

HOW-TO Guide

Blueprints to business success



BUSINESS SUCCESS

BOULDER COUNTY
BUSINESS
REPORT

Supplement of the Boulder County Business Report | July 18 - 31, 2008

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How to use BCBRdaily e-news

Why wait for your morning paper to get today's local business news?

Every weekday afternoon, the Boulder County Business Report e-mails out its BCBRdaily, with breaking local business stories as well as Community Calendar alerts to upcoming business and charity benefit events.



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The Business Report is a bi-weekly business newspaper devoted to all-local regional business news in Boulder and Broomfield counties, as well as the Denver-Boulder Corridor.

As breaking news is sent to your e-mail each afternoon, those same stories are carried at BCBR.com.

E-news from Northern Colorado and Wyoming also is available from the Northern Colorado Business Report and the Wyoming Business Report, BCBR's sister newspapers based in Fort Collins and Cheyenne, respectively.

By signing up for e-news at www.NCIBR.com and Wyomingbusinessreport.com, you'll receive breaking stories from Larimer and Weld counties and Wyoming.

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[illegible]

300,000-square-foot office building proposed at Interlocken



for planner PFI Colorado, Inc. LLP. In the proposal, Prime West values the new building at \$35 million.

Prime West helped develop similar 10-story office buildings at 380 and 390 Interlocken Crescent, and 204, 181 and 185 South Main, at 251, 516 street, respectively. It also has helped develop a 10-story office building at 370 Interlocken Blvd. and the three-story, 55,124-square-foot, 100,000-sq-ft, 100,000-sq-ft office building at 370 Interlocken Blvd.

According to the proposal, the Denver-based Prime West Development LLC has submitted an application to build a new 10-story, 300,000-sq-ft, class A office building at Interlocken in Broomfield.

These buildings are now owned by a U.S. Green Building Council Leadership in Energy and Environmental Design (LEED) certified firm.

Representatives with Prime West and the U.S. Green Building Council are working together to complete the proposed project.

MEDICAL DESIGN

companies have signed new leases for space at 310 Interlock Parkway in Brookfield.

Malco Express, a traveling retail recruiter, signed a lease for 23,000 square feet in the building. The company is located in Wrentham, Mass.

Luna LLC, a medical-device company, signed a lease for 45,000 square feet of space in the building, and expects to move soon from 390 Interlock Parkway.

Geoffrey Keys and Renan Trousdale of Keys Commercial helped broker the lease. Keys said that about 200,000 square feet remaining in the 210,000-square-foot building.

INDUSTRIAL LEASE: Coimstar Entertainment Services Inc., a Coimstar Inc. subsidiary, signed a 10-year, 35,500-square-foot at 3400 Industrial Lane. Coimstar manufactures retail video devices that allow for self-service checkout, electronic payment solutions, and other transactions, and employs servers and self-service DVD rental.

Greg Brunner with Freeman Myer Inc. and Patrick Weeks with Gibbons White Inc. helped broker the deal.

INDUSTRIAL LEASE: Coinstar Entertainment Services Inc., a subsidiary of Bellevue, Washington-based Coinstar Inc., signed a lease for 6,357 square feet at 3400 Industrial Lane. Coinstar markets various retail walk-in devices that allow for self-service coin-counting, electronic payment solutions, money transfers, entertainment services and self-service DVD rentals.

Greg Bauman with Freeman Myones Inc. and Patrick Weeks with Gibbons White Inc. helped broker the deal.

—Drew Reed, Editor, A/E/C

Make a checklist of questions before choosing business bank

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



How to choose a business bank

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 with the new Check 21 laws?

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

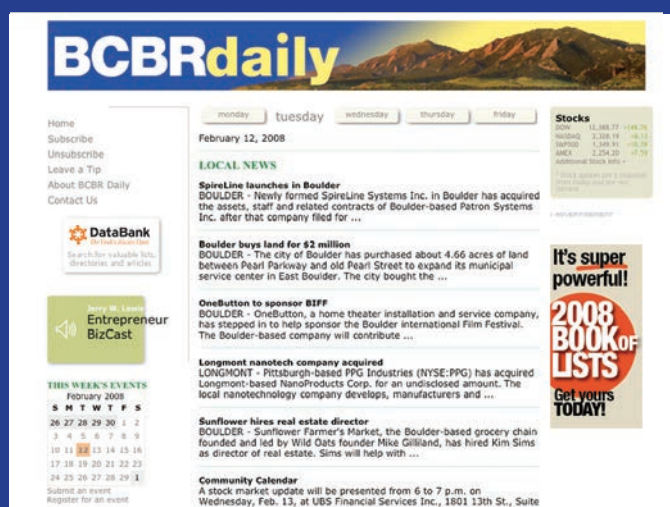
it matches your needs. For example, does it cater mostly to small businesses, larger businesses, or builders and developers?

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 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 is 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.

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When shopping for business insurance find agent familiar with your business

Having the right kind of insurance policy can save you business countless headaches when and if something goes wrong.

The first and most important step in securing the proper insurance coverage for your business is to find an experienced and reputable agent and broker familiar with your kind of business.

Contact business trade associations to see if they sponsor an insurance program designed specifically for your business or if they can provide a list of insurers who specialize in your field.

Ask friends, family and acquaintances in the same kind of business as yours about the agent they use. Are they satisfied with the company or looking for another insurance company?

Insurance agencies selling business insurance offer policies that combine protection from all major property and liability risks in one package. They also sell the coverages separately. The business owner's policy (BOP) is one package available to small- and mid-size businesses. For larger companies, they may purchase a commercial package policy or customize their policies to meet the special risks they face.

With BOPs, there are two kinds of insurance. Business-interruption insurance covers the loss of income

resulting from a fire or other catastrophe that disrupts the operation of business. It may even include the extra expense of operating out of a temporary location.

Liability protection covers your business's legal responsibility for the harm it may cause to others. This may be the result of what you or your employees do or fail to do in your business operations, including defective products, faulty installations and errors in services provided.

BOPs do not cover professional liability, motor vehicle, workers' compensation, health or disability insurance. You'll need separate insurance policies to cover those services.

Make sure the insurance agent you pick is knowledgeable about your business's insurance needs. Your agent can tell you what to do to reduce the likelihood of theft, injuries to visitors and workers, and other business-related losses.

Medical-care benefits are provided under various property and casualty insurance policies. There are major differences between health-care plans and property and casualty insurance policies that provide medical-care benefits. These differences stem from the conceptual and legal frameworks that underlie the coverage and from the fact that property and casualty insurance policies cover income losses due to disability as well as medical-care costs.

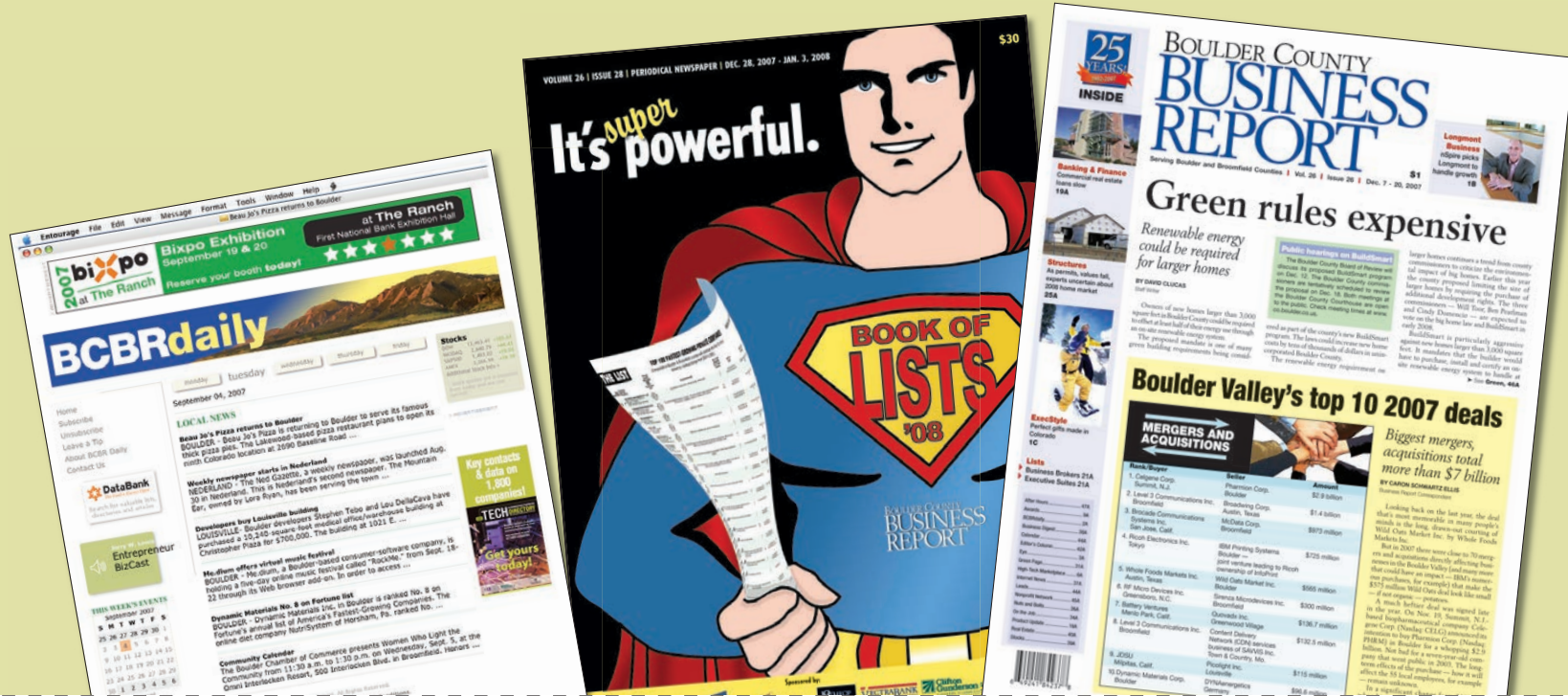


How to choose a business insurance provider

With changes in Colorado auto insurance and the shift from no-fault insurance, it will be important to talk to your insurance agent if your firm operates company vehicles.

Business insurance rates have been rising, so it's critical to have an agent who will review on a regular basis all of the different types of policies your company currently has. Always ask questions if there is something in a policy that confuses you. Having the right insurance plan will get you out of trouble when and if the time comes when you need it.

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Find accountant who understands your industry

Many business owners are good with the cash flow of day-to-day business operations, but when it comes to the long-term financial health of their business many rely on a CPA firm.

There are a variety of CPA firms in the Boulder Valley. The prudent first step in finding a CPA is to ask your banker or attorney for a referral. Let them make the first cut for you, so you can then focus your research on likely candidates. Then, search the Internet. The company's Web site will give you the basics of what you need to know: the who, what, where and when about the firm's history, area of specialty and range of services offered.

A critical factor is if the CPA firm is a good match for your industry, whether they work for comparable companies, and have a good track record servicing a business with needs similar to yours. For example, if you own several franchises, you may want to select a firm that has a reputation for servicing the franchising industry.

Find out the history of the CPA firm. How long has it been in existence? Is it successful? Do you know anyone that has worked with the firm? If so, ask them about their experience.



How to select a CPA firm

You need to be comfortable with the CPA firm that you choose. The American Institute of Certified Public Accountants has a Web site, www.aicpa.org, that lists disciplinary actions, and it can be worth a check.

The size of the CPA firm could be a factor in your decision. Some people with small businesses and fairly simple needs may find working with a solo practitioner a good fit. Other business owners with complex issues and in need of multiple

services might be better off with a larger accounting firm. In that situation, one CPA might act as point person, collaborating with fellow employees with expertise in the areas of service required — sort of one-stop shopping.

An often overlooked quality that is essential for a successful working relationship — will the CPA firm provide a high quality of service? You want a firm that will be responsive to you, answer phone calls promptly, deal with your

issues and concerns in a timely and efficient manner. Ideally you want a CPA, or a firm, that takes a personal interest in your business and will do all that's necessary to make your life easier.

Ask the CPA firm for references and take the time to contact several of its current clients. Hearing firsthand the praise or complaints a client may have for a CPA firm could make your decision a lot easier.

An important issue for every client is to know is the CPA firm's billing fees and procedures. Find out if the firm will charge you on an hourly rate and what that hourly rate is. Do not take anything for granted. Most firms have a standard billing practice that may or may not suit your needs. Ask the firm about its rate and frequency of billing.

Other questions that you need to ask yourself are what percentage of the firm's business handles accounts of businesses similar to yours. Do the CPAs working for the firm know the trends and developments in your industry? What are their resources?

There is no formula that ensures a successful relationship with a reliable CPA firm. If you look around and research all the possibilities, you will be able to choose with more ease and assurance.

CONGRATULATIONS!



Congratulations Paul Orzech on your Service Above Self Award for Exemplary Humanitarian Service 2007-2008 presented by Rotary International Rotary Club of Boulder Valley.

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You own piece of company when you join credit union

Because credit unions are member-owned not-for-profit cooperatives, they can potentially offer financial services at better rates than banks and other financial institutions to those that qualify.

Since banks are either privately owned or public companies, their primary function is to earn profits for their owners. At credit unions, on the other hand, net income is used to build sufficient capital reserves. Earnings above this level are returned to members in the form of dividends, expanded services or, many times, better rates on loans and savings.

Joining a credit union is much like joining a bank.

You can open an account either online or at a branch. When you make the move, remember to transfer any automatic bill payments to your new account.

After making sure all of your payments are in order, select the options that suit your personal needs. You can choose to have a credit or debit card, and you can also look at the deposit products. Be wary in your decision though, industry experts advise against opening an account with a bunch of add-ons just because it's a package deal — it's not always in your best interest.

Each credit union member has one vote in electing a volunteer board of directors that sets policies for the

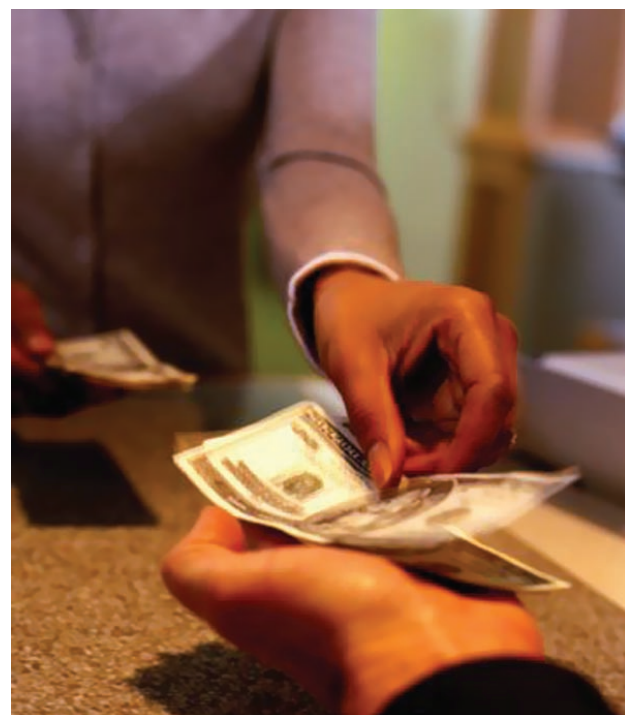
CREDIT UNIONS ORIGINALLY were designed for lower income workers. But today credit union members range from member-owners who want small-scale financial services, to those with high net worth.

credit union.

Credit unions are regulated by state and federal agencies. The National Credit Union Administration insures all Colorado credit unions up to \$100,000 per member.

Credit unions originally were designed for lower income workers. But today credit union members range from member-owners who want small-scale financial services, to those with high net worth. Some credit unions offer commercial accounts as well.

While credit unions started as a way to provide a safe place for people to save and borrow money, most credit unions have grown to offer a wide range of financial



How to select a credit union

services, including checking accounts, ATM access, debit cards, credit cards, auto loans, first and second mortgages, financial counseling, online banking and a variety of savings accounts.

Historically, most credit unions were organized to serve employees of a specific company, while others were established to serve members who lived or worked in a specific geographic area.

As a result of federal legislation, consumers may find that some credit unions offer membership to additional geographic areas and don't require affiliation with a specific organization or association.

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Child's play
Sawhorse designs fun areas reflecting natural surroundings

BOULDER COUNTY BUSINESS REPORT
Apr. 11 - 24, 2008

BOULDER — Playgrounds come with safety and fun, but for one Boulder-based company, playgrounds are designed with a specific theme in mind. Sawhorse, a local company, designs and builds playgrounds that reflect the natural surroundings of the area.

"Our clients are looking for something that offers a more specific usability — something that has more of an artistic angle that matches a specific theme for specific outdoor spaces," said Karl Stenstrom, owner of Sawhorse. Stenstrom started designing "playgrounds" in 2004 after working for a creative studio that would allow him to use his skills in design, architecture, landscaping and construction. Stenstrom said he knew there was a demand for his services and he was ready to start his own business.

The designs are unique to each client — private or commercial — and Stenstrom's playgrounds have included rock, microtoppings, caves, climbing walls, zip lines, trees, fake trees and logs.

The play areas incorporate natural woods and natural surroundings with most education and creative building. Safety guidelines are important when deciding which materials will be used for the structures, Stenstrom said. He recently became accredited as a certified safety inspector for playgrounds through the National Playground Safety Institute.

A lot of the projects include imaginative play with existing landscaping and terrain. I think that across the board people are trying to value the value that the type of play area provides," Stenstrom said.

His company offers an aesthetic alternative to prefabricated outdoor structures, but because of the custom design and build the projects cost more.

Playgrounds — a new call located in North Boulder — is the most recent finished location of Boulder. Sawhorse's value play areas. Stenstrom custom built the nature playground to include a tree house, activity tables, play kitchen and other area specifically designed for children's enjoyment.

Kristen Foster, co-owner of Playgrounds, said Stenstrom has received a lot of repeat business. He was able to build a significant tree house out of concrete that is visible in both while showing special attention to detail including safety.

Foster and her wife, Kate Stenstrom, who is owner of Playgrounds, spent time researching child-museum centers before they saw Stenstrom's advertisement in the local press.

We were really excited about the natural world around us. Our customers are appreciative that we have a play area where adults can go, and their children can still have fun," Foster said.

Stenstrom has a contract with the Boulder neighborhood playground in Boulder and is under contract with the Denver Botanic Garden, which includes a full outdoor playground with a pond and a small waterfall.

Since 2004 the Boulder-based company has averaged 12 contracts per year with revenue increasing to approximately \$300,000 per year. The business has one employee — a construction assistant — and plans to hire a number of construction workers in the future.

I have 30 to 40 people who I use for each project. I am registered with permission of the Boulder County Business Report.

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Upgrade appliances, insulation to take sting out of energy bill

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 usage.

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



How to save on your utilities bill

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 organization also has incentives for businesses. Companies can receive up to \$500 per kilowatt hour for investing in energy-efficient equipment and controls.

Another program to check on it's the Saver Switch program. Consumers may be able to receive a \$25 credit 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 usage. Utility Web sites often will have tools to analyze your home energy needs or calculators to estimate the energy use of certain home appliances.

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Interview agency candidates closely to match your needs

Your company's advertising agency should be a firm that understands your specific needs and particular industry.

Before you look, decide what services you want from an advertising agency. Do you need help with a short-term project, or do you want to develop a comprehensive, ongoing advertising program?

It's often wise to look to the past. By evaluating the past work and experience of an agency, you will have a good chance of finding a firm that is the right fit for your business.

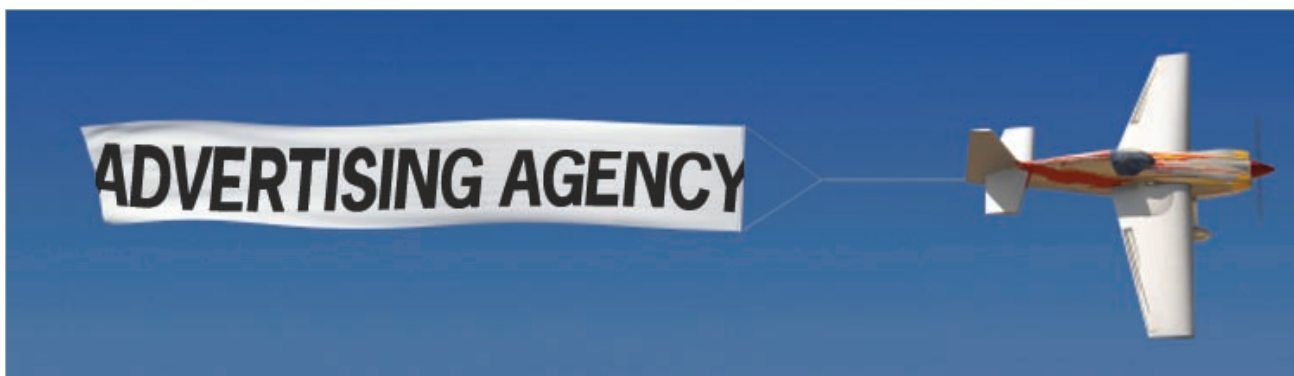
You can narrow down your search by asking for referrals from other businesses. You also can talk to other companies in your industry to see what's worked well for them.

But watch out. If you are interested in an agency that deals primarily with your industry, it might represent one of your competitors. Ask about its policy on conflict of interest.

The Internet has cut down on the time needed to shop for advertising agencies — most display their portfolios on their Web sites.

Look at some sites, choose several agencies likely to meet your needs and arrange informal visits to their offices. If they're not local, conduct phone interviews to see if there is a good chemistry. This is an opportunity for you to see each agency in action and to make clear your advertising goals. If the chemistry isn't there, it's probably not going to work and you should move on.

Love the presentation? Make sure the people responsible for the ideas you like are the same ones who will be working on your account.



How to choose an advertising agency

A FULL-SERVICE ADVERTISING AGENCY generally can handle all types of media, from print to Internet to television advertising. However, some may specialize in certain media.

Don't overlook responsiveness on a daily basis. An advertising agency should feel like part of your company's team with good communication skills.

Don't necessarily limit your search to your geographic area. Many businesses hire ad agencies in other cities and states, although the closer your advertising company is, the more likely it will be able to respond to your needs quickly.

You need to let the agencies know what your budget is up front, and if they will be able to accommodate you at that budget. Determine the value of what services you'll be receiving; the lowest price isn't always the best option.

Request and check the references of each agency.

Educate yourself on what it's like to work with an advertising agency. A lot of information is available on the American Association of Advertising Agencies Web site at www.aaaa.org. Ask the candidates about the value you're going to get with their services.

A full-service advertising agency generally can handle all types of media, from print to Internet to television advertising. However, some may specialize in certain media.

A big ad agency isn't necessarily the best, either. A large agency may appeal to you because of its great resources, but you might get lost in the shuffle if you don't have a large advertising budget. Smaller agencies may be able to give your business closer, more personal attention.

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Man's best friend deserves good social setting at doggy day care

When choosing a doggy day-care center for your four-legged friend, make sure the facility meets the needs of yourself and your dog.

Before choosing one, take a tour of the site to see if it's a good fit for your dog, and whether you feel confident it can provide security, safety and fun activities.

While you take a tour, look for certain amenities, and also ask certain questions that can help you make a decision.

Make sure that the center is licensed by the state of Colorado and that it requires vaccinations of dogs. Good centers will require vaccinations against rabies, distemper and bordetella - the most common cause of tracheobronchitis (kennel cough) in dogs - which is a very contagious.

Check to make sure the facility looks and smells clean and is well lighted. Look at security, whether the fences and gates will keep your dog from escaping. Also look at the safety of the inside and

outside areas. Keep an eye out for sharp edges or dangerous materials that your dog could ingest.

Take a look at the dogs already there to see how they behave; if they are happy or stressed and if the staff is interacting well. A rule of thumb is there should be at least one qualified staff member per every 15 dogs.

Ask if the center provides a nap time. Doggy day cares can become a doggy rave if dogs aren't given some quiet time to themselves or very small groups of like-size animals. If you have a smaller dog - about 25 pounds or less - make sure there is a separate area for them. Look for places apart for the chaos that have beds and soft places to lie down.

Find out if the center has a behavior-screening process, what the staff considers to be bad behavior and what they do about it. Some examples of bad behavior are mounting, excessive barking, growling, jumping on people and snapping or biting.

Ask if there is a dog trainer on staff, and if the staff has received formal training on dog behavior, as well as pet first-aid.

By the same token, expect a good doggy day-care center to evaluate your dog to determine if it will fit into a group setting. If your dog is aggressive or doesn't play well with other dogs it may not be a good candidate for day care. If considering an overnight stay, a less social dog might do better in a kennel where he stays in his or her own private area and is let out for walks and exercise.

Check to see if there is plenty of water available for the dogs inside and outside, especially during Colorado's dry summers.

Talk to the owner to see what your dog will be doing all day. A growing number of dog day-care centers even have Web cams available so you can watch you dog play via the Internet.

If boarding, you may want to bring your dog's food, toys or blanket. Also check to see what sleeping arrangements



How to select doggy day care

are offered for your dog. Many dog day-care centers have cots or soft bedding for dogs to sleep on. Because the dogs interact in plays groups, it's best - as with kid care - to keep toys at home for the day. This avoids possible tussles over toys.

If you have the time, check out at least three centers before choosing one. There are about 150 doggy-day care centers along the Front Range from Fort Collins to Pueblo.

Most of all, follow your instincts. After taking the tour, decide if the center feels like a place your dog would enjoy and if you trust the staff to have your dog's best interest at heart.

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Choosing the right staffing agency can save your company time, money

Making sure your company has the right employees is important, and choosing the right staffing agency can help take some of the headaches out of the process.

Staffing agencies match qualified job candidates to employers for a fee and place jobs \$8 an hour and up. Companies of all sizes use these agencies because their human resources departments don't have enough manpower to look at every resume and interview every candidate.

Before choosing an agency, check with other companies in your industry for references. Staffing agencies are becoming specialized in certain areas, and you can probably find an agency that has experience in the skill set you're seeking.

Be sure to ask about the agency's recruiting process. Make sure it performs various screenings of each candidate. This might include background checks on a resume to verify that a person knows how to do the things they say they can. There are also pre-



How to choose a staffing agency

employment verifications, checks on candidates' authorization to work in the U.S. and assessments. An assessment is a test performed by the agency for skills like computer literacy or mechanical aptitude. The more screenings an agency performs the better.

Look for a staffing agency that under-

stands the needs specific to your company's situation. Some businesses are looking to fill 100 customer service jobs and value an agency that can find experienced people as quickly as possible. Other companies are looking to fill just one position and value the experience and personality of the candidate.

Staffing agencies often do interviews for their clients. A good agency will be a master of interviewing and will understand the psychology of the interviewee. They will look at body language to determine whether a candidate really wants the job or not.

Staffing agencies also do all the paperwork that an employer normally has to file for a new employee. This can be a benefit for a small company, or a new company that doesn't understand the legal aspects of employment. A good agency should understand employment law requirements at the state and federal level. The agency is the employer of record for the candidate — it does all the taxes and filing. An added benefit is that the agency pays all the employer tax responsibilities.

Fees for staffing agencies fluctuate according to the level of service they offer and the sense of urgency your company has. Shop around for the best value, and look at what has worked for others in your industry.

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Good firm will have stringent security policies, cleaning procedures

Finding the perfect janitorial service for your organization begins with identifying the needs your work space poses.

At the low end, you'll be looking for having dust-free window sills. But if you run a medical facility, a financial establishment or a professional office, you're probably shopping for services that go beyond the basics.

How likely is it that if germs and bacteria aren't specifically targeted in the cleanup, you'd be putting people's health at risk? Medical and health-care businesses, for example, treat people who are, well, sick in some way or another. It's the nature of the business.

And all those sick people are touching the door handles and the elevator buttons. What do you think they're leaving behind?

Beyond that, medical facilities can be home to blood-borne pathogens.

Some people think a sure way to get sick is to go sit in a doctor's office or check into a hospital.

If these are the situations your business faces, you'll want to make sure that the janitorial service you choose uses hospital-grade disinfectants in all common areas. Be specific in finding out about the chemicals they use to do the job.

You'll also want to know that they have detailed procedures for cleaning, and that all employees have been well-trained on those procedures with follow-up supervision.

Medical and health-care businesses, especially, need to know that the person cleaning the facility isn't someone who cuts corners. You can't risk that.

Steps like starting the cleanup at the top make a difference in the quality of the job that gets done. That means clean the ceiling vents and working the way down the walls, if appropriate, before washing the floors.

Other concerns for medical and health-care companies are that there are confidential medical records in the vicinity. When you're interviewing janitorial companies, ask about the background checks they do on employees to ensure that you're able to continue meeting the requirements you're held to by law in protecting your clients.

How far back do those investigations go and how extensive are they?

Do you have pharmaceutical samples in the building? What if those started to disappear?

To prevent the worry and ramifications from that happening, make sure the company you hire requires drug testing for its staff. And it needs to go beyond the initial hire.

Make sure the janitorial company's employees are randomly tested for drug use to make sure they're not posing a threat to you.

Medical and health-care companies aren't the only industries that need to pay attention to security issues. If you're a bank, a law firm or an accounting firm, for example, doesn't it just make sense that the people in your building in the middle of the night have been screened?

Find out how the janitorial company communicates concerns, issues and basic information to its staff and clients. A good company would have a method of telling you that light bulbs have burned out or toilet paper is running low even if that's not what they're getting paid to handle.

That cleaning team should be an extra set of eyes for you. They may notice things that look suspicious—like people hanging around that don't seem to belong there. If the company has a formalized method of informing you about concerns, they could help you hedge off security problems.

How do you decide how often the janitorial service should come in?

Urgent-care facilities can aim for seven days a week. There are just too many opportunities for germs to put everyone working there and everyone coming in at risk.



How to choose a specialized janitorial company

Other small medical offices tend to opt for two or three times a week.

If you're a commercial, professional office with a kitchen area, look at how often the trash needs to be emptied for a guideline.

The primary need for you to consider when choosing a specialized janitorial company is to know that it is proactive with problems and takes its work as seriously as you do.

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So what are your options?

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- **Post signs** that say transmitting germs and viruses is against company policy.
- **Offer overtime** for routine disinfecting of personal work spaces.
- **Sponsor** hand-washing breaks every hour.
- **Supply** disinfectant wipes with the regular compliment of office supplies.
- **Teach** obsessive cleanliness in your new employee training sessions.
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Different size firms handle different jobs

There are almost as many different kinds of printers as there are different kinds of printing jobs.

The first step in choosing which printer to work with is to decide exactly what you want your final printed materials to be. Basically, this boils down to issues of quantity and quality.

Do you need 100 simple, black and white business cards and stationery? Or do you need 100,000 64-page, four-color, glossy booklets with die-cuts and embossing? Are you printing a newspaper? Or do you desire a two-color brochure printed in soy ink on high-quality, natural-fiber paper?

There's an infinite number of options. Obviously, no one printer is going to be ideal for them all.

A good rule of thumb to go by as you begin your selection process is the bigger the printer, the bigger the job they can handle. Size in this case means what kind of equipment they have. This can range from an imaging center with a number of photocopiers to the larger print houses with large capacity, multimillion-dollar presses.

For quick, inexpensive business cards or letterhead, it's best to go to a copy shop. There, even the shortest runs can go for as little as pennies per card or

sheet of letterhead. Usually, they can offer inexpensive desktop publishing and design assistance. Design and prepress services are generally available at all printers but, again, cost and quality varies according to size.

For higher-quality business cards and letterheads as well as brochures and short one- or two-color booklets, it's best to consider a small print shop. Their printers are more precise and versatile than photocopiers and their selection of papers is often better than in copy shops. Many of these printers also can handle small four-color jobs.

The next stage are two-color commercial printers. They specialize in larger, higher-quality jobs. Typically, these printers are more community-oriented. If you have to print a multi-page newsletter to be distributed to a large mailing list, this is the kind of printer you might use.

After that comes web-press printers. A web press is for very long runs on newsprint. All of the newspapers you read (including this one) were printed on a web press. Generally speaking, it's a much more economical option for very long print runs.

Finally, there's the big commercial printers. Owning presses as big as 40 inches, these businesses offer the highest-quality printing in very large



How to work with a printer

quantities. They also offer a wide selection of types of binding, embossing and die-cuts. Additionally, they boast more sophisticated electronic prepress services. Many even can print in four-color directly from computer disk.

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.

Once you've decided the size and type of printer you need to work with, you'll need to pick from several different businesses. At the lower end, your primary concern

probably will be price. Call around and try to get the best deal you can find.

For higher-end print jobs your concerns will be primarily with quality. 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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Well-versed broker can determine good fit for your firm

A few years ago businesses had many options when looking for an insurance provider. With the high cost of care it is imperative that businesses with benefit programs find a broker who knows the industry and will work to negotiate the best package available.

Brokers should constantly research insurance provider options and be aware of the best deal for your employees. Brokers should be able to work with businesses on medical, life, disability, dental and 401(k).

With so many mergers, fewer insurance companies are vying for your business. Insurance companies have become more selective about what type of business it wants to work with. An insurance broker should have experience working with large and small companies from various types of industries.

When choosing an insurance broker, both the business and the insurance broker should interview each other. The broker should ask about your business needs and any issues you are dealing with.

It is important to find a broker who stays in communication throughout the year and not just at benefit renewal time. He or she should keep companies informed as to how its employees can help to keep medical costs lower.

A broker should be able to explain how a wellness program works and encourage employees to make healthy lifestyle decisions around food, smoking and exercise.

Insurance underwriters need to know what your business is doing as a group to keep health-care costs down



How to choose an employee benefits program

internally. It is the broker's responsibility to make its client look more attractive to the insurance companies.

Make sure to find one adviser who communicates with many different insurance providers about the needs and desires of your business. If too many brokers are requesting information at the same time for the same business, the insurance provider will be less eager to

quote that employer a cost for insurance.

A broker should have a clear understanding of what the employees are looking for in a benefits package. Some of these programs do not have to be paid for by the employer but can still be offered as a payroll deduction such as child care and dental. Businesses need to provide the best care they can afford with the most options to retain their work force.

Many of these worksite solutions offer portability and lower rates because of the large number of participants. Employees tend to be more selective of health providers based on the cost and should have a good line of communication established with the providers.

Experience is important when a broker is negotiating with the underwriter to receive the best benefits package for your business. Your broker should be meeting with the underwriter who is assessing your business case and evaluating the risk. This gives the providers a direct contact that will provide additional information, answer questions and give reasons why your plan should cost less.

Employees need to know their insurance broker is selling your business case to the insurance providers who are ultimately taking the risk.

Your broker should explain the difference between being fully insured, where your business is pooled with many other companies, verses self-funded, where your business receives a detailed report of claims. Either way your broker should be proactive with the information and give feedback as to what employees can do to keep benefit costs down.

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Pick e-mail, Internet access option that suits your needs

Not all Internet service providers are created equal. Before choosing an ISP, it is important to consider how different ISPs can meet your needs.

If you use the Internet for more than three hours a week — and face it, most businesses do these days — you should get broadband.

There are a variety of ways to get broadband Internet. The two most common are through a phone line using a digital subscriber line, commonly called DSL, or via cable. Some large users require a T1 line, which is rented for the sole purpose of connecting computers to the Internet.

If broadband isn't available in your area — a lot of mountain and outlying areas aren't served by DSL or cable — you still have high-speed options. Some ISPs offer wireless line-of-sight broadband connections. Others offer ISDN, a digital dial-up service that's faster than a dial-up modem connection.

If all else fails, you could get a satellite connection, although this solution is often cost prohibitive.

You'll need to consider how many e-mail boxes you'll need and whether or not to have the ISP host your Web site. Many ISPs offer their customers a finite amount of server space either as for an add-on cost or as part of their

normal fee package. Investigate the amount of space the ISP will allot you along with the prices.

Some ISPs have strict spam policies that prohibit their customers from spamming. If you are concerned about receiving spam, find out how the ISP treats spam — does it blacklist known spammers?

Think about any "value-added" services. Some ISPs offer services such as spam blocking and antivirus protection, at additional costs. Also investigate whether or not the provider puts a cap on the size of e-mails you are able to send or receive.

At the same time, beware of hidden costs; comparing prices between ISPs can be difficult because many advertised prices do not include charges such as equipment rental. Cable and phone companies often advertise a price that requires subscription to their services. Be sure to read the small print.

Another thing to consider is the amount and type of technical support you will need. Some ISPs only offer online support for certain hours of the day; others have 24-hour telephone support. Consider how likely you are to need support and pay attention to fees that might be involved in actually using those support services. Is the phone number for tech support a toll



How to choose an Internet service provider

call? If so, you will be paying the phone company for the phone call in addition to paying the ISP for the support help.

Is there a length-of-service contract? Some ISPs require you to sign up for service for a specific amount of time, and if you cancel the contract before the time is up you will be charged a fee for ending the contract early.

All ISPs have a terms-of-use contract. Carefully read the ISP's use terms so you do not unwittingly violate a term of use and cause the ISP to terminate your service. For example, some ISPs will terminate an account for exceeding its specified bandwidth use.

To find ISPs, get on the Internet and enter "Internet service provider" into any search engine or simply check local advertising directories.

When in doubt, ask around. Chances are all your friends and colleagues work with an ISP. They can help you in making the final decision.

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It's best to look for a duplication company that has a good local reputation — and preferably has been in business a while. Start by calling area businesses that outsource their duplication work and ask for recommendations. If you need the job done in a hurry, seek out a company with a reputation for quick turnaround.

If you're not technically inclined, you can arm yourself by going online and learning some of the terminology — it will help you become better informed about exactly what you want done. Check out discussion forums on Web sites such as www.afterdawn.com.

Find a company that can complete the entire project for you, including printing and labeling, shrink wrapping and putting the duplications in supply cases.

Of all these services, printing can be the most expensive. You'll end up saving both time and money by going to a duplication



How to choose a CD, DVD duplication company

company that can handle the printing for your project as well. Getting everything done by the same company will keep the costs down, the quality consistent, and will save you the headache of finding someone else to finish the job properly.

While some duplication companies advertise package deals, remember those deals may include extra services you don't need — although you'll still end up paying for them. Find a place that will put together a package customized to your specific needs.

A good duplication company will invite you to come in and look at its equipment so you can be how up to date it is. If you see employees making copies one at a time on a laptop, take your project elsewhere; you want to make sure professional-grade equipment is being used for your duplications.

Staff should be willing to tell you up front exactly how they're going to deal with your project and how long it should take. It all comes down to service; if a shop won't take the time to explain technical terms to you, go somewhere else.

THE MOST IMPORTANT thing is to find a duplicating company you can trust. You need to feel confident your master copy will be returned safely to you after the work is completed.

Disorganization is a major red flag. If you're greeted by a mess on the front counter and CD cases thrown all over the place, chances are valuable masters have gotten lost before — and probably will again. You need to make sure staff members keep the correct work order with your master copy so the two don't get separated.

The most important thing is to find a duplicating company you can trust. You need to feel confident your master copy will be returned safely to you after the work is completed. If it's valuable enough to be duplicated, it's worth the time to seek out a reliable company that will go the extra mile to protect your master copy during the duplication process.

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VoIP can be cheaper, more efficient than using phone company for calls

Voice over Internet protocol is making inroads as it proves to be a cheaper alternative to long-distance calling.

VoIP has become an increasingly popular option since it can reduce your long-distance phone bills by as much as 80 percent.

But there's more to VoIP than less expensive long-distance calling including features that can simplify internal communications, improve productivity and enhance flexible working.

VoIP converts your voice - an analog signal - into small packets of digital data and sends it over your Internet connection to your VoIP service provider. This digital data is perfect for the Internet, and it means your service provider can do many things with it, such as:

- Store incoming calls to voice mail;
- Send a voice mail to you as an e-mail attachment;
- Provide conference calling;
- Offer caller ID and call waiting;
- Have calls forwarded to other phone numbers.

Other enhanced services include desktop video and Web conferencing.

Here are some things to consider as you decide on a VoIP provider:

Are you in the market for a new phone system or are you looking to upgrade or replace an old one? Some pro-

viders have plans whereby older telephones can be used on a VoIP network, although they won't have all the bells and whistles of newer VoIP telephones. A completely new VoIP phone system, for example, has the ability to integrate with a computer network, allowing users to tie their phone with their contact database on their computer.

VoIP CONVERTS YOUR VOICE - an analog signal - into small packets of digital data and sends it over your Internet connection to your VoIP service provider.

Which services are most important to you? Do you want call waiting? Do you need three-way calling? Do you want fax capabilities?

By defining what your priorities are you can weigh the overall monthly subscription fees with the kind of value you get for your money.

What features are included in the package? Some packages may appear cheaper but it could be because they have fewer services. Others have a higher fee but offer many additional services.



How to choose a VoIP provider

How much are you willing to spend? How much do you really save by getting it? Or do business-enhancing features outweigh any additional cost?

How much of your calling is long distance? Compute the cost of those calls on a traditional phone provider and through VoIP.

Can you keep your old number? Some companies allow you to transfer your existing phone number to the VoIP service. Do you want to use an out-of-area area code? Some companies can provide that, too.

Does the provider offer emergency services? Not all VoIP services allow emergency numbers like 911. In this case it's advisable that you retain a cell phone or land line.

How good is customer service? Customer service is frequently the worst in companies that offer the lowest rates because those providers may be deluged with subscribers.

Check out after-sales customer service by asking friends who use VoIP or VoIP sites that have message boards. VoipReview.org is one Web site that compares different providers.

Auto Enthusiast
VW's CUV
Tiguan handles
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36A

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Perfect harmony

JONATHAN CASTNER/COURTESY TIMBERLINERS

The Timberliners chorus has 25 regular members, including two full-time barbershop quartets, the Ponderosa Vigilantes, seen here from left, Joe Arnold, Cole Keirsey, Bill Jones and Allan Barker, and a newer group, "Surrounded by Reality."

BY KEELY BROWN
Business Report Correspondent

When Bill Jones was a professor of mathematics at the University of Colorado at Boulder, he had what he calls a "life-changing event" thanks to a visit from a barbershop quartet.

"I was in Boulder Memorial Hospital trying to recover from a back strain, which had debilitated me, and one evening a barbershop quartet came through the hospital to sing for the patients," he said. "It was such an emotionally uplifting experience that I asked them if they belong to an organization, and they told me about the Timberliners."

"I got leave from the hospital and went to a meeting that same week, and it helped me recover."

For more than three decades Jones has sung with the Boulder Timberliners. The group meets for two-and-a-half-hours of music making every Tuesday evening. Now retired after 35 years at the university, Jones said that the joy of creating beautiful a cappella harmonies every Tuesday night helped him through the daily challenges of his career.

"I had a very demanding job, but being with the Timberliners opened up the other possibilities in my life that I needed," he said.

Since 1949 the Timberliners have been the local chapter of the Barbershop Harmony Society (formerly the Society for the Preservation and Encouragement of Barbershop Quartet Singing in America). Today, the Barbershop Harmony Society is the world's largest all-male singing organization, with more than 30,000 members singing in more than 800 chapters throughout the U.S. and Canada. There are another 4,000 participating in affiliated organizations throughout Europe.

While barbershop singing may seem a strictly male domain, women have an opportunity to participate as well with their own international group, The Sweet Adelines, which has chapters throughout Colorado, including Boulder County.

"This group is for people from all walks of life, people who simply like to sing," said Don Reimer, Timberliners vice president of external communications.

The Timberliners chorus has 25 regular members, including two full-time barbershop quartets, the "Ponderosa Vigilantes" (of which Bill Jones is a founding member) and a newer group, "Surrounded by Reality."

Reimer said members range in age from 14 to older than 75. While half the singers are retirees, the rest are business professionals in a myriad of careers — as music director Chad Boltz discovered when he first began working with the group.

"I've got engineers, doctors, IT guys, professors and accountants in here. In fact, I lose one of my members every year because of tax season," Boltz said.

As a University of Colorado voice performance graduate with a local private voice studio, Boltz began his affiliation with the Timberliners while working as a voice coach for several of its members.

"I literally knew nothing about barbershop singing when I started," Boltz said. "I was a vocal performance major, and my experience was classical. I initially did private coaching with some of the members to improve their technique and musicianship, and then I transitioned into working with the entire group."

➤ See **Harmony, 38A**

On tap

On Saturday, June 28, at 7 p.m., the Boulder Timberliners along with the Rocky Mountain Revels will present "In the Good Old Summertime," an evening of singing and Irish step dancing, at the Boulder Chautauqua Auditorium, 900 Baseline Road. Tickets are \$12 for adults, \$6 for children.

On Saturday, July 26, at 7 p.m., the Boulder Timberliners will present its annual "Barbershoppers Harmony Festival" at the Chautauqua Auditorium. Tickets are \$15 for adults, and \$10 for children, students and seniors. For more information on both of these concerts, call 303-440-7666 or go online at www.chautauqua.com

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Check credentials when choosing IT consultant

When choosing an information technology, or IT, expert, make sure your business makes an educated decision.

Hiring a professional IT consultant business gives your company access to an experienced technician who has dealt with a vast array of problems and can quickly come up with a solution.

IT providers should be able to support your entire IT infrastructure including servers, computers, hardware and software. Other options also include spam filtering, antivirus software implementation, remote backup and disaster recovery.

If the provider cannot meet a request, the consultant should have a partnership or suggestion of a company that offers those services and resources.

When choosing an IT solutions provider for your business it is important to check the credentials of the technicians. Are they certified through Microsoft and other industry certifications that pertain to your business? A partnership with a software company requires the technicians to take classes and tests to stay current with new technology. Certifications also provide credibility in the IT industry.

Ask for references. Check to see that the IT consultant has a good relationship with their clients as well as experience with similarly sized businesses in the same field. This will allow the consultant to make solution

handle and meet your business needs.

Using a larger IT consultant company can ensure someone will be available to help when problems occur. Some consulting companies offer a help desk where problems can be solved remotely via the phone. Different billing arrangements can be organized, such as paying



How to choose an IT solutions provider

one fixed monthly fee, prepaid block time or on an as-needed basis when something is broken.

When looking for an IT consultant, study several bids to see who can provide the services you need at the price you are willing to pay. Meet with the prospective consulting company to ensure it is professional and you feel it would work well with your staff. Often times a trial job can turn into a long professional relationship.

Reliability and communication are important for the success of your business. Make sure the consultant you choose can address your problem quickly. If an appointment has been scheduled and the technician cannot be on time they should call and explain why they are late and when they will be arriving.

Although the technology may be difficult to understand, the technician should be able to communicate the situation. The technician should make sure you are not lost in the technology jargon.

Another advantage to using an IT consulting company is its ability to purchase hardware and software at a reduced cost. This also takes away the hassle of purchasing the product and dealing with ordering and delivery issues.

RELIABILITY AND COMMUNICATION

are important for the success of your business. Make sure the consultant you choose can address your problem quickly.

suggestions that have worked for other companies.

Look for an IT provider that has been in business for a few years. Longevity shows that the company can handle the work and customer care businesses require. Be cautious when using a single person for all of your technology needs. If that person has many clients, he or she may not be available when you need them.

Any technician in a consulting company should be able to refer to documentation of your business problems and be equally qualified to handle any IT issues. Make sure the consulting company has a staff large enough to

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Proper course selection will help clear career path

Continuing education classes can help when you're looking to learn something new or taking your chosen career path to the next level.

You need to consider what your goals are and what you're trying to accomplish. There are a variety of programs that a university offers, and you need to figure out whether you want to have fun or focus on something you are working toward.

With so many variables to consider, the best place to begin is to investigate the different university programs. You can visit Web sites and call the continuing-education office to request a catalog.

Before selecting a class talk to a student adviser in the field you are interested in. Most, if not all, have a decent amount of experience in continuing education and can be a good starting point. They can show you the proper paperwork and can explain what the best and worst classes are. In most instances, academic advising is a free service for both prospective and current students and is very helpful in understanding if the program is right for you.

Another important element is determining which program offers the type of education you're seeking. Are you interested in applying course credits toward a future degree? Do you want to explore and discover more about your interests? Has your employer asked you to enhance

your skills through training in a particular area? By identifying the ultimate goal of your learning experience, you can create a game plan to achieve these goals.

A majority of colleges and universities offer night and weekend classes for those working a typical Monday through Friday job. You will have the same privileges as most full-time students and can access library books and computer services.

In addition, you will find programs that allow you to take certain educational programs on the Internet. Online classes allow busy adults an opportunity to take courses that would not be available otherwise. The interaction and evaluation of your work by the instructor occurs online and helps to make the most of the experience.

So whether it's important to attend a class or to explore distance-learning options; take a course during the day, at night or on the weekends; commit a year or a semester or even only a day; you will have to decide based on your individual needs.

With these variables in mind, consider some other important factors. You may want to know about the instructor's background, if the course is for credit and if credits will transfer to another school if you decide to continue your education elsewhere. You'll want to consider costs and whether you might be eligible for



How to select continuing education

financial aid.

After finding the program that meets your needs, obtain an application and begin the application process. Some colleges and universities have a more lengthy application process than others and may require transcripts, so it's important to understand the process as soon as possible.

Finally, when deciding on what courses to take, let your interests drive the selection.

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Match curriculum, environment to your child's needs

Choosing 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 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.

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.



How to choose a private school

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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Seek a specialized physical therapist to ensure proper injury treatment

Most 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 bachelors and masters degrees in a specialty. The industry is also pushing to create a doctoral program for physical therapists.

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 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,



How to choose a rehabilitation center

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 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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Give surgeons laser-sharp quiz before choosing one

If you are tired of fumbling for your glasses in the morning or breaking them when you're engaged in outdoor activities, you might be ready for laser vision correction.

With each passing year this procedure is becoming more refined and reliable. But first, you'll need to make sure you're an appropriate candidate and you'll want to find a surgeon who is as sharp as a laser.

You must be at least 18 years old and in good health. You must wear contacts or glasses to correct nearsightedness, farsightedness or astigmatism, and your prescription needs to be stable.

Laser vision correction is more likely to be effective for patients who require relatively little correction. It does not help presbyopia, the condition that requires older adults to use reading glasses.

If you have cataracts, glaucoma or other visual problems, laser vision correction isn't for you. Other disqualifications include autoimmune conditions such as rheumatoid arthritis or lupus as well as chronic infection or dry eyes.

Consider whether you'll need financing. Most laser vision correction surgery is elective, and insurance rarely covers it. The cost can run into thousands for each eye.

On the other hand, cost alone is not an adequate basis for your decision. Laser malfunctions or physician errors during the surgery, or inflammation or infection

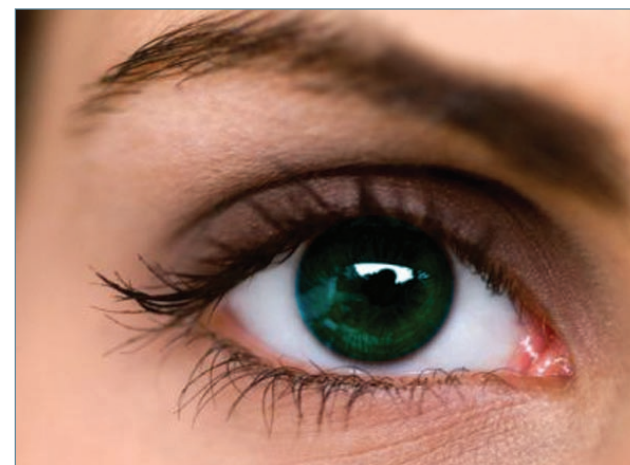
afterward, can rob you of your vision. You want to be certain your surgeon is expert, and the facility has solid safety and sanitary practices. The adage "You get what you pay for" applies here.

To find a qualified laser vision surgeon, start with recommendations from knowledgeable friends and colleagues as well as your eye-care or health-care professional.

Check the credentials and educational background of the surgeons others recommend. Many will have Web sites providing information about the surgeon and the facility. The State of Colorado Division of Registrations, www.doradls.state.co.us.alison, allows you to search the records of the medical board for disciplinary actions against physicians. Find out whether a surgeon is a member in good standing of the relevant county's medical society.

Narrow your list of possibilities and then spend time with several surgeons and the other members of their medical teams. Ask which of the various kinds of laser vision correction surgeries is right for your condition and why. Should you have standard laser surgery (LASIK) or the newer wavefront-guided LASIK? Should you consider the older procedure, photorefractive keratectomy (PRK), or LASEK, which is appropriate for those with very thin corneas?

Find out how many times each surgeon has performed the recommended procedure. How often has the surgery failed and why? What were the consequences?



How to choose a LASIK/laser surgeon

Discuss in detail the risks, the range of possible outcomes and the recovery time. How often do patients need a second surgery to get the results they want?

Does the surgeon use a laser that is approved by the U.S. Food and Drug Administration? Does the manufacturer provide consumer-oriented information about it? Different lasers involve different risks and benefits, and you'll want to understand the specifics of the device your surgeon uses.

Should you have both eyes treated at the same time? Many people do, but the FDA recommends against it in part because patients frequently experience blurred vision after the surgery.

Ask about costs and expect clear, direct and complete explanations. Costs may include the surgeon's fee, a facility fee and a royalty payment to the laser's manufacturer. Find out what additional expenses are involved if a second surgery is required.

Above all, take your time and do your homework. While laser vision correction surgery is safe, it's irreversible.

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¹ FDA clinical trials results

² Survey given to all InSight patients



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Good doctors welcome another professional diagnosis

Diagnoses and treatment plans for a range of health problems can vary from doctor to doctor.

After speaking with their primary physician about suggested treatment options, patients can obtain a second opinion from another doctor to help answer questions, set their mind at ease or learn about other options.

It may seem awkward to seek a second opinion for medical diagnoses, but don't worry. Most doctors welcome the idea of their patients getting another opinion. People commonly get a second opinion for diagnoses or treatments that are in question or have many different types of treatment options.

A second opinion is commonly recommended for hard to pin down treatment options with different side effects, including cancer and high-risk surgeries.

When deciding to get a second opinion, your primary doctor can often offer suggestions of other doctors to visit. Your primary doctor may need to make medical records - such as test results and X-rays - available to the doctor you are getting the second opinion from.

If your primary doctor is unable to recommend another doctor, start researching local doctors who specialize in the area of medicine you are concerned with. It is also good to share the findings of the second doctor with your primary doctor to make sure you are comfort-

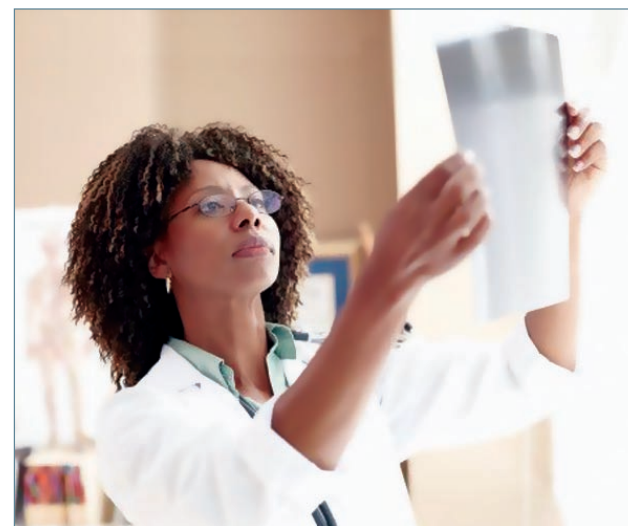
able with the diagnosis and treatment plan.

Health-care plans vary, and some may require patients to get a second opinion, especially if their primary doctor recommends surgery. It is advisable to check and see if your health-care plan will pay for a second opinion or if you are responsible for covering the cost.

When dealing with difficult medical issues your primary doctor may suggest you see a specialist for a second opinion to validate his diagnosis and plan for treatment.

To set up the appointment for the second opinion, first contact the second doctor's office. Let the receptionist know what is specifically troubling you, and state that you are seeking a second opinion. Receptionists are used to setting up appointments for second opinions, and doctors understand this is a one-time visit and that the patient will most likely return to their primary doctor for additional care. Patients should ask the same questions they asked their primary doctor and compare answers. It may help to have a family member or friend attend the second opinion appointment for support.

Ideally, the primary doctor would like to have the second opinion match his opinion and then determine the best treatment plan. A challenge occurs if two separate opinions are given at which point the patient should decide who they would like to continue to see



How to find a second opinion

for treatment based on what makes the most sense to them. If the second doctor disagrees with the original diagnoses or treatment, find out what they would do differently.

The medical field has a constant flow of new options and different technology to use for treating health issues, making a second opinion important to determine the best option available.

The Internet should only be used as a reference after the treatment plan has been decided. It can be a good place to review treatment plans that have been decided on by the doctor but should not be used to create opinions, diagnoses or treatment plans. Doctors always get the best information from patients face to face.

In general, people are nervous and hesitant to get a second opinion. If you are debating getting a second opinion, remember it is important to have good information to decide what treatment is best for you.

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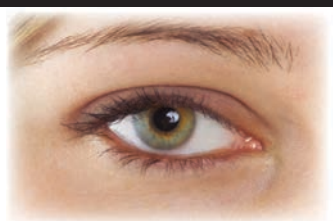
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Pick place that inspires consistent exercise schedule

Joining the right health club will make the difference between you actually going to work out or letting your membership be in name only.

With so many choices in health clubs, you are likely to find the one that provides the classes, equipment and atmosphere to keep you coming back.

Every club offers slightly different services and charges different fees, which is one way to start your search. Look for three basics — the facilities, the ambience and the cost.

Call a few facilities and take their tour, keeping a few points in mind.

Some cater more to adults, some only to women. Others cater to families, providing an array of programs for children. Some have classes, some just have machines for aerobic and weight training.

The first step is to get clear about what you are looking for in a club — swimming pool (outdoor/indoor), tennis or racquetball courts, step classes, indoor cycling, yoga. That will help you start narrowing down your list.

Make sure the club is within a comfortable distance from work and home. That can make the difference between making a midday trip as a break from the office or stopping by on your way home — or not.

Check the hours of operation. Some clubs are open for longer evening hours while others close relatively early.

Look at the equipment. Is it in good working order? Are there staffers who can explain how to use everything correctly? Are there televisions to watch while you're on the treadmill? Are the changing rooms and showers clean and sanitary? Does the club provide lockers with locks and towels?

How about the staff? Are they friendly and helpful?

Find out if the club offers child care and what the ratio is of workers to children.

Some people like bigger facilities because they can get lost in the crowd. Others like smaller facilities for a more intimate atmosphere.

Ask a club representative to show you around the facility and describe all the services provided. Is the service of a personal trainer included in the membership or available for a reasonable fee? Are there scheduled times that you can be in the pool? What is the initiation fee and monthly fee and how long is the contract? Can the whole family join for a reasonable price?

Find out if you can cancel the contract at any time. It sometimes can be difficult to get out of a contract



How to choose a health club

with a health club once you have signed up.

Ask if you can visit the club and try it out. Usually clubs are willing to provide a guest pass to attract clients.

Ask friends for recommendations. If you have a friend who goes to a particular club, working out with a partner might be good motivation to go.

Don't make your decision on price alone. You need to sign up with a facility you enjoy visiting. That will make all the difference in keeping you coming back.

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Whatever your preference or need, there's a place for you

The range of retirement communities and senior-care facilities today is vast. Selecting the right one requires preparation and planning.

After reaching retirement age, some people want to leave their longtime home and downsize to a smaller house or condominium. A two-story home with stairs may not be appropriate in later years.

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?

Also, are you active or require some form of assistance whether it's medical rehabilitation services or 24-hour care?

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.

Some active senior communities offer extended care such as assisted living or skilled nursing when needed.

Continuing-care communities generally offer three levels of care at different stages of life. A newly retired individual may want to live in a patio home, duplex or apartment in a community of like-minded people. At

ONE ISSUE IS WHAT HAPPENS if you outlive your financial resources. Will the facility ask you to leave if you run out of money? Some communities analyze the applicant's finances upfront through an actuarial program to determine if her finances will cover his or her expected lifetime.

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 campus to an assisted-living or skilled-nursing facility to receive

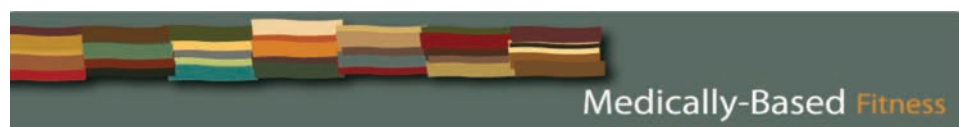


How to select senior care

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

► See Place, page 26



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COJM-RQP01-0708

PLACE, from page 25

suffers a catastrophic event in later years, such as a stroke or illness. He can remain on campus but receive more care.

To start searching for this type of retirement community, you can check with the Continuing Care Accreditation Commission at www.carf.org. It lists continuing-care facilities that have met certain standards.

Another good resource is the Seniors Blue Book of Denver, at www.seniorsresourceguide.com. It is often available in doctors' offices or grocery stores. It features a comprehensive regional grid listing of retirement communities.

Once you narrow down the list of potential communities, be sure to visit the different campuses. Some even offer an extended visit of three days and two nights, allowing you to check out firsthand the fitness programs, meals and meet residents.

When meeting with staff members, ask how your fees at the facility would be spent. Is the facility a for-profit or not-for-profit community? Does it require an entrance fee? How much is the monthly rent? Is long-term care available along with other additional services as you age?

One issue is what happens if you outlive your financial resources. Will the facility ask you to leave if you run out of money? Some communities analyze the applicant's finances upfront through an actuarial

TO START SEARCHING for this type of retirement community, you can check with the Continuing Care Accreditation Commission at www.carf.org.

program to determine if her finances will cover his or her expected lifetime.

Some not-for-profits have a benevolent care system in place to help an individual should he or she live longer than expected and be unable to pay the continuing fees. This can often happen if skilled nursing care is needed, which is more expensive than assisted living or regular retirement living.

While doing your research, here are a few questions that you should ask of a potential provider: What is included in the entrance/monthly fees? What is the provider's financial position? Is the community part of a national organization that can provide additional resources? And, What is the current availability of residences?

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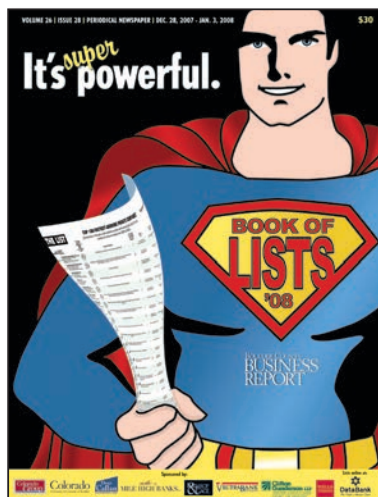
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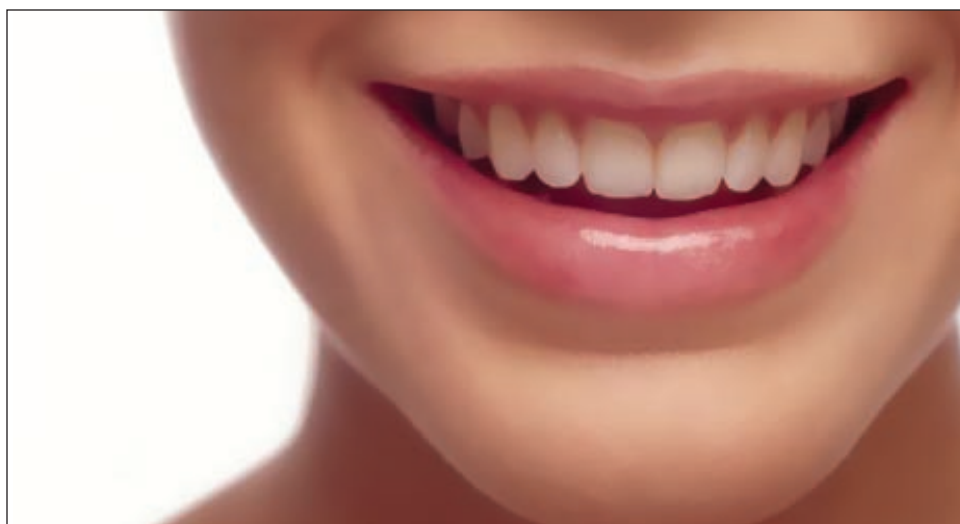
Cosmetic dentistry is a specialized practice in the dental field, and only a select few know how to fix your smile the right way.

Dental schools generally do not have the resources for the training of cosmetic dentistry procedures. Instead, they concentrate on the basics, and dentists interested in cosmetic dentistry take specialized courses later.

One of the top schools in the country for cosmetic dentistry is the Las Vegas Institute in Summerland, Nev. The institute is focused on cosmetic work and the neuromuscular side of dental work. Making changes to the teeth and smile can upset the balance of the bite so the dentist must be sure to keep the jaw muscles working properly after a procedure.

When looking for a cosmetic dentist, it's important to seek a professional with advanced training in this area. The best place to begin may be with your own dentist. Ask if he or she practices that segment of dentistry, and ask for a referral to a dentist in that field if they don't.

With a list of cosmetic dentists in hand, you may want to make appoint-



How to choose a cosmetic dentist

ments with each to check out their office and look at pictures of cosmetic work they have done for other patients.

When you meet with the dentist, inquire about his or her training and experience in this field. You also will want to find out about their degree of training in this specialty.

You also may want to find out if the dentist uses a laser to recontour and achieve symmetry of the gum line. Most experienced cosmetic dentists will use this tool. One way to show the dentist the type

of smile you want is to bring in a picture.

Generally, a cosmetic dentist will take several pictures of your teeth — from the side as well as the front.

Teeth brightening is a common procedure today and can cost from \$350 for take-home trays to \$1,500 for three in-office whitening sessions.

One of the biggest dental problems is wear-and-tear on the front teeth that can make them shorter and flatter. A patient may want these teeth improved with a porcelain crown. However, the dentist

should check the back teeth as well. Any change to the front teeth might affect the overall bite.

Additionally, the back teeth may have become shortened from grinding. They may require cosmetic work so they can support the new front teeth. If these problems are not corrected, they might result in an unhealthy situation for the back teeth, such as locking the muscles in a position where they can't slide as easily.

The dentist will want to make sure that the muscles around your teeth are healthy and that you do not get any headaches with the current bite. If they are healthy, he or she could place porcelain on top of the teeth or bond porcelain on them. That can cost about \$1,500 per tooth.

Often, wear-and-tear is caused by grinding and clenching the teeth at night. The patient may also have muscle spasms in the jaw joint, and these problems need to be treated before a long-lasting cosmetic procedure can be done.

To learn more about cosmetic dentistry, check out the Web site for the American Academy of Cosmetic Dentistry at www.aacd.com. It can also help you find some dentists in your area.

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Accumulate important information when choosing right hospital

When 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.

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 and 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, 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.



How to choose a hospital

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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Chris Lee, Director of Medical Imaging, pictured with a few of his staff (below) and enjoying a run (left)



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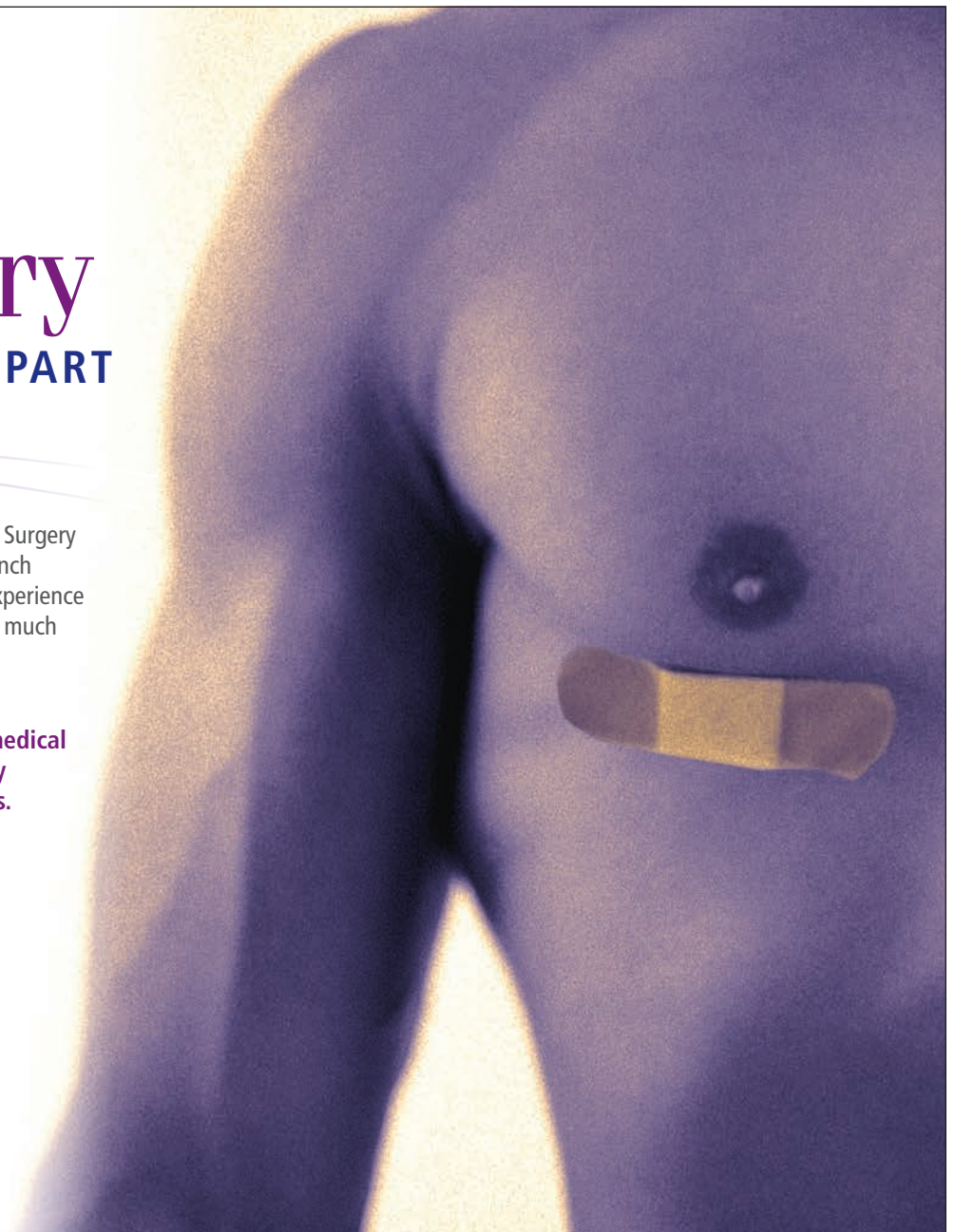
In traditional open heart repair of diseased valves, the surgeon makes a 10–12 inch incision and saws through the breastbone to

get to the heart. The new Port Access Surgery approach requires only a small, 2–3 inch opening between the ribs. Patients experience significantly less post-operative pain, much faster recovery and minimal scarring.

To learn more about Port Access Surgery and other cutting-edge medical procedures at Boulder Community Hospital, visit bch.org/innovations.



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Try local tastings, check rating services to find choices that please your palate

Given the wide range of wines readily available, roaming the aisles of your liquor store in search of the perfect wine can be utterly overwhelming — unless you arm yourself first with a bit of useful knowledge. So whether you're out to impress the boss, entertain your friends or simply enjoy a healthy glass of the grape, it's good to be aware of a few basic wine facts before you start spending your money.

First of all, forget the cliché "red with meat, white with poultry and seafood." While it is true that hearty reds pair excellently with steaks and delicate whites mingle perfectly with shellfish, there are wonderful pairings that go against this age-old rule of thumb. If you want to learn more about wine pairings with food, seek out wine tastings or even wine dinners in your area.

Wine tastings will provide a variety of samples, often from a specific region, and couple them with cheeses, fruits or light hors d'oeuvres. Wine dinners, which are becoming increasingly popular with restaurants, will pair certain dishes with a variety of quality wines, all for one cost.

Wine doesn't have to come from Germany, France, Italy or California to be good.

There are some wonderful wines coming out of the Australian, Eastern European and Latin American markets and right here in Colorado. If you take the time to experiment with wines from some of these

different regions, you may find something you like — at a fraction of the cost of a more popular French or Californian vintner.

DON'T BE AFRAID TO ASK QUESTIONS.

Liquor stores and wine shops employ staff members who are knowledgeable about the product; they'll be able to tell you what they like, as well as what other people are buying.

There are a variety of Web sites online that can give you a wealth of wine information, ranging from how to tell a Burgundy from a cabernet sauvignon, to which are the best vintages from a certain vintner. Check out sites such as winespectator.com and wines.com to learn about different wine types, as well as different wine-growing regions.

Don't be afraid to ask questions. Liquor stores and wine shops employ staff members who are knowledgeable about the product; they'll be able to tell you what they like, as well as what other people are buying. And they'll be able to tell you about best buys for the week,



How to select a good wine

as well as explain their own rating system. While Wine Spectator and Wine Advocate are two common rating services, some stores use their own rating system based on their customers' choices.

Each major wine publication has its own rating system. Some publications also rate the best wines costing less than \$20 a bottle.

But no matter what the ratings say, go with what you like. If you find a wine you really enjoy, it doesn't matter whether it's on the ratings list or not. After all, a lot of great wines never make it to the competitive wine ratings circuit and never receive an "official" rating, so you may be on to a real discovery.

And never be ashamed to drink — or serve — a low-cost wine if it truly pleases your palate. The most important thing to remember is that wine doesn't have to be expensive to be good.

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Talk to a travel agent before booking your ticket online

Before you go online and click on your next online travel package, make sure you're getting the best deal possible.

That means talking to a real travel agent.

Contrary to what those TV ads may tell you, any reputable travel agent has the most complete access to airlines, hotels, cruise lines and car rental companies.

According to a study conducted by TOPAZ International, a company that analyzes travel expenditures, it's a proven fact that travel agents generally undercut the cost of ticket deals offered on the Web — whether they're offered by an airline or a discount travel site.

Comparison studies found reservations booked by a travel agent averaged \$75 less than bookings made by an online booking company. Most online booking Web sites require an instant purchase to lock in a fare, which can cause a great deal of inconvenience — particularly for the business traveler. With the high cost of cancellation fees, as well as the nonrefundable status of many tickets purchased online, it just doesn't pay to try to save money by sacrificing your scheduling flexibility.

What about those extra travel agent fees?

While it's true that travel agents do charge a nominal fee, most people don't realize that many discount travel Web sites charge a fee as well. Travel agents will tell you

about all those extra fees and taxes you'll need to pay — fees that are often hidden in the fine print of those airline and discount travel sites.

A good travel agent will have an emergency service available around the clock. Even if their office is closed, they can access reservations and information for you and get you rebooked and reticketed immediately.

Whether it's a weather-related plane cancellation or a computer meltdown, travel agents have their vendor relationships already in place, and they will act as your advocate when and if problems arise. Travel agencies work specifically for their clients, not the airline, hotel and rental car industry. If a problem arises, a travel agent can quickly intervene and resolve problems before they escalate into something bigger.

Buying anything unseen can be risky, and this applies to booking a hotel room online as well. Even if the photos on a hotel or discount travel Web site look better than the actual thing, you probably won't have an opportunity to cancel your reservation and get your money back. Rates can also vary from night to night, so you may end up paying twice as much for the same room if you decide to stay an extra day. Web sites are not able to give you this information.

Travel agents constantly attend seminars put on by



How to consider pros & cons of booking travel online

representatives from the hotel, airline, cruise and rental car industry. A good travel agent will have some reliable personal knowledge of the hotel you choose from first-hand experience. A reputable travel agent won't recommend a hotel unless they have a thorough knowledge of the property.

You don't have to be going on a tour or cruise in order to get a good package deal from a travel agent. While many online sites are restricted to only offering their own packages, travel agents have the entire gamut of vendors to choose from and can offer you anything your business requires — or your heart desires.

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Looks can be deceiving when building new home

Pay attention to more than looks when building a new home.

While aesthetic considerations play an important part, there are other crucial concerns — structural requirements and adherence to regulatory codes — which, if not followed properly, could turn your dream home into a nightmare.

It's important to make sure your builder is licensed properly to do the job. To find out, go to your state's department of regulatory agencies or your city's planning department.

While most contractors belong to the Home Builders Association, it's not an accrediting entity — anyone who pays their dues can be a member. It's best to check with a third-party surveyor such as GuildQuality, which provides an objective online rating service based on home buyer surveys. The Better Business Bureau will be able to provide information on any complaints it may have on file about the builder.

It's also important to check out the builder's reputation for warranty work and follow up. A builder may have a great-looking portfolio, but if that builder doesn't have a reputation for responding



How to choose a home builder

to these basic customer service needs after completing a project, steer clear.

Career longevity also says something about a builder; the longer a builder has been in business, the better they probably are. A mediocre builder is less likely to be able to stay in business for 20 years or more without lawsuits — or lack of sales — eventually cropping up.

Since custom home builders tend to generate their contracts from referrals, asking around is a good way to compile a short list of builders. Don't be afraid to visit

neighborhoods where you're thinking of buying and knock on the doors of houses that appeal to you. The information you get may be highly subjective, but it will give you a good starting list of candidates to choose from.

Try and shop locally because a local builder will know the building codes and regulations of your area in case any issues arise. A local builder can also handle the project more efficiently by having local vendors and suppliers on hand that can provide quick service.

TRY AND SHOP LOCALLY

because a local builder will know the building codes and regulations of your area in case any issues arise.

You can also check out other houses constructed by that builder. A reputable builder will be glad to give you an address list of completed projects. If you like what you see, it's a good bet you'll be satisfied with what you get.

Make sure the builder you choose is comfortable with your style. If you want a traditional log cabin style, you won't want to hire a builder who is known for contemporary chrome-and-glass residences. While most builders are versatile, not all will be able to accommodate a wide range of styles. Make sure your builder has expertise — as well as a flair — for what you envision, so you can better match that builder's style to your own expectations.

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Match contractor's experience with kind of building you want

When you're ready to construct a new building, finding a general contractor is like finding the right puzzle piece.

You just can't pick any contractor for the project, he or she has to fit the project and they should back it up with experience building with your type of structure. Some contractors only work on residential buildings while others specialize on commercial buildings.

Visit with a potential contractor and ask them what kind of projects they have built in the past. Are they familiar with the kind of project you are proposing? Find out what type of management systems they have in place. They should have systems for conceptual estimating, budgeting, scheduling and cost control.

The contractor's financial responsibility is another aspect you should take into count when deciding whom to use. Through the financial statements, bonding capacity and working capital, you will be assured of the company's financial stability during the project.

Take into account the general contractor's current workload. Make sure they have the capability to work on your project as well as all of their other projects. Look at how many people are on staff in the company. Will the right amount of staff be allocated for your project? Find out whether they have proper liability insurance. It is the contractor's obligation to insure his employees.

Always talk with businesses that have had work done with the general contractor. Calling each one and conducting a short phone interview will give you a better understanding of the work ethic of the company. It is even possible to call planning departments of local cities and ask for the opinions of staff members on the contractors you are considering.

YOU JUST CAN'T PICK ANY CONTRACTOR for the project, he or she has to fit the project and they should back it up with experience building with your type of structure.

In Colorado, all commercial contractors must take a test and pass it before receiving their license. All contractors should have their license and insurance information on file. It should not be a problem to verify this with the general contractor.

When deciding on a contractor, you'll be seeking bids on your project. Remember that just because one



How to choose a general contractor

contractor gives you a lower bid, it does not mean they are the best contractor for you.

After selecting a contractor, talk to them specifically about the project. Make another choice if the contractor seems overbearing or hard to work with.

Always have ideas about the budget and the time boundaries you want for your project. Bring architectural drawings and ideas of the building you want with you for the contractor to see. This will make the whole process easier for you and the general contractor.

Before signing a contract, make sure it has all information about the project listing what the contractor will and not do, price, additional fees, payment schedule and liability.

Have realistic expectations about the project. Weather, delivery or other unforeseen factors could upset the anticipated completion time, but your contract should spell out the terms of any cost overruns or project delays.

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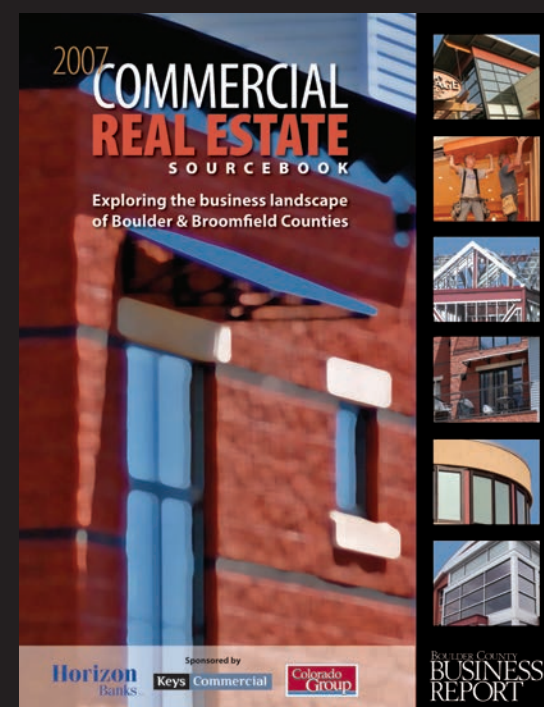
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Most people have heard of solar power, wind energy and hybrid cars, but there is yet another form of alternative energy that is both environmentally friendly and saves you money in the long run.

Geothermal energy is used to heat and cool homes and commercial buildings, and it saves money because it uses less energy than gas or propane, thereby reducing bills.

Geothermal energy works by using the natural heat storage of the Earth. It is warm relative to the air in winter and cool relative to the air in summer. Holes are drilled into the ground, pipes are installed in those holes, and a mixture of water and antifreeze is circulated through the pipes.

The pipes are connected to a heat pump and air handler, which looks like a furnace. In the winter the heat pump takes heat from the ground loop fluid and puts it into the air or water that's used to heat the house.

In the summer, it takes heat from the air in the house and puts it into the ground loop fluid, and the heat is absorbed by the Earth.

A geothermal system is run on electricity and eliminates the need for gas or propane. While it adds a little to the electric bill, overall operating costs of the home or business are reduced because there is no gas or propane involved. Geothermal systems use from 60 percent to 80

percent less energy than gas or propane, and 40 percent to 50 percent less than natural gas. They reduce energy bills by about 75 percent, saving thousands of dollars over the course of a few years. The cost of heating a 2,500-square-foot home would go up about \$9,000 annually over the course of 20 years using propane, while the bill would only go up less than \$1,000 using geothermal. With gas, the bill would go up more than \$5,000 annually.

There is, however, an initial investment to make. Systems typically run between \$9 and \$11 per square foot. This investment usually can be made back in seven to nine years if the homeowner previously was using propane, and 10 to 15 years if gas was the fuel used.

There is no limit to the size of a building that can be heated by geothermal, though most are 1,000 square feet at minimum. Systems are used for homes, businesses, schools and government buildings.

Geothermal is not as popular as other forms of alternative energy, but it is growing. It is used in dozens of countries worldwide not only to heat small buildings, but also to produce electricity via large-scale plants, though the technology is different.

The U.S. is the leading producer of geothermal electricity, having produced it since 1960. There are large-scale geothermal plants throughout the Western U.S. that



How to offset high energy costs with geothermal

produce "clean" electricity, and many electricity consumers have the option of buying electricity from a geothermal plant. However, Xcel Energy, the main provider for the Boulder Valley, does not work with any of these plants.

If you are interested in installing a geothermal system in your home or business, there is a cost and savings calculator at www.earthcomfort.com, a Web resource of the Michigan Geothermal Energy Association. And there are several installers in Colorado, the main ones of can be found by conducting a Google search on "geothermal home Colorado."

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When looking for high-priced homes have market experts on your team

Buying or selling a luxury home is a very different experience from buying or selling a house in the mid-range price bracket.

When you find the right luxury real estate agency it will take care of every detail so you have a single point of contact for this complex process.

If you are just starting to look for a luxury real estate firm, you may want to consider a real estate brokerage that specializes in luxury and high-end homes. Big firms and national franchises are not necessarily better for this market. In fact, a boutique organization may be better suited to handle your individual needs.

Every luxury home is unique — it was designed and built for the needs of a very exacting individual with specific requirements. Buying or selling it requires an educated real estate professional who does not use an off-the-shelf approach but understands the needs of this type of shopper.

Asking for referrals can get you started

on the path to finding the right agency. Friends in your neighborhood or a prospective neighborhood can steer you toward brokerages they have used. Also look at “for sale” signs in coveted communities to see what brokerage firms are active there.

It is important to select a real estate firm with the right network connections; look for a firm that offers many homes in the \$1 million-plus segment.

Also look for a firm that has a proven track record in dealing with luxury properties — a firm that has done this before and has existing clients whom you can contact for references. Make sure that the firm you choose is immersed in the marketplace, working with other affluent buyers and sellers.

If you are looking to sell your luxury home, take time to evaluate the firm's overall luxury marketing program. The firm you choose needs to have access to affluent buyers and target their program to reach those buyers. If the marketing plan is going to position your property

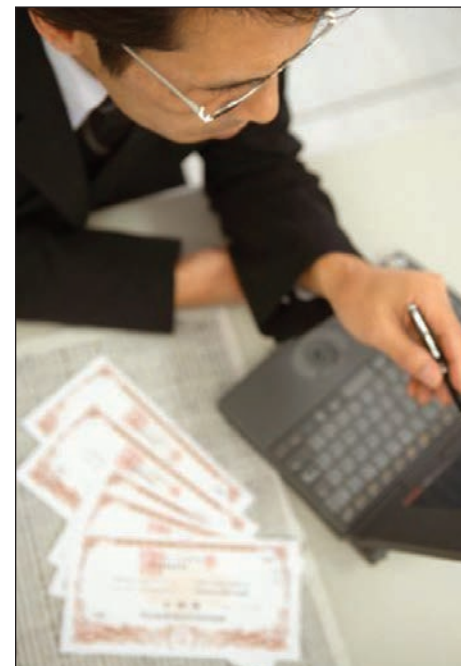
as the most expensive one in an ad, then it's probably the wrong ad and the wrong publication.

The firm you choose should be able to promote your property where luxury goods and services are sold. It also helps to be part of a collection of luxury properties since you have a greater chance of getting noticed by a prospective buyer.

Today, any Web site featuring a high-end property should attract local and regional affluent customers on a global basis.

Luxury homes must look even better than mid-level homes if they are going to sell quickly. The real estate firm should be able to help improve the salability of your home. It can recommend efficient solutions to correct any issues through its network of service providers and resources.

Additionally, the firm should have access to resources to provide complete coordination for event-hosting, photography and video sources, copy-



How to select a luxury real estate brokerage

writers, graphic designers and public relations tools — all based on your requirements as part of the overall marketing plan.

The top event honoring achievements in Boulder Valley's Medical and Business Community Thursday, Nov. 7, 2008

NOMINATE YOUR HERO!

Seeking Nominations

for people who have made significant contributions to health-care in the Boulder Valley. Selections will come from the following categories:

Business Award -- Honors a business for a company wellness program, healthy work environment, ergonomics program, or other health-related activities.

Community Service -- Honors an individual or organization for leadership by focusing on a particular health-care issue.

Distinguished Service -- Honors a health-care professional for at least 20 years service in health care.

Emergency Services -- Any person or organization who has gone above and beyond the call of duty in a life-saving endeavor.

Professional Award -- Honors a health-care administrator who has displayed excellence within their organization.

Support Services -- Honors an individual in medical support services, such as pharmacists, physicians assistants, nurses, physicians, researchers, technicians, etc., for outstanding contributions to the health-care profession.

Volunteer Award -- Honors an individual or organization for leadership by focusing on a particular health-care issue, in a volunteer capacity.

Call 303-440-4950 for information on your Health-Care Hero nomination!



Find broker who understands real estate market, business

While looking for a space to grow your 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 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.

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 oversaturated with similar businesses.



How to choose a commercial real estate brokerage

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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New products make it easier for conversion to solar power

For homeowners who would like to make their existing home run on solar energy without having to do a complete rebuild, a vast array of new products can make that possible.

The first step toward making your home solar-friendly is to pull together a year's worth of utility bills to assess your energy consumption. The average number of kilowatt hours will give you a good idea of how much electricity your home is using. This will help you and the installation company you choose decide what will work best.

Before you talk to a professional, you can do your homework by going online to the Colorado Solar Energy Industries Association Web site: coseia.org. There you can find information on different solar alternatives, as well as links to good installation companies. Another good Internet source for information is FindSolar.com, which will give you an up-to-date breakdown of the federal tax programs available for solar-energy users. Also, check with the city in which you live. Many in the area have started solar rebate programs in addition to federal and state programs.

With the new rebate programs, a number of new solar-installation companies have appeared on the scene. Among the many reputable ones, there may be a few "fly-by-night" operations out to take advantage of consumers eager for rebates. It's best to try to find a

company that's been around for a while, but no matter who you choose, make sure it uses only CoSEIA-certified installers. Another good credential to look for is certification by the North American Board of Certified Energy Practitioners.

Once you've compiled your short list of companies, get references. A reputable solar-installation company will be able to provide you with a list of customers you can call to find out how satisfied they are with their systems. It's important to remember that a local company will be strongly focused on maintaining its local reputation and will also have installers who are aware of climatic and geophysical conditions in your area — conditions that may have some bearing on how your installation is done.

The two most common types of solar-energy systems are photovoltaic and solar thermal. Photovoltaic, commonly called PV, is a solar-electric system made up of panels of PV solar electric cells. On a grid-tied system, the panels generate electricity as DC current, which goes into an inverter converting it to AC. When the sun is shining, the system generates more electricity than it is using and feeds the electricity back into the grid, making your meter run backward.

A solar-thermal system will generate hot water through the use of a panel, which heats to a certain temperature



How to make solar your home's power source

and then starts a pump, circulating water from the tank to the panel and heating it through a heat exchanger. Solar-thermal systems are used primarily for water heating.

Always check with a professional consultant to find your best options. A consultant can give you an idea of other alternatives as well, such as solar roofing tiles, which are a good solar-friendly investment and can help save on your energy bills.

Remember, you don't have to sacrifice looks in order to have a solar-powered home. Solar panels are being designed to be aesthetically pleasing.

Talk to an installation company about the new options available that can make your solar-powered home pleasing to the eye, as well as pleasing to the environment — and your wallet.

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Identify engineering services your project will require

Engineers provide a myriad of services for both residential and commercial properties. Before you choose an engineering firm, it's best to first identify the exact service that you need.

By making a list of the services you require, you can better find the engineering company that specializes in those needs.

When selecting an engineer, it's important to pay attention to accreditation. The entire industry is closely monitored, with each state having its own laws and requirements regulating the engineering practice. Generally, licensing for engineers requires graduation from an accredited engineering curriculum, four years of experience. A written exam is often required as well.

Reputable engineers will typically be members of the American Society of Civil Engineers or the National Society of Professional Engineers. In Colorado, a reputable surveyor will usually be a member of the Professional Land Surveyors of Colorado.

You'll want to be sure that the person you hire can give you complete follow-up services on your project. Some surveyors and engineers may not have been practicing long enough to chalk up years of expertise, but that doesn't necessarily mean they'll do a bad job. You'll need to make sure, however, that they've already estab-

lished a reputation for warranty work and follow-up.

If the engineer or surveyor you select is a member of one of the nationally known accrediting societies, it's a good indicator that they'll be there to provide the follow-up services you'll need — even if they're new to the industry.

REPUTABLE ENGINEERS will typically be members of the American Society of Civil Engineers or the National Society of Professional Engineers.

Experts agree that it's of critical importance to use local contractors whenever you can. A knowledge of county court records and archives is key to any type of engineering project. Local civil engineers and surveyors will be aware of the planning and zoning regulations in your area — regulations which differ in each county and municipality and can be subject to constant change. In addition, a surveyor who is familiar with your locality will have easier access to information about the history



How to choose an engineering firm

of what has previously been done to the property.

Municipal staff members, particularly in the Department of Public Works, can be a good source for referrals. Another good resource is the Internet. Since municipal engineering projects are a matter of public record, you'll be able to find files and documentation on the different types of projects completed by the engineering and surveying firms in your area.

Also, it's good to remember that bigger isn't necessarily better. Depending on the project, a small local firm can often get the job done with just as much efficiency as a huge corporate engineering company. In fact, smaller companies tend to develop a stable staff, which means that at the completion of the project you should be able to get in touch with the same contractor for follow-up or further projects along the line.

If you do choose a smaller company, however, make sure that they have sufficient state-of-the-art equipment and technical resources in order to handle the job properly and efficiently.



This 8,406-square-foot home at 9276 Nivort Hills Drive in Nivort is on the market for \$2,175,000. Million-dollar home sales have been strong this year in the Boulder Valley despite a decline in the overall housing market.

Million-dollar home sales ride out market downturn

BY DAVID CLUCAS
Staff Writer

Boulder County's highest-priced homes have yet to feel the brunt of the nation's housing slowdown.

The number of local million-dollar homes sold during the first half of 2007 has soared 60 percent, compared to two years ago — the height of the national housing boom. Million-dollar home sales increased from 78 during the first half of 2005 to 125 during the first half of 2007, according to the Boulder County Assessor's office.

Total new and existing home sales, meanwhile, have dropped 16 percent in Boulder County during the same period. A total of 3,075 homes were sold during the first half of 2005 versus 2,796 homes sold during the first half of 2007.

The figures suggest that local wealthy home buyers have been unaffected by the nation's recent housing troubles. It remains to be seen, however, whether this summer's decline on Wall Street will change that story. As the wealthy's million-dollar investment portfolios

decline, so may too the sale of million-dollar homes. Local Realtors say the area's million-dollar home market will remain strong.

"What's happened on Wall Street has affected sales here recently, but I think it's more hysteria than reality," said Karen Bernardi, president of The Bernardi Group, part of Coldwell Banker Residential Brokerage. "We still have a very strong economy in Colorado."

Bernardi said many wealthy home buyers have avoided the subprime and creative financing mess that is plaguing the lower ends of the market. The rich still have strong financials, they are getting loans, or simply paying in cash.

"The higher the totem pole, the better," said Joel Ripmaster, president of Colorado Landmark Realtors in Boulder. He said he sees high-end home sales up 40 percent this year.

"I think the upscale buyers aren't as affected by bad housing news," Ripmaster said. "The effect is that they may have to put a little more money down for a loan. That usually isn't a problem. Fifty percent of our upper-

► See Sales, 33A

Home sales: January through June				
Through the first six months of 2007, new and existing home sales in Boulder County are down a combined 16 percent from the same period in 2005. But sales of homes \$1 million and more are up 60 percent during the same span.				
	2005	2006	2007	Change during period
New home sales	584	470	274	(53%)
Existing home sales	3,075	2,934	2,796	(9%)
New and existing million-dollar home sales	78	81	125	60%

* Existing home sales according to Boulder Area Realtor Association, new home sales according to Home Builders Research, million-dollar home sales according to Boulder County Assessor's office.

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Communication key to ensure plans fit within budget

If you're thinking of building a new home or making changes to an existing one, you're going to need someone to do the design and someone to do the building.

But when you can combine both functions in a single firm, you can streamline the entire process and may well save money, too.

In a design/build team the design personnel and the building personnel work hand-in-hand during all phases of your project. There are potentially several advantages in this arrangement. The designer is not likely to design something impractical or too expensive for the builder to execute within the project's budget. One reason for this is that builders can be more attuned than designers to fluctuations in cost for materials such as steel and drywall; designers, by working with a builder from the beginning, can thus create a design that is more likely to hit its target budget.

Making sure a design fits comfortably into a budget is a process called value engineering. When the designer and builder work separately, value engineering is a separate process often occurring after the initial design phase is complete, a back-and-forth process of give and take, a simpler window frame here for a few dollars saved there. This can cost time and money. When the designer and builder are part of the same firm, value engineering happens every day as a natural part of their collaboration.

PERSONALITY CONSIDERATION

are critical because working with a design-builder is a unique relationship.

This person or persons will spend many hours in your house over a period of many months, and he or she will be creating something that should last a long time.

So with all the potential advantages of using a design/build team for your project, how do you then go about finding the right firm for you?

As with any major endeavor that involves a good deal of time and money, it's important to find someone you like and feel comfortable with both personally and professionally.

Personality considerations are critical because working with a design-builder is a unique relationship. This person or persons will spend many hours in your house over a period of many months, and he or she will be creating something that should last a long time.

Also, it's vital to check references and credentials. Look at a portfolio, call former clients, and ask the



How to choose a design/build team

designer about his or her education. But keep in mind that a degree does not guarantee taste or style.

Be aware that a variety of issues will surface during any project. A good design-builder will realize this and be willing to adjust strategy and tactics to move forward. Even with the best planning, having a builder who has a good reputation for design work can help prevent unexpected surprises.

After finding people you like and can work with for the duration of the project, communication should be the primary criteria for signing a contract with a building and design firm.

Is the firm capable of hearing what you have to say and responding in a proactive manner? It is important that the project be greater than the sum of its parts. Contractor, designer and client must work together to generate a design that is safe and built to style and budget.

Builders must know local code regulations and be able to oversee plumbing, electrical, flooring and other subcontractors. Designers should be able to translate your needs onto paper and work with the qualified people to create your project.

Communication with your build-design contractor is essential for clarifying expectations on both sides. It is also important to know the availability of your contractor and when work on your project is scheduled. Also, make yourself available to keep the decision-making process moving along smoothly.

The amount of time you will need depends on the size and complexity of the project. Be sure to ask in advance.

Subcontractors are employees of your contractor. Always talk to your builder about concerns and changes, and put all changes in writing.

With small- and mid-size building and design firms, the client should be aware that the crews and subcontractors are often working on a number of simultaneous projects and won't be working on your project the entire time.

With all this in mind, choosing a combination design and building firm offers a unique opportunity to satisfy all of a project's needs with a high level of effectiveness. Above all, though, the company must be the right fit for you.

It's

time!

Save the date! Aug. 14, 2008

Centerplate at Folsom Field on the CU Campus

Nominate your innovation today!



The 9th Annual IQ Awards recognizes the most-innovative new products and services in Boulder and Broomfield counties. Fill out the nomination form below and submit it by Monday, July 21.

Nomination form is available online at www.IQawards.com.

Return the nomination form to:

Chris Wood, the Boulder County Business Report, 3180 Sterling Circle, Suite 201, Boulder, CO 80301-2338, e-mail to cwood@bcbr.com, or fax at 303-440-8954.

If you have any questions, please call the Business Report at 303-440-4950.

Company _____ Address _____ Zip _____ Telephone _____

Web Site _____ City _____ Company Information Contact _____

_____ Company Contact Phone & Email _____

CEO _____ Describe the product or service in detail** _____

What is the primary market, and who are the major competitors? _____

_____ Key people involved in the development _____

_____ Source of financing _____

2007 revenues from product or service _____

Name of Nominator _____ Telephone _____ E-mail _____

*Nominated companies must be based in Boulder or Broomfield counties or in the Denver/Boulder corridor.
**Companies may send additional product or service materials (including brochure, video or product sample), as well as longer market description, with nomination.

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