

Northern Colorado
**BUSINESS
REPORT**



NORTHERN COLORADO
ANNUAL REPORT
2 0 0 7

SPONSORED BY:

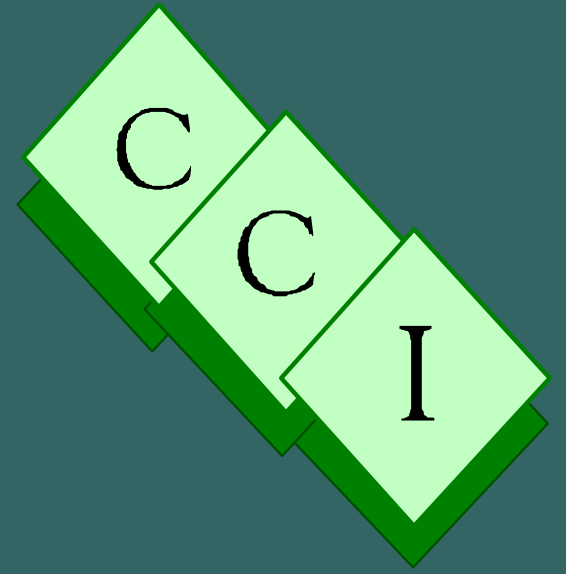


TST, INC. CONSULTING ENGINEERS



HALL-IRWIN
CORPORATION

COE CONSTRUCTION, INCORPORATED



Commercial General Contractor

New Construction, Remodels and Tenant Improvements

- ◆ Restaurants
- ◆ Hotels
- ◆ Office Buildings
- ◆ Banks
- ◆ Retail Buildings
- ◆ Apartment Buildings



2302 East 13th Street
Loveland, CO 80537
Phone: 970-663-7636
Fax: 970-669-4329

Website: www.coeconstruction.com

Celebrating A New Engineering Experience



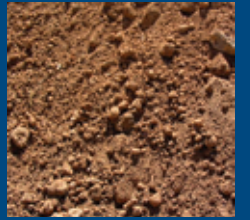
excellence



integrity



ingenuity



inventiveness

29 YEARS OF EXCELLENCE

CIVIL ENGINEERING
LAND DEVELOPMENT
INFRASTRUCTURE
WATER SUPPLY
ENVIRONMENTAL ENGINEERING
SURVEYING

TST

TST, INC. CONSULTING ENGINEERS

As we usher in 2007, we have taken a few moments to reflect back on our 29 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, Fort Collins, CO 80525
970.226.0557, Fax 970.226.0204

ideas@tstinc.com
www.tstinc.com

At 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.



Donald Taranto
President



George Hall
President



Hall-Irwin began in 1963, when George W. Hall and Hale Irwin, Sr. founded the company to offer construction activities such as excavation, curb, gutter, sidewalk, plumbing and home construction. What started that simply has evolved into a consolidated group of total solutions, providing complete construction and development services to the growing markets along the front range of Colorado and Wyoming.

At Hall-Irwin, we always strive to enhance the quality of life for the current and future residents of the communities where we work. We become active members in these communities, and we are committed to making sure that our plans contribute to future of the area.

Hall-Irwin has grown significantly since its beginnings in 1963, driven by our commitment to actively pursue expanded levels of productivity and quality. We have developed over 1,500 commercial, residential, and industrial projects over that time. Each of those projects was unique, and let us expand our vision, and our company. This diverse history has given us the experience to continually excel as a development solutions provider.

Today, Hall-Irwin offers complete solutions through our comprehensive group of companies. Our Aggregate Division, Bestway Concrete, Material Sales Division and Golf and Athletic Division all set the standard for embracing new concepts and technology with the speed necessary to keep Hall-Irwin an industry leader. Our Construction Division has also expanded to include pre-construction and management services, providing "one-stop" development for our customers.

Hall-Irwin's success will continue to be measured by its ability to grow and improve beyond today's standards as we involve ourselves with Colorado's progressive development activities.

Front 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.



Julie M. O'Gorman
President

To learn more about Front Range Real Estate Consultants, Inc., visit us at www.frreci.com.

TABLE OF CONTENTS

Accounting Systems Inc. _____	16	Hall-Irwin Construction Inc. _____	7
Adams Bank & Trust _____	17	Keller Williams. _____	8
Benjamin Franklin Plumbing _____	22	Pickett Engineering _____	INSIDE BACK COVER
Cheyenne Leads _____	19	Rocky Mountain Center for Reproductive Medicine _____	15
City of Fort Collins Natural Resources _____	10	The Executive Center _____	14
Coe Construction _____	INSIDE FRONT COVER	TST, Inc. _____	3
Colorado Lending Source _____	11	Wells Fargo _____	9
Family and Cosmetic Dentistry _____	BACK COVER	Westaff _____	6
First Western Trust Bank _____	12-13	Western Floors _____	18
Flood and Peterson Insurance _____	20	US Cable _____	21
Front Range Real Estate Consultants _____	5		

Conservation Easements - Benefits of Preserving Colorado



What is a Conservation Easement?

A conservation easement is a legal document voluntarily placed by landowners on their property to restrict the use of the land to farming, open space, wildlife habitat, historic sites or scenic views. Although conservation easements can be tailored to the needs of each property owner, they usually limit subdivision, non-farm development or uses that are inconsistent with open space preservation. Many conservation easements permit building envelopes for single family uses.

Advantages of Conservation Easements

- The property can't be developed beyond that described in the easement deed, even when ownership changes.
- The property remains in private ownership, which allows the landowner to live on it, sell it, or pass it on to heirs.
- Since the property remains in private ownership, it continues to contribute to the local tax base.
- The easement can increase the value of surrounding land since many people are willing to pay for open space amenities.



- As a result of reduced property value, property taxes may be significantly lower.
- Estate taxes may be significantly lower as a result of reduced property value, allowing heirs to retain family land instead of selling it to cover inheritance tax.
- In addition, the Taxpayer Relief Act of 1997, Internal Revenue Code § 2031 (c), allows estate executors to exclude up to 50 percent of the land's value, subject to a qualified conservation easement.

- The donation of a perpetual conservation easement to a land trust can be treated as a charitable gift on the landowner's federal and state income tax returns. Easement donations in excess of the annual limit can be applied toward federal income taxes for the next five years.
- The associated tax credits can be sold if not personally used.

In addition to preserving open lands from future development, one of the fundamental purposes for a conservation easement is to create real estate tax and/or income tax benefits. Internal Revenue Code § 170 (h) specifies that when an easement has a claimed value in excess of \$5,000, the donor must submit a qualified appraisal by a qualified appraiser (both as defined by the U.S. Treasury Department) in order to claim a deduction.

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

Westaff Providing Essential People

As any business owner knows, hiring and retaining good employees can mean the difference between profitability and bankruptcy. Westaff, one of the nation's oldest and most respected staffing companies, knows the challenges that employers face and has been providing solutions to human resource needs for more than half a century.

Westaff has more than 230 offices nationwide, including 12 offices in Colorado and the Front Range. Each location is small enough to have a local feel but large enough to have corporate support from its headquarters in Walnut Creek, California.

Robin Aragon, Branch Manager of the Ft. Collins Westaff is typical of the high-caliber of personnel that staff each office. A native of Loveland, Aragon spent 14 years in human resources and is very customer oriented. For employers who perhaps don't realize what Westaff can do to help them, their first visit will be a pleasant encounter. "We're going to walk them through the entire process and take care of their needs," says Aragon.

What are those needs? They can be as varied as the nature of the business itself, but can include temporary staffing services, temp-to-hire positions, marketplace analysis, payroll services, permanent placement, turnover resolution, and employee retention solutions.

"What we do is create partnerships and relationships with business owners," says Patty O'Connor, Northern Colorado District Manager. "We want to learn about the company, their culture and what works best for them." This may even include setting up a Westaff office within larger companies to handle all of a business's human resource needs or just providing temporary help for smaller 5-10 person operations, which may only need assistance for 2-3 weeks.

Sometimes, according to O'Connor, employers are not aware of how Westaff can solve their problems. Maybe a company doesn't have enough resources to hire personnel with all of the ever-changing rules and regulations that govern employment. Perhaps a company doesn't have the advertising budget to hire people, or if they did, they may have to sift through numerous unqualified applicants, costing precious time and money.

Westaff can provide qualified employees for any of the following:

- Basic manufacturing
- Warehouse
- Clerical, including entry-level; call center staffing and administrative assistance
- Westaff also has high-end placement ability for positions such as corporate executives, engineers and producing sales associates.

What sets Westaff apart from other staffing agencies? First and foremost, they take the time to understand an employer's needs and begin building a long-term relationship with that employer. Then, they work to maintain these relationships so, as needs change, so do their services. Finally, they ensure top quality personnel through their rigorous hiring procedure.

Developed through years of experience, this six-step procedure is at the heart of the hiring process. This procedure includes:

1. An initial screening where Westaff looks for a solid work history. "We are looking to hire the underemployed," says O'Connor. This would include those who are otherwise qualified but cannot find suitable work in their field.
2. An extensive interview to match the applicant's suitability to the client's needs.



Melissa Watkins, Placement Consultant, Robin Aragon, Branch Manager & Frieda Riggs, Placement Consultant

3. Behavioral and skills-based testing, which ensure compatibility with job functions.
4. All of the relevant legal paperwork to meet all mandated guidelines.
5. An orientation that includes both employer and Westaff specific training.
6. A thorough background screening and drug test.

While the cost of using Westaff services can vary depending upon the employer's needs, when one factors things like Workman's Compensation and employee benefits packages into the equation, the value of using Westaff becomes readily apparent. The services then become much more cost and time efficient as Westaff takes care of every detail of the staffing process and makes certain of compliance with all relevant hiring laws.

Corporately, Westaff annually employs more than 125,000 people, and UC Davis Graduate School of Business recently named Westaff among the top three companies in California for women in leadership roles. But probably the best way to get to know more about Westaff is to stop by one of the local offices to meet with the entire "TEAM". As Aragon explains, "We invite any prospective employers or employees to stop by and see how Westaff can benefit them."

OVERVIEW

Primary Product/Service.....	Staffing and related services
CEO.....	Trish Newman
Employees.....	125,000
Year Founded.....	1948
Web.....	www.westaff.com
Phone.....	(Ft. Collins) 970-223-3434
Fax.....	(Ft. Collins) 970-223-3813

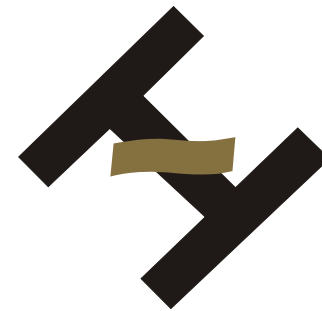


When it comes to construction, at Hall-Irwin we're uniquely equipped to handle it all.

We've been the preeminent provider of land development along the Front Range since 1963. But we can also seamlessly assist you with landscaping, lotscaping, slurry walls, water storage, commercial construction—you name it. This comprehensive approach affords you significant cost savings, a single point of contact and accountability, not to mention better quality and scheduling control, too.

Of course, just because we're capable of bringing you a complete CM/GC turnkey solution, doesn't mean you have to use us that way. In fact, if you'd like separate bids on say pipe, erosion control, asphalt and building that office building on the corner, we'd be more than happy to oblige.

So when you need a little construction help or a lot, just give us call.



HALL-IRWIN
CORPORATION

- Land Development • Vertical Construction • Landscape Construction • Water Storage Solutions
- Reclamation & Erosion Control • Aggregate & Specialty Materials • Athletic Field Construction • Asphalt Paving

Main : 970/587.7200 • Corporate Headquarters : 301 Centennial Drive • Milliken, Colorado 80543

www.hall-irwin.com | businessdevelopment@hall-irwin.com

Keller Williams of Northern Colorado

A Unique Culture in Real Estate

Numbers just begin to tell the story of Keller Williams of Northern Colorado. Keller Williams of Northern Colorado, www.northerncoloradohomes.com, has more than 220 agents. This proficient sales force serves the region from offices in Fort Collins, Loveland and Greeley. Statewide, www.gokellerwilliams.com, more than 3,300 agents work in 24 locations; Keller Williams Realty International, www.kw.com, is the United States' fourth-largest residential real estate company.

But several factors set Keller Williams apart from other real estate companies.

One is the Keller Williams University, a stellar program for agent education. In Northern Colorado, as anywhere there are Keller Williams offices, their ongoing curriculum enables new agents to come up to speed quickly. In-office mentoring familiarizes agents with paradigms specific to locale and region. Accomplished agents update and expand their skill set to immediately become integral team members.

Excellent customer service is another hallmark trait for the burgeoning real estate firm. Using the company's main Web site, market center and individual Web sites, agents give



within these organizations in need. Preparations are already being made for the "Walk For The Cure" scheduled for June 9-10. Agents have set an energetic goal to raise \$2,000 for cancer research.

JoAnn Johnston, Team Leader for the Fort Collins Market Center, www.northerncoloradohomes.com, is proud of her colleagues and not at all surprised by Keller Williams' growth locally.



Photo by Cyndee Hildenbrandt - Cayenne Arts Photography

their customers up-to-date information and demystify the entire process. Current mortgage, salary, and home-buying calculators - plus detailed city reports - are available online. From cross-country relocation to neighborhood moves, Keller Williams' agents take the worry out of property purchases for their clients.

The most significant element mentioned by brokers, agents, and satisfied customers alike is what everyone calls the Keller Williams "culture." There is camaraderie among agents unusual in the competitive real estate world. It starts with the Agency Leadership Council, an internal governing structure that allows agents to participate in policy decisions, including education, public relations and technology.

As agents take an active role in determining annual budgets, and approving proposed changes prior to their implementation, they experience a "buy-in" that makes all the difference. In addition, Keller Williams' profit-sharing program gives agents up to 40 percent of corporatewide profits.

Saying they are "one big family" isn't just wordsmithing to these real estate professionals. It means they work toward their coworkers' success with a commitment to cooperation that ultimately benefits clients. Because agents are pleased with their business model, they talk about it with other agents; recruitment often starts person to person.

And then there is community involvement. Northern Colorado agents are there every year in the MS Walk. They also participate in numerous other benefits, including Relay for Life, Hospice, and Crossroads Safehouse. The KW 2006 Annual Golf Tournament netted \$2,500 for charity this year. At the corporate level KW Cares, a 501(c)3 nonprofit agency, www.kwcares.org, sets parameters for local offices to engage in fundraising and relief efforts. They help agents set up and run events to benefit bona fide causes. They also offer grants internally to provide emergency financial assistance to Keller Williams' associates in need.

Over the 2006 holiday season, agents "adopted" children from several different organizations, presenting them with many wonderful gifts. Agents and their families collected up to \$750 per household in staple products, toys, and grocery gift cards for women and children

"Because of our culture and education for agents of all levels, we continue to grow because we attract quality, talented people at all levels, brand new and excellent experienced agents," she said.

Johnston is extremely pleased about Keller Williams' joint venture with Metrocities Mortgage. Together they have launched their own company, "Simplicity Mortgage." Johnston said that having a high-level, experienced loan officer such as Tom Howell is exciting. "Howell has more than 30 years' experience in the field right here in the Northern Colorado area, most recently with First National Bank. The excellent competitive products offered by Simplicity Mortgage will deliver even greater service to our clients."

Keller Williams' operations in Northern Colorado are led by three managing brokers:

Fort Collins

Carol Canfield, managing broker at the Fort Collins Market Center, www.northerncoloradohomes.com, and her "close knit family" of agents strive to take the stress out of each transaction, anticipating and solving problems before they happen. Canfield and her agents do everything possible to ensure that homebuyers and sellers find working with Keller Williams a positive experience.

Loveland

Roger Jenkins is the managing broker at the Loveland Business Center, <http://loveland.yourkwoffice.com>. He cites significant growth in the I-25/34 area, including Centerra, Outlets at Loveland, Trauma Center and Medical Center of the Rockies, for expanding the Loveland real estate market.

Greeley

JoAnn Johnston Kathie Miner has two main goals. As managing broker at the Greeley Business Center, <http://greeley.yourkwoffice.com>, she ensures that the customers always come first and actively promotes professionalism among her agents. For these agents, the company philosophy of caring keeps them searching for client-specific solutions.

For these Keller Williams real estate professionals, the customer always comes first. You can count on it.

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

Wells Fargo - Always Ready 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.

In times of change, opportunity and challenge, one constant you can count on is Wells Fargo.

We were founded in 1852 and have been serving the Fort Collins and Loveland communities since 1878. We have more than 160 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.

We provide our full range of financial services through more than 6,000 stores - including four in Fort Collins and two in Loveland - the Internet, our 24-hour Wells Fargo Phone Banks, and ATM network.

Fortune magazine ranks Wells Fargo as America's "most admired" large bank. Wells Fargo Bank, N.A. has the highest possible credit rating, "Aaa," from Moody's Investors Service and the highest credit rating given to a U.S. bank, "AA+," from Standard & Poor's Ratings Services.

The Next Stage[®]

And here's another 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 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-20 corporate citizens. Locally and nationally, Wells Fargo is rated "outstanding" for Community Reinvestment Act performance. Doing what's right for our customers, our company, our shareholders and the communities we serve is at the



We're committed to being your trusted advisers, by providing the information, guidance, services and products you need to make smart decisions and 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 nationally, in Colorado and locally. According to the most recent Community Reinvestment Act data, Wells Fargo ranked #1 for business loans under \$100,000 in Fort Collins/Loveland with nearly 1,750 loans totaling \$43.8 million. In addition, we were the top Small Business Administration lender in the state again in 2006.

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.

We're a leading retail mortgage and home equity lender and we own Acordia Insurance, the largest bank-affiliated insurance broker.

heart of all we do.

One area where we've seen remarkable progress and change is Internet services. It's been more than 10 years since Wells Fargo introduced online access to consumer banking accounts and processed the first secure credit card transaction on the Web.

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, we are ranked as the nation's fifth most generous corporate foundation by Forbes magazine and our contributions in Colorado alone topped \$4.2 million last year.

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.....160

Year Founded.....1878

Web.....www.wellsfargo.com

Phone.....970.482.1100 / 970.266.7740

Fax.....970.266.7771

Investment and Insurance Products:

- Are Not insured by the FDIC or any other federal government agency
- Are Not deposits of or guaranteed by the Bank or any Bank Affiliate
- May Lose Value

Private Client Services provides financial products and services through various banking and brokerage affiliates of Wells Fargo & Company including Wells Fargo Investments, LLC.

This article is provided for educational and informational purposes only and is not intended as a substitute for the advice of a qualified professional.

Wells Fargo cannot provide tax or legal advice. Please see your tax or legal advisor to determine how this information may apply to your own situation.

Life Insurance products are available through Wells Fargo Investments, LLC (California license #OD26865) or its affiliated agencies.

Wells Fargo Bank, N.A. Member FDIC

© 2007 Wells Fargo Bank, N.A. All rights reserved.



Climate Wise Program Redefines Green Business

City program encourages environmental action while saving money



FORT COLLINS --- Fort Collins is changing the way people think of green business. Recycling, saving energy, and overall environmental stewardship have long been the standards of green business, but Fort Collins businesses are considering another form of green: cost savings.

Quality of life and pollution prevention are priorities for many local businesses, but so are payroll, cost savings, and the bottom line.

Enter the City of Fort Collins' Climate Wise program. Reducing the amount of greenhouse gases going into the atmosphere while helping businesses thrive is the goal of the Climate Wise program. Kathy Collier, program coordinator, explains that despite what some may think, environmental protection and smart business are not contradictory, "It's simple. If you use less, you will save money."

Climate Wise focuses on voluntary greenhouse gas reduction, but also reaches beyond identifying reductions and cost savings. The program assists businesses in setting up systems to measure impacts and results. "It's important that we help the Climate Wise business partners maximize and measure both greenhouse gas reduction and cost savings," explained Collier. "Smart business is about tangible results."

And the cumulative cost savings results have been impressive. The program has saved businesses more than \$4 million, with more projects yet to be quantified. Now that the program has exceeded its 2010 goal of reducing greenhouse gases by 93,390 tons of carbon dioxide each year, the new 2010 goal is currently being established.

Carbon dioxide is just one of several greenhouse gases produced by human activities that include manufacturing processes, energy consumption, vehicle emissions and landfill waste decomposition. Greenhouse gases trapped in the Earth's atmosphere are causing the planet's temperature to rise, resulting in global warming and climate change.

Local companies voluntarily reduce greenhouse gases through a variety of methods. More than fifty companies and public and private institutions are now enrolled in Climate Wise. "We help these companies achieve their goals, embrace environmental stewardship and receive community recognition," Collier said.

The city has started a tradition of recognizing outstanding Climate Wise partners each Earth Day. "It's important that these companies are recognized for their efforts," said Collier. "They are truly leaders in this community and are proof that smart business practices and environmental stewardship can coexist." From traditional advertising to highlighting the success of Climate Wise businesses at the Climate Wise recognition event, EnvirOvation-A Climate Wise Showcase, businesses are recognized throughout the year by both their peers and the general community.

Climate Wise partners can choose from increasing levels of participation - from "bronze" to "platinum" -- depending on their interest and enthusiasm. "There are businesses that really care (about reducing greenhouse gases) and others that want to reduce their costs," she said.

"Aside from reducing greenhouse gases, they receive free technical assessments that save them money, free publicity and networking opportunities with other companies," Collier said.

The technical assessments give Climate Wise partners a direction in how to proceed with their individual reduction plans. "We will identify, measure and report actions that reduce greenhouse gas emissions," she said.

Scott McKelvey of Front Range Community College, a newer Climate Wise partner, says the program is invaluable to him in terms of networking and assistance from City staff. McKelvey is happy to get all of the help he can.

"They're like a one-stop shop that bring all of the users together: the utility, recycling, and transportation," he says. "You don't have to do any of the research. For me that was the best benefit. I said 'I want to get a rebate on my electric bill' and then you have people calling you ready to fill out the forms for you. It is really that simple."

"Climate Wise is an easy way to get involved in our community. We're able to share our knowledge with some of the people in the community and it's good publicity, frankly," says McKelvey. "Especially in Fort Collins with the green initiatives, there seems to be an atmosphere for wanting to do the right thing for the environment."

Collier said partner actions, or projects, can range from instituting a recycling program, turning off lights and computers, using alternative fuels like biodiesel and reducing vehicle and airline travel. "Even switching to small, compact fluorescent lighting saves greenhouse gas emissions," she said, noting that a savings of approximately

30 percent on energy costs can be realized by switching from incandescent to fluorescent lights. Even water conservation can save greenhouse gases, and Climate Wise partners have saved 995 million gallons of water since the program's inception in 2000.

Collier said Fort Collins Climate Wise is another example of how Fort Collins is a leader in reducing greenhouse gas emissions and protecting our quality of life. "There are few cities that have this kind of program in place for businesses," she said. "We are leading the way."

The voluntary program earned the city an award from the National Pollution Prevention Roundtable during a ceremony at the U.S. House of Representatives in Washington, D.C. on Sept. 17, 2003.

Climate Wise is part of the city's overall Climate Protection Policy adopted by city council in 1999. The aim of the policy is to reduce greenhouse gas emissions by 30 percent from the predicted 3.5 million tons in 2010.

- Actions taken by the city since 1999 to reduce emissions have included:
- Becoming the first city-owned utility in Colorado to offer wind power to its customers
 - Replacing traffic signals with energy-efficient LEDs, reducing carbon dioxide emissions by more than 3,000 tons each year
 - Using biodiesel fuel in 100 percent of the city's vehicle fleet
 - Instituting the Climate Wise program in 2000

Most recently, Fort Collins City Council adopted a resolution stating that all new construction of city-owned buildings will achieve LEED (Leadership in Energy and Environmental Design) "Gold" certification. Fort Collins is only the third city in the nation to set this high standard joining Scottsdale, AZ and Portland, OR.

Collier said the Climate Wise program is appealing to progressives and conservatives alike. "It's good for the environment and it strengthens the local economy, and that's a big selling point," she said.

That is smart business.



John Armstrong, city environmental planner, analyzes equipment during a Climate Wise technical assessment.

OVERVIEW

Primary Product/Service.....Consultation and support for businesses regarding environmental and cost-saving practices

Top Local Executives.....Mayor Doug Hutchinson, City Manager Darin Atteberry

Local Employees.....1.5

Year Founded.....2000

Web.....www.fcgov.com/climatewise

Phone.....221-6312

Fax.....224-6177



First Western Trust Bank established Northern Colorado's first locally owned and regionally focused private bank to fill a void in the local banking market. We provide integrated financial service solutions in the areas of banking, investment management, personal trust and family office services. 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.



YOUR SOPHISTICATED FINANCIAL WITH A SOPHISTICATED

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

PRIVATE BANKING 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.

Our lending services provide fast, flexible access to credit and 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. The 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.



SITUATION REQUIRES A RELATIONSHIP
PRIVATE BANK.



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 building client 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, Mr. Sprout serves as First Western Trust Bank - Northern Colorado's Chairman. He is primarily responsible for building and maintaining client relationships and community development of the Northern Colorado Region. 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

Investment Management products and services are: Not FDIC insured; Not obligations of the institution; Have no bank guarantee; may lose value.



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.

Six hundred and fifteen individual projects were bundled together into the 504 bond sold December 2006. These 615 business owners ended up with an effective 20-year fixed interest rate of 6.088%, 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.

OVERVIEW

Primary Product/Service.....	SBA 504 Lender
Top Local Executive.....	Mike O'Donnell
Local Employees.....	18
Year Founded.....	1990
Web.....	www.coloradolendingsource.org
Phone.....	877.852.6799, 303.657.0010
Fax.....	303.657.0140

The way we work has evolved. So has the workspace.

Technology has changed the way we work forever. With laptops, cell phones, the Internet, and other technologies at our disposal, businesses and individuals are now more mobile, agile and flexible than ever. Today, the workplace is virtually anywhere you want it to be. In every country, and certainly every state and major city in the United States, you can observe people conducting their business in places they would have never considered 20 years ago. From 35,000 feet in the air on a laptop, to home offices, to coffee shops, business in every way, shape and form is being transacted. And while traditional offices will always have their place in society, companies and services that focus on how many people work today, and create products and services to accommodate their needs, are extremely useful and necessary to a continually expanding work community. The Executive Center in the Opera Galleria Building in Old Town, Fort Collins is dedicated to being at the forefront of this advocacy.

Welcome to The WorkZone™.

“It is so exciting, I could not have grown my business like I have without The WorkZone™. It is the greatest contribution to business development in Fort Collins.” Joan C. King, PhD, Beyond Success, LLC

“While most of our clients prefer the exclusiveness and professional atmosphere we provide as opposed to their home office environment, many of our newer clients are utilizing our services and memberships in addition to their current situation.” Explains Drew Williamson, owner and creator of The Executive Center. “There are a lot of people out there who don't go to a traditional office every day and could benefit from our services and facilities: people starting their own businesses; people who are working for out of town companies; attorneys needing office space and office support when they are practicing in Fort Collins; home office users who simply need the peace and quiet away from the many distractions and interruptions of their home for a few hours. The list of people who utilize our facilities and services is as broad as you can imagine.” Williamson further explains.

Advocates of the alternative workforce.

Indeed, this advocate of the alternative workforce lets you set the level of your financial commitment with a variety of different packages. All WorkZone™ suites are available hourly, daily, weekly and longer. Each office comes fully furnished and fully equipped, including a state-of-the-art phone system and PC with high-speed Internet. A receptionist handles your appointments and calls, plus you get conference room privileges and access to the fax, copier and kitchen. And in case you were wondering, The Executive Center offers more traditional unfurnished suites for those professionals needing long-term class A office space.

Memberships now available at The Executive Center.

WorkZone™ Advantage: Your private workspace or branch office for an hour, a day, a week or longer. Stylishly furnished and equipped with high speed DSL, free Wi-Fi, and state-of-the-art phone system. Includes receptionist. Other services and office equipment available upon request.

WorkZone™ Professional: Furnished or unfurnished luxurious and spacious office suites for business professionals who demand class A office space, but don't want or need to invest their capital in office equipment and staff.

WorkZone™ Custom: With WorkZone™ Custom, you have the ability to create a package of services that specifically fits your current needs. When your needs change, you have the flexibility to make changes in your plan. WorkZone™ Custom lets you put together a customized plan utilizing a combination of the following services: On demand office use, administrative services, telephone services, conference room use, and mail services.

WorkZone™ On Call: The Executive Center offers an advanced administrative option membership that includes answering your phone with a real receptionist, customized greetings, and seamless phone transferring.

WorkZone™ Huddle: Collaborate. Hold a mini meeting. Spread out and work wirelessly on your own laptop. A private office with round



THE EXECUTIVE CENTER
The evolution of the workspace.



table and four office chairs. Equipped with Wi-Fi, high speed DSL and state-of-the-art phone system. Includes receptionist. Other services and office equipment available upon request.

Additional Information:

WorkZone™ memberships and suites start as low as \$45 per month, and mail service memberships are as low as \$25 per month. The WorkZone™ is part of The Executive Center, located at 123 North College Avenue in Old Town, Fort Collins. Inquiries directed to 970-212-4700.

OVERVIEW

Primary Product / Service	Executive Suites and Virtual Offices
Top Local Executive	Drew Williamson
Local Employees	4
Year Founded	2003
Web	www.theexecutivecenter.com
Phone	970-212-4700
Fax	970-212-4739

Rocky Mountain Center for Reproductive Medicine PC Creating a Spark of Life®



Kevin Bachus, M.D., Medical Director of the Rocky Mountain Center for Reproductive Medicine PC, has been helping couples in the tri state area realize their dreams of creating a family since 1995.

Miracles can happen. And for couples who desire a baby but are having trouble conceiving, Dr. Kevin Bachus and his staff at the Rocky Mountain Center for Reproductive Medicine® may just be the answer to their prayers.

For Bachus, the practice of medicine has been something of a family tradition. His father began practice in the same Fort Collins building 35 years ago as an obstetrician and gynecologist. Bachus joined his father before his father retired, and in 1995, the focus of the practice changed to reproductive endocrinology and fertility - the science of helping women to conceive.

Many advances have occurred in the field over the years, and Bachus had a high-tech lab constructed with the most modern equipment available in order to accomplish embryo development on-site. "We were successful from the very start," he said. "Our first attempts in 1996 resulted in deliveries."

This was only the first step, however, and as science advanced, so did Bachus's methods. In 1998, he went beyond mere invitro fertilization to the cutting edge technology of blastocyst transfers. This newer process helps to minimize what had been a trend toward multiple pregnancies that sometimes resulted in couples having twins or even triplets.

"We were among the leaders in the country using this procedure,"

OVERVIEW

Service.....Infertility and reproductive medicine services

Top Executive....Kevin E. Bachus, MD, Medical Director Local

Employees.....14

Year Founded.....1995

Web.....www.drbachus.com

Phone.....(970) 493-6353, (800) 624-9035

Fax.....(970)493-6366

Bachus said, and using this method resulted in a 50 percent reduction of multiple pregnancies during the first year alone, a fact that delighted both Bachus and his patients.

"Even as a small clinic, we were trying to do the conscientious thing in order to achieve the highest pregnancy rate with the lowest multiple pregnancies," he said. "This is better for the mother and also helps to prevent early delivery and complications."

In any given year, invitro pregnancy rates varied between 55 percent and 65 percent in infertility patients in their mid 30s or younger. Pregnancy rates for oocyte donors have ranged between 85 percent and 95 percent.

"We are happy with these rates of success, especially when considering that we have been conscientious in limiting the number of embryos transferred in an attempt to avoid the complications associated with high order multiple pregnancies," Bachus said. Every patient who comes into the clinic receives courteous and attentive treatment by all of the staff members.

"We take great pride in individualizing the needs of our patients and try to customize a patient plan based on their wishes and desires," Bachus said. This includes lower-tech options that are less costly but still produce wonderful results. Treatment plans can range from \$1,500 for a standard insemination to more than \$10,000 for more advanced methods.

At the Rocky Mountain Center for Reproductive Medicine®, patients will experience a team approach to their care, including two highly skilled physician assistants who see patients along with Bachus. There is also a full-time embryologist on-site, who is in charge of all embryo cultures and who has been trained in one of the preeminent programs at Colorado State University.

Bachus's credentials are impressive even though he is modest when talking about his medical background. He completed his undergraduate studies at Colorado State and his residency at the University of Colorado Health Sciences Center in Denver. He then continued his training at Duke University and was a faculty member there for four additional years, earning the designation of fellow and then assistant professor. He is double board certified in reproductive endocrinology as well as obstetrics and gynecology. Even though he enjoyed his time at Duke University, the lure to return home gave him the opportunity to serve patients of Northern Colorado.

While trying to have a baby can be a frustrating experience for some, there are also special challenges when it comes to dealing with older women, those who have had their ovaries removed or those whose reproductive organs have been affected by chemotherapy. In these situations, Bachus offers choices for providing a carefully chosen egg donor.

Anyone visiting the Rocky Mountain Center for Reproductive Medicine® can be assured of three things: First, they will receive personalized care in a supportive environment and will participate in their own health-care choices. As one former patient said, "Dr. Bachus and his staff are so caring and in tune with your emotions. They were knowledgeable and caring, from the receptionist to the nurses and even the people who check you out."

Second, patients will find that Bachus is highly successful in terms of helping people conceive with both low and high tech options. Finally, the staff genuinely cares about each patient and their welfare. So much so, that many times patients wish that Dr. Bachus could be with them right up through delivery.

For the many happy couples that now have families, finding the right physician to assist them was a crucial element in their success. At the Rocky Mountain Center for Reproductive Medicine®, Creating a Spark of Life® to help couples along the road to parenthood is what their mission is all about.

A Smarter Approach to Success



Succeed in business technology

What is the easiest and best way to increase my company's revenue? How can I increase the level of organization in my company? Why am I losing track of clients and how can I improve my customer relations? Do issues like these ever cross your mind?

These are all common questions for growing companies and Accounting Systems, Inc. (ASI) has the answers. It begins by using business technology to help a company excel within its industry. With ASI's expertise, it has become easier for a company to implement and use the ideal software solutions which will help them succeed in business management. ASI differs from other software value added resellers (VAR) by overlaying years of experience in accounting and technology with a personable style, excellent service and a suite of quality products.

Can ASI Help My Company...

Common goals of all ASI clients are increased efficiency, higher margins and better customer service, which are all areas that the ASI team can improve with business technologies and continuing support. ASI strives to develop and provide technology solutions that deliver immediate results in process management and long-term potential for growth and expansion. ASI specializes in the manufacturing, distribution and service industries, but provides software solutions to companies of all sizes. ASI consultants are qualified to design technology that caters to the unique needs of any company. For instance, currently ASI is implementing software solutions at start-up companies as well as Starz, LLC, and each client is being treated in the same respect with the same enthusiasm.

The Way It Works...

ASI takes a personal, hands-on approach to providing its clients with the appropriate accounting and software systems to help them succeed in business management. By spending considerable time up-front, ASI defines the scope of a client's needs and future opportunities for growth and expansion. ASI then melds top quality products from reputable partners such as Sage®, SYSPRO®, Cougar Mountain® and Sage CRM® with just enough customization, yielding the best of both worlds. By providing onsite installation and ongoing customer service, ASI addresses the immediate needs of the client while offering scalable solutions that allow customers to expand, easily and affordably. During the implementation phase client training will help to lessen employee frustration with the new system and tests will be run to ensure old data is converted to the new system correctly. The ASI team follows up after implementation to ensure everything works properly and continues to offer support to the partners. Business management functions provided by the solution software include

We're All In This Together...

- Inventory Control
- Order Processing
- Supply Chain Management
- Payroll Services
- Human Resources
- Channel Management
- Material Handling
- Warehousing
- Service Tracking
- Project Accounting / Job Costing
- Customer Service
- Core accounting – Full Integration of General Ledger, Accounts Payable/Receivable & Bank Reconciliation
- Fund Accounting
- Maintenance and Labor Management
- eCommerce
- CRM



ASI consists of a highly skilled and responsive team of technology professionals who believe in fostering long-term win/win relations with their customers. 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 its clients. Certified experts in training and project management at ASI understand what skills are necessary and which communication styles are most motivating. The ASI team consistently aims to treat clients as partners, which means once ASI has "done their job," they stick around - for ongoing support, training and further education. ASI provides a level of service that ensures a path of seamless growth and change in the technical corner of business management for clients. If something extra is needed after an implementation someone at ASI can always be reached to help however possible. When a partner is pleased with and achieves success from the product and service, the ASI team knows its goals have been accomplished.

Growing, Growing, Growing...

Since 1991, when ASI established its software solutions business, the company has been growing exponentially. Since the beginning of 2006 the ASI team has grown by 50% and the client base doubled after acquisitions of two companies. Due to a large two year revenue growth between 2004 and 2006, ASI was named in 2006 by NCBR as #10 in the Mercury 100's fastest-growing private companies. ASI has even expanded the office building to accommodate a training facility for users' groups. Here students are given the chance to use and learn new software applications in an intimate classroom setting with mock-company data. The growing ASI team provides consultation, customization, implementation, training and ongoing service of business management software systems to help companies succeed with business technology.

OVERVIEW

Primary Product/Service.....	Business Management Technology
Top Local Executives.....	Bredt Eggleston, President Jarrod Spivack, Principal
Local Employees.....	11
Year Founded.....	1991
Web.....	www.ASIsucceed.com/success
Phone.....	970.419.3210
Fax.....	970.416.0732



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.



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

Berthoud Branch Moves

Adams Bank & Trust’s Berthoud branch can now be found about a mile west of town in the Gateway subdivision. The Highway 287 bypass is a big draw to this location, with great visibility. “We chose this location west of town because the growth in Berthoud is happening west, not east, at this time,” said Adams regional president Jim Strovas.

Strovas said Adams’ new location puts it at the center of the new residential and commercial developments planned for Berthoud. It also keeps the bank in the flow of the traffic making use of the Highway 287 bypass. But

the focus for Adams going into the future has little to do with the commuter potential. “Berthoud is a true bedroom community,” he said. “However, that is going to change in the near future.” Predictions for Berthoud show the town growing 200 percent from the late 1990s to 2020. Such growth for a small community might not seem such a feat. However, it could mean serious growth for the next 15 years since the town hasn’t seen much of a boom from the late 1990s until now.

New Fort Collins Branch

Adams Bank has opened its third Northern Colorado office at the former Alpine Fun Center between Loveland and Fort Collins. A temporary location is open and fully functional while the bank remodels the building at the site. Adams’ Firestone office continues to thrive as well.

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.

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

Western Floors

Get Floored by Our Products, Service and Prices

Purchasing floor coverings can be a daunting and frustrating experience. Crowded parking lots at home improvement stores, limited selections and a lack of knowledgeable salespeople are all negative factors that have been considered by Lloyd Peterman, owner of Western Floors. Mr. Peterman wants to offer a different sort of experience.

Western Floors is located in a large new facility near I-25 and Crossroads Boulevard, where the streets are quiet and there is ample room for parking. "In everything we do, we try and present a concerted effort," says Peterman, who wants every aspect of the shopping experience to be a relaxed and pleasant one.

If they have shopped elsewhere, people are usually frazzled by the time they visit Western Floors. Before customers enter the building, they can stop and unwind on a bench next to a peaceful waterfall. Once they come in, they are greeted by a receptionist and offered a beverage at an old time saloon bar which also features a DVD showing some of the benefits of shopping at Western Floors.

Next, customers can browse through the most modern samples of carpet, vinyl, tile, granite, and El Dorado stone. Even the restrooms, designed using many of the materials available at Western Floors, are showcases.

While not the typical experience one gets when looking for floor coverings, Peterman has learned through the years that this type of service is what customers really want.

With more than 30 years in the business, Peterman started out in the late 1970s as one of the owners of MPI (Martin, Peterman, Inc.), a Denver-based flooring company servicing the multi-family housing market. The company was quite successful and eventually expanded to 14 cities in the United States.

Peterman sold his business and in 2001 opened up again in Loveland under the new name of Western Floors. His goal was to create a flooring company that would offer a reasonably priced product for the commercial, retail and family housing market. Concentrating primarily on apartment building and rental property renovations, the business grew to the point where it found itself needing more space. Peterman was also honing his business instincts and saw a need for developing a retail following and a commercial side as well.

So, in 2006, Western Floors opened in its new retail location with a knowledgeable, friendly sales staff. In fact, there are more than 100 years of experience between the various employees, ensuring that each one is up-to-date on the latest trends and innovations.

Being locally owned and operated allows Peterman to treat every employee like a member of his extended family. He also believes that this translates into better customer service. He must be right because Western Floors has been ranked as the 18th fastest growing company in Northern Colorado (Mercury 100 List) and the fastest growing privately owned flooring company for 2005.

According to Kelley Conway, Operations Manager, all of the materials offered at Western Floors are both up-to-date and relevant to the climate in Northern Colorado. Many other companies offer products that may not be suitable to the region's low humidity and may crack or otherwise be impractical for long-term usage.

Not only does Western Floors offer the most relevant materials in the marketplace today, but their prices are also extremely competitive. "We know our prices beat the competition," says Peterman. This, combined with their large



Lloyd Peterman - President and Kelley Conway - Operations Manager

warehouse, gives them a competitive advantage over most other companies in the industry.

Conway recalled a recent experience with a custom builder in Longmont who specializes in million-dollar homes. "She looked through our materials and we ended up designing a 5-bathroom finish for one of their models. She said that we were 25 percent lower than other products that she had been using and that our quality was better."



Giving back to the community is another aspect of business about which Peterman is passionate. Western Floors works with various charities, including Hope Lives, a breast cancer recovery center.

If the idea of searching all around town for the best products, service and prices makes you cringe, stop by Western Floors for a whole new shopping experience. You will be floored how easy and pleasant choosing flooring can be!

OVERVIEW

Primary Product/Service.....	Carpet, Tile and Hardwood Flooring
Top Local Executives.....	Lloyd Peterman
Local Employees.....	13
Year Founded.....	2001
Web.....	www.westernfloors.com
Phone.....	(970) 667-6444
Fax.....	(970) 667-5666

Cheyenne LEADS

Cheyenne is the ideal site for new or expanding companies

Cheyenne LEADS, the private, non-profit, Cheyenne-Laramie County, Wyoming Corporation for Economic Development is celebrating its 20th year of existence. Those 20 years have seen accelerating development and prosperity in the Cheyenne area. Some of that economic growth is attributable to the work of Cheyenne LEADS.

Cheyenne LEADS

Celebrating 20 years

building the future



Cheyenne was put on the logistics map in 2001 when Lowe's Companies built a 1,200,000 square foot distribution center in Cheyenne LEADS' Cheyenne Business Parkway.



The 2005 announcement of Wal-Mart's Food Distribution Center to Cheyenne LEADS' North Range Business Park again highlighted the area on the economic development radar.

Today there are 47 new companies in the Cheyenne area that are there in part, or in total, as a result of LEADS' efforts. Those companies currently employ over 3900 people directly. This represents an annual payroll in excess of \$95M of new money flowing through the Cheyenne economy. Fourteen of those new companies have located in Cheyenne LEADS' first business park. And with the development of LEADS second business park, the corporation has nearly 700 acres shovel-ready for job creation.

With 20 years under its belt, Cheyenne LEADS is able to draw on its own experience as well as the strengths of the area and the community to maintain the growth of Cheyenne and Laramie County. The successes also have increased interest in the Cheyenne area as a location for business. The strengths of the area, including availability of convenient transportation, strong telecommunications, ample reliable energy and a positive business climate keep LEADS looking into the future at businesses that would be a good fit for Cheyenne and Laramie County.

Over its 20 year history, LEADS has assisted a number of national relocations and expansions as well as start up companies. Sierra Trading Post, catalog and outlet store, relocated to Cheyenne in 1992 with only 30 employees, today, has three locations in the country and employ over 800 people. In 1995, EchoStar Communications (DISH Network) built its uplink center in Cheyenne and that center now employs over 270. A lot of smaller companies have relocated or expanded to Cheyenne as well. But in 2001 Cheyenne, Wyoming was put on the logistics map when Lowe's Distribution built a 1,200,000 square foot distribution center east of town. That center alone employs over 800 people. In 2005, Wal-Mart announced its plans to build a food distribution center west of Cheyenne that will employ over 500 initially, again highlighting Cheyenne on the economic development radar.

Cheyenne and Wyoming have very strong attributes that make it a great business climate. The state and local government are pro-business, the operating costs are among the lowest, the tax policies are very favorable, there are available sites and most importantly the infrastructure that is in place is extremely robust.

Cheyenne is located on the national data backbone, allowing data companies and high-tech companies easy access to these assets. The Cheyenne area has long-term reliable and readily available power at competitive rates. There is also established power transmission with robust power growth. The power supplier is forward thinking with growth plans that match well with the planned growth of business in the area.

The economic and development future for Cheyenne looks bright, indeed, as Cheyenne LEADS builds on the success of its first 20 years of serving the Cheyenne area.

OVERVIEW

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

"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 in managing a clients' risk in order to increase their profitability. That goal is achieved by becoming their clients' trusted business partner.

Flood & Peterson believes it is critical for their risk management professionals to know your business.

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

- Claims Analysis
- Claims Management
- Program Design and Marketing
- Risk Management

Looking ahead...

Flood & Peterson Insurance will continue to build relationships with their clients, companies, employees and communities. Short-term gain will not make us lose sight of our values for long-term success.

Today, Flood & Peterson has the strongest sales and service team ever and is definitely poised for growth.

All of us at Flood & Peterson look forward to becoming your "Trusted Business Partner"!

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





We Recently Built a World Class
100 Mile Fiber Optic Super Highway
Just for Northern Colorado.

You can DOUBLE or TRIPLE
Your Internet Speeds
FOR THE SAME PRICE
you currently pay!

“HANG UP” on that old telephone Internet
technology and **“MOVE UP”** to tomorrow’s
world today with Fiber Optics installed
directly to your place of business.

“You choose your Internet speeds!”
From 1.5 Mbps TI speeds up to 100 Mbps or more!

HIGHER SPEEDS LOWER COSTS
ROBUST RELIABLE SECURE 24/7 SERVICE

US Cable Fiber Optic Solutions available in many areas of
Larimer and Weld Counties, as well as Johnstown, including the
2534 area, Fort Collins - I-25 & Hwy 14 area, Milliken, Wellington,
Eaton, Severance, LaPorte & Bellevue.

Over 10,000 customers in Colorado Choose US Cable.

Call 970.587.2243

Commercial Services Group

and ask for

Dave Kavanagh

or

Jim Farrell



WORLD CLASS COMMERCIAL EXPERIENCE
US Cable is much more than the local Cable
Television Company and High Speed Internet
Provider. We are the largest provider of broad-
band services to convention centers in the United
States. Millions of annual convention attendees
rely on the broadband services we provide to
thirteen major convention centers throughout
the United States; located in New York, Orlando,
Washington D.C., Dallas, San Antonio, Houston,
San Diego, Anaheim, Sacramento, Los Angeles
and Las Vegas.

In Lake Buena Vista, Florida we operate the
world’s largest Cisco powered Long Range Ether-
net (LRE) network, providing telecommunications
services to the premiere entertainment facility in
the area.

Along with our partner NYNEX, we were the first
company to be awarded franchises to provide
broadband and telephony services to more than
one million homes in London, UK. We were
contracted by the United States Military to provide
telephony services in numerous locations in
Germany.

US Cable is a privately held company that is part
of a larger group of subsidiary companies. Our
rich tradition of providing telecommunication
services, commercial products, data and other
enhanced offerings involves both domestic as
well as international markets. Our member group
of companies provides a virtually unlimited source
of resources and skill sets that are used to cross
support our operating companies.



*Over 30 Years of Uncompromised
Customer Service with Integrity
and Professionalism.*

Ben Franklin *The Punctual Plumber*®



It can be any of a number of scenarios many of us know all too well - a pipe freezes and breaks, the pilot light on the hot water heater goes out, a sink is clogged, a toilet is stopped up. Occasionally, a plunger or a bottle of Drano just won't do the trick.

Comfort is generally a phone call away, but the discomfort comes in the form of sticker shock. A one hour minimum here, parts and labor there, when it comes to plumbing services, you almost never know what you'll be in for when the final invoice is delivered.

Then again, "almost never" is a phrase Benjamin Franklin Plumbing loves. That's because the company, which serves most of Northern Colorado, is the "almost never."

"Instead of charging by the hour and coming up with additional charges, we have a flat rate for any issue," said Fort Collins' Barton Palmer, who owns and operates Benjamin Franklin Plumbing. "Our technicians show up and thoroughly examine the issue and then provide the client with a Straight-Forward Price to resolve the problem. There are no hidden charges. We do everything on a task-by-task basis."

The company guarantees its work 100 percent, and timeliness is also a high priority for Palmer and his 15-member staff. So much so, that the company strictly adheres to a policy of paying the customer if technicians aren't on site within a scheduled three-hour window. For each minute a Benjamin Franklin Plumbing technician is late for his appointment the company pays its clients \$5 (up to \$300).

Benjamin Franklin Plumbing also sets the bar high when it comes to internal policies. Each of its six technicians is professional and courteous as well as fully certified. It's also important, Palmer says, for client to have confidence in his team members, which is why each one goes through a rigorous background check and drug screening prior to hiring. Palmer also sees value in contributing to the community - the company is a corporate sponsor of Realities for Children and the Colorado Eagles Hockey Club.

The company is open for business seven days a week, 24 hours a day, and Saturdays are considered normal business days, unlike many other plumbing companies. Technicians arrive in their always-familiar big-blue trucks, which are referred to as "Warehouses on Wheels", often-times-eliminating cumbersome trips to a supply houses for various odds and ends.

Palmer isn't a newcomer to the industry. While growing up in Montrose his father was a plumber. During his college years before graduating from Colorado State University with a degree in finance, Palmer worked for a builder. Ultimately, after falling in love with Fort Collins and deciding to never leave, he opened his doors to his plumbing business. Over the last year, revenue for Palmer's company has increased 130 percent and it was recently named the 28th fastest growing company on the Mercury 100 Fastest Growing Private Companies list, published by the Northern Colorado Business Report.

Palmer contributes this successful growth to the ability to adapt to change and keep a clear focus. "Over the past year, we've merged with four other plumbing companies, along with converting to Benjamin Franklin Plumbing," said Palmer, "Throughout our growth we have never lost sight of our clients, community or our families. We're driven

by customer service. Making sure our customers are 100% satisfied, by treating people right and doing things correctly the first time, this is our number one focus."

We're driven by customer service. Making sure our customers are 100% satisfied, by treating people right and doing things correctly the first time, this is our number one focus."

Barton Palmer, Owner



OVERVIEW

Primary Product/Service.....	Plumbing
Top Local Executive.....	Barton Palmer
Local Employees.....	15
Year Founded.....	2002
Web.....	www.benfranklinplumbing.com
Phone.....	970-669-8187
Fax.....	970-669-8194



FROM CONCEPT



TO COMPLETION

We bring value to land

YOUR CIVIL ENGINEERING CONSULTANT



YOUR CIVIL ENGINEERING CONSULTANT

PICKETT ENGINEERING, INC.

808 8TH ST. GREELEY, CO 80631

970.356.6362 WWW.PICKETTENGINEERING.COM

RESIDENTIAL • COMMERCIAL • INDUSTRIAL • RETAIL

Quality. Precision. Speed.

Your time is valuable.

Your days are busy enough. With Cerec® **one-visit** dental technology, you won't have to schedule multiple appointments just to complete one procedure. This means **no temporary crowns** (or the hassle of losing one) and less time out of your busy schedule for quality dental care.

So go back to work. Or play with your kids. Have lunch with a companion.

Get back to what matters most.



G. Jan Spruill, DDS, PC
Family and Cosmetic Dentistry
4745 Boardwalk Drive, Building C, Suite 2
Fort Collins, CO 80525

Directly west of Sam's Club on Boardwalk

www.cooldentist.com

970-229-9000

Offering ONE-VISIT Procedures:

- Porcelain Crowns
- Porcelain Veneers
- Porcelain Fillings matching the natural color of your teeth
- Cosmetic Re-Shaping/"Instant Orthodontics"

And to further perfect, care for and protect your smile, we also offer:

- Dental Cleaning/Hygiene
- Regular Check-ups
- Emergency Care
- Root Canal Therapy
- Wisdom Teeth Extractions

We'll Give You Something to Smile About



"My experience with Dr. Spruill was fabulous. I had lived with a gap in my two front teeth for a long time and had actually stopped smiling. When Dr. Spruill explained the process of porcelain veneers, I was really excited. The experience was painless. The process is one-stop with everything done in one visit. The outcome was everything I could have hoped for."

Caitlin Osentowski
CSU Student



"Dr. Spruill's Cerec system cuts all the nonsense of having to make two appointments for one crown"

Brooks Mitchell
Business Professor,
Entrepreneur,
Author



"I have been a patient of G. Jan Spruill, DDS for nearly 5 years. Dr. Spruill combines cutting edge technology with years of experience, resulting in superior quality dentistry service. His staff is friendly and well qualified. The atmosphere is comfortable and conveniently located. Finally, the Cerec system and other features allow great service for busy professionals who prefer to address dental procedures in a single visit. I recommend his office without reservation!"

Eileen Sullivan
Surgeon, CSU Veterinary Hospital



"I would like to take this opportunity to express my satisfaction with the process Dr. Jan Spruill used to create a new crown for me. The process took one sitting which saved me valuable time in my busy schedule. I would highly recommend the process and the work he performed."

Dennis Sinnott
Founder/President Sinnott Builders



"I have been seeing Dr Spruill for the last 10 years. He has always employed the most up-to-date equipment and techniques for dental care. The time-saving and aesthetic value of the Cerec procedure is a great advantage for busy people and professionals who desire the best product with the least inconvenience. I could not be more pleased with the results that the Cerec has provided me."

Gloria Vallejo
Surgical Nurse, PVHS