

How do I...

Choose a  
Commercial  
Real Estate  
Brokerage

get a 2nd opinion  
Choose a  
Private school

Invest in  
Wind Power

Buy  
Carbon Credits

Choose a  
Doggy Day-care

Choose a  
Laser surgeon

Choose a  
Home builder

# How-To GUIDE

**Ideas and advice for  
successful business  
and life**



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PUBLISHER'S LETTER

How-to Guide provides answers  
to business, personal challenges

An economic downturn means that business owners and managers need powerful resources to help them succeed — resources that are accessible on a tight budget, without spending thousands of dollars on high-priced consultants.

That's why this edition of the How-to Guide is so important. It provides helpful articles that can be useful for many business or personal purposes. Want to choose a business bank? Look in these pages. Need to remodel your home? Finding a remodeler is made easy, with this section. Looking for a commercial real estate broker? This section tells you how to find one.



PUBLISHER'S  
NOTEBOOK  
*Christopher Wood*

You name the topic, and, chances are, the How-to Guide has something you're looking for. The intent of this section is to provide quick reads that relay important information for readers, with key points to consider as you begin your search.

From banking to health care, real estate to technology, the service sector to hospitality, almost every possible business sector is included in these pages.

This edition of the How-to Guide includes updated articles, as well as a variety of new topics we've never tackled before. Through it all, our editors and writers have strived to provide the most-useful information possible, based largely on interviews and other contributions from experts in the relevant field.

Business everywhere is facing difficult economic challenges. We hope that the How-to Guide, in a small way, makes your job a little bit easier. Who knows? Next year, maybe you'll be able to write, "How to survive a recession."

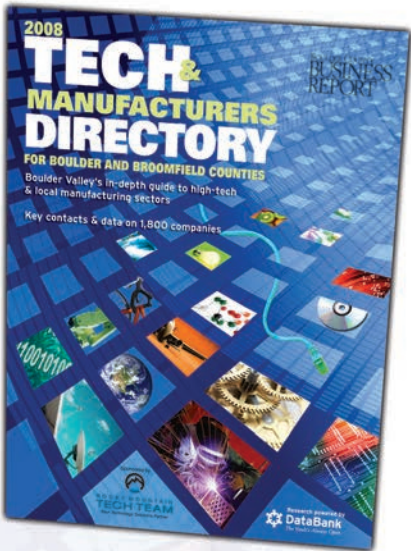
BE SEEN

By Top Decision-makers

The Tech & Manufacturers Directory is the most widely used source of business information in Boulder and Broomfield counties.

This respected resource provides information on more than 1,800 manufacturing and research & development companies in the county, including:

- Key Contacts
- Product Descriptions
- Phone/Fax/E-mail & Internet Web Sites
- Number of Employees and Revenues
- Four categories of Internet & e-commerce companies



BOULDER COUNTY  
BUSINESS  
REPORT

Call for advertising information,  
303-440-4950  
Publishing in October 2009

## BANKING &amp; FINANCE

# Check for licenses, rates, referrals, expertise

If you are buying a home or refinancing a home-equity loan, you need a mortgage lender who can help you determine if you're eligible for a loan, and if so, for how much.

Finding the right lender can make the loan process easier.

Get references about lenders from friends, colleagues and professionals who provide you other services. They also can tell you about the individuals in the lending company with whom they have worked. Check to make sure they are licensed with the state of Colorado.

If you're buying a house, the real estate agent can usually recommend two to three lenders in the area who might be helpful. Title companies can also be a good source of information because they work with the lenders at the closing. Mortgage brokers can be used to find mortgage lenders as well.

Research the background and experience of the company and the individual to determine their reputation in the community. Ask the lenders why you should use them, then choose a lender who demonstrates professionalism and expertise.

It's always important to find a lender with whom you feel comfortable sharing your financial and credit information. First-time home buyers, especially, need to find a lender who will patiently walk them through the process.

Research mortgage lenders on the Internet. The lenders' Web sites provide information such as their interest rates. Web research is particularly helpful for people who have obtained loans

before and just want to check out different rates. The rates fluctuate daily, like the stock market.

Every lender has extra fees attached to a loan, so you should always question the fees and compare them from lender to lender. The fees can range from \$300 to \$1,500. Be aware that some lenders have lower fees but higher interest rates and vice versa.

Once you find a mortgage lender and have been approved for a loan, take the time to thoroughly read the fine print and educate yourself on every aspect of the loan. Mortgages involve what is probably your biggest financial investment.

Some loans have fixed interest rates, and some are adjustable loans with fluctuating interest rates. Definitely know which type you are getting. You should try to get preapproved for a loan so you know the upper limit of the price on a house for which you qualify. Then when you are looking for houses, you know the right price range.

It's also important to get the most precise estimate of the closing costs for the loan.

Always get everything in writing, and don't be reluctant to ask any questions about the loan. Usually, it takes about a week to find out if you've been approved for a loan, and two to three weeks to get it.

When considering whether or not to grant you a loan, the lender will review your income, savings, credit history, debt obligations and assets. Mortgage lenders allow an average of 30 years to pay back loans.



How to select a mortgage lender

LET YOUR FACTS SPEAK FOR THEMSELVES.  
OUR MARKET IS LISTENING.

## MARKET FACTS 2009



### Take advantage of this opportunity

to get your marketing message to current members of our business community, and in front of the businesses and people planning a move to our area. You'll get powerful visibility and the chance to align your business with a crucial reference guide used by prospects all year long.

### Market Facts includes

charts, graphs, tables, and numbers critical to commerce in our region. Industry-specific sections will include statistical information on the commercial & residential real estate, employment, education, medical/health, technology, banking & finance sectors of Boulder & Broomfield counties as well as information on the community's business resources, demographics and government.

### Facts and data critical to commerce

in the region are now more important than ever. As a member of our business community you'll want to see, analyze and keep the comprehensive information Market Facts provides - essential information about the people, the businesses, and the local economy.

Publishing  
Early Fall 2009

BOULDER COUNTY  
BUSINESS  
REPORT  
[www.BCBR.com](http://www.BCBR.com)

For more information, call 303-440-4950

ENTIRE MARKET							CLASS "A" OFFICE MARKET						
Market	Total (SF)	Available	Sublet	Avg. Rate	Vacancy	Occupied	Market	Total (SF)	Available	Sublet	Avg. Rate	Vacancy	Occupied
West Ashley	973,917	158,067	2,700	\$17.98	16.51%	813,150	West Ashley	422,848	27,323	2,700	\$22.78	7.10%	392,825
Lower North Charleston	2,193,070	361,818	69,925	\$18.79	19.69%	1,761,327	Lower North Charleston	959,288	257,240	60,000	\$22.80	33.07%	642,048
Upper North Charleston	1,658,805	210,936	0	\$16.85	12.72%	1,447,869	Upper North Charleston	577,000	122,471	0	\$19.93	21.23%	454,529
East Cooper	2,378,496	310,712	40,717	\$21.26	14.78%	2,027,067	East Cooper	1,544,520	242,587	32,000	\$26.49	17.78%	1,269,933
Downtown Charleston	2,063,704	120,886	0	\$23.55	5.86%	1,942,818	Downtown Charleston	1,031,219	42,600	0	\$28.00	4.13%	988,619
<b>Total Market</b>	<b>9,267,992</b>	<b>1,162,419</b>	<b>113,342</b>	<b>\$19.69</b>	<b>13.77%</b>	<b>7,992,231</b>	<b>Total Market</b>	<b>4,534,875</b>	<b>692,221</b>	<b>94,700</b>	<b>\$24.00</b>	<b>17.35%</b>	<b>3,747,954</b>

Note: Information was compiled using data sources deemed reliable. Statistical data was collected as of December 2007 and encompasses all office buildings 10,000 square feet and larger.

	Total (SF)	Occupied Space	Vacant	Occupancy Rate	Absorption (Six Month)	Sublease Space	Average Rate	Class "A" Rate	Class "B" Rate	Class "C" Rate
Central Business District	3,050,382	2,640,539	409,843	86.56%	-33,834	15,500	\$17.20	\$19.14	\$16.88	\$15.21
Suburbs	3,989,482	3,489,478	500,004	87.47%	501,385	0	\$14.94	\$17.24	\$14.08	\$13.02
<b>Total Market</b>	<b>7,039,864</b>	<b>6,130,017</b>	<b>909,847</b>	<b>87.08%</b>	<b>467,551</b>	<b>15,500</b>	<b>\$15.96</b>	<b>\$18.00</b>	<b>\$15.34</b>	<b>\$14.01</b>

Note: Information was compiled using data from sources deemed reliable. Statistical data was collected as of December 2007 and encompasses all multitenant office buildings 20,000 square feet and larger.



## BANKING & FINANCE

# Find bank that offers services that fit your needs

Choosing the right business bank requires a little research, which includes talking to your business peers.

If a fellow local company in the same industry has had good success with its local business bank, then it's likely your company will, too.

Take the time to set up interviews with several of the recommendations. Ask the difficult questions, and make sure the bank can offer all the services you need. One bank does not fit all companies.

If your bank can't accommodate your specific requirements, it could go on to affect the success of your business.

Before contacting any banks, establish a checklist of questions. The list will vary from one company owner to the next. Some basic questions to consider include:

- Does the bank offer loan financing?
- How easily and quickly can you access information about your account, such as Web site cash management?
- Is it possible to accelerate collection of receivables and delay payables?
- Do the bank's hours of operation match your needs, or do they have

an after-hours deposit system with security measures?

- How easily and quickly can you transfer money from one account to another?

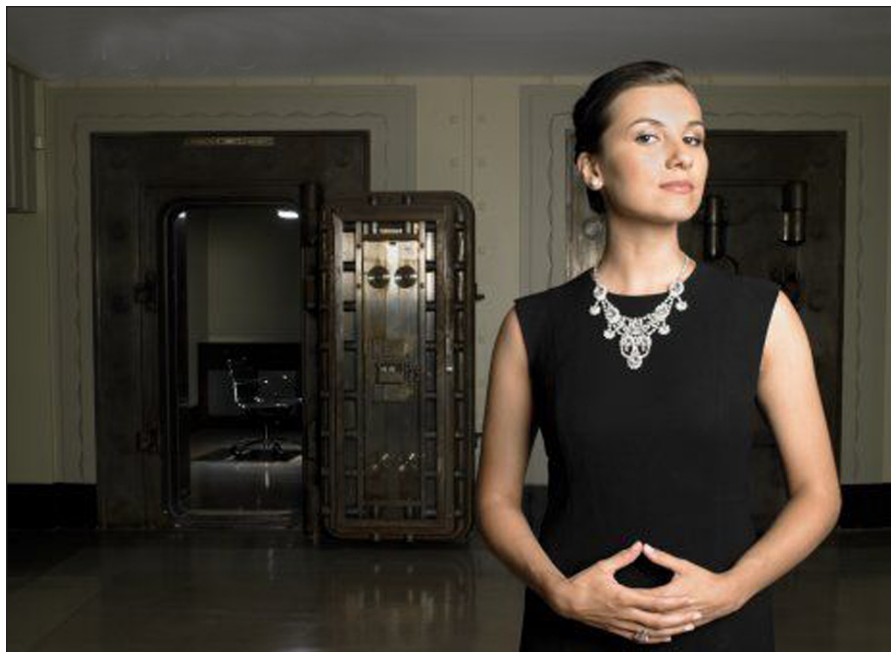
- Can you wirelessly send checks?

Experienced bank officers understand the importance of a business's needs, whether the business is a corporation, mid-size company or a one-person show. The bank officers must have a broad background and understanding of various types of banking practices, such as lending, investment opportunities, and deposit and withdrawal transactions.

The length of time officials have been with a particular bank — and in the community — can play a role in how well the officers are at adapting to the individual's and community's needs.

Find out the bank's niche, and decide if it matches your needs. For example, does it cater mostly to small businesses, larger businesses, or builders and developers?

Most banks have a Web site that can answer some of these questions, but asking a person also can tell you if the bank officials have the personality you want to work with. If the bank officers are helpful and friendly, this



How to choose a business bank

signals a green light to continue asking questions about this institution. If the people seem abrupt and impatient, it's time to continue your search. Asking for a copy of the bank's business plan might help you decide if its focus in alignment with yours.

If a business loan is in your plans, ask how that bank can accommodate you if and when that time arises. If you own a small business, does this bank

work with the Small Business Administration in securing a low-interest-rate SBA loans? Not all banks do.

Although there is no hard-and-fast rule to finding the right business bank to match your needs, asking the appropriate questions and receiving sufficient answers will help lead you in the right direction. Don't be afraid or intimidated to ask questions. After all, these people will be working for you.



## It's time to question how little you've been questioning your bank.

Will you be the same bank tomorrow?  
Does my business make a difference to you?  
Do you have the right tools for me right now?

Call. Come in. Bring us your toughest questions. Let's begin the dialogue.

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Boulder-Broadway  
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(720) 947-8453

Longmont  
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(720) 947-8494

Broomfield  
1990 W. 10th Ave.  
(720) 947-8281

Thornton  
4151 E 136th Ave.  
(720) 947-8051

Park Centre - Westminster  
1955 W 120th Ave  
(720) 947-8080

Westminster  
3300 W. 72nd Ave.  
(720) 947-8309

Wheat Ridge  
7391 W. 38th Ave  
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## BUSINESS SERVICES

# Keep business meetings focused; planning essential

**S**ome see them as necessary evils, some as just plain necessary. No matter your point of view, meetings in the business world are as common as traffic jams on Interstate 25.

To make the best of those meetings, planning is vital. First you have to determine if a meeting is really necessary. Today, more than ever, there are new ways to communicate with fellow employees and customers: e-mail, voice mail, memos, conference calls, instant messengers on the Internet, and the list goes on and on. Once you decide you need to meet face-to-face, the first order of business is to write an agenda and run it by a couple of trusted associates for feedback.

Aim to get to the heart of the meeting's goals and purpose. Keep the focus laser sharp. We've all attended a meeting where everyone is sitting around looking at each other asking themselves where the meeting is going. If you need to, take extra time with this step.

Second, promote the meeting through the proper channels in your organization so you can count on full attendance. How many times have you heard someone say "I didn't know anything about it?" Be sure to have those invited confirm their attendance so you know the message



**How to plan a business meeting**

was received and how many people to expect.

Next, you will want to secure the right place to accommodate everyone comfortably. Nothing's worse than being jammed and crammed into a small room, especially for a long meeting. Reserve, if needed, any equipment you might need such as audio. Don't forget visual aids and paperwork needed. And make very certain these

aids, especially the electronic ones, are in working order. They always seem to break down when they're needed most. The last thing you want is people sitting around watching you swear at an "on" switch.

Last, set the right tone for good, open communication about the topics on the agenda. Remember, the reason you planned a meeting to start with is to communicate with your people.

You will be the one to set the tone. Humor is always appropriated, and it often can break the ice get a free flow of ideas moving. But be careful not to veer into sarcasm, which can usually offend quickly.

The five elements of a business meeting are: Greeting, opening, delivery, closing and feedback.

Working backward, the feedback is how you record the meeting, evaluate the process and check the progress of the decisions that have been made in the course of the meeting. The closing is summarizing the decisions made, assigning activities and setting deadlines for the activities. The delivery, which is the heart of the meeting, is the information being shared and obviously the most important part of any meeting.

Be clear and concrete, positive and optimistic. If you tell your people the job is going to be difficult, that gives them a reason to doubt their ability to achieve what needs to be done. But also be realistic and practical, nonetheless, because there is a fine line between shooting for the stars and disaster.

That brings us to the opening, at which point you have introduced the presenters, the objective and the agenda. The greeting, while short, should be upbeat to set a tone to get employees ready for the rest of the information.



**FISH WHERE THE FISH ARE...**

## GOOD ADVICE FOR FISHING (AND ADVERTISING)

When you want to find fish, go where the fish are plentiful. The same principle holds true when you want to find business decision-makers: **go where they are plentiful.**

That's where we come in. By providing in-depth, local business news and by forming solid ties with our community, we've developed unparalleled reader loyalty among the key business decision-makers you want to reach. And, as a member of **The Alliance**, we can provide access to over 1.2 million business professionals in the U.S., Canada, Mexico, Puerto Rico and Australia.

**Advertise where business decision-makers are plentiful: contact the Boulder County Business Report today.**

**BRINGING YOUR MESSAGE CLOSER TO YOUR MARKET.**

BOULDER COUNTY  
**BUSINESS  
REPORT**

303-440-4950  
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A proud member of **THE ALLIANCE**  
OF AREA BUSINESS PUBLICATIONS



## Search for a blend of print, broadcast, Internet savvy

Potential clients can obtain Web addresses and check out samples of ad agencies' work without having to listen to the agency's pitch. Once you find a few agencies whose work appeals to you, decide on your parameters. Decide what you want an ad agency to do for you. The more specific you are, the better quote the agency can provide.

Ask for proposals from two or three agencies. But be aware that not all agencies will provide creative work for free up front. Some agencies do not offer free creative work in the proposal since it inflates costs for their regular clients. More often, they will encourage you to take a look at their past work to see if you like it.

You can narrow down your search for an ad agency by asking for referrals from other businesses. And you don't need to limit your search to your company's geographic area. Many businesses hire ad agencies in other cities or states.

A full-service advertising agency can generally handle all types of media, from print to television to Internet advertising. However, some may specialize in certain media. In fact, some large agencies even have their own in-house television production departments. Some smaller shops might have finely honed skills on using social media to reach and communicate with customers.

A large agency may appeal to you because of its great resources. A large business may need a big agency to handle the tremendous amount of advertising work it needs. But a smaller client may get lost in the huge organization and not be able to work with the firm's more senior, experienced creative people.

Instead, a small agency may be able to give your business more attention.

Some advertising agencies specialize in certain products and services. Some boutique firms, for example, focus on healthy living and natural living products while others specialize in electronics, high-tech products, sporting goods or mass market food.

As you shop around for an advertising agency, remember to interview the top creative people who would be working for you. Ask them about



## How to select an advertising agency

## ASK FOR PROPOSALS FROM TWO OR THREE

agencies. But be aware that not all agencies will provide creative work for free up front. Some agencies do not offer free creative work in the proposal since it inflates costs for their regular clients. More often, they will encourage you to take a look at their past work to see if you like it.

their professional background and other accounts they have worked on.

Obviously one of the top things you're looking for in an advertising agency is creativity.

Although what looks good and what does not is subjective, a careful search for anything interesting or compelling within the perspective agency's portfolio should help even the least creative customer come to a decision.

Ask the agency to bring out past projects that are similar to what you are looking for. Ask what sort of problems they solved for past clients. Did they help to increase customer base? Did they help to create good will with customers?

An ad agency should be able to give you results, along with general percentages, of the success of another customer's direct-mail piece, broadcast fax or trade journal advertisement. They should be able to tell what kind of advertisements worked the best for what a customer wanted to accomplish.

When selecting an agency, avoid those that don't seem able to understand what you really want. Bad communication can be more harmful than simply costing more than you expect. It can ruin the business' image. To get the most out of the agency you hire, determine whether its designers can improve upon your existing marketing pieces.



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**303-440-4950**

# Boulder County BUSINESS REPORT<sup>51</sup>

**GREEN BOOK**  
Living, working  
and recreating  
in Boulder Valley  
Special  
Publication

**Serving Boulder and Broomfield Counties**  
Volume 23 Issues 1-4 June 29 - July 8, 2009

## Developers: Timing bad for fee hike

City says proposed increases needed  
to ensure development fits its share

### FRANK GILGAS

Contributor

**BOLDER** — In the midst of an economic downturn, the city is considering an increase in the local development fee.

The fee is a charge levied on developers for the cost of infrastructure and public services needed to support development.

Under the latest proposal, Boulder officials have estimated the same amount of development could incur an \$8-per-acre increase in fees.

### LOHAS Forum provides city economic boost

Lifestyle conference draws  
international crowd to Boulder

### FRANK GILGAS

Contributor

**BOLDER** — The LOHAS Forum provided the economic boost that organizers and other wanted for the health conference.

The forum, a three-day event, drew a crowd of about 1,000 people to the city.

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By Frank Gilgas

### The Arête

Pro sales slow at downtown Boulder high project

The Arête, a new multi-story building in downtown Boulder, is the latest in a series of projects that are helping to revitalize the city's downtown. The building is expected to be completed in 2010.

### Wall timeline for breaking news

CONTENTS	DATE	TIME
1. Boulder County Business Report	June 29	10:00 a.m.
2. Boulder County Business Report	July 1	10:00 a.m.
3. Boulder County Business Report	July 3	10:00 a.m.
4. Boulder County Business Report	July 5	10:00 a.m.
5. Boulder County Business Report	July 7	10:00 a.m.
6. Boulder County Business Report	July 9	10:00 a.m.
7. Boulder County Business Report	July 11	10:00 a.m.
8. Boulder County Business Report	July 13	10:00 a.m.
9. Boulder County Business Report	July 15	10:00 a.m.
10. Boulder County Business Report	July 17	10:00 a.m.
11. Boulder County Business Report	July 19	10:00 a.m.
12. Boulder County Business Report	July 21	10:00 a.m.
13. Boulder County Business Report	July 23	10:00 a.m.
14. Boulder County Business Report	July 25	10:00 a.m.
15. Boulder County Business Report	July 27	10:00 a.m.
16. Boulder County Business Report	July 29	10:00 a.m.
17. Boulder County Business Report	July 31	10:00 a.m.
18. Boulder County Business Report	Aug 2	10:00 a.m.
19. Boulder County Business Report	Aug 4	10:00 a.m.
20. Boulder County Business Report	Aug 6	10:00 a.m.
21. Boulder County Business Report	Aug 8	10:00 a.m.
22. Boulder County Business Report	Aug 10	10:00 a.m.
23. Boulder County Business Report	Aug 12	10:00 a.m.
24. Boulder County Business Report	Aug 14	10:00 a.m.
25. Boulder County Business Report	Aug 16	10:00 a.m.
26. Boulder County Business Report	Aug 18	10:00 a.m.
27. Boulder County Business Report	Aug 20	10:00 a.m.
28. Boulder County Business Report	Aug 22	10:00 a.m.
29. Boulder County Business Report	Aug 24	10:00 a.m.
30. Boulder County Business Report	Aug 26	10:00 a.m.
31. Boulder County Business Report	Aug 28	10:00 a.m.
32. Boulder County Business Report	Aug 30	10:00 a.m.
33. Boulder County Business Report	Sept 1	10:00 a.m.
34. Boulder County Business Report	Sept 3	10:00 a.m.
35. Boulder County Business Report	Sept 5	10:00 a.m.
36. Boulder County Business Report	Sept 7	10:00 a.m.
37. Boulder County Business Report	Sept 9	10:00 a.m.
38. Boulder County Business Report	Sept 11	10:00 a.m.
39. Boulder County Business Report	Sept 13	10:00 a.m.
40. Boulder County Business Report	Sept 15	10:00 a.m.
41. Boulder County Business Report	Sept 17	10:00 a.m.
42. Boulder County Business Report	Sept 19	10:00 a.m.
43. Boulder County Business Report	Sept 21	10:00 a.m.
44. Boulder County Business Report	Sept 23	10:00 a.m.
45. Boulder County Business Report	Sept 25	10:00 a.m.
46. Boulder County Business Report	Sept 27	10:00 a.m.
47. Boulder County Business Report	Sept 29	10:00 a.m.
48. Boulder County Business Report	Sept 30	10:00 a.m.
49. Boulder County Business Report	Oct 2	10:00 a.m.
50. Boulder County Business Report	Oct 4	10:00 a.m.
51. Boulder County Business Report	Oct 6	10:00 a.m.
52. Boulder County Business Report	Oct 8	10:00 a.m.
53. Boulder County Business Report	Oct 10	10:00 a.m.
54. Boulder County Business Report	Oct 12	10:00 a.m.
55. Boulder County Business Report	Oct 14	10:00 a.m.
56. Boulder County Business Report	Oct 16	10:00 a.m.
57. Boulder County Business Report	Oct 18	10:00 a.m.
58. Boulder		



## BUSINESS SERVICES

# More printers are taking steps to provide eco-friendly services

**F**inding a printing company that makes an attempt to reduce its impact on the environment is becoming more and more commonplace.

Some print shops have moved forward in small strides and others have taken large leaps to produce quality print jobs using eco-friendly materials, equipment and practices.

Don't be afraid to ask a printer about aspects of the operation. Open a discussion with the printer to evaluate the most efficient use of materials, layout, packaging, logistics and end of life cycle implications.

Find out from where and how the printer receives materials such as paper and inks. Does the company take measures with its suppliers to reduce redundant shipping and look for suppliers near home to reduce shipping distances and optimize routing and delivery systems? In terms of materials, do they use recycled paper, nontoxic inks? Do they have a system in place to reuse and recycle unused materials and disposable packaging such as cores, cartons, drums and cans?

Ask the printer what he's done to improve the printing process including



**How to find a sustainable printer**

prepress, press and postpress in terms of reducing waste. Does the printer train employees on proper handling and use of inks, solvents and other chemicals to minimize waste and exposure?

And do they ensure that no industrial wastewater is discharged to a septic system, which is defined as an on-site sewage treatment process?

When the print shop replaces computer equipment does it purchase Energy Star compliant computers, monitors and servers?

And if the shop is still using film while converting to all-digital processes, does it recycle scrap film, recover silver from used chemicals, either by installing equipment to recover silver from prepress wastewater discharge onsite; or contract with a service for shipment and treatment of silver-containing wastewater.

Does it extend the use of plate development chemistries by monitoring and replenishing through appropriate quality control systems and

recycle aluminum plates?

Shop around. Don't feel like you to have to forego quality and price just to be green.

Your pocketbook and the quality of the print job desired may not allow you to be 100 percent green. Don't feel bad about making some sort of compromise. Any amount of waste reduction, use of recycle paper or nontoxic inks goes toward doing your part in making the environment a better place.

For higher-end print jobs your concerns will be primarily with quality. Among this echelon of printers one can find slight differences. Some specialize in high-quality brochures, posters and fliers while others are geared more toward books and magazines.

You'll want to choose a printer who has done the kind of job that you need done. Ask for a customer list or references. This will indicate whether or not the types of clients a certain printer has worked with are similar to your own business.

Visit their facilities. At any print shop a selection of samples of recent work will be displayed in the waiting area. This will give you specific knowledge of the quality and type of work that they do.

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## BUSINESS SERVICES

# Upgrade appliances, insulation, take advantage of rebate programs

There is a plethora of strategies for saving on your energy bill, and the best way to do it is to simply reduce your energy consumption. Savings show up as smaller monthly bills, rebates and tax credits. For residential consumers and businesses, it's all about how responsible you can be with your energy use.

Start with your heating and air conditioning. Keep your thermostat at about 68 degrees in the winter, and turn it down to 60 when you're sleeping. In the summer keep it comfortable, but turn the air conditioning to 80 at night.

Invest in a programmable thermostat. People often forget to change the temperature on their own. Close doors to rooms not being used so money isn't being used to heat or cool them.

Consider insulating or upgrading your current insulation. You also can purchase heat-saving windows. It will also help to caulk and seal any air cracks in your home.

Make sure you maintain your appliances. Check the gasket that seals the door to the refrigerator, and make sure

that it's clean and seals properly. Make a point to vacuum out the refrigerator coils once a month because they collect animal hair, human hair and dust. Filters on air conditioners and furnaces should be replaced once a month.

Install energy-efficient appliances and systems like refrigerators, dishwashers and photovoltaic heating systems. In the long run it is possible to get a return on the initial investment through energy savings. For businesses it usually takes about two years, and for residential consumers it varies.

Check with your energy provider for rebates. Local utilities here in Colorado may offer rebates for installing Energy Star-qualified dishwashers or clothes washers. You sometimes also can receive rebates for water-saving toilets.

The utility also has incentives for businesses. Companies can receive rebates based on per kilowatt hours for investing in energy-efficient equipment and controls.

Another program to check on is the Saver Switch program. Consumers may be able to receive a credit



How to save on your utilities bill

on their bill for having an electrician install a remote switch on their air conditioners that turns the air conditioner off for short periods of time.

Energy companies are not the only ones that offer perks — the federal government is also doing its part to save Mother Earth. Uncle Sam offers tax credits ranging from a few hundred to a few thousand

dollars for installing insulation, heat-saving windows, sealing, solar water heating, photovoltaic systems and more.

Finally, look online for advice and calculators of energy use. Utility Web sites often will have tools to analyze your home energy needs or calculators to estimate the energy use of certain home appliances.

Match your efficiency dollars

## Maximize your investment in efficiency

Longmont Power & Communications and Public Works & Natural Resources introduces a new matching-grant program for business customers to help you offset the cost of installing and upgrading efficiency measures.

In addition to efficiency incentive programs such as ENERGY STAR rated appliances rebates, LightenUP for lighting upgrades and Commercial Electric Efficiency Program that provide funding for energy-efficient rebates, your business can receive up to \$5,000 in matching funds for projects that reduce energy and water consumption.

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## EDUCATION

# Match curriculum, environment to your child's needs

**C**hoosing a private school for your child is much like any other major personal decision — you need to go in as a consumer and do as much research as you would with choosing a doctor or a CPA.

Experts suggest dividing the process into five steps: determine requirements; decide what kind of school you want, deal with special needs, gather information and visiting the schools.

Determining your requirements really involves finding the right “fit.” Areas to consider include academics, sports and enrichment.

You might want a strong focus on academics. Private schools are noted for their small class sizes and low student-to-teacher ratios. Faculty turnover is generally rather low, lending stability and continuity to the educational process.

The sports facilities at many private schools are quite good. Opportunities abound for your budding athlete to engage in some serious competition at the varsity level if he or she so chooses.

Private schools offer every kind of enrichment, from study programs abroad to Chinese language and literature. Libraries and facilities for art, music and drama are often well

## EXPERTS SUGGEST

**dividing the process into five steps: determine requirements; decide what kind of school you want, deal with special needs, gather information and visiting the schools.**

equipped and staffed with specialist teachers.

You must involve your child in choosing a school from the beginning. It's the only way your child will “buy into” the process.

Deciding what kind of school can be daunting, because there's a private school for just about every need. Think about whether a small or large school is preferable and if you prefer parochial, independent or a specific educational philosophy.

Private schools can range in size from less than 100 students to more than 1,000. It is vital that you assess your child's social skills carefully or you will have one unhappy kid.

➤ See **Curriculum, 10B**




**How to select a private school**

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**CURRICULUM** from 9B

The school’s religious or theoretical orientation should match your concerns. Learn the difference between Waldorf, parochial, magnet, college preparatory, experiential learning, Montessori and gifted-and-talented offerings. A Waldorf school might not start children reading and writing until age 7, for example, while a Montessori school might require a child to be more self-directed in completing schoolwork.

Another critical question is how a school handles behavior problems. It should be in sync with your philosophy.

If your child has a learning disability you may want to find a private school devoted exclusively to students with special needs.

After you make a list of schools, begin gathering information on the Internet.

Call the schools to request admissions materials, which will usually include a catalog and an application form.

When you and your child have thoroughly reviewed all the materials, eliminate the schools that don’t meet your needs. You should end up with a short list of three to five schools.

Visiting schools is both fun and a lot of work. Start in the spring one full year before your child plans to start school.

Day schools generally have open houses, and you and your child should take advantage of them. Let’s face it — seeing faculty, staff and students in a variety of settings will just confirm or deny a lot of hunches you might have had in the first place.

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## HEALTH CARE &amp; INSURANCE

# Seek specialized physical therapist to ensure proper injury treatment

**M**ost physical therapists are trained and have more experience in a particular medical area, which helps narrow down your search when choosing one.

If you need therapy to recover from a neck, back or knee injury, or if you are trying to recover from a stroke or brain surgery, there are specialists who can expedite the healing process.

Most hospitals have rehabilitation centers for people recovering from inpatient or outpatient treatments, and there are independent clinics that can provide help following surgery or an accident. It's true that your choice may be limited by your insurance plan, but generally you still have good choices within its list of providers.

Experts say recommendations by personal friends or family physicians often work well, but you want to make sure that your expectations will be met.

The Commission of Accredited Rehabilitation Facilities is a highly regarded independent, nonprofit organization that reviews and grants accreditation services nationally and internationally on request of a facility or program. Its standards are rigorous, so those services that meet them are among the best available. If your choice of rehab centers is accredited by this commission you can feel secure you will receive quality therapy.

Go ahead and ask plenty of questions, the first and most critical is whether staff members are licensed, certified or credentialed for the work they do. Keep in mind that therapists can receive bachelor's, master's or doctoral degrees in a specialty.

Another key is whether or not the services match your particular needs.

You might also ask: What services do you offer? Where are you located, and are you close to public transportation? What are your hours? Will the staff use language that I understand? How can your services help me?

Make sure the services will be covered by your insurance or government funding such as Medicare, Medicaid or other resources. Get right down to the bottom line, and ask what your out-of-pocket expenses will be. Don't be afraid to ask them for names of people who have used the same services you require so you can get their opinions.

Another facet to consider is how you feel when you walk in. Your impressions are important when you visit a provider. Even if you do not need help in making decisions about your services, it is wise to ask a trusted friend or family member to



## How to choose a rehabilitation center

go with you for another opinion.

Here are some things to look for: How do the staff members respond to the people receiving services? Are people treated with dignity? Do staff members appear to respect cultural differences? Do the premises appear to be well maintained, clean and safe? Is the building accessible? Are there features like handrails, elevators, automatic doors and ramps for people who need them? What do staff members tell you about the services?

Be sure to ask about equipment. There have been advancements in therapy equipment, and find out if they have the latest. Make sure you actually need it because there is no sense in paying more for high-tech equipment if less expensive low-tech gear will work just as well.

When you talk with staff members, you will have lots of questions. You might want to take notes so that you can review the answers to your questions later: You'll want to know how often you will receive services and how long will they last, as well as how the services will be individualized to meet your needs.

You want to know if you will be treated fairly. Don't be afraid to ask them what you can do if you are unhappy about the way you are treated or the services you receive.

You will feel better about a provider that is concerned about quality and the satisfaction of the people receiving services.



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# Don't be bashful, find out if they can provide the touch you need

Choosing a massage therapist is all about finding the one who fits your needs and preferences, treats you effectively and provides a positive experience.

When getting started on your search, make sure the therapist is licensed, has insurance and has you fill out a health-intake form. And ask about credentials, experience and fees.

A law was passed in Colorado in June 2008 and went into effect April 1 requiring people practicing massage therapy to be registered with the state. The law defines a massage therapy scope of practice and provides a channel for consumer complaints.

Therapists should be able to produce proof of insurance in the form of a card, about the size of a driver's license. The coverage is designed to protect both of you.

And make sure the therapist has you fill out a health history form that will guide them on to what degree they perform therapy, making sure to avoid injury.

Mini interviews with therapists and appointment takers can be extremely helpful. Credentials indicate a therapist's level of training and



How to choose a massage therapist

professionalism as well as areas of specialization. Years of experience are desirable for obvious reasons, although someone just starting out may charge less. Many offer introductory rates and package deals, so don't hesitate to ask.

The most economical rates are found at massage schools where stu-

dents are doing their internships. Consult with the therapist before booking an appointment. Specify gender preferences if any. Feel free to express your concerns and questions.

A good therapist begins and ends sessions with informational chats about your experience and developments. First-time clients should

be told what to expect and interviewed about medical and massage history, personal needs, posture and health.

Therapists have different styles. Let them know if you need a light relaxing massage or if you seek a more heavy duty, deep-tissue massage.

They may incorporate methods such as reflexology, unusual positioning, scented oils, chants, cranial massage, joint manipulation, stretching or even acupuncture. Make sure you let them know where you draw the line.

A therapist should prepare your body for massage and guide you in proper positioning. Look for one that behaves appropriately, makes you comfortable and treats you professionally. Don't hesitate to discontinue therapy if you are uncomfortable, experience pain or feel no benefit whatsoever.

Return to a therapist who understands and can meet your needs. Discuss treatment options for chronic stress, pain, injuries, or special conditions such as pregnancy. Needs can change from session to session and may include target areas, variations in pressure, or specific music/lighting.

Choose a therapist with whom you have professional "chemistry." It should be someone with a gift for massage and an intuitive understanding of your body. The right therapist provides a positive and relaxed experience. You should feel the benefits of personalized care and progress with regular treatment.

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## HEALTH CARE &amp; INSURANCE

# Check a hospital's credentials, ratings

**W**hen your health is involved, you shouldn't cut corners when picking a hospital.

You may not always have the opportunity to choose the hospital from which you receive care, especially in an emergency. When you or a loved one has a planned admission to the hospital, obtaining some important information first can help make your experience a positive one.

Begin by asking your doctor about the advantages or special characteristics of each hospital where he or she practices. Your doctor can help you select the hospital that is best for you.

You should also verify which hospitals are accepted by your health-insurance plan. Ask for the hospital's written description of its services and fees. Also, find out what resources the hospital provides to help you find financial assistance if you need it.

Many hospitals have Web sites. These sites describe the programs and services the hospital offers and have background information on their affiliations, licensing and accreditation. A hospital will often distinguish itself from others by featuring new medical technology or unique services.

Other Web sites, including [healthgrades.com](http://healthgrades.com) and [www.leapfroggroup.org](http://www.leapfroggroup.org), list hospital quality ratings to help consumers make informed choices. Your insurance company may have ratings on its Web site.

Check to see whether a hospital is accredited by the Joint Commission at [www.jointcommission.org](http://www.jointcommission.org),



## How to choose a hospital.

and make sure it is licensed by the state.

Hospitals focus on different aspects of health care. One hospital can be more experienced with orthopedics while another is qualified for heart problems. This can mean better equipment and a reliable staff for those particular needs.

If you need complex medical treatment, consider hospitals that specialize in that area. Renowned

hospitals in large medical centers are familiar with patients from out of town and can help your family members find a place to stay for the duration of your treatment.

After looking at a hospital's background, check out the physicians who work there. Board-certified doctors have graduated from an accredited residency program and have passed tests demonstrating their skills.

The physician and hospital should be a team. Don't consider a hospital without considering the doctor who you will be using there, and don't choose a doctor without looking at the hospital where he or she practices.

Other things to consider include knowing who will be responsible for maintaining your personal-care plan. Will your family physician be in charge, or will you be in the care of a hospitalist? How will caregivers stay informed about your specific care needs? How will you or your family be kept up-to-date on your medical care?

Find out if the hospital has social workers and ask what services they provide. Social workers usually help patients and their families find emotional, social, clinical, physical and financial support services.

Many hospitals will develop a discharge plan for you before you leave the hospital, including necessary training to continue your care at home. Ask what training is provided in changing bandages, taking medications or using medical equipment or devices. Ask what services are available and what your primary-care doctor's involvement will be.

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## HEALTH CARE &amp; INSURANCE

# Wise to ask about credentials, affiliations, patients

**A**lthough cosmetic and reconstructive surgery is commonplace today, it still entails, after all, surgery. As such, it's always prudent to find a highly skilled, experienced physician to do the work.

No aspect of your decision to undergo cosmetic surgery is more important than your choice of a surgeon. If you are thinking about having plastic surgery, ask the following questions to find the right professional for the job.

A key question: Is the surgeon certified by the American Board of Plastic Surgery? For more information, check out the Web site, [www.abplsurg.org](http://www.abplsurg.org).

The office staff and your potential surgeon should freely provide you with details of education, training, credentials and evidence of experience doing a wide variety of cosmetic surgery procedures.

Most doctors are board certified. A more direct question is to ask what specialty or subspecialty the surgeon is board certified in. For example, if you are interested in a face-lift, you may want to ask if the physician is board certified in general or facial plastic surgery.

Many surgeons are set up to perform surgery in their private office. Safety, of course, must be a top priority. Ask if the surgeon is on active staff at the nearest hospital and if he or she has hospital privileges to perform plastic and reconstructive surgery there. Hospitals have rigorous credentialing procedures, verifying doctors' background, training and certifications. If they are approved by the hospital, the credentialing committee accepts that they are trained and competent to perform plastic

and reconstructive surgery.

Plastic surgery requires assistance, so ask who makes up the medical team that assists your surgeon. Ask about the qualifications of those administering your anesthesia and tending to your needs immediately after your surgery.

It's also a good idea to ask what services and follow-up care are included with your surgery. Will the surgeon be available to you throughout your recovery period?

Your initial consultation is the time to see the surgeon's before-and-after photographs of previous patients. Cosmetic-surgery techniques are far more advanced than in decades past, so look for natural-looking improvement. Many offices will provide you with patient referrals so you can speak to someone who has had surgery. A referral will give you a first-hand account of how the patient felt about the office staff, the surgeon and the experience.

The decision to have cosmetic surgery is extremely personal. Ultimately, only you can choose the right surgeon. Just remember that a good rapport and comfort level is critical to your overall experience. Find a surgeon who takes the time to listen. Open, honest communication helps the surgeon understand your needs and recommend treatments that will work for you.

It may take visiting two or more offices before you find the right one. Follow your instincts; find someone you trust. If the surgeon meets these criteria, you may have found the best one for you.

For more information on procedures and surgeons consult the Web site for the American Society for Aesthetic Plastic Surgery, [www.surgery.org](http://www.surgery.org).



**How to select a cosmetic or reconstructive surgeon**

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## HEALTH CARE &amp; INSURANCE

# Tap friends for recommendations; consider dentist's specialties

**I**t really is possible to have a pleasant dental exam. And, according to professional dental referral services, that's the best notion to follow when looking for a dentist.

Even if the idea of a "pleasant dental exam" seems like an oxymoron, keep in mind that technological advancements apply as much to dentistry as they do to every other industry.

Simply put, if pain is a concern in your search for good oral health, begin by asking dentists about their equipment and their ongoing training in the latest techniques that are geared at keeping pain at a minimum.

To get started, ask friends for recommendations and reasons why they keep going back to their personal dentists. You can scan the Web, consider awards and peer recognition.

Be sure to add questions about finances to your fact-finding mission. If you have dental insurance, find out who accepts it. If you have a particular dental problem, compare the charges from different offices. Is setting up a payment plan possible?

Equally important is the question about a dentist's experience — how long has he or she been in business? This isn't meant to shun new dentists

but instead to find out how state-of-the-art their expertise is, how they deal with specialized dental needs outside of their range and maybe even a little about their track record. There is a gap that's ever widening between dentists on the leading edge and those who are not. Make sure your dentist's qualifications are up to date.

Consider your potential needs down the line. What if you have a dental emergency at 7:30 p.m. on Christmas Eve? How will the dentists you talk with handle that? Are they on-call, connected to a service? Who backs them up and, if it's someone regular, what is that person's background?

In the same breath, ask how far out regular appointments need to be booked. It's a good indication of a dentist's popularity if his or her appointment book stays full, but how good is that if you call with an aching tooth that's kept you up for two days? Ask how quickly they're generally able to respond to immediate problems.

If you're looking for a dentist that will also see your children, ask about that upfront. Some dentists don't work with children at all and some specialize in it.

Remember that first impressions



## How to choose a dentist

set up lifetime memories and behaviors. If you're looking to teach your children positive oral hygiene practices, make sure the dentists you interview have skills to support that goal. How friendly is the staff? How does the dentist work specifically with children to teach them how to keep their teeth healthy for life?

If you're environmentally conscious, ask dentists how they dispose of the

mercury used in silver fillings and the silver used to develop X-rays.

At this point in the search, you should be ready to set up a consultation with one or more potentials. Nothing beats the intuitive feeling you'll have behind all the specific questions you'll ask. Keep in mind that you're the customer, and it's your job to choose the best dentist to suit your needs and the needs of your family.

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# HEALTH CARE & INSURANCE

## Match specialist's field of study with eye conditions

Selecting a good eye doctor is just as important as selecting a general health physician. So what do you look for when shopping for an eye-care specialist?

The type of eye doctor you seek may depend on the overall health of your eyes. You may need to see an eye specialist for example if you have complicated eye diseases or vision problems. Other times it may be perfectly acceptable to visit an optician or optometrist for basic eye care.

There are many specialties within the field of optometry. An ophthalmologist is an eye doctor with specialized experience in surgical and medical procedures. They are a good choice for anyone with injuries to the eye, eye disease or complicated vision problems.

An ophthalmologist will have completed at least four years of specialized training and medical school. They will usually be licensed by a state regulatory board and are qualified to diagnose and treat various eye conditions.

An optometrist typically carries the credentials O.D., or doctor of optometry. They are well qualified to diagnose, treat and care for common diseases of the eyes and vision. Most have four years of professional train-

ing at an accredited college specializing in optometry. Many will complete specialty training programs in specific areas of eye health.

Optometrists are not medical doctors. They are however trained to detect various diseases and malformations of the eye including cataracts and glaucoma. They cannot however perform eye surgery to correct these diseases, and may have to refer patients with complicated diseases of the eye to an ophthalmologist.

Most optometrists work with patients with conditions including astigmatism, farsightedness and nearsightedness. They can prescribe corrective lenses to help improve vision and may recommend certain medications for uncomplicated disease of the eye.

An optician is a professional who works in conjunction with an ophthalmologist or optometrist to deliver comprehensive eye-care services. They may help during eye exams or help with eye-care prescriptions. Most have a two-year degree in optometry. A qualified optician can help interpret a prescription and decide what lenses are best suited to meet your individual needs.

You should always select an eye-care specialist with the correct train-



### How to select an eye-care specialist


ing to meet your individual vision needs. If you have complicated vision problems or health conditions your best bet is likely an ophthalmologist. You may need to see a doctor of optometry for noncomplicated vision problems or if you need a prescription for corrective lenses.

Be sure when selecting an eye doctor you examine the doctor's credentials and experiences. You want to make sure they offer the kinds of services you need. Most ophthalmologists and opticians will provide you

with certificates and licensures on your request. You can always confirm their credentials by contacting the state board of optometry.

Experience is just as important as proper credentials. If you have complicated eye conditions you may need to seek a more experienced ophthalmologist or optometrist.

Many people find a good eye doctor simply by getting a referral from someone else. Ask friends or family members if they know a qualified practitioner you can visit.



Cataracts can happen at any age. However, they are the leading cause of treatable visual loss in adults 55 and older. Common symptoms are cloudy, fuzzy, foggy or filmy vision, colors that seem faded, glare from bright lights, halos around lights, not being able to see well at night, double vision, and frequent changes in an eyeglass prescriptions.

If a person is older than 50 and experiencing change in his vision and has not had a recent eye exam, he should have a complete eye health exam by a medical doctor who is trained in all forms of eye disease and treatment.

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## HEALTH CARE &amp; INSURANCE

# Match services with your needs for your lifestyle

In an age of specialization, it's important to understand the different levels of care retirement homes or communities may or may not offer to ensure seniors enjoy fulfilling lives.

When shopping for a retirement community, determine what kind of environment you want. Do you want a country-club environment, a family-oriented home, hotel-style or faith-based community?

Independent living usually consists of apartments, townhouses or single-family homes for seniors who need little if any help with daily activities.

Many senior-living facilities offer an array of fitness and recreational facilities including golf courses, swimming pools, fitness rooms, saunas, creative arts rooms, painting studios, woodworking shops and gardening activities.

Before your search, identify what you or your loved one needs in a retirement community. Generally there are four levels of care — independent living, assisted living, memory care and nursing.

Assisted-living facilities are for people who require aid to bathe, dress and perform other basic tasks.

Memory care is for those who have memory loss and need help with basic tasks.

And a nursing home will provide full-time skilled nursing care.

Organizations that offer all four levels are called continuing-care retirement communities. Those that meet certain criteria can receive the seal of approval from the Commission on Accreditation of Rehabilitation Facilities. A newly retired individual may want to live in a patio home, duplex or apartment in a community of likeminded people. At this stage of retirement he or she can enjoy a fitness center, group transportation to events and an active lifestyle.

Later, he may need to move within the same



## How to choose a retirement home

campus to an assisted-living or skilled-nursing facility to receive more daily assistance. Yet he can remain in the same environment with the same friends nearby.

By moving to a continuing-care residence early on, his family is spared the decision-making process if he suffers a catastrophic event in later years, such as a stroke or illness. He can remain on campus but receive more care.

Some retirement communities are structured as nonprofit organizations, giving them the ability to provide care to their residents when they have outlived their resources. For example, a retirement home may be Medicare and Medicaid certified and also maintain a resident assistance fund for certain members.

There are several types of agreements that can be entered, with each one providing different types and levels of service. Some may include housing, amenities and health care, another may just provide housing but no health care, some may charge on a fee-for-service basis and others may be on a rental basis.

When choosing a home, visit a facility multiple times and at different times. This gives you a chance to experience the culture of the facility.

Have a meal and talk with the other residents — Food is an important part of the culture of the facility. Do they have the choice you want or need? Do you like the atmosphere of the dining experience? Spend time with the residents during meal time to see if they share your interests.

What kind of activities do you like and want?

Does the facility have an active group of residents? Are there volunteer activities for the residents?

Find out what is included in the fees or if you have to pay ala carte.

Understand if the facility is certified for all payers — Medicare, Medicaid or other payment methods — and find out if it is a faith-based facility if that's important.

When conducting your search you can find pertinent information online. Here are a few good Web sites to visit:

CARF — Commission on Accreditation of Rehabilitation Facilities, [www.carf.org](http://www.carf.org).

AAHSA — American Association of Homes and Services for the Aging, [www.aahsa.org](http://www.aahsa.org).

CAHSA — Colorado Association of Homes and Services for the Aging, [www.cahsa.org](http://www.cahsa.org).

Boulder County Aging Services Division, [www.bouldercountyseniors.info](http://www.bouldercountyseniors.info) and [www.medicarebouldercounty.com](http://www.medicarebouldercounty.com).

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## HOSPITALITY &amp; TRAVEL

# Technology improves quality of instruments

**W**ith today's technology there are few instances when poor hearing cannot be corrected.

A hearing-care professional determines with the help of a hearing test whether or not a hearing loss is present. Sometimes people are unaware they have a minor hearing problem and could benefit from using a hearing aid.

When a hearing loss is present, the kind and degree of your hearing loss is determined individually for each ear. The key to better hearing is finding the instrument that best fits the condition. It could be an aid that is completely in the canal, in the ear, a full shell around the ear or behind the ear.

The industry has advanced to digital hearing instruments that offer the right combination of sophistication and affordability to match your hearing and lifestyle. With today's technology, patients don't have to compromise activities to accommodate their hearing. Digital sound provides for better listening in all environments including when background noise is present.

In order to determine which instrument is best for an individual, a complete hearing evaluation must be performed. A good hearing aid specialist can determine what type of instrument is deemed appropriate, and they can work closely with the patient to determine the best size and style.

Digital hearing instruments offer unprecedented features, and one of the more remarkable is active feedback intercept, basically eliminating annoying echoes that are created by older model hearing aids. Today's hearing aids can eliminate echoes for people who suffer from severe hearing loss and need a high level of gain.

When selecting a hearing aid, it's important to make sure to find a provider that is more concerned with your hearing than their selling the brands of hearing aids they carry.

There is a difference in sound quality between hearing aid manufacturers. It is subjective, but important. Two people with the same hearing loss, fit with the same hearing aid, and adjusted identically, will hear sound quality quite differently. One person could like the sound quality of the hearing aid, and the other person may not stand the sound quality.

Also, it's good to buy one from a hearing aid center that provides full-factory repair service and is capable of bench-testing parts for performance values to avoid having to send a hearing aid back to the factory. Find out if they make repairs while you wait.

Make sure the shop has some type of evaluation period for custom products and provides a 100 percent money back guarantee.

And if you find a hearing aid center you like because of the staff, don't be afraid to ask if it will match a lower price you find elsewhere



How to choose a hearing aid

## DIGITAL HEARING

**instruments offer unprecedented features, and one of the more remarkable is active feedback intercept, basically eliminating annoying echoes that are created by older model hearing aids. Today's hearing aids can eliminate echoes for people who suffer from severe hearing loss and need a high level of gain.**

for the same model and circuits. You want to choose someone whose personality will be compatible with yours and who will provide effective hearing care.

You can check with the Colorado Hearing Aid Society, the charter chapter of the International Hearing Society. This society sets standards of professional integrity and practice including relationships with patients, colleagues and the general public.

Adherence to these standards is required for membership in the Colorado Hearing Society. You can learn more about the society at [www.coloradohearingaid.org](http://www.coloradohearingaid.org).

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## HOSPITALITY &amp; TRAVEL

# Physical well-being tied to healthy mind

**A**pproximately 44 million Americans have a diagnosable mental illness, and about two-thirds do not receive treatment, despite the fact that recovery rates are greater than 70 percent.

Mental illness is not an issue specific to one population of people, but it is a global issue that affects neighbors, family and coworkers.

Unfortunately, the signs and symptoms often go unrecognized and untreated. With the current economic difficulties, environmental stressors have an increasingly greater impact on the individuals and families in our communities. This makes it even more vital that education around mental illness become more accessible.

A very important aspect to mental health that is starting to gain more attention is the link between the mind and the body. There is a strong connection between mental and physical well being, which makes it necessary to focus on treating the whole person.

For example, individuals with diabetes are at greater risk for depression. The fluctuation in blood pressure can create instability in mood, which makes it more difficult for someone to take care of himself or herself. Similarly, individuals who have had heart surgery are also at risk for depression due to a change in their physical abilities.

An increase in substance use, difficulty concentrating, difficulty managing anger, loss of interest in activities and difficulty sleeping, are all signs that more attention needs to be paid to an individual's mental health.

There are new programs emerging that recognize the importance of the mind-body connection. Mental-health professionals are working in many medical clinics in the area that provide more immediate mental-health care.

Another vastly important concern is the mental health of returning soldiers. The stress of a combat zone is something that has such a significant impact on an individual that is not always easily understood. Veterans are at a higher risk for suicide than the civilian population and can return from combat with a mental illness that they did not have when they deployed. Such a drastic change in mental health, in addition to possible physical disability, is an issue that requires great care and sensitivity. There are programs that provide excellent care to veterans who are in need.

The ways in which mental illness affect us and our loved ones is extensive, but perhaps what is most important at this time is to look at mental health on a larger scale.

Mental illness is not only a psychiatric issue; it is a health-care issue. How we as individuals, as well as how the larger systems, such as state and federal governments handle mental



**How to recognize mental health concerns**

## A VERY IMPORTANT

**aspect to mental health that is starting to gain more attention is the link between the mind and the body. There is a strong connection between mental and physical well being, which makes it necessary to focus on treating the whole person.**

health significantly impacts our entire health-care system.

This has implications for the quality of treatment we receive, the level of specificity in the care we receive, how we pay for it, and how easy it is to acquire.

The Boulder Valley has an extensive network of high-quality mental health services, including individual therapy, couples and family counseling, group therapy and support groups, and numerous educational opportunities. Many of these services do not require insurance, but they do require the support of loved ones and the community at large to be used to their fullest extent.



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Visit us to learn more:  
**[www.mhcbbc.org](http://www.mhcbbc.org)**



## HOSPITALITY &amp; TRAVEL

# Caterer can help make event memorable, successful

**O**n some occasions, it just isn't possible to do it all yourself. With food always being a high priority to guests and usually central to most affairs, it only makes sense to have a caterer assume the responsibilities of this task.

A caterer allows the host to enjoy the event by relieving one of the most time — and attention — consuming tasks of planning and hosting an event.

Most caterers are able to accommodate any type of function — rehearsal dinners, retreats, picnics, banquets, conferences, corporate events or business meetings, wedding receptions, theme parties, sports banquets, family reunions — the list goes on.

First, the host must determine the needs of the particular function. What type of ambiance is sought? Will the function be formal or casual, indoor or outdoor, large or small? Has a location for the event been chosen, or is a caterer with the facility required? What type of meal should be served? Breakfast, brunch, lunch, dinner or just hors d'oeuvres? Does the event need a specific type of cuisine? Ethnic, gourmet, traditional, kosher, or simply individual box lunches or party trays?

Once these details have been clarified, interview several local caterers asking if they are capable of meeting

these specific needs. Request menus and prices based on these details and the number of expected guests. Don't forget to inquire of favorite restaurants or to ask hosts of previously attended events about their recommendations for caterers.

Narrow the options based on the menus and pricing, and then begin making some final decisions based on the more minute details — those that will make or break the event.

Will the caterer be able to provide delivery or will the host pick up the food themselves? How will the food be served? Buffet-style or full-service? Will hors d'oeuvres be circulated on trays? Does the caterer provide serving and clean-up staff and, if so, at what cost? If needed, are items such as tables, chairs, silverware and table clothes available for rental? How does the caterer typically go about event setup? If the occasion is to be off-site from the caterer's location, does the caterer have the ability to transport and serve food while maintaining its desired temperature? Will the caterer provide beverages and, if so, what types?

While approaching these items with the potential caterer, listen for hints in regard to areas that will prove to be important to the overall success of the event. Does the caterer seem personable and likely to provide cour-



## How to choose a caterer

teous service to guests? What types of comments does the caterer make about the quality of food and its presentation? Does he or she appear to be willing to customize services and menus to the individual event?

Ask for references and to briefly attend an upcoming event to which

they are catering.

With all of these questions answered thoroughly, it should be easy to select the caterer most suitable to the function. In return for the time invested in research, the reward will be a successful event and happy guests.



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## REAL ESTATE

# Find broker who understands real estate market, business

**W**hile looking for a space for your new or growing business, be sure to choose a real estate broker who has your company's goals in mind.

Your broker should understand what your business requires to succeed including location, amenities, size and price.

Some residential brokers also may handle commercial business, but they usually are not as familiar with the commercial side of real estate.

Working with someone who has knowledge of the area will be instrumental in finding a space that works to benefit your business.

It is important to start looking as early as possible for a new business location as it may take longer than anticipated to find a space and create a complete lease agreement. The longer your agent has to look for a space that fulfills all of your business needs the more likely you will find a good space and at a fair price.

Verify your agent's credentials and be sure their real estate license is up to date. Know the financial arrangements – firms may have different ways to bill clients.

There are different brokerage relationships available – is the agent working for you or the landlord?

Depending on business requirements, lease agreements vary anywhere from six months to five years. Lease agreements differ depending what the space is used for – warehouse, restaurant, manufacturing, etc. It is important to understand the terms and conditions surrounding the lease agreement.

Be upfront with your agent regarding financials. Landlords want to know their tenants are capable of meeting lease agreements and make payments on time.

If you expect to expand your business, make sure your agent explains contractual agreements around first right of refusal or expansion. This gives your business the opportunity to lease more space as it become available in your building. Let your agent know your company's growth rate during the past five years to determine the best course of action.

### DEPENDING ON

**business requirements, lease agreements vary anywhere from six months to five years. Lease agreements differ depending what the space is used for — warehouse, restaurant, manufacturing, etc. It is important to understand the terms and conditions surrounding the lease agreement.**

You also can request a termination clause in your lease agreement. Your agent should verify that the leasing agency allows subleases if you need to move to accommodate growth or if your business finds itself in financial jeopardy.

An agent should be willing to take you to the potential locations. It helps to be in the space to visualize how it could be set up.

In the retail sector location can make or break your business. Be sure the agent advises you on success of businesses in that area. If your business is dependent on daily clientele your agent should know if the area is over-saturated with similar businesses.

If you decide to buy a building, work with an experienced commercial investment broker, usually a Certified Commercial Investment Member. A CCMI is a recognized expert in commercial and investment real estate. This certification is earned through educational credits and the amount of sales, leases or deals done by the member as part of the National Association of Realtors.



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## REAL ESTATE

# Look for builders with good reputations, certifications

**R**emodeling a room or an entire home can be a greater challenge than having a home custom-built.

Remodelers must walk the line between working with what already exists and the homeowner's vision of what it should become.

It is important to evaluate whether the remodel is for your personal preference or for resale value when considering the investment. The costs of renovating should be out-weighed by the increased value of your house and neighborhood real estate values. Kitchens and master bedrooms typically bring a higher return on investment than any other remodeling.

The hard truth about remodeling is that while the increase in value of your home or property might exist, remodeling is barely cost-effective. Renovations are dirty work, invasive and can take longer than you planned. Crews seemingly become part of the family if the remodel is being done with the family intact.

Many considerations go into choosing the right remodeling company.

The first is to take a look at whether or not you want to incorporate "green" into your remodel project.

A home can be considered green when energy efficiency, water and resource conservation, sustainable or recycled products, and indoor air quality considerations are incorporated into the process.

The increased availability of education for builders, growing consumer awareness and the exploding market for sustainable, environmentally friendly and recycled building products has accelerated green building's acceptance rate and move into the mainstream.

If green is your thing, ask prospective companies if their workers are LEED, or *Leadership in Energy and Environmental Design*, certified.

Get multiple bids. They help you get an idea of project costs and weed out exceptionally low bids, (possibly under qualified contractors or contractors underbidding to get work) or



**How to choose a remodeling company**

## THE HARD TRUTH ABOUT REMODELING

**is that while the increase in value of your home or property might exist, remodeling is barely cost-effective. Renovations are dirty work, invasive and can take longer than you planned. Crews seemingly become part of the family if the remodel is being done with the family intact.**

high bids (20 percent above the bulk of bids generally means they are not interested in the project).

Talk to people you know. Use word-of-mouth references. When you find a person you like and your friends liked, be patient — they are probably busy. Don't cast off a good builder just to get your renovation done. A good

one is worth waiting for.

Once you have chosen your remodel contractor. Let them do their job. Communication is invaluable to getting remodel projects running smoothly.

Interior trim, cabinets, lighting, floors, windows and doors are examples of specialties performed

in home remodel projects. Your contractor demonstrates the true talent in the work by juggling subcontractors for each specialty. Remodel contractors should be effective in each area you want remodeled and should provide you with references of satisfied clients.

Ask a lot of questions up front and get the final agreement for work in writing. Always check references.

Having a good remodel contractor can save you money through professional and efficient work on your home. A reputable contractor will be willing to correct any problem to your complete satisfaction.

Homes are very emotional business. Your remodel contractor should have your best interest at heart. The next best thing to a thank-you card for a remodel contractor is your referrals.

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## REAL ESTATE

# Good chemistry important between home buyer, Realtor

**W**hether you're purchasing a home for the first time or are a seasoned home buyers, you should look for the same qualities when choosing a Realtor: an experienced agent with only a few other clients who will have the time and patience to help you find exactly what you are looking for.

Using an agent referred by a friend or family member will provide peace of mind because she has already proven herself with someone you trust.

If you are new to the area, good places to look for a broker are the local chamber of commerce, Realtor association or Better Business Bureau.

One of the best ways to see if the relationship will work between you and a prospective agent is to conduct an interview.

Agents should be able to provide you with work history and background information. Ask if they are part of the local Board of Realtors, which requires additional standards and classes to be a member.

Ask questions that test an agent's knowledge of the area and its surroundings.

If listing your home for sale, in most cases you will pay the entire commission — make sure you are comfortable with the agent you are working with.

Buying property leads to a more intimate relationship because of the amount of time you will spend with your agent visiting homes, talking on the phone and eating together. Be sure you share a few common interests.

Agents should be able to answer questions regarding schools, taxes, transportation, restaurants and other amenities in or around your desired home location.

Using an agent from a medium to large real estate company that has been in the area for many years creates opportunity for networking between co-workers to find homes that may have just become available.

The idea of a 20- to 30-year mortgage can seem overwhelming. Have your agent teach you what's involved financially and legally in buying or selling a home.

The lingo used by accountants, lawyers and financial institutions can be confusing, hence it is important to have a real estate agent who is available to answer any questions you have and help you feel at ease regardless of the simplicity or complexity of the information.

There are the multiple forms, inspections and reports that need to be dealt with. A good agent will make sure all deadlines are met and your contract has all the paperwork



**How to choose a residential realtor**

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**THE LINGO USED BY accountants, lawyers and financial institutions can be confusing, hence it is important to have a real estate agent who is available to answer any questions you have and help you feel at ease regardless of the simplicity or complexity of the information.**

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in order before the closing.

The agent should be concerned with making sure you purchase a solid investment rather than just helping you purchase a home. She should research how much homes in your area have appreciated in value over the past several years. The Realtor should know the market of a specific area and the volume of homes selling.

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REAL ESTATE

# Upfront understanding of details makes for smooth deal in long run



How to negotiate a commercial lease

**C**ontrary to what a lot of people think, legalese contains a great deal of meaning. If you're shopping around for a space to set up shop, you'll be wise to pay extra attention to the fine print in the lease agreement and ask for what you want.

In general, commercial lease agreements are open to much more negotiation between tenant and landlord than residential leases. Before signing anything, make sure you understand and agree with the basic terms of the lease. These terms include defining who's responsible for what, the amount of rent, the length of the lease, the configuration of the physical space and sub-leasing options.

When you look at the amount you'll be paying for rent, be sure to clarify additional charges. Will you be responsible for covering a share of the common area maintenance expenses? Some of those costs include a portion of utilities, gas, insurance and property taxes.

If these expenses are included in the rent, you'll be under what's called a gross lease. If you're charged separately for them, you'll be under a net lease.

If there is more than one tenant in the building, complex formulas for determining common area expenses in a net lease could be in place. Make sure you get the full picture before agreeing to one or the other.

Next, look at the lease term. Signing a longer-term lease will reduce your monthly rate; however, your primary goal is to lease the best space for your business and to lease from a landlord you have a good relationship with.

Think as far into the future as you can before committing to a location. You may find out that the area isn't supportive of what your business needs to prosper. Do you rely on foot traffic for business? Need production space in the future? Just looking for a desk and a telephone hookup?

One way of making sure your needs are met in the long run is to bargain for a short initial lease with an option to renew at a pre-agreed upon rate. For example, consider asking for a one- or two-year lease with an option to renew for two or three more years after that.

In line with looking at the specific needs for your business now and into the future, make sure the lease agreement addresses improvements to the space.

IN GENERAL

**commercial lease agreements are open to much more negotiation between tenant and landlord than residential leases. Before signing anything, make sure you understand and agree with the basic terms of the lease. These terms include defining who's responsible for what, the amount of rent, the length of the lease, the configuration of the physical space and subleasing options.**

How technically up-to-date is the building? If your business relies on technology, make sure to get it in writing that your IT needs will be met. Will you need changes to the physical space like cubicles or walls?

If improvements to the property will be necessary, use your bargaining power to get the landlord to cover as much as possible as well as assure that the changes can be made.

If you know your business needs signage to draw customers in, don't assume that you can put something up if it's not been agreed upon in your contract.

Another way of protecting yourself in the long run is to negotiate for the right to sublease your space. That way, if you need to move out you'll be able to have another tenant pay your rent without having to break the lease.

In general, keep in mind that you can negotiate for just about anything, and if you don't ask, you don't get.

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## TECHNOLOGY &amp; INTERNET

# Surf the Web to find best designers for your company

**W**eb site design is a growing field, and just about anybody with a computer and the right software can do it. High school students do it. Stay-at-home moms do it. Moonlighters do it. Professional design firms do it. So how do you choose one out of thousands to build a Web site for your business?

Start by doing your homework. Spend some time on the Internet exploring different Web pages, including those of your competitors or business associates. What do you like about their sites? What don't you like?

Then determine what you hope to accomplish with the Web site. Is it a valuable way to provide information about your business, products and services? Will it be an e-commerce site with a number of products requiring online payment? Will it serve to enhance customer service? Do you want the Web site to evolve as your business grows or changes?

After you've determined your likes and dislikes, needs and desires, check out the work of several designers. Your Internet service provider might have Web designers on staff, or you can find designers on the Internet. Almost all Web sites have the designer's name at the bottom of the site with links to his or her home page or an e-mail address.

Take the time to check the designer out thoroughly. Do they have professional qualifications in Web design and the Internet? How long has the business been designing Web sites? Check out their portfolios. Do the Web sites look well designed? Do they load easily? Are they easy to navigate without too many layers? Do the colors work or are they harsh and blinding?

If you want to use advanced technology make sure your designer is knowledgeable in this area. These features can be expensive to implement and not always needed by your business.

Check references thoroughly; don't go by unnamed testimonials on their own Web site. Make contact with the designer by phone or e-mail and see how long it takes for them to get back to you. A quick response is a good indication they care about your business. Are they personable and easy to discuss ideas with? Do they keep simple promises? If you don't hear back from them in a reasonable amount of time, take your business elsewhere.

If distance isn't an issue, ask for a free consultation. This is the time to make sure you're both on the same page in regard to the site's design and overall expectations.



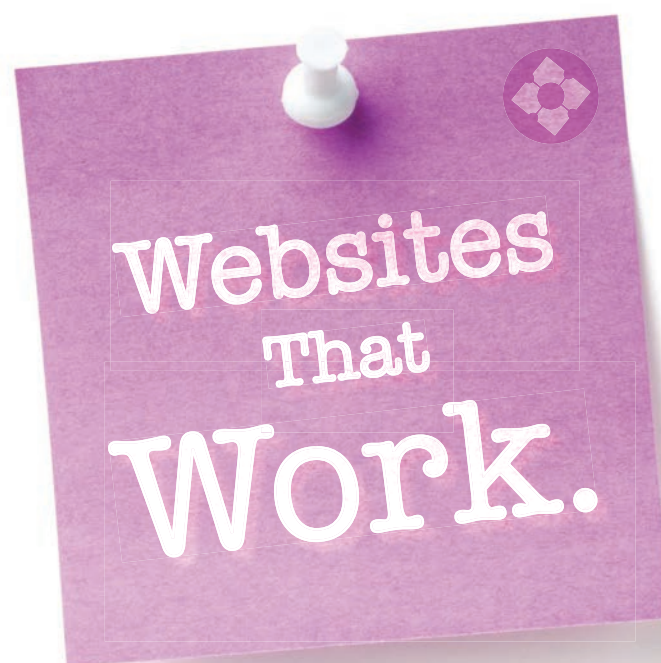
## How to pick a web designer

### START BY DOING

**your homework. Spend some time on the Internet exploring different Web pages, including those of your competitors or business associates. What do you like about their sites? What don't you like?**

Draw up a contract before you make any payments. It should state what is included, from the number of pages to the type of graphics. The contract should also specify whether or not the designer is responsible for ongoing maintenance and marketing of the Web site, including submitting your site to the main search engines.

Design prices vary, but you can get a rough idea of what costs will be by surfing the Internet. Expect to pay 30 to 50 percent of the full price up front. Withhold a good chunk of the fee, however, until you're satisfied the Web site has been tested and runs properly.



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## TECHNOLOGY &amp; INTERNET

## Consider personal preference, types of tasks, size of budget

**B**oth PCs and Macs have pros and cons for use, but are equally efficient in helping one work smartly.

Which one is better is not the question, which one is more fit for an individual's use for a computer is.

The strength of a PC, made by a variety of manufacturers, is on basic programs that are commonly used by people at work or school such as word documents, tabular sheets or presentation materials with the Microsoft Office software. Using these programs in a PC allows more shortcuts and formulations, which are missing in the Mac version of the same software.

Its weakness though is its vulnerability to virus that makes PCs more susceptible to breakdowns and crashes. Safekeeping of documents is a challenge because of this, thus the need to backup regularly.

The power of a Mac, made by Apple, is on a niche target market, those who are more savvy and advanced in their requirements for technology. Though it is capable of running basic programs, its specialty is on the creative outputs such as photographs, designs, movies and music and ideal for graphic designers.

Macintosh is very clear and focused on the artistic and creative market, that they are confident to change the rules of the game vs. the conventions set by the pioneers in the industry, the PC. Their advantage for catering to a more targeted user base is that there are significantly less virus threats on a Mac, which is the downfall of a PC.

Apple has made great strides its operating systems, OS X 10.5 Leopard, which has easy backup tools; major improvements in included applications; it addresses numerous shortcomings from previous OS versions; improved security and networking functions.

Macs now are capable of running Windows, giving Mac users access to programs previously available only on PCs.

#### MACINTOSH IS VERY

**clear and focused on the artistic and creative market, that they are confident to change the rules of the game vs. the conventions set by the pioneers in the industry, the PC. Their advantage for catering to a more targeted user base is that there are significantly less virus threats on a Mac, which is the downfall of a PC.**

As far as graphic design is concerned, contrary to popular belief, there is no significant difference in the software available for the Mac or PC. All of the major applications, including the Adobe Creative Suite, are developed for both platforms. The Mac is often considered the designer's computer because there are some handy tools and applications that are Mac-only. Overall, there is more software available for the PC, especially if you are focused on a particular industry, gaming or 3-D renderings (such as for architecture).

Apple has clearly focused its operating system on ease of use, introducing new features with each release that improve the user experience. Its integration from application to application enables a clean workflow. While this is most apparent in consumer applications such as iPhoto and iMovie, it continues through to professional tools and third-party products.



#### How to choose between a Mac and a PC

The drawback of the Apple used to be the price, but if you do want a Mac and are tight on budget consider the "consumer" level iMac, which is powerful enough for graphic design tasks, or a refurbished model. In the end, especially when starting out, you will

probably do just as well with a PC. With some smart shopping you can get a powerful one for less money than a Mac, and you will be using the same design software ... your creativity, and not the cost of your computer, will determine the outcome of your work.

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## TECHNOLOGY &amp; INTERNET

# Fit system to your needs, look for hidden costs

**P**urchasing a business phone system can be one of your business's largest single investments. And while a good system will be almost unnoticed and allow your employees to work more efficiently, a bad system can be a persistent and expensive headache.

Your first and most important step in selecting a business phone system is to find a reliable vendor. Get referrals from friends at other companies who have a reliable phone system and get good service. Find out where each of the vendors is located; a vendor who advertises locally may not be located in your community.

Look for alternative vendors. If your vendor switches product lines or goes out of business, are there others in the area who can take over service?

Do not rely on the name recognition of the manufacturer alone. Because of corporate mergers and spinoffs, some highly respected telephone systems now have unfamiliar names. Plus, many manufacturers now have a top-of-the-line brand and a bottom-of-the-line brand. The name alone isn't always important.

Your second step is to meet with your potential vendor. In most cases, it's best to get the vendor to visit your office. This way, the vendor can get to know your office better and identify any special needs, such as new cabling or jacks. Most vendors have phones, and even entire phone systems, that they can demonstrate in your own office or conference room.

Many salespeople will try to dazzle you with high-tech features. The thing to remember is that most people only use 10 percent of the high-tech features available on any phone systems. You may have to be direct if you want the salesperson to talk nuts and bolts.

Give each vendor an exact description of what you want: number of phones, number of outside



**How to select a business phone system**

## YOUR FIRST AND MOST IMPORTANT STEP

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lines, expandability, basic features, advanced features and any special needs. Then modify your description of what you want as you talk to the vendor. For example, if a vendor's top-of-the-line phone costs only \$10 more than the standard phone, you might switch to the better quality phone. But if that same phone costs \$150 more, you might stick to the standard phone.

Step three is to look for hidden costs. Here are a few to look out for.

Watch out for high hourly rates for service calls. Take into account that over the next five years you could easily pay an additional 30 percent to 50 percent of the original bid amount for service calls. So a 10 percent "savings" on the original bid could end up being a major drain in the long run. Find out what each vendor's hourly rates are.

Don't succumb to pressure to buy expensive service contracts. Most telecom equipment sold today

is highly reliable. You don't need a maintenance agreement. If someone tries to sell you one, make sure it covers the scenarios that are likely to take place. Chances are, it does not.

Make sure that upgrades and expansion are affordable. Most telecom equipment comes in certain configurations and sizes. If your company should ever grow beyond a certain number of phones or lines, you may have to make a major investment just to add an extra phone. Find out what it will cost to get to the next-larger configuration.

Lastly, you should make your selection well in advance of the time when you need the system installed. The vendor you choose may not be able to schedule you on short notice because of equipment availability or scheduling conflicts. Also, your telephone service provider may not be able to provide you with the lines and services you need on short notice.

## Nonprofit Network

Attention nonprofits and those who support them: BCBR publishes Nonprofit Network in every issue. It's the place for nonprofits to list fundraisers and meetings. Companies that support them can announce grants and "good deeds."

Submit your items for three weeks prior to publication of each biweekly issue.

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