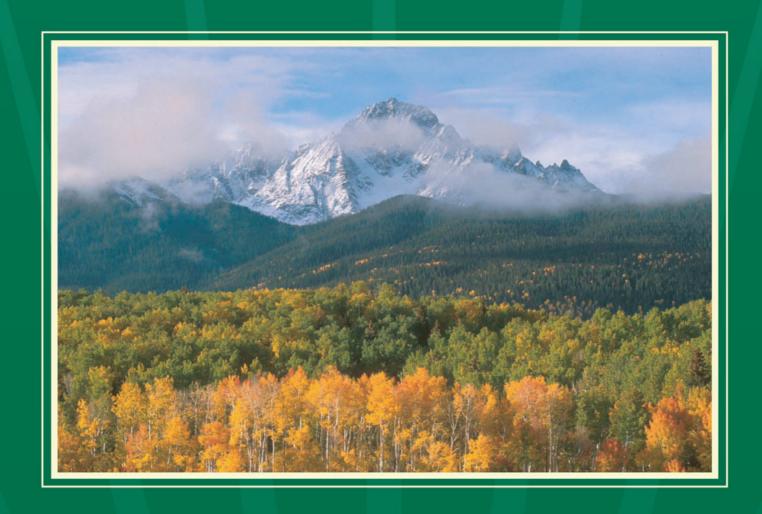
Northern Colorado BUSINESS REPORT



ANNUAL REPORT 2 0 0 5

SPONSORED BY:









HEART CENTER OF THE ROCKIES

EXPERTISE in Matters

Heart.

"Cardiac surgery involves more than just expertise. We take time to listen to our patients, and to help them process what's happened."

Michael Stanton, M.D., FACC Cardiac Surgeon, Heart Center of the Rockies

Mark Guadagnoli, M.D., FACC Cardiac Surgeon, Heart Center of the Rockies



Cardiac Surgery

When cardiac surgery is necessary, the surgeons of Heart Center of the Rockies are among the best trained, most experienced and caring physicians in the country. We're dedicated to providing high quality, comprehensive cardiovascular care. Heart Center of the Rockies, the region's premier heart center, is based in Fort Collins, with clinics throughout northern Colorado, southeastern Wyoming and southwestern Nebraska.

Our services include:

- Cardiac Surgery
- Community Outreach
- Preventive Care
- Heart Attack Treatment
- A Woman's Heart Program

Heart Center of the Rockies
Affiliated with Poudre Valley Health System
For more information in Fort Collins: 970-221-1000 or 800-459-4241

engineering a brighter future for Northern Colorado









excellence

integrity

ingenuity

inventiveness



As we usher in 2005, we have taken a few moments to reflect back on our 28 years in Northern Colorado as civil engineers and surveyors. It has been our pleasure to help to create many of the region's finest communities, and to engineer the infrastructure that enables our economies to prosper and our quality of life to be among the nation's best.

In 2005, 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 servi ce. 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 inventivess, just give us a call, we'd love to speak with you.



Tells Fargo has a long history in Fort Collins and is proud to be the oldest and newest bank in the community! Wells Fargo first opened its doors more than 125 years ago. Today, Wells Fargo's local team of highly experienced financial services professionals serves customers at four stores, including its newest on Harmony Road

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

WELLS FARGO

The Next Stage®

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



Dan Gasper
President, Fort Collins

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



Poudre Valley Health System (PVHS) is a health care organization that prides itself in serving as a leader in civic, business and human services in northern Colorado. Throughout its nearly 80 years in existence, Poudre Valley Health System has attracted some of the most dedicated, talented health care providers in the region. Poudre Valley Hospital, the first and flagship facility of PVHS, has always been "home" to employees (now, almost 3000 strong) who embody the pioneer spirit, characterized by strength, resilience, determination, adventure, perseverance and independence. These traits are representative of PVHS and its vision and mission, to provide world class healthcare services and exceed expectations of those we serve. Service is what PVHS is about. To learn more about Poudre Valley Health System, visit us at www.pvhs.org.



POUDRE VALLEY HEALTH SYSTEM

www.pvhs.org
Touching lives...then, now and always

Rulon Stacey

t TST Consulting Engineers, we are proud to have been part of the Northern Colorado community for almost three decades. It has been exciting to see our engineering designs and surveying services come to life and to the benefit of so many people in our area. It has been our pleasure to work with each municipality and many utility districts in creating safe drinking water supply and delivery systems, new roads to ease transportation problems, parks, trail systems and other vital infrastructure that enables our quality of life to flourish.

It has also been rewarding to help create many of the finest communities in our region...places where people feel at home, where they enjoy a special connection to their environments and their neighborhood.

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



Donald Taranto

President

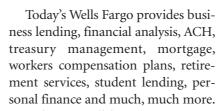


The sweet sound of your success

t Wells Fargo, the hum of a successful business is music to our ears.

Meeting all of a business owner's financial services needs — even your personal financial needs — is what we're all about. We want to help you succeed financially.

We've had plenty of experience at fine-tuning our performance. Wells Fargo & Company celebrated our 150th anniversary in 2002 —



Helping small businesses, in particular, has always been a big priority



for Wells Fargo, as these milestones demonstrate:



a milestone that only a handful of public companies have reached. Locally, Wells Fargo has a long history in Fort Collins and a permanent stake in the community's future. Wells Fargo first opened its doors in Fort Collins more than 125 years ago, and today with four stores and more than 130 team members in the city we're still going strong.

We reached another plateau in 2003 when Moody's Investors Service rated Wells Fargo as the only publicly traded Aaa bank in the United States.

We rank fifth in assets and fourth in market value of our stock among our peers nationwide, and we're one of the nation's top-40 employers.

What does all this mean to you? It means that when you choose Wells Fargo as your financial services provider, you're connecting with a full-service company that has a proven tradition of stability, security and soundness.

From our early days as a transportation and express service, we have transformed our company to become first a bank, then a full financial services provider. Our team members have developed the expertise to help our customers manage every facet of their business and personal finance.

OVERVIEW

Primary Product/ServiceF	full Service Commercial Banking
Top Local Executive	Dan Gasper
Local Employees	150
Year Founded	1878
Web	www.wellsfargo.com
Phone	970.482.1100 / 970.266.7740
Fax	970.266.7800

- In Colorado, Wells Fargo is the No. 1 SBA lender in 2004 we made 343 loans totaling more than \$55 million and we are a preferred SBA lender.
- Wells Fargo is the nation's largest lender to
- Wells Fargo is the nation's largest agricultural lender.
- Wells Fargo is a world leader in developing innovative Internet technology, including the company's Resource Center for Small Businesses Owners.
- And Wells Fargo has created several business resource programs dedicated to lending to minority- and women-owned businesses.

Our Private Client Services group, with \$137 billion in assets under administration, provides investment, trust, brokerage and wealth manage-

ment services. Wells Fargo's PCS professionals can advise business owners regarding business succession, estate planning and other financial strategies.

We've also made strategic acquisitions such as Acordia Insurance, and we can provide financial advice to structure employee benefits and commercial, property and casualty insurance.

We have the expertise and deep product line of a big company — yet we act like a small company, and our decisions are made at the local level, on behalf of the local communities and customers we serve. We want to offer better products and a broader product line than our local competitors and out-perform our national competitors by staying close to our customers and providing professional, personal, timely advice and service.

We know that our customers want financial advisers who take a personal interest in them — and we combine this community-banking approach with groundbreaking technology such as the Commercial Electronic Office and our online resource for small business at wellsfargo.com/biz — both noted as the industry's best online financial sites

Our Wells Fargo team members really get to know you and your company's needs and goals, then provide added value with the resources and financial expertise to get you there. They are full-service financial advisers — experts who can help you explore and analyze all the financial options that are available, then help you make the best choices.

Wells Fargo has the people and the products that can help companies grow from their first SBA loan to complex commercial construction lending, retirement plans and financial services for their entire workforce.

We're building long-term relationships and earning trust through our stability, our products, our services and — most important — our people. We know that people are our competitive advantage and what truly set us apart.

Every single day, when we get up in the morning, we're looking for ways to strengthen our relationships with you, to continue to earn your trust, and to help each of you succeed financially.

Again, that's what we're all about.

Annual Report provides snapshots of economy

PUBLISHER'S NOTE

ver wonder what type of printing is done by Vision Graphics Inc.? How about the background and expansion strategy of Adams Bank & Trust? What's the job-placement ratio of the Institute of Business and Medical Careers?

Answers to those questions and more can be found in Annual Report, this special advertising section of The Northern Colorado Business Report.

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

You'll learn about Commercial Federal, Fort Collins Technology Incubator, Heart Center of the Rockies, Greeley Guest House, MediaTech Productions — and many more. (You'll even learn something about The Northern Colorado Business Report.)

Add them all up, and they represent a microcosm of the Northern Colorado economy, with virtually every industry represented.

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

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

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

Most of all, we appreciate the support of our cover sponsors, including Poudre Valley Health System, TST Inc. Consulting Engineers and Wells Fargo Bank, and the many companies that participated in this year's Annual Report.

Wish you'd been a part of it? Give us a call at (970) 221-5400 or (970) 356-1683 to find out how to be a part of our next edition of Annual Report, to be published just about a year from now.

By the way, for answers to the question in the opening paragraph, turn the page, and keep turning until you're finished. Half the fun is in the exploring!

Enjoy!

Jeff Nuttall and Christopher Wood Co-publishers



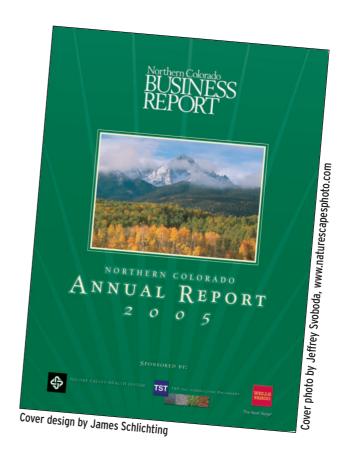
Christopher Wood Co-publisher



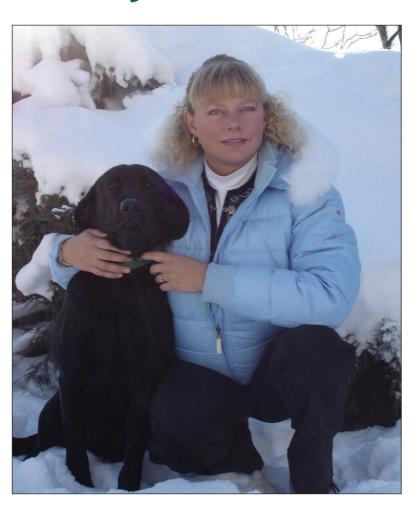
Jeff Nuttall Co-publisher

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Valuing real estate - conservation easements



ront Range Real Estate Consultants, Inc. is a full-service valuation company. We provide commercial, residential and resort real estate appraisals, as well as feasibility and consulting services.

One of our specialties is the valuation of conservation easements; this concept has gained popularity in Colorado as farm land and mountain areas are being developed at an unprecedented pace.

Conservation easements are land preservation observation observation observation easements are land preservation observation observati tools that can help preserve special ecological, geological or historical features while retaining ownership. There are financial benefits to placing conser-

vation easements on land. Landowners can donate or sell conservation easements on land they wish to remain undeveloped but want to continue to own.

Conservation easements are a fairly new concept for land preservation. Because they have not been used extensively in the past, landowners are not always aware of how they could benefit by selling or donating a conservation easement to a land trust or local government.

Colorado is growing rapidly and land is quickly being developed and converted from its natural, open or agricultural use, to residential and commercial uses. Some of the land destined for development has values which may be preserved with a conservation easement and still yield a desired financial benefit to the landowner.

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

Conservation Easements:

A conservation easement is a restriction landowners voluntarily place on their land, which limits development specifically protecting certain special values the land has in its undeveloped state. These values may include unique geological features such as lakes, valleys, rich cropland, and corridors for wildlife or plant communities, ridgeline views and lands adjacent to already protected lands. The landowner either sells or donates the easement to an organization which is interested in preserving that value. The landowner can receive money for the restriction and can also receive property, income, or estate tax benefits.

The landowner usually gives up some or all of the development rights to protect the specific natural value. Sometimes limited development is permitted and sometimes conservation easements are only placed on portions of a property. A conservation easement only includes public access if the landowner approves this. The landowner works with the agency that will hold the easement to determine its

A qualified agency holds the easement. This agency is responsible for enforcing the provisions of the easement. In order for a landowner to be eligible for certain tax deductions, a "qualified" agency must hold the easement. These include certified non-profit organizations such as Land Trusts or government agencies that have an interest in the land. The landowner retains title to the land and the easement is enforced even if the land is sold or inherited.

A qualified independent appraiser determines the value of a conservation easement by assessing the value of the land both with and without the easement restrictions. The difference between these two appraised values is the easement value. This is known as a "before and after" appraisal. It is important to use an appraiser who has experience with conservation easements to get an accurate easement value.

Property Rights:

A conservation easement usually involves the landowner giving up some development rights on their property to preserve specific values on that land. Though the landowner is limiting some ownership rights, they retain the title to the land and all other rights associated with owning that property as long as they do not conflict with the purposes set forth in the conservation easement.

Like some other legal instruments, conservation easements stay with the land in perpetuity. That is, if the land is sold, that easement goes with it permanently to

> all subsequent landowners. This way, the landowner is assured that the values they are interested in protecting will be safeguarded no matter who owns the land in the

> The donation or sale of a conservation easement will reduce income tax, property tax and estate taxes. In order to correctly determine current tax advantages and liability, individual landowners must consult qualified

legal and financial advisors.

Generally speaking, the donation of a conservation easement can be treated as a charitable gift. This donation can qualify for federal and state tax charitable deductions.

A donated conservation easement can reduce federal estate taxes as well. The conservation easement can be donated during the landowner's lifetime or after death through provision of the will. Limiting or removing the development potential of the land reduces its market value thereby reducing both property and estate taxes.

Establishing a conservation easement helps a landowner meet financial needs while still protecting important natural values. Selling an easement can reduce the property tax and estate tax liability for the landowner similarly to donated easements.



Surgical Specialists of the Rockies

urgical Specialists of the Rockies is a group of board-certified surgeons who have all earned the recognition as Fellows of the American College of Surgeons. They possess a full spectrum of surgical skills and are based both at Poudre Valley Hospital(PVH) and the soon-to-be opened Medical Center of the Rockies(MCOR). "We are a diverse and interesting collection of individuals," says Joe Livengood, M.D. "Together we make an

excellent team."

John A. Collins, M.D. grew up in Chicago

Chris Cribari, MD was raised here in Fort

Paul Bauling, M.D. has spent more than 10

years in academic surgery both in the U.S.A.

and South Africa. He most recently was

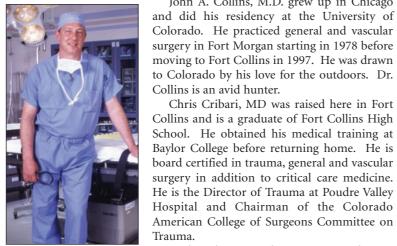
Assistant Professor of Surgery and Director of

the Burn Service at the University of Colorado.

He joined Surgical Specialists of the Rockies in

July of 2004. He maintains his title of Professor of Surgery at the University of Pretoria in South

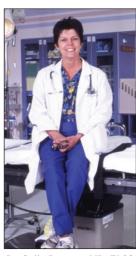
Africa. Dr. Bauling's expertise is in burns and



Dr. Chris Cribari MD, FACS



Dr. Paul C. Bauling MD, FACS



Dr. Sally Parsons MD, FACS

complex wound management though he is skilled in general and trauma surgery as well. Dr. Sally Parsons also joined the group in July 2004. She was previously a general and trauma surgeon in Greeley, CO in addition to Director of the Burn Center in Greeley. She trained at the University of New Mexico and at St. Joseph Hospital in Denver. Dr. Parsons shares Dr. Bauling's expertise in wounds and burns though both surgeons were eager to

> Dr. Joe Livengood trained at Vanderbilt University and St. Joseph Hospital in Denver. His expertise is in advanced laparoscopic procedures in addition to general and trauma surgery. He is the newly elected Vice Chief of Surgery at PVH and will advance to Chief of Surgery when MCOR opens in 2007.

reestablish a broad-based general surgery prac-

tice prompting their move to Fort Collins.

MCOR will feature world-class technology in both cardiovascular and trauma care. It will open with 134 beds that will also support birthing services, general medical and surgical services and emergency care. Located at the intersection of I-25 and Hwy 34 it is due to open its doors in Spring 2007. The proximity of MCOR to this major intersection and to Fort Collins – Loveland Airport will make it ideal for rapid transport of patients from all over the region.

MCOR will owe much of its design to Surgical Specialists of the Rockies who had

close interaction with the architects and administration during the design and planning of the facility. "It is a rare and privileged opportunity for physicians to have such an influential role in the design of a new hospital that will be state of the art from the ground up." Dr. Livengood notes. The result will be an extremely efficient process of delivering patients to a definitive point of care in the least amount of time. A concept of bringing care to the patient will also be utilized. Any room in the hospital can be used as an intensive care bed allowing extreme flexibility for disasters and rapid change in patient volume. The Operating Suite will share in that concept with each room outfitted with the latest technology. All of the information and instruments will be wired centrally for the most efficient transfer of information. All of the rooms will be built larger than usual to take full advantage of the



newer technologies including robotic devices.

PVHS has coordinated evaluation of several other medical centers to aid in the design process. The surgeons were invited to tour the facilities and interview the physicians and staff to borrow ideas and learn from their mistakes. The result has been a compilation of best practices and designs. "MCOR will be the new standard for excellence in hospital design that others will fly in to evaluate and take the knowledge back to their own facilities," says Dr. Livengood.



Dr. Joseph C. Livengood MD, FACS



Dr. John A. Collins MD, FACS

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

Surgical Specialists of the Rockies provides regional care in Fort Collins but also takes their services to patients in the region. Dr. Collins maintains a clinic in Fort Morgan on Thursdays and performs minor procedures in Brush. Dr. Livengood spends two days a month in Julesburg providing outpatient surgical and clinic services to the Northeast Colorado and Southern Nebraska. Dr. Bauling and Dr. Livengood have recently expanded their clinics to include Windsor as well. They have even provided temporary coverage for Craig and Aspen when their surgeon is out-of-town. Additional regional service includes instruction to other physicians and medical care personnel both in the hospital and ambulance services. Regular courses for certification in trauma care are provided in addition to frequent lectures and speaking engagements.

Dr. Livengood emphasizes that despite their excitement with MCOR their commitment to Poudre Valley Hospital will not diminish. "We will maintain our office and strong presence at PVH and continue to offer the same quality of care in general surgical services."

OVERVIEW

Primary Product/ServiceMedical Service	es
Top Local ExecutiveJoe Livengood, MD, Managing Partn	er
Local Employees17, including MD	's
Year Founded200	03
Webwww.ftcss.co	m
Phone970.221.58	78
Fax970.221.350	64

Institute of Business and Medical Careers Caring Individuals, Changing Lives

then Richard and Colleen Laub purchased a Fort Collins-based medical assisting school in 1991, they couldn't have anticipated the growing demand that would be created for their services. What started out as a single-focus medical school with only 15 attendees has grown into a sprawling campus with more than 350 students and 70 employees. Today, the Institute of Business and Medical Careers (IBMC) offers programs that include instruction in the fields of accounting, paralegal studies, medical assisting, therapeutic massage, pharmacy technician and their latest program, medical billing and coding.

IBMC has the look of a small community college; with their niche in maintaining a nurturing environment while providing highly individualized instruction that includes many personal touches. Indeed, their vision statement, "Caring Individuals, Changing Lives", represents more than just a trite slogan. "This is unique," says President Richard Laub. "We are a family business, and we really care about our students' well-being ... our primary job is to support their goals and achievements."

One of the main reasons for IBMC's success is their high monthly retention percent — currently about 96% — coupled with an incredible 80-90% successful job placement ratio. Vice President of Operations, Steve Steele, adds that there are many reasons why people choose IBMC. First, IBMC carefully researches the employment market to ensure they are offering programs that meet the needs of employers. The ultimate goal is to give students the skills and education to find meaningful careers upon graduation. Second, IBMC's classes are kept small with



IBMC students in one of many computer labs

personalized attention. And finally, the institute prepares students for the job market while the Career Placement department aggressively assists students in finding a job to begin their new career. "We do everything in our power to help them," says Steele. "The student is our customer."

Many grants and loans are available to

One of the most exciting phases of career training for students at IBMC is the externship program. Students have the opportunity to apply real-life experience of their acquired skills in a professional business office, health-care setting or on-site in our therapeutic massage clinic. Potential employers benefit from the 120-hour "free" externship, and up to 30% of students are hired at the site — this is a substantial benefit to both the student and the employer.

OVERVIEW

Primary Product/Servi	ceMedical, Business & Occupational School
·	resident & Executive Vice President
Year Founded	1987 & purchased in 1991
Web	www.ibmc.edu
Phone	970.223.2669
Fax	970.223.2769



IBMC Top Executives (left to right) Steve Steele, Randy Rosenbusch, Hideo Matsushita, Colleen Laub, & Rich Laub

IBMC goes beyond mere academic instruction in its effort to provide career training. "Everyone knows that the student is the focus," says Randy Rosenbusch, Dean of Education. "This philosophy is reflected in the talented, professional and experienced instructors at IBMC. They have the ability to connect to and motivate the student body, made possible by an average 14-to-1 student-to-teacher ratio."

Students can choose among three class sessions to attend college. Their full service campus offers morning, afternoon, and evening instruction to accommodate the needs of all students, including those who work and have families.

Personal accomplishment is also a vital component of what is valued at IBMC. Students are rewarded for academic achievement, perfect attendance, and even overcoming challenges. These rewards include Certificates of Achievement for their professional portfolios, and gift certificates to be redeemed at the student bookstore. As Richard Laub succinctly puts it, "It's fun to be here."

While many public schools are short of both funding and equipment, IBMC is constantly upgrading its facilities. They have six computer labs, fully stocked medical labs, a law library, comfortable student lounge, Internet access resource center and a full-service therapeutic massage clinic.

IBMC offers both degree and diploma programs, and they are accredited with the Accrediting Council of Independent Colleges and Schools, Division of Private Occupational Schools of the Department of Higher Education

for the State of Colorado, and the U.S. Department of Education. Building on the foundation of success IBMC has established, they are expanding with a new campus in Cheyenne, Wyoming, early in 2005.

Walking around the campus at IBMC gives you the sense that you are in a small, close-knit community rather than a school. Walls are adorned with photos of future graduates, career placement opportunities and quotes from satisfied, former students. "Our success is tied to our vision statement," says President Laub. "Our main goal is for our students to be successful." Judging from the institute's high retention and job placement rates, IBMC has succeeded.

IBMC Programs

help students finance their education

Diplomas: Medical Assisting, Therapeutic Massage, Pharmacy Technician, Medical Billing and Coding Specialist, Business Office, Legal Office, Medical Office, Accounting

Degrees: Medical Assisting, Therapeutic Massage, Pharmacy Technician, Medical Billing and Coding Specialist, Business Administration-Business Office, Business Administration-Legal Office, Business Administration-Medical Office, Accounting, Paralegal

Certificates: Business, Paralegal*

 $[\]ensuremath{^{*}}$ Certificate available to those holding an AA or BA degree

The connection between success, software and style



A Custom-fit Company

Organizations of many sizes and shapes look to Accounting Systems, Inc. (ASI) to take them to the next level of profitability. Why? Because ASI is a bit different than other software resellers who offer a suite of quality products. How? By overlaying more than 40 com-

bined years of expertise in accounting and technology with a personable style and excellent service, they make the tremendous task of better business management easy.

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



One could say ASI serves "any company of any size within any industry," and that would not be wrong; their clients range from eCommerce to non-profit environments. The majority of their customers are represented by the manufacturing, distribution and service industries. ASI also brings exceptional project management skills to the table. Other business management functions they deliver include:

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

No product is an island

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



Tenure, training and a will-do attitude

ASI has been in the software solutions business since 1991. For 14 years they have been honing their expertise, identifying unique customer needs and developing customized solutions to meet them. A Microsoft Certified ISV Partner, ASI serves various industries by offering only top quality products by reputable partners such as Best®, SYSPRO®, Cougar Mountain® and Adapt®.

Working onsite at all stages of the process, ASI not only looks at the technical and functional needs of an organization, but also learns the culture and vision of their clients. So their certified experts in training and project management understand what skills are necessary and which communication styles are most motivating. The entire team believes in fostering relationships, from the inside out. And their collective commitment to deliver results? That's why over 125 clients have trusted ASI as technical partners in business management.









OVERVIEW

Primary Product/ServiceBusiness Manageme	nt Technology
Top Local ExecutiveBredt Egglest	on, President
Local Employees	8
Year Founded	1991
Webwww.AS	lsucceed.com
Phone	970.419.3210
Fax9	970.416.0732

The SBA 504 Loan Program

One of the best-kept secrets in Colorado!

hen 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 consid-

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 common-

ly 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.

OVERVIEW

Primary Product/Service	BA Lender
Top Local ExecutiveMike	e O'Donnell
Local Employees	11
Year Founded	1990
Webwww.coloradolending	gsource.org
Phone877.852.6799, 30	3.657.0010
Fax30	3.657.0140



SOURCE

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

> purchase, improvement or construction of a commercial building for a small business owner.

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

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

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

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

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

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

For more information about the SBA 504 loan program, visit www.ColoradoLendingSource.org.



An elegant country inn

he Greeley Guest House is for anyone who seeks to conduct business in the elegant, intimate setting of a country inn, away from daily distractions and less-than-private office venues. It's smaller than a hotel and larger than a bed and breakfast, providing facilities unique to the concept of lodging and meeting accommodations.

It's for company leaders who want to indulge out-of-town visitors, or for visionaries seeking a peaceful off-site getaway for a meeting. The plush facilities have been used for retreats, board meetings, negotiation sessions, team-building events and other related business activities.

Centrally located to all of Northern Colorado in fast-growing west



Greeley, the Greeley Guest House has been one of the region's best-kept secrets for nine years. It's located in a quiet country setting with spectacular views of the Front Range. It's easily accessible to the U.S. Highway 34 business route. It's a close drive to golf courses and to some of the region's newest retail amenities.

Yet, the quiet, secluded Greeley Guest House provides the ultimate environment in which to seal deals or plan strategies. Its multiple conference rooms provide a private setting without distractions. State-ofthe-art facilities are equipped with all the necessary electronic needs for an off-site meeting. Just add in a stunning executive boardroom with a unique Napa Valley Wine cellar.

Leave the details to the friendly Greeley Guest House staff. As trained, experienced hosts, they can arrange catering, as well as discretely assist with planning and staging vital meetings.

Establishing a relationship with the Greeley Guest House provides Northern Colorado's corporate community an intimate way to cre-



atively meet business needs ranging from an executive board meeting to richly accommodating a group of 75 people. For companies selective enough to care about where they hold conferences or entertain guests, the Greeley Guest House is certainly the place where an impression will

Guests of the Greeley Guest House are assured of a cozy, clean, wellmaintained environment both before and after an intense meeting. The elegant oak furnishings and calm surroundings convey stability, strength and comfort. A visit to the Greeley Guest House brings about the realization that exclusive, special treatment is worth seeking out.

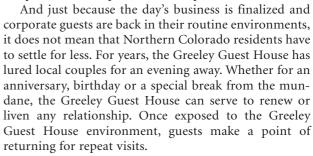
For businesses requiring accommodations for out-of-town guests, the Greeley Guest House will certainly make the stay in Colorado memorable. Nineteen beautifully appointed deluxe rooms and Jacuzzi suites beckon guests. There, they will enjoy mountain views, fireplaces,

kitchenettes, a full breakfast, high-speed Internet connections, voice mail and access to a nearby health club.

Complementary snacks and sodas are included, as are luxurious beds and the smell of freshly baked cookies.

The Great Room, where a full breakfast is served daily, offers a relaxing homeaway-from-home feeling. Along with the courtyard, it provides a lovely atmosphere for special events such as weddings, din-

ner parties and corporate cocktail parties.



Other personal milestones have occurred at the Greeley Guest House, as well. From proposals of marriage to weddings to 50th anniversary parties, the Greeley Guest House can accommodate all. Area busi-

nesses have even had company photos taken with the luxurious interior of the Greeley Guest House as their backdrop.

The Greeley Guest House serves not only the business and leisure traveler, but has hosted many celebrity guests, as well. They include Bill Cosby, Alice Cooper, Sandy Patty, Stan Musial, Bill Romanowski, Jamie Farr and William Christopher.



Whether it's business or pleasure, the Greeley Guest House is a Northern Colorado option worth seeking out. Regardless of your motive – retreat, board meeting, negotiation session, team-building, or pampering a loved one - the Greeley Guest House is the place to accomplish goals.

OVERVIEW

Primary Product/Service	Hospitality
General Manager	Michelle Allen
Local Employees	6
Year Founded	1996
Web	www.GreeleyGuestHouse.com
Phone97	0.353.9373 or 1.800.314.3684
Fax	970.353.9297

Create the life you want. Start here!

ront Range Community College is a comprehensive community college where you really can create the life you want. Whether you are interested in a career/technical certificate or degree, guaranteed transfer classes, general education classes, business training, or continuing education for a personal interest, the Larimer Campus can help you.

Career/technical certificates and degrees

Accounting; Applied Technology; Architectural Engineering Technology and Construction Management; Automotive Technology; Business; Business Technologies; Computer Information Systems; Computer Science; Computer Web Based; Dental Assisting; Early Childhood Education; Electronics Technology; Emergency Medical Services; Engineering Graphics Technology; Forestry, Wildlife and Natural Resources; Heating, Ventilation and Air Conditioning; Holistic Health; Horticulture and Landscape Technology; Hospitality/Food Management; Machining Technology; Manufacturing

Technology; Nursing; Technology; Veterinary Welding Technology



TIME WITH THE TEACHER: Jim Giacalone, center, Veterinary Technology faculty, meets with students.

Guaranteed transfer classes

More than 60 courses in the following disciplines are guaranteed to transfer to four-year public institutions in Colorado. FRCC also offers elective courses in these areas. Anthropology; Art; Astronomy; Biology; Chemistry; Economics; English; Geography; Geology; History; Humanities; Literature; Mathematics; Music; Philosophy; Physics; Political Science; Psychology; Sociology; Speech; Theater.

Colorado's guaranteed-transfer program is called gtPATHWAYS. Courses completed successfully will automatically transfer and count toward a generaleducation core for any liberal arts or science associate or bachelor's degree pro-

gram at any public institution in Colorado.

Furthermore, a student who completes an associate degree at FRCC may be entitled to other guarantees. Sixty credit hours are guaranteed to transfer to a four-year school, once the student is accepted. The student should be able to finish a bachelor's degree within another 60 credit hours. This is called the 60 + 60transfer plan. See an FRCC advisor for a list of applicable degrees at the destination transfer institution (and this guarantee does not apply to Colorado School of Mines).



LEARN NEW SKILLS: Whether you are seeking new skills or updating old ones, a degree or certificate in Electronics Technology will be in demand in any industry that makes or uses electronic equipment.

Other general education classes

FRCC offers classes in other general-education areas as well: Ethnic Studies; French; German; Italian; Meteorology; Russian; Spanish; Women Studies.

Business Training

The Institute for Community and Professional Development provides customized training to businesses and industry in numerous areas: MS Office

OVERVIEW

Primary Product/Service	Learning
Top Local Executive	Dr. James Butzek
# of Students (Larimer)	5,300+ per semester
# of Students (All FRCC)	28,000+ per year
Year Founded	1968
Web	www.frontrange.edu
Phone	970.226.2500
Fax	970.204.8484



STUDY TIME: Tables outside the Ya Hungry Café in the Longs Peak Student Center make a casual study area.

Computer Software; Crystal Reports; Visual Basic; Customer Service; Meeting Management; Project Management; Lean Manufacturing; Manufacturing Technology; Electronics; Statistical Process Control; Hazardous Materials; English as a Second Language (ESL); Survival Spanish for Managers; Process Improvement; Supervisory and Management Training; Geometric Dimensioning and Tolerancing; Blueprint Reading; Train-The-Trainer; Linux; and A+.

The Small Business Development Center provides high-quality and cost-effective small business assistance, information and support, which fosters the successful growth and development of small businesses and results in a positive long-term economic impact on our communities.

Continuing Education

Pursue personal or professional-interest learning in Associate Broker's Pre-Licensing; Astronomy; Building Codes; Computer Skills; Conversational Spanish;

Creative Arts; ESL; Finance; Motorcycle Riding; Office Technologies.

Community partnerships

Community partnerships and the public's awareness of FRCC's strengths contribute to the rapid growth of the Larimer Campus. Headcount in fall 1995 was 2,980. Today, it is more than

In addition to the 47-acre campus at Harmony Road and Shields Street, FRCC brings education to the community, with classes offered at Stargazer Observatory, the Community



POWER TOOLS OF LEARNING: Students can earn an Associate of Applied Science degree Machining Technology with an emphasis in Computer Numerical Control (CNC) or Manual Machining or certificates in CNC Lathe Operator, CNC Mill Operator, Lathe Operator, or Mill Operator.

Gardens on Spring Creek, the Fossil Ridge High School, Donnella Court in North Fort Collins, and the Thompson School District Community Learning Center in

The Larimer Campus has strong partnerships with Colorado State University in specific programs such as Nursing, Veterinary Technology and Forestry, Wildlife and Natural Resources.

Partnerships also extend to three public school districts for career/technical education; Poudre Valley Hospital, McKee Medical Center, and Columbine Health Systems for preparing health-care professionals; the City of Fort Collins for Harmony Library; Microsoft and Oracle for technical certifications; and Village Homes' Observatory Village, where Stargazer Observatory is located.



WALKING ON CAMPUS: Students walk along the Larimer Campus plaza outside the Longs Peak Student Center.

True to its founding as the Larimer County Voc-Tech Center, the Larimer Campus enrolls 400 high school students each year in career/technical programs: Animal Technology and Research; Architecture and Landscape Design; Automotive Technology and Service; Building/Construction Trades; Culinary Arts - Chef Program; Equine Science and Husbandry; Forestry, Wildlife and Natural Resources; Industrial and Design Technology; Ironworking and Industrial Welding; Med-Prep - CNA-Certified Nurse Aide Option; Med-Prep - Career Exploration and Research Option; Plant and Greenhouse Science. The students come from the Poudre, Thompson, Park, and Windsor school districts.

With career/technical programs, transfer and general education, business training, continuing education, and programs for high school students, you can create the life you want.

Experience counts when choosing an insurance agent

hen it comes to protecting your business, choosing the right insurance agent to help with your insurance program is critical. Business owners throughout the region should always be vigilant in making sure they are getting the most value and best service from their insurance programs. The secret to a successful and affordable insurance program is finding the best-equipped, most knowledgeable independent agents who understand the nature of your business and have a personal interest in its success.

The Leavitt Group is the 27th largest broker of business insurance in the United States.* Founded in 1952, the Leavitt Group is among the most successful and most respected insurance organizations in the industry. Leavitt Group affiliates work to provide competitive

and sophisticated insurance and risk management solutions to all types of businesses. The Leavitt Group's network of insurance professionals consists of individuals with a wide range of expertise, many of whom are considered regional and national leaders in their respective fields. Because the Leavitt Group ranks in the top 1% of brokerages in the United States, its broad geographic footprint and strong national buyingpower assures clients more appropriate and affordable coverages.

insurance packages. "Herbert-Leavitt will work to assure you competitively-priced insurance products, guidance from leaders in the insurance industry, and unparalleled local service and attention," says Dick Herbert, co-owner. "Our philosophy of focusing on the client hasn't changed since we opened our doors in 1981. We don't take our insurance products off the shelf - we build them around our

The Leavitt Group is an organization of affiliated independent insurance agencies. The Leavitt Group consists of 68 agencies with 87 locations in 10 states, with consolidated revenues of more than \$95 million on approximately \$750 million of annualized premiums. Each Leavitt Group agency is a separate entity, typically owned by its

> on-site manager and by Leavitt Group Enterprises,

Leavitt Group Enterprises' business is to create, build, and perpetuate independent agencies in concert with coowners; enhance affiliated agency strength through collective endeavors; and provide key services to affiliated agencies.

*Business Insurance Magazine, July 2004. Annual Rankings based on combined premium vol-



Herbert-Leavitt Insurance Agency is known for providing custom insurance and workers compensation solutions to businesses of all sizes and types throughout Colorado. In business since 1981, Herbert-Leavitt has grown with the communities of northern Colorado. With many competitive options for custom-tailored insurance and workers compensation, Herbert-Leavitt Insurance Agency can offer significant cost savings by analyzing the specific insurance needs of the client and finding the best products for the situation. As members of the Leavitt Group, Herbert-Leavitt is equipped to locate the most suitable and competitively-priced insurance products for any type of business operation. Collectively, the Leavitt Group represents more than 800 national and regional insurance carriers and general agencies. Additionally, by networking with other Leavitt Group agencies, Herbert-Leavitt readily accommodates businesses with interstate locations.

Further, because of its focus on local ownership, clients of the Leavitt Group are assured access to local agents who have a direct stake in the success of their clients' insurance programs. Clients of the Leavitt Group enjoy dual benefits: the strength and creativity of a large national insurance broker and the personalized touch and attention of locally-owned agency.

"We not only offer options, but also knowledge," say co-owners Dick and Sally Herbert. "We emphasize the importance of knowing the insurance industry inside and out. This helps us develop effective insurance programs to better protect our clients." Herbert-Leavitt's operating partner, the Leavitt Group, offers a broad array of training courses for its owners and employees on an ongoing basis.

Herbert-Leavitt offers all types of business insurance, including construction bonding, life, employee benefits, as well as personal



OVERVIEW

Primary Product/Service.....Property, casualty and employee benefits insurance Top Local Executive.....Sally and Dick Herbert, Matt Hughes Year Founded......1981 Web.....www.herbert-leavitt Phone......970.484.0097 Fax......970.484.7077

The Lincoln Center Versatile, affordable and accessible



The Lincoln Center's scheduling staff pictured from right to left: Paul Bennett, Facility Assistant; BJ Stoner, Administrative Clerk; Robin Stitzel, Scheduling Supervisor; and Dave Dale, Facility Assistant.

f your company or organization has a need for quality, affordable meeting facilities, look no farther than the Lincoln Center. "We're a city owned facility so we don't need to out price our competition" says Sarah T. Hogan, Public Relations Manager. "We view ourselves as a community resource, centrally located that can meet the needs of both large and small businesses." With five main spaces available, rooms can be set up with a variety of configurations that can meet every need.

The Canyon West Room is one of the largest areas and can accommodate up to 400 guests. It is ideal for weddings (including dancing), trade shows, luncheons, fund raising dinners, and stage performances. It can be rented for less than \$500 and an attached commercial kitchen is available for an additional fee.

For smaller luncheons and wedding receptions, silent auctions, company trainings and speakers, the Columbine Room has seating capacity for 200. This is a popular gathering spot for local organizations and civic groups such as the Lions Club, Christian Businessmen and Mothers Against Drunk Drivers (MADD). With a daily rate of less than \$300, this is a great alternative to noisy restaurants or sterile meeting rooms.

OVERVIEW

Primary Product/ServicePerforming Arts / Conference Facilities
DirectorJill Stilwell
Tot. Sq. Ft. Indoor Meeting Space10,500
Year Founded1978
Webwww.lctix.com
Scheduling Phone970.221.6733
Administration. Phone970.221.6735
Box Office

For functionality and affordability, The Ludlow Room is a great option. This small, intimate space can seat up to 100 people, can be split into two parts having a lecture on one side and break room on the other, and can be reserved for less than \$250. It comes complete with a grand piano for the musically inclined and kitchen facilities are also available. Birthday parties, anniversaries, graduations and small weddings are all common uses of this great space.

Not all of the meeting spaces at the Lincoln Center are located inside. The Terrace Sculpture Garden is beautifully landscaped and perfect for outdoor weddings, cocktail parties, company picnics and concerts. Each year, in fact, the Terrace Sculpture Garden serves as host to KUNC's annual Beer Jazz Concert. Bar services are always available through the center's concessionaire.



Seating 1180, this Performance Hall serves large touring groups concerts, large meetings and formal presentations



The largest room, Canyon West comes complete with a dance floor, and is perfect for banquets, large presentations, and small rade shows. Has large kitchen attached



The Terrace Sculpture Garden is the perfect outdoor location for company parties, outdoor weddings and concerts.

Groups requiring larger space for workshops, seminars and formal presentations can reserve the 1180 seat Performance Hall or 225-person Theater. Each of these offers excellent staging, lighting and acoustics that will make your next event a huge suc-

More than just a venue for great performances, The Lincoln Center offers a variety of meeting facilities that can turn any meeting into a productive experience without breaking the budget. It is conveniently located within easy walking distance of Ft. Collins downtown shops and restaurants. For more information or to reserve a room, call Robin Stitzel at (970) 221-6733.

Included In Your Rental Fees:

- Personalized room set-up consultation
- Set-up of tables and chairs
- Table skirting
- House sound systems
- Staff during your event
- Breakdown of tables and chairs

Available Services For An Additional Fee:

- White linen tablecloths
- White linen napkins
- Full dish services
- Audio-visual equipment
- Kitchen facilities

Quoted room prices are approximate. Please call the scheduling office for an exact quote.







THE MOST IMPORTANT JUDGES OF QUALITY CARE: OUR PATIENTS

We often receive letters from patients and their families about the care at Poudre Valley Hospital. The awards received by PVHS this year are wonderful, but patient comments such as these are always the accolades we most cherish.

- "It's overwhelming sometimes how good the nurses are to me. They're always putting me first. I can't say enough about them."
- " Your attentive and professional team hit the ground running upon my grandmother's arrival, and they never stopped throughout her stay. Thank you again. I can see why your hospital has won so many awards and so much recognition."
- "It gives me a good feeling to know there are still people in the world that take pride in what they do."

- " You expect that the focus is going to be on the patient. What wasn't expected was how we as a family were treated. They took just as good care of us as they did of my father."
- "The quality of surgical care at Poudre Valley Hospital is excellent. I never considered having my knee and hip replacement surgeries anywhere else."
- "We can't say enough good things about your hospital. You should be very proud of your facility. Thanks again, a million times."

- "Every staff person we met went out of their way to make sure my mom's surgery and recovery went as *smoothly as possible.* Fort Collins is fortunate to have such a fine facility in its community."
- " Should someone ask me to describe the conditions in which I found myself at PVH, I would reply with these two words: competence and compassion."



Something to smile about!

In 2004, Poudre Valley Health System was honored with many awards. But our highest honor will always be serving you.

At PVHS, it puts a smile on our faces to know that these awards mean you and your family are receiving exceptional care. On behalf of our physicians, nurses and staff, thank you for the privilege of being your healthcare provider.

NATIONAL RECOGNITION

HealthGrades Distinguished Hospital Award for Clinical Excellence

Solucient 100 Top Hospitals

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

Magnet Hospital for Nursing Excellence

Avatar International Five Star National Award

Hospitals and Health Networks' 101 Best Hospitals and Health Systems

Information Week's 500 Innovative Users of Information Technology

REGIONAL, STATE AND OTHER AWARDS

Colorado Performance Excellence Peak Award

Coloradoan Best in Health Care in Larimer County

Northern Colorado Business Report Emergency Services Award

Occupational Health Services ACE Award

Best Community Health Program Award

POUDRE VALLEY HEALTH SYSTEM

www.pvhs.org

Touching lives...then, now and always

Keller Williams...great American success story

hat is different about Keller Williams? JoAnn Johnston puts it simply, "we really consider the agents our partners". That difference has been the catalyst for a great American success story.



JoAnn Johnston, Team Leader

The first Keller Williams office opened in Austin, Texas, in 1983. The company did not franchise out of state until 1993, when they opened a franchise in Colorado. The Fort Collins Keller Williams opened just five years ago, expanding into Loveland in January 2000 and in Greeley in February 2001. Owners Walter Weckbaugh, Pat Montgomery, and David Pierce brought plenty of experience to the table (Pierce coowned Progressive

Real Estate Loveland, and later owned Moore Company).



A third factor also involves compensation. Keller Williams agents are able to participate in profit-sharing, a benefit that does not require them to "buy in" to the company (though a certain percentage of ownership is available to agents who choose to purchase). Profit-sharing hit record highs this year, already near the \$100,000 mark for the three Northern Colorado offices. Johnston notes, "normally, owners would keep all of that for themselves". Because the company shares profits, they also share information willingly. "We're an open-book com-

"We are changing the face of Real Estate. We are changing it for our owners, our brokers, and for our affiliates."

Brad Belden, Managing Broker, Greeley

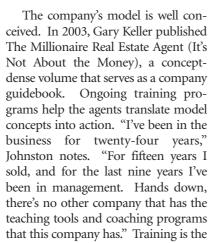


Roger Jenkins, Managing Broker Loveland

Growth has been spectacular. In just five years, the Northern Colorado franchise has become home to more than 160 agents, a success that mirrors the company's national growth (Keller Williams is now the fifth largest residential real estate company in the country).

JoAnn Johnston, the Employing Broker (her official title is Team Leader) shared her view of the company's success. "Keller Williams focuses on 'growing the agent.' We help our agents grow a business, not just a sales career."

Johnston names four specific factors in the company's success.





Brad Belden, Managing Broker Greelev

first factor in the company's success.

"Keller Williams University" offers seminars, coaching, and think-tank style assistance designed both for beginning and experienced, successful agents. New agent training happens in Colorado through Team Leaders and Trainers. Ongoing programs are developed by the University and brought to the local level, tailored to each specific community. The cost of these programs is significantly lower than most seminars.

The second factor in the company's success is the lucrative commission schedule. "We have very aggressive commission splits for our agents," Johnston said. "They can actually achieve more than a 100% split in our company." Potential earnings attract both new agents and large producers to the company.

The fourth factor in Keller Williams' success may be the most unusual. The company runs from "the bottom up," through a leadership council and direct voting. "It's unique to real estate, unique to corporate America," says Roger Jenkins, the Loveland Office Manager. Any decision involving agent expense is run past the council, then presented for a full vote. JoAnn Johnston says, "from as small a decision as office equipment and the signs we buy, to as big a decision as setting the company's budget," the council oversees company direction.

The council is comprised of elected agents (with a one-year terms) and others selected for their various talents. The counsel acts as a "board of directors". The decision process lends itself well to the company's team-oriented culture. "Part of our philosophy is win-win, Jenkins says, adding, We encourage teams. That is unusual in a business that often views agents within the same company as competition. Agent Jennie McAmis worked for five different real estate companies in her eleven years in the business. "I like the fact that at Keller Williams, you can ask advice from anyone in the company and they'll help you. People are willing to brainstorm, to bounce ideas off each other."

The future looks very bright for Keller Williams. "We've had a banner year. We set goals, but we don't have a limit," JoAnn Johnston says, noting that the Austin office alone has more than five hundred agents. Northern Colorado has a stable real estate market, not a buyers or a sellers market. The interdependent relationship with the company's agents creates a genuine sense of partnership, and though the company has the size to compete nationally and has a powerful Internet presence, ownership is local and involved at the franchise level, the best of both worlds.

OVERVIEW

Primary Product/ServiceReal Estate
Top Local ExecutiveJoAnn Johnston
Local Employees11
Year Founded1999
Webwww.kw.com
Phone970.377.3700 Fort Collins
970.663.3777 Loveland, 970.353.6677 Greeley
Fax970.377.3701

A family banking tradition since 1916

hree 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 98 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 rail-

roading 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.

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

OVERVIEW

Primary Product/ServiceFull-Service Bank
Top Local ExecutiveJames F. Strovas, Branch President
Local Employees10
Year FoundedBranch started 2000, Bank in 1916
Webwww.abtbank.com
Phone970.532.1800
Fax970.532.1802



ADAMS BANK & TRUST

Chappell, Neb. The ninth location was added to the family in May 1997 with the addition of the First State Bank of Lodgepole, Neb. Early in 1999, the Bank of Indianola was purchased, bringing the number to 10 banks offering services through Adams Bank & Trust. On December 15, 2000, Adams Bank & Trust opened its first facility in Colorado in the town of Berthoud.

New Firestone Branch

Adams Bank & Trust's latest expansion in Colorado is in the growing town of Firestone. Firestone, along with neighboring towns Frederick and Dacono,

is located in what is known as the Tri-Town area which itself is within the rapidly growing Carbon Valley region of Northern Colorado. "There are a tremendous amount of exciting opportunities taking place in Carbon Valley," said Joe Lavin, recently hired to serve as the new bank's vice president and managing officer. "The number of homes being built and new businesses opening seem to multiply by the week."

The Firestone branch will start out with Lavin, Ruben Rios-Blanco, who will serve as the bank's retail services supervisor, and Nicole Skaggs and Karen Meade, who will serve as financial services representatives. From there, the bank plans to expand. "We have a two-story building and we are currently looking to lease out the second floor with complementary businesses," Rios-Blanco said.



L-R, back to front: Kirk Holwell, Jim Strovas, Kelly Doane, Vicki Bowley, Leslie Howard, Athena Dunn, Erin Brayman, Tina Watson

Lavin and Rios-Blanco bring diverse banking experience to the table. While Rios-Blanco's background is with consumer lending, Lavin's experience is in commercial banking. Lavin joined Adams Bank last September with nine years of commercial banking experience, most recently with BankNewport in Newport, RI. "While I have experience with consumer lending and retail, Joe has extensive experience in commercial lending," Rios-Blanco said. "This will make for a good merger."

Berthoud branch moving, new banks planned for Colorado

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

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 Lavin.

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.

Trust and service, second to none

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

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

Now 28-year-old Micah and his sister, 24-year-old Michaela, work full time for their dad at American Services Inc., a plumbing, electrical, heating and air conditioning company in Fort Collins. Micah, a field superintendent, oversees the company's technicians. Michaela is the office

Next year marks Len and Roma Jones' 20th year as owners of

American Services, 513 N. Link Lane in northeast Fort Collins. They call their business "familyowned and operated and building for the future" and say that aspect of their company makes it unique.

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

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

The company has grown to 14 employees and does what most businesses like it don't — it does plumbing, electrical, heating and air conditioning. Most businesses offer one or two of those, but not all four.

III MAYTAG www.maytaghvac.com

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

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

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

Len, 59, said he isn't ready to retire yet, but eventually he wants to turn the company over to his children. He said he never pushed his children into the business. The hours can be long, and competition is difficult among similar companies in northern Colorado because the market is saturated with plumbing and electrical businesses.

The challenge for American Services is to offer the best service, keep good employees, and as Len puts it, "keep our customers our customers."

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

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



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

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

American Services also offers "energy savings agreements" with customers, which include discounts and additional services. For example, a one-year energy savings agreement for heating costs \$85. That means American Services will do an inspection on your heating system once a year and give you a 15 percent discount on anything you buy for your

heating system that year.

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

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

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

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

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

OVERVIEW

Primary Product/Service	Heating, Air Conditining Plumbing & Electrical Services
Top Local Executive	Len Jones
Local Employees	14
Year Founded	1985
Web	www.americanserve.com
Phone	970.482.8141
Fax	970.482.1413

Business blooms at Palmer Flowers and Decorating Gallery

ith nearly 30 years of experience serving Fort Collins, Palmer Flowers and Decorating Gallery is Northern Colorado's premiere florist and home décor shop. What started out as a small dream seed has blossomed into something quite spectacular.

Members of the Palmer family moved west from Chicago to Denver and Boulder in the early 1900s. Having learned the flower business from

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



his uncles in Chicago, Spiro Palmer and his wife, Angela, opened the Palmer House Florist in 1976, a 1,000-square-foot fresh flower store in downtown Fort Collins, Colorado, population 38,000. Spiro had the knowledge and experience to be successful, as well as a vision of growth for the future. In 1982, Palmer Flowers moved to a well-known 10,000square-foot store located on South College Avenue. Palmer expanded his business to include silk flowers and home décor in 1996, when Palmer Decorating Gallery opened adjacent to the flower shop. In 1997, the Palmer Design Center opened, which housed a collection of home decorating stores to provide one stop shopping. The fresh flower shop and gallery combined into an impressive 20,000+ square foot store in 2004.

Palmer Flowers and Decorating Gallery has grown with the local population of Fort Collins, which is now roughly 126,000, to become one of the nation's largest retail florists. Inside you will find a wide variety of fresh cut flowers, tropical flowers, a greenhouse with a variety of green and blooming plants, bamboo, succulents, hanging baskets, dish gardens and pots as well as artificial stems, arrangements and trees, art work and furniture in our gallery all under one roof! Our knowledgeable and friendly staff helps to educate our customers with every purchase. In fact, our employees make up a combined total of 225 years experience at Palmer Flowers and we have a total of 350 years combined experience in the floral industry.

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

OVERVIEW

Primary Product/ServiceFresh flowers, live plants, home décor, art, furniture
Top Local ExecutiveSpiro Palmer
Local Employees50 year round, 100 during holidays
Year Founded1976
Webwww.palmerflowers.com
Phone970.226.0200
Fax970.226.2505

Style: Palmer floral designs and interior decorating work exhibits an essence that is immediately recognizable. Our creations are stand-outs. **Service:** Customers know that when they walk into our shop they will be treated with respect. They will be greeted personally and professionally by a knowledgeable and courteous employee. Our employees listen to our customers and are able to provide creative and practical solutions for any

Holidays are special at Palmer Flowers and Decorating Gallery. The winter holiday season especially, is a magnificent time. Our entire store



From Left: Emily Beiler, Assistant General Manager; Dawn Crescibene, Production Supervisor; Debbie Ramsey, Gallery Manager; Michele Adams, General Manager/Buyer; Brenda Crow, Gallery Sales Manager; Angela Palmer, co-owner; Marie Kirkpatrick, Marketing and Advertising; Brooke Tamlin, Property Manager; Lorna Diehl, Greenhouse Manager; Susan Stockwell, Special Event Supervisor; Patsy Deines, Fresh Department Supervisor; Front Row from left: Jerry Simons, Head Silk Designer: Spiro Palmer, Owner/CEO Not Pictured: Kelley Zamzow, Accounting Manager; Geneva McCarthy, Dispatch Supervisor

becomes a winter wonderland, elaborately decorated in the year's most stylish holiday fashions. We present our customers with the most creative options in high-quality artificial trees and holiday décor such as ornaments, artificial stems and garland and an unbeatable selection of fresh garland, wreaths, greens, poinsettias and beautiful fresh flower centerpieces. We also honor other holidays throughout the year. We provide all sorts of accessories for Halloween, Easter, Mother's Day, Father's Day, Administrative Assistant's Week and Valentine's Day celebrations, as well personal celebratory events such as weddings, new babies, anniversaries, and birthdays.

At Palmer Flowers and Decorating Gallery, there is something for everyone! Visit us today at 3710 Mitchell Drive, one block East of College, South of Horsetooth. Call us at 970-226-0200 or visit us online at www.palmerflowers.com. For more information about the Palmer School of Floral Design, visit us at www.palmerschooloffloraldesign.com. For more information about the Palmer Design Center, please see the inside back cover of this publication. Palmer Flowers and Decorating Gallery: Always Fresh. Always Fabulous. Guaranteed.

Serving the orthopaedic needs of Northern Colorado, Then, now and always

ountain Vista Orthopaedic Center has a long community history, cover-Ling several decades. The originally named Greeley Orthopedic Associates, was founded by Dr. Cloyd Arford in 1950. He was joined by Dr. Ted Jobe in 1962 and then later by Dr. Aaron Parkhurst in 1972. In addition, two of the surgeons are Level II accredited for the care and treatment of workers compensation patients. Their careers in medicine served the northern Colorado area for a total of 85 years.

The physical location of the practice included an office on 10th Street, and from 1976-1995, an office in Cottonwood Square. The group practiced at the Diagnostic Center on the hospital campus from 1995-2004.

Mountain Vista Orthopaedics recently moved into a new, state-of-the-art medical campus on Greeley's booming west side. Patients throughout Northern Colorado now have one-stop, full service orthopaedic diagnosis and care, outpatient orthopaedic surgery, along with nearby imaging and radiology, physical therapy and durable medical equipment, all in a facility designed and built for patient convenience and a higher standard of care.

(from left to right): Dr. Kelly Sanderford, Carri Berkhof, PA-C, Dr. Travis Heare, Shelley Remley, PA-C, Dr. Michael Hajek, Kim Townsend, PA-C, Dr. Randy Bussey, and Dr. John LeBlanc

Mountain Vista Orthopaedic Center

The Board-certified surgeons of Mountain Vista Orthopaedics are experienced in all areas of orthopaedics. Specialized care and fellowship training is provided for the treatment of hands and upper extremities, sports medicine, pediatric orthopaedics, full joint replacements and ortho-oncology. These highly developed specialties have led to a regional referral base.

"We're very proud of our referral rate," says Dr. Travis Heare, president of the growing practice. "Many doctors and patients refer to us over and over again. We think that's because we do everything we can to make sure both the patient and the referring doctor has a good experience." "We try to leave room in our schedules so that if a doctor says 'You need to see my patient in the next day or two, we can make that happen. We copy the referring doctor on all our notes, and make sure they're kept up to speed on what's happening with their patient. Our referring doctors tell us they get great feedback from the patients they send to us."

Despite having a very busy practice, the physicians of MVO make time to give back to the community. Over the years they have supported The Boys and Girls Club, Rotary Club, and are physicians for the Greeley Stampede rodeo. They are also official team physicians for the University of Northern Colorado athletic department. In addition, their clinics in Wray, Holyoke and Windsor make it more convenient for patients on the plains to get top-quality care.

The staff also plays an important role in the quality of care provided at Mountain Vista Orthopaedics. It's their goal to make sure that each patient is greeted with a friendly, caring face. From promptly returned phone calls, to help with filling out paperwork, to lending a sympathetic ear, the staff at MVO routinely go the extra mile.

Dr. Heare agrees. "Today it seems like everyone is trying to do more in less time – but I think one of the most important things you can do these days is sit down and listen. To a patient who's concerned about their health, their mobility, sometimes even their life, the time you spend talking to them can make all the difference in the world. The most rewarding part of the job is to have someone come back to the office and say, "I'm really glad you were my doctor, thank you."

It is that same dedication to serving the community that led the surgeons at MVO to open an ambulatory surgery center.

Mountain Vista Surgery Center

Mountain Vista Surgery Center is the most technologically advanced surgery center north of Denver. Because it's a single-specialty surgery center,

the facility is tailored to orthopaedic needs. The specialized care in sports medicine, upper extremity surgery and some spine surgery will include arthroscopic procedures of the knee, shoulder, wrist and elbow.

The surgery center has its own comfortable waiting area, and private recovery rooms. For patients and their families, it's a friendly, less intimidating environment. Because the surgery center is exclusive to Mountain Vista Orthopaedics, patients won't have to worry about coordinating insurance authorizations, lab work, or other pre-op needs. For patient convenience, surgery is scheduled in the clinic office and any pre-op counseling needed is just a short walk next door. Provider and facility insurance authorizations, pre-op tests and lab work are managed by the same staff that scheduled the surgery.

According to Dr. Randy Bussey, surgery center Medical Director, patient convenience is only part of the story. "It's the mission of Mountain Vista Orthopaedic Surgery Center to provide high quality, comprehensive orthopaedic care for the community. We want every surgical experience at our center to exceed our patient's expectations."

Mountain Vista Orthopaedics and Mountain Vista Orthopaedic Surgery Center are now open. We welcome Northern Colorado and its surrounding communities to experience our new outpatient environment.

OVERVIEW

Primary Product/Service.....Orthopaedic Care & Surgery Surgeons....Dr. Randy Bussey, Dr. Michael Hajek, Dr. Travis Heare, Dr. John LeBlanc, Dr. Kelly Sanderford Local Employees......36 Year Founded......1952 Web.....www.mtnvistaortho.com Phone......970.348.0020 Fax......970.348.0055

Meeting the challenges of the 21st Century

n the ever-changing environment of business, one thing remains constant: the need for printed materials to be professionally designed, developed and delivered.



Mark Steputis, President and CEO of Vision Graphics, Inc.

Vision Graphics, Inc. has been in the business of executing top-notch print jobs for more than 50 years. But, like the clients the company serves, Vision Graphics has continually evolved to meet the needs and challenges of doing business in the 21st cen-

Under the leadership of president and chief executive officer Mark Steputis, Vision Graphics – already known for its high-quality products - is expanding to provide even more services for clients.

In October 2004, the company purchased First Class Direct, a Fort Collins-based full-service mailing and fulfillment company that boasts 17 years of award-winning direct mail marketing strategy and development. The increased Vision Graphics operations by adding a

32,000-square-foot state-of-the-art mailing and fulfillment facility with the capability of expanding to 80,000 square feet.

"What's changing about the marketplace is the idea of niche businesses," Steputis said. "The old model was for businesses to provide a particular niche, and clients had to go to several businesses to complete one project.

"Now, clients want one provider, and Vision Graphics is consciously moving in that direction," he added. "It's a change in concept about what Vision Graphics wants to be to our customers."

With the addition of First Class Direct, Vision Graphics can consult with a client about project strategy and development, provide creative services, cover all printing needs, direct mail the finished product and handle any fulfillment of materials and products. For example, customers can respond to an offer made by a Vision Graphics client via a reply card, a toll-free phone number or the Internet, and have their request fulfilled by Vision Graphics.

"We've watched our clients move from looking for specialty providers to looking for a total-services relationship," Steputis explained.

The business of consolidating niche providers under the umbrella of Vision Graphics may not end with the acquisition of First Class

"There may be other companies down the road that we acquire," Steputis said. "If other services currently not offered by us would help companies better promote their products and services, we would look at them."

OVERVIEW

Primary Product/Service......Printing and marketing support services Top Local Executive......Mark Steputis, owner and president Local Employees......34 Year Founded......1952 Web......www.firstclassdirect.com, www.visiongraphics-inc.com Phone......970.613.0608

Even before evolving into what Steputis terms a marketing communications business, Vision Graphics had earned a stellar reputation in the region as a superior printing company.

Clients including Agilent Technologies, Ducks Unlimited, Kodak, Longview Fibre, National Geographic, Pearl Izumi and StorageTek keep returning to Vision Graphics for the high-quality print products that have repeatedly helped strengthen each company's branding efforts in the marketplace.

Quality, however, cannot just be the end result. At Vision Graphics, it's part of the journey. From the first contact with a sales representative to working with job estimation, production, shipping, finishing, customer relations and the business office, Vision Graphics always focuses on top service and prompt delivery.



Press floor at the Loveland printing facility.

It's a legacy launched in 1952 by company founder Francis Brooks, the uncle of current visionary Steputis.

Vision Graphics started out as a small mimeograph and mailing service in Cheyenne, Wyo.

In 1952, Brooks owned and operated a successful employment agency on the third floor of the Majestic Building in downtown Cheyenne. He bought a mimeograph machine to duplicate his office forms and soon found that businesses throughout the building were calling on him to duplicate their forms.

Although the employment agency remained successful, Brooks soon found that he had more calls for copy work than for job inquiries. So, he sold the employment agency and opened a mimeograph and mailing service called Frontier Letter Shop. In 1962, Brooks incorporated and changed the company name to Frontier Printing, Inc.

Steputis was recruited from San Diego in 1986 and eventually became the company vice president. He recognized the existence of a printing market in Denver and Northern Colorado and began focusing sales there in the early 1990s. He soon developed a thriving business in Colorado.

In 1993, Brooks retired and Steputis succeeded him as president. Wanting to emphasize the company's emerging commitment to technological developments in the printing industry, Steputis changed the company's name to Vision Graphics, Inc. in 1996. That same year, Brooks died and ownership of the company was passed to Steputis.

By 1998, business in Colorado had grown to the point that expansion was necessary. At this time, Steputis contracted for the construction of a new 24,000-square-foot facility at the Fort Collins/Loveland Municipal Airport Industrial Park.

In 2001, Vision Graphics expanded again, adding an additional 24,000 square feet of production space to the Loveland facility. Then, in December of 2001, the Cheyenne plant was closed and its equipment, operations and personnel were transferred to the Loveland facility.

Steputis continues to guide the Vision Graphics team toward the future, focused on meeting the marketing communications needs of companies who want to reach business-to-business and business-toconsumer clients via a broad-range of printed materials.

CCU brings ethics to business education



CCU President Larry Donnithorne

n February, the Northern Colorado Center of Colorado Christian University will move from Fort Collins to the Centerra development in east Loveland near the interchange of Interstate 25 and U.S. Highway 34. The move is designed to allow greater access, because highway proximity is convenient for students who drive to class.

The new location benefits the largest number of students, many of whom live in Loveland and Greeley. Considering location and drive-time is typical of the school. Colorado Christian University's School of Adult and Graduate Studies caters to its non-traditional stu-

The Centerra location will also allow more students to

attend class. The Fort Collins center had 300 students involved in ongoing course work. The new center in Loveland will accommodate 500.

CCU traces its heritage back to 1914. It offers Christ-centered undergraduate and graduate programs, and is the only member of the Council for Christian Colleges and Universities in an eight-state region. Classes are presented from an evangelical Christian perspective. Northern Colorado Center Coordinator Linda Perciante says, "We're up front. We're not apologetic about our perspective," but adds that belief in religion is not a prerequisite for attending CCU as a non-traditional student. Unlike state schools that might shy away from spiritual discussions, CCU embraces religious topics. "Faith matters, so matters of faith are going to be discussed."

CCU is accredited by the Higher Learning Commission, a commission of the North Central Association of Colleges and Schools. The University offers a wide range of programs, including business administration, computer information systems, information systems management, licensing programs for educators, early childhood and elementary education, and organizational management with concentrations in human resources and Christian leadership. Graduate programs include business and education, and a master's program in counseling will be added soon. CCU also offers a teacher accreditation program for students who already have a four-year degree.

Along with matters of faith, the school stresses the study of ethics. (Undergraduate degrees all require a class in "Personal and Social Ethics.") In a recent article, CCU President Larry Donnithorne noted, "Leadership is more than a technical ability to influence others to accomplish goals. It implies using one's influence to lift people and improve society and individuals." Donnithorne is a retired West Point colonel, who is open about his stance on values. "We don't insist that students agree with our world view, but truthtelling, promise-keeping, justice and beneficence are all core values that are attractive to everyone." In a post-modern world, that often regards "truth" as figural dressing, or simply a cultural construction, CCU's stance on ethics in business and everyday life is refreshing.

Linda Perciante insists that businesses can act ethically. The University's attention to spiritual and ethical considerations brings balance to the academic curriculum, a balance that CCU students can appreciate, because so many of them come from the very non-academic world of family and full-time

Juggling family, work and school is a difficult task, but CCU is committed to the success of busy adult students. The school works to transfer as many credits as possible to reduce the total course-load. They encourage incoming students to "test out" of prerequisites using the accepted CLEP and DANTES testing program (tests are administered at the University center).

The University also recognizes the value of real-life experiences. Students can earn credits by presenting a portfolio pertaining to their individual expertise. Ms. Perciante notes, "CCU validates college-level learning that a person has for their life experiences. It's tremendously affirming."

The University offers custom degree plans, tailored to individual needs and

As with the move to Centerra in Loveland, the University locates its classrooms for the student's convenience. CCU has centers in Denver, Grand

Colorado Christian UNIVERSITY

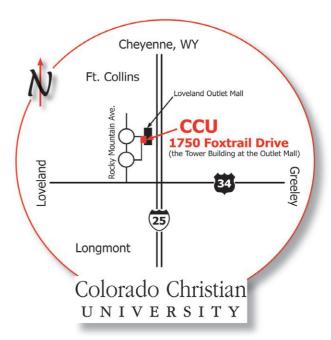
Junction and Colorado Springs. In addition, there are "satellite locations" (partner sites) in Sterling, Westminster, the Denver Tech Center, Longmont and Pueblo.

The classes themselves are structured for the working person. Most classes meet one night a week for five weeks in what the University calls "in-seat class work." The remainder of each course can be taken on the Internet, at the student's convenience. Many classes can be taken entirely online.

The five-week class "blocks" allow for flexibility. Three blocks make up a semester. Students can concentrate their efforts, taking two classes per block, or take five weeks off, a blessing for personal obligations from pregnancy to sea-

CCU's executive studies programs are designed for employed adults who can afford to take off a few weeks for some concentrated class work, and finish later on the Internet.

In addition to the Adult and Graduate Studies program offered at its Northern Colorado center, CCU has a four-year liberal arts campus in Lakewood. This traditional, residential program offers degrees such as business, education, psychology and global studies. Competitive tuition, flexibility, personal attention, and an ethical worldview all serve to make Colorado Christian University an attractive option for students looking for a college edu-



OVERVIEW

Primary Product/Service.....Adult Associate, Bachelor & Graduate Degrees & Certifications Top Local Executive.....Linda Perciante, MBA Local Students..... Year Founded......1914 Web.....www.ccu.edu Phone.....(970) 669-8700; 800-44-FAITH Fax.....(970) 669-8701

Partners Mentoring Youth

January is National Mentoring Month — Start the year off by making a difference in the life of a child!

When you were growing up, was there someone in your life — a teacher, coach, relative, neighbor, friend or boss — who encouraged and believed in you? That person was a mentor to you. You can "Pass it on" to the next generation by volunteering to be a mentor for our local youth. Partners Mentoring Youth of Larimer County creates and supports one-to-one mentoring relationships between positive adult role models

and youth facing challenges in their personal, social and academic lives.

Just as your mentor opened the doors of your future, Partners Mentoring wants to build a future for youth by providing every child with positive guidance and encouragement to think of their future as a



world of opportunity; to realize their dreams; and to develop a sense of responsibility to their community and future generations. Through mentoring, lifeskills, monthly recreational and educational activities and community service opportunities, Partners Mentoring helps give these youth a better chance to succeed in life. In 2003, 47.9% of our youth suffered chronic school failure and/or dropout prior to being matched. That number dropped to 9.6% after a one year mentoring relationship. The same holds true for delinquent activity; 19.6% prior to match, 7.9% after one year of mentoring.

Better yet, here is what the kids have to say:

"Anytime I'm with my partner, I feel I can relax and be myself. She helps me through tough times with friends, life at home, and anything else I may have problems with. When I'm around her I'm accepted." Jody, age 13.

"It has made me feel better and braver to make friends!" Molly, age 9.

"My Partner believes in me and that helps me believe in myself." Justin, age 12.

"It changed my life because she gave me something to look forward to, something to be, someone to look up to." Sarah, age 11.

OVERVIEW

Primary Product/Service	Non-Profit, one-to-one Mentoring
Top Local Executive	Tracy Cornutt
Year Founded	1978
Webwv	ww.partnersmentoringyouth.org
Phone	970.484.7123
Fax	970.484.7127

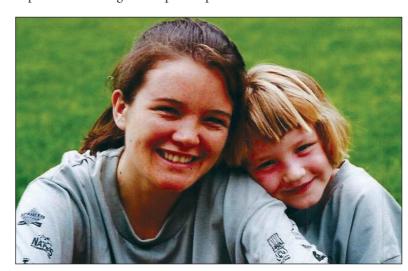
There are currently 70 youth waiting to be matched with a mentor in our program. In the words of one adult mentor, "Kids are good and need to know that they are important and they matter. If I have made that known to a kid, that is the gain and reward. I don't know of much that could matter more!" (John, age 53).

For more information about making a difference in the life of a child and becoming a mentor, call Partners Mentoring at (970) 484-7123.

In addition to becoming a mentor, there are a variety of other ways to get involved with Partners Mentoring Youth of Larimer County.

The Sharin' O' the Green 5k run/walk will be held on Saturday, March 12th in downtown Fort Collins (on the corner of Oak and Matthews in front of the Fort Collins Museum). The event starts at 8:30 a.m. and is a qualifier for the Boulder Boulder. To register, go to www.active.com.

On September 17, 2005, SuperStars' will be celebrating its 25th Anniversary! SuperStars is Partners' signature event and largest fundraiser. This day-long athletic competition for participants of all ages and all athletic abilities will be held at EPIC and Edora Park. This year's events include dodgeball, kickball, disc golf, intertube water polo, horseshoes, volleyball, obstacle course challenge, climbing wall challenge, ultimate eating challenge and tug-of-war. Teams can chose to participate in just one event or all ten events. The average cost to participate will be \$25 per team member per event. If you'd like to participate in all ten events, you'll need a minimum of 35 team members. You can compete for SuperStars champion for each individual event or go for the overall 2005 SuperStars Challenge Championship.



We are expecting close to 2,000 participants this year. Brochures for this event will be printed in February – so be on the lookout and start assembling your team. You'll want to sign up early this year – space will be limited for some of the sports!

To get involved in one of our special events, call Amy Sheele at Mentoring at (970) 484-7123 or **Partners** amys@partnersmentoringyouth.org. Sponsorship opportunities are also available.

As we at Partners Mentoring Youth of Larimer County look ahead to a new year of growth, opportunities and change, we hope you will consider joining us in some way as we continue to impact the lives of youth in Larimer County. Thanks to over 500 dedicated volunteers, staff and Board of Directors, we are building our future...one child at a time.

"The mission of Partners Mentoring of Larimer County is to create and support one-to-one mentoring relationships between positive adult role models and youth facing challenges in their personal, social and academic lives."

Helping technology companies succeed



Kathy Kregel, Executive Director, Ft Collins, Technology Incubator

VIRTUAL INCUBATOR GAINS **BRICKS AND MORTAR**

After operating as an "incubator without walls" for six years, the newly renamed Fort Collins Technology Incubator added bricks and mortar to its successful program mix on August 1, 2004. A 6,500 square foot building generously provided by the City of Fort Collins is now available at below market lease rates to technology companies accepted into the program.

The mission of the Incubator both before and after adding "walls" is to help technology companies create top paying jobs in Fort Collins. By adding bricks and mortar to their services, the program can now assist startups through their inevitable cash flow crunch. Equally as important, the facility provides a synergistic, collaborative environment in which talented young companies can thrive.

INCUBATOR SERVICES

The proven high quality business services traditionally offered by the virtual program are available to all Incubator clients, whether housed in the new facility or not. For example, Incubator companies have access to professional business services at dramatically reduced rates. Select local attorneys, patent attorneys, CPAs, marketing consultants, human resource and other professionals provide first year clients a 75 percent discount.

The Incubator offers each client company a customized advisory board to help guide the firm along its precipitous growth path. These boards consist primarily of experienced entrepreneurs in the community. The program also provides access to the tremendous resources at Colorado State University through a University champion.

The Incubator director consults with client companies individually to help them craft, then achieve their strategic objectives. Last, but certainly not least, Brain Trust Meetings bring all clients together, virtual and resident alike. These mandatory monthly gatherings often include guest presenters who share enlightening entrepreneurial experiences.

SELECTION PROCESS

Before tapping the attractive lease rates and services, however, interested technology companies must first successfully navigate the Incubator's rigorous selection process. This procedure begins when a candidate meets with the director to gauge initial feasibility. Assuming a positive outcome, the candidate submits four copies of his or her business plan as well as a two-page on-line application. Members of an experienced Selection Committee review the plan in light of the program's formally established selection criteria. Committee participants search the candidate's business plan to determine if the business is based on a market niche, demonstrates a good understanding of the market and competition, has the potential to generate good paying jobs, shows realistic financial statements and sufficient capital to operate for at least six months.

The applicant's principals ideally possess relevant professional experience and education, have identified major marketing, financial or management deficiencies, and have at least one full-time person committed to the company.

The applicant's technology should represent an innovative concept, be patented or able to secure a patent in the future, and possess technical expert-

While very few if any candidates possess all of the desired criteria, the more a company resembles the Selection Committee's "wish list," the greater the likelihood of being invited into the program.

CURRENT CLIENTS

PRIVACY NETWORKS — Addresses the growing problem of maintaining the privacy, security and integrity of corporate Internet communications. www.privacynetworks.com

TRIAD SYSTEMS ENGINEERING — Delivers on-demand engineering consulting services to the electronics and computer industry. www.triadsyseng.com

CERIENCE CORPORATION — Creates solutions that enable conversion, viewing, printing, transporting, and managing of documents of any type on a wide variety of handheld devices. www.cerience.com

DATA SPLICE — Enables wireless remote handheld PCs to view and edit data selected from Enterprise databases using wireless, cellular and off-line infrastructures. www.datasplice.net

STRENGTH OF MIND — Delivers products and services for stress management, including a proven biofeedback technology for the office environment.

RECENT GRADUATES

OPTIBRAND, www.optibrand.com ROCKYSOFT, www.rockysoft.com ENGINEERED INTELLIGENCE, www.engineeredintelligence.com SPATIAL DATA TECHNOLOGIES, www.spatialdatatech.com

SPONSORED EVENTS

In addition to focusing on its client companies, the Incubator offers a variety of outreach programs to help build communication among any and all technology firms in the region.

NORTHERN COLORADO TECHNOLOGY ROUNDTABLE

On the third Tuesday of every month, from 8:00 to 10:00 AM, the Fort Collins Technology Incubator, the High Tech Network, and the Colorado Software & Internet Association host educational programs with a networking flair. Presenters address business topics of key interest to tech companies. Discussions are lively and the networking before and after the program is ener-

NORTHERN COLORADO ROCKIES VENTURE CLUB

Twice a year the Incubator hosts this popular evening program in conjunction with a variety of cooperating agencies and a dozen sponsors. The Rockies Venture Club celebrates the spirit of entrepreneurship by providing a unique

forum where investors can preview the hottest new startups and entrepreneurs can meet potential funding sources. The event includes networking, dinner, passionate pitches by four entrepreneurs seeking capi-



Hosted by the Colorado BioScience Association and the Fort Collins Bioscience Initiative, this recently initiated quarterly event provides educational programs and excellent networking opportunities. The program's mission is to help build relationships among industry and academic bioscience professionals.

FUNDING PARTNERS

The operations of the Fort Collins Technology Incubator are generously supported by: City of Fort Collins, Colorado State University, Colorado State University Research Foundation, Northern Colorado **Economic Development Corporation**



Fred Nittmann, CEO, Triad Systems Engineering, LLC, Kathy Kregel, Bill Dieterich, Senior Account Manager, Triad Systems Engineering

CONTACT INFORMATION

Fort Collins Technology Incubator Kathy Kregel, BS, MBA, Executive Director 200 W. Mountain Avenue, Suite C, Fort Collins, CO 80521 e-mail — kkregel@FortCollinsIncubator.org

OVERVIEW

Primary Product/Service......Helping Technology Companies create jobs Top Local Executive.....Kathy Kregel Year Founded......1998 Web.....www.fortcollinsincubator.org Phone......970.221.1301

CSU Center for Real Estate



Dr. Glenn R. Mueller, Director of the Center for Real Estate at CSU

he Center for Real Estate is one of five Centers of Excellence at Colorado State University housed in the College of Business. The Center provides education and awareness to the real estate community and offers many opportunities for students and professionals to gain knowledge about real estate through extracurricular activities. The Center's mission is to link various disciplines and professions within the real estate industry to provide a broad perspective,

education, and

experience base to the community, faculty, alumni, and students that it serves. This knowledge is generated and circulated through research, education, and community outreach.

History

In 2003/2004, the Center began offering quarterly outreach programs for industry practitioners, created the Real Estate Hall of Fame and inducted its first members, hosted the 7th and 8th Annual Northern Colorado Real Estate Conferences, presented the first comprehensive Commercial Development Study of Northern Colorado, organized and offered a Colorado Real Estate Associate Brokers Pre-Licensing class, held its first golf tournament, and generated a membership of nearly 200 professionals.

Last spring, a gift of \$1.5 million dollars was received from two prominent Northern Colorado real estate developers and alumni of Colorado State University. Eric Holsapple and Don Marostica of Loveland Commercial, LLC, have provided this gift to establish an endowed chair in real estate, the first endowed chair for the University's College of Business.

Recent Announcements

The search to fill the first endowed chair in the College of Business has come to a successful conclusion. Dr. Glenn R. Mueller, a highly respected researcher and teacher, will be joining the Center in January as a tenured full professor, holder of the Loveland Commercial Endowed Chair in Real Estate and Director of the Center for Real Estate.

OVERVIEW

Primary Product/Service	Education/Outreach
Top Local Executive	Dr. Glenn R. Mueller, Director
Year Founded	2000
Web	www.realestate.colostate.edu
Phone	970.491.5522
Fav	970 /191 7665

Dr. Mueller comes to us Johns from Hopkins University where he is a professor of real estate and Director of their real estate capital markets research program. He is also a Managing Director and the real estate investment strategist for Legg Mason Wood Walker in Baltimore. He has also held senior research positions at LaSalle Investment Management, Price Waterhouse, and Prudential Real Estate Investors.





From Left: Eric Holsapple, Ph.D, along with CSU Finance and Real Estate student volunteers at the 8th Annual Northern Colorado Real Estate Conference on September 28, 2004

Dr. Mueller earned his Ph.D. in real estate at Georgia State University, his MBA at Babson College and BSBA at the University of Denver. He recently completed visiting professorships at the European Business School and Harvard. He won the Grasskamp award for academic research from the American Real Estate Society in 2004 and the Grasskamp Award for industry research in 2000. He is co-editor of the Journal of Real Estate Portfolio Management, and CSU will now be the home of that journal.

Future

Several new projects have been initiated over the last year that will help the Center with funding, research, information exchange and networking, and other benefits to further the work and growth of real estate professionals and students. The Center plans to secure a real estate concentration, initiate business and non-business minor degrees in real estate, and create a mandatory internship program for real estate majors. The Center also plans to develop a student investment fund focusing on REITs to make hand-on learning a reality for our students. Under the direction of Professor Mueller, the Center will build its reputation as the regional research institute focusing on relevant real estate issues.

The Center invites you to take an active role in helping us build upon our vision to take a multidisciplinary approach to applied real estate research, teaching, employment, community service and various professions. If you would like to learn more about membership, please visit www.realestate.colostate.edu or call (970) 491-5522.

NCBR grows with Northern Colorado Newspaper celebrates 10th year in 2005

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

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

"Northern Colorado was one of the only areas of the state without a business newspaper to call its own," said Business Report co-publisher Jeff Nuttall, an industry veteran who had

spent more than eight years in advertising sales at The Denver Business Journal. "We knew that this market could support a business newspaper. It had the population growth, the business activity and the educated work force."

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

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

Today's Business was published by Lehman Communications, a \$30 million publishing company that also owns daily newspapers in Longmont, Loveland and Cañon

City, as well as a number of weekly newspapers. Northern Colorado Business was published by a former business reporter for the daily Fort Collins Coloradoan.

Another publication, Business Edition, was to have also begun publishing in October 1995 but pulled out of the business-newspaper war without publishing an issue. A fourth competitor, Business World, had already existed and broadened its format in the wake of the new com-

Eventually, a shakeout in the market occurred, and all of the other business publications ceased operations, either within a few months, or, in the case of Today's Business, 2 1/2 years later.

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

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

Each of these directories is published annually, listing 1,500 to 2,200 companies each. Those databases are available for download online. Additionally, NCBR publishes Poudre Magazine, a three-times-a-year publication targeting the outdoors, recreation, cultural and retail markets. NCBR also publishes Colorado Next, an annual four-color, glossy magazine distributed to every junior and senior high-school student in Colorado. Colorado Next highlights educational and career opportunities within the state.

NCBR added another business publication, The Wyoming Business Report, in 2000. WBR publishes the Wyoming Technology/Manufacturers Directory and Wyoming Next.

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

and a variety of industry directo-

NCBR Inc. employs about 25 full-time employees, with an office in Fort Collins and offices in Cheyenne and Casper, Wyo. Its DataJoe LLC division, which provides list and directory research tools to publishers of business journals and trade publications, employs three people in Broomfield, Colo. The DataJoe system is in use by NCBR, BCBR and WBR and is being licensed by other businessand trade-journal publishers across the country.

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

NCBR itself provides breaking and in-depth business news coverage of Larimer and Weld counties, as well as Longmont

and Brighton. The newspaper won the Silver Award for Best Newspaper, Small Markets, from the Alliance of Area Business Publications in 1999, 2000 and 2002. It also won the Gold Award from AABP for Best Investigative Reporting, Small and Large Markets, in 2002. Numerous other awards have come from the Society of Professional Journalists, the U.S. Small Business Administration,

Colorado Press Women and the prestigious Best of the West pro-

NCBR launched several awards programs and events in recent years, including Bravo! Entrepreneur, the IQ Awards, Mercury 100, Economic Forecast, the Northern Colorado Health & Wellness Summit and the Northern Colorado Summit. BCBR, NCBR and WBR in 2005 will launch Bixpo, a regional business and technology exposition expected to attract 200 exhibitors and thousands of atten-

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



U. of Phoenix finds its perch in Fort Collins

OVERVIEW

Primary Product/ServiceBusiness & Consumer Publication	ns
PublishersJeff Nuttall, Chris Wo	od
Employees	25
Year Founded199	95
Webwww.ncbr.co	m
Phone970.221.540	00
Fax970.221.543	32

MediaTech Productions: the 'Little Engine that Could' (and did)

ou've heard of the famous children's story, "The Little Engine that Could"? Well, the following is not just a write-up about a company, but about a company that has persevered through the good times and through the hard times.

Founded 10 years ago under a different name, MediaTech Productions has grown from strictly a video production company to a successful diversified multimedia company. Winning numerous awards with their made-fortelevision shows, television commercials, Web design and interactive CD-ROM projects, MediaTech has earned its reputation on delivering high-quality and creative productions.

When founder/President and CEO Maury Dobbie is asked to what she attributes the company's success, she is quick to share that it takes courage,

tenacity, hard work, keeping "your eyes on the prize," giving back to your community with a sincere heart to make a difference, knowing that it takes a team of people to build a successful company, knowing how to foster synergistic relationships. These are but a few keys to growing a company in this day and age. Owners Maury and Steve Dobbie not only 'talk the talk," but their commitment to "walk the walk" is also symbolized in their hundreds of hours donated to local and regional boards, commissions and organizations.

MediaTech Productions is well-known for its generosity in this region with nonprofit organizations because of its owners' commitment to share their company's core competencies in video, audio, Web and live event production services. MediaTech works in a wide variety of industries, creating deliverables such as company promotional videos, training videos, hour television shows, television commercials, radio commercials, Web-site design and Web hosting, e-commerce packages, video and audio streaming, interactive CD-ROMs, and print design of brochures and other marketing materials. Their creative professional staff can take a project from concept to final packaging on CD-ROM, DVD, VHS tape, printed materials, Web streaming and other media.

MediaTech's television shows have aired on Outdoor Life Network and Discovery Channel. Currently, MediaTech airs more than 35 half-hour television shows on DISH Network and DirecTV. Their diverse productions range from 30-second TV commercials to 60-minute training videos. Their expertise in designing basic to complex Web sites with database and e-commerce capabilities offers their clients choices

OVERVIEW

Primary Product/Service	Audio Visual Production
Top Local Executive	Maury Dobbie (Pres/CEO)
Local Employees	7
Year Founded	1994
Web	www.mediatechproductions.com
Phone	970.224.5911
Fax	970.472.0753



based on their needs.

Steve and Maury Dobbie own their company's facility in Fort Collins and enjoy the unique setting they are able to use. They own all their digital equipment, including broadcast cameras, lighting, teleprompters, editing bays and other video equipment. Their audio department consists of a sound booth, editing room and music library. Their facility includes a Web department, production studio, Web-hosting servers and a large outside area for video location shooting.

Because the company's future rests squarely on the knowledge, imagination, skills, teamwork, and integrity of its employees, MediaTech's people highly value these qualities. They take seriously their responsibility to their customers, to their employees, and to the society they serve. They are committed to the highest standards of ethics and integrity at all times by everyone in the company and those with whom they choose to work. They operate with an attitude of mutual respect among all employees, vendors, partner companies — beginning from the "top downward" (from the owners and management to all others).

MediaTech is considered by outside people to be a friendly and helpful environment — from the way they answer phones, to their customer service, to the way they treat others. They embrace the use of technology and finding ways to stay competitive in the marketplace. They are an example of a company that "thinks big" and is focused on its proficiencies. They will deliver on-time and will not consider it trivial to live by the attitude that, "We do what we say we will".

Helping companies find solutions that match their company's goals and objectives are strengths of the MediaTech professionals. They support this with creative ideas, original concepts, assessment and analysis. They want to help clients make positive decisions for the future of their company by working with their clients to create solutions that integrate business strategy, technology, marketing and product development and design to produce *measurable value*.

As in the case of many small companies, the last four years have either created stronger and more efficient companies, or the organization has closed its doors. Just as the main character in "The Little Engine that Could", MediaTech's owners have believed in themselves, their employees, their unique services and their community and have had the courage and tenacity to continue even in challenging circumstances. The "engine" that continues to drive MediaTech's people is their belief that their commitment to quality must never stop.

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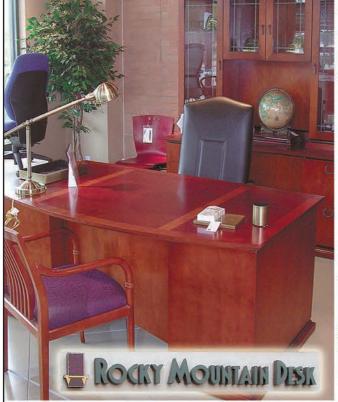
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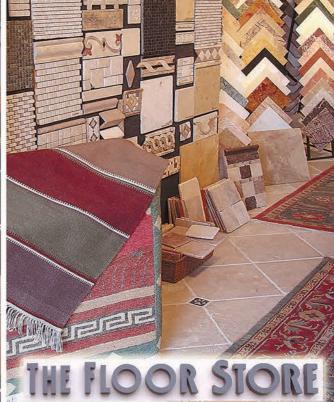














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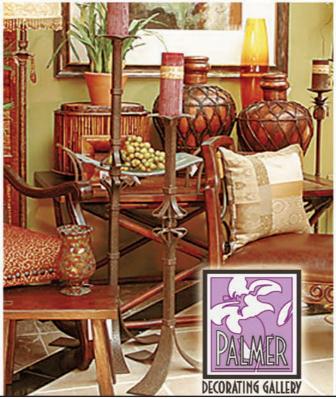
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