through their knees and butterflies taste through their feet. Good thing to know as children (and adults) chasing butterflies were discouraged from trying to get them to land on their hands. This confuses the butterflies as they are trying to find food, and don't need to waste time trying to determine if our oily body lotion serves up a meal or coats their feet making it more difficult to identify true food. Think plastic fruit versus fresh fruit.

There is an interesting display of incubating pupae *(pictured here above)* obtained from sustainable butterfly farms held to standards under USDA regulations. Hatched butterflies are released every day into the rainforest room. Under these regulations, the Pavilion is forbidden from breeding species that are exotic to North America, so they choose plants that butterflies find chemically unattractive for both egg-laying and larva food. If the mother butterfly doesn't think a plant will feed her eventual caterpillar offspring,

(Continued on next page.)

she won't lay her eggs on it. That's the plan, at least. While impressed with the information presented in most of the displays, there was a lack of information on the beehive collapse disorder, the devastating dangers of neonicitinoids and other pesticides, and the overall threats to the diversity and habitats of our pollinators. They missed an opportunity to educate the public, including all the children who visit the Pavilion, on how we need to take better care of the earth, and the animals, and our collective food supply.

There is a sense of peace and transformation as we walk with the butterflies, and I plan on returning well before another 12 years has passed. We are abruptly transported back to our semi-arid Colorado environment when we exit the rainforest into a small room, a breezy wind chamber, to have any possible straggler butterflies gently blown off our clothes. We are instructed to shake. But this is a feeling I don't want to shake off too soon.

Study The Effects Of Roundup

From Gloria Dickie

300 million pounds of glyphosate are used in the U.S. each year, but its impacts are largely unknown.

For more than a decade, milkweed, that tall green plant with purple or orange flowers, has been rapidly declining in Midwestern states. Little research has been done on the abundance of milkweed in Western states, though many scientists suspect it may be struggling as well. That's because Western monarch butterflies, which depend on milkweed for food and habitat, have declined by nearly 90 percent in the past two decades. Both of these troubling trends — the decline of milkweed in the Midwest and of monarch butterflies — have coincided with a rise in agricultural use of the herbicide glyphosate.

While the impact glyphosate has on milkweed and monarchs is well-known, the damage it does to other plants and animals is largely a mystery. Now, the EPA has announced it will spend the next five years studying the effects of glyphosate (more commonly referred to by its trade name, **Roundup**), atrazine, and two other commonly used pesticides on 1,500 endangered species.

The study is the result of a settlement between the EPA and the Center for Biological Diversity after it sued the agency in 2007 for violating the Endangered Species Act. The ESA requires consultation for any federal action likely to jeopardize the habitat and survival of a listed species. The center claimed the EPA didn't do its due diligence to figure out how such pesticides would affect rare species in the San Francisco Bay Area before registering the chemicals. In 2010, the court ruled that the EPA would have to examine the chemicals' effects on 11 species in the region. The recent amendment forces the agency to take that study to a national level.

Although Roundup has been around since the 1970s, its effects haven't been broadly studied since 1993, when only 10 million pounds were used annually. Today, more than 300 million pounds are applied to U.S. fields each year. This is the crux of the problem. Unlike atrazine, which is less prevalent but so toxic it can lead to sex changes in some amphibians, glyphosate has a volume problem, says Brett Hartl, endangered species policy director for the Center for Biological Diversity. The sheer prevalence of Roundup makes its plant-killing effects felt on a massive scale. In the end, he hopes the assessment will lead to a national ban on atrazine, and limitations on glyphosate application.

(Continued on next page.)

While the expansion of the original EPA study has been a step forward for conservation groups, it may not be a sign of things to come. "If there's a trend, we're still in the very early stages of it," Hartl says. "We've been pushing the EPA very hard to consider endangered species, and they're starting to."

Last year, the Center for Biological Diversity also reached a settlement with the U.S. Fish & Wildlife Service that required the agency to study the impacts of five insecticides on endangered species. However, around the same time, the EPA rejected a petition from the Natural Resources Defense Council asking for a review of glyphosate's impact on monarchs and the implementation of measures to reduce harm to the species.

"The primary concern for the monarch butterfly and its resources should not be focused on glyphosate," Jack Housenger, the EPA's office of pesticides programs director, wrote at the time. "The primary concern for monarch butterflies is the reduced availability of milkweed, which is necessary for their life cycle. Therefore, focusing on glyphosate may only result in intensified use of other herbicides that may be just as detrimental to monarch butterflies or pose other human health or ecological risks."

Hartl echoed such concerns about hastily pushing out new chemical cocktails to replace banned ones: "Every time pesticide companies come out with a new product they say it's the best thing since sliced bread and it turns out to be an environmental train wreck."

In late June, the Center for Food Safety and Center for Biological Diversity announced their intent to sue the EPA over its approval of the new Syngenta AG maize herbicide, bicyclopyrone. And the same week the settlement was announced, Monsanto published plans to pour more than $1 billion into a Louisiana facility that produces the herbicide dicamba, which is known to contaminate soil and water and can affect the reproduction of some small mammals in high concentrations.

In other words, monarch butterflies and milkweed, among hundreds of other struggling species, will still be battling herbicides for years to come.

Gloria Dickie is an editorial intern at High Country News.

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This page top left: Petey.
Top right: Cerra & Roo.

Bottom: Feral kittens, being socialized, spayed & neutered in preparation for good homes.

Next page top right: Bunny Boswell's Equine Eye.

Top left: Perlie.

Bottom: New foal & mama mare Tulah.

Send Your photos to news @highlandermo.com

Pikas May Be Resilient To Wildfire

From Ben Goldfarb

These high-elevation creatures may find insulation in talus fields, according to new research.

As the West transforms into a tinderbox defined by hotter summers and drier winters, we Homo sapiens will have to rethink our relationship with fire: Get ready to part with your wood-shingled house smack dab in the wildland-urban interface, for instance. But how will other animals weather our fire-prone future? Research suggests that at least one species is well prepared to survive the flames — and it's probably not the creature you would expect.

The new study, published recently in the ***International Journal of Wildland Fire***, comes courtesy of Johanna Varner, a recent Ph.D. graduate from the University of Utah with a passion for Ochotona princeps, the American pika. Pikas, an adorable, baseball-sized relative of the rabbit, have a notoriously poor tolerance for heat; as a result, they're widely considered among the species most susceptible to climate change. As temperatures have climbed around the West, low-elevation pika populations have blinked out, and scientists fear that warming will push high-altitude pikas ever upward until they eventually run out of mountain.

Climate change cares not for the pika's cuteness.Wikimedia Commons user caddymob

For her Ph.D., Varner intended to study an unusual band of pikas in the Columbia River Gorge that was somehow flourishing at low elevation. To figure out how those pikas were surviving, though, she needed to compare them to a more typical population — a control group. She chose some pikas on the north face of Oregon's Mount Hood, and in the summer of 2011 installed temperature recording devices in the rocky talus slopes on which pikas shelter. So far, so good.

A week after Varner surveyed the area, however, lightning ignited the Dollar Lake Fire, a blaze that eventually burned 6,000 acres. When Varner returned to the mountain in June 2012, many of her control sites, once forested in hemlock and cedar, had been transformed into moonscapes. "My whole thesis had gone up in flames," she recalls.

When Varner recovered from the shock, however, she realized that nature had given her an opportunity. Forget the low-elevation pikas. She had a new question to investigate: How would these montane critters respond to wildfire?

Varner quickly began to suspect that the pikas had fared well. For starters, her temperature recorders, which she'd assumed had melted, were perfectly intact: The talus fields had insulated them from the conflagration. That suggested that the pikas could have hunkered down and kept cool,

too. “I can tell you where I’m heading if I ever get caught in a wildfire: I’m climbing under those rock piles,” Varner says.

Sure enough, when she and her field assistants canvassed the blackened mountainside, they heard the pika’s distinctive peeps almost everywhere. The critters were most abundant in areas that had been moderately burned, where the fire may have stimulated the growth of tasty new vegetation. When Varner returned in subsequent years, she realized that pikas were not only inhabiting the burned areas but likely reproducing; when she sampled their scat for signs of stress, she found that pikas living in burned zones were no more anxious than their neighbors. Varner gives credit to pikas’ catholic diet, which allows them to nosh on whatever grows in wildfire’s wake.

Varner cautions that, while Pacific Northwest pikas might be fire-resilient, other populations — in the Great Basin, for instance — may not prove so hardy. Still, her findings jibe with research suggesting that many species respond well to wildfire. Sometimes, those responses entail complex ecological relationships. After the 2007 Angora fire torched the southwest shores of Lake Tahoe, for instance, scientists observed three woodpecker species drilling tree cavities in burned areas. When the woodpeckers moved out, a host of new tenants, from kestrels to flying squirrels, colonized the holes the ‘peckers had created.

Yet Angela White, research ecologist at the U.S. Forest Service and co-author of the woodpecker study, cautions that we still don’t know how wildlife will cope in a future seared by more intense flames. After the Angora Fire, White found the Western tanager, a bird that prefers lush, green forests, foraging inside the burned area. But the tanager wasn’t living within the black — it was commuting from nearby patches of unburned habitat. If a larger, more intense fire had overrun the whole region, the tanager might have been out of luck. “A lot of species do well with a little bit of fire,” White says. “But how much fire can they handle?”

Indeed, a version of that distinction appears in Varner’s study. After the Dollar Lake Fire, pikas were most abundant in moderately burned areas — but they were least abundant in severely burned places, where the blaze likely incinerated their food caches, called haypiles. Their stores destroyed, those pikas may not have survived the winter. Even in the most badly scorched zones, however, the diminutive lagomorphs gradually recovered. To Varner, their comeback suggests that O. princeps’ reputation might have to undergo revision. “We think about pikas as these delicate little flowers that are the certain victims of climate change,” Varner says. “But they’re more resilient to disturbance than we would’ve expected” — at least for now.

Ben Goldfarb is a correspondent for High Country News. Follow @ben_a_goldfarb

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Do You Really Need Life Insurance?

From Jim Plane - State Farm Insurance

Life insurance isn't just for married couples with children. The need for life insurance is much broader. "Anybody who would experience a financial loss or an emotional loss after a death will need some type of life insurance," says Marvin Feldman, president and CEO of the Life and Health Insurance Foundation for Education.

Who is it for? Having dependents of any kind necessitates life insurance. Here are examples:

Unmarried couples.

Unmarried individuals may have a significant other who relies on their support. Life insurance can help provide for them.

Stay-at-home spouses. Life insurance isn't just for breadwinners. It can help cover the cost of replacing the services of stay-at-home parents.

Single parents. These individuals are typically the sole source of support for their children. Life insurance can help provide for children financially should their parent die.

Singles.

Single individuals could be responsible for aging parents or may have significant debt. "Life insurance helps make sure those debts are paid," Feldman says.

Retirees.

Insurance can help replace income from part-time work, Social Security benefits, pensions or other employer benefits. It helps spouses continue living as they're accustomed.

Empty nesters.

Older adults may have custody of a grandchild or provide support for other family members. Life insurance may help this care to continue.

Business owners.

Life insurance has many benefits for business owners, such as helping protect family members from taking on a person's professional debt, or providing funds for survivors to buy out the deceased's interest.

Beyond paying for final expenses, loved ones can put these death benefits toward:

Paying off debt
Financing an education
Settling estate taxes
Contributing to charity
Creating an inheritance
Replacing income
Replacing employer benefits

Are there additional benefits?

Some policies also offer living benefits. Whole policies and universal life policies accumulate value that can be tapped as retirement income or used to help cover unexpected expenses.

Universal life policies also may have riders allowing chronically ill policyholders to withdraw the face amount during their lifetimes to help cover long-term care costs or to prepare loved ones financially before passing.

Active & Athletic Dogs

By Dr. Felix Duerr - CSU

Many of us with active and outdoorsy lifestyles have dogs that likewise are active and outdoorsy: It's common to see people walking, running, hiking and playing fetch with their dogs. Many ranchers have herding dogs to help manage cattle and sheep. Gamebird hunters likewise take their working dogs on excursions. Other people compete with their canine athletes in agility, herding, field trials, disc contests – even dock jumping. Just as human athletes face risk of injury, our canine companions may cope with injuries as a result of strenuous activity and athletic competition. For this reason, the American Veterinary Medical Association in 2010 began officially recognizing the field of Sports Medicine and Rehabilitation, with specialties in both small animal and equine veterinary care.

The AVMA recognition means veterinarians may train in the field – and may gain board certification in providing specialty care. This new veterinary field aims to prevent, diagnose and treat injury by promoting expertise in the structural, physiological, medical and surgical needs of athletic animals – and in the restoration of normal form and function after injury or illness.

Here at Colorado State University, we have specialists in both small animal and equine Sports Medicine and Rehabilitation; we have seen fast-growing interest in these veterinary services among dog and horse owners with

active and athletic animals. The related specialty of veterinary orthopaedics has been around for a long time. Small animal orthopaedists – just like those in human medicine – treat musculoskeletal injuries, such as bone fractures and ligament injuries, and perform joint replacements for arthritic joints.

Small Animal Sports Medicine adds the focus of injury and arthritis prevention; this is especially important for the canine athlete, since it is difficult to restore full function once an injury has occurred. If an injury occurs, however, Small Animal Rehabilitation helps restore function as quickly as possible, and as close to normal as possible. If you have an active dog or a competitive canine athlete, we suggest the following steps to help prevent musculoskeletal injury and disease (You'll probably notice that these are among the same tips that would be provided for human athletes):

• Keep your dog's body condition very lean. Ligaments and joints are more stressed in overweight dogs, and hence are more prone to injury. Ask your veterinarian about how to assess your dog's weight.

• Condition your dog appropriately for activities, events or competitions. It's a good idea to provide a consistent – even daily – exercise or training regimen that resembles your dog's "job."

• Cross-train! Perform different types of activities to keep training interesting for your dog and to help him use different muscle groups.

• Make sure to provide a warm-up before physically demanding and explosive activities. For example, before rigorous ball-fetching, let your dog trot around or jog with her. • Provide a healthy, balanced diet for your dog. Nutrition is a key factor for optimum performance! This is another good topic to discuss with your veterinarian.

We always hope that preventive steps will keep injuries at bay. But if your dog has a problem, it's essential to recognize it early. This is a key to restoring your dog to full function. Keep an eye on the following activities to identify problems that could warrant the attention of an expert in veterinary sports medicine: • Monitor your dog for subtle changes in performance. This includes slower times, knocking bars, not retrieving, or simply not wanting to play as much. Most dogs will not show obvious signs of pain with mild injuries – so it is important to watch for very subtle symptoms. • Watch your dog standing up and laying down. Stiffness or trouble getting up could be a sign of injury; some dogs demonstrate these symptoms only after a period of rest. • Watch your dog for any weight-shifting, or favoring a leg, when standing. In a square stand, most dogs will put even weight on the legs. • Palpate your dog's muscles and joints. Check for swelling, pain or any difference between the left and right leg; observe whether joints can be moved through full range of motion. • Watch for an up-and-down movement of the head or the pelvis. It is an indication of lameness if such a movement is asymmetric, or unbalanced.

Demanding work and athletic competition – whether among people or dogs – require attention to health and the potential for injury. When it comes to your canine athlete or active companion, veterinary specialists can help your dog maintain or return to top performance. *Dr. Felix Duerr leads the Small Animal Sports Medicine and Rehabilitation service at Colorado State University's James L. Voss Veterinary Teaching Hospital. He is board certified by the American College of Veterinary Surgeons and the American College of Veterinary Sports Medicine and Rehabilitation.*

Lessons From A Yellow River

By Allen Best

The mustard-colored water flowing down the Animas River in southwestern Colorado is a painful reminder of the lengthy gestation time of environmental disasters.

The ugly surge was unleashed recently by an EPA contractor, which unwittingly breached a dike that allowed contaminated water from the Gold King Mine to flood into Cement Creek, a tributary of the Animas River. Images from the polluted river as it flowed downstream through the town of Durango were appalling, and the story became a media sensation.

But the disaster actually had its start almost 130 years ago. Located seven miles north of Silverton at an elevation of 11,400 feet, the Gold King was among several big mines and mills clustered around a company town called Gladstone. The Gold King had a brief but productive life. The mine was staked in 1886, and the vein that made it a bonanza was discovered in 1896. By the time the mine was shuttered in 1922, it had produced $8 million in ore, more than a tenth of all production in San Juan County, according to ***The Rainbow Route***, a railroad and mining history.

A bonanza to owners, the mine was deadly to workers. Six people died when carbon dioxide was drawn into it by a fire at the nearby boardinghouse. Another five died in an avalanche, reports Scott Fetchenhier, a local historian and San Juan County commissioner.

Mining can be hazardous to people living downstream, too. In the 1930s, farmers along Clear Creek, northwest of Denver, complained bitterly that gold mining upstream at Central City and Blackhawk was polluting their irrigation water and withering their crops.

Eventually, state and federal laws were enacted to curb pollution from mines, but we've continued to cut corners in our enforcement. After a century of mining ended there in 1979, continuing pollution from the Eagle Mine, located a few miles from Vail, Colorado, left people uncertain whether it was safe to eat fish caught in the Eagle River. The mining company and Colorado regulators reached a settlement and decided to seal the mine.

The experts assumed that this would prevent its tainted water from flowing into the rivers, but the experts were wrong. By early 1990, the Eagle River looked like yellow Kool-Aid, and the fish had vanished. Belatedly, the Environmental Protection Agency was called in, and $100 million and years of work later, the pollution was mostly cleaned up. "Mostly," because heavy metals must continue

to be removed from that water before it gets into the river. In the 1990s, that effort cost $1 million a year. It's a job that will have to be done in perpetuity.

The continuing cost of the Eagle River cleanup is being borne privately, by a corporate conglomerate. Not so the $155 million cleanup at Summitville, an open-pit mine in southern Colorado, where cyanide was used to extract gold from low-grade ore. After the mess became public, Galactic Resources filed for bankruptcy in 1992.

Since 1995, the nonprofit Animas River Stakeholders Group has been working to address these so-called legacy problems. But the group has been thwarted by the absence of supportive federal legislation. Independent groups just can't afford to touch problems like the Gold King, because, if an accident happened, they would "own the damages," as Ken Neubecker of the nonprofit American Rivers puts it. He says environmentalists also worry that Good Samaritan legislation would just make it easier for big mining corporations to skip out on their responsibilities - which is exactly what happened at Summitville.

The larger lesson derived from the continuing pollution afflicting Silverton and Durango is that mining doesn't belong in headwaters areas, says Matt Rice, director of the Colorado River Basin program for American Rivers. He cites the danger of a copper-mining proposal for the Smith River in Montana.

"Eventually, inevitably, the (contaminated) water will make it back to the river, whether it's by catastrophic accident or a natural event," he warns.

Still, let's not blame the miners of 100 years ago. Some of us have friends whose parents and grandparents worked at the mines high in the mountains near Silverton and Vail. Their lives were hard, and we respect their memory.

But today we know better. Of course, we also know better than to pollute the atmosphere with reckless abandon, creating a bigger, denser greenhouse around the planet. Yet we keep doing it because people complain that it would cost too much to change the way we live. But who isn't wondering right now: What would have cost us more in the end, having to clean up mines in perpetuity, or preventing them from polluting in the first place?

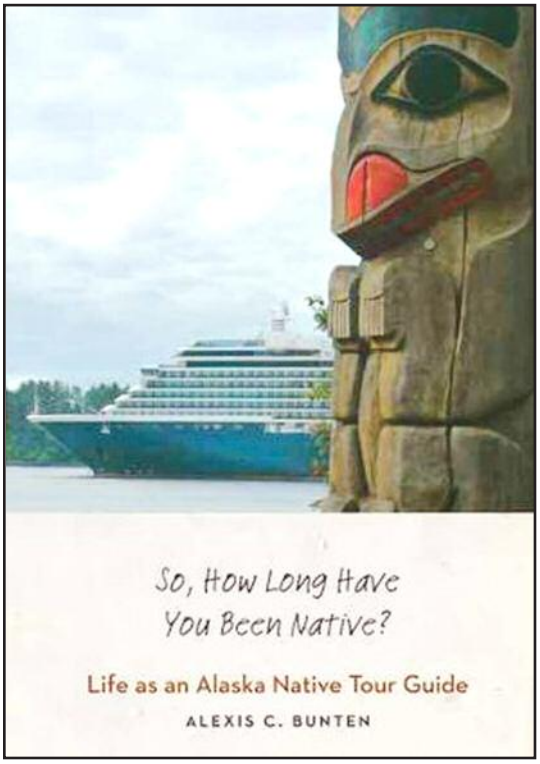
Allen Best is a contributor to Writers on the Range, a column service of High Country News (hcn.org). He lives in the Denver area where he produces an online magazine, mountaintownnews.net.

Alaska Tourism

By Carson Vaughan - HCN

Review of ***So, How Long Have You Been Native? Life as an Alaska Native Tour Guide*** by Alexis C. Bunten.

So, How Long Have You Been Native? Life as an Alaska Native Tour Guide
Alexis C. Bunten
272 pages,
softcover: $26.95.
University of Nebraska Press, 2015.



Alexis C. Bunten understands what it's like to be an outsider. A mix of Alaska Native, Swedish "and something else, French Canadian, I think," the writer spent her childhood moving across the country, from Hawaii to South Dakota to Alaska and Washington state.

She may have faced less outright discrimination than her mother and grandmother, but prejudice was still a fact of life. "Starting with the kindergarten role of 'Thanksgiving Indian,' " she writes, "I was always inexplicably assigned the villain parts in grade school plays."

That outsiderness forms the backdrop for her first book, a first-hand account of the cultural tourism industry in Sitka, Alaska. ***So, How Long Have You Been Native?*** was inspired by the two summers Bunten spent working as a Native guide for Tribal Tours, a company owned and operated by the Sitka Tribe. The book deconstructs how tourism — "sorely undervalued as a suitable anthropological field" — influences modern Native identity. "The (Native) culture on display," she writes, "plays a bit part in a larger performance reflecting the dominant culture of the tourists themselves." One local wryly calls the guides "Stepford Natives," noting their perpetual cheer and willingness to go along with their customers' cherished fantasies of a white-washed past. Not to mention their idealized notions of the present: "Alcoholism, neglect, jealousy and violence (don't) exist in the world of the Stepford Natives," Bunten observes. "The veteran guides carved out larger than life personas. … It protected them from having to deal with never being able to live up to guests' expectations of what it means to be Native."

With journalistic precision, Bunten explores topics as varied as the influence of cruise lines on the Alaskan economy, the history of the Tlingit people and the ongoing effects of colonization on tribes. Despite occasionally awkward attempts at softening the narrative with lighthearted banter or extraneous personal asides, she succeeds in creating a sharply focused picture of cultural tourism today, especially in villages like Sitka, where between 10 and 20 percent of the local jobs are tourism-related. By fusing economic data with the personal experiences of Native guides — including her own — Bunten exposes the side effects of turning one's culture into a valued commodity. "Our clients longed for us to be further removed from modernity than themselves," she writes. "And we complied by talking about nature, subsistence, ceremonies, and demonstrating other signs of 'primitivism' — but we did so on our own terms."

Part 11 - Overpopulation

By Frosty Wooldridge

Part 11: Series on overpopulation in America—killing bees in America and worldwide will be the death of humanity

Man's devastation by poisoning of bees will be the death of all mankind

The world-famous Harvard University biologist Edward O. Wilson speculates: "If all mankind were to disappear, the world would regenerate back to the rich state of equilibrium that existed ten thousand years ago. If insects were to vanish, the environment would collapse into chaos."

Each day, millions of middle class Americans across this country spray Roundup, Weed-Be-Gone, Termite Spray, Bug Killer, Wasp Spray and hundreds of other poisons onto their sidewalks, driveways, bushes, trees, flowers and onto their lawns. They kill everything that pecks, slithers, crawls, flaps, bites and breathes. Their mass slaughter includes bats, honey bees, flies, butterflies, mosquitoes, wasps, bumblebees and other pollinators. Billions upon trillions of insects suffer death via poisons that disrupt their breathing or digestive tracks. As human life menacingly expands across the planet, it devours the natural world. It kills the balance of the natural world. It murders just about anything that flies, bites or burps. According to a High Country News report years ago, Americans kill 1 vertebrate crossing our roads (road kill) every 11.1 seconds. That equals to one million deaths every day of the year. (www.HighCountryNews.com) That equals 365 million creatures lose their lives to tires, boat propellers, fans, boats, jet intakes, aircraft propellers and other mechanical devices every single day of the year. Humans kill everything that runs, leaps, flies or swims—by the billions and trillions.

(Western honeybee pollinating a flower.) Photography by Wikimedia Commons

But we shall pay for our transgressions when it comes to the pollinators: bees, bats, wasps, butterflies and other insects. Consider the coming collapse of the $30 billion honey bee economy in the US.

"Since 2006 honey bees responsible for pollinating more than 100 crops—from apples to zucchini—have been dying by the tens of millions," said a Huffington Post report. "As a new report from the US Department of Agriculture (USDA) details, scientists are still struggling to pinpoint the cause of so-called Colony Collapse Disorder (CCD) and time is running out. Currently, the survivorship of honey bee colonies is too low for us to be confident in our ability to meet the pollination *(Continued next page.)*

demands of U.S. agricultural crops."

The report said, "CCD has wiped out some 10 million bee hives worth $2 billion over the past six years. The death rate for colonies has hit 30% annually in recent years and there are now about 2.5 million honey bee colonies in the US, down from 6 million in 1947 and 3 million in 1990. That downward spiral leaves "virtually no cushion of bees for pollination."

With mounting information, it becomes downright frightening. For example: take almonds. California harvests more than 80 percent of the world's almonds. But you can't grow the nut without honey bees and it takes 60 percent of the US's remaining colonies to pollinate that one $4 billion cash crop."

"If the death toll continues at the present rate, that means there will soon be barely enough bees to pollinate almonds, let alone avocadoes, blueberries, pears or plums. "We are one poor weather event or high winter bee loss away from a pollination disaster," USDA scientist Jeff Pettis said in the report.

Jacques Cousteau worried about what humans were doing to the ecosystem: "If we go on the way we have, the fault is our greed and if we are not willing to change, we will disappear from the face of the globe to be replaced by the insect."

Scientists report several factors—from disease-carrying parasites to pesticides. What sickens me stems from the fact that we know our chemicals disrupt every living creature in a cornfield, wheat field, potato field, tomato patch and bean acre. Yet we pour, spray and inject more and more poisons.

A beekeeper said, "Bees are vital to our lives as they are among the primary pollinators of our food plants. It has been deduced that if our native bees were to die out the effect on crops and wild flowers would be utterly catastrophic. As these crops and flowers provide food for our wild and farm animals we could easily lose up to a third of our regular diet. This is a very real problem, and one that is not getting the attention it needs."

Bees and other pollinators allow humanity to thrive. Without them, we won't survive the 21st century. I find it particularly galling if not a whole new dimension of "stupid" for our species to continue expanding our numbers while we diminish insect numbers, rodent numbers, big beasts and avian numbers at a rate of one million daily via road kill in the USA alone.

But the wholesale poisoning via such insane herbicides like Roundup makes me sick to my stomach. Those poisons travel into the ground, into the angleworms, into the birds, into the bugs and finally into the water systems where they ultimately poison each and every one of us. How can we be this stupid?

We wonder why 1 out of 3 Americans suffers from the biggest killer in the USA: cancer. How stupid can we prove ourselves? How absolutely out of touch and in denial of reality can we be? What kind of intellectually and morally bankrupt greedy money-mongers make TV commercials parading Roundup to millions of really stupid, ignorant and uninformed Americans too fat and too lazy to bend down and pull out the weeds on their driveway with their hands?

To think that within another 37 years, our country will grow by 137 million Americans while the rest of the world adds another 3 billion people—all capable of using Roundup and hundreds of other poisons to kill the bees of the world. We prove ourselves to be the smartest—dumbest species on this planet. I'll toss in arrogant, self-righteous and insanely dull of mind to boot.

Tama Janowitz puts the earthly competition between insects and humans this way: "Long after the bomb falls and you and your good deeds are gone, cockroaches, will still be here, prowling the streets like armored cars."

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Misadventures In Packrafting

By Krista Langlois - HCN

Is the new sport just an expensive way to get into trouble on the river?

Gerard Ganey, of Anchorage, Alaska, takes a packraft down Rainie Falls, a class V rapid on Oregon's Rogue River. Smaller, trendier and more technical than traditional inflatables, packrafts are becoming increasingly popular even on rivers where they're not strictly necessary, like the Rogue.

Krista Langlois: I'm not going to die. Or so I tell myself. I'm huddled on a rock ledge in the Alaskan bush, crumbly cliff above, whitewater below; I can't see my friends and I don't have bear spray or even a granola bar. And now, Lord help me, it's raining.

This is my introduction to packrafting, a sport that takes its name from durable boats small enough to fit into a backpack yet capable of navigating class V whitewater. In Alaska, where packrafting evolved, an adventurer with a two-pound raft and a breakdown paddle can hike, bike or ski deep into a river's remote headwaters, then inflate her boat and paddle back to civilization. But as rivers become increasingly crowded and permits more elusive, packrafting's popularity has expanded beyond Alaska's backcountry.

It's hard to gauge just how much the sport has grown; pioneering manufacturer Alpacka Raft won't release official numbers. But founder Sheri Tingey says that in 15 years, the company has grown from a single employee to 15. Meanwhile, the overall number of packraft manufacturers has jumped from one to nine. The National Outdoor Leadership School offers packraft-specific courses, and tourism companies rent packrafts to basically anyone.

Packrafts are easier to paddle than hardshell kayaks, and inherently cooler than bulky, old-fashioned inflatables. They "are to kayakers what snowboarding was to skiers two decades ago," says Brad Meiklejohn, president of the American Packrafting Association, which formed in 2009 and now has 1,900 members in 40 countries. At $1,500 or so for a setup, though, they've also become a more expensive way for inexperienced people to get on the water. "Packrafts make it easy to get into trouble," Meiklejohn says frankly. "They're an idiot-friendly craft."

I'm an OK whitewater kayaker, so when my friends Jule and Steve invite me to try packrafting near Anchorage, I assume I'll swiftly master the more forgiving sport. I'm disappointed when I learn we won't be tackling some remote river we'd have to hike miles to reach, but figure that since I'm here to cover the sport's growing popularity in the Lower 48, paddling a road-access river in Alaska makes sense. Plus, how much trouble can I get into with a highway nearby?

On a sunny June morning, we load up Jule's Subaru and head into the vast boreal forest that rolls out beyond the city. I squeeze into my dry suit as suavely as one can squeeze their head through a rubber gasket, which is to say I appear as though I'm being birthed by a rhinoceros. Before long, we're paddling down class II rapids in brilliant sunshine. The float ends *(Continued on next page.)*

without incident. We high-five. Then Jule asks if we feel confident enough to run the upper section of the creek, which is class III-plus. Gamely (stupidly, one might even say), we agree.

This time, as we push through the forest to the river, the roar of the whitewater is deeper. We climb into our boats, snap our spray skirts into place and bounce through a rocky, foaming drop, off boulders that could have easily tipped a hardshell boat. "This is fun!" I holler.

The author, ready for her big float. Courtesy Krista Langlois

We drop through a few more rapids. Clouds build overhead. Then I paddle into a hole and find myself upside down, popped out of my packraft and swimming. There's an eddy of calm water on the right; I swim for it, gulping air and water in equal measure. Distantly, I hear Jule yelling for me to swim left. In the eddy, heart pounding, I stand up and realize why: I'm cliffed out. If I want to get downstream to where Jule (I hope) has rescued my boat, I'll have to cross the river. So I jump back in the frigid water, aim for an eddy on the opposite shore — and am immediately swept downstream. Just before I'm pulled into another ugly drop, I manage to haul myself onto a dinner table-sized ledge, where I sit for an unknown period of time contemplating the increasingly rain-sodden abyss of my own mortality.

Then Steve's head appears through the tangle of green bushes above. "Jule thinks you should swim," he says. "She's waiting for you below." I eye the rapid. I envision myself hurtling down it with the force of 600 basketballs a second, ping-ponging off rocks. I envision myself not making the tiny eddy that Steve claims is down there. I vigorously shake my head. So while Steve dashes off to get a rope, I MacGyver a climbing harness out of my PFD and a carabiner. When he returns, I tie in, take a breath, and toe onto a microscopic foothold. Then in what feels like the bravest act of my life, I swing out into the void, suspended for a split second over the whitewater. Steve grabs my hand and yanks me up into the bush. "YOU'RE THE STRONGEST MAN IN THE WORLD!" I scream.

Afterward, drinking a beer at the take-out, I wonder if Meiklejohn was thinking of me when he called packrafts "idiot-friendly." But he'd also said that, despite their hardcore reputation, packrafts today are just as often used for casual floats in front-country lakes — something you can keep in your car and inflate whenever you feel like getting on the water. Next time, I'll stick with that.

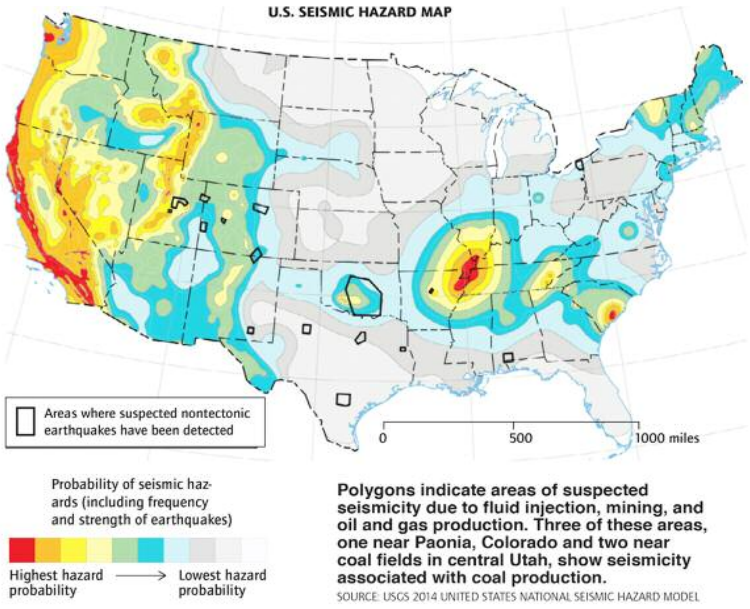
Where Industry Makes Earthquakes

From Kindra McQuillan

Human-induced earthquakes are happening in places like Colorado, New Mexico, Wyoming and Utah. Though some fracking-related quakes have now been documented (including a 4.4-magnitude quake in Alberta this January), the majority of non-tectonic quakes are caused by the disposal of industry wastewater through underground injection. Even relatively minor quakes can be dangerous when they happen in unprepared places, such as the Interior West, where hazard maps and building codes may not have been created with tremors in mind. Complicating the issue, it's hard for officials and researchers to predict where drilling or mining might create problems.

"There are more than 100,000 of these injection wells in the U.S., and only a few of them have caused earthquakes," Anne Sheehan, a geophysicist at the University of Colo., says. "If we learn more about what's causing these earthquakes, we have more of a chance of reducing the odds of them happening." In a paper published in ***Science*** magazine in February, Sheehan and other researchers argue for better study of earthquakes that might be human-caused.

Within days of a suspicious earthquake near Greeley, Colorado, last June, Sheehan and other researchers installed several seismometers nearby. They were able to pinpoint the injection well that caused the quake. It was injecting at a high rate, over 300,000 barrels per month — and was still causing tremors. The Colorado Oil and Gas Conservation Commission temporarily shut down the well and lowered its rate of injection. "Now the earthquakes have really tapered off," Sheehan says. "Last summer, there were hundreds of small earthquakes there, and now there are very few."



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CREMATION
The Rose Lady pg 14 303.620.0007

COMPUTER SERVICE & REPAIR
Wondervu Consulting Serv. pg 33 303.642.0433

ELECTRIC
United Power - Inside Back Cover 303.642.7921

ENTERTAINMENT
KGNU Radio pg 32 303.449.4885
Community Expo pg 7 Saturday Oct. 26th-3-6

EXCAVATING
Driveway Doctor pg 6 303.642.0606
Silver Eagle Excavating pg 10 303.642.746

FARRIER
Forbes Farrier Service pg 28 303.642.7437

FIREWOOD & FOREST MANAGEMENT
Lumber Jacks - pg 10 303.642.0953

GIFTS
The Silver Horse - pg 12 303.279.6313
The Rustic Moose - pg 12 303.258.3225

GROCERIES
B & F Moutain Market pg 29 303.258.3105
Golden Farmer's Market pg 30 303.279.3113

HEALTH & FITNESS
Hands, Hoofs & Paws pg 9 303.503.6068
Massage Envy Spa inside front cov 303.423.3689
Nederdance pg 10 303.258.9427

HELP WANTED
Customer Service pg 16 Gardecor.com/jobs

HOME IMPROVEMENT
ACE Indian Peaks Hardware pg 16 303.258.3132
B & H Asphalt Paving ins frt cov 800.753.2010
Big D Dumpsters pg 23 303.642.7995
Canyon Colors-Painting pg 20 303.301.4298
Caribou Painting pg 27 303.641.7964
Colorado Water Wizard pg 31 303.447.0789
Meyer Hardware pg 3 303.279.3393
Redpoint Construction pg 24 303.642.3691
Summit Up Prop. Maint/Rep. pg 14 303.582.5456

HORSEBACK RIDING
Sundance Stables pg 24 303.258.1176

HORSE BOARDING
Rudolph Ranch, Inc. pg 15 303.582.5230

INSURANCE
Jim Plane-State Farm- pg 23 720.890.5916

LIQUOR
Mid-County Liquors pg 9 3093.642.7686
Town Center Liquors pg 18 303.940.5735
Underground Liquor pg 6 303.582.6034

PLUMBING
JMCleary Mechanicals pg 11 303.642.0885
Keating Pipeworks, Inc. pg 25 720.974.0023
Morgan Rooter Service pg 26 303.642.3166

PROPANE
Carl's Corner pg 15 303.642.7144

REAL ESTATE
Black Hawk-Jerry Baker pg 19 303.881.3953
Byers-Sellers Mtn Properties pg 8 303.642.7951
Janet Ingvaldsen-Re/Max All. pg 17 720.600.9006
Mock Realty-Kathy Keating -Back cov 303.642.1133
Summit Up Property Mgt. pg 28 303.618.8266

RENTAL
A to Z Rental Center pg 16 303.232.7417

RESTAURANTS
Malones Clubhouse Grill pg 20 303.940.1800
Ralston Road Cafe pg 27 303.420.6650
Westfalen Hof - pg 26 303.642.3180

RETAIL
ACE Indian Peaks Hardware pg 16 303.258.3132
B & F Moutain Market pg 29 303.258.3105
Meyer Hardware pg 3 303.279.3393
Mountain Man Store pg 15 303.258.3295
The Silver Horse - pg 12 303.279.6313
The Rustic Moose - pg 12 303.258.3225

STEEL STRUCTURES
Steel Structures America pg 22 970.420.7100

TAXES
Michelle Marciniak, CPA pg 13 303.642.7371

TAXIDERMY
Ram Taxidermy pg 3 720.328.3447

WATER & WELL
Arrow Drilling pg 21 303.421.8766
Colorado Water Wizard pg 31 303.447.0789
Doctor Water Well pg 19 303.438.6669

WINDOW CLEANING
Mtn Community pg 27 303.665.5235
Top Window Cleaning pg 5 720.400.6496

SEPTEMBER
2015

POWER UPDATE

Paperless Billing

Save Trees with Paperless Billing

United Power members who no longer wish to receive a printed bill in the mail can sign up for Paperless Billing.

To sign up for Paperless Billing, call our Member Services department at 303-637-1300 or login to SmartHub at the top of our homepage and update your printed bill settings under the "My Profile" tab.

Once you are enrolled in Paperless Billing, a paper bill will no longer be mailed to you. You will receive an e-mail notification when your statement is available.

www.unitedpower.com

UNITED POWER
Your Touchstone Energy® Cooperative

Tell Us How You'll Spend Your Capital Credit Refund for a Chance to Win

Capital credit refunds began making their way to members in August. Members have a chance to win even more by telling us the unique, fun or charitable way they're planning to spend their capital credit refunds this year.

For a chance to win one of three $100 bill credits, share the way you will spend your capital credits by emailing unitednewsline@unitedpower.com, or share on our Facebook or Twitter page with the tag #mycapitalcredits. We'll draw three lucky winners and publish the best entries in the October *United Newsline*.

United Power exists to provide its members with reliable and affordable service, not to boost profits for shareholders. This year a total of $5 million in capital credits was returned. Amounts are based on electricity use and the number of years as a United Power member. Members who are receiving $10 or more are issued a check, and refunds under $10 will be applied to bills as a credit in either August or September.

September is National Preparedness Month

Are You Ready?

September 2015 marks the 12th Annual National Preparedness Month, sponsored by the Federal Emergency Management Agency, FEMA. Through its *Ready* Campaign, FEMA educates and empowers Americans to take simple steps to prepare for and respond to potential emergencies, including natural disasters and terrorist attacks.

This year's campaign focuses on seasonal preparedness and encourages families to prepare throughout the year for all weather hazards during winter, spring, fall and summer. Individuals and families are encouraged to build disaster supply kits filled with basic items like water, food, batteries, flashlights and a first aid kit. During the winter season it's also important to include rock salt, sand, snow shovels, sufficient heating fuel and adequate clothing and blankets to keep warm in the supply kit.

Individuals and families should also make a family emergency plan and be informed about the different types of emergencies that could occur and their appropriate responses. For more information on National Preparedness Month, visit www.ready.gov.

Pancake Breakfast CCCIA Hall Sept 26 7-11am

11746 Coal Creek Heights Drive
Stunning Views
3 BD/ 2 BA 3,180 sq ft. **$344,900**

11760 Lillis Drive
Ranch Style with Barn
4 BD/ 3 BA 2,796 sq.ft. **$419,000**

221 Jennie Lane
Beautiful Log Home
3 BD/ 3 BA 1,908 sq. ft. **$380,000**

33811 Skyline Drive
Contemporary Mountain Home
4 BD/ 4 BA 3,171 sq.ft. **$445,000**

1208 Hess Road
Sweet Cabin on 1.5 Ac.
1 BD 480 sq.ft. **$90,000**

1210 Indian Peak Road
Beautiful Executive Home
4 BD/ 3 BA 3,544 sq.ft. **$559,000**

1068 Indian Peaks
Opportunity Knocks!
3 BD/ 2 BA 2,736 sq.ft. **$359,000**

11673 Hillcrest Road
Great Getaway Cabin
1 BD/ 1 BA 846 sq.ft. **$179,000**

11561 Inspiration Road
Located in peaceful setting.
4 BD/ 4 BA 3,148 sq.ft. **$269,000**

102 Rowena Place
Perfect Parkside Location!
3 BD/ 3 BA 1,588 sq.ft. **$364,000**

34010 Skyline Drive
Live here and finish addition
3 BD/ 2 BA 4,313 **$448,500**

BUY OR SELL A HOME WITH KATHY KEATING OR SUSAN PETERSON and use the moving truck for FREE!

19 Ronnie
Well & Septic already Installed!
.07 Ac. **$74,000**

34685 Stanton Drive
Home Sweet Home
2 BD/ 2 BA 1,008 sq.ft. **$274,900**

126 Lichen Lane
Flat 1.46 acre, gorgeous Horse Property!
5 BD/ 3 BA 3,116 sq.ft. **$398,000**

LAND FOR SALE

TBD Rudi Lane W-.73 Ac. **$40K**

33966 Nadm - 1.08 Ac. **$75K**

0 Damascus - 1.86 Ac. **$44,900**
Under Contract

11547 Shimley - 1.15 Ac. **$29K**

0 Lillis Lane - 5.04 Ac **$79K**

0 Lillis Lane
Two building sites and much more!
5.04 Acres **$79,000**

11198 Ranch Elsie Road
Beautiful Remodel
3 BD/ 2 BA 2,065 sq.ft. **$374,900**

601 Camp Eden Road
Amazing City & Mountain Views!
3 BD/ 2 BA 2,013 sq.ft. **$374,000**

Kathy Keating,
CRS, ABR, GRI
EcoBroker,
Broker Associate
303.642.1133

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