



DIVISION OF INSURANCE COMMENTS ON AETNA'S CALIFORNIA CASE

CONSUMERS WITH QUESTIONS ABOUT THEIR APPEAL RIGHTS CAN CONTACT THE DIVISION

In response to information arising from a lawsuit in California against the health insurance carrier Aetna, Interim Insurance Commissioner Michael Conway is emphasizing that the Division of Insurance (DOI) will work to ensure that Colorado consumers' appeal rights are offered in compliance with Colorado law.

"We take this information seriously," said Commissioner Conway. "This is a story out of California, but Aetna is a national company with a footprint in many states, including Colorado. Our office will be contacting Aetna to inquire further."

The case involves an appeal by one of Aetna's insureds who was denied coverage for a medical procedure. According to reports, during a deposition for the case, the company's former medical director for Southern California stated that he did not look at patients' records when deciding to approve or deny coverage.

Colorado law states that in appeals to an insurance company, the physician conducting the review must be familiar with the standards of care for Colorado, must evaluate the appeal, must consult with other specialists if the case is outside of the physician's area of expertise, and must sign a written determination. If the appeal involves what was a request for a pre-authorization of a service, the physician evaluating the appeal must be different than the one who reviewed the initial pre-authorization request.

When consumers contact the DOI regarding health insurance appeals, part of the Department of Regulatory Agencies (DORA), the Division helps them understand their appeal rights and ensures that the insurance companies follow the steps required by Colorado law.

"It's an important part of consumer protection," said Dayle Axman, director of the Division's health insurance section of consumer services. "We want to make sure that consumers understand and take advantage of their appeal rights."

For more information about appeal rights, the Division offers the brochure "When your health insurance carrier says "No" - Your rights regarding pre-authorization and appeal procedures" on its website.

If you have questions or concerns about your appeal processes and rights, contact the Division of Insurance - 303-894-7490 / 800-930-3745 (outside the Denver metro area) DORA_Insurance@state.co.us / AskDORA.colorado.gov (and click on the "Health Insurance" tab).

DEPARTMENT OF REGULATORY AGENCIES

CONSUMER ALERT: IDENTITY THIEVES TARGET ANNUITIES

Work with your company to protect personal and financial info. The Colorado Division of Insurance (DOI), part of the Department of Regulatory Agencies (DORA), is cautioning consumers who own annuity products through insurance companies to be on the lookout for unauthorized withdrawals.

Recently, both the Kansas and Nebraska departments of insurance issued similar alerts on this topic. Here in Colorado, both the DOI and the Attorney General's Office are aware of reports of this type of fraud activity happening.

In these situations, the criminals contact the companies in an attempt to initiate cash withdrawals of the annuities.

"This is another area where people need to be on their guard," said Michael Conway, interim Insurance Commissioner for Colorado. "Identity theft can cost thousands and shatter lives. Consumers should pay attention to all correspondence about their annuities, and be sure that account balances and personal information are correct."

Being aware that such scams exist is important, but not enough. Individuals with annuities, or even life insurance, can contact their

companies and ask what is being done to prevent large scale breaches like those we see in the news. Consumers will also want to ask about protections that can prevent access to their individual accounts, and what steps policyholders and account holders may take to add additional security to those accounts.

If you believe something like this has happened to you, contact your insurance company immediately. You can also contact the Division of Insurance to ask questions or file a formal complaint - 303-894-7490 / 800-930-3745 (outside of the Denver metro area) / DORA_Insurance@state.co.us.

The Colorado Attorney General's Office also encourages people to learn more by visiting their Stop Fraud Colorado webpage for insurance fraud.

FOREST SERVICE NEWS

Forest Service Seeking New Office Location in Grand Junction

The Grand Mesa, Uncompahgre and Gunnison (GMUG) National Forests' Grand Valley Ranger District is seeking a 15 to 20 year lease for an approximately 6,548 to 6,875 square foot office in Grand Junction. The lease will also include a ware yard of 10,000-13,000 square feet continuous to building to house 34 government vehicles, and a parking area. A pre-solicitation notice will be posted to the Government's "FedBizzOps.gov" until February 26, 2018 (4:30 am Pacific Time) and includes the boundaries for the area of consideration:

- North: Broadway CO-340/Grand Ave to 1st St to 70 Business Loop to 29 Road to D Road
- East: 32 Rd/Co141 to CO -50/CO-141
- South: CO-141 to Gunnison River
- West: Gunnison River to Broadway/Co-340/Grand Ave

The GMUG would like to remain located in the Grand Junction area to provide continued customer service to its stakeholders and economic support to the community.

Interested parties can view the pre-solicitation notice at: goo.gl/6iUT8i

DIVISION OF INSURANCE RELEASES 2016 HEALTH INSURANCE COST REPORT

ANNUAL REPORT PROVIDES ANALYSIS OF HEALTH INSURANCE MARKETPLACE IN COLORADO

The Colorado Division of Insurance (DOI), part of the Department of Regulatory Agencies (DORA), has released its 2016 Health Insurance Cost Report.

The report analyzes the availability of health insurance, premiums, the factors that drive premiums and the trends impacting the marketplace - for both the individual and group markets. It also reports on the financial status of health insurance carriers.

"With health insurance so important to the lives of Coloradans, noting the trends and patterns is a valuable practice. And because much of this report has year-over-year data, it allows for comparisons over time," said Interim Colorado Insurance Commissioner Michael Conway.

Highlights from the 2016 report included:

While there are 425 health insurers in Colorado, many of which provide insurance other than major medical insurance (such as dental or vision), the top 10 largest insurers accounted for 81% of the health market.

A little over half of all Coloradans had employer-based health insurance, which is close to the national figure.

Average monthly premiums per person across individual, small group (for small employers with 2 - 100 employees) and large group health plans (for employers with 100+ employees) ranged from \$317 to \$423.

Approximately 86% of premiums collected for health insurance in Colorado went directly to the cost of providing healthcare services, exceeding the 80% minimum requirement under the ACA for individual and small group plans, and the 85% requirement for large group plans.

In Colorado, 45% of private-sector employers offered health insurance, and of that number, 48% self-insured their plans. The

report can be found on the DOI's page for "Insurance Brochures, Fact Sheets and Reports" - click on "Health Insurance Reports" under "Reports by DOI," and on the next page, click "Health Insurance Cost Reports."

USDA FOREST

PRICE REDUCED FOR GMUG PERSONAL

The Grand Mesa, Uncompahgre, and Gunnison (GMUG) National Forests have decreased the price of personal fuelwood permits from \$10 to \$5 per cord. Permits will still require a minimum \$20 (four cords) purchase, and are subject to 20 cord yearly maximum (\$100) per household. The GMUG has also added two new Fuelwood Permit vendors in the North Fork Valley:

Paonia Flower Shop - Monday-Friday 9:00 a.m.-5:00 p.m.; Saturday 9:00 a.m.-1:00 p.m.; Paonia, CO 970- 527-4664. Accepts only cash and checks.

Desperado General Store - Monday-Friday 7:00 a.m.- 7:00 p.m.; Saturday 7:00 a.m. -6:00 p.m; Crawford, CO 970- 921-5655.

Prior to removing fuelwood from National Forest System lands, visitors are required to purchase a personal fuelwood permit from your local ranger district or authorized vendors. Permits must be purchased in-person by the individual who will be cutting the fuelwood. With these permits, permittees are allowed to cut and remove standing dead and downed trees on the National Forests for personal usage as fuelwood. The cutting of live trees for fuelwood is prohibited.

All forest service travel restrictions apply. Ranger Districts can provide you with a Motor Vehicle Use Map (MVUM) with information on designated routes open for motorized vehicles. If a district has areas closed for timber sales, additional maps will be provided. For more information regarding fuelwood permits, please see: <https://www.fs.usda.gov/detail/gmug/passes-permits/forestproducts/>.

DEPARTMENT OF REGULATORY AGENCIES

PUC OPENS PROCEEDING TO ENSURE TAX BENEFITS FLOW TO UTILITY CUSTOMERS

The Colorado Public Utilities Commission (PUC) today opened a proceeding to ensure that utility customers receive the benefits from federal tax law changes that reduced corporate tax rates for utility companies beginning in 2018.

The PUC commenced the proceeding to examine the impact of the tax law changes on the revenues and expenditures of Colorado utilities, and whether utility rates should be adjusted accordingly. The PUC directed all gas and electric utilities to participate in the statewide proceeding.

The PUC ordered the utilities to submit filings by Feb. 21 that indicate how the impacts of the new tax rates will be calculated and reported, the timeline and amount of any potential refunds for excess revenues already collected, and timelines for implementation of new rates going forward. In the meantime, the PUC directed utilities to establish a "deferred regulatory liability" to track the savings in tax expenditures to ensure protection for ratepayers while the many details of the tax issue are ironed out.

A number of Colorado gas and electric utilities currently have rate proceedings before the PUC. The Commission said its decision to open a miscellaneous proceeding for all utilities does not preclude the possibility of addressing the tax issues in those individual proceedings.

The PUC is a division of the Colorado Department of Regulatory Agencies.

DEPARTMENT OF REGULATORY AGENCIES

The Colorado Public Utilities Commission (PUC), a division of the Department of Regulatory Agencies, is encouraging natural gas customers, especially those in mountain communities with heavy snowfalls, to keep their gas meters clear of snow and ice to prevent accidents.

"The accumulation of snow and ice on natural gas meters is a safety hazard," said Joe Molloy, chief of the PUC's Gas Pipeline Safety Unit. "Snow can block the vents on meters causing a potentially explosive build-up of natural gas that can leak back into the building."

Damage to natural gas facilities may also result from the impact of snow or ice falling from roofs, ice forming in or on regulators

preventing their proper operation, or shoveling snow from roofs to protect dwellings from abnormal snow accumulations.

The problem of melting snow and ice falling on exposed meters will continue through the spring as daytime temperatures rise and then fall below freezing overnight. Customers who notice ice on their meters or are concerned that meter vents may be blocked should contact their local gas utility.

Customers should leave their residences immediately if they detect a gas or propane odor and report the odor to their local gas utility, propane operator or designated emergency response officials.



BLM RECOGNIZES LOCAL VOLUNTEER CLUB CONTRIBUTIONS

The Bureau of Land Management honored the Gunnison Nordic Club on February 8 with the 2017 Volunteer of the Year Award at the Blackstock Government Center. The award recognizes individual volunteers or volunteer organizations for their contributions toward public land management in Colorado throughout the year.

“The premiere cross country skiing trails in the area are in large part due to the Gunnison Nordic Club’s willingness to volunteer their time and energy”, said Gunnison Field Manager Elijah Waters. “They are fantastic neighbors and their work is vital in how we manage winter recreation opportunities for the public.”

Gunnison Nordic Club volunteers groom cross country ski trails throughout the Gunnison area, including BLM’s popular Hartman Rocks trail system. Their work provides an economic benefit to Gunnison through destination tourism. Over the past 14 years, the club has volunteer 22,400 service hours, totaling approximately \$515,200 in volunteer time. Board member Mark Fonken “None of this would be possible without the generous support of the Gunnison County Metropolitan Recreation District, City of Gunnison, our members and business sponsors.” The Club has been able to maintain 45 kilometers of groomed trail in the Gunnison area most winters. Trail reports and a club calendar can be found at gunnisonnordic.com Recreation on BLM Colorado-managed public lands generated \$591 million and supported 4,827 jobs in Fiscal Year 2016.

The BLM manages more than 245 million acres of public land located primarily in 12 Western states, including Alaska. The BLM also administers 200 million acres of sub-surface mineral estate throughout the nation. The agency’s mission is to sustain the health, diversity, and productivity of America’s public lands for the use and enjoyment of present and future generations. Diverse activities authorized on these lands generated \$75 billion in sales of goods and services throughout the American economy in fiscal year 2016 – more than any other agency in the Department of the Interior. These activities supported more than 372,000 jobs.

GUNNISON ARTS CENTER

RUM & RHYTHMS OF LATIN AMERICA

Friday, February 16. 7:00 p.m. - 9:30 p.m.

Explore the lively and upbeat dance styles of Latin America in this dance AND Series Event. Learn the basics steps of Merengue, Salsa, and Bachata. Sip on a selection of rum inspired cocktail drinks and enjoy Latin inspired apps while learning these dance styles. No dance experience necessary; couples and individuals welcome! Pre-registration is encouraged. Instructors: Fabrianna & Frank Ayala. \$20/individual, \$37/couple includes two drinks, light apps and instruction.

CHARCOALS & CHAMPAGNE BRUNCH SPECIAL

Saturday, February 17. 10:00 a.m. – 12:00 p.m.

Shake up your Saturday in this new Brunch Special AND Series Event! Instructor Enid Holden will be teaching an easy charcoal drawing while we enjoy tasty champagne cocktails. If you've never experimented with charcoal before, this is a perfect event for you! GAC Main Gallery. \$40/person includes 2 drinks, light apps and instruction. Pre-registration is required.

UP-CYCLED RESIN JEWELRY

Tuesdays, February 20 & 27. 6:00 p.m. – 8:00 p.m.

In this two day workshop, students will learn how to take apart old jewelry and rearrange the components inside new shapes with colorful backgrounds, and then preserve them in doming resin. It's easy and fun! All supplies included. Instructor: Deirdre Jones. \$60/Student, \$51/member.

CLAY & CIDERS

Thursday, February 22. 6:00 p.m. – 9:00 p.m.

Join us for an evening of creativity and fun! Learn how to create hand-built clay shot glasses while sipping on delicious apple cider cocktails. Work will be fired in our kilns and available for pick up one week after the event. \$40/person includes 2 drinks, light apps and instruction. Pre-registration is required. Instructor: Sunny Wolfe.

POETRY READING

Friday, February 23. 6:30 p.m.

The next reading in the Headwaters Poetry Event includes visiting fiction writer Rhonda Claridge from Telluride, along with readings and a discussion of journalism in the Gunnison Valley by Mark Reaman, editor of The Crested Butte News, and Will Shoemaker, editor of The Gunnison Country Times who will discuss "Real News, Fake News and Local News: Journalism in Rural America." Doors open half hour before readings begin. Black Box Theatre. Tickets: \$10/general admission, \$5/students.

CALL FOR ARTISTS

BLING JEWELRY FAIR

Are you a local jeweler looking for a new way to get your name out there or sell your work in the off season? The GAC will be filling the upper gallery with local jewelers work the whole month of March. Artists deadline to apply is February 22 or February 23, all artists who apply will be accepted into the fair. Booths may be shared with artists and are \$20/booth or \$15/members. Learn more by calling 970-641-4029.

US FOREST SERVICE

GUNNISON RANGER DISTRICT ANNOUNCES SPRING ROAD CLOSURES

The Grand Mesa, Uncompahgre and Gunnison (GMUG) National Forests' Gunnison Ranger District has begun to close spring closure gates which are intended to protect the roads from resource damage and to reduce the need for additional maintenance. This is earlier than typical years due to the spring like conditions we are experiencing here in the Gunnison Valley. Roads closed for mud season restrictions are not open to the public for motorized travel until road conditions are dry. The Gunnison Ranger District also has the following annual wildlife closures for big game and Gunnison sage-grouse protection:

- Almont Triangle (closed to all public uses December 1 – May 15)
- Flat Top Mountain (closed to motorized travel December 1 – June 15)
- Steers Gulch/Antelope (closed to motorized travel January 1 – June 30).

As a reminder, when trails and roads are muddy or soft, please STAY OFF. Anytime visible ruts are being formed resource damage can be occurring. Ruts create channels where water flows, causing fine sentiments to wash off of the road and into aquatic habitat. Rutted out roads can also significantly increase maintenance costs.

Road/Gate status will be posted at <https://www.fs.usda.gov/detail/gmug/alerts-notices/?cid=stelprdb5421602>. For questions, please contact the Gunnison Ranger District at 970-641-0471.

CENTER STAGE

LIVE MUSIC & SHOWS: AN EVENING WITH

CHRIS ROBINSON BROTHERHOOD

Thursday, February 15 & Friday, February 16. 8:00 p.m. \$45 night

Chris Robinson boasts a long, historic and seismic career as one of rock music's most prolific and successful songwriters and frontmen. In his current musical manifestation with the Brotherhood, Robinson has finally found the ideal vehicle to indulge his taste for "Cosmic California Music." The band's habit of epic tour schedules brings shimmering acid-Americana to the world, firmly establishing CRB as the new standard-bearers of the psychedelic roots torch. Their live shows reel with freewheeling improvisational chemistry, an expansive sense of space and texture, dense sonic worlds and good ole' Saturday night boogie. CRB hits the road this winter supporting their fourth studio album, *Anyway You Love, We Know How You Feel*," and its follow up companion EP *If You Lived Here, You Would Be Home By Now*. Gathering in northern California on the side of a mountain overlooking the foggy Pacific Ocean, the band channeled the natural majesty of their surroundings, combining it with the peak expression of their road-tested kinetic chemistry. Rolling Stone praises them as "at once quirky, trippy, soulful and downright magnetic." Their bluesy, kaleidoscopic sound features an ever-blossoming songwriting partnership between Robinson and guitarist Neal Casal. They are further joined by Adam MacDougall (keyboards), Jeff Hill (bass) and Tony Leone (drums). This is a sell-out show, don't delay in getting your tickets. Ages 18 and up.

ART STUDIO

111 Elk Avenue in Crested Butte; 970-349-7044; melissa@crestedbuttearts.org. Reserve the Art Studio for private Paint Your Own Pottery, art lessons; art events and parties; or for a Shared Artist Space.

OPEN WHEEL THROWING

Wednesday, February 21. 9:00 a.m. – 12:00 p.m. \$75

Try your hand at throwing on the wheel or brush up your skills in altering, hand-building and sculpting. With weekly three-hour sessions, take one class or several! Space is limited to three students per session, so reserve in advance. With a small class size, multiple levels can be taught simultaneously, so those with more experience can additionally opt to work on a variety of glazing techniques. Held on Wednesdays through March 28. If Wednesdays do not work for you, call The Art Studio to arrange a lesson on another day of the week. Ages 12 and up. Instructor: Laura Elm.

COCKTAILS & CANVASES – LOVE TREES

Tuesday, February 20. 5:30 p.m. – 7:30 p.m. \$40

Be guided through a step-by-step acrylic painting from start to finish, giving instruction on setting up to paint, mixing color, composition and more. Drinks are served to participants 21 and older, so you can relax and create. All painting supplies and your first drink are included. Absolutely no painting or drawing experience is necessary! Instructor: Mary Tuck.

CRESTED BUTTE FILM FESTIVAL

OSCAR NOMINATED SHORT FILMS – ANIMATED Saturday, February 17. 7:00 p.m. \$10

In celebration of the 90th annual Academy Awards, the Crested Butte Film Festival presents two remaining categories of best short films: Animated (February 17) and Live Action (March 15). For the third year in a row, the Crested Butte Film Festival offers the opportunity to screen these inspiring, gripping, intelligent and funny shorts. Chosen by the Academy of Motion Picture Arts and Sciences (the Oscar folks), each of these films will vie for the coveted Academy Award on live television on Sunday, March 4. See them all and decide for yourself which should win. Film running times are TBD and have not been rated.

GALLERY SHOWS

LAURA ELM & MARY TUCK ARTIST RECEPTION

Friday, February 16. 5:00 p.m. – 8:00 p.m. during ArtWalk

Laura Elm and Mary Tuck, two talented local artists and art instructors, show beautiful unique pieces with style and soul – gift-able, stupendous and small cards, prints, pottery, jewelry, and ornaments to inspire and adorn your household, yourself or to delight dear friends! Stop by for a variety of colorful, whimsical, original and one of a kind pieces of art. Show runs through June 15. At the Art Studio Gallery.

MARY TUCK

“Eclectic Impressions”

Eclectic is the word for the collection of Mary Tuck's art pieces created in many mediums and styles. Enjoy experiencing her mountain-inspired canvases, acrylic impressionistic paintings, illustrated animal river rocks, calligraphy paintings, and silver clay beaded jewelry. It's a real mixed bag of nuts! Opening Reception: Thursday, February 22. 6:00 p.m. – 8:00 p.m. Free. Show runs February 19 through March 19. At the Piper Gallery.

TICKET INFO

All tickets now on sale. For comprehensive event information and tickets visit www.crestedbuttearts.org; 970-349-7487; The Center at 606 Sixth Street in Crested Butte from 9:00 a.m. - 5:00 p.m. Monday through Friday; or find us on Facebook.

DEPARTMENT OF REGULATORY AGENCIES

LICENSES SANCTIONED FOR TWO REPRESENTATIVES WHO SOLD SECURITIES FOR MADYSON CAPITAL MANAGEMENT

Colorado Securities Commissioner Gerald Rome announced today that the professional sales representative licenses for Dennis Mitchell Farrah of Aurora and Mark Gregory Raezer of Colorado Springs have been sanctioned, with Dennis Farrah's license revoked, and Gregory Raezer' license suspended for 60 days. Farrah is also barred from associating with any licensed securities professional in Colorado. These actions come as part of the fallout from a Division of Securities investigation into Madyson Capital Management and its owner, Joseph David Ryan. Ryan's companies, collectively known as “Madyson Investments” are the subjects of a court injunction where a receiver has been appointed to control all assets.

The securities sold for Madyson Investments, a group of real estate development companies, were neither registered nor exempt from registration with the Division of Securities, part of the Department of Regulatory Agencies (DORA), and it is alleged that Mr. Ryan, after failing to disclose the intended use of investor money, utilized funds for a variety of personal expenses. The Division contends that Ryan sold securities to at least 78 Colorado residents totaling over \$13 million in investments. Many investors redirected money from retirement accounts after being promised high returns with low risk.

In separate stipulations, the Commissioner alleges that Farrah and Raezer, without the knowledge of their employer, Georgia-based Taylor Capital Management, Inc. (TCM), solicited and sold securities on behalf of Ryan and Madyson Investments. Neither representative had the approval of TCM, and did not record the transactions on the company's books.

“The Madyson case has been particularly devastating to investors considering that so many had utilized retirement funds that are now tied up or gone,” stated Rome. “Sales representatives have an important duty to properly vet investment opportunities for their clients, and well as to accurately disclose risk, and when that does not take place, investors are harmed. So, failure to live up to these requirements can have serious consequences for financial professionals.”

The Orders state that Farrah's license is permanently revoked, and he is barred from reapplying for Colorado licenses, as well as from association with any licensed broker-dealer, investment adviser, or federally covered adviser that conducts business in Colorado. Raezer's license is suspended for a period of 60 days.

CRESTED BUTTE NORDIC

**MOVE BEYOND THE
FRANKENSTEIN CHICKEN**

Do you think Skate Skiing is hard? If you answered yes, then it's probably because you could be better at it. And that's okay, it's still super fun to skate ski even if you are no Simen Hegstad Krueger. You still get that flying feeling even though it only comes on downhills. And, you get an awesome workout from it. In fact, your inefficiency gives you an even better workout.

You might have decided to skate ski a few years ago, got your hands on some equipment, saw how others do it, got a few pointers from a friend, and off you went. Now, you've inevitably adopted the Crested Butte Skate Ski Technique AKA the Frankenstein Chicken. The Frankenstein Chicken is a waddling, windmilling, stiff-arm spectacle that doesn't use V1, V2, or V2 alternate, but rather, some sort of combination of all three at once. The technique is quite inefficient but it usually doesn't matter because people in this Town are so fit, they can get around the track no matter what.

Maybe you are happy with your Frankenstein Chicken and that's just fine. But maybe you want to be able to ski further, faster, better and stronger. A few pointers and some focused practice can make all the difference.

We really want to help you learn to skate better. That's why we offer private lessons and have just introduced a new offering, Saturday Skate Clinics. These clinics are designed for the working person that wants to learn how to Skate Ski with better technique and efficiency. Clinics run from 9:00 a.m. to 12:00 p.m. and provide 2.5 hours on snow. Participants should be comfortable on skis, have the ability to get up some hills, and safely stop on downhills. Clinics will focus on:

- Skills including proper body position, efficient movement, and poling techniques. Drills to reinforce good habits. •

Video Analysis to address specific issues with each skier.

Clinic cost is normally \$90 but this month we are offering spots for \$70 per person. Visit cbnordic.org/lessonsandtours to sign up.

WHO IS SIMEN HEGSTAD KRUEGER?

This last weekend, Simen Hegstad Krueger, a 24 year old Norwegian Nordic Skier, made his Olympic debut in the Mens 30K skiathlon. Within seconds of the mass start, Krueger caught his wax pocket, face-planted, broke a pole, got tangled in other skiers, and found himself in last place. He got up, caught a fresh pole, and started chasing down the pack. Over the remaining 29.8 kilometers, he passed the other 67 skiers and broke away to win Olympic Gold. If you haven't seen the highlights, you should check it out.

CALLING ALL NORDIC SKIS

We are looking for old nordic skis for use in an art project. Broken, battered, it doesn't matter, we're going to cut them up anyway. We would love it if they would bring them by in the next week or two for a chance to be immortalized at the Nordic Center.

TALKING GOURDS

NATURITA CREEK DUO SHOWCASED AT TALKING GOURDS

Newly ensconced in a hillside retreat in Naturita Canyon near Norwood, poet/bookseller Daiva Chesonis and author/explorer Craig Childs will headline at the Tuesday February 20 as part of the Telluride Institute's Talking Gourds Poetry Club series.

"Daiva did a fabulous job as community bard with a dynamite poem at the Valley Floor show last spring," explained Poetry Club co-director Art Goodtimes. "And Craig has impressed locals not just with his award-winning writing, but with performances at the Livery in Norwood and for the Literary Burlesque show at the annual Telluride LitFest. I think they are teaming up for a Telluride dazzler."

Chesonis is a former Baltimoron, transplanted to Colorado half her life ago to build Telluride's gondola transportation system. Although birthing chairlifts was not part of her initial goal after a Cold War-era B.A. in Russian Studies, she quickly decided to bed down in the box canyon to see what unfolded. A quarter century later, she is the co-owner of Between the Covers Bookstore with stints in between as snowboard instructor, owner/operator of Vision Design, Art Director at Telluride Magazine, and a traveling minstrel for Mountainfilm on Tour.

In 2005, she earned an M.A. in Diplomacy and International Conflict Resolution, mostly for fun. In her spare time, this fiercely proud Lithuanian and "mother of Olivija" can be found writing poems (and that darn book on walls), putting on the Literary Arts Festival, playing tennis, and hunting mushrooms. She's also a pro at finding herself lost in neighboring deserts. Childs lives in Norwood and has been writing like a madman. He has published more than a dozen critically acclaimed books, including House of Rain: Tracking a Vanished Civilization Across the American Southwest and The Secret Knowledge of Water: Discovering the Essence of the American

Desert. Apocalyptic Planet, won the Orion Book Award and he has twice won the Sigurd F. Olson Nature Writing Award. His most recent book, Flying Home: The Colorado Plateau from Above and Below, is an essayed homage to the place that lives deep in his heart.

His work has appeared in the New York Times, Los Angeles Times, Adventure Journal, and Outside. The New York Times says "Childs's feats of asceticism are nothing if not awe inspiring: he's a modern-day desert father." He has been called a born storyteller by the New York Sun, and the Los Angeles Times says his writing is like pure oxygen, and "stings like a slap in the face." An occasional commentator for NPR's Morning Edition, he is an adjunct professor of writing at both University of Alaska in Anchorage and Southern New Hampshire University. A forthcoming book - Atlas of a Lost World: Travels in Ice Age America -- hits shelves nationwide on May Day this year. Craig and the book will be featured at the 2018 Telluride Literary Arts Festival, specifically on Sunday, May 20 at the library. Do note ... there will be mammoths!

The reading begins at 6:00 p.m. on Tuesday February 20 at the Telluride Arts Gallery Office, 135 West Pacific, across the street from the Wilkinson Library entrance. Poetry Club announcements are followed by the featured performance. Then, following a short break, the gourd is passed and everyone has a chance to read a poem or two (their own, or one from a favorite poet) that speaks to the theme, February "Birth." Jennifer Rane Hancock of Grand Junction winds up our Poetry Club series on March 27. Then, after taking our usual summer break, we will continue our regular Poetry Club readings in Telluride starting in September, hopefully with Trish Hopkins of Utah.

Simultaneously, we will be exploring special guest readings throughout the year, with planning underway for a Western Slope visit from California's Claire Blotter in April. In May we will host the winners of the Fischer Prize poetry competition at the Telluride Literary Arts Festival, including a new \$500 Cantor Award for the best submission in the Fischer Prize by a Colorado Poet. Submissions for the 2018 Fischer Prize are now being accepted at talkinggourds.weebly.com/fischer-prize.html

ADDITIONAL INFO

Talking Gourds programming survives through the generous support of private donors and Club members. There is a one-time fee of \$25 to join the Talking Gourds Poetry Club. That makes you a full member for a year and gets you on our cyber mailchimp list for readings, festivals and contests. And it means that you are one of those generous supporters who believes in the importance of the arts on the Western Slope. A \$10 annual renewal fee keeps you up to date as a full member, renews your subscription to our private email newsletter, and gives you half-price for Fischer Prize submissions and free Poetry Club broadsides. Talking Gourds Poetry Club, Gourd Guests, the Telluride Literary Arts Festival, the Western Slope Poet Laureate and the MycoLicious MycoLuscious MycoLogical Poetry Show are collaborative projects of the Telluride Institute - in partnership with the Wilkinson Public Library, Between the Covers Bookstore, Ah Haa School for the Arts, Lithic Bookstore & Gallery, Telluride Arts, the Telluride Mushroom Festival, and our club members.

Talking Gourds is indebted to generous contributions past and present from Audrey Marnoy, Peter Waldor, the Cantor Family of North Carolina, the late Elaine Cantor Fischer and her many friends, Eduardo Brummel, Daiva Chesonis, Elissa Dickson, Laura Colbert, Jess Newens, Judy Kohin, Rosemerry Wahtola Trommer, Danny Rosen, Kyle Harvey, Craig Jackman, Kate Jones, Pepper Raper, Molly Perault, Alexander Ging, Amy Brosch, Tara Miller, Sam Brown, Art Wiseheart, Elle Metrick, Paige Blankenbuehler, Brian Calvert, Meg Nagel, Kyra Kopestonsky, Lee & Billi Taylor, Allyson Snyder, Amy Levek, David Oyster, Michael Olschewsky & Ruth Duffy, and our many friends.

Call 970-729- 0220 (voice or text, but no voicemail please) or visit the Gourds website talkinggourds.weebly.com for more info. Poster for the event, photo of the poets, short exemplary poems and other information available by emailing Art Goodtimes at shroompa@gmail.com

COURT ENTERS INJUNCTION AGAINST HEI RESOURCES, INC., OTHERS IN SECURITIES FRAUD CASE

Colorado Securities Commissioner Gerald Rome announced today that Denver District Court Judge Michael A. Martinez has entered an injunction against HEI Resources, Inc., Heartland Energy Development Corporation, Charles Reed Cagle, Brandon Davis, James Pollack, and John Schiffner after finding that the Defendants violated the Colorado Securities Act, which includes securities fraud in the connection with the sale of interests in oil and gas well drilling projects.

The injunction comes after a lengthy civil process that began in 2009 when the Division of Securities, part of the Department of Regulatory Agencies (DORA), first filed a complaint alleging securities fraud by a large network of companies and agents within Colorado.

The court has also ordered the defendants to pay restitution in an amount to be determined at a later hearing. The division alleges

that investors lost over \$65 million, and will seek that amount at the hearing. Attorneys from the Colorado Attorney General's office are representing the division.

Named defendants in the order are HEI Resources, Inc., a company that operated out of Colorado Springs and Denver, and which previously did business as Heartland Energy, Inc.; Heartland Energy Development Corp. (HEDC), a Denver corporation; Charles Reed Cagle of Colorado Springs; Brandon Davis of Castle Rock; John Shiffner of Parker; and James Pollack of Denver.

In the 39-page order, the judge found that the defendants perpetrated a scheme to defraud investors nationwide by engaging in the fraudulent offer and sale of unregistered securities in the form of interests in oil and gas drilling operations using unlicensed sales representatives. The court found that Charles Reed Cagle, HEI's founder and CEO, as well as Brandon Davis, John Shiffner and James Pollack committed securities fraud by failing to disclose to investors the significant role Cagle's business partner played in operating the businesses in order to hide his previous SEC injunction. Defendants also failed to disclose the approximately 27,000 dry holes located in the well drilling area.

In addition, the court found that HEI, HEDC and Cagle committed securities fraud by withholding financial information relating to the actual costs incurred in the drilling of the wells. The court found that these defendants structured the offering to where they could arbitrarily set and control the amount raised per venture, knowing they were not at risk of losing money if the well did not produce.

"I want to extend my thanks to the investigations team with the Division of Securities, and to the attorneys at the Colorado Attorney General's Office who tirelessly pursued this case," stated Commissioner Rome. The court's injunction in this case is a big win for Colorado investors because it finally puts a stop to the fraudulent sales practices used by these defendants to sell their oil and gas investments. Unscrupulous sales practices like these, and the harmful results for investors, are exactly what the Colorado Securities Act was put in place to prevent."

The date for the restitution hearing has not been set. A copy of the court's ruling can be found on the Division of Securities website.

DEPARTMENT OF REGULATORY AGENCIES

CONSUMER ADVISORY PERFORMING AN INSURANCE CHECK-UP

As the year takes shape, most of us will not keep our new year's resolutions. However, one thing you can do at the beginning of 2018 that will pay off throughout the year is an insurance check-up. Some time spent now can pay off throughout the year.

Health insurance has its annual open enrollment period, whether we get it from an employer or buy it for ourselves. But the other insurance we have - homeowners, auto and life insurance - don't have an annual enrollment period that demands our attention. Instead, we get renewal notices or descriptions of our current coverage. They go into our physical or virtual to-do pile, and often we do nothing.

When we don't look at the renewals, we not only miss out on finding out about our policies, but we lose the ability to take advantage of discounts, better coverage, or even the possibility of shopping for a better product from a different company.

But it doesn't have to be this way. The Division of Insurance (DOI), part of the Colorado Department of Regulatory Agencies, encourages consumers to perform an insurance check-up. You may want to talk to your insurance agent or the insurance companies, or you may want to pull out the policies (and the latest renewal) for a read-through, or you may want to do both. Ultimately, you want to determine if you need more coverage, less coverage, or different coverage, and if can you save money or get more coverage for your money.

AUTO INSURANCE

Your vehicle is a year older now. You need to know if your auto insurance is still right for your car. Remember, older cars need a different level coverage than newer cars.

Do you still need comprehensive coverage (coverage that protects you from damage not caused by road accidents - like a runaway cart in a parking lot or hail damage)? Can you get away with just collision coverage? Decide on the appropriate level of coverage, based on the age and value of your vehicle. What about the deductible? Can you afford a slightly higher deductible this year (and the lower premium that comes with it)?

Check on your liability limits to make sure you have enough protection against injury and damage if you or one of the drivers in your household causes or contributes to an accident. Lastly, find out if you're eligible for any discounts - safe driving, taking a defensive

driving course, good student (for the teens and college students on your policy), and others.

HOMEOWNERS INSURANCE

There are two things to think about when it comes to homeowners insurance - your home and your stuff. As you do your insurance check-up, realize that in many places around Colorado, home values have increased. Changing home values, as well as increasing material costs, can impact how much insurance you should have and how much it will cost to rebuild or repair your home should it be damaged by a fire, a hail storm or a tornado.

When considering the things you own, ask yourself the following. Do you have more stuff now than when you originally bought your homeowners policy? Do you have different stuff? Do you have less stuff? What you're trying to figure out is if you need more or less insurance to replace or repair what you own if any of it gets damaged or stolen.

While thinking about your stuff, it's also a great time to create or update a home inventory. If something bad happens, like a fire or a backed-up sewer, an inventory means you won't have to remember everything you lost, and it will make the claims process much easier. Inventories can also help you determine if you need to change your coverage level. If you need to create a home inventory, the National Association of Insurance Commissioners (NAIC) offers a free smartphone app, myHOME Scr.APP.book, that takes some of the headache out of the process. There is one for iPhones and another for Android. You can also download a paper version that works as a good start to a more complete inventory.

If you're updating a home inventory, remember to add anything new, and to provide details on valuable or antique items.

LIFE INSURANCE

It's important to remember that life insurance is to help surviving family members after you die. If there have been changes in your life - marriage, birth of a child or grandchild, divorce, death of a spouse, paying off your mortgage, children finishing college - you will want to consider re-assessing your life insurance needs.

Even if you don't need to make changes, you should review your policy so you are familiar with it. Keep these questions in mind.

Do premiums or benefits vary from year to year? How much do the benefits build up in the policy? What part of the premiums or benefits is not guaranteed? In what situations and through what procedures can you assess cash values? Can the policy be converted into another form of insurance or annuity?

Depending on where you are in life, you may want to ask your company or agent about "conversion privileges" from your current term life insurance policy to a new whole life insurance policy, or you might also be able to expand your death benefits so they can be used while you are still living.

THE DOI CAN HELP

If you have questions about or problems with your insurance, please contact the Division of Insurance. Our dedicated Consumer Services team helps people untangle the complex world of insurance, as well as investigating formal complaints about insurance companies or insurance agents. Contact the Division at 303-894-7490 / 1-800-930-3745 (outside of the Denver metro area) / DORA_Insurance@state.co.us.

A little work now will help to avoid surprises when you need to use your insurance.

DEPARTMENT OF REGULATORY AGENCIES

THE DIVISION OF SECURITIES AT DORA ENCOURAGES YOU TO PUT FINANCIAL FITNESS AT THE TOP OF YOUR RESOLUTION LIST FOR 2018

When we think of New Year's resolutions, often the first on the list is to get physically fit. But there's another type of fitness goal that should be just as high on the resolution list, and that's financial fitness. So whether you plan on jumping on a treadmill, throwing out your sugary foods, or ridding yourself of a vice, don't forget to also take a look at the money matters that tend to fall through the cracks, and give yourself some peace of mind regarding your financial security. After all of the excitement (and spending) of the holidays, it makes sense to take time in January to ensure that your financial house is in order. Not only will you increase your financial fitness level, but taking these steps may also prevent future pitfalls.

GET ORGANIZED

Create and carefully maintain an orderly system for your current investments and money management accounts. Whether it's a

designated drawer with organized files, a computer program, or one of the newer online personal finance tools and apps that allow you to organize, manage and even pay bills through one central account, keeping all your affairs in a place that's easy to access and review on a regular basis is the best way for you to monitor your financial health. Note: if you are managing files on a computer, be vigilant about cybersecurity. Speaking with an expert who can analyze and recommend proper protections is a great place to start.

MEET WITH A LICENSED FINANCIAL PROFESSIONAL

The beginning of a new year is a great time to take a look at how things were managed in the previous year. It can also be beneficial in getting an early start preparing for tax season. When meeting with a licensed financial professional, take a notebook to write down questions, notes, and next steps so that the things you discuss won't be forgotten or overlooked once the meeting is done. It's also helpful to review your statements side-by-side with your professional. Be sure you can explain what he/she is discussing with you in your own words. And if there is anything you don't understand, speak up. Ask questions and don't leave until you have clarity. This will create a dialogue between you and your professional and ensure that decisions are based on what's most suitable for your goals. It will also help you better recognize if there are any changes or issues that may arise in future statements.

GET LEGAL AFFAIRS IN ORDER

The beginning of a new year is always a good time to set up a meeting with an attorney or someone who helps manage your legal affairs. Review documents pertaining to your wishes for power of attorney, wills, and other important considerations that would need to be in place should you face an emergency in the coming year.



