

## Montrose Press seeks business nominations

The Montrose Daily Press would like to recognize the great work by businesses in Montrose County, but the paper needs help from the consumers.

Receive great service? Eat an incredible meal? Let us know about the business or restaurant surpassing your expectations so it can be featured in our business section every Wednesday.

Email our business reporter Nathan Meacham at nathanm@montrosepress.com, call him at 252-7037 or write him a letter at 3684 N. Townsend Ave. to recommend a local store.

You can also notify the Daily Press on Facebook at [www.facebook.com/montrosedailypress](http://www.facebook.com/montrosedailypress) or Twitter with @montrosepress.

## Fully leased Montrose office building sold

Rocky Mountain Commercial Brokers, announced the sale of a fully leased office building, located at 102 Par Place in Montrose for \$750,000.

Purchaser was Evergreen Properties LLC. Sellers were Dan and Jean Pointdexter of Montrose.

**"This 9,600 square foot building is fully leased to Montrose NCRS – Natural Resources Conservation Service, FSA (Farmer) Service Agency and CSU Colorado State Extension Office and was custom built for their offices," John Renfrow of Renfrow Realty in Montrose, agent for the property said. "The building is located in a prime area just east of downtown Montrose, has easy highway access and a large, paved parking area. The sale was part of a 1031 Exchange."**

# Delta County Hospital partners with North Fork Clinics

Delta County Memorial Hospital is partnering with the North Fork Clinics in Hotchkiss and Paonia to provide additional primary care providers to meet the medical needs of North Fork families, Delta hospital CEO Jason Cleckler said.

Two of the family physicians who North Fork residents know well will continue at the North Fork clinics. Dr. Tim Meilner and Dr. Michelle Hundley, both family practice doctors, will continue to offer medical care in a more streamlined medical clinic model designed and operated by DCMH.

"We are working hard to avoid long wait times for appointments so that North Fork residents may access medical care in a timely manner. Some specialty physicians such as obstetrics and gynecology physicians currently practicing in Delta will rotate to the North Fork", Cleckler said.

In a time of challenging health care changes, keeping rural primary care physicians is a vital part of offering medical care to all Delta County residents, including families in the North Fork. By working cooperatively with the existing clinics, DCMH will employ addition-



COURTESY PHOTO

Delta County Memorial Hospital is partnering with the North Fork Clinics.

al physicians and mid-level practitioners such as physician assistants and nurse practitioners to help fill the gap left by other providers who have left the area in the past few years, according to a news release from the hospital.

With this country already facing a shortage of family physicians, rural areas are especially hard pressed to recruit and retain primary care providers to serve local

families, the release says. Affordable Care Act impacts are already being felt with higher numbers of Medicaid participants who also need medical services. Along with many other transformations in health care including electronic medical records being mandated and a change in medical codes, independent primary care clinics are having increasing difficulty in remaining in business as independent practices, the

release says. "We are planning ahead to assure North Fork families and all Delta County families continue to have access to quality health care," Cleckler said. "We are proactively instituting a plan now so that Delta County families will continue to have family doctors well into the future as more health care changes come with the implementation of the Affordable Care Act."

## Glass Doctor of Montrose receives validation from the AGSC

Glass Doctor of Montrose received validation from the Auto Glass Safety Council after undergoing a validation process required by all registered members of the AGSC.

The AGSC is a not-for-profit organization dedicated to the safe replacement of auto glass. The organization is the definitive authority on safe auto glass installation practices and are responsible for North America's only auto glass replacement standard, the Auto Glass Replacement Safety Standard, a news release from the organization says. Registered members of the AGSC are committed to the highest standard of quality and the strongest commitment to safety.

What separates AGSC is the validation

process that all members must undergo. Registered members go through a random periodic third-party inspection of their company, personnel and procedures.

"Glass Doctor of Montrose is committed to providing the best glass service experience and receiving this validation shows we are doing just that," said Curtis Lyon, owner of Glass Doctor of Montrose. "We will continue to provide excellent customer service in line with our certification."

During the validation, the validators verify the location's actions and answers coincide with the AGRSS and the location's adhesive manufacturer's instructions. A typical validation includes a five-minute opening meeting, a

separate observation and interview of each person who installs auto glass, a review of historical records, a review of the material storage area, time for the validator to complete paperwork and a closing meeting.

The validation process is about the safety of the public and doing the job right the first time. All glass shops are not equal, and many are not members of the AGSC and do not have a standard for installation. The AGRSS sets the standard, and holds companies accountable for their work.

The current validation cycle will end in 2014. In the next validation cycle, beginning in 2015, all registered member companies will have at least one location validated within the next four years.

# Be prepared for the changing 'seasons' of your life

A few days ago, we observed May Day, a celebration of spring. And, after a long and hard winter in many parts of the country, most of us are ready for sunshine, warmer temperatures and the hopefulness that spring always symbolizes. But as winter gives way to spring, we are also reminded that our lives have "seasons," too — and it pays to be prepared for all of them. So, as you move into the "retirement season," you'll need to prepare for several possible challenges, including the

following:  
Outliving your resources — The idea of outliving one's financial resources is certainly not one we want to face. In fact, in a poll of people ages 44 to 75 sponsored by Allianz Life Insurance, 61% said they fear depleting their assets more than they fear dying. The best way you can overcome anxiety about running out of money is to invest and plan. Contribute as much as you can afford to your IRA and 401(k) or other employer-sponsored retirement

plan — and when your salary goes up over time, increase your contributions. As for the "plan" part, try to envision the type of lifestyle you want during retirement, and then estimate how much this lifestyle will cost. Once you reach retirement, you will also need to do some planning — specifically, you will need to calculate how much money you can afford to withdraw from your investments each year.  
Becoming disabled — One-third of all people between the ages of

30 and 64 will become disabled at some point, according to the Health Insurance Association of America. If you became disabled, even temporarily, the loss of income could prove devastating to your financial security, and that of your family's. To avoid this worrisome scenario, you may want to consider disability insurance. If your employer offers this coverage as an employee benefit, take it — but don't assume it will be sufficient. Many times, an employer-sponsored disability policy will only cover a short-term disability and may have a long waiting period for benefits to kick in. Consequently you may

need to purchase your own disability insurance policy to supplement your employer's coverage.  
Requiring long-term care — Unfortunately, many people eventually require some type of long-term care, whether that involves a stay in a nursing home or the assistance of a home health care aid. This type of care is expensive, and Medicare only covers part of it. Just how costly is long-term care? The national average for home health aide services is nearly \$45,000 per year, and a private room in a nursing home is nearly \$84,000 per year, according to a recent survey by Genworth, a financial security company. To meet

long-term care costs, you could self-insure, but that might be prohibitively expensive. But failing to do anything about meeting long-term care costs could result in the need for your grown children or other family members to get involved in some fashion — and that is something you no doubt wish to avoid. Fortunately, you can find solutions.  
To learn about appropriate protection vehicles, consult with your financial advisor.  
With some thoughtful planning, constant vigilance and timely action, you can meet all these challenges — and enjoy all the seasons of life in which you find yourself.  
Trevor Harrison is a financial adviser for Edward Jones in Montrose. His office is at 164 Colorado Ave., Suite B. This article was written by Edward Jones for use by your local Edward Jones financial adviser.



Trevor Harrison

Financial Focus



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