

## NEWS IN BRIEF

## NORWOOD

**TEMPFER NAMED TO ADVISORY COUNCIL**

Deon Tempfer has been named to Region 10's Regional Advisory Council and will represent the West End of Montrose County, the nonprofit said in a news release.

Tempfer moved to southwestern Colorado in 1993 from British Columbia. She has worked as a West End options counselor for Aging and Disability Resources for Colorado and considers herself a caregiver of people, plants and pets, the Region 10 release says.

Tempfer is passionate about serving her community and contributing to community education and outreach. She loves the West End and is making strides to better understand the dynamics of the community. She also is working to help establish a Respite Locator through Easter Seals Colorado.

Established in 1972, Region 10 is a nonprofit organization offering public programs in support of 18 local communities and six counties in western Colorado.

## MONTROSE

**JUSTICE CENTER PLANS WORKSHOPS ON LEGAL RESOURCES**

The 7th Judicial District announced that as part of the Colorado Judicial Branch's Pro Bono Week, it will be hosting Legal Resource Day in Montrose on Friday, Oct. 27.

The event will be held at the Montrose County Justice Center. "Clinics like these are a critical component in fulfilling the Colorado Judicial Branch's mission to provide access to justice," a news release states.

This year's program includes informative workshops, staffed by attorneys and community providers, on the following topics: guardianship/conservatorship, landlords/tenants, divorce/custody, small claims/civil court, records sealing, enforcement of domestic orders, bankruptcy, immigration, legal services and more.

Also offered are pro bono attorney consultations and mediations for qualifying parties, although space is very limited.

To register for any of the classes, call 970-252-4312.

## MONTROSE

**RESIDENTS URGED TO CONSIDER FLU VACCINATIONS**

Flu season is starting earlier this year and Montrose County is urging residents to consider a flu vaccination.

There already are reported flu cases in the county, including one hospitalization. Flu season generally runs from October through May, a county news release says.

"There are several different strains of the flu virus," said Montrose County Communicable Disease Specialist Linda Vandehy. "Influenza is a serious illness and may be deadly for older adults, infants, and people with underlying medical conditions."

Montrose County Health and Human Services works to prevent the spread of illness by offering vaccines for all vaccine preventable diseases including the flu. Call 970-252-7052 to inquire about an appointment, or visit [montrosecounty.net/116/Immunizations](http://montrosecounty.net/116/Immunizations).

## IN THE NEWS

## HEALTH CARE

**Insurance premiums will spike in 2018****White House decision to affect the Western Slope**

By JESSICA KUTZ  
Staff Reporter

President Trump's announcement last week that he would end cost-sharing subsidies for health insurance companies means residents across the Western Slope will face even higher premiums than expected in 2018.

The region, on average, could see a 38 percent increase to health insurance premiums, according to Luke Clarke, Connect for Health Colorado communications director. (Connect for Health Colorado is the state health care exchange program.) That's roughly 5-percent higher than the state average.

The state average was already set to increase by 27 percent, Clarke said, but with the announcement by Trump on Oct. 12 that the federal cost-sharing subsidies would end — pinning that cost on insurance companies — providers increased their premiums by an additional 6 percent for 2018 plans.

The silver-lining to the news is that those who qualify for financial assistance based on their in-



From left, Tri-County Health Network employees Alexis Klein, Stacey Wright and Carol Schutter. The trio, along with Amber Elder (not pictured), will be helping residents in the West End, and Ouray and San Miguel counties enroll in health insurance plans through the Connect for Health Colorado state exchange. (Courtesy photo)

come level — either through the advanced premium tax credit (a credit you can take in advance to lower the cost of your plan) or cost-sharing reduction (a

discount that helps pay for out-of-pocket costs like deductibles and co-payments) — will still receive those subsidies.

In fact, across the board,

Clarke said most recipients of these benefits will either pay similar to what they paid in 2017 or see a 20 percent reduction in

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## ENTERTAINMENT

**The people's music, in the mountains****Folk artists to play in Ouray County this week**

By LESLIE VREELAND  
Contributing Editor

It's been played across time and space for more than three centuries, on all the continents of the world.

Yet today, there is still no one, true definition of folk music.

For years, Jayme Stone avoided the term. "I used to call it roots music," the multi-award-winning banjoist said of his work. "But over time, I came back to 'folk.' One of the things I like about it is, its meaning changes over time and generations. The root of the word relates to music made by people, for people. You could argue this is true of all music," he added.

But folk is different. It is "community music," as Stone put it — not only by, and for, but of the people.

Two folk bands arrive in Ouray County this weekend with very different sounds, but with this in common: as befits music "of the people," their work is intensely collaborative.

On Saturday, Jayme Stone's Folklife will perform at the Wright Opera House. The Novel Ideas, a Boston-based band, plays the Sherbino Theater tonight. Both concerts are at 7:30 p.m.

The group of friends who comprise Novel Ideas, a "country-folk" outfit whose specialty is rich harmonies that meld



The band Jayme Stone's Folklife (from left, Stone, Moira Smiley, Joe Phillips and Sumaia Jackson) plays the Wright Opera House on Saturday. The Ouray County Performing Arts Guild is sponsoring the event. Purchase tickets at [ocpag.org](http://ocpag.org) or at the door. (Photo by Alexandra Defurio)

their voices into one, were "playing around with a song they'd never performed live" five years ago in the house they shared in Brighton, Massachusetts, when musical thunder struck — their voices aligned, and "the band began to understand their artistic partnership."

"When we finally got the four-part harmony down, it was this moment where we realized, like, 'Oh, this isn't just an element of our music — it's a feature,'" vocalist Daniel Radin said on the group's website.

The band, which is touring in support of its new, self-titled

album, takes its inspiration from "artists we grew up listening to and still listen to," Radin told interviewer Kristin Brown of *Cowboys & Indians* magazine: "James Taylor, Jackson Browne, Emmylou Harris ... and the list goes on. Some of our favorite al-

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## HEALTH

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their health insurance costs, on average.

On the Western Slope, however, Clarke said those segments of the population could still see a 10 percent increase in their plans, on average.

Clarke said that he hopes consumers recognize their individual subsidies are not going away in 2018.

“There are a lot of people (living on the Western Slope) that buy through us and I hope they understand that the assistance they rely on is still there in both forms; the tax credit to reduce the premium and the cost-sharing reduction,” he said. “It sounds like they went away because the insurance companies aren’t getting that money any more, but for the consumer it is still there.”

Generally, individuals who make under \$48,000 or a family of four that makes under \$98,000 qualify for the tax credit, and individuals who make less than \$30,000 or a family of four that makes less than \$50,000 qualify for the cost-sharing reduction in addition to the tax credit.

The most affected are those who do not qualify for any sort of subsidy through the health exchange.

“People above the income limit feel the full brunt of the 27 percent increase that was already in the books (for 2018) and the 6 percent that just got kicked in,” Clarke said. “That is really hard to take. We know it is. We talk to those folks all the time and we recognize it is a struggle.”

## REGIONAL ENROLLMENT

The enrollment period for the state marketplace, Connect for Health Colorado, is from Nov. 1 to Jan. 12.

There are advantages to signing up early, as those who wait until Dec. 16 to register will not see their insurance coverage start until February, which results in a one-month lapse in health care, according to Stacey Wright, programs manager for Tri-County Health Network.

For the past five years, Tri-County Health Network, a regional nonprofit, has offered community enrollment assistance with the state marketplace for residents of Ouray, San Miguel and Montrose counties.

“We can complete an application from beginning to end as well as troubleshoot applications that were started by individuals but hit a bump in the process,” Wright said.

This year, the organization will be hosting enrollment fairs in Telluride on Nov. 11 and Dec. 9 at the County Annex Room (335 West Colorado Ave.) from 10 a.m. to 5 p.m. In Ridgway, the fairs will be held on Nov. 4 and Dec. 2 at the Ridgway Library, also from 10 a.m. to 5 p.m.

“We (also) offer regular office hours in Telluride, Ouray and Naturita for one-on-one private enrollment appointments,” Wright said. “Walk-ins are welcome, but our calendars fill up fast, so an appointment is recommended.”

To make an appointment, or to learn more about office hours or open enrollment, contact the organization at 970-708-7096. To locate a local health coverage guide, visit [tchnetwork.org/insurance-assistance](http://tchnetwork.org/insurance-assistance).

## MUSIC

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bums came out before we were born.”

### JAYME STONE'S FOLKLIFE

Jayne Stone, who has been dubbed “The Yo-Yo Ma of the Banjo,” returns to the Wright this Saturday by popular demand. He’ll be joined by Moira Smiley (voice), Sumaia Jackson (on fiddle) and Joe Phillips on bass.

Stone recently released two albums to critical acclaim, “The Lomax Project” and “Jayme Stone’s Folklife.” “Lomax” is a collection of tunes originally collected by the renowned American ethnomusicologist Alan Lomax, who roamed the U.S., the U.K., Europe, and the Caribbean recording indigenous folk songs (Huddie Ledbetter, Woody Guthrie, Pete Seeger and Robert Johnson were all discovered by him).

Originally, “folk music was made on front porches or by chain gangs in penitentiaries. Folk songs were lullabies, or sung by workers rigging a boat,” Stone said of the genre’s rich past. “A lot of these songs are old enough that they predate commercial music, radio and records. And so you have to imagine them in a time where, if you wanted to hear music, you’d have to make it yourself, and walk down the street to a neighbors’ house.”

For “The Lomax Project,” Stone and his fellow musicians re-imagined tunes collected by

Lomax over a period of 70 years. (The album “Jayme Stone’s Folklife” is also a collection of older folk songs that take their inspiration from, among other sources, “shape note hymns, Gullah spirituals and Creole calypsos.” A reviewer from NPR called it “a rich, contemporary take on musical treasures.”)

“I started with a short list of about 500 songs” for “Lomax,” Stone joked. “The winnowing process was difficult.”

What made it easier was the fact that some songs suited certain musicians better. “I’d bring in songs, as would other people, and some would resonate and others wouldn’t so much,” Stone said. “Everybody had a different sensibility.”

In at least one case, Stone’s collaborators included the audience, which helped him figure out what was needed on the record. “We’d been singing ‘I Want To Hear You Pray’ a capella, to get the crowd joining us in our concerts,” Stone recalled. “Two days before we finished the recording, I knew I wanted to do (this song) differently. I sort of felt it had African rhythms in it, so I prepared my banjo to sound like a plucked instrument. What you hear on that record is the first time we all played it that way. I’d just written the arrangement the day before.”

“I Want to Hear You Pray” is more than a call to worship. It’s also a testament to the seemingly limitless mutability of a seminal folk song.

“We still play it,” Stone reported. “It is ever different.”

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