

2008

BUSINESS PROFILES

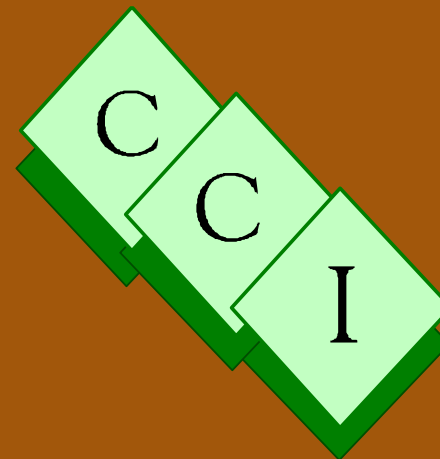
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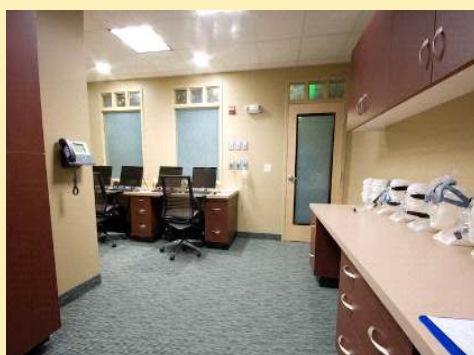


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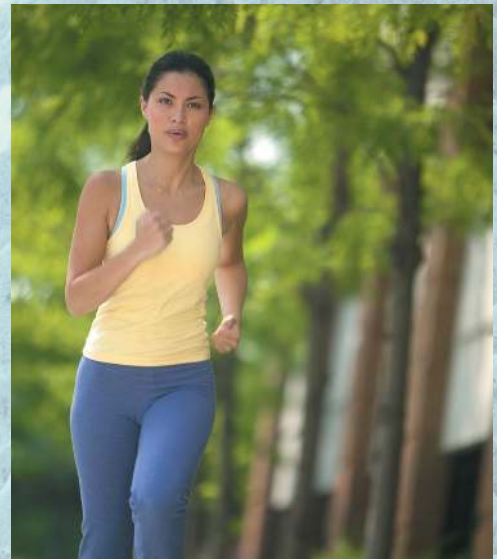
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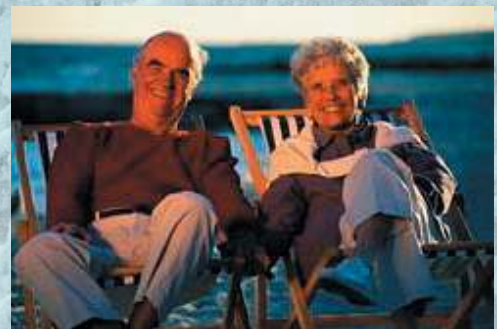
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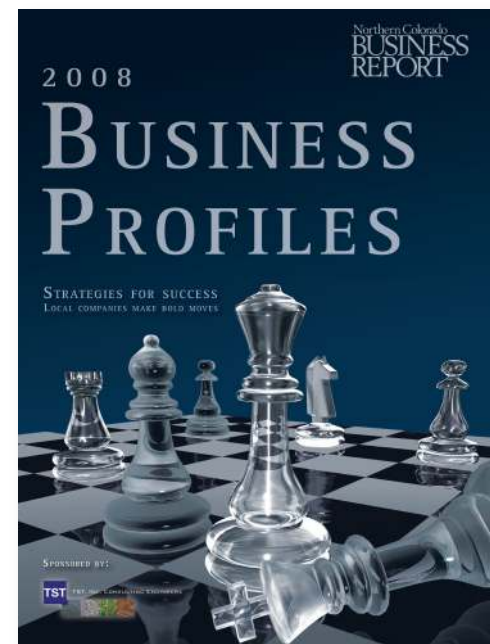


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Adecco – Better Work, Better Life

Left to right: Diane Winn-Clause, Staffing Consultant/ Marnie Hirata, Staffing Consultant/ Stacy Stolen, Branch Manager/ Andrea Cervantes, Staffing Consultant/ Linda Beauvais, Onsite Manager, Woodward Governor

“We are passionate about putting people to work,” says Stacy Stolen, Branch Manager for Adecco. “Everyone who works here shares that passion.”

Adecco, the largest staffing agency in the world, has over 6,000 offices in 60 countries and puts 700,000 temporary and full-time people to work every day. Adecco offers an end-to-end infrastructure that offers comprehensive billing and use reports as well as web-based time tracking for temporary employees. That translates into spending less time and money getting the help that’s needed.

Adecco fills positions for all levels of employment from hospitality staff to call centers and airports, to engineers and designers. The local agency focuses on placing people for light industrial and office needs including executive administrative assistants, sales and marketing personnel, Stolen says.

“For the temporary assignments, we make it very simple for the employer,” Stolen says. “We manage the payroll, FICA, workers comp, and employee benefits.” The benefits package offered to the temporary pool include medical, dental, vision care, paid vacation and holidays, tuition reimbursement and 401(k) opportunities.

For direct hires – those who are permanent placements – Adecco recruits candidates, screens applicants, and then provides reference background checks, and drug screening. The list is narrowed down to the top three best candidates.

“But it’s not just about placing people in open positions. Because we are so passionate, we try to find the

best candidate and also the best environment for that candidate,” Stolen says.

It’s all about organizational culture and finding the person that fits best into that culture, she says. “All of us work too many hours in the day to work in a place that isn’t a good fit for us. We spend a significant amount of time in the employers’ environment so we know who will fit and be an asset to their team. There’s a lot of research we do before we start screening candidates.”

It’s good business, she adds. “You could have the best person who could do the work but if they don’t fit into the culture or aren’t motivated by the people they work with, you could be setting them up for failure. That’s not what we are about.”

Adecco has been successful in placing people and assisting employers for some time, having just celebrated its 50th year. The Fort Collins branch has carried on the high standard of Adecco excellence for the past 18 years by working both with the “associates” who are looking for work and the employer/clients who will hire them. For the job seeker, Adecco staff provides counseling on interview techniques, dressing for the interview and how to turn weaknesses into strengths. “We can also help them find the resources for writing resumes,” Stolen says.

“From the employer side,” Stolen says, “we are more of a human resource service rather than a temp agency. We consult with clients on how to treat employees and how to retain them. We provide a skill set for the client as well as for the associate.”



better work, better life

Adecco

300 E Boardwalk BLDG A-6
Fort Collins, CO 80525
Tel. (970) 204-4801
Fax- (970) 204-4802



Helping Our Clients Succeed

Since 1991 ASI has been building the bottom line for clients in manufacturing, distribution and service industries. Over 250 clients in the Colorado, Wyoming and Utah area rely on ASI to help them manage and improve their business. To better serve all needs of clients, ASI added more software systems to the mix of available solutions. Currently ASI offers software solutions such as:

- Sage MAS 500
- SYSPRO
- Sage MAS 90/200
- Sage MIP Fund Accounting
- Cougar Mountain Fund Accounting
- Sage SalesLogix
- Sage CRM
- Sage Abra HR
- Sage FAS

Turning Your Company Around...

ASI nurtures clients through the process of realizing the pains their business is experiencing and provides them with a business management solution that will increase profits and continue growth. After determining the appropriate software solution, ASI leads clients through an implementation process that includes installations, customizations and training. ASI ensures that all processes within the solution are functioning properly and if there is an issue, the support team will strategize a resolution. ASI guides clients through each process and strives to develop a life long partnership by helping clients succeed. Business management functions provided by the various software solutions include:

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

Taking A New Turn...

Throughout 2007 ASI continued its previous growth pattern and increased both its number of employees as well as revenues. Due to the large revenue growth since 2004, ASI was named in 2007 by NCBR as #11 in the Mercury 100's fastest-growing private companies. This was the second year that ASI was listed in the top 15 growing companies of Northern Colorado. The ASI office building was also completely remodeled in 2007 to accommodate the growth experienced. ASI has even expanded to accommodate a larger training facility for users' groups and classes. Here students are given the chance to use and learn new software applications in an intimate classroom setting with mock-company data. ASI is also currently in the process of expanding to an office in Denver, Colorado.

Included in the new employees of 2007 were new full time positions such as Services Manager and Client Relations Manager. These two roles help clients tremendously when trying to attain their annual goals. The Services Department is also creating many new processes to increase customer service within ASI. Another recent accomplishment for the Services Department was becoming a Sage MAS 500 Master Builder. This certification allows ASI to mold the software even more effectively to the needs of each individual client.

ASI Is Turning Heads...

Since ASI established its software solutions business, ASI has been striving to be the best value-added reseller (VAR) for clients. Recently ASI was honored to receive many awards that demonstrate the goals that have been accomplished. In 2007, ASI was the #1 Sage MAS 500 VAR in the Rocky Mountain Region and due to this accomplishment ASI became a part of the prestigious Sage President's Circle. Accounting Technology, a Source Media publication, also listed ASI in the Top 100 Pacesetters in the United States. Through the growth experienced over the past few years, ASI's purpose and goals have remained the same by continuing to focus on helping clients succeed.



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Year Founded: 1991

No. of Employees: 17

Top Executives:

Bredt Eggleston, President

Jarrold Spivack, Principal

Primary Service:

Business Management Technology

**sage
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Authorized Partner





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



Café Ardour is supporting local businesses, saving money, and helping protect our air by using local suppliers. Café Ardour offers locally roasted organic fair coffee, locally grown produce and dairy products, and uses bicycle delivery of products.



In partnership with local environmental agencies, the Anheuser-Busch Fort Collins brewery hosted a tree-planting event in the wildfire-stricken areas of the Poudre Canyon. As part of the event, 100 Anheuser-Busch employee volunteers planted 1,000 trees.



Climatewise helps their partners find ways to cut energy costs.



Climate Wise Helps Businesses

Green business is good business. That's the driving philosophy behind Climate Wise, a City of Fort Collins program that shows local businesses how they can reduce greenhouse gases being released into the atmosphere and still focus on that essential bottom line.

Smart business practices and environmental protection go hand in hand, explains Kathy Collier, Climate Wise program coordinator. "It's common sense – if you use less, you spend less."

Climate Wise focuses on greenhouse gas reduction through energy efficiency, pollution prevention, waste reduction, water conservation, and transportation reduction. Business partners voluntarily determine actions to reduce their greenhouse gas emissions. As many of them have found, those actions can result in cost savings for the business.

Partners choose increasing levels of participation from Bronze to Platinum depending on their interest and enthusiasm. Partner projects can range from instituting a recycling program, replacing inefficient water fixtures, turning off lights and computers, using alternative fuels and reducing vehicle travel.

Size doesn't matter. Café Ardour, with its eight employees, achieved a Climate Wise "Gold" status based on its level of commitment. Manager/partner Sara Rushlow says there's a long list of things her business does in its environmental effort. "We compost; we use fluorescent lamps in the store. Most of our employees walk or bike. We use biodegradable cups and we try to minimize use of disposables by encouraging people to use ceramic mugs, plates and flatware. All of our recycling is taken by bicycles and we get our bagels and burritos delivered by bicycle."

At the other end of the size spectrum, Poudre School District (PSD) with 4500 employees, also hit Gold. PSD's conservation programs realize a yearly average savings of over \$434,000. And, in FY07, PSD staff recycled 307 tons of office paper, newspaper, cardboard, magazines, aluminum, plastic, glass, computer monitors, keyboards and wood. PSD has also earned 71 Energy Star Labels since 2000. "PSD has been proactive in energy and environmental stewardship since 1994 and

was one of the founding members of Climate Wise in collaboration with the EPA's Energy Star program back in 2000," says Stuart Reeve, PSD Energy Manager. "We believe that both Climate Wise and Energy Star provide energy management and environmental stewardship tools that compliment our educational goals."

Climate Wise's impact is impressive. The program has saved businesses more than \$6 million from 2000 to the end of 2006.

During 2006, Climate Wise partners were already reducing emissions by 66,348 tons per year. The effect of reducing 66,348 tons of CO₂e is similar to planting 5,308,000 trees or removing 8,800 vehicles from the road. And there's more:

- More than 2.1 billion gallons of water was saved from 2000 to 2006. That's the same amount of water used annually by 33,500 homes.

- Over 150 million kwh of electricity was conserved – an amount equivalent to the annual energy use of 14,000 homes.

- Use of natural gas was reduced by more than 3 million therms—the annual natural gas use of 4,500 homes.

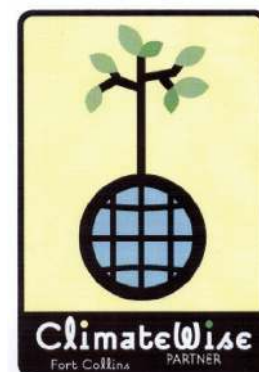
- 52,000 ton of trash was diverted from the landfill.

Those efforts from more than 40 partners in 2006 are expected to increase with more than 70 partners in 2007. Partners range from small one-employee businesses to Colorado State University, the largest employer in Northern Colorado. "We help these companies achieve their goals, embrace environmental stewardship and receive community recognition," Collier says.

Rushlow says Café Ardour joined because it fit an existing philosophy. "And this is another means for measuring what we are doing in terms of sustainability. It also gives us good exposure. We've made a lot of connections through Climate Wise events."

Partners receive free technical assessments, free publicity and networking opportunities with other companies interested in turning green efforts into green results.

Collier explains, "It's important to show tangible results they can measure. If you don't know where you have been, how do you know where you are going?"



Climate Wise

221-6312

Fax 970-224-6177

www.fcgov.com/climatewise.com

No. of employees: 1.5

Top executive:

Mayor Doug Hutchinson,
City Manager Darin Atteberry

Primary service:

Consultation and support for
businesses regarding environmental
and cost-saving practices



Conserving Natural Resources Through Metal Recycling

Dan Garvin, Kent Garvin, Marty Garvin

“ONE MAN’S JUNK IS ANOTHER MAN’S TREASURE”

There’s more going on than meets the eye at Colorado Iron & Metal, Inc. Behind that mild-mannered exterior of the 4000 square foot building that looks out to East Mulberry, there’s a seamless operation that brought in \$9 million dollars in sales last year by recycling 17 million pounds of scrap metal, selling new steel and welding supplies, as well as offering custom fabrication services.

The primary business is the recycling and recycling services and Colorado Iron & Metal has that down to a science. “One man’s junk is another man’s treasure,” confirms Colorado Iron & Metal President Kent Garvin. “The value of scrap metal today is at historic highs because of the export demand. We ship all over the world. East Asia, the Pacific Rim, China, and Japan are all buying tremendous amounts of scrap iron to feed their infrastructure expansion and growth. India and South America are also big buyers.”

Individuals or companies can bring their metal scrap to Colorado Iron & Metal and they will buy it. For those larger jobs, roll-offs, containers or bins are also available. “We have the largest variety and size of containers in Northern Colorado,” Garvin says.

The materials are processed on site by shearing, chopping, stripping, baling, and upgrading the scrap into marketable packages. “For example, we might take insulated wire and remove insulation so that just the copper is left.”

Colorado Iron & Metal provides metal recycling services for the Larimer County landfill. “We reclaim the hazardous wastes from refrigerated appliances. We’re certified and licensed by the State of Colorado to dispose of those hazardous wastes.” For refrigerated units, a \$10 fee is charged to cover cost of the hazardous waste disposal. However, Garvin says they’ll buy other appliances such as ovens and cooktops.

A second aspect to the business provides new steel, aluminum, brass, copper and stainless steel to retail customers as well as contractors and manufacturers. “Our niche is ‘less than length.’” Garvin says. “Those metals are usually produced in 20 to 24 foot lengths, so our slogan is ‘METAL THE WAY YOU-WANT-IT – ANY LENGTH YOU WANT IT.’”

And last, but certainly not least is the metal fabrication part of the business that was added in 2000. The “Fab Shop” works wonders with metals, offering custom design for everything from fences and railings, outdoor kitchens and artistic images. What separates Colorado Iron & Metal from other fabrication shops is the top grade, computer-operated metal cutting equipment used in the fabrication, Garvin explains. “It’s not available at a lot of places. We have water jet cutting that allows us to do precision designs and high definition cutting. We can cut a variety of materials with water: everything from metal and steel to glass, plastic, and wood. We’ve even worked with ceramics and stone. We can cut any design and shape,” he says.

Colorado Iron & Metal can create elaborate designs, from decorative to structural, even architectural. “Our fabricating focus is custom fabrication so you can bring your design, idea, or even just your vision and we can craft whatever it is you want.”

In fact, the fabricators at Colorado Iron & Metal have completed a portfolio of jobs from floodgates for a hydroelectric project to high-end custom decorative iron for residential use. But they can also do your small project. “If the swivel goes out in your bar chair and needs to be welded, we can fix that, too.”

Backed by the scope of the entire operation of Colorado Iron and Metal, Garvin can easily say with certainty, “Whatever you need, we can provide.”



**1400 East Mulberry Fort Collins,
Colorado 80524
970-482-7707
Fax 970-493-7821
www.coloradoironmetal.com**

No. of employees: 32

**Top executive:
Kent Garvin, President**

Primary service:

- New Steel Distributor
- Metal Fabrication
- Scrap Metal Recycling





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 January 2008. These 721 business owners ended up with an effective 20-year fixed interest rate of 6.143%, 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.

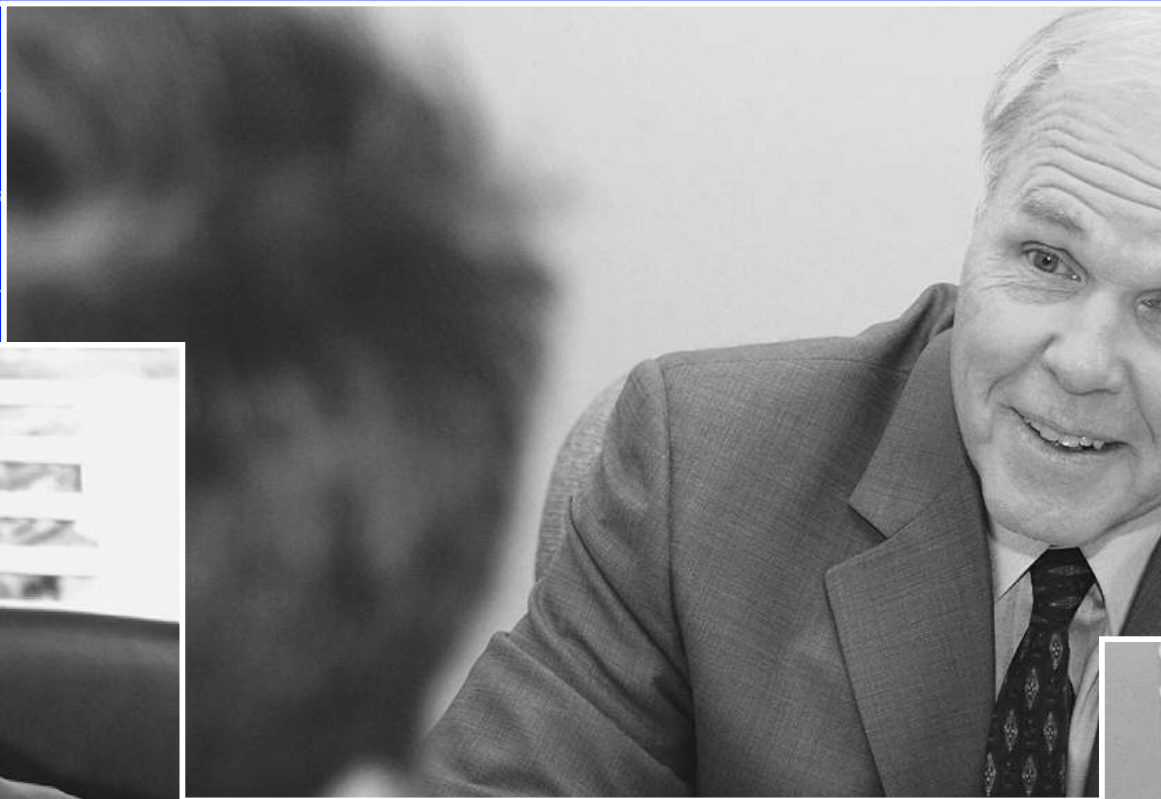


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Denver CO 80202
877-852-6799, 303-657-0010
Fax 303-657-0140
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Year Founded: 1990
No. of employees: 25

Top executive:
Mike O'Donnell

Primary service:
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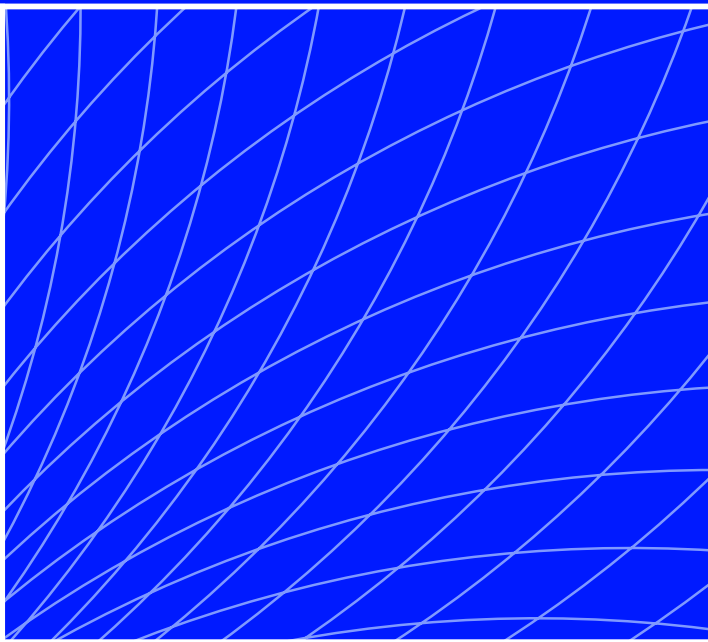
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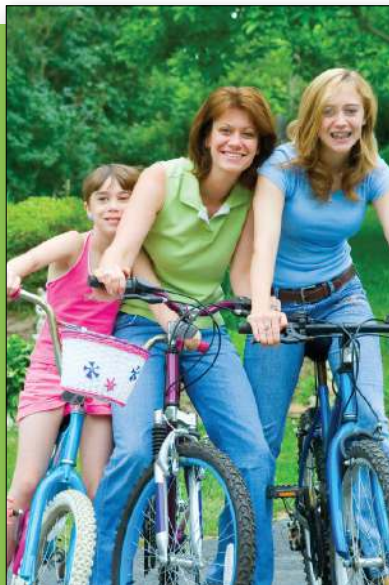
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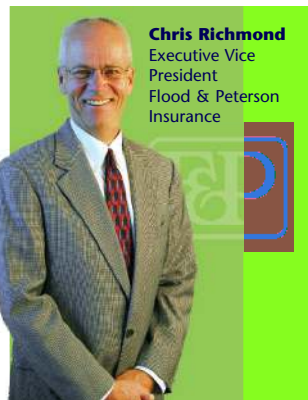


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Commercial Producer
Flood & Peterson
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Employee Benefits
Producer
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Imaging Center leads with state of the art technology

"The level of care patients get when they walk through the door of the Imaging Center is very high," says Medical Director Stan Weinstein, M.D. "By providing a personal level of care, we make their experience more pleasurable. And we have quick scheduling, easy registration and lots of available parking."

The Imaging Center provides diagnostic and therapeutic radiology services in an outpatient setting which offers a very different environment than an inpatient one," adds Executive Director, Rick Doritty. "In a hospital, the outpatients are in competition with inpatients. If an emergency room case comes in, that takes priority. It's also more difficult to maneuver through registration. Our operation is tailored to the outpatient."

Part of that tailoring involves a nursing area that makes this center distinct, Doritty says. "The typical procedure is to put the patient through registration and then a radiology technologist starts the process. Here, we have a nursing staff that greets the patient, acts as a patient advocate, explains the procedure and helps them through the imaging exam. When they're done, they come back to the nursing staff where they get a snack and go over discharge orders. It's a higher level of care," he explains.

"One of the reasons I joined this group was that we don't just churn them out; we stress quality of care," Weinstein says. "It's a much more enjoyable way of practicing medicine."

Weinstein says he also enjoys the high level of professionalism of the Image Center, which is accredited by the American College of Radiology. "The accreditation is voluntary, but we choose to do it," says Doritty.

"Accreditation ensures the technologists are professional, the exams professional, that protocols are correct, and the images easily readable," Weinstein says.

As the accreditation has proven, The Imaging Center is a leader in the health care industry, Doritty says. "We do things in Northern Colorado that are not done in other areas. We have a strong reputation in the medical community."

There are many reasons for that. "We have exceptional technologists and all of the radiologists have wide clinical experience. Many of them have fellowship training in radiology subspecialties," Doritty says.

"We also stay ahead of the technology curve," Weinstein says. "We don't skimp when it comes to equipment; we buy state of the art." As an example, he refers to the new technology of the 64-slice CT (Computed Tomography) scanner. "It provides a 3-D image of the heart and vascular anatomy that can detect blockages in the coronary arteries."

In addition, the staff pay attention to the rapidly changing learning curve underlying their field. "We are getting more involved in the research side and not just diagnostic," Doritty says. Our radiologists and our administrative staff follow the newest research and they attend trade shows."

That effort helps them stay on top of the industry and make changes as needed. The Imaging Center opened in September of 2000 as a joint venture between Poudre Valley Health Systems (PVHS) and Fort Collins Radiologic Associates. The second facility opened at the Medical Center of the Rockies March 1, 2007. "We started with 13 employees," says Marketing Manager Cindy Bergmeier. "We now have 74 employees and we currently provide services for patients in Colorado's northern Front Range, southern Wyoming, and western Nebraska. The growth we've seen tells us the second facility was opened just in time to better serve our patients and referring physicians."

And it's not over, Doritty says. "Based on the market analysis, we see more growth coming up."

Medical Director Stan Weinstein, M.D. with the 64-slice CT (Computed Tomography) scanner which provides a 3-D image of the heart and vascular anatomy. It can detect blockages in the coronary arteries.



The Imaging Center at Harmony
2127 E. Harmony Rd, Ste. 130
Fort Collins, CO

The Imaging Center at Centerra
2500 Rocky Mountain Ave.,
Ste. 150
Loveland, CO

Main: 970.282.2900
Scheduling: 970.282.2912
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BRINGING **YOUR MESSAGE** CLOSER TO **YOUR MARKET**



Shamrock – Beyond Cab Service

Shamrock isn't just a cab company. It's much more, says Bob Flynn, general manager of Shamrock. With a fleet that includes six full-size motor coaches, six 21-passenger shuttle vans, fifteen 11-passenger vans, two sedans and three dozen taxi cabs, Shamrock offers a variety of transportation options for Northern Colorado and Cheyenne.

Shamrock provides cab service 24 hours a day, 7 days a week for Fort Collins, Loveland, Longmont, and Greeley. Shamrock's Airport Express also runs daily with a door-to-door option for Northern Colorado and Cheyenne. In addition, there's a growing charter service and Shamrock operates a portion of Dial-A-Ride, the City of Fort Collins' paratransit service.

The cab and airport operations have been a mainstay of Northern Colorado for some time, and the charters are becoming popular, Flynn says. "People use them for weddings, parties and family outings plus businesses use them for meetings, tours and visitors. Because we're getting more and more requests, we have added another bus to meet the demand."

As Shamrock has expanded to meet the area's transportation needs, its impact has grown. "We now employ almost 200 people and we offer part time employment to people who want to stay in this area but have trouble finding jobs in their field. We have employees with advanced degrees who choose to drive because they love interacting with the public."

Shamrock also manifests a social responsibility, Flynn explains. "We do more than just transport people. We help reduce pollution and congestion by offering all of these services."

The effort for clean air drove Shamrock to the bio-diesel pumps. "We've tested Blue Sun bio-diesel and got excellent results. It made our engines run cleaner and we saw some improvement in mileage." Based on the test results from those trials, Flynn says they are switching to bio-diesel in all

Shamrock busses.

The bottom line, he adds, involves providing good service and being a responsible member of the community. "We work with Responsible Alcohol Retailers (RAR) and the Downtown Business Association (DBA) to improve areas where there have historically been drinking and driving problems. To do that, we've added a night time shuttle service for Friday and Saturday nights that will pick people up in the Old Town area and drop them off within a five mile radius."

That sense of community responsibility has been in place since Tom Hofmann started the business in 1986. "Tom began with two cabs and then started the airport shuttle vans in the late 90s. He was the first to use compressed natural gas (CNG). He really put the spirit of positive environmental results into the business."

Although Hofmann passed away this past year, that tie to the community is alive and well. "We feel we have this incredible responsibility to this area and we are working hard to improve our service and to support the needs of the community."

One plan is to expand the airport service to Wellington and add door-to-door in Windsor. Staff is also focusing on better customer service and quicker response time. All new drivers currently go through customer service training, Flynn says, and the plan is to provide additional training on good business practices. Additionally, a planned upgrade in dispatch and reservations technology will improve the level of service and communication with customers. "We'll have real time data showing vehicle location through a GPS system so that we can dispatch the vehicle closest to the call. This will give customers better service and reduce pollution."

With those plans in place, Flynn says, the future looks bright. "I'm really excited about the future. The present is great but the future is going to be even better."

**SHAMROCK
AIRPORT
EXPRESS**

Yellow Cab

**Shamrock
Transportation**
4414 E Harmony Road, #200
Fort Collins, CO 80528
970-482-0505
www.RideShamrock.com

Primary service:
Serving transportation needs for
Fort Collins, Loveland, Greeley,
Longmont and Cheyenne



United Medical Alliance Trims Down Health Care Costs

Keeping health care costs low while keeping service levels high—that's no easy task but it's one that United Medical Alliance takes on for its clients. Acting as a third party administrator (TPA), United Medical Alliance steps into the maze of health care claims, paperwork and regulations and cuts a clear path for employers and their employees.

United Medical Alliance clients are those with over 100 employees and have self-funded health care plans, says Chief Executive Officer Anna Wesling. "They set aside a pool of money and then they pay us to administer their claims against those funds."

The beauty of this arrangement is that employers know exactly what they're getting for their money. Because United Medical Alliance charges a small fee per each employee and then the rest of the money is used for the claims, Wesling says, "It cuts out the profit the insurance companies normally get. With an insurance company involved, what you pay is not your actual cost."

Jennifer Bruck, United Medical Alliance director of marketing explains. "If you are fully insured with an insurance company, you pay a premium and your claims are paid. But the money is given to the company and where the money goes, you don't always have a clear answer."

As a United Medical Alliance client, the employer can determine where the money goes, Wesling says. "You can customize your plan to include exactly what you want covered and what you want to pay for. We sit down with clients and design their plan specifically to their needs and wants. We ask, 'how rich do you want that benefit package to be and how much do you want to spend?'"

Self-funded companies also purchase "re-insurance" or "stop loss insurance" to cover catastrophic situations. "Another company like ING underwrites the effort and they set a deductible like \$75,000 or \$250,000," she explains. "Then when the employer's costs go over that, the re-insurance company pays."

Besides managing health care benefits, United Medical Alliance also handles dental and pharmaceutical plans. In addition, the staff administers COBRA, short-term disability insurance, and flexible spending accounts. There's also a Health Strategies program offered for employees of client organizations. In this lifestyle management program, participants are coached to take responsibility for their health and better manage their conditions.

United Medical Alliance is a Limited Liability Corporation, jointly owned by Poudre Valley Health Systems and the Northern Colorado Individual Practice Association (IPA). Most of the physicians in Fort Collins as well as some physicians from Loveland and Greeley are members. A major concern of those organizations has always been about keeping health care costs down. That was how the idea came about for using a TPA to manage benefits.

"Our owners have a real interest in the overall success of their clients," Bruck says. That is also the focus of all of the 11 member staff of the United Medical Alliance. "We often hear that 'you're too small to be as good as Blue Cross' but the reality is that the turnaround time for claims is five or six days. Being small makes us nimble and able to provide better service," Wesling adds.

"We can keep our administrative costs down because we're local and we're 'lean and mean,'" Bruck says.

The staff at United Medical Alliance provides great service by being quick, accurate and efficient.

United Medical Alliance

**2021 Battlecreek Dr, suite A
970-224-4600
www.unitedmedical.org**

No. of employees: 11

**Top executive:
Anna Wesling**

**Primary service:
Third Party Health Insurance
Administrator**



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Westaff, Providing Essential People

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 employers face and has been meeting human resource needs for more than half a century.

Westaff has more than 230 offices nationwide, including 11 offices in Colorado. Each location is small enough to be tuned into local needs while still enjoying a larger base of resources supported by its corporate headquarters in Walnut Creek, California.

Robin Aragon, Area Manager of the Fort Collins, Longmont, Boulder, and Greeley offices, is typical of the high-caliber personnel that staff each office. A native of Loveland, Aragon's Bachelor of Science degree in business management, human resource management and marketing is coupled with 15 years experience in human resources and staffing. Operations Manager Kari Osmulski is another example of the quality of Westaff's personnel. Originally from northwest Indiana, Osmulski graduated from Indiana University with a degree in human resources. She has spent the last seven years in staffing, in several different capacities including staffing consultant, on-site manager, and as a trainer.

The background and experience of Westaff personnel positions them to assist a variety of employer needs. "For employers who may not realize how Westaff can help them, their first visit will be a pleasant encounter," Aragon says. "We walk them through the entire process and make sure all of their needs are met."

Those needs, she understands, will be as varied as the nature of the business itself, but can include temporary staffing services, temp-to-hire positions, marketplace analysis, permanent placement, turnover resolution, and employee retention solutions.

"We create partnerships and relationships with business owners," Aragon says. We learn about the company, their culture and what works best for them." This may include setting up a Westaff office on-site within larger companies.

"We can handle all of a business's human resource needs or just provide temporary help for smaller operations that may only need assistance for a shorter period of time," Osmulski adds.

Westaff can address a range of needs from hiring personnel to providing information on the ever-changing rules and regulations that govern employment. If a company lacks the advertising budget or the resources to sift through numerous

unqualified applicants, Westaff can step in, saving precious time and money for that company.

Westaff provides qualified employees for basic manufacturing, warehouse, all levels of clerical, 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 distinguishes Westaff from other staffing agencies? "First," Aragon says, "because we take the time to build a long-term relationship with an employer, we're aware of their changing needs and can cater our services accordingly." Second, she says, a rigorous hiring procedure ensures top quality personnel that will meet the specific needs of the company.

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

1. An initial screening where Westaff looks for a solid work history.
2. An extensive interview designed to match the applicant's suitability to the client's needs.
3. Behavioral and skills-based testing to ensure compatibility with job functions.
4. All of the relevant legal paperwork to meet mandated guidelines.
5. An orientation that includes both the employer and Westaff training.
6. A thorough background screening and drug test.

While the cost of Westaff services varies depending on the employer's needs, when considerations such as workman's compensation and employee benefit packages are factored into the equation, the value of using Westaff becomes quickly apparent. With Westaff taking care of every detail of the staffing process and ensuring compliance with relevant hiring laws, the services become more visibly cost and time efficient.

Corporately, Westaff employs more than 125,000 annually and, in 2007, it was rated one of the top ten staffing agencies across the United States, of which they were the only local agency to make the list. The best way to learn about Westaff is to stop by one of the local offices and meet with the entire Team. "We invite any and all employers or prospective employees to stop by and see how Westaff can benefit them," Aragon says.

Additional locations that Aragon manages that can serve business owners are: Greeley, Longmont and Boulder and, of course, Fort Collins and all the towns in between.

From left to right: Amanda Ericson - Account Manager for Longmont; Jenny Testa - Account Manager for Boulder; Robin Aragon - Area Manager for Northern Colorado; Ft. Collins, Greeley, Longmont & Boulder; Emelie Borello - Account Manager for Ft. Collins & Greeley

Westaff®

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Fort Collins, CO 80525
970-223-3434
Fax 970-223-3813

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Greeley, CO 80634
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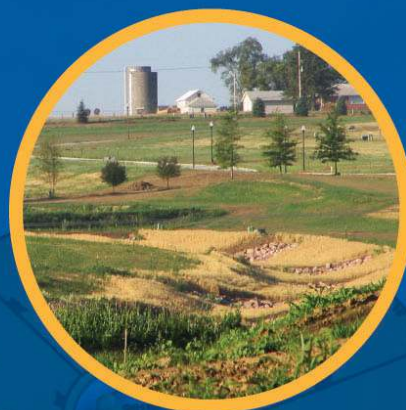
Year Founded: 1948
No. of employees: 125,000
Top executive:
Michael Willis, CEO
Primary service:
Staffing and related services

Lamp, Rynearson & Associates

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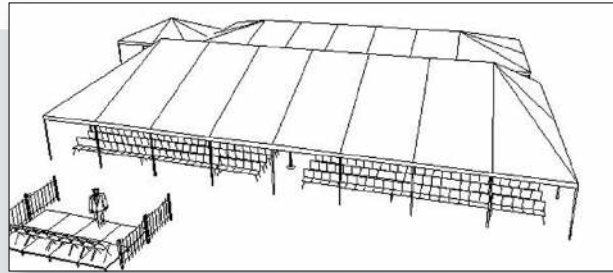
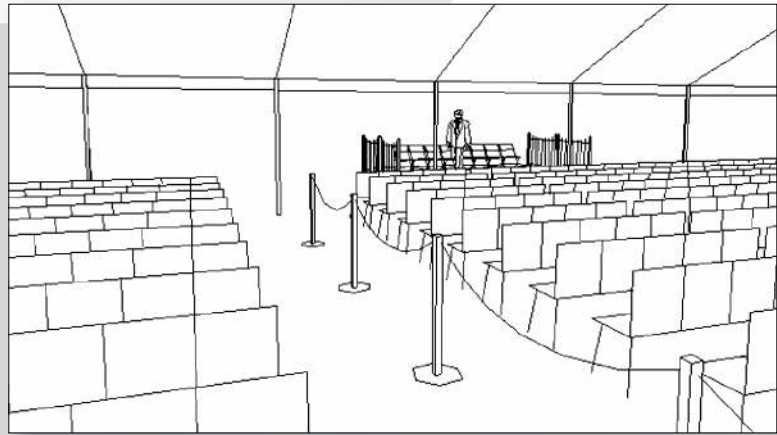
Lamp, Rynearson & Associates, Inc.

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