

# Northern Colorado BUSINESS REPORT



## NORTHERN COLORADO ANNUAL REPORT 2 0 0 6

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TST, INC. CONSULTING ENGINEERS



WELLS  
FARGO

The Next Stage®



# Our little list is growing up.

Built in 1925, Poudre Valley Hospital was for many years just that. A hospital.

Today we are much more than a hospital. We are an entire health system with more than 70 different services and partnerships dedicated to providing world-class healthcare.

## FACILITIES

### Poudre Valley Hospital

- Bariatric Center of the Rockies
- Heart Center of the Rockies
- Poudre Valley Cancer Treatment & Research Center
- Regional Neurosciences Center
- Regional Orthopedic Center
- Regional Trauma Center
- Robotic-Assisted Surgery
- Women & Family Care, including Neonatal Intensive Care Unit

### Medical Center of the Rockies

- Opening in 2007

### Mountain Crest Behavioral Healthcare Center

### Harmony Campus

- Heart Center of the Rockies
- Breast Diagnostic Center
- Harmony Imaging Center
- Harmony Ambulatory Surgery Center
- Harmony Urgent Care Center
- Poudre Valley Radiation Oncology
- Medical offices for 80 physicians

### Children's Therapy Services

### Family Medicine Center

### Garth Englund Blood Center

### Outpatient Rehabilitation Services

### United Medical Alliance

### Orthopaedic Center of the Rockies Surgery Center

### Eye Center of Northern Colorado, Laser Center

### Surgery Center of Fort Collins

### Columbine/Poudre Home Care

### Centre Avenue Health & Rehabilitation

### Poudre Infusion Therapy

### PVHS Home Medical Supply

### Regional healthcare providers

- Estes Park Medical Center
- Timberline Medical Center, Estes Park
- Windsor Medical Center
- Yuma District Hospital

## COMMUNITY HEALTH PROGRAMS

### Poudre Valley Prenatal Program

### Community Case Management Program

### Healthy Kids Club

### Aspen Club

### Lifestyle Challenge

### Safe Kids Coalition

### HeartAware

### Mental Health & Substance Abuse Partnership

### Comprehensive health education and support



**Rulon Stacey**  
CEO and President  
Poudre Valley Health System

## NATIONAL RECOGNITION

Top 100 Hospital, Solucient

Distinguished Hospital Award for Clinical Excellence, HealthGrades

Distinguished Hospital Award for Patient Safety, HealthGrades

America's 50 Best Hospitals for Orthopedics, *U.S. News & World Report*

Magnet Hospital for Nursing Excellence

100 Most Wired Hospitals & Health Systems, *Hospitals & Health Networks*

Consumer Choice Award, National Research Council

VHA Leadership Award for Operational Excellence

VHA Best Community Health Program Award

**POUDRE VALLEY HEALTH SYSTEM**

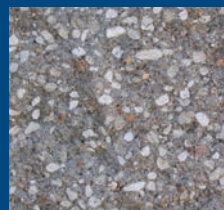
**[www.pvhs.org](http://www.pvhs.org)**



# engineering a brighter future for Northern Colorado



excellence



integrity



ingenuity



inventiveness

**28 YEARS OF EXCELLENCE  
SMALL BUSINESS OF THE YEAR**

**CIVIL ENGINEERING  
LAND DEVELOPMENT  
INFRASTRUCTURE  
WATER SUPPLY  
ENVIRONMENTAL ENGINEERING  
SURVEYING**

**TST**

**TST, INC. CONSULTING ENGINEERS**

As we usher in 2006, we have taken a few moments to reflect back on our 28 years in Northern Colorado as civil engineers and surveyors. It has been our pleasure to help to create many of the region's finest communities and to engineer the infrastructure that enables our economies to prosper and our quality of life to be among the nation's best.

We have dedicated ourselves as a valued partner with forward-thinking companies, organizations and municipalities in exciting new ways... to bring a spirit of inventiveness, and a sound strategic focus to each and every project. We believe this is part of being a good corporate citizen and that this spirit is a vital component of our goals of integrity, ingenuity and service. It's important for us to excel in all we do and to be known as one of the most outstanding engineering firms anywhere, because Northern Colorado is our home too!

We invite you to learn about our proprietary process of strategic engineering with a spirit of inventiveness, just give us a call, we'd love to speak with you.



748 Whalers Way, Bldg. D, Fort Collins, CO 80525  
226.0557, metro 303.595.9103, Fax 970.226.0204

info@tstinc.com  
www.tstinc.com



**W**ells Fargo has a long history – more than 125 years – serving the Fort Collins and Loveland communities. Today, Wells Fargo's local team of nearly 150 experienced financial services professionals serves customers at five stores – soon to be six when the new store in the Marketplace II center in Loveland opens next year.

As a leading provider of a comprehensive range of financial services and advice, Wells Fargo's goal is to help its customers – individuals and businesses – succeed financially.

Equally important is Wells Fargo's role of a committed corporate citizen that helps make its communities better places in which to live and work. Wells Fargo has a long history of supporting the nonprofit community in Fort Collins through monetary donations, in-kind services and volunteerism. In fact, William C. Stover, the company's first president dating back to 1878, is credited with having a clause added to the Colorado constitution establishing Colorado Agricultural College, now known as Colorado State University.



The Next Stage®



**Dan Gasper**  
*President, Fort Collins*

*Wells Fargo – committed to giving Fort Collins its best!!*



**Donald Taranto**  
*President*

**A**t TST Consulting Engineers, we are proud to have been part of the Northern Colorado community for almost three decades. It has been exciting to see our engineering designs and surveying services come to life and to the benefit of so many people in our area. It has been our pleasure to work with each municipality and many utility districts in creating safe drinking water supply and delivery systems, new roads to ease transportation problems, parks, trail systems and other vital infrastructure that enables our quality of life to flourish. It has also been rewarding to help create many of the finest communities in our region...places where people feel at home, where they enjoy a special connection to their environments and their neighborhood.

As we look ahead, we are excited about the new challenges and opportunities facing Northern Colorado. Our dedicated team of individuals at TST shares a commitment to excellence in all we do and to bringing our best ideas and inventiveness toward continuing to make our region one of the best places anywhere to live, grow and work.



TST, INC. CONSULTING ENGINEERS



**F**ront Range Real Estate Consultants, Inc. is proud to participate in this year's Annual Report. A full-service valuation company, we provide Commercial, Residential and Resort Real Estate Appraisals, Feasibility and Consulting Services.

FRRECI has a staff of experienced appraisers and professional support personnel experienced in broad-based disciplines. These include economics, demographics, government, planning, property tax consulting, litigation support, and development.

Our appraisers have been involved in many complex, custom valuation projects through out Colorado and Wyoming and our clients include banks, insurance companies, the federal government, various state and local governments, foundations, private individuals and investors.

Forward-looking, growing with the Front Range, Front Range Real Estate Consultants, Inc. is honored to be a part of Northern Colorado's business community.

To learn more about Front Range Real Estate Consultants, Inc., visit us at [www.frreci.com](http://www.frreci.com).



**Julie M. O'Gorman**  
*President*



# Standing Fast to Serve You

By Dan Gasper, Wells Fargo's Community Bank president for the Fort Collins/Loveland Market. He can be reached at 970-490-6201 or [Daniel.M.Gasper@wellsfargo.com](mailto:Daniel.M.Gasper@wellsfargo.com).

In a time of change and challenge, you can count on Wells Fargo.

We were founded in 1852 and have been serving the Fort Collins and Loveland communities since 1878. We have nearly 150 team members in this marketplace alone dedicated to doing two things for you and your business – satisfying all of your financial needs and helping you succeed financially.

6,000 stores – including four in Fort Collins and one in Loveland – the Internet, our 24-hour Wells Fargo Phone Banks™, and ATM network.

We lead the nation in home equity lending and we own Acordia Insurance, the largest bank-affiliated insurance broker.

Fortune magazine ranks Wells Fargo among the top 25 U.S. companies in all industries, and the best managed company in U.S. banking.

WELLS FARGO

## The Next Stage®

Global Finance magazine calls Wells Fargo one of the top 50 safest banks worldwide. Also, Wells Fargo Bank, N.A. is the only bank in the United States to receive the highest possible credit rating, "Aaa," from Moody's Investors Service.

And here's a fact for you: We are No. 1 in the nation in financial services products we provide to households. That means we're the best at understanding our customers' financial needs, building deep relationships

We're committed to being your trusted advisers, and this means providing the information, guidance, services and products you need to make smart decisions with your time and to choose the financial options that are right for you during all of your life's stages.

Wells Fargo is the No. 1 small business lender in the nation, and our Community Banking approach ensures personalized service and decision-making at the local level – on behalf of the customers and communities we serve. We connect you to industry-leading products including lending, treasury management, payroll, retirement plans, real estate financing and more. And we take that a step further, with free Wells Fargo Membership® Banking for your employees.

We also connect you with the investment, wealth management and trust professionals of Wells Fargo Private Client Services Group.

We provide the full realm of financial services through more than

with them and providing them with the combination of financial services they need to help them succeed – as business owners and for personal financial success. One size *does not* fit all when it comes to financial services, and our bankers and financial advisers live by and act on this.

Equally important, *Business Ethics* magazine ranked Wells Fargo as one of its top-10 corporate citizens. Locally, Wells Fargo received a 2005 Torch Award from the Better Business Bureau for ethical business practices. Doing what's right for our customers, our company, our shareholders and the communities we serve is at the heart of all we do.

One area where we've seen remarkable progress and change is Internet services. Ten years ago, Wells Fargo introduced online access to consumer banking accounts and processed the first secure credit card transaction on the Web. Today, Global Finance ranks Wells Fargo the No. 1 consumer Internet Bank in the world.

Our vision includes a commitment to promoting the economic advancement of our communities. We believe that we are only as strong as our communities, and we donate a percentage of our profits to community organizations. Also, our team members donate thousands of hours of volunteer support. In fact, Fortune magazine ranks Wells Fargo among the 10 largest givers in corporate America.

We believe in our communities, and we believe in businesses no matter the size – they create jobs and paychecks, and they are the economic stimulus that resonates throughout our entire economy.

We are committed to serving you and to helping you succeed. You and your success are the reasons we are in business.



## OVERVIEW

Primary Product/Service.....	Full Service Commercial Banking
Top Local Executive.....	Dan Gasper
Local Employees.....	150
Year Founded.....	1878
Web.....	<a href="http://www.wellsfargo.com">www.wellsfargo.com</a>
Phone.....	970.482.1100 / 970.266.7740
Fax.....	970.266.7800



# Annual Report provides snapshots of economy

## PUBLISHER'S NOTE

As the fun of exploration. Venture through the pages of Annual Report, this special advertising section of the Northern Colorado Business Report, and you'll witness the wonders that local companies have to offer.

Learn about the humble origins in the 1930s of Flood and Peterson Insurance Inc., now one of the region's most-successful companies. Read about the many service offerings of Stewart Title of Colorado. And learn how technology can revolutionize your business, courtesy of Hi Country Wire and Telephone Ltd.

This 32-page section is packed with profiles of leading local companies, highlighting their history, their accomplishments, their plans for growth and their people.

You'll learn about the Institute of Business and Medical Careers, Kimble Precision Inc., Waste-Not Recycling, Adams Bank & Trust and many more. (You'll even learn something about the Northern Colorado Business Report.) Add them all up, and they represent a microcosm of the Northern Colorado economy, with virtually every industry represented.

Published information includes a description of their product or service, names of top local executives, year founded, Web site, phone and e-mail information, and a complete narrative about the company.

We hope you enjoy reading about these fascinating companies as much as we enjoyed putting this Annual Report together. And as you read something of interest, don't forget to call owners or managers of that company to let them know. They'll appreciate it.

We'd like to express some appreciation as well, first to our graphic designer, Jim Schlichting, for his outstanding work on the cover and interior design, and to our sales staff for their strong effort on this project at the beginning of 2006. Thanks once again to Jeffrey Svoboda of NatureScapes Photography for his beautiful mountain image that graces the cover.

Most of all, we appreciate the support of our cover sponsors, including TST Inc. Consulting Engineers, Wells Fargo Bank, Front Range Real Estate Consultants, Inc. and the many companies that participated in this year's Annual Report.

Wish you'd been a part of it? Give us a call at (970) 221-5400 to find out how to be a part of our next edition of Annual Report, to be published in January 2007.

Meanwhile, enjoy the exploring!



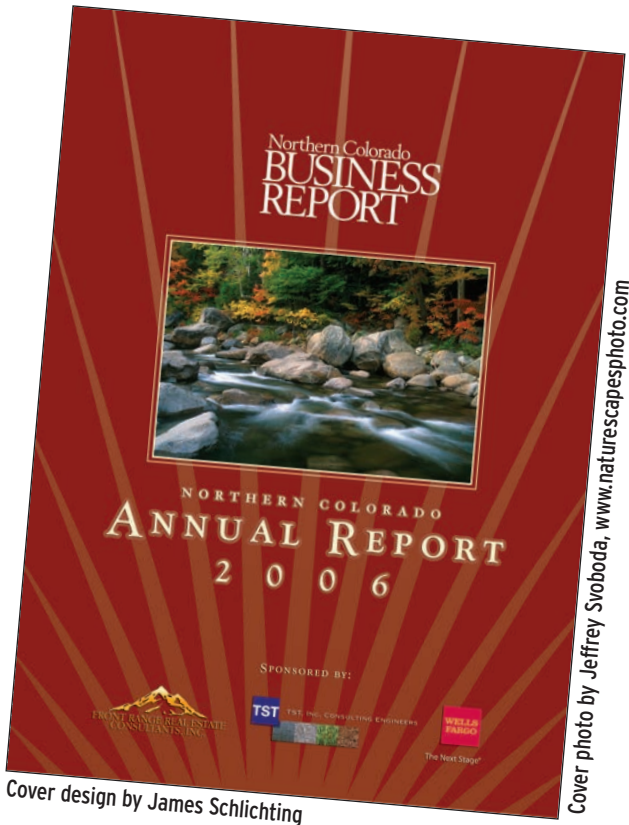
*Chris*  
Christopher Wood  
Co-publisher



*Jeff*  
Jeff Nuttall  
Co-publisher

# Table of contents

Adams Bank & Trust .....	21
American Services Inc .....	14
ASI .....	10
Bank of the West .....	30
Boys & Girls Club .....	28
Breckenridge Lodging .....	29
Caldera .....	26
Capital West National Bank .....	BACK COVER
Cheyenne Leads .....	20
Colorado Lending Source .....	23
CSU Everitt Real Estate Center .....	25
First Western Trust Bank .....	16,17
Flood & Peterson Insurance.....	11
Front Range Real Estate Consultants .....	7
Hi Country Wire .....	13
Institute of Business and Medical Careers .....	15
Keller Williams .....	12
Kimble Precision .....	24
New Horizons Travel .....	22
Northern Colorado Business Report .....	27
Palmer Decorating Gallery .....	9
Pickett Engineering .....	INSIDE BACK COVER
Poudre Valley Hospital System .....	INSIDE FRONT COVER
Stewart Title .....	19
Surgical Specialists .....	8
TST Engineering, Inc. ....	3
Waste-Not Recycling .....	18
Wells Fargo .....	5



Cover photo by Jeffrey Svoboda, [www.naturescapesphoto.com](http://www.naturescapesphoto.com)



# TEN MYTHS REGARDING REAL ESTATE APPRAISALS



**Myth:** Assessed value equates to market value.

**Reality:** While most states support the concept that assessed value approximates market value, this often is not the case. Examples include when interior remodeling has occurred and the assessor is unaware of the improvements, or when properties in the vicinity have not been reassessed for an extended period.

**Myth:** The appraised value of a property will vary, depending upon whether the appraisal is conducted for the buyer or the seller.

**Reality:** The appraiser has no vested interest in the outcome of the appraisal and renders services with independence, objectivity and impartiality - no matter for whom the appraisal is conducted.

**Myth:** Market value should approximate replacement cost.

**Reality:** Market value is based on what a willing buyer is likely to pay a willing seller for a particular property, with neither being under pressure to buy or sell. Replacement cost is the dollar amount required to reconstruct a

property in-kind. Replacement cost is most relevant in new construction properties.

**Myth:** Appraisers use a formula, such as a specific price per square foot, to determine the value of a home.

**Reality:** Appraisers make a detailed analysis of all factors pertaining to the value of a home including its location, condition, size, proximity to facilities and recent sale prices of comparable properties. There is no specific formula that can be logically applied; the market reaction for similar homes dictates the magnitude of adjustments and subsequently, the opinion of value.

**Myth:** In a robust economy - when the sales prices of homes in a given area are reported to be rising by a particular percentage - the value of individual properties in the area can be expected to appreciate by that same percentage.

**Reality:** Value appreciation of a specific property must be determined on an individual basis, factoring in data on comparable properties and other relevant considerations; this is true in an appreciating market as well as a declining market.

**Myth:** Because consumers pay for appraisals when applying for loans to purchase or refinance real estate, they own their appraisal.

**Reality:** The appraisal is, in fact, legally owned by the lender - unless the lender "releases its interest" in the document. However, consumers must be given a copy of the appraisal report, by the lender, upon written request, under the Equal Credit Opportunity Act.

**Myth:** Consumers need not be concerned with what is in the appraisal document so long as it satisfies the needs of their lending institution.

**Reality:** Only if consumers read a copy of their appraisal can they double-check its accuracy and question the result. Also, it makes a valuable record for future reference, containing useful and revealing information - including the legal and physical description of the property, square footage measurements, list of comparable properties in the neighborhood, neighborhood description and a narrative of current real-estate activity and/or market trends in the vicinity.

**Myth:** Appraisers are hired only to estimate real estate property values in property sales involving mortgage-lending transactions.

**Reality:** Depending upon their qualifications and designations, appraisers can and do provide a variety of services, including advice for estate planning, dispute resolution, zoning and tax assessment review and cost/benefit analysis.

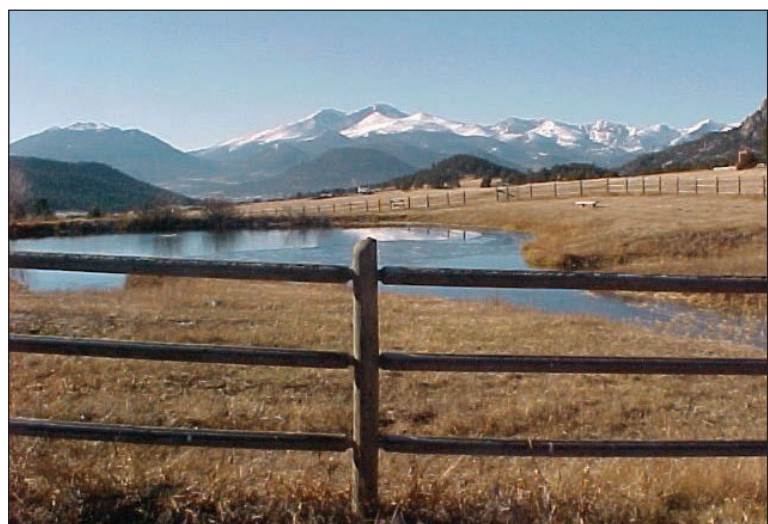
**Myth:** An Appraisal is the same as a home inspection.

**Reality:** An Appraisal does not serve the same purpose as a home inspection. The Appraiser forms an opinion of value in the Appraisal process and reports it to the client. A home inspector determines the condition of the home and its major components and reports these findings to the client.



## OVERVIEW

Primary Product/Service.....	Real Estate Appraisals
Top Local Executive.....	Julie O'Gorman
Local Employees.....	34
Year Founded.....	1999
Web.....	www.frreci.com
Phone.....	970.669.9161
Fax.....	970.669.9162





# Surgical Specialists of the Rockies

**S**urgical Specialists of the Rockies is a group of board-certified surgeons who have all earned the recognition as Fellows of the American College of Surgeons. They possess a full spectrum of surgical skills and are based both at Poudre Valley Hospital(PVH) and the soon-to-be opened Medical Center of the Rockies(MCOR).

John A. Collins, M.D. grew up in Chicago and did his residency at the University of Colorado. He practiced general and vascular surgery in Fort Morgan starting in 1978 before moving to Fort Collins in 1997. He was drawn to Colorado by his love for the outdoors. Dr. Collins is an avid hunter.

Chris Cribari, MD was raised here in Fort Collins and is a graduate of Fort Collins High School. He obtained his medical training at Baylor College before returning home. He is board certified in trauma, general and vascular surgery in addition to critical care medicine. He is the Director of Trauma at Poudre Valley Hospital and Chairman of the Colorado American College of Surgeons Committee on Trauma.

Paul Bauling, M.D. has spent more than 10 years in academic surgery both in the U.S.A. and South Africa. He most recently was Assistant Professor of Surgery and Director of the Burn Service at the University of Colorado. He joined Surgical Specialists of the Rockies in July of 2004. He maintains his title of Professor of Surgery at the University of Pretoria in South Africa. Dr. Bauling's expertise is in burns and complex wound management though he is skilled in general and trauma surgery as well.



**Dr. Chris Cribari MD, FACS**



**Dr. Paul C. Bauling MD, FACS**

Dr. Sally Parsons also joined the group in July 2004. She was previously a general and trauma surgeon in Greeley, CO in addition to Director of the Burn Center in Greeley. She trained at the University of New Mexico and at St. Joseph Hospital in Denver. Dr. Parsons shares Dr. Bauling's expertise in wounds and burns though both surgeons were eager to reestablish a broad-based general surgery practice prompting their move to Fort Collins.

Poudre Valley Health Systems' new hospital in Loveland (due to open in 2007) Medical Center of the Rockies will owe much of its design to Surgical Specialists of the Rockies who had close interaction with the architects and administration during the design and planning of the facility. The result will be an extremely efficient process of delivering patients to a definitive point of care in the least amount of time. A concept of bringing care to the patient will also be utilized. Any room in the hospital can be used as an intensive care bed allowing extreme flexibility for disasters and rapid change in patient volume. The Operating Suite will share in that concept with each room outfitted with the latest technology. All of the information and instruments will be wired centrally for the most efficient transfer of information. All of the rooms will be built larger than usual to take full advantage of the newer technologies including robotic devices.

PVHS has coordinated evaluation of several other medical centers to aid in the design process. The surgeons were invited to tour the facilities and interview the physicians and staff to borrow ideas and learn from their mistakes. The result has been a compilation of best practices and designs.

Like the facility they helped design, Surgical Specialists of the Rockies



provides specialized care that is very flexible offering a wide breadth of services. The surgeons are proud of their broad training and capabilities. They are able to capitalize on each others areas of expertise to provide comprehensive care as a close group. Many of Surgical Specialists' patients have multiple complicated injuries or illnesses but we take lesser illnesses just as seriously providing care for varicose veins and hemorrhoids on a regular basis. The variety of problems we face is the reason we all chose this specialty.



**Dr. Sally Parsons MD, FACS**



**Dr. John A. Collins MD, FACS**

Surgical Specialists of the Rockies provides regional care in Fort Collins but also takes their services to patients in the region. Dr. Collins performs minor procedures in Brush. They have even provided temporary coverage for Craig and Aspen when their surgeon is out-of-town. Additional regional service includes instruction to other physicians and medical care personnel both in the hospital and ambulance services. Regular courses for certification in trauma care are provided in addition to frequent lectures and speaking engagements.

## OVERVIEW

Primary Product/Service.....	Medical Services
Top Local Executive.....	Chris Cribari, MD, Managing Partner
Local Employees.....	17, including MD's
Year Founded.....	2003
Web.....	www.ftcss.com
Phone.....	970.221.5878
Fax.....	970.221.3564



# Business Blooms at Palmer Flowers and Decorating Gallery!

As the 2005 National Retail Florist of the Year and with 30 years of experience serving Fort Collins, Palmer Flowers and Decorating Gallery is Northern Colorado's premiere florist and home décor shop. What started out as a small dream seed has blossomed into something quite spectacular.



Members of the Palmer family moved west from Chicago to Northern Colorado in the early 1900's. Spiro Palmer then left his home in Greece to explore new opportunities and learn the flower business from his brothers, Leo and Paul, in Boulder. Spiro and his wife Angela opened the Palmer House Florist in 1976, a 1,000-square-foot fresh flower store in downtown Fort Collins, Colorado population 38,000. Spiro had the knowledge and experience to be successful as well as a vision of growth for the future. In 1982 Palmer Flowers moved to a well known 10,000 square foot store located on South College Avenue. Palmer expanded his business to include silk flowers and home décor in 1996 when Palmer Decorating Gallery opened adjacent to the flower shop. In 1997, Palmer opened the Palmer Design Center which housed a collection of home decorating stores to provide one stop shopping. The fresh flower shop and gallery combined into an impressive 25,000+ square foot store in 2004. Palmer Flowers and Decorating Gallery has grown with the local population of Fort Collins which is now roughly 126,000 to become one of the nation's largest retail florists. Inside you will find a wide variety of fresh cut flowers, tropical flowers, a greenhouse with a variety of green and blooming plants, bamboo, succulents, hanging baskets, dish gardens, pots as well as artificial stems, arrangements and trees, art work and furniture in our gallery all under one roof! Our knowledgeable and friendly staff helps to educate our customers with every purchase. In fact, our employees make up a combined total of 225 years experience at Palmer Flowers and we have a total of 350 years combined experience in the floral industry.

The Palmer School of Floral Design, founded by Angela opened its doors in 2001. Our school is one of only two schools certified by the Board of Education in the state of Colorado. Students enroll in beginning, advanced, and certification classes that cover both fresh and silk flower arranging. Classes also include teaching a variety of types of arrangements such as colonial and cascade arrangements for special events like weddings. The five-week courses are limited to 5 to 14 students per session, with six sessions offered yearly. Students from around the region attend, and scholarships are offered to specially qualified individuals.

**Quality:** Palmer Flowers and Decorating Gallery means quality. Our customers know that we sell nothing less than superior flowers, green and blooming plants, interior design products, furniture, art, accessories and more. In fact, we're so confident in the quality of our flowers and plants we guarantee them. We purchase our design products from only the most

highly respected companies, inspecting them carefully for quality of design and manufacture.

**Style:** Palmer floral designs and interior decorating work exhibits an essence that is immediately recognizable. Our creations always stand-out.

**Service:** Customers know that when they walk into our shop they will be treated with respect. They will be greeted personally and professionally by knowledgeable and courteous staff. Our employees listen to our customers and are able to provide creative and practical solutions for any needs.



Throughout the 30 years Palmer Flowers & Decorating Gallery has been in business. We have supported hundreds of Non-Profit Organizations and Charities in Northern Colorado. Donating products for fund raisers as well as financially supporting local charities and schools. We strongly believe in giving back to the community who has helped us succeed throughout the years. In total Palmer Flowers has donated over \$1,000,000 to non-profit organizations.

Palmer Flowers & Decorating Gallery has won many awards over the years including, The Bravo! Entrepreneur Award from the Northern Colorado Business Report, Champion of Free Enterprise by the Colorado District, Business of the Month by the Chamber of Commerce, Best in Business, Best Place to Work, and Best Florist for the last seven years in a row, from the Coloradoan. As well as being voted Business of the Year by CSU. The recognition even spans internationally with several feature articles on Palmer Flowers and Decorating Gallery in both National and International Publications. The most recent award is the prestigious "2005 National Retail Florist of the Year" as awarded by the Wholesale Florist & Florist Supplier Association and Florists' Review Magazine out of 26,000 flower shops in the U.S. and 5,000 in Canada. 2006 marks the shops 30th anniversary in Fort Collins.

At Palmer Flowers and Decorating Gallery there is something for everyone! Visit us today at 3710 Mitchell Drive, one block East of College, South of Horsetooth. Call us at 970-226-0200 or visit us online at [www.palmerflowers.com](http://www.palmerflowers.com). For more information about the Palmer School of Floral Design, visit us at [www.palmerschooloffloraldesign.com](http://www.palmerschooloffloraldesign.com). *Palmer Flowers and Decorating Gallery: Always Fresh. Always Fabulous. Guaranteed.*

## OVERVIEW

Primary Product/Service.....	Fresh flowers, live plants, silk arrangements, home décor, art, furniture, holiday décor, weddings, funerals
Top Local Executive.....	Spiro Palmer
Local Employees.....	50 year round, 125 during holidays
Year Founded.....	1976
Web.....	<a href="http://www.palmerflowers.com">www.palmerflowers.com</a>
Phone.....	970.226.0200
Fax.....	970.226.2505



# The connection between success, software and style



*Succeed in business technology*

## A Custom-fit Company

Organizations of many sizes and shapes look to Accounting Systems, Inc. (ASI) to take them to the next level of profitability. Why? Because ASI is a bit different than other software resellers who offer a suite of quality products. How? By overlaying more than 40 combined years of expertise in accounting and technology with a personable style and excellent service, they make the tremendous task of better business management easy.

Easy to implement and simple to use, ASI software solutions meld off-the-shelf products with just enough customization, yielding the best of both worlds. And once ASI has “done their job,” they stick around — for years to come. With a level of service that ensures their clients a path of seamless growth and change in the technical corner of business management.

## Multi-tasking Management made easy

One could say ASI serves “any company of any size within any industry,” and that would not be wrong; their clients range from eCommerce to non-profit environments. The majority of their customers are represented by the manufacturing, distribution and service industries. With leadership roles in APICS, the ASI staff remains on the forefront of education, certifications and resources essential to providing excellence in management operations. Other business management functions they deliver include:

- |                           |   |
|---------------------------|---|
| ■ Inventory control       | ■ Core accounting – full integration of general ledger, accounts payable and receivable and bank reconciliation |
| ■ Order processing        | ■ Fund accounting   |
| ■ Supply chain management | ■ Maintenance and labor management  |
| ■ Payroll & HR            | ■ eCommerce   |
| ■ Channel management      | ■ Point-of-Sale   |
| ■ Material handling       | ■ CRM   |
| ■ Warehousing             |   |
| ■ Service Tracking        |   |
| ■ Job costing             |   |
| ■ Customer service        |   |

## No product is an island

Common goals of all ASI clients are increased efficiency, higher margins and better customer service. And because many of them come from elementary if not primitive accounting and tracking systems, they also share a critical need for automation. But that’s where the similarities end. While all of the products offered by ASI address these general issues, rarely does a plug-and-play solution fit perfectly. By spending considerable time up-front, ASI defines the scope of a client’s needs and future opportunities for growth and expansion. They then select premier products and add-on modules, designing custom solutions with room to grow.

## Tenure, training and a will-do attitude

ASI has been in the software solutions business since 1991. For 15 years they have been honing their expertise, identifying unique customer needs and developing customized solutions to meet them. A Microsoft Certified ISV Partner, ASI serves various industries by offering only top quality products by reputable partners such as Sage Software and SYSPRO®.



Working onsite at all stages of the process, ASI not only looks at the technical and functional needs of an organization, but also learns the culture and vision of their clients. So their certified experts in training and project management understand what skills are necessary and which communication styles are most motivating. The entire team believes in fostering relationships, from the inside out. And their collective commitment to deliver results? That’s why nearly 200 clients have trusted ASI as technical partners in business management.

## Fostering Excellence

ASI offers unique and specialized instruction at each client site as well as classroom training within the ASI Training Facility. Courses offered range from Purchase Order and Payroll to Processes in Inventory and Supply Chain Management. Students are given the chance to use and learn new software applications in an intimate classroom setting with mock-company data. Located in the heart of Fort Collins, the training facility is close to the many restaurants, retail and coffee shops of Old Town, affording class participants and visitors access to convenient, interesting break activities, all within walking distance.



## OVERVIEW

Primary Product/Service.....	Business Management Technology
Top Local Executive.....	Bredt Eggleston, President
Local Employees.....	7
Year Founded.....	1991
Web.....	www.ASIsucceed.com
Phone.....	970.419.3210
Fax.....	970.416.0732



*“Building Relationships Since 1939”*



**Flood and Peterson Insurance, Inc.**

**A Way of Doing Business...**

It was in the 1930's that two young men — both Colorado natives — perceived the importance of personal service as a major asset in doing business with the citizens of Colorado.

The insurance agency founded by Barney Flood and Pete Peterson in 1939 remains true to that purpose.

The original agency had humble beginnings — one tiny room, a shared desk and chair, a borrowed typewriter. But the two men were rarely in the office in those days. They were calling on the people of Greeley and its surrounding communities, explaining their ideas and their dedication to the area's growth and prosperity.

They built what Flood & Peterson is today — a firm of over 120 highly qualified insurance professionals, affiliations with over twenty—five major insurance companies nationwide, four convenient offices in Greeley, Eaton, Fort Collins and Denver. The firm maintains the same philosophy with which it was founded, but has the added assets that over 65 years in the business will bring — experience, education, growth and commitment.

It is the Flood & Peterson way of doing business.

**The Philosophy...**

Flood & Peterson believes it is critical for their insurance professionals to know your business. Their insurance professionals specialize in areas of expertise so they understand your business and know your insurance needs.

**Looking ahead...**

Flood and Peterson has a unique advantage in Colorado. While its insurance products and services are comprehensive, it still remains focused on Colorado concerns.

Flood and Peterson operates with integrity and dedication. That philosophy shows in the company's high level of care and personal service.

Throughout its history, Flood and Peterson has always maintained a stable foundation and a strong financial position. In fact, today Flood and Peterson has the strongest sales and service team ever and is definitely poised for growth. It has been serving the region for over 65 years and will continue to be Colorado's leading independent insurance agency firm well into the future.

*All of us at Flood and Peterson look forward to doing business with you!*



**OVERVIEW**

Primary Product/Service.....	Property, casualty and employee benefits insurance
Local Employees.....	120
Year Founded.....	1939
Web.....	www.fpinsurance.com
Greeley.....	970.356.0123
Eaton.....	970.454.3381
Fort Collins.....	970.266.8710



# Keller Williams Realty of Northern Colorado

## Customers always come first!

With real estate companies expanding across the Northern Colorado landscape, it is difficult for one to stand out from the competition. Keller Williams, however, seems to be carving a niche for itself by combining top level service, high professional standards and knowledgeable local agents.



JoAnn Johnston, Managing Broker  
Fort Collins



Roger Jenkins, Managing Broker  
Loveland



Carol Canfield, Managing Broker  
Fort Collins



Kathy Miner, Managing Broker  
Greeley

According to company's Team Leader JoAnn Johnston, the company is almost the fourth largest real estate company in the US with approximately 60,000 agents and has seen a 52% growth over the last year. In fact, the *Northern Colorado Business Report* listed Keller Williams as one of the Mercury 100 Fastest Growing Private Companies in Northern Colorado.

With an international presence in the United States and Canada, Keller Williams can use its vast network of contacts to help people effectively move anywhere from coast to coast or to and from our neighbor to the north.

"We have an effective international Internet presence that is excellent and growing on a daily basis," says Johnston. If a person is looking to move to Northern Colorado, they can do property searches, find a local agent, and obtain city reports and mortgage calculators easily on the company's website. Additionally, all of Keller Williams' agents have their own website that is connected to the international site, which is a big advantage in helping a real estate professional build an online presence.

What is the secret to the growth of Keller Williams? Johnston says, "It is all about the agents and helping them grow their own business. Our focus is on their education, training and coaching." Each agent will receive many hours of training through Keller Williams University, learning about the latest trends in the industry and constantly updating their skills and knowledge base.

Another factor is profit sharing in which company's owners share approximately 40% of the profits with the agents. What's more, each agent has a say in how the company is run. This is done via the Agency Leadership Council (ALC) that operates much like a board of directors. The council helps make policy decisions related to education, public relations and technology and also helps set the budget for the entire company. Because of this, the ownership never makes a determination to charge an agent for activities such as advertising without the decision being cleared by the ALC. Finally, the entire agent body must approve the change before it goes into effect.

Being such a large company hasn't stopped Keller Williams from caring about their employees and the communities they serve. When Hurricane Katrina hit, the storm devastated a number of franchise offices and impacted the lives of more than 1,000 of the company's agents. Through its KW Cares program, the company collected over four million dollars for the relief effort and is also involved at the local level with charitable efforts such as Habitat for Humanity, the MS Walk and the Meals on Wheels program.

Carol Canfield is the managing broker for the Ft. Collins office and has only been with Keller Williams since March 2005 but comes with 18 years of real estate experience. "What I like about KW is the culture," she says. "We are a very close knit family, which I believe is an important part of our success."

This, plus the leading-edge training agents receive, is why many homebuyers find working with KW such a positive experience. Canfield remarks, "We



help first time as well as upper end buyers and try to take the stress out of the transaction so that buyers and sellers can focus on other less critical issues. My goal is to look ahead and see problems that can arise and take care of them before they happen."

While Ft. Collins is one of the hot areas for real estate, Loveland is becoming more attractive to retirees as well as industry wanting to do business here. Roger Jenkins is the Loveland managing broker for KW and as proof, points to the myriad businesses expanding into Loveland. This includes the new Shops at Centerra, The Trauma Center and Outlets at Loveland.

With 53 full time agents, Loveland is a satellite location for the company but Jenkins looks forward to Loveland becoming a stand-alone market center in the near future.

"The Loveland economy is healthy and growing," Jenkins says. "A large percentage of our buyers are coming from states like Texas and California and we are starting to see more from Florida and the East Coast. The favorable publicity showered on the area from recent magazines such as AARP places us as one of the top ten places for retirement and we are finding homes for lots of baby boomers. Many are surprised to find that they are getting as much home for the price, compared to where they are relocating from."

While Ft. Collins and Loveland have been desirable areas for relocation, Greeley is not far behind. "We are the fastest growing real estate company in Northern Colorado," says Kathy Miner, managing broker for the Greeley office. "We are seeing explosive growth and we are expanding towards the west. Eventually, we may become one market."

Miner, who is proud of her association with KW, says that her goal is to promote professionalism and make the entire real estate process as friendly as possible.

One way they are doing this is through an innovative program in cooperation with a local company. Using a team of realtors and lenders we offer workshops to prequalify buyers who live and work in the local area. This makes it easier for customers to find out about housing options and offers them a way to become part of the real estate market.

For instance, Miner indicates that they have been able to get people into homes for as little as \$500 down when using preferred lenders. "We have 100% financing available through many lenders, which would enable people to purchase a home.

Just in the short time the program has been operating, Keller Williams has been able to help Greeley-based employees purchase their first home as well as assist investors and those looking to buy up. The hope is that this strategy will create roots to the community and promote employee longevity.

Each week Johnston estimates that they receive many letters commending agents for their outstanding service. Treating each agent and the customer like a family member ties in perfectly to the company's philosophy of caring and their goal of ensuring that *customers always come first*.

### OVERVIEW

Primary Product/Service.....	Real Estate
Top Local Executive.....	JoAnn Johnston
Local Employees.....	16
Year Founded.....	1999
Web.....	www.kw.com
Phone.....	970.377.3700 Fort Collins 970.663.3777 Loveland, 970.353.6677 Greeley
Fax.....	970.377.3701



# Hi Country Wire and Telephone Ltd.

## Classic Service...Leading Edge Technology

Back in the days of the Baby Bells, most business customers had little choice as to their communications systems. With the breakup of these regional Bell operating companies, however, options flourished and telecommunication companies could offer a host of new services to better serve their commercial clients.

Having spent more than half a century as a service and support manager with Mountain Bell Telephone Company, Robert Whitfield, Sr. recognized the opportunities that were created with the divestiture of the Bell system in the mid 80s. A tremendous void resulted and after taking early retirement, Whitfield, Sr. decided to offer his own brand of services by creating Hi Country Wire and Telephone Ltd. in 1984.

Whitfield realized that he had a tremendous amount of talent available through his wife and three sons to make this venture very much a family business. Bob Whitfield, Jr., the oldest, had been a sales manager for US West and was the first to join his father's company in the late 80s. In the mid 90s, Dan, who was a service and support technician for US West, came on board, and in 2001, Jim, whose background included being part of the IT group with British Petroleum, was hired. Gloria Whitfield, Bob's wife who worked with him at Mountain Bell now handles the payroll and accounts receivable for Hi Country. This is truly a family business.

Together with their other employees gleaned mostly from the former Bell system, the Whitfields and their company offer what they feel is the best in business phone and network solutions serving the market today. "One thing that makes us distinctive," says Jim, "is that unlike other companies, we accept the accountability for cabling, phone system integration, voice mail, and voice network services. Others may offer only one of these components but not all of them."

Hi Country specializes in finding solutions for small and medium-size offices that includes the U.S. Government, county school districts, hospitals and medical offices, the hotel and hospitality field, call and contract centers, security monitoring companies, and wireless LAN and paging.

Since its early days, the company has grown with an impressive list of clients. When the Pueblo County Government needed a new voice mail system, Hi Country installed an AVST CallXpress unit that performs all of the call processing and routing for the county's 800 employees.

Similarly, Whitfield's employees have installed systems for the Stanley Hotel, American Furniture Warehouse, Enterprise Rent-A-Car, and Lockheed Martin.



Some of the providers Hi Country utilizes include Avaya Communications, Nortel Networks, AVST CallXpress, Qwest, ICG, SBC, Cbeyond, Covad, Raindance, and Panduit. Being proficient with these suppliers means that Hi Country has a broad range of options when dealing with specific issues relating to their clients' needs.



Jim Whitfield, Bob Whitfield Sr. Gloria Whitfield and Bob Whitfield Jr. pictured in front of their corporate offices in Arvada, Colorado. Not pictured: Dan Whitfield

One of the concerns that many business owners have is the hassle and possible expense involved in converting their current systems to a new one. "Having come out of the oil and gas industry," says Jim, "I have an understanding of how complicated people feel the telecommunications business is with all of its buzzwords and acronyms and can help demystify the entire process and alleviate the anxiety that can occur with making changes."

"First, we offer a free on-site evaluation of their current services. Then we provide them a spread sheet with a summary of what we can do to save them money, many times using their same provider," he added. "In today's environment the one time cost of upgrading a phone system to accommodate more advanced services can payout very quickly or they can be absorbed by the new monthly savings".

For instance, Hi Country will ultimately save Enterprise Rent-A-Car \$12,000 per month by revamping all of the services that Enterprise had been using through Qwest. Hi Country did a phone system upgrade and added a new CallXpress voice mail system at Enterprise's Colorado headquarters with the net result being that Enterprise can rent their cars for less money.

While the growth of the company Whitfield, Sr. started has been impressive, the future of technology will revolutionize many businesses. According to Jim, VoIP (Voice over Internet Protocol) will open up a whole new way in which we communicate. For example, companies like Pizza Hut are partnering with phone service providers so that there will soon be VoIP phones in dorm rooms on college campuses. With a simple touch of a digital display on the phone, consumers will be able to order a pizza without having to call or log onto the Internet.

This sort of technology will eventually include institutions such as banks and other commercial applications that will simplify customer interaction or provide applications such as local numbers for order processing using the Internet as the carrier of the signal.

As successful as Hi Country is, the company feels it is important to give something back to the community. Robert Whitfield, Sr. is the founding member of the Rolling Hills Foundation that provides charitable donations each year to the community, and both he and his wife are active donors to the University of Colorado Athletic Department, the YMCA and Red Rocks Community College. Jim is a volunteer coach for the Arvada Hockey and Soccer Associations and Dan is the Junior Varsity Wrestling coach at Ralston Valley High School.

Classic service...leading edge technology is a phrase that has been incorporated into the company's marketing efforts over the years and is tied into Robert Whitfield, Sr.'s love of classic hot rods. The Hi Country rods can be seen on the company's website [www.hcwt.com](http://www.hcwt.com).

### OVERVIEW

Primary Product/Service.....	Business phone systems and network solutions
Top Local Executive.....	CEO Robert Whitfield, Sr.
Local Employees.....	40 total; 5 from Northern Colorado
Year Founded.....	1984
Web.....	<a href="http://www.hcwt.com">www.hcwt.com</a>
Phone.....	303-467-5500 or 1-800-845-6780
Fax.....	303-467-5521



## Celebrating 20 years of trust and service, second to none

When Micah Jones was little, he used to beg his dad to go on jobs with him. They'd show up at people's doors, and customers would joke to the elder Jones, "Well, I see you brought your boss along with you."

Micah was always the tool boy, running out to his dad's truck to get tools for his work. The experience gave Micah a love for working with his hands. It also taught him how to run a business.

Now 29-year-old Micah, is a stock holder and his sister, 25-year-old Michaela, work full time with their dad at American Services Inc., a plumbing, electrical, heating and air conditioning company in Fort Collins. Micah, a field superintendent, oversees the company's technicians. Michaela is the office manager.

This year marks Len and Roma Jones' 20th year as owners of American Services, 513 N. Link Lane in northeast Fort Collins. They call their business "family-owned and operated and building for the future" and say that aspect of their company makes it unique.

"We've been here for a long time, and we're here for the long haul," Len said. "We are someone you can trust to do things right."

Len spent his first three years out of college as an industrial arts teacher. In 1972, he and his wife bought her father's plumbing and electrical business in Nebraska. They sold the business in 1985, moved to Fort Collins and started American Services.

The company has grown to 18 employees and does what most businesses like it don't — it does plumbing, electrical, heating and air conditioning. Most businesses offer one or two of those, but not all four.

As the Jones' four children grew up, they all were involved in some aspect of the business. Their three boys helped Len when he was a technician working in people's homes.

"I was probably the one who worked with my dad the most," Micah said. "He used to explain everything he was doing as he worked. I got to do a lot of things that were really cool to a little kid." Micah started working with his dad full time after attending Colorado State University focusing on Construction Management. Michaela came to work for her dad after she graduated from the University of Wyoming.

Len, 60, said he isn't ready to retire yet, but eventually he wants to turn the company over to his children. He said he never pushed his children into the business. The hours can be long, and competition is difficult among similar companies in northern Colorado because the market is saturated with plumbing and electrical businesses. The challenge for American Services is to offer the best service, keep good employees, and as Len puts it, "keep our customers our customers."

Three years ago, American Services switched to up-front pricing, a move many reputable plumbing and electrical companies are making. Instead of charging customers for "time and materials" — the cost of materials plus the time it takes to complete a job — American Services diagnoses the problem and tells customers how much a repair will cost before a technician ever starts.

"If we say it will cost a certain amount, that's what we charge you, no matter how much time it takes us to get it done," Len said.

### American Services, Inc. Plumbing • Electrical • Heating • Airconditioning

The result has been an increase in business and a deeper sense of trust between American Services and its customers.

American Services also offers "energy savings agreements" with customers, which include discounts and additional services. For example, a one-year energy savings agreement for heating costs \$125. That means American Services will do an inspection on your heating system once a year and give you up to a 15 percent discount on anything you buy for your heating system that year.

In addition, when you call with a service need, you become a priority customer and move ahead of everyone else who has called that day for repairs.

As a way of offering more personal service, Len has also stopped forwarding business calls after hours to an answering service. Either he, Micah or Michaela answers the phone 24 hours a day.

After American Services completes a job, Roma calls customers a few days later to do a follow-up questionnaire. As a former teacher, Len also makes sure his technicians are constantly learning. Every Tuesday at 7 a.m., the technicians meet for an hour of training. Representatives from various companies train them on their equipment. Len also comes up with role-playing scenarios to teach technicians how to work with customers.

It's all part of Len's goal to stand out from other businesses. The best part of it for him is the best part of most family-owned businesses — getting to know people and helping them.

"We want to be known in the community as a good, reliable company that does what it says it will do," he said. "It's not always easy, but if you go about it with the right attitude, it can be a lot of fun."



from left: Roma, Len, Micah Jones and Michaela Feagler

## OVERVIEW

Primary Product/Service.....Heating, Air Conditing  
Plumbing & Electrical Services

Top Local Executive.....Len Jones

Local Employees.....18

Year Founded.....1985

Web.....www.americanserve.com

Phone.....970.482.8141

Fax.....970.482.1413



# Local Private College in a League of its Own

## Celebrating 18 Years of Helping Adults Achieve Career Success

There is no wonder why 36% of students who attend the Institute of Business and Medical Careers (IBMC) are referred to the college from prior graduates, current students, family members and professional business offices in the community.

Since 1987, thousands of men and women have graduated from IBMC. They came in looking for the occupation of their dreams, and left fully knowledgeable, skilled, and prepared for one of the high demand careers IBMC's training offers in the health-care or business field. The reputation of the college has endured and speaks for itself. "Many of our past graduates have grown in their positions and are now hiring our current graduates because they know the consistent quality of skills and training our students receive," says JoAnn Caddoo, Director of Career Services.



**IBMC Executives: Steve Steele, Randy Rosenbusch, JoAnn Caddoo, Colleen Laub, Rich Laub**



match the growth, with six computer labs, fully stocked medical labs, a law library, comfortable student lounge and an Internet access resource center. The campus is even expanding to meet the demands of the growing population. During the first quarter of 2006, an additional 3,500 square feet of space will be added to the Fort Collins campus.

A high monthly retention rate - averaging about 94% - coupled with an incredible 80% job placement ratio is another measure of success at IBMC. Says Vice President of Operations, Steve Steele, of the impressive retention and placement rates: "We do everything in our power to help the students, and we are proud to have them as our customers."

IBMC's successful externship program is one reason students stay at IBMC. Students work in a local healthcare or business office to acquire real-world experience as part of their training. "This is a benefit to local employers who are in

the market to hire, but want to see the skills of our graduates first hand," says Caddoo. As a result, up to 50% of students are hired through this innovative program. IBMC's relationships with local employers is built on a solid foundation of providing quality employees - many employers call IBMC first before ever having to place a help-wanted ad.

In the Therapeutic Massage program, externs and graduates work in the full-service onsite clinic, helping the community to relax, repair and rejuvenate at an affordable price. In 2005, the Clinic had over 3,000 visits by massage clients from our local community.

Those at IBMC are truly invested in the quality education of students, shown in the recent six-year grant of accreditation from the Accrediting Council of Independent Colleges and Schools for the second consecutive term. "We take pride in the

quality of training that takes place at IBMC," says Laub. "This extended grant is a reflection of the excellence of education and quality of staff and faculty at our college."

From a growing campus and a dedication to students to high referral, retention, and placement rates, IBMC stands out above the rest in continuing their tradition of *Caring Individuals, Changing Lives*.

### IBMC Offerings

Nationally Accredited by ACICS

Morning, Afternoon and Evening Classes

Diploma and Associate of Occupational Studies Degrees in:

Medical Assisting  
Therapeutic Massage  
Pharmacy Technician  
Paralegal  
Medical Billing and Coding  
Business Administration  
Accounting



**Barb, a Business student, working in one of many computer labs.**



**Sandy, a Paralegal student, in the law library.**

IBMC goes beyond mere academic instruction in its effort to provide career training. "The student is the focus for everyone here," says Randy Rosenbusch, Vice President of Academic Affairs. Unlike many colleges, IBMC maintains a small, close-knit community prime for hands-on learning in a supportive environment. Class sizes are kept small with an average 10 to 1 student to teacher ratio so that students can build relationships with their peers and educators. "Our success is tied to our vision statement of *Caring Individuals, Changing Lives*," says President Rich Laub. "We are locally owned and operated and our top executives are always onsite to provide constant quality control. Our main goal is for our students to be successful."

The success of students is inevitable on the Fort Collins and Cheyenne campuses, which are always backed by a highly motivated and educated administrative

staff, current technology, and industry experts teaching to meet the needs of students and the market. These consistent features on both campuses explain why the student population at IBMC is at an all time high, with 350 students currently attending the Fort Collins main campus, as well as another 135 at the Cheyenne facility. While other institutions are short of both funding and equipment for a growing population, IBMC is constantly upgrading its facilities to

## OVERVIEW

Primary Product/Service.....Career College

Top Local Executives.....Richard Laub, President  
Colleen Laub, Executive Vice President

Year Founded.....1987

Local Employees.....100

Web.....www.ibmc.edu

Phone.....970.223.2669

Fax.....970.223.2796





First Western Trust Bank established Northern Colorado's first locally owned private bank to fill a void in the local banking market by providing integrated financial service solutions in the areas of banking, investment management, personal trust and family office services. We recognize that individuals face complexities in their everyday lives that are particular to them and their families. And with that knowledge, our team of specialists approaches each family's situation with the objective to craft innovative, customized solutions that are dependent on the family's long-term and short-term goals.

Because we are locally owned we do not wait for decisions to be relayed in from around the country; we make decisions right here. This local management means we have the flexibility to respond more consistently and quickly to our clients' specific needs.



## A NEW PRIVATE BANK HAS FOUND

### THE FOLLOWING SERVICES CAN BE USED IN THE DESIGN OF A CLIENT'S INNOVATIVE, CUSTOMIZED SOLUTION:

**DEPOSIT AND CASH MANAGEMENT SERVICES** First Western's deposit and cash management services are based on the old adage that time is indeed money. Our Private Bankers can provide services that are unparalleled in accuracy and timeliness. Also if our client requests, our dedicated Private Banker integrates the client's banking and credit services with their other holdings. Our Private Banker develops a tailored strategy with the appropriate mix of financial instruments.

**LENDING SERVICES** Fast, flexible access to credit can be a strategic tool for furthering our clients' financial and life goals. And because their occasions for credit can take many forms — from acquiring a work of art or investing in commercial real estate to purchasing a home or funding a child's education — First Western's team of lending experts works with them to design custom and traditional financing options to meet their needs.

**PERSONAL TRUST** Nothing is more important than family. And trusts are the most versatile, flexible means to preserve wealth for future generations of your family while potentially minimizing tax liabilities. Through your personal trust, you will also gain a peace of mind knowing that those you love will be taken care of in the manner you desire.

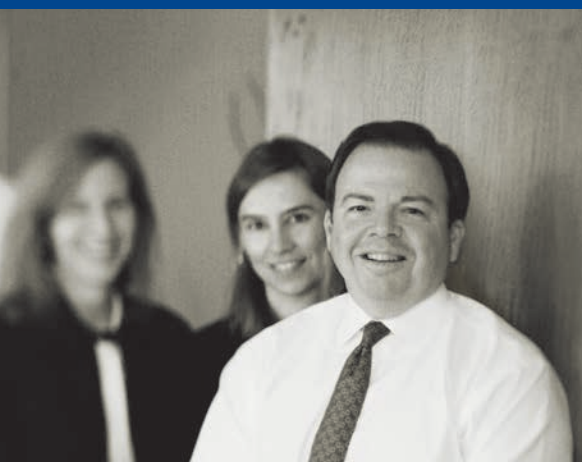
**INVESTMENT MANAGEMENT** Our services, centered on asset management, are carefully developed to meet the special needs of each and every client. Through careful monitoring of economic, financial, political and market developments and the use of emerging technology, enables our team to make high quality recommendations to address all of our clients' present and future needs.

**FAMILY OFFICE** Our Family Office service is woven into everything we do. From simple needs like monthly household bill payment to complex functions like designing foundation and philanthropic efforts to risk management. Family Office provides the peace of feeling cared for, by assuring our entire staff works as one.





## HOME IN NORTHERN COLORADO.



First Western Trust Bank's Northern Colorado location was once known by two different names, James Sprout & Associates (JSA), a wealth management firm, and Poudre River Valley Trust Company (PRVTC), the first independent trust company in Northern Colorado. First Western Trust Bank acquired those firms in January 2004. Our vision was to combine all of the best things these companies did for their clients with our own integrated approach to wealth management.

Our team, headed by Robert W. "Bud" Noffsinger III and James A. Sprout, carries on this service of excellence by expanding on the services offered and providing additional systems and resources to the advantage of our professionals and clients.

As President of First Western Trust Bank-Northern Colorado, Mr. Noffsinger is primarily involved in the day to day management, strategy and business development presented to the company, while always focusing on all of our banking relationships.

A native of Northern Colorado, he understands the local landscape and applies his knowledge to his areas of expertise include commercial, residential, farm and ranch real estate and natural resources.

Also a familiar name in Northern Colorado, Jim Sprout serves as First Western Trust Bank - Northern Colorado's Chairman. He is primarily responsible for business and community development of the Northern Colorado Region. Mr. Sprout also continues to play an integral part of his clients' relationships. He is a member of the First Western Northern Colorado community board and is also an active member of the investment committee.



# FIRST WESTERN TRUST BANK

NORTHERN COLORADO

PRIVATE BANKING

INVESTMENT MANAGEMENT

PERSONAL TRUST

FAMILY OFFICE

318 CANYON AVENUE SUITE 100 FORT COLLINS, CO 80521 TEL 970.484.9222 WWW.FWTB.COM MEMBER FDIC





# Waste-Not Recycling

## Helping businesses protect the environment



**Anita Comer, President/CEO, Waste-Not**

Anita Comer didn't set out to save the environment. In fact, she admits that she didn't even recycle things in her own home back in the late 1980s. Things changed for her when she attended a conference that talked about the state of the planet and what ordinary people could do to turn the tide of pollution and waste that was accumulating in our landfills.

After being inspired by an article in Omni magazine, Comer realized that recycling was the best thing she could do to help preserve our planet's limited resources. Still, she discovered that quitting her job in a furniture store and starting a small curbside residential pick-up service was no easy task. "I went from making decent money to poverty," she says with a smile. Struggling to make ends meet for her family while growing a capital intensive business made Comer think twice about her newly chosen profession. Slowly, however, as word got around, businesses started calling her for their recycling needs. She went from a small storage unit to a larger one and eventually, she grew to the point where she needed a large processing center. So, in 2002, she bought a facility in the small town of Kelim, just east of Loveland off Highway 34.

From those auspicious beginnings, Waste-Not Recycling has grown to two facilities (the other in Colorado Springs) totaling 40,000 square feet, 38 employees and over a dozen vehicles ideally suited to Comer's operation.

Now, many businesses along the Front Range contract with Waste-Not for their resource recovery programs. This includes a whole host of materials consisting of office paper, cardboard, aluminum, steel, copper, office supplies, wood, inkjet cartridges, computers, and construction wastes. Instead of taking these to the local landfill with its finite amount of space, Comer says businesses can help delay the building of new landfills, reduce greenhouse emissions, conserve energy, and save money by using her services.

Comer's approach to this much-needed niche is that she strives to provide the best possible customer service to her clients, has a strong commitment to recycling and has the ability to handle a wide variety of commodities. Since many companies have goals that have to be met along this line, Comer also offers a monthly reporting system that can tell a client how much material has been recycled, the timeframe in



*Working Today For A Better Tomorrow*

which this was accomplished and any revenue that might have been generated by the marketing of the materials. "We weigh everything," she says. "We're big enough to handle large volumes and small enough to track the details."

According to Comer, Colorado has one of the lowest recycling rates at about 10%. This is due, in part, to the relatively inexpensive cost of landfill fees and also to the fact that Colorado is not close to the markets that buy these commodities. But, Comer points out, it takes 17-20 trees to create 1 ton of paper and that increasing the recycled content of paper and containers by 10 percent would reduce carbon emissions by 10 million metric tons. Additionally, recycling can reduce the impact of manufacturing and mining, preserve natural habitats and help companies feel like they are part of helping preserve the environment for the future.

Waste-Not can provide collection services, customized recycling programs, document destruction, remanufacturing of laser toner and inkjet cartridges, construction waste containers, and environmental education for schools and other entities.

Walking through the Kelim location looks like a graveyard for steel, plastic and paper. Computers, office supplies, cardboard, and packing peanuts line the tall shelves but all of them will one day be transformed into other items that can be readily used by society.

When first contacted by a company interested in implementing a recycling program, a Waste-Not representative is sent out to perform an evaluation that includes an equipment needs analysis. This may include deciding what sort of containers will be needed on site and the frequency of pick-up. Next, the items are transported to Waste-Not's processing facility where they are weighed and sorted. Finally, the materials are offered for sale to the appropriate market. This whole process is quite efficient and has contributed to the success of Comer's company that is growing at a rate of 10-40 percent per year. "Our customers are our best referral," she says. "We are committed to making it convenient and easy for our clients to recycle."

With our planet's ever-growing population and dwindling natural resources, Comer's services will no doubt be in ever increasing demand. Fortunately, she has found her passion and is helping others along the way. As she puts it, "I feel like I am contributing to the community and I'm proud of what I do. We want to be known in the community as a good, reliable company that does what it says it will do," she said. "It's not always easy, but if you go about it with the right attitude, it can be a lot of fun."

## OVERVIEW

Primary Product/Service.....Waste recycling

Top Local Executive.....Anita R. Comer

Year Founded.....1989

Web.....[www.waste-not.com](http://www.waste-not.com)

Phone.....970-669-9912

Fax.....970-669-9926



# A Century of Success

Because any home, no matter how new or apparently secure, is built on land as old as the earth itself. Undoubtedly this land has had many previous owners. Claims against any one of these persons can be filed against the property and against you as the present owner. Such hazards as fraud, missing heirs, old liens and many others can, and often do, arise like ghosts out of the past.

## Who is Stewart Title?

Stewart Title is an expanding global company committed to delivering state-of-the-art real estate information services, software and solutions to its clients and shareholder value to its investors. Established in 1893, and incorporated in 1908, Stewart Title is a technology driven, strategically competitive, real estate information and transaction management company. Stewart has been safeguarding the ownership of real estate title for more than 100 years and has more than 8,000 title insurance issuing offices, and does business in over 40 countries. Stewart Title is a publicly held company that is traded on the New York Stock Exchange under the SISCO symbol. The company has consistently maintained A+ ratings from the industry's leading rating companies.

Stewart Title of Colorado maintains 28 offices throughout the state of Colorado including its offices in Larimer and Weld counties. Stewart Title of Colorado is presently the number two market share holder in Colorado and is rapidly expanding its operations throughout the state.

## Why Stewart?

While Stewart Title is best known for its core business of title insurance and settlement services, Stewart Information Services Corporation (Stewart) touches every portion of the real estate transaction. From opening the escrow...to researching county records... to assist the mortgage lender in loan origination...to closing...to recording documents and sending a loan to the secondary market...

Stewart has the solutions to make the real estate transaction better, faster, and more efficient. Stewart also embraces all aspects of real estate information technology, including database management for real estate professionals, consumers and government entities. No matter what your role is in the real estate transaction, Stewart has the solution tailored to your needs:

- Title insurance
- Water rights insurance
- Closing and settlement services
- Online transaction management services (SureClose)
- Relocation services
- 1031 exchanges
- Mortgage origination services
- Mortgage post production services
- Property and land mapping
- Land record automation
- International title services
- Electronic mortgage documents
- E-business solutions
- Satellite images and aerial photography

## OVERVIEW

Primary Product/Service.....	Title Insurance
Top Local Executive.....	Richard C. Evans
Local Employees.....	25
Year Founded.....	1908
Web.....	www.stewart.com
Phone.....	970-226-4399
Fax.....	970-226-4499



## SureClose - Technology for the Future Paper Mess to Paper Less

It takes a team of dedicated professionals working together with home sellers, buyers and refinance customers to put all the pieces together for a successful real estate closing. While we know it's our people skills that often bring us success, technology continues to evolve and play a major roll in how we do business. That's why Stewart Title - as the transaction manager - has developed SureClose as its transaction management platform to ensure a magnificent closing experience for consumers, lenders and real estate professionals.



Richard C. Evans, Esq., Division President

## SureClose

**the right transaction management solution**

SureClose is a secure, Web-based communication platform uniting all parties during the contract-to-closing portion of a real estate transaction. Available through any PC with Internet access, SureClose is accessible 24 hours a day, seven days a week, regardless of office hours or time zones. Each player in the real estate transaction - Title Company, real estate agent and broker, attorney, lender, buyer and seller - has access to step-by-step transaction information with SureClose.

As the transaction manager, the Stewart agent opens the order, sets up the transaction template based on order information and provides user names and passwords to the buyer and seller, real estate agents, and lenders. With SureClose, each registered party can view, print, upload, download and exchange closing documents and information in a secure environment.

SureClose also provides automatic notifications when critical documents are posted, keeping you up-to-date on your closing progress. And whether you prefer to receive notices via e-mail or fax, SureClose makes it happen.



Stewart Title was a major sponsor for the 2005 Land Rush at the Budweiser Events Center



# Cheyenne LEADS

*Cheyenne is the ideal site for new or expanding companies*

**C**heyenne may be in another state but is closer than most think. Only 90 minutes from downtown Denver, Cheyenne, Wyoming, is an important economic player in the Rocky Mountain Front Range economy. Nine miles north of the Colorado/Wyoming border along Interstate 25 and 45 miles west of Nebraska on Interstate 80, the capitol of Wyoming is at the crossroads of important economic corridors.

Cheyenne has outstanding opportunities for both businesses and the people that run them. Wyoming has no state income taxes, low property taxes, and no inventory taxes, one of the main selling points for both businesses and individuals. Along with multiple available sites and a strong business climate, Cheyenne is the ideal site for new or expanding companies.



**The restoration of the Historic Union Pacific Depot and the construction of the Depot Plaza has helped revitalize the Cheyenne Downtown and is a major attraction to visitors and residents.**



**All levels of government were represented at the July 2005 Ground Breaking Ceremony for LEADS' new 620 acre business park, including the Mayor of Cheyenne, Laramie County Commissioners, and the Governor of Wyoming along with the Cheyenne LEADS' CEO and Board Members.**

Cheyenne LEADS, the private, non-profit, Cheyenne-Laramie County Corporation for Economic Development, currently owns two business parks for the purpose of primary job creation. The Cheyenne Business Parkway (CBP) encompasses a total of over 900 acres immediately east of central Cheyenne along I-80 and within Cheyenne city limits. The CBP has 300 acres still available in parcels ranging from two acres to fifty acres. The park has immediate access to Interstates 80 and 25, and to major arterial traffic routes around and directly into the city. All utilities are in place, including high-volume natural gas, electricity, and redundant fiber optics telecommunications. Current tenants of the CBP include Lowe's Regional Distribution Center, EchoStar (DishNetwork) satellite uplink center, JELD-WEN windows factory, Truss-Craft manufacturing plant, Quark Software distribution and offices, Sierra Trading Post headquarters and outlet store, and Grobet precision manufacturing.

## Cheyenne LEADS

Ground was broken July 2005 for the North Range Business Park (NRBP) west of Cheyenne, also along I-80. It consists of 21 sites with a total of 620 acres of land in parcels from 11 acres to 147 acres. The park is located adjacent to the crossroads of Interstate 80 and Interstate 25. Construction is underway and infrastructure will be extended to most of the park by September 2006. The NRBP will have its own interchange onto I-80 with the new Wal-Mart High Velocity Distribution Center as the anchor business.

Several private developers own large tracts of land around Cheyenne and are in various stages of preparations for office, light-industrial, industrial and/or commercial sites. Other developers have office and commercial spaces for sale or lease within the city. Together, these properties are able to accommodate many different types of businesses that are looking to lower operating costs and increase their ROI.

While the availability of property within the Front Range corridor is a major benefit, perhaps the Cheyenne community's business climate is one of the most important aspects when considering the area for expansion- Cheyenne's business climate is second to none. The community remains positive about growth and is committed to building a prosperous future. The restoration of the Historic Union Pacific Depot, the creation of the Depot Plaza and the construction of a new central parking garage, have triggered a renaissance in the downtown area and serve as an example of the community's attitude toward growth. The Cheyenne/Laramie County Development Office has a commitment to expedited permitting with most site plan approvals accomplished in 10 working days and a building permit taking only 21 days to complete.

Employee education and training available is continuously expanding. Laramie County Community College offers multiple programs and is now home to the Rocky Mountain Industry Training Center- a regional Integrated Systems Technology training facility. The University of Wyoming, College America, the Institute of Business and Medical Careers, and the University of Phoenix also all have branch locations within Cheyenne.

Outstanding opportunities just north of the Colorado/Wyoming border abound in Cheyenne at the crossroads of I-25 and I-80 with numerous available sites, a favorable tax structure, a supportive business climate and a growing number of employee training opportunities. Check out the opportunities at [www.cheyenneleads.org](http://www.cheyenneleads.org) or by calling 1-800-255-0742

## OVERVIEW

Primary Product/Service.....	Economic Development
Top Local Executive.....	Randy Bruns, CEO
Local Employees.....	4
Year Founded.....	1986
Web.....	<a href="http://www.cheyenneleads.org">www.cheyenneleads.org</a>
Phone.....	307-638-6000
Toll Free.....	800-255-0742
Fax.....	307-638-7728



# A family banking tradition since 1916

Three traits characterize Adams Bank & Trust: commitment to the communities in which they serve, commitment to their employees and commitment to their customers.

“A large factor in the Bank’s success has been the quality and commitment of the personnel this organization has attracted,” according to board chairman Mel Adams. The same factors that made the bank strong originally contribute to their continued success today. Adams Bank & Trust is proud of the family tradition that has lasted more than 90 years.

G.D. Adams, the founder of what is now Adams Bank & Trust, did not get his start in the banking industry. Adams had served as a telegrapher with the Union Pacific Railroad for eight years before being named station agent at Big Springs, Nebraska. It was there that Adams was encouraged to give up railroading and start a bank in Lemoyne, which had a population of about 100. The bank was called the Lemoyne State Bank.

The Lemoyne State Bank was forced to move in 1934. As the Kingsley Dam and Lake McConaughy projects were being developed, it became apparent the original town of Lemoyne would soon be under water. The bank moved to Brule, changed names and opened for business as the Bank of Brule.

Keeping the bank in the family, Melvin Adams, Sr., the son of G.D. Adams, joined his father in 1939 in operating the Bank of Brule. He succeeded his father who died in 1944 and served as president for 37 years before stepping down in 1981.

In 1960, the Bank of Brule had assets of \$1.5 million. Melvin’s son, Mel Adams, joined the Bank of Brule in this year to keep the family tradition going. Together, they opened the Keith County Bank in Ogallala. Over a ten-year period, from 1962 to 1972, three existing banks were added to the Adams banking family: the Security State Bank of Madrid, the First National Bank of Imperial and the First Security Bank of Sutherland. The combined assets of the five banks in 1972 was \$25 million.

New facilities were built in 1973 for the Keith County Bank in Ogallala, located at 315 N. Spruce St. Today, this address is home to Adams Bank & Trust.

The family tradition of banking continued when Mel Adam’s sons joined the bank. Todd S. Adams joined the bank as cashier and trust officer in 1985. In 1986, Chad S. Adams began working for Adams Bank & Trust as chairman of the loan discount committee. Todd and Chad represent the 4th generation in the Adams family banking business.

The revision of the banking laws in 1986 allowed the merger of state banks. Therefore, all five banks owned by the Adams family were merged under the common name of Adams Bank & Trust.



## ADAMS BANK & TRUST

In 1992, two loan production offices were started, one in North Platte, NE and the other in Grant, NE. Both offices were converted to full-service banks in 1996. The final half of 1996 saw the opening of another full-service bank in Chappell, Neb. The ninth location was added to the family in May 1997 with the addition of the First State Bank of Lodgepole, Neb. Early in 1999, the Bank of Indianola was purchased, bringing the number to 10 banks offering services through Adams Bank & Trust. On December 15, 2000, Adams Bank & Trust opened its first facility in Colorado in the town of Berthoud.

### New Firestone Branch

Adams Bank & Trust’s latest expansion in Colorado is in the growing town of Firestone. Firestone, along with neighboring towns Frederick and Dacono, is located in what is known as the Tri-Town area which itself is within the rapidly growing Carbon Valley region of Northern Colorado. “There are a tremendous amount of exciting opportunities taking place in Carbon Valley,” said Jim Strovas, regional president. “The number of homes being built and new businesses opening seem to multiply by the week.”

The Firestone branch will start out with Ruben Rios-Blanco, who will serve as the bank’s commercial loan officer and Karen Meade, who will serve as retail services supervisor. From there, the bank plans to expand. “We have a two-story building and

we have completely leased out the second floor with complementary businesses,” Rios-Blanco said.

### Berthoud branch moving, new banks planned for Colorado

In addition to the new branch in Firestone, another change is happening in Colorado. The Berthoud branch will be moving to the Gateway subdivision west of town in the summer of 2006. The 287 bypass is a big draw to this location, with great visibility. Adams Bank is also planning to open three to five more branches in the next four to six years. “These branches will be in strategically chosen locations that will create the best opportunity for Adams and their customers,” says Jim Strovas, regional president. The goal is to create a new customer base and attract the best customers in the area. Adams Bank & Trust will also be opening another branch in 2006 in the old Alpine Funtier Center in Fort Collins.

### Products and customer service keep Adams prospering

Adams Bank’s highly experienced staff gives customers the options and the confidence in banking with the best. They are a full service bank that offers a complete line of products. These products include, but are not limited to:

- Commercial Real Estate Development and Permanent Loans
- Commercial Term Loans and Lines of Credit
- SBA Loans
- Consumer Loans
- Home Equity Lines of Credit and Home Improvement Loans

“We have the ability to analyze and respond to a borrower in a short amount of time. We do not take weeks to process a request,” explains Strovas. “We are frank and upfront. Even if we can’t do the loan, we can help look for alternatives.” The willingness of the loan officers to go out of their way makes a customer feel at ease. The atmosphere at the bank is friendly, with smiles and everyone on a first name basis. The staff is approachable and ready to help. “We tailor our products to the needs of our customers,” says Strovas.

Adams Bank & Trust has grown because of their solid commitment to their communities and their region. They are still family-owned and intend to continue to be a family-owned bank in Nebraska and Colorado. In this day and age, there are not many banks that can say that.



L-R, Todd S. Adams, President; Mel Adams, Chariman/CEO; Chad S. Adams, President/Legal Counsel.

## OVERVIEW

Primary Product/Service.....	Full-Service Bank
Top Local Executive.....	James F. Strovas, Regional President
Local Employees.....	15
Year Founded.....	Branch started 2000, Bank in 1916
Web.....	www.abtbank.com
Phone.....	970.532.1800
Fax.....	970.532.1802



# 25 Years of Showing People the World

Business is taking off for one of Northern Colorado's leading private companies, which is celebrating more than a quarter century of showing people the world.

New Horizons Travel was founded by its president, Dale Clarken, who organized the travel agency with commitment, dedication, and a promise to provide a great service to the fast-moving world of travel.

Though there were many challenges throughout the years, and the world has changed dramatically since 1980, Clarken's honesty, tolerance, and community giving have proved steadfast. He has given his employees wonderful benefits, direction and the flexibility to help grow the business into today's well-respected, successful company.

Sales and new technology has helped the growth, but it is human beings that have inspired New Horizons' success for so many years. The company lives a philosophy that one should give as much as you can give, and life's challenges will take care of themselves. Good values and treating others the way you would like to be treated have been Dale's teachings.

New Horizons Travel started as a Ma and Pa organization in 1980, and now has 25 employees and offices in Fort Collins, Loveland, Greeley and Ankeny, Iowa.

"I read or was told at one time that you should surround yourself with good people, and it will make your job a lot easier," Clarken said. "It is true. We have been very fortunate to hire some very good people. I have always believed in giving people the opportunity to manage themselves."

No one wants an employer to stand over them and crack the whip. Maybe that is why New Horizons has very little employee turnover.

The travel industry is a very unique business. Clarken describes it as one "where you are responsible for everything but have the least control of anything."

"We have to rely on the airlines, car rental companies, hotel and tour operators to deliver the product," Clarken added. "I only wish their employees had the dedication to deliver quality service as do my employees."

Clarken believes that if you take care of the customer, the customer will take care of you.



Greeley Office - 3510 W. 10th St.

"That is something I have always preached to my employees," Clarken said. "If you give them good service, they will be back and they will tell their friends."

Some people believe that being a travel agent would be a fun job. It is fun to travel, but selling travel can be a challenge. You have to be very good at detail, and may be working on a dozen trips at the same time.

"I have been asked many a time if the Internet is taking away your business," Clarken said. "My answer is, we embrace and use the Internet to help us deliver a product to our clients. I also believe there is a segment of the general public that wants service with the product. I am always telling my employees that you can not be an order-taker. You have to deliver service. Something the Internet can not do."



Fort Collins Office - 300 E. Boardwalk Bldg. 1

Solid employee benefits. Community giving. Employee flexibility. Outstanding customer service. And an embracing of new technologies.

Those are just some of the reasons that New Horizons Travel has thrived in its first quarter century — and is poised for the next.



Loveland Office - 3701 N. Grant

## OVERVIEW

Primary Product/Service.....Corporate/Leisure Travel Services

Top Local Executive.....Dale Clarken - President  
Jill Burge - Vice President

Year Founded.....1980

Web.....www.travelnewhorizons.com

Phone.....970-223-7400 - Ft. Collins  
970-663-0663 - Loveland  
970-353-2200 - Greeley  
515-965-3775 - Ankeny



# The SBA 504 Loan Program -

## One of the best-kept secrets in Colorado!

When a small business owner is looking to purchase, improve or construct a mostly owner-occupied commercial building for their business, there are several options to consider.

The most obvious of these is to pay cash. If the small business owner has excess liquidity or has recently won a bundle of cash somewhere, this is always an option worth considering.

The second option is to have the seller (if a building is being purchased) provide part or all of the financing needed to acquire the property. Some sellers may consider this although generally they won't, at least not the lion's share of the purchase price. It doesn't hurt to ask.

The third and perhaps the most commonly used option is a conventional commercial real estate loan through a bank or other financial institution. Every small business owner has at least an operating account with a bank and, as a customer, it makes sense for the business owner to check with that bank first whenever considering the possibility of purchasing, improving or building a facility for their business. Conventional commercial real estate loans, however, unlike loans on homes, usually require a minimum of at least 20% down, and many times 25% or even 30% down, for the bank to get excited about making the loan to their small business customer. This is because most banks will assume that the property being purchased, improved or built will only be worth 75% or 80% of the cost in the event of a default or liquidation sale. And, because disbursements under conventional bank loans are made from basically short-term bank deposit funds, the interest rates offered tend to be more variable than fixed, and will usually fluctuate over time as the Prime Interest Rate goes up and down.

A fourth alternative involves having a government agency like the US Small Business Administration (SBA) or, in rural communities, the US Department of Agriculture (USDA) involved in guarantying a portion of the loan made by a bank. These programs work well although as the small business owner's bank is the one finally making the loan, it is usually up to the bank to involve either the SBA or USDA in the process. The bank will still use funds available from its depositors but there is the added security of knowing that in the event of a default, the SBA (for example) would help out with some of the shortfall if there was one.



The final option is still one of the best-kept secrets in Colorado, the SBA 504 loan program. Although more widespread today than it was three or four years ago, there are still many small business owners who haven't yet heard of a 504 loan. Which is a pity, because in many cases the SBA 504 loan program is the simplest and best way to finance the purchase, improvement or construction of a commercial building for a small business owner.



The program works like this. On a typical project, there will be at least three parties involved. The small business owner will need to have a minimum of 10% down or at risk in the project. A bank will usually provide 50% of the total project costs using a conventional loan

and taking the first position on the property being financed. The SBA 504 program is able to provide a separate loan for up to 40% of the total cost, this loan being secure by a second position on the property.

The source of the 504 funds is actually a bond sold on the market in New York, so, the interest rate on the 504 portion of the financing is actually fixed for twenty years. Each month, non-profit development companies like Colorado Lending Source (there are 260 such organizations scattered across the United States), identify projects in their communities that they wish to fund using the SBA 504 loan program. All these individual projects are then pooled into a single bond, which is then sold on the market in New York to large institutional investors like pension funds. When the bond is sold, the SBA provides the full faith and backing of the government to the purchaser, which makes this bond an attractive investment and results in the small business borrower getting a very competitive rate on the 504 portion of their project financing.

Five hundred and ninety-seven individual projects were bundled together into the 504 bond sold November 2004. These 597 business owners ended up with an effective 20-year fixed interest rate of 6.301%, a very attractive rate for a commercial loan.

In addition to guarantying the bond, the SBA's role is to oversee the program and all the certified economic development companies who fund and service SBA 504 loans.

Through the public sector / private sector partnership that typifies the SBA 504 program, small business owners can secure 90% financing on attractive terms for their mostly owner-occupied commercial real estate projects. This is a great way for a small business owner to begin building wealth and equity in their building (and to stop paying rent to a landlord). The program is easy to access and much, much simpler than might be thought.

For more information about the SBA 504 loan program, visit [www.ColoradoLendingSource.org](http://www.ColoradoLendingSource.org).

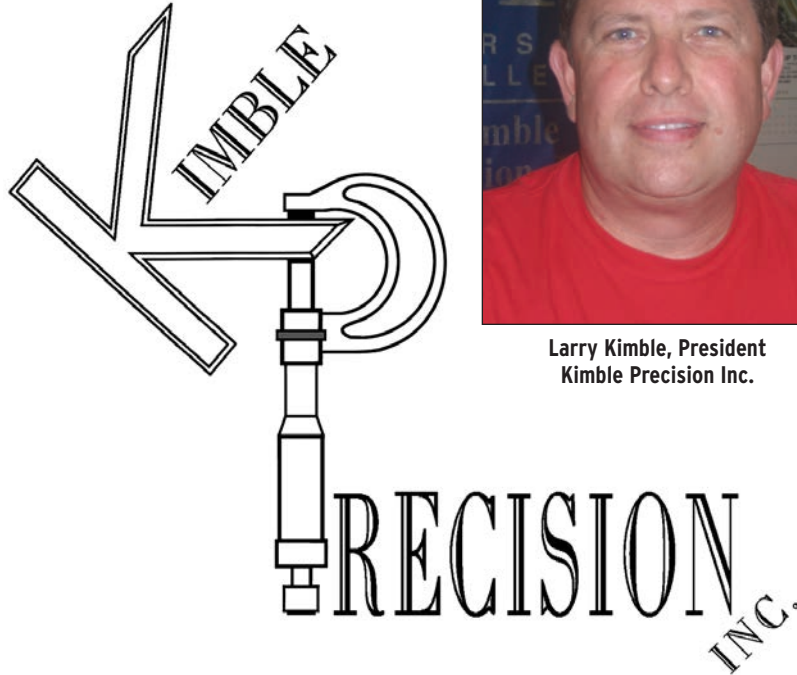
## OVERVIEW

Primary Product/Service.....	SBA Lender
Top Local Executive.....	Mike O'Donnell
Local Employees.....	11
Year Founded.....	1990
Web.....	<a href="http://www.coloradolendingsource.org">www.coloradolendingsource.org</a>
Phone.....	877.852.6799, 303.657.0010
Fax.....	303.657.0140

# Kimble Precision just keeps growing and growing...

## Loveland firm carves strong niche in local manufacturing sector

For Kimble Precision Inc., a precision parts manufacturing company in Loveland, 2005 marked the spectacular peak of three consecutive years of amazing growth.



Larry Kimble, President  
Kimble Precision Inc.

"We're going to end the year at about 65 percent growth," said Larry Kimble, company president, in late December. "The last three years have really been excellent for growth. We have been able to bounce back from the 2001 high tech slowdown in a big way."

The contract manufacturing firm has been able to find a strong niche in the marketplace for its services, Kimble said, performing work for many of the region's bigger companies including DakoCytomation Inc., Agilent Technologies and Benchmark Electronics. Other regular customers include Hewlett-Packard Caribe, Woodward Governor and Super Vac.

Kimble, who grew up working in the family grocery store, and there learned the value of good customer relations from his father, found his calling in high school through the community college voc-tech classes. After several years working in the manufacturing sector, Kimble established his own precision parts company in May of 1993 and has been honing the firm's reputation in the manufacturing community ever since.

**"We definitely have been able to bounce back from the 2001 slowdown in a big way."**  
—Larry Kimble, Kimble Precision Inc. president

### Specialized job shop

Kimble said his company is a "job shop," which means it is devoted to producing special or custom made parts or products usually in small quantities for specific customers.

"One of the things we really excel in is working with the buyers and engineers at these companies to assist in getting their products to market faster."

Much of Kimble Precision's work is done with the use of CNC (Computerized Numerical Control) machines. Being able to take a customers electronic CAD model, they are able to program their CNC milling and turning machines with the precise moves required to accurately and consistently produce the finished parts desired by the customer. Another service is tooling and fixturing, in which Kimble Precision produces complete electro-mechanical assemblies to be used for holding and testing parts or sub assemblies.

To stay ahead of the competition, the company has been investing heavily in new technology and high-tech manufacturing equipment. "We've actually invested in more automated equipment to allow us to turn product quicker as well as handle larger runs," Kimble said. "It's higher-end, faster and more productive equipment."

### Quick and complete service

Kimble said he's particularly proud of the company's ability to provide "turn key solutions" to its customers. "If we don't have the processes in-house that a part or assembly requires, we have outside vendors we work with to get our customers a completed product," he said. "It's kind of like one-stop-shopping."

The company also prides itself on being a "just-in-time" partner for its clients. "Just-in-time is a concept in manufacturing to try to keep (their) inventories down and getting the product to them just at the time that they need it."

But Kimble said perhaps its "signature service" is its ability to do "quick-turn prototype machining." "Whatever a customer comes at us with, we'll tackle it," he said. "We're definitely here to take care of the customer and we'll figure out a way to get it done."

### 2006 looks bright

Kimble is confident that 2006 will see a continuation of the company's enviable growth. "We are committed to meeting our customers' expectations and requirements through quality, service and reliability. We're looking for growth, to help us get there, we have continued to invest heavily into our Quality Management System." One thing that could help is an expected ISO9001:2000 registration. At the time of this article Kimble Precision, Inc. had been audited by "Platinum Registration, Inc." and was recommended for registration. With more and more contract manufacturing work being sent overseas to be performed by cheaper labor, Kimble acknowledges that competition will just keep getting tougher. "It's definitely an ongoing issue and something we're faced with. But it all comes down to customer service," he said. Kimble credits his "excellent team of people" for the company's ongoing success against the odds. He said his toughest challenge is in finding talented workers. "The availability of highly trained and qualified individuals that fit within our Quality Management System is very limited in this area of the state as well as the country as a whole. With all of the negativity that is being published about the loss of manufacturing jobs to developing countries and the



direction that the public is seeing of jobs being outsourced, they are very reluctant to stay or even wish to enter into the manufacturing field. We are faced not only with training people with the skills to perform the jobs that are available, but to educate the public on the fact that there are local business' in this arena that are competing and growing in the manufacturing sector."

"It's a fast-paced ever-changing world and if you're not learning something new every day in this business you're going backwards," he said.

## OVERVIEW

Primary Product/Service.....Prototyping and short-run  
metal and plastic machine products

Top Local Executive.....Larry Kimble, president

Local Employees.....45 full-time

Year Founded.....1993

Web.....www.kimble-precision.com

Phone.....970-667-2778

Fax.....970-667-1232



# CSU EVERITT REAL ESTATE HAS MAJOR GROWTH AND CHANGES



Bob & Joyce Everitt

2005 was a major year for real estate at CSU. The previous gift of 1.5 million from alumni Eric Holsapple and Don Morostica to endow the **Loveland Commercial Chair of Real Estate** allowed CSU to attract internationally renowned scholar Glenn R. Mueller, Ph.D. as a professor at CSU and Director of the Real Estate Center.

The newly named **Everitt Real Estate Center** had an amazing second-half of the year thanks to our members' support. We had a successful golf

tournament, annual conference, and fourth quarter seminar with holiday reception. The best news however was that the center received the largest endowment in the history of the College of Business. Bob and Joyce Everitt and the Everitt Companies pledged to donate \$2.4 million to endow the Everitt Real Estate Center. The Endowment changed the center's name and will be the foundation of support to achieve our mission of **Improving the Build Environment**. In addition to the Everitt gift, many other people have joined the cause to expand real estate at CSU with generous donations. A new \$5,000 corporate membership level was established and our first members include Brownfield Capital, Chrisland Inc, McWhinney Enterprises, Brownstein, Hyatt and Farber, Centennial Realty Advisors, and Strawser Commercial. A lifetime membership level of \$25,000 was also established and Prue Kaley of The Group Inc was the first to join as a lifetime member. Associate memberships for 2006 cost \$200 and full memberships for 206 cost \$1,000. We want to thank all our supporters from making 2005 the best year in the history of real estate at CSU

The major financial support form the real estate industry has allowed CSU to move ahead with plans to expand educational offerings in real estate. Beginning in Fall 2006, the finance and real estate department in the College of business will be offering **3 separate majors** (concentrations) in real estate. These include a **Residential Real Estate** track, a **Commercial Real Estate** Track and the current **Finance / Real Estate** track. Students taking these tracks will also have the opportunity to have an **industry internship** with a Colorado firm. We hope to supply the industry with well educated and equipped employees in the future.

The **CSU Student Real Estate Club** is in its second year of operation and now has over 40 students. They meet twice monthly. The first meeting is usually business to accomplish their many activities and the

second has a speaker from industry – please consider coming and talking to the club. Any member who would like to share their professional experiences with students is encouraged to contact Anne Spry to coordinate a meeting with the club.

The 9th Annual Northern Colorado Real Estate Conference was the largest and best to date. With a diverse commercial and real estate panel they led an



From Left: Glenn Mueller, Ed Goodman, Wayde Jester, John Covert. Fox Acres Golf Tournament, October 12, 2005.

informative and insightful discussion on residential and commercial trends. Our quarter four conference and holiday reception was high in attendance as well – with a panel discussion the **Vision of Northern Colorado in 2020**. Larry Kendall of the Group Inc was also inducted into the **University's Real Estate Hall of Fame** for 2005. The Center hosts four elite quarterly events and a golf tournament each year, please contact Anne Spry at (970) 491-5522 if you are interested in attending.

The Everitt Real Estate Center is **located in Rockwell Hall** on the CSU campus. We have a direct interaction with students on a daily basis and have built a strong connection between them as well as the real estate community. We have placed students in jobs and have a resume book that is available to anyone looking for bright young talent for their company. Another way to meet our students is to attend center events as many students volunteer for events and have been working on a research project of all the new developments in the Northern Colorado area.

In 2005 the Center also started a **Denver Chapter** with a core group of 20 people. After two successful organizational meetings the Denver Group is planning a small conference in the spring of 2006 on National Capital Markets.

Our goals for the future include a graduate real estate option, adding another faculty member, securing real estate scholarships, and top quality research on Northern Colorado issues. We cannot provide these services without your support, if you would like more information on the Everitt Real Estate Center and our services, please contact Anne Spry at (970) 491-5522, [anne.spry@business.colostate.edu](mailto:anne.spry@business.colostate.edu) or visit our website: [www.realestate.colostate.edu](http://www.realestate.colostate.edu).

## OVERVIEW

Primary Product/Service.....	Education/Outreach
Top Local Executive.....	Dr. Glenn R. Mueller, Director
Year Founded.....	2000
Web.....	<a href="http://www.realestate.colostate.edu">www.realestate.colostate.edu</a>
Phone.....	970.491.5522
Fax.....	970.491.7665



# Caldera Creative Services



**Joseph Malara**  
Owner, Caldera

Caldera Creative Services, LLC was formed in 1997 to serve the special event needs of clients in the Northern Colorado market. The company's goals are to facilitate the planning, design, production and décor of special events by using creativity and innovative practices to make an event a pleasurable and memorable experience for both client and attendees. In addition to designing, planning and producing a variety of special events of all sizes, CCS provides custom décor, fabrication\rental, specialty lighting and theatrical consumables, design, and event management services.

Since its inception, Caldera Creative has worked on over five hundred events for dozens of corporate, not-for-profit and private clients in Northern Colorado, and the Western United States. Starting in 2003 CCS expanded to serve clients nationwide. Through these events Caldera Creative's staff has honed their skills in both the creative and production phases of special event planning and production. Having worked on everything from décor and lighting to entertainment and guest management there is little that the Caldera staff has not encountered. The knowledge and skill that Caldera's staff has cultivated through years of experience, prove invaluable in helping the clients with everything from the early conceptual phase through vendor selection to budgeting and on-site management.

In addition to having worked with Northern Colorado Business Report on its special event series each year since 1999, Caldera has worked locally with Food Bank for Larimer County on their annual Shared Abundance event, Bohemian Nights for the Downtown Business Association, North Colorado

Medical Center / Banner Health's Second Century Expansion and Larimer Humane Society's Top Cat & Tails.

Regional clients include: Hewlett Packard, Anheuser-Busch Companies, Inc., Comcast, Fidelity Investments, and Denver University.

Caldera Creative's success in the local and regional market and reputation that followed has brought in clients from all over the continental U.S.. Based on recommendation from local companies in Northern Colorado, Black Enterprise Magazine of New York City approached Caldera Creative in 2003 about work-



ing on their Ski Challenge in Vail, CO and Golf & Tennis Challenge in Miami, FL. Caldera has been involved in the production of Black Enterprise events since. In 2005 Caldera began partnering with local business Palmer Flowers & Decorating on Black Enterprise events in both Vail and Miami. In February 2005, Caldera Creative collaborated on the design and created the ambience and décor for the NBA Players Association's Ice Gala at the Colorado Convention Center.

Caldera Creative offers clients knowledge of and experience in all aspects of special events. The relationships Caldera has created with caterers, entertainers, musicians and craftspeople have been developed and tested over time. This knowledge, experience and these relationships ensure that the services provided meet with or exceed client expectations. They allow us to accommodate any special requests a client might have without compromising quality or service. Caldera prides itself on having the ability and resources to make any event a success and the process of planning and producing an event a great experience. In short, Caldera produces exceptional events '... without the headaches.'



## OVERVIEW

Primary Product/Service.....Special Event Company  
providing: Planning & Management, Design & Conceptual Services,  
Theme Décor & Specialty Lighting, Theatrical Consumables

Management/Owner.....Joseph Malara, Managing Director

Local Employees.....12 year round, 18 seasonally

Year Founded.....1997

Web.....www.calderacreative.com

Phone.....970.495.0891

Fax.....970.495.0893



# NCBR grows with Northern Colorado

## Newspaper celebrated 10th year in 2005

Northern Colorado has witnessed many changes in the past 10 years: a surging population, a proliferation of banks, regionalization by companies in every industry, unending growth along the Interstate 25 corridor — all of these trends documented in a regional business journal, The Northern Colorado Business Report.

The Northern Colorado Business Report was founded in 1995 by Boulder Business Information Inc., Jeff Nuttall and Christopher Wood. The new publication was envisioned to serve neighboring Larimer and Weld counties and their constituent communities of Fort Collins, Greeley, Loveland, Windsor and surrounding towns.

“Northern Colorado was one of the only areas of the state without a business newspaper to call its own,” said Business Report co-publisher Jeff Nuttall, an industry veteran who had spent more than eight years in advertising sales at The Denver Business Journal. “We knew that this market could support a business newspaper. It had the population growth, the business activity and the educated work force.”

What it also had was competition, as multiple other publishers also saw the potential for a Northern Colorado business publication.

NCBR began publishing in October 1995 in what promised to be a highly competitive market. In that same month, two other competing business newspapers debuted, also targeting the business market in Northern Colorado, with two others in the mix as well.

Today's Business was published by Lehman Communications, a \$30 million publishing company that also owns daily newspapers in Longmont, Loveland and Cañon City, as well as a number of weekly newspapers. Northern Colorado Business was published by a former business reporter for the daily Fort Collins Coloradoan.

Another publication, Business Edition, was to have also begun publishing in October 1995 but pulled out of the business-newspaper war without publishing an issue. A fourth competitor, Business World, had already existed and broadened its format in the wake of the new competition. Eventually, a shakeout in the market occurred, and all of the other business publications ceased operations, either within

a few months, or, in the case of Today's Business, 2 1/2 years later.

“It was a challenging couple of years,” said Business Report co-publisher Christopher Wood, former managing editor of The Denver Business Journal. “All of our competitors put out worthy products, but we were all operating in a market that really could support only one business publication. Our survival depended on a sound strategy, the financial resources of ourselves and our partners, and a lot of long hours.”

Throughout this time and since, The Northern Colorado Business Report has continued to grow and diversify. The newspaper publishes industry-specific business directories, including the Northern Colorado Technology/Manufacturers Directory; the Book of Lists; Northern Colorado M.D. (health-care directory), Harvest (agribusiness directory) and Blueprints (construction directory).

Each of these directories is published annually, listing 1,500 to 2,200 companies each. Those databases are available for download online.

NCBR added another business publication, The Wyoming Business Report, in 2000. WBR publishes the Wyoming R&D Directory.

Boulder Business Information Inc., part-owner of Northern Colorado Business Report Inc., also publishes The Boulder County Business Report, a biweekly business newspaper launched in 1981, and a variety of industry directories.

NCBR Inc. employs about 27 full-time employees, with an office in Fort Collins and offices in Cheyenne and Casper, Wyo. Its DataJoe LLC division, which provides list and directory research tools to publishers of business journals and trade publications, employs three people in Broomfield, Colo. The DataJoe system (branded DataBank) is in use by NCBR, BCBR and WBR and is being licensed by other business- and trade-journal publishers across the country.

In 2001, NCBR launched Business Report Daily, an e-mail broadcast of breaking business news.

NCBR itself provides breaking and in-depth business news coverage of Larimer and Weld counties, as well as Longmont and Brighton. The newspaper won the Silver Award for Best Newspaper, Small Markets, from the Alliance of Area Business Publications in 1999, 2000 and 2002. It also won the Gold Award from AABP for Best Investigative Reporting, Small and Large Markets, in 2002. Numerous other awards have come from the Society of Professional Journalists, the U.S. Small Business Administration, Colorado Press Women and the prestigious Best of the West program.

NCBR launched several awards programs and events in recent years, including Bravo! Entrepreneur, the IQ Awards, Mercury 100, Economic Forecast, the Northern Colorado Health & Wellness Summit the Northern Colorado Summit and most recently BIXPO.

“We see Northern Colorado continuing to grow in the decades ahead,” Wood said. “We will continue to diversify to meet those opportunities.”

## Northern Colorado BUSINESS REPORT



## OVERVIEW

Primary Product/Service.....	Business & Consumer Publications
Publishers.....	Jeff Nuttall, Chris Wood
Employees.....	27
Year Founded.....	1995
Web.....	www.ncbr.com
Phone.....	970.221.5400
Fax.....	970.221.5432



# Boys and Girls Club of Larimer County



**BOYS & GIRLS CLUBS**  
OF LARIMER COUNTY

Happy 20th birthday to Boys & Girls Clubs of Larimer County in 2006! AND, BGC America is 100 years old this year!

We are proud to be a “Site of Promise” which means we provide 5 promises ([www.larimerspromise.org](http://www.larimerspromise.org)) to our 2000+ members. They give us more than enough reasons to insure that we provide the promises for our community.

**Promise 1. Caring Adults**

Our dedicated team of youth development professionals care deeply for the children they see each day – many of those members are with us every minute we are open. Kathi Wright and Tammy Chandler in Program Support each have over 15 years of service. Patrick Garcia, the Loveland Unit Director is starting his 10th year with that unit. Jean Duer, the Wellington Extension Director is in her 5th year. Several others have 3 years of service. We all avail ourselves of as many youth development trainings from BGC America as we can. This is a calling – not a job – we care about the children we serve.

**Promise 2. Safe Places**

Boys and Girls Club is open to children 25 hours a week during school terms and at least 35 hours a week during winter break, spring break, summer break and other school out days, and for a membership fee of only \$5 a year. Although all children are welcome, 75% of our members come from families whose income is less than the region’s median family income and would probably not have any other safe place to be until their parents get home from work. 94% of members surveyed come to the club at least 3 times a week. Some come only for specific programs such as volleyball, karate, etc. 94% of members surveyed say “they feel like they belong at the club”. Isn’t is great that they belong at BGC and not a gang!!

Recent surveys are showing that intensity, duration and breadth are the keys to great outcomes in our members. The amount of time youth attend the program, how long they participate (some have been members from 6-18 years of age), and the variety of programs they participate in – can help raise grades, improve communication skills, and lower problem behaviors.

**Promise 3. Healthy Start**

Through Smart Moves, Yoga and other Fitness programs, Kid’s Café, and cooking classes, we strive to pass on to our members the essentials to be healthy. We challenge them to avoid negative and destructive behaviors and to stay involved with healthy, positive activities. “If a child has a paintbrush and a drumstick in their hands, there’s no room for a crack pipe or a knife.”

**Promise 4. Marketable Skills**

We work to keep our members engaged in their education through homework help, report card parties, and goals for graduation. 80% of members surveyed say the club helps them finish their homework. We job shadow at Old Navy, Sam’s Club, and anyplace that will have us. Our Technology Lab is second to none and we are teaching the members to be safe on the internet, web tech, music tech, and more. Our members will be ready for the job market.

**Promise 5. Opportunities to Serve**

Our members did over 2,000 hours of community service last year such as trail building/cleanup, helping Meals on Wheels with their deliveries and decorating their food bags, Keystone Club fund raisers for the homeless and more.

Finally, one member tells us, “you are my second home”. Her single mom works at least two jobs and this young lady has been in trouble at school and at home, but at the club she participates in nearly every program and gets along beautifully with staff and other members. We treasure her presence!

You can help insure that “The Positive Place for Kids” continues to operate optimally by sharing of your treasure (any amount is welcome), your

talent (come tell the kids about your hobby or career), your time (volunteer). Donations are eligible for the 50% Colorado Child Care Tax Credit (ask your accountant). You can help with special events: Breakfast with our Champions (January), A Bit of a Bash (June), the Human Race (August), Black Tie Bingo (September).

THANK YOU TO EACH WHO HAVE HELPED US SERVE CHILDREN FOR 20 YEARS!!!!



## OVERVIEW

Youth Served.....	2,000+
Executive Director.....	Kathi Wright
Budget.....	\$836,000
Staff.....	19 Full time
Web.....	<a href="http://www.larimerboysandgirlsclubs.org">www.larimerboysandgirlsclubs.org</a>
Phone.....	970-223-1709
Fax.....	970-206-9531
Sites.....	Fort Collins, Loveland, Wellington



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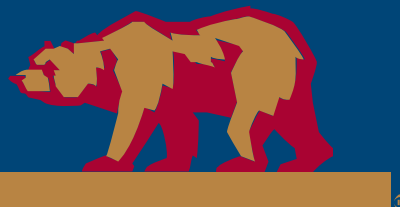
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