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## Northwest Loan Fund Booming!

### It's More Than Just Dirt Arlo Lott DiamondOrganics

Arlo Lott, owner of **DiamondOrganics**, knows a lot about dirt. In fact, the tagline of **DiamondOrganics** is "Building communities through soil." His company uses *Compost Tea* as a safe alternative to dangerous and carcinogenic products that have dominated the botanical market. Each application of this organic additive creates soil conditions ideal for growing and enabling plants to thrive.

Lott is passionate about providing nutrients that feed plants, and make them healthier. At the same time, the soil around the plants becomes healthier by consuming disease causing organisms.



*Treated soil (left), untreated (right).*

The operation is almost entirely contained in the back of Lott's truck. With a 275 gallon container he is able to "brew" the Compost Tea, and then apply it to lawns, gardens, and fields - anywhere his customers want to improve their soil structure, reduce erosion, increase the organic matter in the soil, or eliminate the use of conventional fertilizers.

This kind of start-up is one of the categories of businesses the Northwest Loan Fund (NLF) finds appealing. Lott had contacted traditional banks, and the USDA for funding of his business without result. He then found out about the NLF and contacted Anita Cameron, Director of Business Lending.

She was encouraging about the possibilities and worked with Lott to get all the information needed for the approval process. He said, "Working with Anita was low-stress and hassle-free. Which is just the way I like it." This loan enables Lott to travel throughout Northwest Colorado

and Southwest Wyoming to bring his product to residential and agricultural customers who want healthier crops and soil.

For more information, call 970-819-4112 or visit the website [D-organics.com](http://D-organics.com). **DiamondOrganics** is located in Hayden, Colorado.

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## The Culture of Vaping

### Joe Bunnell

### Vape Dispensary

Joe Bunnell had a dream. While living in Belle Fourche, South Dakota, Joe began to see opportunities in the untapped market of Vape products.

Some might ask, "Just what is Vaping?" Vaping can be defined as the act of inhaling vapor from e-liquid or "juice" through a personal device known as a vaporizer - some look like cigarettes or small thin pipes. E-liquids (juice) generally consist of propylene glycol or vegetable glycerin or a combination of both and are used to create exotic and unique flavors. The battery power in the vaporizer heats the "juice" to create the vapor, which is then inhaled by the consumer.

Joe decided to open the only vape dispensary in the Eagle area, so he packed up his belongings and moved to Colorado. Once here, he put together his business plan and started looking for funding. An introduction to Anita Cameron, Director of Business Lending for the Northwest Loan Fund (NLF), turned out to be the key to him opening his business. She was able to see the potential of this burgeoning business and worked with Joe to get this start-up dispensary up and running.

When asked to describe his experience with the NLF, Joe replied, "Anita was incredibly responsive. If I had a question, she got right back with the answer. She is a very hard worker - she really went the extra mile for me." He said the process took about 6 weeks from start to finish and he fully attributes the NLF as being the critical element in bringing this new business to his community.



*Vaporizer Pen*

We asked Joe to describe his ideal client and he had to pause for a moment before he said, "Well, just about anyone - men or women from 18 to 70, from all walks of life. People like a safe alternative to smoking tobacco. They like the organic nature of the juices. They can add nicotine - or not. They can use it to help with smoking cessation. Or they can just use it to relax with a completely new taste sensation. There is actually a whole new culture building around vaping." His new store is located at 1286 Chambers Ave #102 in Eagle. He always offers free samples and has over 60 flavors to choose from - or you can mix and match to create your own. He's passionate about his new business and is excited to share the experience with others. So if you're interested, visit his new location, or look him up online at [vapedispensary.com](http://vapedispensary.com). He can explain it all and help you get set up. His store not only carries the "juice", he also has a wide array of vaporizers from which to choose.

For additional information about the Northwest Loan Fund, contact Anita Cameron at [anita@northwestloanfund.org](mailto:anita@northwestloanfund.org).

## Board Member Spotlight Patti Clapper



Patti Clapper has been a Pitkin County Commissioner for a very long time. Although she began her current term in November, 2014 - but she started as a Commissioner in 1999! She was elected to three terms, but was term-limited so she "retired" in 2011. After sitting out one term, she was eligible to run again, and the rest is history.

When originally elected to the Commissioner position, Patti felt her efforts needed to be focused in Pitkin County. That is, until she became involved with the Northwest Colorado Council of Governments. She was the alternate representative to NWCCOG in 1999, then became the regular representative in 2003 and was elected to serve as the NWCCOG Chair where she served until 2011. During her time as Chair, she represented NWCCOG at the National Association of Regional Councils (NARC) meetings and was elected to the NARC Board of

Directors representing five Western States (CO, UT, NV, AZ, NM).

By that time, she knew she had to do more than focus her efforts in Pitkin County. She'd begun to realize the importance of regionalism - so much so that she is very much a regionalism advocate at the local, state, and national levels.

As a 4th generation Southern Californian, it seemed unlikely she'd relocate -- but 35 years ago she came to Aspen, and has loved the mountains, rivers, clean air, and sense of community ever since.

When asked what she enjoyed most about working with NWCCOG she replied, "The people. Both the NWCCOG staff and the Board members."

She thinks the community might be surprised to know that the NWCCOG provides elevator inspectors and "has an amazing weatherization program."

Patti's favorite activities revolve around her children - be it fishing, camping, or walking their dogs. She also loves gardening and walking on the County's awesome trails or even just around town. She's glad to be back working with the NWCCOG again -- with old and new staff members and old and new Board and Economic Development District Board Members. To borrow a song title from All That Jazz - "Everything Old is New Again!"

## Staff Member Spotlight Nate Speerstra



Nate Speerstra, Weatherization Installer, has been with NWCCOG for more than 16 years. Originally from Prairie du Chien, Wisconsin, Nate was drawn to live in the mountains for the life style; skiing, biking, and general outdoor activities. After graduating from college, he took a tour of all the states that boasted big mountains, and fate pulled him to Summit County where he's lived since 1992.

As an installer, Nate's job is to perform energy efficiency updates, as needed, for homeowners who qualify for the weatherization program. In a nutshell, weatherization is available to low and moderate income families to help their homes be more energy efficient - and often safer. NWCCOG is a local administering agency under the Weatherization Assistance Program, and is under contract to the Colorado Energy Office. Weatherization has helped preserve affordable housing units in the region.

When asked what Nate liked most about his current assignment he said, "I feel like I'm making a difference in the lives of people who are often having a hard time making ends meet. In some cases, it's just a few simple things we do that transform energy consumption. In other cases we might find a slow carbon monoxide leak that could have been causing kids to feel sick for a long time. I think its important work."

When he's not on the job, he's enjoying outdoor activities with his wife Tracy and eight-year old daughter, Josie. They love to camp, ski, bike, and just be together.

## Community Living Services News

### **Successful Caregiver Conference**

Over one hundred attendees and forty vendors attended this year's Caregiver Conference. In its seventh year, the conference drew a crowd from across the region to hear from renowned speakers and enjoy brunch and pampering. We are grateful for our continued collaboration with Garfield County Senior Programs and the Northwest Colorado Options for Long Term Care on another successful caregiver event.



Caregivers receiving care!

### **Area Plan Approved**

Approval of the Region 12 Four Year Area Plan was received on June 29th, from the State Unit on Aging. In order to receive Older Americans Act (OAA) and State funding for 2016 through 2019, each area agency on aging is required to submit an Area Plan following the process stipulated by the State Unit on Aging. The Area Plan is reflective of the actual activities and services provided in the planning and service area; it is reviewed on an annual basis by the Region 12 Regional Advisory Council. The Area Plan is a public document and it will be placed on the NWCCOG website in the Alpine Area Agency on Aging section.

### **Caregiver Support Group Funds Available**

The NWCCOG-Alpine Area Agency on Aging is funding caregiver support groups in the region and is looking for people and/or organizations who would like to participate. To be funded through the Older American's Act, caregiver support groups must be predominantly composed of participants who are: (1) Caregivers providing care for a family member age 60 and older and (2) Caregivers who are primary residents of the region. A budget and signed agreement for caregiver support group funding for State Fiscal Year 2015-2016 is required and may be [found on the NWCCOG website](#). Call or email Erin Fisher for additional details: 970-468-0295 ext. 117 / [noc12@nwccog.org](mailto:noc12@nwccog.org)

### **How an Options Counselor Can Assist You**

The Alpine Area Agency on Aging offers Options Counseling for older adults and people with a disability in Eagle, Grand, Jackson, Pitkin, and Summit Counties. Options Counselors provide information, referrals, and personalized assistance to help individuals make informed decisions about service and support options within their community. Call Jean Hammes to find out more: 970-468-0295 x 107.

### **White House Conference on Aging**



The 2015 White House Conference on Aging was held on July 13. This once-a-decade White House Conference was very different in its scale and scope from previous Conferences. The entire event was a live webcast and individuals could engage online as the President and other senior administration officials headlined this national conversation about how to best address the changing aging landscape in the coming decade. The Conference website ([www.WhiteHouseConferenceOnAging.gov](http://www.WhiteHouseConferenceOnAging.gov)) provides opportunities for older Americans and

leaders in the field of aging to continue to provide their input and to stay up-to-date on post Conference activities as they unfold.

[You can view the President's remarks here.](#)

## TJ Dufresne - Health Insurance Assistance Coordinator

Until recently, TJ Dufresne was the coordinator for the Connect for Health Colorado Insurance Marketplace Northwest Hub. There she acted as the liaison between assistance sites and Connect for Health Colorado, providing much needed support and systems feedback. Unfortunately, the funding for that program was cut - which opened the door to this exciting opportunity for TJ.

In her new role, she is the coordinator for the State Health Insurance Program (SHIP) and Senior Medicare Patrol (SMP) programs. She'll be responsible for recruiting more SHIP counselors and providing educational outreach opportunities throughout the region. These programs are extremely important to seniors in our community.

SHIP is the federally funded, state-based program that offers free one-on-one counseling and assistance to help Medicare beneficiaries and their families navigate the complexities of health and long-term care systems. It provides our Medicare eligible residents easier access to Medicare coverage and provides assistance to determine which options best meet their individual needs.

The SMP portion of her work will focus on empowering and assisting Medicare beneficiaries, their families, and caregivers, to prevent, detect, and report health care fraud. Through outreach, counseling, and education the goal will be to help people identify errors, and recognize health care fraud.



TJ is looking forward to getting to know the very talented and caring SHIP counselors, and working with her counterparts throughout the state. She intends to be an advocate for our rural areas and plans to provide more opportunities for health insurance education and support. And as the very best part of her new assignment she says, "I get to continue to work with my NWCCOG colleagues and actively work toward our Community Living Services vision."

## Workplace Wellness - tips that work!

Take care of yourself. With the advent of the Affordable Care Act, many of us have preventative care benefits

Getting regular checkups and exams can help you stay well and catch problems early. It may even save your life. Check with your healthcare provider to see which of these preventative services are free to you. When you get these services from doctors in your plan's network, you may not have to pay anything out of your own pocket.



Some of these services include:

- Flu Shots
- Well-woman visits
- Blood pressure check
- Bone density test to screen for osteoporosis
- Cholesterol and lipid level
- Breast cancer screening
- Height, weight and body mass index (BMI)
- Many more!

### 2015 NWCCOG Meeting Schedule

#### **Thursday, August 27, 2015**

Full Council & EDD Board Annual Planning Meeting

Location: Buffalo Mountain Room - Summit County Commons

Time: 10:00 a.m. - 3:00 p.m.

#### **Thursday, October 22, 2015**

Location: NWCCOG Office/Conference Call

Time: 10:00 a.m. - noon

#### **Thursday, December 3, 2015**

Full Council & Foundation Board Meeting

Location: NWCCOG Office/Conference Call

Time: 10:00 a.m. - noon

**Northwest Colorado Council of Governments**

**[www.nwccog.org](http://www.nwccog.org)**

970.468.0295

**THANK YOU FOR YOUR MEMBERSHIP IN NWCCOG!**

Northwest Colorado Council of Governments | P.O. Box 2308 | 249 Warren Ave. | Silverthorne | CO | 80498