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Health Care

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Minimally invasive

North Valley Hospital finds niche with less invasive surgical procedures

By SHELLEY RIDENOUR
Flathead Business Journal

It’s a goal that probably sounds more simple than it really is.

North Valley Hospital in Whitefish wants to become “the” center for minimally invasive surgery, hospital Chief Executive Officer Jason Spring said.

To that end, Spring and other hospital leaders have brought new surgeons to the hospital, along with new equipment, and touted the hospital’s surgical offerings to patients and the medical community.

Increasing the types of surgeries offered is a plus for patients, Spring and hospital marketing director Catherine Todd say.

“Patients don’t have to travel to take advantage of this kind of technology,” Spring said. Minimally invasive surgery means patients have fewer scars, spend less time in the hospital and in the region for minimally invasive surgery.

North Valley Hospital offers patients a great operating room, a great staff and physicians who have come with great training and experience, Spring said. Because the hospital has such good equipment, it makes recruiting physicians easier, he said, and then helps them be “more successful when they get here.”

Having surgery that results in fewer, smaller or no scars is important to patients, not only for cosmetic reasons, Todd said, but for faster recovery and less pain for a patient.

ONE OF THE new surgical procedures

On the cover

The da Vinci S Robotic System at North Valley Hospital allows surgeons to operate through smaller incisions with greater dexterity and a magnified three-dimensional view. (Photo by Nate Chute/Flathead Business Journal)
New $33.5 million hospital planned for Libby

By CANDA HARBAUGH
Special to the Flathead Business Journal

LIBBY — Construction may begin in spring 2011 for the new $33.5 million St. John’s Lutheran Hospital in Libby.

“The schedule calls for the construction documents to be done by the end of January,” hospital chief executive officer Bill Patten said. “Our goal is to bid it in February and March, and begin construction in April.”

Patten said the hospital construction hinges on receiving a $29.5 million loan from the U.S. Department of Agriculture. He anticipates completing the loan process by the end of December.

The remaining $4 million will come through a variety of avenues.

“As of today, we’ve got something in the neighborhood of $2.5 million in our own savings account,” Patten said, “not counting foundation money.”

The SJLH Foundation has raised $1 million of its $1.5 million goal. Other financing could come through potential grants or loans, Patten said, but the cash will not have to be in hand for construction to begin.

In addition, as a federally designated critical access hospital — a rural acute-care facility — St. John’s will be eligible for reimbursement of half of the cost of construction.

An architectural rendering of the outside of the future building has been on display near the hospital entrance for months. The hospital board of trustees continues to finetune plans for the exterior look, Patten said, though the actual dimensions and structure itself has stayed the same.

“A lot of the changes have been based on what we’ve heard from both the community, as well as hospital employees, medical staff and the board,” Patten said. “So as people say, ‘we like this, we don’t like that,’ we’ve added that to the discussion, always keeping in mind that we have a material that is cost-effective and is as low-maintenance as we can.”

To adhere to a mountain lodge look, the bottom portion of the building will be built with some sort of earth-colored stone, he said, though the exact color and type of stone still are being discussed.

In addition, plans to install metal siding on the upper portion of the structure to break up the long building’s horizontal lines have been altered.

“Of late, the discussion has moved away from steel siding and we’re looking at doing something with a Hardy plank-type material,” Patten said. “So it’s that almost-cement board product that then is painted so it looks very much like wood.”

The board of trustees voted in August 2008 to build a replacement hospital, citing that as was the most viable way to address space and infrastructure issues.

In January the following year, officials announced that the 77,000-square-foot building would rest on a seven-acre campus adjacent to the current facility.

FVCC taking applicants for 2011 pharmacy program

Course work is partnership with Kalispell hospital

Flathead Valley Community College currently is accepting applications for its fall 2011 Pharmacy Technology Certificate program.

Applications are available in the Admissions Office inside Blake Hall on the college’s Kalispell campus. The deadline to apply for the program is April 29, 2011.

The one-semester program offered in partnership with Kalispell Regional Medical Center, involves students taking medical terminology and basic anatomy and physiology classes at FVCC and pharmacy classes taught by pharmacists at KRMC. Students spend approximately 12 weeks receiving 20 hours a week of on-the-job training while rotating through a variety of settings including retail pharmacies and hospital pharmacies.

Students also learn in a simulated pharmacy at KRMC that uses candy instead of medicine. Upon successful completion of this 17-credit program, students are eligible to take the Certified Pharmacy Technician exam and go directly to work in long-term care facilities, retail pharmacies and hospital pharmacies.

The application deadline is April 29. In order to be considered for the program; applicants are required to have already applied to and have been accepted to Flathead Valley Community College. The program fills on a first-come, first-served basis. Applicants are required to have complete application packets and are subject to comprehensive background and occupational health clearance among other requirements.

For more information about the pharmacy technology program, contact Robin Graham at 756-3673 or at rgraham@fvcc.edu.
Kalispell hospital plans surgical tower

By CANDACE CHASE
Flathead Business Journal

Kalispell Regional Medical Center has received approval from its board of trustees and is in the final steps of seeking a building permit to construct phase one of a new surgical services tower at the hospital for a little over $42 million.

The Kalispell Planning Board unanimously recommended the hospital’s planned unit development including the tower at its Nov. 9 meeting. Jim Oliverson, a vice president and hospital spokesman, said the project next needs final approval from the Kalispell City Council at two December meetings.

The Planning Board recommended allowing an exception from the 60 foot height limitation to allow the tower to rise up to 80 feet in the future. It was considered a better alternative to hospital sprawl.

The hospital’s board of trustees met Oct. 28 to review and vote on the project budget estimated at about $42 million. On Oct. 29, the Montana Facility Finance Authority approved issuing up to $62 million to Kalispell Regional Medical Center.

Hospital officials anticipated a favorable interest rate after receiving an “A” credit rating from Standard & Poor’s.

Working through D.A. Davidson & Co., the hospital has prepared a bond offering of $57,275,000. Oliverson said that amount includes a little over $42 million for the project and equipment and additional dollars to refinance some existing bonds at a lower rate.

The project budget breaks down as follows:

- $30,547,300 for new construction and associated costs.
- $2,490,000 for permits, fees, architectural and associated costs.
- $6,967,000 for equipment and furnishings.
- $2,150,000 for a second cath lab and specialized procedure area.

In bids received so far, the hospital has benefited from the depressed construction sector with prices from contractors coming in at or below projections. Oliverson said local contractors will be extensively involved in this project.

“The board has asked us to, wherever possible, use local contractors,” he said.

The new tower will include three floors with capability to support two more floors for future growth. Details were provided in a planned unit development application submitted to the Kalispell Planning Board.

Targeted to begin in January, phase one of the tower project would build eight operating rooms with shells for four more, a shell for 30 future patient rooms and additional square footage for a future emergency room expansion.

Oliverson said this 10-year plan begins with phase 1 addressing the pressing need for more surgical space. He said surgeries grew from 7,987 in 2004 to 13,507 in 2010 between Kalispell Regional Medical Center and Health-Center Northwest.

“That’s pretty amazing growth,” Oliverson said.

He pointed to a list of new physicians including 15 board-certified specialists involved in neurosurgery, breast surgery, orthopedic, cardiac and oncology surgeries.

“All of these people need space and equipment to work,” Oliverson said.

Northwest Healthcare added its first oncology surgeon a little over a year ago. Oliverson said Dr. David Sheldon was quickly booked up.

“We didn’t realize how many people...
Construction targeted to begin in January for $42 million addition

were leaving the area to get cancer surgery,” he said. “We now have a second surgical oncologist, Sydney Lillard.”

Oliverson said some of the more complex cancer surgeries — patients with other health problems such as diabetes — still may be referred outside this area. He said physicians at Northwest Healthcare facilities now cover 12 disciplines of surgery.

Along with growth in patient loads demanding more rooms, new technologies require more space than the 400 to 700 square feet in the existing operating rooms.

“When we built those, we thought they were huge,” Oliverson said.

The new second floor, 800 plus square-feet operating rooms will replace six, 30-year-old surgical suites on the first floor. A phase 2 remodel scheduled to begin in 2013 will expand emergency room facilities to about 27,000 square feet between the vacated operating room areas and newly constructed areas.

“It’s an efficient means of taking the present emergency room and expanding it into the operating room areas where much of the infrastructure is in place,” Oliverson said. “But we can’t do that until we move into the new operating rooms.”

Plans call for completion of phase 1 by February of 2012 and the phase 2 emergency room expansion by September of 2014.

The level one construction of the tower expands the basement and existing building into the emergency room parking lot to add:

- An enclosed ambulance entrance
- A central sterile department
- Surgical offices

The third floor is a 32,900 square-feet shell designed for 30 future intermediate care patient rooms and ancillary spaces. The design includes an exterior terrace and green space for use by third floor patients, visitors and staff.

Phase 3 of the 10-year plan envisions potential construction of a parking garage between the ALERT hangar and Brendan House in 2015 while phase 4 may build a second parking garage between Kalispell Regional Medical Center and The Summit in 2018.

The final phase 5 develops recreational vehicle parking and green spaces on the hospital campus in 2020. No date is projected for phase 5, the construction of the fourth and fifth floors of the tower.
KRMC builds large clinic in Columbia Falls

Facility will offer primary care, imaging services

By CANDACE CHASE
Flathead Business Journal

Kalispell Regional Medical Center is building a primary care and imaging clinic in Columbia Falls next to Super 1 Foods. Construction began in October with completion slated for December.

Jim Oliverson, a vice president and hospital spokesman, said the facility will provide primary care and urgent care with a physician on site. Imaging services include MRI (magnetic resonance imaging), CT scans, ultrasound and X-rays.

The hospital initiated the clinic in response to the desire of patients to get care along with imaging just a few minutes from schools and work, eliminating multiple trips to Kalispell for these services.

“We have a number of patients that come from the Columbia Falls area who have a difficult time getting to the hospital with jobs and school schedules,” Oliverson said.

Imaging equipment at the clinic will include:

- **MRI** — uses a powerful magnetic field, radio frequency pulses and a computer to produce detailed pictures of soft tissues, organs, bone and joints with no radiation exposure to the patient. Common uses include imaging the brain, spine, joints, neck and abdomen.

- **CT** — uses X-rays and a computer to create images of cross-sectional slices the width of a credit card of the scanned area of the body.

Radiologists in Kalispell will have instant access to images made at the Columbia Falls clinic through Kalispell Radiology.

See CLINIC on Page 7

“GRANDPA” Will Collins of Kalispell takes measurements around the base of what will be Kalispell Regional Medical Center’s new clinic in Columbia Falls.
New clinic near Super 1 will offer MRI, CT imaging services

Regional Medical Center’s advanced picture archiving and communications system.
Planning for growth and the need for more primary care and imaging services in the northeast portion of Flathead County, the hospital purchased the lot to the east of the Super 1 Foods store in 2005.

According to Oliverson, the hospital’s board of trustees has had the Columbia Falls facility on its horizon for some time.
“The reason they decided to do this now is it will put money in the pockets of an awful lot of tradesmen,” he said.
Little construction activity this year has created a competitive environment between contractors, benefitting the clinic project with low bids.
No estimate of the cost of the facility was provided. However, a hospital press release said development of the new clinic would contribute “many hundreds of thousands of dollars” to people in construction trades and local vendors.
The hospital statement said the clinic development follows the board’s long-term plan to meet the needs for expanded health care services in Northwest Montana and their view that growth will return to the Flathead Valley.

Advocates continue to battle effort to thwart health-care law

By MARY AGNES CAREY
Kaiser Health News

WASHINGTON — In the aftermath of Republicans’ election victories, defenders of the health care law are huddling — once again — in an effort to thwart GOP efforts to eviscerate the sweeping measure.
Groups that back the law aren’t likely to coalesce around a single message to increase public support. Some patient groups, for example, are likely to try to steer clear of partisan politics and focus instead on promoting the law and pressing for its full implementation. Other groups, however, are likely to champion the law to rally the Democratic base for the 2012 elections.
But one thing is clear: This time around, the stakes go beyond the fate of the law itself. Many Republicans are citing the law as the prime example of a government that’s out of control and a reason to put the GOP in charge of the White House and Congress.
“A week ago Tuesday was like a cold shower for some of the organizations that felt that job had been done, that health reform was enacted into law and will be a reality,” says Ron Pollack, executive director of Families USA, a consumer group. “If anything, the election results are re-energizing the many groups that worked hard to get the legislation enacted.”
Pollack hosted a session Tuesday with about 20 groups representing patients, labor, consumers and health care providers, among others. It was one of many meetings that backers of the law have held since the elections, and more such sessions are anticipated in coming weeks.
Among the ideas of how to respond:
Service Employees International Union president Mary Kay Henry says supporters should promote items such as the law’s small-business tax credits and keeping adult children up to age 26 on their parents’ health insurance and emphasize the law will “stop this trading of wages for health care that has been going on in the economy for decades.”
Consumers Union’s DeAnn Friedholm says helping states’ implementation efforts — in particular their oversight of health insurance rates — is critical, as is helping consumers understand how the provisions work.
Health Care for America Now executive director Ethan Rome says advocates must make it clear what repealing the law or its major provisions would really mean. “The law gets the insurance companies off the backs of the consumers,” he says. “The Republican repeal mongers want to give health care back to the insurance industry. That is what it boils down to.”
VOICES & VIEW POINTS

When you need urgent care MedNorth is there

Kalispell urgent care clinic offers top-notch care in a timely, comfortable environment

Flathead Business Journal Advertising Staff

It begins when you arrive in the reception room. You are quickly greeted by a friendly staff and welcomed into an environment that is warm, soothing and comfortable.

MedNorth resembles a Montana mountain lodge more than it does a medical facility, offering a fireplace, widescreen TV, soft leather sofas, free wireless internet and a refreshment bar filled with coffee, hot chocolate, hot apple cider and a variety of teas.

The fall season is in full swing, and the MedNorth staff encourages everyone in the community to get their flu vaccination. The vaccination is available at MedNorth for a very reasonable cost along with sports physicals, which are available for $25.

MedNorth Urgent Care continues to grow and expand to meet the demands of the community it serves. The clinic is pleased to announce the addition of Dr. Linda Law, who brings with her an extensive medical background, including family and emergency medicine.

MedNorth will continue to add practitioners to meet the demands of the public it serves, and will continually work to keep wait times for patients at an absolute minimum.

There are now more than 8,000 urgent care centers across the U.S. and the number continues to grow. MedNorth Urgent Care in Kalispell is proud to be a part of a movement that is striving to meet the urgent healthcare needs of patients across the Flathead Valley.

Urgent care centers are designed to provide alternatives to long waits in hospital emergency departments for patients that need same day care. There are over 119 million emergency room visits each year, with the median wait approaching three hours. The wait times in urgent care facilities are significantly less than this — including the times at MedNorth Urgent care. According to MedNorth’s electronic medical record system (which tracks patient wait times), 95 percent of the patients cared for in the last 20 months have received complete care in less than an hour.

MedNorth Urgent Care’s top priority is to provide its patients with exemplary service. For the MedNorth team, urgent care is more than just timely care for illness and injuries; it’s about providing more compassionate and affordable healthcare options for the entire community.

MedNorth offers its own unique version of urgent care, staffing the clinic with a full medical team that includes an on-site physician. Patients are able to begin the checkin process online, which makes their wait time even shorter.

At MedNorth Urgent Care patients will find timely attention, affordable treatment, a talented staff and, above all else, incredible care.
Kalispell neonatal ICU offers life-saving care

By CANDACE CHASE
Flathead Business Journal

Ashley and Erik Nadeau of Whitefish never expected that their baby would arrive prematurely and end up fighting for breath.

At birth at North Valley Hospital, little Wyatt sounded vigorous.

“He came out screaming,” Ashley recalled.

Shortly afterward, Nadeau sensed that her obstetrician’s warning to expect respiratory issues was on target as her baby was placed under an oxygen hood.

“From there, things got worse,” she said. “He was grunting for breath.”

His providers at North Valley Hospital soon called for his transport to Kalispell Regional Medical Center’s Neonatal Intensive Care Unit (NICU) where Wyatt was saved by gentle puffs of oxygen from an oscillator infused with nitric oxide from an iNOvent. Both pieces were purchased within the last year.

Wyatt went home June 6 with parents so grateful that the hospital had this specialized equipment.

In past years, babies like Wyatt were life-flighted to distant medical centers, forcing parents to leave homes and jobs for months. Even worse, when a preemie goes downhill rapidly like Wyatt, the baby may not survive the trip.

To remedy those problems, the hospital and its foundation pooled their resources to buy the oscillator and iNOvent, according to Mindy Fuzesy, OB/Nursery manager at Kalispell Regional Medical Center. She called it life-saving technology.

“It’s very unusual for a facility our size to have this equipment and to have the expertise to take care of babies on this equipment,” she said. “We have a very supportive administration.”

Because it isn’t used every day, Fuzesy said the staff tests and trains on a regular schedule for the moment the hospital’s neonatologist Dr. Judy Rigby decides a baby needs the oscillator’s unique method of ventilating delicate lungs.

For Wyatt, that moment arrived a few days after he was delivered by Dr. Randall Beach at North Valley Hospital. By 2 p.m. on a Monday afternoon, a transport team arrived from Kalispell Regional Medical Center to stabilize then transport the baby to their neonatal ICU.

Both Wyatt and his mother Ashley were readmitted to the OB department by 3 p.m. Monday where he started with a CPAP machine and then a conventional ventilator. He did well Tuesday but then took a turn for the worse.

“They switched him to the oscillator to open up the air sacks and give him puffs of air,” Ashley said.

The OB/nursery manager Fuzesy described the operation as bouncing air into the lungs at the rate of 600 puffs per minute, never allowing them to deflate. It uses less pressure than a conventional ventilator, reducing potential damage to fragile lung tissue and long-term chronic lung disease.

To make the oscillator more effective, the iNOvent adds a precise dose of nitric oxide into the oxygen mix. Fuzesy said the gas relaxes the blood vessels and pressure in the lungs, allowing the oxygen to work better. She stressed that only a select group of babies requires the specialized equipment. Wyatt was the third baby to benefit from the oscillator purchased last fall and the first to receive nitric oxide supplied by the iNOvent obtained in December.

Since opening the neonatal ICU in February of 2008, the daily census of little patients has exceeded projections, including some very sick babies like Wyatt.

Reporter Candace Chase may be reached at 758-4436 or by e-mail at cchase@dailyinterlake.com.

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now offered at North Valley Hospital is aimed at patients who suffer from chronic heartburn and reflux.

Dr. Ryan Gunlickson is the first specialist in Montana to be trained in a new procedure dubbed TIF — transoral incisionless fundoplication procedure. The procedure has been practiced for three years in the United States.

The surgery is for patients who have been diagnosed with gastroesophageal reflux disease, which requires an anatomical solution. Prior to the development of the TIF procedure, these patients were treated with medications which would relieve symptoms, but didn’t solve the underlying anatomical problems or prevent further disease progression, Gunlickson said in a press release. It can reduce a hiatal hernia and create a valve between the stomach and esophagus which prevents reflux. It’s estimated that 15 percent of adults in the United States suffer from reflux conditions, which translates to between 8,500 and 12,000 Flathead Valley residents who could have the condition, Todd said.

The TIF procedure is performed through the patient’s mouth and no incision is made, Gunlickson said. That results in reduced pain for the patient, faster recovery and no visible scar.

The TIF procedure represents the revolutionary next step in the evolution of surgery, Todd said. Laparoscopy, a form of minimally invasive surgery, typically requires between three and five port holes and the same internal incisions and organ disruption as open surgery. But TIF requires neither abdominal incisions nor internal dissection, she said.

**THE DA VINCI** robot has been in use since January at North Valley Hospital for gynecological and urological surgeries. Four doctors are trained to use the robot.

The da Vinci offers a doctor 3D, high-definition vision, wristed instrumentation and intuitive open surgical techniques. It allows for better dexterity by the doctor and more precise movements.

But, it’s more than just advanced laparoscopic surgery, Todd said. It provides a visualization of the operative field in a far more superior way than traditional laparoscopy and the dexterity of the instrument allows for surgical procedures that are safer and more efficient than traditional laparoscopy.

Patients typically have a shorter hospital stay, faster recovery, reduced blood loss and less post-operative pain. Again, fewer incisions are required, and the incisions are smaller than in other types of surgery, Todd said.

**THE NEW** surgical procedures play a role in North Valley’s culture of offering patient-centered care, Spring said.

That philosophy “is the very essence of why we are here,” he said, “to treat patients and their families with the respect they deserve and welcome them into our care with compassion and openness.”

It’s part of the philosophy of Planetree, a health-care model implemented at North Valley, which focuses on providing patient-centered care in a healing environment.

When the new hospital building was built in Whitefish in 2007, it “was designed with Planetree in mind,” Todd said.

Since then, hospital leaders have continued their efforts to keep up with technology and bring new technology to the facility, she said.

Spring joined the hospital staff about a year and a half ago, bringing “a vision of high-quality physicians and staff and giving them the technology to have high-quality care,” Todd said. That approach “builds upon itself,” she said.

North Valley Hospital has been successful in its endeavors, Spring said, allowing the facility to continue growing.
IMAGING

Remember the good ole’ days when the doctor would say, “I am sending you for an x-ray“?

Things have certainly changed in the past 20 years. The Diagnostic Imaging Department at St. Joseph Medical Center in Polson provides the Flathead and Mission Valleys with the highest quality care with outstanding value and superior customer service. Our team provides personalized care for each patient. Our department can do most examinations done at much larger hospitals and we can usually get you an appointment more quickly. This year St. Joe’s has performed almost 10,000 diagnostic tests for our patients.

We accept all forms of insurance, Medicare and Medicaid. St. Joe’s offers a 30% discount to our uninsured patients and an additional 10% discount to all patients who pay in advance.

Scope of Services

An echocardiogram is a test in which ultrasound is used to examine the heart. In addition to providing single-dimension images that allow accurate measurement of the heart chambers, the echocardiogram also offers far more sophisticated and advanced imaging.

Ultrasound is a painless imaging test that produces an image by sound waves traveling through the area.

CT is an X-ray, but uses added computer technology to show anatomy in cross-section.

Digital mammography is an x-ray of the breast. Women 40 years and older should have an early mammogram called a screening mammogram. A diagnostic mammogram is for when you or your physician has found a lump in your breast or the radiologist saw something on your screening mammogram.

Magnetic Resonance Imaging (MRI) technology provides an enhanced way to distinguish pathologic tissue (such as a tumor) from normal tissue. St. Joseph Medical Center has the top of the line MRI.

DEXA scanning is the most widely used method for measuring bone mineral density for several reasons. DEXA scanning more precisely documents small changes in bone mass and is also more flexible since it can be used to examine both the spine and the extremities.

For further information about these procedures or for appointments, call 406-883-8402.
Machallie G’s — Fun, Funky Fashion That’s Classy

Machallie G’s clothing boutique carries unique, fun, funky fashion that’s classy. From casual to eveningwear, owner Michelle Gentry is always bringing in new inventory. This holiday season Machallie G’s is proud to carry a variety of exclusive unique fashion finds such as Ann Taylor, Double D Ranch, Adore furs and fashion boots such as Corral vintage boots, Soleil? and John Fashion.

A gift certificate from Machallie G’s is the perfect gift for any woman that loves to look good. If you buy a $50 gift certificate in November, Michelle will value it at $60, extending savings to her valued customers. Machallie G’s is notorious for one-of-a-kind jewelry pieces that pack a lot of bling. You’ll find chunky sparkling bracelets, glamorous earrings and funky rings that fit any personal fashion style.

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MARC ROLD, OWNER
Joseph Swenson has been promoted to chief information officer of NXGEN Payment Services. He will be responsible for information technology for all the group’s companies internationally as well as for the custom developments for major accounts, agent banks, national chambers of commerce and industry segments. NXGEN is a multinational provider of credit-card processing in the United States, Canada, and Europe and has offices in Whitefish, Vancouver, British Columbia, and London.

Scott Nagel is now the executive chef at Buffalo Hill Terrace in Kalispell. He was the founding chef and proprietor of Wasabi Grill in Whitefish, which he later sold. Nagel trained at the world-famous Culinary Institute in New York, N.Y. Many community members remember him as the founding chef and proprietor of Wasabi Grill in Whitefish.

Nicholas Monaco has joined the staff at Collections Bureau Services as the new sales representative for the entire state of Montana. Prior to joining CBS, Monaco worked as a sales and business manager and earned a business administration degree from the University of Montana. Collection Bureau Services is a full-service account and check collection agency with offices in Missoula, Kalispell and Billings.

Janae Moore has joined West Venture Properties in Kalispell as a broker associate. She has more than 25 years of experience in real estate.

Laramie Stefani of Jensen Jewelers in Kalispell has completed the Certified Professional Jeweler course and has received certification. The course involves extensive training in all areas of jewelry making.

Don Sterhan, president and chief executive officer of Mountain Plains Equity Group and co-owner and director of Marina Cay Resort in Bigfork, recently was elected to the Yellowstone Boys and Girls Ranch Foundation of Billings board of directors. The foundation supports Yellowstone Boys and Girls Ranch, a comprehensive mental health program for emotionally troubled children and their families.

Piney Creek Interiors has opened a new 6,000-square-foot showroom and design center at 100 Central Avenue in downtown Whitefish, next to Montana Coffee Traders, relocating from its Railway Street location. The new location has more than doubled the showroom space, allowing owner Deena Brenden to expand the store’s furniture, lamp,
Dr. John Means recently performed the first Single Incision Laparoscopic Surgery in the Flathead Valley at North Valley Hospital. SILS is a minimally invasive surgical procedure that can be performed using one small incision through the patient’s navel. Means is a board certified and fellowship-trained general and bariatric surgeon. He joined North Valley Hospital in July after practicing for three years at the University of Pittsburgh Medical Center, and is now part of Northwest Montana Surgical Associates. Following his residency in general surgery at the Mercy Hospital of Pittsburgh, Dr. Means completed a fellowship in laparoscopic general and bariatric surgery at Duke University Medical Center.

Charles Monroe of Kalispell, an agent for Farmers Union Insurance Co., was honored by Montana Farmers Union for placing second in District 3 for the number of most new members recruited.

Dr. Sydney Lillard, a surgical oncologist, has joined Northwest Healthcare’s medical staff and the practice of Northwest Montana Surgical Associates. She attended medical school at the University of Texas Health Science Center at San Antonio and completed her residency in general surgery at the University of Washington. Most recently, she completed a surgical oncology fellowship at Roswell Park Cancer Institute. During her surgical oncology training, she was awarded a gastric cancer fellowship from Seoul National University Hospital in Seoul, South Korea. She specializes in surgical treatments for cancer, specifically gastrointestinal related cancers, endocrine cancers and skin cancers.

Dr. Benny E. Brandvold, a neurosurgeon, has joined Northwest Healthcare’s medical staff and the practice of Northern Rockies Neurosurgical Associates. He attended medical school at the University of Washington School of Medicine and completed a surgical internship and neurosurgical residency at Walter Reed Army Medical Center. Brandvold comes to Northwest Healthcare from the Great Falls Clinic. He treats people with neck and back problems, in addition to brain tumors, brain and spine traumatic injuries, carpal tunnel and other neurological conditions.

Dr. Karen Perser has joined Northwest Healthcare’s medical staff and the practice of Northwest Orthopedics and Sports Medicine. She attended medical school at The University of Texas Medical School at Houston and completed her orthopedic surgery residency at The University of Washington in Seattle. She later was awarded a sports medicine fellowship from the State University of New York, University at Buffalo Department of Orthopedic Surgery. While Perser specializes in sports medicine, accessory and rug lines.

Ed DesRosier of East Glacier has been elected chairman of the state Tourism Advisory Council. Rhonda Fitzgerald was elected to serve in the vice chair position. The chair and vice chair positions are elected by the full council to serve one-year terms and customarily are re-elected to serve a second term. Council members are appointed to serve by the governor. DesRosier owns and operates Sun Tours out of East Glacier. Fitzgerald owns and operates the Garden Wall Inn in Whitefish. She also chairs the TAC Public Awareness and Research Committee and serves on the Whitefish Convention & Visitor Bureau steering committee.

Dr. Benny E. Brandvold
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Meet. Over 14,000 sq. ft. (including 8,500 sq. ft. ballroom) of flexible meeting and event space and complimentary Wi-Fi, 24-hour business center.

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To make reservations contact SPECIAL EVENTS at the Hotel 406-756-4500 and visit us online at www.kalispell.hgi.com.
Karen’s Has Moved To Tangle Alley!

Enjoy Tangle Alley’s happy environment as Karen pampers her clients with care.

Do you have tangles? Are you ready for a “new look for the holidays”... Come see Karen!

Karen Ripplinger welcomes and invites you to stop by her new location, TANGLE ALLEY Ladie’s Salon & Gentleman’s Barbershop.

Located in the heart of downtown Kalispell, Tangle Alley is in the Glory Days Emporium Building on First Avenue East and Center Street. If you have a special occasion coming up and need your hair to be just perfect, Tangle Alley is the place to go! Relax and let Karen help you look and feel your best for weddings, holiday events, parties or just because!

Karen has a passion for helping women feel better about themselves. She helps them find a look that suits their lifestyle.

Special attention is given to each individual for his or her own needs. Karen strives to give her client, an hair style that they can be comfortable with. A full time hair stylist, Karen has 26 years experience. She loves to cut hair and doing color is still her favorite part of the job experience. Excited about the new change, Karen looks forward to servicing her current clients that established friendships have been formed. She looks forward to welcoming new clients!

As always, Karen has the same phone numbers, which are: 406-755-4949 or Cell 270-9349

WOMEN IN BUSINESS NETWORK DIRECTORY

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Medical studies reveal that impurities stored in fat cells may contribute to obesity, loss of energy and numerous chronic degenerative illnesses. The benefits of Nutritional Cleansing with Isagenix®:

- FAST, safe weight loss*/Cleanses body of impurities*/Replenishes the body/Increases energy and vitality*/Helps build lean muscle*

*These statements have not been evaluated by the FDA. These products are not intended to diagnose, treat, cure or prevent any disease.
Dr. Milton “Skeet” Glatterer, a cardiac surgeon, has joined Northwest Healthcare’s medical staff and the practice of Rocky Mountain Heart and Lung. He attended medical school at the University of Texas Southwestern Medical School and completed residencies in General Surgery at the University of Texas Health Science Center at San Antonio, and in Thoracic & Cardiovascular Surgery at the University of Louisville in Kentucky. After partnering in private practice for many years, Glatterer chose Locum Tenens work in Colorado and Montana. In this capacity, he has served KRMC for more than five years. Glatterer is experienced in all aspects of cardiothoracic and valvular surgery, but has a special interest in electrophysiological conditions, including irregular heart rhythm problems and atrial fibrillation.

Marija Berney has joined the staff at the accounting firm of Junkermier, Clark, Campanella, Stevens, P.C. and will work at the Whitefish branch office. She graduated from the University of Amsterlands, where she received a Bachelor’s degree in international economics and finance; and is currently pursuing Master of Accountancy degree from the Golden Gate University. She previously worked as a staff accountant with a CPA firm on Maui, Hawaii.

Laurie Otto has transitioned from catering sales manager to sales manager of the Hilton Garden Inn in Kalispell. Her new market will include school and sport team travel along with bus tours and other inbound events with guestrooms. Heather Burnham is the Kalispell Hilton’s new catering sales manager. She previously was senior catering manager at the Hilton in downtown Salt Lake City, and has more than five years of hotel sales and catering experience.

AGAPÉ Home Care Inc. recently has become an approved provider for Medicaid personal assistance services and Medicaid home and community based services. AGAPÉ has also signed a provider agreement with the VA Montana Health Care system. AGAPÉ provides nonmedical in-home assistance to the elderly, disabled and those recovering from injury or illness.

Kristy Sue-Alm, a registered nurse, has joined the staff at AGAPÉ Home Care Inc. in Kalispell. She brings extensive nursing experience and serves as the nurse supervisor for AGAPÉ’s Medicaid program.

Jim Trout has been elected chairman of the Airports Council International-North America (ACI-NA) Commissioner’s Committee. He will serve a two-year term. The ACI-NA represents local, regional and state governing bodies that own and operate the more than 425 commercial service airports in the United States.

Jim Trout
Kelly Knaff is a member of the Seattle Bank cooperative, recipient of its 2010 Community Spirit Award. The award recognizes a member of the Seattle Bank’s district.

Val Trina has opened Flying Fish Kids’ Gym in the Mountain Mall in Whitefish, offering daily gymnastics classes ranging from parent and tot up to 6 years old. In addition to Trina, instructors include Emily Long, Kirsten Sabin and Julie Nissi. Call 862-5437.

The Coldwell Banker Wachholz & Company Lakeside office opened Nov. 8 as West Venture Properties in the same location, with the same telephone numbers, and the same agents, including Wendy Bauska, Carroll Kenney, Mark Kenney, Ron Bain, Larry Phillips and Gene Shellerud.

Keller Williams Realty Northwest Montana has opened a satellite office in Whitefish at 525 Railway, Suite 102. Team leader is Chris Fraser and agents are Angie and Will Friedner. Angie Friedner has just received the Keller Williams Luxury Home designation; she can be reached at 249-2962 or AgFriedner@hotmail.com. Will can be reached at 249-1735 or WillFriedner@hotmail.com.

Also joining Keller Williams Realty in its Kalispell Market Center are Jeff and Jackie Jung, who specialize in creative solutions for buyers of residential, commercial and investment properties. Jeff can be reached at 885-1405 or Jeff@msn.com. Jackie can be reached at 885-1405 or JackieJung@msn.com.

Cheryl Reid of Delaney’s Landscape Center in Polson has passed the multifaceted Montana Nursery & Landscape Association Certified Plant Professional examination and has received certification. The exam tests participants’ knowledge and recognition of plants and includes two parts — an actual plant identification exam and a written exam that tests participants’ knowledge of general horticultural practices. The Montana Nursery & Landscape Association, based in Bigfork is a trade association of approximately 300 members from the United States and Canada.

The annual banquet and auction of the Kalispell Chamber of Commerce is set for Thursday, Nov. 18 at the Hilton Garden Inn. Cocktails at 5:30 p.m.; dinner and the awards presentation begin at 6:30 p.m., followed by a live and silent auction. Tickets are $60 a person or $440 for a table of eight.

For more information, contact the chamber at 758-2800.

How to submit Newsmakers

The Flathead Business Journal will publish, at no charge, brief announcements of business openings, promotions, relocations, ownership changes, certifications and awards.

Newsmakers is not intended for attending conventions, seminars, educational classes or expanded product lines.

Photos may be submitted. E-mail submissions are preferred, with photos in the jpeg format.

The deadline for the Dec. 20 issue is Dec. 10.

E-mail items and photos to lhintze@dailyinterlake.com.

Call Flathead Business Journal Editor Lynnette Hintze at 758-4421 for further information.

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Federal Tax Liens

LIENS FILED

Claim against: Martin A. Laskey
Amount: $2,562
Claim against: Patrick W. Rose Jr. and Erin L. Rose
Amount: $1,561
Claim against: Deer Park School District 2
Amount: $1,194
Claim against: Inspiration Corp. and Raleigh’s Bar & Grill
Amount: $3,456
Claim against: Shawn Bergeson
Amount: $7,899
Claim against: James F. Burson
Amount: $209,161
Claim against: James M. Curtis
Amount: $6,669
Claim against: Meadow Lake Dev. Corp.
Amount: $3,200
Claim against: Clay E. Benkelman
Amount: $48,274
Claim against: Mark C. Rifhey and Jacqueline J. Rifhey
Amount: $9,423
Claim against: Lorrie Allen and KAO Agency
Amount: $796
Claim against: James W. Swensgard
Amount: $9,707
Claim against: Versatile Industries
Amount: $680
Claim against: Marion Grille LLC
Amount: $16,971
Claim against: K-G Contracting
Amount: $36,359
Claim against: Jerry K. Lundquist and Mary Kathleen Lundquist
Amount: $10,163
Claim against: Tracie B. Williams
Amount: $5,623
Claim against: J.G. Morrell’s and Justin Pinnell
Amount: $1,615
Claim against: Kathleen M. Dailey
Amount: $14,035
Claim against: Russell B. Rainey and Sherry Conger Rainey
Amount: $122,424
Claim against: Truby’s Inc.
Amount: $12,183
Claim against: Jason D. Franks
Amount: $3,095
Claim against: Big Wave Construction
Amount: $6,884
Claim against: Timothy M. Baxter
Amount: $14,663
Claim against: Timothy E. White and Sharon S. White
Amount: $101,312
Claim against: Garry D. Seaman and J.L. Canavan-Seaman
Amount: $183,743
Claim against: Rockee Mountain Espresso & Deli LLC and Robert T. Finch
Amount: $1,817
Claim against: Lorrie Allen and KAO Agency
Amount: $417
Claim against: Pleasant Valley Rock Inc.
Amount: $1,958
Claim against: Rising Sun Bistro Inc.
Amount: $616
Claim against: Gary Warner and Columbia Quick Lube
Amount: $15,166

LIENS RELEASED

Claim against: Craig Donegan and Linda Donegan
Amount: $17,999
Claim against: Craig Donegan and Linda Donegan
Amount: $18,688
Claim against: Bryan J. Litchfield
Amount: $7,965
Claim against: Bryan J. Litchfield and Sheri A. Litchfield
Amount: $6,807
Claim against: Janice Seaman
Amount: $807
Claim against: Anthony McCarrall
Amount: $48,034
Claim against: God’s Country Christian Living LLC
Amount: $1,775
Claim against: Joshua A. Pierson
Amount: $13,111
Claim against: Precision Brothers
Amount: $3,573

Bankruptcy Petitions

Bankruptcy Court
District of Montana, Butte

David Hesselgesser and Sharon Hesselgesser; Lincoln; Chapter 7; attorney: Sprinkle
Carl Eugene Dunkerson and Jessi Ann Dunkerson; Lake; Chapter 7; attorney: Klinkhammer
Jeffery M. Wise and Shauna E. Wise; Lake; Chapter 13; attorney: Morgan
Eugene Rodney Lorang and Noreen Lynette Lorang; Flathead; Chapter 7; attorney: Pierce
Jessica Chute; Flathead; Chapter 7; attorney: Greenwell
Ron E. Virnig and Dana M. Virnig; Flathead; Chapter 13; attorney: Klinkhammer
Matthew Oliver Elkins and Keah Nikole Elkins; Flathead; Chapter 7; attorney: Klinkhammer
Megan M. Miller and Ryan D. Miller; Flathead; Chapter 7; attorney: none listed
Albert W. Hunt; Flathead; Chapter 7; attorney: none listed
Kyle Mitchell Gully; Flathead; Chapter 7; attorney: Morgan
Jodi Ann Rands; Lincoln; Chapter 7; attorney: none listed
Andres Escudero and Roxanna L. Escudero; Lincoln; Chapter 7; attorney: Sprinkle
Sharon Marie Noel; Lake; Chapter 7; attorney: Wolfe
Phillip Asa Prewett; Lake; Chapter 7; attorney: Wolfe
Bradley Kendall Boe; Flathead; Chapter 13; attorney: Sprinkle
Brian Kirby Boe; Flathead; Chapter 13; attorney: Sprinkle
Karen Adele Lafer; Flathead; Chapter 13; attorney: none listed
Joanne C. Ness; Flathead; Chapter 7; attorney: Morison
Wandee Layen Milstead; Flathead; Chapter 7; attorney: Greenwell
Heidi Marie Lamoreaux; Flathead; Chapter 7; attorney: Hamilton
Lisa Marie Karlin; Flathead; Chapter 7; attorney: Neill
Eddie Alberto Colon; Flathead; Chapter 7; attorney: Hamilton
Sidney L. Anderson and Grace Carol Anderson; Flathead; Chapter 7; attorney: Morison
Michael Lee May and Sherry Joe May; Flathead; Chapter 7; attorney: Morgan
Norman Carey Art; Flathead; Chapter 7; attorney: Greenwell
Kari Ann Wells; Flathead; Chapter 7; attorney: Klinkhammer
James C. Russell and Brenda Kay Russell; Flathead; Chapter 7; attorney: none listed
Kelly R. Hunter and Julie M. Hunter; Flathead; Chapter 7; attorney: Morison
Logcrafters Log and Timber Homes, Inc.; Lake; Chapter 7; attorney: Binney
Ronald Fred Marquardt and Sheila Kay Marquardt; Lake; Chapter 7; attorney: Manganah
Andy Lin Arthur and Marcia L. Arthur; Lake; Chapter 7; attorney: Klinkhammer
George Emmanuel Garcia and Debra Sue Garcia; Lake; Chapter 7; attorney: Geranios
Regina Marie Adams; Lake; Chapter 7; attorney: Greenwell
Robin Joy Erickson; Lake; Chapter 7; attorney: Geranios

Flathead Farm Mutual
Over 100 years of community support... Helping the Flathead Valley grow!

We specialize in insuring rural properties. Farms, ranches, seasonal and rental dwellings, from log homes to manufactured and mobile homes.

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Kalispell, MT
406-752-7500
www.flatheadfarmmutual.com
### Building Permits

#### KALISPELL

<table>
<thead>
<tr>
<th>Issued to</th>
<th>Contractor</th>
<th>Purpose</th>
<th>Valuation</th>
<th>Contractor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mike and Maria Brown, 661 Fifth Ave. W.N.</td>
<td>Mike Wood</td>
<td>Garage</td>
<td>$4,752</td>
<td></td>
</tr>
<tr>
<td>Syke’s Diner LLC, 202 Second Ave. W.</td>
<td>L &amp; R Construction</td>
<td>Restaurant addition</td>
<td>$206,400</td>
<td></td>
</tr>
<tr>
<td>City of Kalispell, 312 First Ave. E.</td>
<td>Sunrise Quality Construction</td>
<td>House repair</td>
<td>$1,111,000</td>
<td></td>
</tr>
<tr>
<td>Westcraft Homes, 453 Northridge Dr.</td>
<td>Swank Enterprises</td>
<td>Office/quarters addition</td>
<td>$1,000,000</td>
<td>GP Enterprises</td>
</tr>
<tr>
<td>Steven Neuman, 1508 Woodland Dr.</td>
<td>Jeff Culver, 828 Fourth Ave.</td>
<td>House addition</td>
<td>$50,000</td>
<td>JKM &amp; Associates</td>
</tr>
<tr>
<td>Costco Wholesale Corp., 2330 U.S. 93 N.</td>
<td>Petro West</td>
<td>Store addition</td>
<td>$105,000</td>
<td></td>
</tr>
<tr>
<td>Hutton Ranch Plaza Associates LLC, Sleep City, 155 Hutton Ranch Rd.</td>
<td>Swank Enterprises</td>
<td>Store remodel</td>
<td>$30,000</td>
<td></td>
</tr>
<tr>
<td>M &amp; G Land Co. LLC, 2398 U.S. 93 S.</td>
<td>Jeff Culver</td>
<td>Shop remodel</td>
<td>$7,500</td>
<td>Richard Goacher, 1303 First Ave. W.</td>
</tr>
<tr>
<td>Hutton Ranch Plaza Associates LLC, 150 Hutton Ranch Rd., Pad G</td>
<td>Old Sun Properties</td>
<td>Garage</td>
<td>$4,000</td>
<td></td>
</tr>
<tr>
<td>Robert and Wanda Domrose, Sixth Ave. EN</td>
<td>Sunrise Quality Construction</td>
<td>House repair</td>
<td>$4,000</td>
<td></td>
</tr>
</tbody>
</table>

#### WHITEFISH

<table>
<thead>
<tr>
<th>Issued to</th>
<th>Contractor</th>
<th>Purpose</th>
<th>Valuation</th>
<th>Contractor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chris DeJong, 1088 Meadowlark Lane</td>
<td>Compass Construction</td>
<td>House</td>
<td>$403,000</td>
<td></td>
</tr>
<tr>
<td>Mary Yeats, 1005 Ninth St. E.</td>
<td>Wildwood Building</td>
<td>Garage door header</td>
<td>$2,250</td>
<td></td>
</tr>
<tr>
<td>Allan Caswell, 117 Park Ave.</td>
<td>Barnes Builders</td>
<td>Porch roof</td>
<td>$3,450</td>
<td></td>
</tr>
<tr>
<td>Aaron Guzman, 438 Somers Ave.</td>
<td>Compass Construction</td>
<td>Roof overhand</td>
<td>$5,000</td>
<td></td>
</tr>
<tr>
<td>Callum Vettese, 412 O’Brien Ave.</td>
<td>Owner</td>
<td>Remodel</td>
<td>$95,000</td>
<td></td>
</tr>
<tr>
<td>Julie Wilkins, 2312 Houston Point Dr.</td>
<td>Owner</td>
<td>Deck and entry</td>
<td>$107,836</td>
<td></td>
</tr>
<tr>
<td>Doug Goodwin, 1750 East Lakeshore Drive</td>
<td>Fields Construction</td>
<td>Remodel/addition</td>
<td>$79,000</td>
<td></td>
</tr>
<tr>
<td>Steve Suttan, 1380 Wisconsin Ave.</td>
<td>Owner</td>
<td>Remodel</td>
<td>$220,000</td>
<td></td>
</tr>
</tbody>
</table>

### New Corporations

The following businesses recently incorporated in Montana. Included is the name of the corporation, the registered agent and the agent’s address.

- **Prodigy Wines Inc.**; Doug Wagner, 23395 Montana 35, Bigfork
- **Child S.H.A.R.E. Inc.**; Steven L. Bryan, 21990 Montana 35, P.O. Box 310, Bigfork
- ** Guardian Angels Home Healthcare Inc.; All Day $49 Montana Registered Agent LLC, 505 E. Second St., Whitefish
- **Weaver Entities Inc.; Lew F. Weaver, 405 Whitefish Agent’s Address.**

See CORPORATIONS on Page 22
When we hear the word health, we generally think about the soundness of our bodies and minds. But total health means not only taking care of ourselves, but also our homes and surroundings.

Flathead Electric Co-op wants to do its part in educating members about how to have healthier/safer homes.

You and your family are encouraged to visit flathedelectric.com and click on Safety Matters.

You’ll also enjoy the fun and informational Kids Korner link for safety tips. Here’s to your "Electrical Health!"
### Mechanic's Liens

**LIENS FILED**

<table>
<thead>
<tr>
<th>Property</th>
<th>Claim against</th>
<th>Claimant</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>S21T29R22</td>
<td>Gary A. Cockerill and Jennifer L. Cockerill</td>
<td>James D. Hardy</td>
<td>$2,094</td>
</tr>
<tr>
<td>Lot 18 Viking Creek PH 1</td>
<td>NDI Inc.</td>
<td>Asian Fire System</td>
<td>$14,427</td>
</tr>
<tr>
<td>S16T28R21</td>
<td>Jane Kauffman</td>
<td>State of Montana</td>
<td>Not listed</td>
</tr>
<tr>
<td>Lot 18 Viking Creek PH 1</td>
<td>NDI Inc.</td>
<td>Mike Dopps</td>
<td>$575</td>
</tr>
<tr>
<td>Lot 15 Cabin Creek Landing</td>
<td>NDI Inc.</td>
<td>LHC Inc.</td>
<td>$575</td>
</tr>
<tr>
<td>Lot 3 Granite View</td>
<td>Ronald L. Shatto and Holly B. Shatto</td>
<td>Sliters</td>
<td>$4,058</td>
</tr>
<tr>
<td>Lot 15 Belmar Add.</td>
<td>Jeffery Sherrill</td>
<td>LHC Inc.</td>
<td>$4,058</td>
</tr>
<tr>
<td>Lot 19 Viking Creek PH 1</td>
<td>Boyd Bouillon</td>
<td>Riverwalk HOA</td>
<td>$625</td>
</tr>
<tr>
<td>Lodge at Whitefish Lake</td>
<td>Valerie E. Vidulich, Attorney</td>
<td>Riverwalk HOA</td>
<td>$1,977</td>
</tr>
<tr>
<td>S10T27R22</td>
<td>Zachary M. Andrews</td>
<td>LHC Inc.</td>
<td>$4,032</td>
</tr>
<tr>
<td>Lot 24 Block 1 Sun Rise Ridge</td>
<td>Noralene Reese</td>
<td>Eagle Bend HOA</td>
<td>$593</td>
</tr>
<tr>
<td>Block 1 Eagle Bend 22</td>
<td>Vince I. Rasmussen and Sandra M. Rasmussen</td>
<td>Eagle Bend HOA</td>
<td>$508</td>
</tr>
</tbody>
</table>

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**Addressing Healthcare Issues Related to Libby Amphibole Asbestos**

**CARD**

**Center for Asbestos Related Disease**

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**Screening is available for those who lived, worked or played in Libby, Montana and were exposed to Asbestos from the WR Grace Mine.**

- **Was your initial exposure to Libby Asbestos at least 10 years ago?**
- **Have you lived, worked, or recreat ed in the Libby area for a total of at least 6 months?**

**Call now to apply for this free asbestos health screening!**

- **exposure & health interview**  
  - chest x-ray
- **evaluation by physician if applicable**  
  - case manager consult  
  - education & findings

**Ask us about Childhood Exposure Research Opportunities!**

**Caring Pathways to Treatment**
I'm a very lucky kid. Maybe you know someone just like me. For my birthday and holidays I usually get lots of nifty presents. But after about a month – and here's where the secret comes in — I can't remember what I got. It's not that I didn't like it or that I wasn't grateful but, like I said, I'm a lucky kid! So do you know what my grown-ups did? They went into the Whitefish Credit Union and set up a MUTMA savings account for me. I know it sounds a little weird and it doesn't have anything to do with a real mutt. The way a MUTMA (Montana Uniform Transfer to Minors Account) works is that my grown-ups, and I, can put money in whenever we want. They can even take money out, but I can't, not until I'm 21 years old. They have decided to take some of the money that they would have used to buy gifts for me and deposit it into my MUTMA. They say it's a great way for me to learn about saving money, and I know that they feel good about planning for my future. Whitefish Credit Union can even set it up so that I get a statement every six months and that's so fun when I get mail. My MUTMA account earns dividends too (that's interest money that Whitefish Credit Union pays me just because I keep my savings there) and I like the idea of having my own account! I was talking about it the other day with my BFF and she said that her grown-ups did the same thing! I guess Moms, Dads, Grandmas and Grand-pas, and even Aunts and Uncles are setting up MUTMA accounts at the Whitefish Credit Union for all of their kids. My friend and I are pretty sure we won't miss the extra present they would have bought. And my grown-ups say that when I'm 21 I'll be grateful for the money they have saved for me! So, with everyone talking about the Holidays already, my grown-ups would tell you to go to any office of the Whitefish Credit Union and ask about a MUTMA Savings Account. My grown-ups always know what's best, and I believe them – even if it's broccoli. Yuck! But remember to keep our secret - shhhhh!