

THE BUSINESS JOURNAL OF THE BOULDER VALLEY AND NORTHERN COLORADO

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 >> MAY A look back and forward
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 37
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VOLUME 39 | ISSUE 13 | DECEMBER 2020

A COVID-19 has wreaked havoc on a

COVID-19 has wreaked havoc-on-a worldwide scale, but the magnitude of the loss of life and economic decline can be felt at a very local level. From restaurants to breweries, hospitals to nursing homes, empty office buildings to vacant storefronts, wounds felt in the Boulder Valley and Northern Colorado will take years to heal. PAGE 8

EXECUTIVE PROFILE

Journey Payroll maintains small company feel

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ONE-ON-ONE

Jennifer Henderson of TiLT

Female-led business thrives, grows despite pandemic. **PAGE 12**

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HEALTH CARE

Wayman

Prickly Pear Sports caters to female athletes

Pierpoint offers performance apparel to stop leakages. **PAGE 18**

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Street Mall in Boul

ers, tourists, sight-seel

Tech races to meet needs of health-care sector

Technologists use 3D printing to aid cancer treatment. **PAGE 24**

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NetZero Cities

February 2021 https://events.bizwest.com/ net-zero-cities/

QUOTABLE

"I know the general populace won't be vaccinated until April. If this were to go on a year or two, we'd have to start with a white piece of paper and start over"

Jeannine Truswell, CEO of the United Way of Weld County, Page 10



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BW EXECUTIVEPROFILE

Kevin Welch adds 'heart' to payroll services

By Shelley Widhalm news@bizwest.com

FORT COLLINS — Barton Palmer likes that the payroll processing services he receives now from Journey Payroll & HR have the same smallcompany feel they did when he became a client in 2011.

A year earlier in 2010 when Kevin Welch, chief executive officer and shareholder, founded the company in Fort Collins, he started with Sue Shirley and quickly hired one employee and is now hiring one to two a month to add to the staff of 30. This year, he reached 1,000 clients and hopes to hit 1,500 clients in the first quarter 2021.

"What Kevin has is a knack for a vision of, how do I keep a small boutique company feel but actually be able to serve thousands of clients?" said Palmer, owner and general manager of Lion Home Service in Fort Collins. "They can still make us feel like we're one of their brand-new clients like it was yesterday. We're not just a number."

Welch worked for other payroll companies before starting his own company—he was a business payroll consultant for Paychex in the Denver area for two years, a general sales manager for Fish Financial for another two years and a financial representative for Northwestern Mutual for four years. He earned a bachelor's degree in financial management from the California State University Long Beach College of Business in 2005.

After a few years, Welch realized the 8-5 job wasn't for him and, having an entrepreneurial spirit, "I always wanted to have something I could grow myself," he said.

Welch started Journey Payroll & HR as TLC Employer Services in January 2010, the same year he married his wife, Christine — they now have two sons. In 2016, he changed the name to focus on the client's journey and, last month, he moved the office from a 2,000-square-foot space to 7,000 square feet, both in Fort Collins.

Fort Collins is the company's home base with five locally-owned franchises, including the one in Colorado, two in Arizona, one in Oregon and one in New York, plus locations opening in California, Florida and Texas.

"We look for only the top-notch sales professionals from the larger payroll companies, but they must also have the heart," Welch said. "I have walked away from the top 2% sales performers who wanted to start a Journey location, though they didn't have the right heart for long-term success. We are a family at Journey, and



Kevin Welch, chief executive officer and shareholder, founder of Journey Payroll & HR in Fort Collins.

we will make sure everyone here fits our values."

Journey Payroll & HR is a fullservice payroll and tax management company that serves small to midsized businesses with up to 1,000 employees. The company offers along list of services that includes payroll, time and attendance, benefit administration, employee engagement, paperless new hire onboarding and human resources.

As he offers these services, Welch is trying to fill a gap in the industry, what he calls the middle, he said.

"Large corporations are rushing out technology. In that process, they forget or they're simply too large to have the personal service behind it," Welch said. "On the other side of the situation, privately owned payroll and HR companies have the advantage of adding that personal service. I would say confidently nine out of 10 privately owned payroll companies will blow away the publicly traded payroll companies service. The difference here is many of these don't have the technology to compete in some situations."

Welch also sets out to humanize the company's approach with customers as it utilizes technology partners, "To us, it's more than service. It's our heart; it's our family; it's taking an industry that is constantly growing and adapting in technology and adding a human touch to every aspect."

Kevin Welch, Journey Payroll & HR

builds its own software and implements the latest and best technology and service. Its focus is on best service, best value and best technology, he said.

"To us, it's more than service. It's our heart; it's our family; it's taking an industry that is constantly growing and adapting in technology and adding a human touch to every aspect," Welch said. "One of my cheesy lines is, 'We start and end in everything we do with heart."

Welch humanizes payroll services in other ways, such as local owner-

ship, one point of contact, and the ability to easily set up appointments with the owners. During the COVID-19 pandemic, Welch provided clients with HR Now's unlimited and free HR support, short wait times (kept to 5- to 10-minute holds instead of two to three hours), additional video and consultant content, extra benefits for employees to help their local community, and give-buy programs for the local community.

"At the end of the day, we're about heart and we're about community," Welch said. "This was not something we wished for clearly. This situation is horrible, and like other businesses, we are doing the best we can. And what we can do is start and end everything with our heart. The X's and O's need to make sense, but it is more than that if you're growing the right type of business."

Welch aims to make the workplace feel like family for him and the employees.

"I want every person on the team to know the difference between a good culture and the Journey family. ... I never want anyone who is a part of our Journey family to think they go to work to clock in and clock out," Welch said. "I only love doing what I do because of the people around me, so I will do everything I can to help push that happiness to everyone."

Audra Sandage, vice president, financial controller and a shareholder, loves the "amazing work culture" Welch creates and the strong focus he puts on his team, she said.

"Kevin leads with his heart and surrounds himself and his team with people who do the same," said Sandage, who lives in Tustin, California. "Kevin saw what was missing from other payroll companies, envisioned what it could be, then had the courage to risk it all and make it a reality. He is the driving force of this company. His focus, creativity and vision have taken us far. ... He is not only a leader, but he creates leaders."

Welch works side by side with his team members, leads by example and encourages and supports them, said Ashlee Faulkner, president, shareholder and a Fort Collins resident.

"Everyone leads with their heart, and we believe that not only does everyone internally feel it, but our clients feel it as well," Faulkner said. "We are a family, and we believe that it's important to put your heart into everything you do. That's what makes us who we are. Culture and heart can be very different, but at the end of the day, without heart, you lose your culture."



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Payroll Services Providers Ranked by number of W-2s processed

R	ank Company	Number of W-2s - 2018 Dollar volume processed - 2018	No. of Employees - Local Number of clients	Services	Phone/Fax Email Website	Person in Charge, Title Year founded
	Journey Payroll Inc., dba Journey Payroll & HR 201 S. College Ave., Suite 215 Fort Collins, CO 80524	12,850 \$513,812,134	12 824	Payroll, H.R., time clock, employee-engagement services and more. Journey serves businesses from one to 1,000 employees.	970-568-8613 info@journeypayroll.com www.journeypayroll.com	Kevin Welch, CEO; Ashlee Faulkner, president of Colorado; Sue Shirley, president of tax 2010
	Easytrack Payroll LLC 245 Century Circle, Suite 205 Louisville, CO 80027	4,000 \$150,000,000	5 300	Payroll and HR services.	303-222-0063/303-558-3891 info@easytrackpayroll.com www.easytrackpayroll.com	Brian Senjem, founder and CEO 2007
	Henry, Waters & Associates Inc. 4740 Table Mesa Drive Boulder, C0 80305	2,700 \$15,600,000	12 277	Bookkeeping, accounting, payroll and tax preparation.	303-494-4050/303-494-6352 accountants@henrywaters.com www.HenryWaters.com	Steven Henry, president 1978
	Hoover Harris & Co. PC 4075 W. 11th St. Greeley, CO 80634	1,900 \$975,000	11 44	Agricultural, trucking, oil and gas, small business, tax prep and consultation, payroll and bookkeeping services.	970-352-1642/970-352-0284 nward@hooverharriscpa.com www.hooverharriscpa.com	Ron Marshall, principal 1969
ļ	First Priority Payroll 4730 S. College Ave., Suite 206 Fort Collins, C0 80525	1,600 \$0	5 100	Full-service payroll and tax.	970-204-9449/970-204-9669 firstprioritypayroll@fppnow.com www.firstprioritypayroll.com	Fred Martin, president 2001
	Payroll Vault 375 E. Horsetooth Road, Unit 2-101 Fort Collins, CO 80525	1,365 \$186,579	3 131	Payroll services, bookkeeping and income tax preparation.	970-682-6603/970-616-6700 paryoll101@payrollvault.com www.payrollvault.com	Melissa Clary, managing member 2012
•	Richtr Financial Studio 1221 Pearl St. Boulder, CO 80302	300 \$15,500,000	11 70	CFO and accounting solutions for innovation based businesses: Focused on software, bio-science, tech, government contracting, and select creative & service- based firms. Located in Boulder/Denver, San Diego & San Francisco. Serving clients throughout the US & Internationally.	303-449-9222 jamesg@richtr.io www.richtr.io	James Graham, CEO & founder 2004
	Dority & Associates LLC 5313 N. Larimer County Road 11 Fort Collins, CO 80524	78 \$1,975,000	6 34	Tax returns for individuals, business, trusts and charities, comprehensive financial planning, payroll, bookkeeping, representation before IRS, financial planning.	970-829-1309/720-230-4877 don@dorityandassociates.com www.dorityandassociates.com	Don Dority, CPA/ PFS/CFP 2004
Re	gions surveyed include Boulder, Broomfield, Lar	imer and Weld counties.				Researched by BizWest

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BW EXECUTIVELIFE

Bronco fan experience abbreviated, again



Brian Werner and daughter Taryn sit in their mostly empty section at a Bronco game this season.



Taryn Werner has the row to herself as her father Brian took this picture.

mucl

By Ken Amundson

kamundson@bizwest.com

DENVER — Fans at major-league sporting events such as the Broncos attend often for more than the action on the field. Indeed, play action, depending on seat location in the stadium, might be better seen on a home television.

Yet attend they do — 76,000 of them per game during a regular season to experience not just the game but the adrenaline rush as fans rise in unison to scream, or boo, the action. They come to experience the food and the beer, the access to the Broncos store, the camaraderie with other seasonticket holders sitting in their home section.

But not in 2020.

This year's game experience was much different, and it changed again after the Nov. 22 Miami Dolphins game when fan participation in the stadium was prohibited.

The 2020 season began with a stadium empty of real fans. Cutouts of fans populated the seats, and fan noise was piped into the stadium and onto TV broadcasts as the COCID-19 pandemic took professional athletics and everything else out of normal routines.

But as the pandemic wore on, public health officials and the Broncos organization determined that they could allow limited access to games. Five thousand seven hundred fans, or about 7.5% of capacity, were to be permitted to six home games. The 5,700 would be well-spaced throughout the lower decks of the stadium but set back from the team locations on the field.

Fans with season tickets had their tickets rolled over to the 2021 season. They were given priority to buy a six-season pass or individual game tickets for 2020.

Brian Werner, former public information officer for the Northern Colorado Water Conservancy District, was one of those fans who took advantage of the lottery to secure seats for the six games.

He won two seats and, until the change in late November, had been attending.

"I've been to all that I can go to," he said. "I don't have a great priority number, but a whole lot of people decided to punt on the season."

His seats were similar but not the same as what he would normally have during a season.

Charlie Shoop, president of PFC USA of Greeley, experienced the same placement relative to where his family had tickets previously.

Both Shoop and Werner remarked

"You park right next to the stadium. You're not tailgating or going to a bar ahead of time, so you go right at game time."

Brian Werner, former public information officer for the Northern Colorado Water Conservancy District

on the same experiences this year.

"There are no lines," Werner said. No lines to get in, no lines at concession stands, no lines at bathrooms, no lines anywhere.

"You usually have to leave three hours before a game to avoid traffic," Shoop said. Not this year.

"It's easy to get in and out," Werner agreed. "You park right next to the stadium. You're not tailgating or going to a bar ahead of time, so you go right at game time."

"The atmosphere is not the same," Shoop said. "We had the whole section to ourselves." Shoop said his kids played tag on the concourses because they were largely empty.

Werner said there were 25 people in his assigned section, Section 128.

"You certainly don't get the true fan experience," Werner said. "We yelled. I think they heard us."

Fans aren't doing the wave. "I hate the wave," Werner said.

Fans are wearing masks, both Shoop and Werner said. Stadium personnel are "bending over backward on their protocols," Werner said. "We appreciate the ability to be here, so we're not going to jeopardize that."

Signs have been posted everywhere telling fans to wear masks and to maintain distances. The Broncos have worked to convert all bathrooms with touchless fixtures for additional safety.

But the precautions were not enough. Infections, if any, stemming from Bronco games were not a factor in the decision to close down games to fans again, as Denver rose to the red level on the pandemic chart.

The Nov. 22 Dolphins game became the last home game of the season for fan attendance. Home games on Nov. 29 against the New Orleans Saints, Dec. 20 against the Buffalo Bills and Jan. 3 against the Las Vegas Raiders will be played to an empty stadium with just fan cutouts and pumped-in crowd noise.

Fans who bought tickets to the abbreviated season will get credit or refunds for the final three games.



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Virus spreads, but so does confidence

By Dallas Heltzell

news@bizwest.com

Just when Coloradans start to think there's a light at the end of the COVID-19 tunnel, it turns out instead to be an onrushing train.

Restaurants had returned to inside dining, albeit socially distanced, and cities in the Boulder Valley and Northern Colorado were helping them make room for more outdoor seating. Grocery shelves were beginning to look more normal, without the empty spaces where rolls of toilet paper used to be. Businesses were learning to strike a profitable balance between in-office and work-fromhome production.

But then came the spike in cases, highlighted by Gov. Jared Polis' startling report on Nov. 20 that one in 49 Coloradans is contagious with the novel coronavirus.

What has resulted could be as tumultuous as the aftermath of the presidential election.

By Thanksgiving, 20 Colorado counties including Boulder, Broomfield, Larimer and Weld had moved to elevated restrictions based on "severe risk" — including prohibiting restaurants from offering indoor dining and limiting gyms to 10% of capacity. The aim, Polis said, is to do everything possible to avoid having to impose a full-scale lockdown.

In Weld County, Polis said, only three intensive-care unit beds and no regular hospital beds remained. However, that county immediately released a statement saying it wouldn't enforce many of the restrictions. Polis responded that Weld either take the new data-driven steps or come up with its own mitigation plan in cooperation with the state.

Will the return of near-shutdown conditions deal a mortal blow to the state's economy? Or are there silver linings?

Depends on who you ask.

Three days before Polis' Nov. 20 press conference, he had received a letter from the Colorado Restaurant Association demanding that he "do everything within your power to avoid shutting down restaurants or placing further restrictions upon them." The industry and its workers, restaurant owners say, are unfairly bearing the brunt of blame for the pandemic.

However, those tuning in to Biz-

West's Boulder Valley Real Estate Conference on Nov. 19 heard a more upbeat assessment. Lauren Hansen, chief executive of local multiple listing service IRES, told the panel that "the impact on residential real estate has been fascinating to observe." After the stay-at-home orders in the pandemic's early stages put a major damper on the number of deals being made, Hansen said, the Boulder Valley saw a surge of new listings in May followed by a record June. As of October, Hansen said, new listings are up 23.1%,

The reason, she said, is a factor that remains a constant despite COVID-19: quality of life. Boulder and Fort Collins were among the top five in U.S. News & World Report's 2020 ranking of the best places to live.

Many businesses are saving money on leased office space by having more employees work from home, but that benefit comes with a downside. Mark Woulf, senior manager for economic vitality and business services for the city of Boulder, said that the city is facing a substantial loss of sales-tax and parking revenue as well as a 12% decline in construction value.

Tourism is soldiering on, said Donna Carlson, president of the Estes Chamber of Commerce.

"Knowing that we might have this escalation, I sent a message to our members saying we're going to do everything we can in the interest of commerce. We have a list of holiday activities on the website, trying to attract business to those businesses that are still functioning.

"Thankfully, retail is open and lodging is still open."

A business impacts survey conducted in August by the Northern Colorado Regional Economic Development Initiative (NoCoREDI) found that 38% of respondents had created plans to manage at least one shutdown scenario and 24% of the businesses surveyed didn't believe their business would be impacted by any increased restrictions. However, 30% said they had less than three months of expected revenue and financial resources left.

A report issued by the Colorado Secretary of State's office and the University of Colorado Boulder's Leeds School of Business found that 8,659 businesses went under in the second quarter of 2020, a 5.2% increase from the previous year, and new-business

Capacity restrictions at each level

±	-				-	
ا 🖗 🍥	LEVEL GREEN: PROTECT OUR NEIGHBORS	LEVEL BLUE: CAUTION	LEVEL YELLOW: CONCERN	LEVEL ORANGE: HIGH RISK	LEVEL RED: SEVERE RISK	LEVEL PURPLE: EXTREME RISK
	Use caution	Use caution	Advised to Stay at	Strongly advised to Stay at Home	Stay at Home	Stay at Home Ordered
HIGH RISK POPULATIONS	Eligible for worker benefits and mandatory prioritization for remote work	Eligible for worker benefits and mandatory prioritization for remote work	Home Eligible for worker benefits and mandatory prioritization for remote work	Eligible for worker benefits and mandatory prioritization for remote work	Eligible for worker benefits and mandatory prioritization for remote work	Eligible for worker benefits and mandatory prioritization for remote work
VARIANCES	Eligible for both outdoor. and indoor site-specific variances if approved by LPHA	Eligible for both outdoor. and indoor site-specific variances if approved by LPHA	Eligible for outdoor site-specific variances if approved by LPHA	Not eligible	Not eligible Current variances reevaluted	Not eligible Current variances revoked unless specifically allowed
PERSONAL GATHERING SIZE	Per local guidance	Up to 10 from no more than 2 households	Up to 10 from no more than 2 households	Up to 10 from no more than 2 households	None	None
CHILDCARE	Open	Open	Open	Open	Open	Open
P-12 SCHOOLS	In-person	In-person	In-person suggested, hybrid, or remote as appropriate	In-person suggested, hybrid, or remote as appropriate	P-5 in person suggested, or hybrid or remote as appropriate Middle school in- person, hybrid, or remote suggested, High school hybrid or remote suggested	In-person, hybrid, or remote as appropriate
HIGHER EDUCATION	In-person	In-person	In-person, hybrid, or remote as appropriate	In-person, hybrid, or remote as appropriate	Remote suggested, limited in-person when necessary	Remote suggested, very limited in-person when necessary
PLACES OF WORSHIP AND LIFE RITES - INDOOR UNSEATED FUNCTIONS	50%* capacity or 500 people	50% capacity or 175 people	50% capacity or 50 no calculator, (or up to 100 with calculator)	25% capacity or 50 (with calculator)	25% capacity or 50 (with calculator)	Remote, virtual service, or outdoor are strongly encouraged; indoors up to 10
PLACES OF WORSHIP AND LIFE RITES - INDOOR SEATED FUNCTIONS	50%* capacity or 500 people	50% capacity or 175 people	50%, 100 person capacity	25%, 50 person capacity	25%, 50 person capacity	Remote, virtual service, or outdoor are strongly encouraged; indoors up to 10
PLACES OF WORSHIP AND LIFE RITES - OUTDOORS	6ft between parties outdoors, per local zoning	6ft between parties outdoors, per local zoning	6ft between parties outdoors, per local zoning			
RESTAURANTS - INDOORS	50%* capacity or 500 people	50% capacity or 175 indoors	50% capacity or 50 (or up to 100 with calculator)	25% capacity, 50 people	Indoor dining closed. Take out, curbside, delivery, or to go	Indoor dining closed. Take out, delivery, or to go is open
RESTAURANTS - OUTDOORS	6ft between parties outdoors, per local zoning	Open air with only groups of own household is open	Outdoor dining closed. Take out, delivery, or to go is open			
LAST CALL	Perlocal	12pm (on premise)	11pm (on premise)	10pm (on premise)	8pm (on premise)	No on premise service
NON-CRITICAL MANUFACTURING	50%* capacity or 500 people	50% capacity or 175 people	50% capacity or 50 (or up to 100 with calculator)	25% capacity or 50 people	25% capacity or 50 people	Closed
OFFICES	50%* capacity	50% capacity	50% capacity, remote work is strongly encouraged	25% capacity, remote work is strongly encouraged	10%, remote work is strongly encouraged	Remote work or Closed
BARS	50%* capacity or 500 people	Closed	Closed	Closed	Closed	Closed
gyms/fitness	50%* capacity or 500 people	25% capacity or 75 people	25% capacity or 50 people	25% capacity, 25 indoors, or outdoors in groups less than 10	10% capacity, 10 indoors per room, or outdoors in groups less than 10. Reservations required	Virtual, or outdoors in groups less than 10
GROUP SPORTS AND CAMPS	50%* capacity or 500 people	50 person capacity per activity	25 person capacity per activity	Virtual, or outdoors in groups less than 10	Virtual, or outdoors in groups less than 10	Virtual, or outdoors in groups less than 10
CRITICAL AND NON CRITICAL RETAIL	50%* capacity	50% capacity	50% capacity	50% with increased curbside pick up, and delivery. Dedicated senior and at-risk hours encouraged	50% with increased curbside pick up, and delivery. Dedicated senior and at-risk hours encouraged	Curbside, pick up, and delivery
PERSONAL SERVICES	50%* capacity or 500 people	50% capacity or 50 people	50% capacity or 50 people	25% capacity or 25 people	25% capacity or 25 people	Closed
LIMITED HEALTH CARE SETTINGS	50%* capacity or 500 people	50% capacity or 50 people	50% capacity or 50 people	25% capacity or 25 people	25% capacity or 25 people	10% capacity or 25 people
INDOOR UNSEATED	50%* capacity or 500 people	50% or 175 person capacity	50%, 50 no calculator, (or up to 100 with calculator)	25%, 50 person capacity (with calculator)	Closed	Closed
NDOOR SEATED EVENTS AND ENTERTAINMENT	50%* capacity or 500 people	50% or 175 person capacity	50%. 100 person capacity (6ft distancing between parties)	25%, 50 person capacity (6ft distancing between parties)	Closed	Closed
DUTDOOR UNSEATED EVENTS AND ENTERTAINMENT	50%* capacity or 500 people	50% or 250 person capacity	50%, 175 person capacity (with calculator)	25%, 75 person capacity (with calculator)	25%, 75 people (with calculator), attended only with members of your own household and 6ft spacing between groups	Closed
OUTDOOR SEATED EVENTS AND ENTERTAINMENT	50%* capacity or 500 people	50% or 250 person capacity	50%, 175 person capacity (6ft distancing between parties)	25%, 75 person capacity (6ft distancing between parties)	25%, 75 people (6ft distancing between parties), attended only with members of your own household and 6ft spacing between groups	Closed
OUTDOOR GUIDED SERVICES	50%* capacity or 500 people	50% capacity or 25 people	50% capacity or 10 people	25% capacity or 10 people	25% capacity or 10 people	25%, up to 10 only in your own household

Source: Colorado Department of Public Health and Environment

filings saw a 7.8% decline. However, the report also showed increasing confidence among business leaders who have been impacted by COVID-19 and the shrinking economy. The leaders posted a 44.3 on a scale of 100 on Leeds' Business Confidence Index, up from a record low 29.7 during the first quarter. In Leeds' third-quarter report, that confidence level had risen to 47.9.

And new businesses continue to open.

In the past few months, Brighton welcomed the Cinn-a-Brew coffee and cinnamon shop, Wells Concrete and Lupitas Mexican Restaurant. Lavish Nails and Lashes made its debut in Broomfield. Fort Collins saw Stodgy Brewing and Wonder Tea open their doors, and a Longmont branch of Boulder-based Alfalfa's Market opened in a space formerly occupied by a Lucky's Market.

Sushi purveyor Blofish and Shakti Lash Studio were unveiled in Boulder. Piripi brought Spanish cuisine to Erie, while nonprofit Curry Without Worry opened in Loveland.

The cannabis industry has seen a surge as well. Even as the pandemic set in this spring, Colorado dispensaries posted a 46% sales increase over

the same day in 2019.

Help is also on the way to help startups as well.

Boulder-based Techstars, partnering with ZomaLab, Strada Education Network and Colorado Thrives, is launching an accelerator program to boost startup companies that hope to develop products and services that address the "realities of the COVID-19 pandemic and the long-term future needs of the global workforce," said Techstars managing director Taylor McLemore.

Colorado State University's College of Business has launched Pivot Larimer County, a series of free, facultyled, workshops and video resources made possible by a \$200,000 grant from Larimer County, which in turn received funding from the federal Coronavirus Relief Fund.

The city of Fort Collins invited food and beverage businesses to apply for financial assistance through Phase 3 of a \$1.8 million Small Business Assistance Program, and the city of Loveland's Economic Development Department established a \$550,000 rent relief fund. Weld County also invited businesses to apply for grants through a Business Recovery Program.

Region's biotech industry avoids financial hurt

By Dan Mika

dmika@bizwest.com

There's no argument that COVID-19 will go down in history as one of the world's greatest health crises and one of the greatest financial challenges ever for the medical industry in the U.S.

However, the pandemic hasn't wreaked havoc on biotechnology and pharmaceutical companies despite being so ingrained in the larger medical industry.

As of Nov. 14, the Nasdaq's Biotechnology Index has grown 17% year-todate, outpacing the S&P 500 Index by 7%. Biotech initial public offerings have also been hot this year, with 96 newly public companies producing average returns of 47% and, in the case of vaccine producers such as BioN-Tech SE (Nasdaq: BNTX), skyrocketing to more than 5.7 times its original valuation during the offering.

The reasons behind the sector's strength this year is twofold: The race to find treatments and vaccines for COVID-19 has been a near-singular effort from the world's medical community, and speculators expect massive revenues from companies that in theory have the entire human population as a market.

Take Arca biopharma Inc. (Nasdaq: ABIO), a Westminster-based company

that in mid-May announced it would try to repurpose its anti-blood clotting drug candidate for cardiac arrest patients into a treatment for a side effect seen in some severe COVID-19 patients.

Arca's stock closed the day prior at \$3.95 per share and closed the day after its announcement at \$19.21 per share. The drug candidate is now recruiting patients for advanced trials.

Bolder Biotechnology Inc., a privately-held outfit of eight employees, is also looking to repurpose one of its drug candidates to treat mild cases of COVID-19. In its case, Bolder is looking to use its multiple-sclerosis drug to spur cell defenses against COVID and other types of infectious diseases.

Other local companies have pivoted as well, with Brickell Biotech Inc. (Nasdaq: BBI) adopting a co-development deal with a Japanese company for a COVID-19 vaccine alongside its Phase III trial for its anti-underarm sweating treatment.

The two Boulder-based disease testing developers MBio Diagnostics and Brava Diagnostics also merged in August, with the combined company focusing on rapid COVID-19 testing systems.

Research into new medical treatments also serves as an investment hedge in a time where other industries were in freefall during the first weeks



Biotech initial public offerings have also been hot this year, with 96 newly public companies producing average returns of 47%.

of the global pandemic. Patients are still being diagnosed with chronic or deadly conditions alongside the larger health crisis, and that demand for treatments today and for new therapies tomorrow is relatively resilient.

As macabre as it sounds, someone can hold off on buying tickets for a cruise or patronizing a favorite restaurant, but putting off treatment of a recently-diagnosed cancer is less

likely.

Boulder-based ArcherDX was one of those companies planning to go public this year while planning to raise \$100 million from its genetic cancer-testing platform but later gave up the stock market debut to take a \$1.4 billion acquisition offer from Invitae Corp. (NYSE: NVTA).

Biodesix Inc. (Nasdaq: BDSX), another Boulder-based cancer testing company, was less lucky in its debut last month, raising \$72 million out of its \$79 million cap and trading well below its original pricing of \$18 per share.

However, the IPO suffered from poor timing as investors held their breath for the outcome of the presidential election and signals from the Supreme Court over a case that could invalidate the entire Affordable Care Act in November.

The Boulder area also saw investments come in on the manufacturing end of the biotechnology industry in 2020, with Novartis AG (NYSE: NVS) starting the regulatory process to manufacture the world's most expensive drug in Longmont in January.

Meanwhile, Japanese contract manufacturer AGC Biologics Inc. purchased an idle drug plant in Boulder for \$40 million in June, with plans to start full production of various medical treatments by April 2021.



Pandemic slaps down nonprofit fundraising

By Ken Amundson kamundson@bizwest.com

Sudden onset of the COVID-19 pandemic threw nonprofit organizations dependent upon event fundraising into turmoil.

The Larimer Leadership Breakfast — the annual Boy Scout fundraiser in Fort Collins — went off as planned on March 12 with attendees wondering whether they had made a wise decision to attend. The tables were full and the program inspiring. After that, almost no in-person events transpired.

Surely, this wouldn't last long, many businesses and nonprofit organizations speculated at the time. Nonprofits delayed their events, but didn't cancel.

As the pandemic wore on, longtime events — even the iconic Greeley Stampede and Cheyenne Frontier Days — were cancelled for the year.

Nonprofits dependent upon money raised at events entered panic mode. Even the third-party events by Rotary, Kiwanis, Optimists and others were put on hold, and the donations that might have been earmarked for a nonprofit vanished.

Nonprofits scrambled for alternatives.

Crossroads Safehouse in Fort Collins quickly learned that the need for its services would spike, while its financial resources went into the tank.

"We're open 365 days a year, 24 hours a day," said Pam Jones, executive director of the agency. "Our mission goes on regardless of the pandemic."

"When the pandemic started, we became quiet and were not sure what we would do next," she said. "We had to focus inward on the shelter side of the operation. As people were forced inside, they faced more domestic violence."

Crisis calls jumped 42% through September. Yet people worried about coming to a shelter because of the illness. Jobless stress along with the disease itself all contributed to a buildup of negative energy around the home.

The agency is well aware of the lethality index, which says that a woman who is threatened with a gun by her partner is 20 times more likely to be murdered. "We saw six such cases a year ago but are seeing almost six a week now," Jones said.

Crossroads embarked on a series of "couch concerts" in the spring in which entertainers performed online and people were encouraged to donate. The agency, which draws about 45% of its funding from federal, state and local grants, continued its operations. It received a PPP loan through the federal CARES Act.

It's biggest fundraiser, the Prohibition Party traditionally held in October, moved online this year and, to some surprise, the event netted about \$30,000, the same as the year prior. "Gross revenues were down but our largest sponsors came forward for us again, and we didn't have the venue and food costs," she said.

Share of Boulder County found alternative ways to gather food.

"We have to be prepared for what is coming," Jones said. While she expects that nonprofits facing similar challenges will need to scale back, Crossroads is trying to maintain its budget because increases in clientele are expected. Eighty percent of the budget is staff, and most of them work in the shelter.

"Any size gift makes a huge difference to the people we serve," she said, noting that the philanthropic spirit is alive in Northern Colorado and people give what they can.

Other nonprofits also have gone virtual where they can. "Boulder is a pioneer in the virtual space," said Chelsea Carver, chief development officer for Mile High United Way, the agency that now serves not only metro Denver but also Boulder and Broomfield counties.

United Way has relied upon that innovation to help it through these times, although collecting donations has been made more difficult.

The traditional United Way approach of contacting employees of regional businesses to seek contributions and pledges slowed during the pandemic as many employees worked from home and gathering for meetings at businesses was not advised.

Premier Members Credit Union, whose CEO Carlos Pacheo sits on the Mile High board, moved its annual campaign to Zoom.

Xcel Energy, which traditionally had a chili cookoff, instead conducted a virtual event.

Demand for services paid for from United Way dollars either directly or through nonprofits has climbed, Carver said. Mile High runs the free 211 crisis line available to people seeking help with social needs. The line fielded 300 calls per day before the pandemic and is now responding to 2,100 calls per day.

"We'll be announcing soon [before this story is published, she said] that our building will be an overflow warming shelter this winter. That's the first time our building has been used for that."

Jeannine Truswell, CEO of the United Way of Weld County, said her agency has suffered dramatically from the

loss of events and inability to directly campaign at businesses.

"Many companies are so overwhelmed with the pandemic that they don't have time to run the campaigns," she said. Hospitals are

preoccupied with their core mission of treating patients, many of them

coronavirus patients, and aren't able to do even email campaigns.

"We do an amazing campaign at JBS [the meat packer in Greeley]; we used to go in once a week and meet with new employees. We can't do that now," she said. In the past, JBS employees accounted for about \$100,000 in contributions to the United Way.

State Farm, which recently announced that it is closing its Greeley office, accounted for \$150,000 in the past and is now about \$10,000, she said.

Truswell said United Way and the Community Foundation of Weld County have worked together on a COVID relief campaign. But she noted that in 2013, the joint campaign to aid victims of the regional flood raised \$2 million, while the COVID campaign raised \$330,000.

"This is a different kind of disaster," she said, noting that the widespread, community-wide nature of the disease is affecting donors as well as victims.

"On the flip side, our United Way has gotten multiple grants to help nonprofits and has received CARES Act funding from local governments" to help with the direct services that the United Way provides.

The annual auction and dinner in the Spring was cancelled, "but spon-



Casualties of COVID: Snapshots of departed businesses

By Dallas Heltzell

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Tightened restrictions just before Thanksgiving because of a spike in cases of COVID-19 are likely to force more businesses to shut their doors in the Boulder Valley and Northern Colorado — but some already have suc-

ZOLO GRILL, Boulder

Serving up Southwestern-style food for 26 years, Zolo Grill was a popular spot for business lunches and romantic dinners. As of Nov. 25, however, the Big Red F Restaurant Group's first restaurant was to shut down.

Zolo, at 2525 Arapahoe Ave. in the Village Shopping Center, was ahead of its time in the farm-to-table realm as chef-owner Dave Query cultivated relationships with area farmers. Query's company would grow to include several locations of Jax Fish House and Post Brewing Co. as well as Centro Mexican Kitchen, Lola Coastal Mexican and the West End Tavern. But it all started with Zolo. Query told BizWest the closure was "an unavoidable decision" that came as a result of the pandemic, even though landlord Tom Gart had tried to work with the restaurant to keep it open. He thanked the customers who supported Zolo, but saved his fondest thoughts for his workers.

"Many of our core employees who worked with us for 10, 15, and 20plus years started at Zolo," he wrote. "Every single one of you gave us so much credibility, every single day that you decided to show up to work. I stand in gratitude with a deep curtsy to you all." cumbed to the loss of revenue caused by declines in revenue related to the novel coronavirus.

High-profile closures attributable to the coronavirus included The Med, a popular 27-year-old restaurant owned by Walnut Restaurant Group that was closed over the summer along with its two sister

STATE FARM, Greeley

khakis, of course.

COVID-19 pandemic.

As recently as 2018, the

Those who call Jake from State Farm

at 3 a.m. can rest assured he's very

likely working from home. In his

State Farm Insurance Co. planned

to abandon its physical office space

in west Greeley as well as a dozen

others around the country, instead

adopting a fully work-from-home

employment model as a result of the

Bloomington, Illinois-based company

had leased three buildings in the

campus at 1555 Promontory Circle

that housed about 1,100 workers.

"Most employees assigned to these

locations have been working from

home since March and will continue

to do so," State Farm spokeswoman

an email. "As a company, maintaining

flexibility in how and where we work

is just one of the many ways we can

Mark Bradley, managing broker at

Services Inc. in Greeley, told BizWest

that the closure wasn't unexpected.

"What COVID's done is accelerated

what was going to happen over the

next 10 years anyway, in retail," he

said. "The same thing has happened

in office. Maybe it's just happening

sooner than it would have anyway

because we've all gotten smart on

how to work virtually"

Realtec Commercial Real Estate

better serve customers."

Gina Morss-Fischer told BizWest in

Ten and Via Perla. The owners cited challenges related to restrictions imposed on businesses because of the pandemic.

eateries in Boulder, Brasserie Ten

The list of COVID-related closures includes such familiar businesses as Puddle Car Wash in Boulder, Nomad Micro Pizzeria in Fort Collins, Village

> THE ARTICULATE, Fort Collins Co-working spaces had soared in popularity in the Boulder Valley and Northern Colorado in recent years, but the COVID-19 pandemic triggered drop-offs in membership as people shifted to working from home. That's what did in The Articulate, a 9,000-square-foot venue that for four years had provided a workspace and photo studio space at 324 Jefferson St. in Old Town Fort Collins. Its doors closed Oct. 31. The Articulate was opened in 2016 by photographer Patrick Edmiston, owner of PHOCO, a photography and videography business at the same location. He previously had opened another co-working space, The Downtown Artery, which catered to artists; it closed in November 2019. At its peak, The Articulate had about 75 members. It fought to survive this year by offering shorter-term leases, as well as suggesting on its Facebook page to parents with children in pandemic learning pods that the sanitized space with fiber optic connections might be a good option. "We have spent the last few months thinking outside the box and adjusting our space and protocols to continue to make co-working safe, fun and productive for everyone," the Facebook entry stated. But it wasn't enough.

Pizza in Estes Park, multiple 24-Hour Fitness centers and the 41-year-old Gold Key Travel in Longmont. But small businesses also fell victim to the virus, including Slate Italian Eatery and Blakeman Vacuum & Sewing in Loveland.

Each closure has its own personal story. Here are a few.

TANGERINE, Longmont

Owner Alec Schuler had tried to keep his brightly hued breakfast-and-lunch eatery at 379 Main St. — one of three in Boulder County — open amid declining sales, but when Paycheck Protection Program money ran out, he had a hard decision to make.

"We floated [through April and May] due to PPP money. Now it's gone," Schuler told BizWest in June. "I need to refocus on Boulder and Lafayette and cut the one that's bleeding the most."

Schuler hopes to reopen the downtown Longmont restaurant if sales go back to near normal at the other locations, pointing out that he still owns the building. Schular opened the Longmont location in 2019 after Steven and Susan Carlson decided to close Sun Rose Café there after nine years. The building dates back to the 1880s and had housed drug stores, a J.C. Penney clothing store and a newsstand. It offered some unique menu items crafted by Schuler, including a trout benedict. When all three locations were

When all three locations were opened, they employed "a little more than 100," Schuler said. "Considering how much we sell, that's a high ratio of employees to sales compared with an average business." Schuler also closed his Arugula restaurant in northeast Boulder, which had been in business since 2009.

$Fundraising, \, {\rm from} \, 10$

sors said they did not want their money returned," she said. An online auction raised some but not as much as previous in-person auctions have raised.

"The board sometimes asks what keeps me up at night, and I'm worried that [if the pandemic continues] we'll have to make drastic reductions in operations.

"I keep a close eye on what's happening in the world and the news about the vaccine — and I know the general populace won't be vaccinated until April. If this were to go on a year or two, we'd have to start with a white piece of paper and start over," she said.

Community Food Share in Boulder County didn't have to start over, but it did have to find new ways to stock its food pantry.

Julia McGee, director of communications for the food bank, said massive numbers of unemployed community members caused food demand to spike. "We saw real generous community support at the beginning, but that has waned," she said.

"Recovery is going to outlast the virus itself," she said.

The agency stopped doing food drives at the beginning of the pandemic because of concern for safety. Instead of food, it is asking for cash, which it can make go further. "Every \$1 results in three full meals," she said.

It is running virtual food drives and has used technology to create a "self-serve" food drive opportunity. Individuals or groups can set up a food drive on the food bank's website, set a goal, create a link and send that link to people in their network.

Finding new ways of doing things have also been in the offing for the United Way of Larimer County.

"We felt fortunate that we'd been using mobile fundraising platforms even before the pandemic," said Allison Hines, senior vice president of resource development for the agency. United Way of Larimer subscribes to a service called Mobile Cause, which has elements such as "text to give," virtual events and platforms to run mini campaigns around a theme.

Its annual event in June was all virtual, with the United Way using matching dollars from some donors to incentivize others to give. She said the agency is creating unique pages for businesses to use in their annual United Way drives built around cutest pet contests or Halloween costume contests, with participants voting with their dollars.

Hines said disaster fundraising done in collaboration with the Community Foundation of Northern Colorado — for both pandemic relief and the forest fires in the county — has resulted in a sense of urgency, but disaster fundraising has also impacted the standard collection of donations. Disaster contributions, \$1.27 million for the pandemic and \$700,000 for fires, are earmarked and can't be used for the traditional United Way programming and support of nonprofits.

"COVID has brought to light problems in the community that were already there," she said in reference to increased demand for domestic violence services or food pantry services. "We're fortunate that our economy is better than a lot of places. They're [donors] stepping up. They're maintaining," Hines said.

She said the United Way's largest

business donor, The Group Inc., has continued in that position because real estate sales have remained strong. Another large donor, Nutrien Ag Solutions Inc., is still doing well and has maintained its support.

She said the agency, which operates on a fiscal year of July 1 through June 30, budgeted down 15% for the current year. "If you back out the disaster fundraising, we're coming in about 5% to 10% less" than what was collected a year ago.

"Larimer County is a very generous community, and we're fortunate to live and work here," Hines said.

The Mile High United Way's Carver echoed that sentiment and said that nonprofits around the country are hopeful as the year comes to a close that donations will come forward.

"The end of the year is so important for nonprofits. It's the Super Bowl, if you will. It probably won't be a great year for anyone, but hopefully basic needs will be met," she said.

"Once we have a vaccine, then let's hope the togetherness and grace that people have shown during this period will continue," Carver said.

VINO GIU, Estes Park

Opened in April 2019 at 207 Park

park, Vino Giú was an elegant café

world, chocolates, artisan cheeses,

charcuterie and a water bar adorned

with fresh fruits, flowers and herbs.

Vino Giu frequently gave back to its

community, co-sponsoring open-

air concerts in the park as well as

of Realtors' scholarship fund.

contributing to the Estes Park Board

But the springtime shutdown of Estes

Park's overnight accommodations as

well as neighboring Rocky Mountain

National Park was too sour a goblet

"I'm sad to say but Vino Giu is

officially closed," owner Catalena

wrote on the café's Facebook page.

"The COVID situation really took a

keep our doors open. ... Thank you

for allowing us to create wonderful

memories and incredible experiences

"It's a hard decision to walk away

from everything I have poured my

years," she wrote, "and I'm slowly

climbing the high road right now."

heart and soul into over the last two

toll on our business and ability to

Its name means "Wine Down" in

Italian, and it was designed as a

place to "wind down."

to swallow.

with you.

Lane, overlooking a downtown

serving wines from around the

BW ONE ON ONE

Interview with Jennifer Henderson, founder of TiLT

Each month, BizWest asks a business leader to participate in a question and answer feature to help shed light on a business topic, an industry or add insight to a field of endeavor. This month, Jennifer Henderson, founder of Career Allies Inc., which does business as TiLT, a platform to help employers and employees manage leaves of absence.

BizWest: When we last had contact, you had just won BizWest's Northern Colorado IQ Innovation Challenge and were taking your company to the next level. Since that time, how has your company changed?

Jennifer Henderson: Since the summer of 2019 and the IQ Innovation Challenge, TiLThasgrownsignificantly. Our sales have increased tenfold, we've welcomed nine new TiLT employees, and we closed our Series Seed II raise. With the seed raise and support of incredible investors like Sofia Fund, we have been able to execute our strategy to scale the businesses and help so many more employees, managers, and companies successfullynavigate leaves of absence.

BW: TiLT, as we understand it, is a digital platform to help employees and employers navigate parental leave—so that there's full understanding of what is to happen and when. Give us a couple of examples of how the program has worked for your clients.

Henderson: TiLT supports all leave needs - from COVID-related to disability, mental health, parental, military, and more. A leave of absence can be instigated by many life events. Unfortunately, many times the management of leaves can feel cold, robotic, antiquated, and devoid of human support. Of course, there are many logistics involved in a leave, on both the employee and employer sides, but that doesn't mean employers and the legacy leave management providers working with them have forgotten or don't care that people needing a leave are going through something very real, often emotional and scary. TiLT is out to change the way many leaves have been traditionally "transacted." We want to bring the "human" element back into leave management.

Here's how it works: Our client companies introduce us to the employee initiating a leave and their manager through our platform. From there, we create personalized TiLT leave plans that guide everyone through the necessary forms, pay considerations, and proactive conversations to ensure work is transitioned effectively, career trajectories are insulated, and managers understand their critical role in the process. We add specific resources that



Jennifer Henderson, founder of Career Allies Inc., which does business as TiLT, a platform to help employers and employees manage leaves of absence.

support each unique employee and manager such as fertility resources or first-time manager tools, or bereavement support. Every TiLT plan is built to individually and effectively address each specific leave journey.

BW: Will the recently passed family leave bill in Colorado in have any impact on your company?

Henderson: Yes, without question. We were called as expert testimony for the task force that Gov. Polis assembled to evaluate Proposition 118. We are very invested in the successful implementation and management of paid leave in Colorado. Because we manage leaves across the U.S., we know first-hand, what's working and not working in the states that have already passed paid leave. That gives us domain expertise, extensive data, and the expertise to help the state of Colorado, and subsequent states, stand up these programs effectively. In addition, Colorado-based employers will have a significant need for support in effectively communicating, complying, and navigating this new program, and TiLT will be there to help our fellow Coloradans through the process!

BW: In how many states are you operating now? What are your expansion plans? What is your current client base and what is your expectation for this time next year?

Henderson: TiLT supports leaves in all U.S. states, and we are starting to beta test our approach for international leave support. Our goal is to support international leaves in 2021, yet we have such a strong demand in the U.S. now, that we may choose to push global functionality to 2022.

BW: You recently received angel funding from an organization that invests in businesses led by women. Tell us how that relationship began and what it means to your company.

Henderson: As a female founder, the fundraising journey has been anything but easy. I learned, early on, that women need three times the traction to get a fraction of the funding that our male counterparts receive. That reality wasextremelyfrustratingtoacceptand drove me to focus, very specifically, on speaking to investors who are actively working to change this paradigm by matchingstart-up funding and putting their capital behind female founders. We were honored to meet the Sofia Fund team when some of our existing investors and fellow female founders introduced us. Sofia's investment thesis and support of female founders is exactly what we wanted to bring into the fold for TiLT. The team has been available, helpful, and advocates for our workfrom dayone. The entrepreneurial community, and the business world and economy at large, needs an army of investors like Sofia Fund if we're truly going to change a very broken start-up funding system.

BW: What is the most important thing that employers should know about your company if they are considering how to improve their employee leave practices?

Henderson: A generous leave policy is not a silver bullet for success. It takes a culture of role-modeling life and work integration, asystem that ensures everyone has the same leave experience, and critical involvement and educationof managers. Employees hold their employers 10 times more accountable when they're navigating a life event. The risks of attrition, disengagement or potential litigation are extremely high when employee leaves aren't properly managed. Lastly, the compliance and legal landscape surrounding leave is shifting under our feet and very few companies have the HR resources to stay up-to-date on how to navigate those complex processes.

BW:Anythingelse you'd like to share with our readers?

Henderson: COVID has brought caregiving out of the closet and into the fore. Kids and elderly parents need connection and support. We believe awareness of the extreme pressures on caregivers is higher than it's ever been before. Employers are desperate to care for their remote employees going through life events that involve their need to care for another. Caregiving often triggers a leave. Employers must think outside the box and break old patterns of "the way we've always done it" or they will be at significant risk of losing talent. We've seen a significant acceleration in what employees are demanding for work-life support and resources, and those companies who respond quickly and sufficiently, with the human touch I mentioned earlier, will survive.

WHAT'S THE ECONOMIC FORECAST FOR LONGMONT?

HINT: YOU MAY NEED THESE

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BW ThoughtLeaders BUSINESS ANSWERS FROM THE EXPERTS

PAYROLL & WORKFORCE SERVICES

Who Should Handle Payroll in a **Business?**

A common misconception is that HR specialists handle payroll. To clear this, let's tackle the difference between the two functions.

Payroll - Refers to the process of tracking time within a pay period and paying employees appropriately for that time worked (including overtime for "non-exempt" employees) or salaries for "exempt" employees,



Zane Glover

Payroll Consultant

or other paid time off, less any wage deductions, including payroll taxes, health insurance premiums, garnishments, etc. Payroll specialists also ensure your company complies with tax and labor laws related to employee wages.

Human Resource (HR) - Refers to managing people within an organization; hiring and onboarding new employees, motivating tenured employees, developing compensation packages that might include paid time off, bonus awards or salary increments. HR also develops the training programs for new hires and handles disciplinary issues.

Coordination Between Payroll and HR

Many payroll functions directly overlap with HR, so the two must coordinate key areas such as recruitment, maintaining confidentiality of employee data, salary increases, bonuses, benefit deductions and employee termination. Lack of coordination between these departments could cause errors in pay or other misunderstandings that lead to unhappy employees

Payroll calls for skill with numbers, knowledge of tax laws and accounting, while HR relies on people who can handle employees. Many small to medium sized business owners find themselves taking on both rolls. Are you drowning in backoffice tasks? Is HR, timekeeping, payroll, tax deposits, filing reports, running background checks, and staying compliant with ever-changing labor laws becoming a heavy burden that diverts your focus from running your business?

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HEALTH CARE

Reflections On 2020: Extraordinary Challenges, Exceptional Resilience

We are nearing the end of 2020, a year that for many in our community has been the most challenging year we have ever experienced. The COVID-19 pandemic has dramatically altered our professional and personal lives in ways we could not have foreseen or imagined. Despite this profound disruption, Pathways has continued to fully live our mission as



Nate Lamkin

Pathwavs

Anticipating potential supply chain problems, we have maintained an ample stock of personal protective equipment (PPE) throughout the year, enabling us to continue to provide critically needed patient care while keeping our staff and those around them safe. Earlier this summer we began administering weekly COVID-19 tests to our clinical staff, further enhancing our safety measures, and facilitating access to our patients in skilled nursing facilities that had to lock down to protect their highly vulnerable residents.

The pandemic has also heightened the urgent need to move forward with the construction of our freestanding inpatient care center (ICC). While we continue to operate the 6-bed Pathways Hospice Care Center at McKee Medical Center in Loveland (as we have for over 20 years), we are unable to care for COVID-positive patients in that inpatient unit because it lacks the negative pressure rooms necessary to safely isolate highly infectious patients. The new ICC we will build adjacent to our offices and counseling center on Carpenter Road in Fort Collins will have two such rooms, making this highest level of inpatient hospice care available even to patients with extremely contagious illnesses.

None of us have been spared from the mental health impact of the global pandemic. Many are grieving the death of someone close to us, or know someone who is. And there is an elevated level of stress and anxiety that we are all carrying. Pathways for Grief & Loss has continued to provide robust and comprehensive grief and loss counseling services continually throughout the pandemic, moving group events to virtual platforms, holding counseling sessions outdoors (weather permitting), and even providing some face-to-face counseling on a limited basis utilizing COVID-screening, masks, and HEPA filtration units.

Try as I might, I simply cannot find the words to adequately express my admiration, awe, and gratitude for the amazing staff at Pathways. Hospice, palliative care, and bereavement counseling is challenging work under the best of circumstances, in the midst of a global pandemic all the more so. Our resilience and resolve are facing a relentless test, and we a rising to the occasion and supporting our community with unwavering skill, compassion, and expertise.

As we navigate through a holiday season dramatically different than normal, may you all find peace, renewal, and hope. Be well, stay safe, and know that Pathways is more committed than ever to our mission.



Nate Lamkin, President Pathways 305 Carpenter Road Fort Collins, CO 80525 www.pathways-care.org

HEALTH CARE

New Mercer Commons — Care in a time of COVID

The business of senior care is ever changing and evolving in order to meet the needs of seniors in the community. The current pandemic has brought about many unexpected changes but has proven that life does not stop,



even in a pandemic. New Mercer Commons has continued to adjust in order to keep our doors open to those needing Assisted Living.

Each department of our staff has been presented with their own challenges during the pandemic. From our nurses to activities to care providers; everyone has used their creativity and dedication in fostering a safe and supportive environment for residents to live their lives to the fullest. In these unprecedented times, each staff member has stepped up and united as a team. It is times like this when you see why these individuals have chosen a care profession.

Starting with the first call; we do our utmost to give families peace of mind. Our staff will do everything we can to make sure our residents are happy and receiving the care they need. Our care providers are there to not only help with practical needs but to also get to know our residents daily routines and preferences. With the support of all our departments, we have strived to make our residents' every day lives as normal as possible during this time.

Moving into an Assisted Living is often a big life change for residents and their families. Although some families may not be able to be there for the transition, the New Mercer family is ready to step in and help our new residents feel at home. It is undeniable that COVID has presented us with a challenge unlike any other, but when you are Columbine STRONG you can come together to overcome any challenges.



Gabby Cabello Admissions Director New Mercer Commons 900 Centre Avenue Fort Collins, CO 80525 970-495-1000 gabriella.cabello@columbinehealth.com



COURTESY AIMS COMMUNITY COLLEGE

Smoke from the Cameron Peak fire dominated the skyline as seen from the shore of Lake Loveland on Oct. 14. The photo was taken by Aims Community College photographer/ videographer Curtis Ellzey.

High country rising from a fiery fall

By Dallas Heltzell

news@bizwest.com

For Northern Colorado and the Boulder Valley, 2020 will be a year burned into our memory.

Literally.

Four late-season wildfires, including two that would set records, ravaged the high country. Embers of two of them still were smoldering as Thanksgiving approached.

At their height, the wildland blazes caused smoke and ash to blanket cities along the northern Front Range urban corridor — but the economic fallout still is being assessed.

The Cameron Creek fire ignited Aug. 13 in rugged and heavily timbered national forest land near Cameron Pass and Chambers Lake, in far northwestern Larimer County, but by October had spread south to the doorsteps of Fort Collins and Loveland. By Nov. 20, it had consumed 208,913 acres, making it the largest wildfire in Colorado history and had damaged or destroyed 469 structures.

The East Troublesome fire began Oct. 14 northeast of Kremmling in Grand County, and within three days it had spread to more than 10,000 acres, fueled by high winds and low humidity. It exploded between Oct. 20 and Oct. 23, growing from 18,550 to 187,964 acres, threatening the towns of Grand Lake and Granby, then jumping the Continental Divide in Rocky Mountain National Park and, incredibly, forcing the evacuation of Estes Park. A winter storm Oct. 24-25, coupled with a heroic stand by firefighters in the park, saved Estes Park, but a total of at least 366 residences and 214 outbuildings and commercial structures were destroyed or damaged in the 193,000-acre blaze - including several historic buildings in the national park — and two people in Grand County were killed.

The Cal-Wood fire was sparked Oct. 17 in the foothills between Boulder and Lyons, providing a startling nighttime view to the west for Longmont residents. By the time it was contained on Nov. 14, it had scorched 10,106 acres, making it the largest wildfire in Boulder County history. It destroyed or damaged 25 structures including a few high-end homes.

The Lefthand fire started Oct. 18 about a mile west of Ward in upper Lefthand Canyon and was contained four days later.

The Estes Valley was threatened on three sides — by the East Troublesome fire from the southwest, the Cameron Creek fire from the northeast and the Cal-Wood fire from the southeast. The resilient tourist town that in 2013 survived a late-season deluge and then a government shutdown that closed the national park endured another one-two punch this year; the fires came just as restrictions related to the COVID-19 pandemic were being at least temporarily lifted.

"It was working. Our numbers weren't equitable year over year, but they were close," said Visit Estes Park spokeswoman Rachel Oppermann. "And then the fires hit, and kind of knocked us out of our stride."

Adam Shake, executive director of the Estes Park Economic Development Corp., said the EDC sent a survey out to nearly 700 businesses about how the fires had affected them and got 88 replies back. The basic conclusion, he said, was that "83% of businesses suffered some sort of economic impact because of the fires. Of those, most of the economic impact was in the \$10,000 to \$15,000 range as far as lost revenue. A bunch of them lost less than \$5,000."

Oppermann, as a member of the Allenspark fire department, which offered mutual aid to the Estes Park Fire Protection District at 1 a.m. Oct. 24, faced the threat up close and personally.

"Being surrounded by three fires in Allenspark and Estes Park was very stressful. I was very concerned about what would happen because I didn't know where it was going to come from," she said. "We were told to expect to lose the YMCA, which broke my heart."

The YMCA of the Rockies' Estes Park Center, a sprawling complex of log cabins and wooden lodges on largely forested land just across Glacier Creek from the park boundary, would have been one of the first targets had the East Troublesome fire not been held back on the west side of Bear Lake Road in the Moraine Park area of the national park.

"It was overwhelming and terrifying and emotional," she said, "but we all got out and did what we could to protect Estes Park."

Recovery in Northern Colorado's

fire-stricken areas will take time — for the land as well as the economy. But help is on the way. For instance,

the Colorado Asso-

ciation of Realtors'

was awarded a

\$100,000 grant



CAR Foundation DONNA CARLSON

from the National Association of Realtors' Realtor Relief Foundation to help individuals and families affected by the fires in Larimer, Boulder and Grand counties. Qualified applicants can receive up to \$1,000 to be used exclusively for a monthly mortgage expense on a primary residence or rental housing cost due to displacement in a fire area.

United Way of Larimer County has launched a Cameron Peak Fire Response Fund, the American Red Cross of Northern Colorado is sheltering displaced residents while area humane societies shelter animals, and Elevations Credit Union committed to match up to \$100,000 in donations to its own wildfire relief fund.

The Colorado Department of Revenue announced in late October that it would offer relief on state-collected taxes to businesses that have been affected by the fires.

With the east side of the national park mostly reopened, Visit Estes Park is touting safe activities that can be enjoyed in the area to try to salvage the year, even though indoor dining again was restricted in late November because of soaring coronavirus infection rates.

"We're really trying to emphasize

that, while we're in recovery, people can still come up and go hiking in those outlying areas," Oppermann said, "but above that, there's still great things to do in Estes Park. We have a strong downtown corridor that provides all types of shopping experiences. We have a lot of art galleries and studios. We have four breweries, one winery and one distillery, so people can create their own craft-beverage tour. There are a lot of options to really augment and complement a trip to Estes now when there's limited access."

Added Estes Chamber of Commerce president Donna Carlson, "We really need to recover that lost revenue."

For the surrounding fire-ravaged forests, the challenge is to protect the watershed that serves residents, industries and agriculture at lower elevations.

Without vegetation to hold in the moisture from rain and melting snow, water moves rapidly downslope, triggering erosion that could trigger landslides and flash floods and capturing sediment that can cause expensive problems for water-treatment plants below.

On Nov. 10, the Colorado State Forest Service published its latest Forest Action Plan, which noted that about 10% of the approximately 24 million acres of forest in the state are in dire need of work to address wildfire risk, forest health and threats to water supplies — projects that carry a \$4.2 billion price tag.

"We in no way expect to do that in any short term period," said CSFS director Mike Lester.

"While it may be years for communities to fully recover from the impact of these fires, it has been heartening to see the support that has sprung up to support the people affected by these disasters," wrote Estee Rivera Murdoch, executive director of the Rocky Mountain Conservancy, in the nonprofit's autumn newsletter. "I'm beginning to truly understand the sentiment behind the phrase 'Mountain Strong."

BW INSPIRE

Bramble & Bine pivots to glassware, labels

By Shelley Widhalm news@bizwest.com

FORT COLLINS — When the pandemic struck, Fort Collins graphic designer Michelle Taylor needed a way to continue Bramble & Bine without her business partner while also facing a slowdown in orders.

Taylor, owner of design company Michelle M. Taylor LLC, moved the business under her LLC and pivoted her focus to custom glassware and beer labels for weddings and special events.

"It was honestly a solution once my business partner left to keep Bramble & Bine going," Taylor said. "I see it as a facet of my design services, specific to the wedding and event industry, but it's more personal working with people not just businesses."

Taylor met her business partner at Funkwerks: Craft Brewery & Taproom in Fort Collins — he was a brewer there, and she handled the graphic design and marketing, a position she held for 3½ years. They came up with the idea to design and craft custom glassware and specialty beer for weddings. The beer came in two styles, an IPA and a lighter German lager, that they bottled and labeled.

"It was a little bit of fun outside of our jobs we were comfortable and stable in. We wanted to take a chance on an idea we felt could work," Taylor said.

Taylor and her partner launched Bramble & Bine in November 2018 and hired a publicist to promote their brand, getting a few orders. Taylor transitioned out of her job in early 2020, deciding to focus on the company and freelance graphic design, so she founded Michelle M. Taylor LLC in January. But in March at the start of the pandemic, Taylor's partner was laid off, and he decided to find a more stable full-time job.

Taylor, who isn't a brewer, quit the brewing part of the business and focused on the glassware and labels, which can be placed on top of commercial beer bottles for a custom look and feel.

"I normally talk to the bride and get a feel of the aesthetic of the wedding," Taylor said. "It's a commemorative thing from the day that's more artistic that goes along with the décor elements in their wedding."

The glassware can be part of the couple's table settings, a wedding favor or a welcome gift for their guests. It can include the couple's initials, their images, the date of their wedding, the bride's bouquet or a pattern or design element that is screen printed on high-quality glassware. The labels also can have the same sort of elements.



Michelle Taylor has brought Bramble & Bine under her design company and continues to make personalized glassware and labels for weddings and other special events.

"Everyone wants their wedding to be unique and special for them and their guests," Taylor said. "They can have this thing they helped create. It's a really special element, even though a small element, it can be a special part of the day."

Home brewer Emily Hutto of Durango likes the customization that Bramble & Bine brings to a wedding day or other special event, she said.

"Beer geeks like myself tend to collect glassware to no end, and I can't imagine a better day than your own wedding for which to have a special glass," said Hutto, chief executive officer and founder of RadCraft. "Michelle's style is funky yet clean, bold but simple. Beyond her own signature aesthetics though, she's a muse when working with different brands or brides to best design materials that look and feel like theirs."

Pedro Gonzalez of Boulder, president and general manager of New Planet Beer Co., finds Taylor to be one of the most creative artists he has worked with over the past 10 years.

"She is truly a one-woman show who

can develop brand position, cuttingedge art, write and develop sales materials and other marketing collateral," Gonzalez said. "She is timely, responsive, priced competitively and highly recommendable. Concerning her wedding biz, I would say to the potential customers that they are getting a real pro from the Colorado commercial beer scene to work on their project."

Taylor initially worked in graphic design — something she's done for 10 years — after earning a bachelor of arts degree in graphic design from Flagler College in Florida. She took her experience with breweries to focus her design work in the craft brewery, cider, CBD and hemp industries, plus a local farm and a university. She provides logos, social content, packaging and apparel design.

"It is interesting to go out on my own and to be able to work with different clients and different brands and not always work on the same thing," Taylor said.

Taylor chooses to work for companies where she feels strongly about their brand stories and can invest in those brands.

"I'm not just a turn-and-burn designer trying to get things done and out the door," Taylor said about creating custom designs instead of using templates. "This is truly a unique design that's being created for them."

Taylor also wants to help brands and people tell their stories, she said.

"My role as a designer is to project and show the voice of the brand or of the couple in a way they couldn't do on their own and to help them achieve their goals through visual solutions," Taylor said."What makes graphic design unique from other creative fields is we're making solutions."

Taylor saw a spike in interest for Bramble & Bine in August when she designed wedding glass favors for a couple in the Orlando, Florida, area. She provided an illustration of the bride and groom on one side of the glass and their names on the other side.

"Other than that, it's been really quiet," Taylor said. "It seems like people are getting back into planning their weddings."

Corporations bring assets to innovation table

or many in Boulder County, IBM is known as one of the largest employers. It also helped lead the early days of Boulder's now renowned technology community. What might be less well known is it led the nation in new annual patents issued. Its first patent was issued in 1911 for a punch card system for tabulation. In 2019, it was

issued 9,262 new awards bringing its total to more than 140,000. For 27 years in a row, IBM was issued more patents than any other organization in the U.S.



"Access to customers

offers an immediate

return on investment

a valuable feedback

mechanism."

that produces profit and

cash flow, but also offers

and distribution channels

Many factors contribute to this massive haul of

new intellectual property: a strategic approach to R&D, a culture of innovation, the resources to develop new

concepts, a tolerance for failure. These attributes and others contribute to IBM's leadership in patents and innovation.

The rate and pace of innovation that IBM continually demonstrates isn't possible for smaller organizations. Small and medium enter-

prises have limited access to capital and resources and their exposure to markets and customers is negligible, although there are exceptions. With the advent of startup ecosystems and global networks, entrepreneurs and founders are gaining access to growth resources as never before ---and this is good news.

On aggregate, large corporations and organizations have tremendous opportunities to scale innovations. This is important because, in some cases, innovations need to reach as many people as possible, as quickly as possible. The COVID-19 vaccine is an excellent example of an innovation that requires large organizations, corporations and government to develop and distribute with scale. Without these resources, a vaccine at scale might not be possible.

Corporations are a crucial player

in the innovation ecosystem. In fact, they have an exceptional opportunity to lead innovation and R&D with the possible exceptions of government and academia. One massive competitive advantage corporations wield is the balance sheet. In addition to the balance sheet, corporations also have access to capital markets. The combination of these assets offers tremendous competitive advantage that's difficult to match.

Along with capital resources, corporations have access to distribution channels and customers. These channels can be used to market and sell new products, experiment with new services, and pilot new offerings. Access to customers and distribution channels offers an immediate return on investment that produces profit and cash flow, but also offers a valuable feedback mechanism. Building relationships takes time,

> energy, money and lost opportunities to produce. **Resources SME's** simply don't have.

If managed properly a large corporation can absorb failures and false starts. Creating "sandboxes" and initiatives that are somewhat insulated allows for experimenta-

tion that poses a low risk to the core business. An example of external risk reduction is partnering with a venture studio. Working with studios allows the corporation to create and experiment with new concepts and ideas outside its four walls. In some cases, a corporation can partner with a studio with no brand or company affiliation whatsoever. This autonomy allows for flexible experimentation while keeping risk low.

Corporations have myriad opportunities to scale innovation. But one thing is certain: It's only possible with a concerted, long-term commitment and the resources to enable their development. Creating more than 140,000 patents doesn't just happen; ask IBM.

Thomas Knoll is founder and CEO of Innovators CoLab.



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BW HEALTHCARE

Pierpoint offers performance apparel to stop embarrassing leakages

By Shelley Widhalm news@bizwest.com

Kim Pierpoint works out in the foothills above Boulder this fall.

BOULDER — At age 54, Kim Pierpoint of Boulder got into sprint triathlons but was out of shape — plus she had another problem that sometimes caused her to quit and go home.

Pierpoint struggles with stress urinary incontinence, a common problem for women that causes urine leaks during exercise and other physical movement. She tried every product she could think of from disposable pads to incontinence underwear and athletic apparel that claimed to absorb and hide minor leaks. Nothing worked, but she figured she could make her own product and help not just herself but other women through her business Prickly Pear Sports, which she founded in January 2019.

"I want to make it comfortable, hygienic and discrete, so women like me can get back out there without the fear of embarrassment," said Pierpoint, who is now 68. "The design is meant to be friendly and helpful for women who want to get out and active again."

Pierpoint came up with a line of performance apparel geared to women with athletic stress incontinence that includes shorts and leggings.

The products feature a mesh brief, similar to those in most running shorts, with a soft, absorbent gusset for sensitive skin. The gusset is integrated into a built-in mesh brief rather than being a separate underwear garment. It wicks away moisture and conceals urine leaks, drips and soggy spots during athletic activity as women run, jump, lift, bounce and skip or even sneeze, cough or laugh — the sudden pressure on the bladder causes the involuntary release of urine.

"I love my tights. I can go to the gym or on the treadmill or the track," Pierpoint said. "I used to tell my coach I have to go home. I don't have to do that anymore. When I'm getting out there I'm not embarrassed."

Pierpoint's performance apparel is geared toward not only triathletes like Pierpoint but those engaged in running, hiking, weight lifting, yoga, gymnastics and aerial silk art, as well as walking.

Donna Wilson of Denver, a beta tester for Pierpoint's products, wears her leggings for her long walks and likes that they're comfortable while also being stylish in fun, vibrant colors. She's found that after having three children, things aren't as tight as they used to be.

"When you exercise, all kinds of fun things happen to your body, including fluid," Wilson said, adding that by wearing the performance apparel, she never has a visible leak. "It doesn't feel intrusive. You can put them on and do your things. ... It's breathable, but it's not porous."

Antonia Chiesa of Denver engages in cross-training, yoga, pilates and walking but experienced leakage following the birth of her twins and another child. She started using Pierpoint's products as a beta tester.

"I had never seen a product in the exercise apparel market that addressed my issues," Chiesa said. "I love the thoughtfulness of her designs and the quality of her materials. ... I appreciate the construction and absorbency of the inner lining. I feel confident that if I have a leakage during exercise, I'll be secure."

Pierpoint originally got into sprint triathlons as a fundraising activity at the encouragement of her and her husband Paul Liscom's oldest of two children, Lauren, 34. A former athlete, Pierpoint figured the triathlons would be a good way to get back in shape, but she found that the more she trained, the more issues she had with leakage. She complained to Lauren about it, and Lauren said, "Why don't you do something?"

At first Pierpoint didn't do anything until she retired from the health-care field in 2017. She has a master's of science degree in health-care administration, which she earned in 1982, and worked in hospitals and provided independent dialysis consulting. In 2001, she became the administrator of the Kempe Center in the Children's Hospital Colorado Anschutz Medical Campus. When her business becomes profitable, she plans to give a percentage of her proceeds to the center and a couple of others.

"What's important to me as a business owner is to give back in a tangible way by solving a specific problem," Pierpoint said. "I chose a career in health-care management because I believe health and wellbeing are fundamental to quality of life. Now that I'm retired, I get to solve a problem that's not just personal to me but affects lots of women."

Pierpoint went to a fashion trade show in Los Angeles to learn about fabric and the manufacturing process and left with several industry connections, including a source for manufacturing her product on a small scale. At home, she found another contact to help her create the prototypes, using a sewing machine in the basement.

"The gusset fabric is sourced from a company that produces fabric for the diaper, incontinence and medical application markets," Pierpoint said. "Because it's integrated into the brief itself, the gusset hugs the body, is less bulky than adding another layer of underwear, stays in place and is discreet — it really doesn't show."

In February 2019, Pierpoint started the design process. She developed 12 different prototypes and sent them to her prototype testers, who were tasked with drinking a large quantity of water and going out for exercise. She conducted a survey and evaluation system and came up with several iterations of the product before she identified what works best for her test population. In the future, she plans to design a thong since she is getting requests, she said.

A year later in March when COVID-19 hit, Pierpoint focused on other aspects of her business, including website development and social media outreach. In November, she began a small run of two styles of shorts, two styles of leggings and a T-shirt.

"You gotta have a T-shirt," she said, adding that she expects the product will be ready to sell in December. "I'm incredibly excited about it."

Up to this point, Pierpoint has been self-funded, but now she plans to initiate a Kickstarter campaign in early 2021 to continue to support her project.

"I love the creative process," Pierpoint said. "I'm not bored. I'm not complaining anymore. It gives me a sense of purpose. I love being my own boss. I love the challenges, even the stuffI suck at. I'm really having a blast."





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- Warren Yoder, Owner of Weld County Garage Family of Dealerships



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Holidays, COVID affect mental health

By Lucas High

lhigh@bizwest.com

For many people, and particularly for those of us predisposed to mental health struggles, the holiday season can trigger feelings of depression and anxiety, grief and loneliness. When the already stressful season is layered atop an eight-month global pandemic and economic slowdown, the result is a period that could be as emotionally challenging as any in recent memory.

"During the holiday season, people feel like their mental health [struggles are] exaggerated," Mental Health Colorado CEO Vincent Atchity said. "It's this clash between how people think they're supposed to be feeling and how they're actually feeling. Even the healthiest of us have that to some degree."

Dr. Joshua Garfein with Boulder Community Health noted that this year's mental-health triggers go beyond the pandemic and the holidays to include the wildfires in parts of Northern Colorado and the Boulder Valley, as well as the contentious political climate.

"This year is basically unparalleled," he said.



"Chronic uncertainty can pose significant threats to mental stability and health and trigger existing vulnerabilities that many may already have," according to University of Colorado psychology professor June Gruber.

Seasonal stressors, according to UCHealth therapist and social worker Rachel Slick, can include financial pressure, shorter days,

travel and thoughts of loved ones lost during the year.

This stress doesn't just manifest itself in feelings of sadness or worry. There are physical manifestations as well: tension headaches, muscle spasms, gastrointestinal symptoms and acne to name a few.

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"All these things are very connected," Slick said.

The typical holiday season anxiety is compounded exponentially by the fact that we're all stuck inside and many of us are unable to celebrate with family and friends.

"Historically and culturally, there's a reason why so many holidays and celebrations are in the winter," Atchity said. "The days are shorter, it's darker and colder, and humans have always created their own warmth by getting together. To be deprived of that natural comfort is going to be really hard for a lot of people."

It's not just that people are forced to remain in solitude in an effort to beat back the spread of the virus, it's also that no one has any idea when we'll be able to be together again.

"Chronic uncertainty can pose significant threats to mental stability and health and trigger existing vulnerabilities that many may already have," University of Colorado psychology professor June Gruber said in an email.

"Accepting our emotions as they are" and not beating yourself up about the way you feel during this unprecedented holiday season is a key coping strategy, she said.

"Our emotions guide us through the world and give us information about events and circumstances. Feeling upset, lonely and frustrated is a normative response to the uncertain world we are in. Don't expect or feel distressed if you are not overjoyous. Know your emotions are keeping you in connection with this unusual world."

Participating in physical activity, whether that's traditional exercise or something as low-contact as knitting, is a helpful way to combat seasonal or virus-related stress.

"Taking care of the body helps with the brain, too," Slick said.

Atchity recommends developing a self-care routine that involves prolonged breaks from social media and television.

A far less effective coping strategy is increased reliance on substances, experts say.

"Be cautious of overeating and consuming too much alcohol," Slick said."Be aware of what you're putting in your body and how it can affect your mood."

Regardless of whether — or to what degree — mental health issues are a challenge for you during the holidays, experts warned against taking our collective eye off the ball: stopping the spread of COVID-19.

"The most regrettable outcome from a public health perspective isn't necessarily the mental health aspect," Atchity said "It's the continuing spiking of cases through the holiday season as people continue to gather and infect each other."

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As 2020 comes to a close, we acknowledge that this year has been like nothing we have ever experienced. McKee Wellness Foundation pivoted to provide pandemic relief this year while continuing to support a vast variety of health and wellness initiatives. We need your help to fill the gaps left by this year's events. You could be the difference in the life of a cancer patient struggling to keep their heat on during this holiday season, or a Northern Colorado veteran desperately in need of mental health services. As a unique 501(c)3 non-profit, McKee Wellness Foundation does not deduct administrative fees from any donation; 100% of your donation makes an immediate difference in our community.

While gaps are still present, your generosity in this year of variability is humbling and appreciated. Through McKee Wellness Foundation, you have provided frontline healthcare workers with funds to cover unexpected childcare costs, masks, and meals; you've relieved the burden of housing & healthcare bills for veterans struggling to make ends meet; and you have supported local cancer patients both financially and emotionally on their journey through life-saving treatment. Will you support our community, and remind others that they are not alone? Donate today at mckeefoundation.com.



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Hospitals - Boulder Valley Ranked by number of licensed beds

Rank	Hospital	No. of licensed beds No. of employees (FTE)	No. of discharges 2019 Outpatient visits 2019Total Patient Days 2019		Total Patient Revenue 2019 Administrator, Title Net Income 2019 Year founded		
1	SCL Health — Good Samaritan Medical Center 200 Exempla Circle Lafayette, C0 80026 303-689-4000/303-689-6999 www.goodsamaritancolorado.org	183 1,400	12,173 54,600	49,927	\$1,491,696,084 N/A	Jennifer Alderfer, president, Good Samaritan Medical Center 2004	
2	Boulder Community Health — Foothills Hospital 4747 Arapahoe Ave. Boulder, CO 80303 303-415-7000/N/A www.bch.org	168 1,880	7,637 157,300	27,028	\$1,628,396,799 N/A	Robert Vissers, president & CEO 1922	
3	Centura Health — Longmont United Hospita 1950 Mountain View Ave. Longmont, CO 80501 303-651-5111/303-484-4164 www.luhcares.org	I 131 671	4,621 35,400	19,426	\$636,732,347 N/A	Christina Johnson, CEO 1959	
4	Centura Health — Avista Adventist Hospital 100 Health Park Drive Louisville, C0 80027 303-673-1000/303-673-1048 www.avistahospital.org	108 552	4,716 70,800	17,618	\$583,611,795 N/A	Isaac Sendros, CEO 1990	
5	Centennial Peaks Hospital 2255 S. 88th St. Louisville, CO 80027 303-673-9990/303-673-9703 www.centennialpeaks.com	104 21	4,146 N/A	27,582	\$80,355,177 N/A	Sean Forster, CEO 1976	
6	UCHealth Longs Peak Hospital 1750 E. Ken Pratt Blvd. Longmont, C0 80504 720-718-7000/N/A www.uchealth.org	50 580	2,011 N/A	10,533	\$385,221,558 N/A	Lonnie Cramer, CEO 2017	
7	UCHealth Broomfield Hospital 11820 Destination Drive Broomfield, CO 80021 303-460-6000/N/A www.uchealth.org/locations/uchealth-broomfield hospital	22 204	280 N/A	2,304	\$88,157,839 N/A	Lonnie Cramer, CEO 2016	
8	Children's Hospital Colorado North Campus 469 W. Colorado Highway 7 Broomfield, CO 80023 720-777-1340/720-777-9731 www.childrenscolorado.org	6 106	N/A N/A	N/A	N/A N/A	Jena Hausmann, CEO 2008	

Source: American Hospital Directory Inc., Colorado Hospital Association Utilization Data, individual hospitals

* 2019 data.

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Wishing You a Safe and Loving Holiday Season

Patio Homes Independent Living Assisted Living Rehabilitation Health & Rehab Medical & Non-Medical Home Care

> Medical Equipment Infusion Therapy Pharmacy

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BWLIST Hospitals – Northern Colorado Includes ranked by number of licensed beds

Rank	Hospital	No. of licensed beds No. of employees (FTE)	No. of discharges 2019 Outpatient visits 201	9Total Patient Days 2019	Total Patient Revenue 2019 Net Income 2019	9 Administrator, Title Year founded
1	Banner Health — North Colorado Medical Center 1801 16th St. Greeley, C0 80631 970-810-4121/N/A www.bannerhealth.com/ncmc	378 1,443	10,375 71,100	47,757	\$1,129,073,075 N/A	Margo Karsten, CEO 1904
2	UCHealth Poudre Valley Hospital 1024 S. Lemay Ave. Fort Collins, CO 80524 970-495-7000/N/A www.uchealth.org	281 2,225	12,300 286,000	52,587	\$1,837,750,089 N/A	Elizabeth Concordia, president & CEO, UCHealth; Kevin Unger, president & CEO 1925
3	UCHealth Medical Center of the Rockies 2500 Rocky Mountain Ave. Loveland, CO 80538 970-624-2500/N/A www.uchealth.org	136 1,699	12,220 156,600	52,016	\$1,632,957,032 N/A	Elizabeth Concordia, president & CEO, UCHealth; Kevin Unger, president & CEO 2007
4	Banner Health — McKee Medical Center 2000 N. Boise Ave. Loveland, CO 80538 970-820-4640/N/A www.bannerhealth.com/McKee SCL Health — Platte Valley Medical Center	115 476	3,057 49,000	10,734	\$382,255,423 N/A	Margo Karsten, CEO 1976
5	1606 Prairie Center Parkway Brighton, CO 80601 303-498-1600/N/A www.pvmc.org	98 589	3,063 26,900	11,938	\$375,625,737 N/A	John Hicks, CEO/president 1960
6	UCHealth Greeley Hospital 6767 W. 29th St. Greeley, C0 80634 970-652-2000/N/A www.uchealth.org	51 583	N/A N/A	N/A	N/A N/A	Elizabeth Concordia, president & CEO; Marilyn Schock, president, UCHealth Greeley Hospital 2019
7	Northern Colorado Rehabilitation Hospital 4401 Union St. Johnstown, CO 80534 970-619-3400/970-278-9343 www.ncrh.ernesthealth.com	40 179	929 N/A	12,891	\$26,032,168 N/A	Brenda Simon, CEO 2005
8	Estes Park Health 555 Prospect Ave. Estes Park, CO 80517 970-586-2317/970-586-9514 www.eph.org	23 297	404 N/A	1,379	\$90,001,163 N/A	Larry Learning, CEO 1975
9	Banner Fort Collins Medical Center 4700 Lady Moon Drive Fort Collins, C0 80528 970-821-4000/N/A www.BannerHealth.com/FortCollins	22 157	1,202 8,800	3,717	\$95,113,019 N/A	Margo Karsten, president 2015
10	Northern Colorado Long Term Acute Hospital 4401A Union St. Johnstown, C0 80534 970-619-3663/970-278-9343 NCLTAH.ernesthealth.com	20 43	185 N/A	5,875	\$17,406,384 N/A	Brenda Simon, CEO 2007

Source: American Hospital Directory Inc., Colorado Hospital Association Utilization Data, individual hospitals.





BW EXECUTIVEHEALTH

Technologists use 3D printing to aid cancer treatment

By Ken Amundson kamundson@bizwest.com

LOVELAND — Time waits for no one, or so said Keith Richards and Mick Jagger of the Rolling Stones in a song of that name. The same is true of technology.

Yet sometimes people wait for technology to catch up.

Medical technologists in multiple fields have been laboring since the advent of 3D printing in manufacturing to apply its principles to medicine. And having success.

Consider:

This year, a Cleveland Clinic doctor received FDA approval for 3D-printed airway stents designed to fit the individual patient.

Doctors have begun to use 3D printed models of their patients' anatomies in order to exactly fit coronary stents.

And in October, the Australian National Science Agency reported the development of 3D printed coronary stents used to treat Peripheral Arterial Disease.

Closer to home, medical professionals at Banner MD Anderson Cancer Centers at McKee Medical Cen-





The stent used for radiation treatment in the head and neck is form fitted to the teeth so that each treatment can be identical to the last.

COURTESY ALEX MARKOVIC Alex Markovic demonstrates how the stent fits in the mouth.

For the Love of Boulder. Order Local. Help Our Restaurants.



Did you know that food delivery services charge restaurants up to 30% of the revenue from delivery orders?

The City of Boulder, through its Restaurant S.O.S. program, has partnered with Nosh Boulder to alleviate these costs by paying the restaurant's delivery fees through December 30th. (Customers will still pay their share of the delivery fee.)

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Getting Hungry?

Yeah, us too. Order delivery now and feel good knowing you're helping our local eateries survive these challenging times.

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The stent is integrated with a mask that prevents the patient from moving his or her head during the radiation treatment.

impression material, technologists create an impression of the patient's teeth so that the stent will go back into the mouth exactly the same way with each radiation treatment.

Two prongs help the stent integrate with the face mask that is used to keep the patient's face from moving.

"It's not comfortable, but we're thinking of them not moving," Markovic said.

David Groves, a Berthoud patient undergoing radiation treatment for cancer in his right tonsil and right lymph nodes, agreed that the stents are not comfortable.

"After about the third time, you get used to it," he said. "The first couple of times it feels weird."

Groves, when interviewed by Biz-

West, said he was on day 23 of 30 days of treatment. The device pushes his tongue to the left side of his mouth so the radiation doesn't affect the back of the tongue.

Markovic began using the printed stents in June and has had multiple patients use them so far.

Markovic receives calls from other radiology professionals, and he's on a national guidance team that will benefit from a document he is creating to share the technique.

The holy grail for medical technologists is the creation of 3D printed organs for transplant. Use of 3D printed stents is a far distance from that development. Organs will just have to wait for time — and technology — to catch up.

ter in Loveland and North Colorado Medical Center in Greeley have begun to use 3D technology to create devices to improve the treatment of patients needing radiation therapy.

Alexander Markovic, PhD, a physicist with Banner, turned to his 3D printing hobby when a friend undergoing treatment

needed help.

side. Commercial

"Stents are used in radiation oncology [for head and neck cancers] to keep a patient's mouth open and ALEXANDER to push the tongue

MARKOVIC to the right or left

products fall short when they don't open the mouth wide enough or don't push the tongue correctly," Markovic told BizWest.

"One of my friends was coming into our department, and she couldn't open her mouth wide enough," he said.

Without a stent, patients can move their jaws around "and that's not good," he said. The purpose of the stent is to rigidly position the jaw and teeth in the correct position so that the radiation can be directed at the cancerous tissue each and every time treatment occurs and avoid healthy tissue.

Markovic had been playing around with 3D printing as a hobby and making cases to hold electronics, toys for kids, and parts to fix things around the house.

"I might have an artist inside of me. I like to be able to print something that I design, an object that I can hold. I thought maybe I could create a line of these [stents] that could be available in different sizes to fit the patient," Markovic said. Commercial stents come in limited sizes.

Using a computer-aided design program similar to programs that dentists use, he set out to create stents. The same printer that previously produced toy tanks and guns for kids created 10 or 15 configurations of reusable stents.

It takes about eight hours to produce one, so he can quickly output a model specific for a patient if something in stock doesn't quite fit.

Then, using dental trays to hold

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CANNABIS

20 million gummies a day: Inside what might be America's largest hemp CBD extractor

By Dan Mika dmika@bizwest.com

ERIE — You'd be forgiven if you took a tour of Zelios Colorado LLC's back rooms and thought they were a brewery. The dozens of tall, stainless steel tanks connected by pipes and wires seem at first glance like the birthplace of craft beer.

But really, they're separating CBD and other cannabinoids from hemp plants at a scale that may not be rivalled anywhere else in the country.

In this nondescript business park that's shared with carpenters and plane hangars, Zelios Colorado now claims to be the biggest white-label extractor of CBD in the country.

From developers to CBD distillers

CEO Zach Nassar, 31, was first in real estate with his father David Nassar, a stock trader, winery owner and owner of Nassar Development LLC. The company built the park that now houses Zelios' operations at 3000 Airport Drive, Suite 203.

The first customer in the park was Pete Cummings, the founder of Zelios, who brought in six carbon-dioxide extractors and set up shop right as hemp was on the verge of federal legalization in late 2018.

Nassar didn't know anything about CBD at that point, but learned about the process of extracting it as he led the buildout of Cummings' project. With that knowledge in tow, he set up Gemini Extraction, which extracted CBD with ethanol and complemented Zelios' products.

While CBD is in its infancy as a national industry, competition has skyrocketed in the past several months. Nassar said the price of isolate was a whopping \$8,000 per kilogram around the beginning of 2019 and shrunk to \$800 per kilogram within a year.

"Both us and Pete came to the realization that if we're really going to be a dominant force in this industry, we got to come together and build a bigger company and do what we're doing at a pretty big scale," Nassar said.

After Zelios and Gemini closed a merger in March that brought on current chief operating officer Alex Goff, 27, the race to grow was on.

Cummings, who is Australian, remains on Zelios' board of directors, but lives in Hong Kong and owns international toymaker Zing Toys.

Nassar estimates that the company will pull in revenues of \$15 million to



Left, Zach Nassar and Alex Goff of Zelios Colorado LLC.

DAN MIKA / BIZWEST

\$20 million between March 2020 and March 2021.

Processing

Zelios' warehouses use two different systems for extraction, spanning 25,000 square feet and 16 machines, including six almost brand-new ones added in a recent expansion.

One of the systems forces highly pressurized carbon dioxide to separate cannabinoids from impurities in the raw material, while the other uses extremely cold ethanol to sap CBD and other desired compounds from the biomass and is later distilled to steam off the ethanol and leave behind the desired material.

Between the two systems and approximately 10 members of the production staff, Nassar estimates that the company can process up to 8,500 pounds of hemp in an eight-hour shift and extract about 200 kilograms of isolate per day.

In case your metric is rusty, that's enough CBD for 20 million gummies at 10 milligrams each.

From there, the staff further distills waxes and compounds out to the customers' preference, from leaving in some fats and waxes that form a crude oil with peanut-butter-like consistency all the way down to pure, crystallized CBD powder resembling table sugar.

Nassar claims that Zelios, along with sister company Zelios Kentucky, is the largest producer of carbondioxide-processed CBD in the country, and either the largest or secondlargest ethanol CBD extractor in Colorado.

However, knowing whether that's actually true is difficult to determine. CBD extractors are not monitored at the state or federal level, and many tend to keep their operating capacity figures close to their chests.

While market-research firms are able to generate data on the largestselling CBD brands and products, their figures count only the brand names sold at checkout and can't track which extractor produced the cannabinoids.

Convincing Erie

The various political entities that govern Zelios is akin to a Russian nesting doll.

The largest shell is the federal government, which under the Trump Administration hasn't been supportive of marijuana, but did allow the federal legalization of hemp.

One shell below is Colorado, which legalized marijuana in 2014 and actively promotes the industry.

Next is Weld County, where the Zelios plant resides. While the county isn't keen on marijuana, it's supportive of hemp producers as a subsection of the agriculture industry that, between it and the energy industry, has historically buoyed the county's economy.

Finally is Erie, where the Tri-County Airport is nestled at the meeting point of Boulder, Weld and Broomfield counties.

Erie officials were fairly hostile at Zelios' outset. The town had passed a ban on marijuana retail and cultivation in 2015, and a survey at the time showed at least half of the town was strongly opposed to any kind of commercial activity.

Nassar said that up until earlier this summer, Erie allowed Zelios to operate only with temporary certificates of occupancy, which had to be renewed every month, and a slew of permitting roadblocks from building and safety officials made the process a slog.

"They thought we were doing ethanol in a CO2 facility or propane or whatever, that was explosive," Goff said. "We've been here for years now, and nothing's gone up."

Erie economic-development director Ben Pratt disagreed with Zelios' assessment of how the licenses were handled, saying the town's building codes weren't perfectly adaptable to the extraction operation like it would for some other type of industrial use. There was also miscommunication on both sides as to what exactly needed to be done within the development process, he said.

However, Pratt said he's encouraged Zelios to stay in Erie and led efforts to introduce what the company does to the city's residents via town hall meetings in recent years.

That's a first step toward the city reconsidering its stance against the

cannabis industry. Pratt said the members on Erie's Board of Trustees have inquired in recent weeks about restarting the conversation about how the town could include cannabis within its economy.

It's a part of a larger plan for Erie's economic-development strategy, which Pratt said is positioned to focus on the technical and industrial side of agriculture and biotech industries.

The strategy is fitting for a city that has one foot in Boulder County, a cluster of research and startups, and the historically agriculture-focused Weld County.

"If you ask a lot of the businesses in the industrial park near Zelios, some of them we've talked to said this is as close as we can get to Boulder without having to be in Boulder," he said. "And that we believe is a good opportunity for us as a community to take advantage of the great labor sheds in both Weld and Boulder County."

The newest market

Zelios has three revenue streams: it acts as a contract processor for those who have hemp to break down, it sells white-label cannabinoids to major brands, and it distributes its own endproducts to consumer retailers.

Although hemp became legal nationwide under the 2018 Farm Bill, the regulatory framework is barely established. The U.S. Department of Agriculture regulates the production of hemp in terms of making sure it's under the legal bar of 3% THC, while the U.S. Food and Drug Administration has put CBD in a gray area between highly-regulated pharmaceuticals and much less scrutinized dietary supplements.

Almost all of the evidence about CBD's health properties is anecdotal since the plants that produce it have been federally-banned substances for decades, and that's led to some creative marketing.

Nassar believes that once the rules are set for how CBD is labelled and what it can be used in, major consumer brands will get into producing goods with CBD and launch the ingredient into the homes of customers who never would have set foot in a dispensary.

At the moment, some major brands are dipping their toes into CBDinfused products, such as AB InBev SA (NYSE: BUD) launching a CBD tea in Canada late last year on a micro scale.

But until then, the ambiguity of the law, and the remaining confusion in the broader population between the differences between CBD and THC, will ward away those legacy names in the supermarket.

"Right now, it's dominated by CBD-centric brands like Charlotte's Web and the big ones we've all heard about," he said. "But Coca Cola isn't in it, Anheuser Busch isn't yet. ...The cosmetic companies are starting to dabble in it. I think they see a little bit less of a risk and topicals, but still, cosmetics is still heavily governed by the FDA."



Thank you to everyone who supported the virtual turkey trot!



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TECHNOLOGY

Protecting Email Vitality

Many people don't realize that email is the

gateway for hacking and malicious intrusion. Over 90% of cyberattacks start with email, which can lead to significant reputation damage and financial loss. In fact, the Department of Homeland Security said that approximately 20% of the email received can be classified as malicious.



Connecting Point

Also, the FBI estimates at least \$12.5 Billion in global financial losses annually from email compromise.

In today's remote/work from home atmosphere, email is vital and we need to protect our accounts from the schemes of malicious actors. Here are some proactive steps to take to be protected:

Password Hygiene – Good password hygiene goes a long way in preventing an account from being compromised. Use long passwords that are complex and combine uppercase letters, lowercase letters, numbers, and symbols. Don't reuse passwords and use separate passwords for each login. Consider a password manager to help manage the strength and security of passwords.

Multifactor Authentication - Adding multifactor authentication to email accounts provides additional security through an extra layer of protection. The more layers/factors applied, the lower the risk of an intruder gaining access to accounts.

Email Filter and Secure Email Gateway - A strong business-grade email filter will not only provide virus and spam protection, but will block malware, graymail, scan URLs, protect against phishing and impersonation, and scan email attachments among other features. This will vastly reduce the amount of malicious email that will make its way to Inboxes.

Security Awareness Training -Cybercriminals ramped up phishing attacks by over 667% at the beginning of the pandemic. It's important for users to be trained on a regular basis (i.e., monthly) to be aware of threats when using email. Security Awareness training programs will deliver training and simulated phishing schemes on a routine basis to raise the awareness of the organization.

Security software up to date - It's important that security software (antivirus, patches, etc.) is up to date to protect against breaches that may occur. It's also important to have a backup of data/email if a restore is necessary.

If an email does get hacked, contact your IT representative immediately. They will check your system for infections, reset passwords, and make sure no footholds were left behind from the intrusion.

Connecting Point specializes in securing email. If you need assistance with your company's email security, please contact us at 970-356-7224 or www.cpcolorado.com.



LAW

Piercing the Corporate Veil to Recover **Accounts Receivable**

Many business owners are facing

rising accounts receivable during these challenging economic times as customers struggle to stay afloat and default on payments. If you have a judgment, lien, or other debt against a company that has no assets or that



is defunct, you may still be able to recover from a person or parent company by piercing the corporate veil.

The corporate form protects owners, shareholders, officers, or parent companies from corporate liabilities. Nevertheless, under certain circumstances the corporate form can be pierced so that a creditor can access the assets of a person or entity related to the defunct company. Piercing the corporate veil may be achieved by proving a person or entity is the alter ego of the defunct company. Colorado courts will find an alter ego if the person or entity used the defunct company to transact their own affairs and has the same interests as the defunct company such that separate personalities of the person or entity and the defunct company do not exist.

The courts consider various factors, such as whether funds and assets are commingled, adequate corporate records are maintained, the business is thinly capitalized, shareholders disregard legal formalities, corporate funds or assets are used for noncorporate purposes, and whether the form of ownership and control facilitates misuse by an insider.

We most frequently see veil piercing as an option where sole proprietorships or small businesses are involved, as they may not have observed corporate formalities, may have treated business assets as personal assets, or diverted funds to avoid creditors. If you have a claim against a defunct company, you may be able to pierce the corporate veil and recover amounts owed you. Speak to an attorney to see if piercing the corporate vell is a path to recovery for you.



Danielle Palardy Otis & Bedingfield, LLC 1812 56th Avenue, Greeley, Colorado 80634 Phone: (970) 330-6700 | Fax: (970) 330-2969

FACILITIES

Thank You David May

David May, CEO of the Fort Collins Chamber is retiring at the end of this month.

Fort Collins and our region has benefited during the last half of his 40-year career in the chamber world. It started in Independence, Missouri, then Sarasota, Florida and included a stint at the National Chamber of Commerce before landing in Fort Collins 17 years ago.



Working with David in my volunteer roles has been tremendous for my own personal leadership growth. He is unique in his vision and his ability to execute ideas with extreme detail. Our region is better because of David's leadership. Ask any chamber in Colorado and David has probably touched them in some

way and it's always for the better. David championed business and the free market consistently. David championed things like good streets in Fort Collins with the renewal of the street maintenance tax, renewal of the jail tax, and championed businesses like Woodward relocating their World Headquarters to Fort Collins. He wasn't afraid to dive into controversial issues such as candidate endorsements, broad band and the stadium decision. His lens was always what was best for business would be good for the community. It turns out we all need a great job and good business equates to a good community.

David's legacy on our region and state will surely be I-25. In 2013 several of us from NCLA went to an obscure CDOT presentation on the North I-25 plan. The bottom line was the state's plan was to widen it by 2075. That's right 62 years in the future. As business leaders we were stunned at this and knew there had to be a better way.

We formed an ad hoc committee named Fix North I-25 and started chipping away. David led us and saw right away that we needed money. He raised some through Moving Fort Collins Forward, but more was going to be necessary. He founded Northern Colorado Prospers and raised over \$3.8 million over five years to work on major initiatives impacting our quality of life.

Others followed and our local elected leaders got in the game reallocating funds for I-25 so we could move up the state's priority list. Through this process David saw we not only needed to Fix North I-25, but to be effective we needed to have a statewide impact. David started Fix Colorado Roads a spin off of our regional work and engaged business and political leaders across the state. Today real work is happening on North I-25.

Beyond this David is a good human being. He's honest, hard working and always considers others before himself. I saw David make personal sacrifices for the betterment of others. I wish David the best in his retirement and am glad he's chosen Fort Collins to live out his golden years.



Pete Gazlay, President Total Facility Care 453 Denver Avenue Loveland 80537 970-800-3801 www.totalfacilitycare.com

BW ENERGY

All eyes on 2030: Utilities set sights on renewable energy

By Lucas High lhigh@bizwest.com

The next nine years will prove how committed local electricity utilities are to the cause of developing new renewable energy sources. It's put-up-or-shutup time.

Many of the Boulder Valley and Northern Colorado electricity providers and local governments have circled 2030 as the year when they'll deliver on promises to transition completely or mostly away from carbon-based sources of power.

Cities such as Boulder and Longmont have passed resolutions to provide 100% renewable energy to residents by 2030, while utilities such as Xcel Energy Inc. (NYSE: XEL) and Poudre Valley Rural Electric Association Inc. have pledged to get 80% there.

Platte River Power Authority spokesman Steve Roalstad said the push for renewables has been "customer driven," and utilities and local leadership have bought into the process.

"I've got to hand it to Platte River and the people in this community for saying, 'Let's give it a whirl," he said.

Please see **Energy**, page **30**



The Rawhide Flats solar installation is adjacent to the power plant where Rawhide Unit 1, the utility's coal-fired workhorse, is located.



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- Kurt Georgeades, CEO; Mary Jane Duran-Blietz, President; Jon Blietz, COO

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11/20 | 20-22840

ENERGY, from 29

Interestingly, PRPA produced 100% renewable energy up until the 1970s using a hydroelectric power plant, Roalstad said. But eventually, the booming Northern Colorado region outgrew the plant's capacity.

"With the advent of the use of air conditioning in Colorado, the demand curve changed drastically," he said, and utilities turned to natural gas and coal to meet this demand.

Now the industry, facing pressure from leaders and residents to address climate change, is moving away from those carbon-based energy sources. To replace coal and gas, utilities are looking to wind and solar energy.

PRPA added 30 megawatts of solar power at its Rawhide Station outside of Wellington in 2016. The association then added 225 megawatts of new wind power this year and hopes to add another 22 megawatts of solar in the next month or so. PRPA also expects to enter into a new power purchase agreement to bring on additional solar in the coming year.

By 2024, the utility hopes to produce 60% of its electricity from renewables.

Solar-generated electricity doesn't have to be bought as part of a power purchase agreement; it can come from a utility's own customers.

"One of things we're seeing is more customer use of small scale residential solar panels on their own homes," Longmont Power & Communications spokesman Scott Rochat said.

Two years ago, the utility had 234

solar customers, he said. This year, the total is up to 400

"It's quick growth."

In October, PRPA's board of directors approved its 2020 integrated resource plan.

The IRP studied multiple options to achieve 100% noncarbon and selected what it called Portfolio 2. This path eliminates coal generation but maintains some natural-gas generation, along with wind and solar, in order to hold down costs while maintaining reliability.

Xcel is in a unique position to be held accountable for its carbon reduction promises. Boulder voters approved a deal in November that provides a pathway for the city to end its decade-long effort to form a municipal utility and reenter a franchise agreement with Xcel.

Xcel agreed to reduce its 2005 carbon-emission levels by 80% by 2030, as well as help Boulder achieve its goal of 100% renewable energy by the same year. If Xcel fails to meet those requirements, the city has six opportunities to terminate the agreement — in 2023, 2025, 2026, 2028, 2031, and 2036.

"In Boulder specifically, the Valmont Generating Station's coal unit was retired in 2017 as part of [Clean Air Clean Jobs Act]," Xcel spokeswoman Michelle Aguayo said in an email. "We will also retire two additional coal units, while adding new renewable energy to our system as part of the Colorado Energy Plan approved by the commission two years ago. That will allow us to achieve up to 55% renewable energy in Colorado, with a 60% reduction in carbon by 2026. Early next year we will propose a new clean energy plan in Colorado and are evaluating additional coal plant retirements or reduced coal operations as part of the plan.

As part of the Boulder franchise agreement, Xcel has also pledged to support programs such as electrification of city buses through an energy partnership agreement

"We've already hit the ground running by establishing teams to work together to tackle important issues the voters agreed to, including working on state regulation regarding rooftop solar capacity. We've also started policy discussions to integrate our work moving forward," Aguayo said.

In November, Tri-State Generation and Transmission Association Inc. increased its goal of movement toward non-carbon-generated electricity from 70% by 2030 to 80%.

The utility will accomplish the reduction in coal-fired generation by shutting down its coal plants in Craig in 2028 and 2029, increasing its use of renewable power through development of additional wind and solar resources, and working with other regional utilities to improve transmission resources so that a large area of the West will have access to more clean energy on a reliable scale, Tri-State CEO Duane Highley said during a press conference last month.

United Power Inc. is locked in a legal dispute with Tri-State, its electricity

wholesaler, over United's attempts to divorce itself from Tri-State. One of the reasons United Power says it wants to leave Tri-State is Tri-State's hesitance to move away from coal power plants.

For its part, United Power offers customers access to several renewable energy programs such as the Green Power Partners program, which allows users to buy 100 kilowatt-hour blocks of solar power.

Participation in the program "helps to direct our power supplier, Tri-State Generation and Transmission, to purchase new, renewable energy to add to our power mix," according to United Power.

While the development of renewable energy is important to utility customers, it's not the most important issue for them.

Reliability is foremost on customers' minds, followed by affordability, then carbon emissions, according to a recent PRPA survey.

"When you look at the plans for 100% renewable energy by 2030, there's always an asterisk that says, 'As long as technology can get us there," Poudre Valley REA spokesman Sam Taggart said.

Without continued advancement in technology, the shift toward renewables is likely to be an expensive process, one that's ultimately shouldered by utility customers.

"For the members, we don't want to just put in a gigawatt of renewable energy if it's going to cost them a huge price tag to do that," he said.





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ON THE JOB -

PAID ADVERTISING CONTENT

REAL ESTATE

Brett Silverstein | New Hire **BRINKMAN REAL ESTATE**

For Brinkman Real Estate, 2020 brought a renewed focus on acquisitions in high-growth markets in Colorado, Utah, and Arizona, as well as other regions throughout the Mountain States. For the company. this ensures their ability to execute on a well-rounded, evergreen investment



BRETT SILVERSTEIN

strategy regardless of the market cycle. In light of the market shifts we're beginning to see as a result of the COVID-19 pandemic, the company is more focused than ever on their acquisitions business plan.

The cornerstone of this business plan was the strategic hire of an experienced real estate professional to lead their strategy to aggressively pursue and execute deals in existing and new markets. Brett Silverstein joined Brinkman as their new Director of Acquisitions. His immediate goals will be to identify and close on opportunistic acquisitions throughout the Mountain States.

Silverstein's extensive background in the real estate industry made him a perfect fit for this leadership position. His background includes business development, consulting and asset management expertise with a focus on hospitality and multi-family product types, two of the asset classes the company will be pursuing aggressively in coming months. Most recently, he was a leader on the Investments team at Cortland, a multi-family developer headquartered in Atlanta, Ga., and with an office in Denver, Colo. Silverstein's accomplishments at Cortland were vast, including:

•Leading the acquisition of over \$1.18 billion in real estate in just over three years, adding up to over 4,500 units and 16 assets in Colo. and Ariz.

. Leading the asset management of 19 properties representing \$1.5 billion in market value

•Overseeing more than \$30 million in ongoing construction projects

•Helping Cortland enter the Phoenix, Ariz. market and expand to 10 managed assets

"We're thrilled to have Brett join our team to execute on our aggressive acquisitions strategy throughout Colorado and the Mountain States Region," remarked Kevin Brinkman, Co-Founder & CEO of Brinkman Real Estate. "We're beginning to see attractive investment opportunities resulting from the market corrections happening nationwide, and he's the right person to chase those deals."

Since their founding, Brinkman Real Estate has developed and acquired nearly \$500 million in project volume. Their portfolio includes a diversity in assets from multi-family, hospitality, mixed-use, office and retail.

LAW FIRM

Andrew Littman | New Hire

CAPLAN & EARNEST, LLC Caplan & Earnest, LLC announced that it has added Andrew Littman to the firm's newly created Family Law/Divorce practice group. The addition means Caplan & Earnest now has 35 attorneys focusing on eight practice areas - Education Law, Health Law,

Litigation, Immigration Law, Business Law, Compliance

& Workplace Investigations, Estate Planning/Probate/ Wills/Trusts and now Family/Divorce Law.

Littman, who leads the new practice group, joined Caplan & Earnest from the longtime Boulder/Vail firm Stevens, Littman, Biddison, Tharp, & Weinberg, LLC. He has 40 years of experience handling divorce, probate, business, real estate, securities law, investment fraud and complex trials. Littman has prevailed at the Colorado Supreme Court and prides himself on tireless advocacy and personally connecting with his clients.

He earned his J.D. from the University of the Pacific and his bachelor's degree from the University of Colorado Boulder. Littman serves as the board chair of The Eagle River Scholarship Fund among several other nonprofit organizations. He is married, has three adventurous children and enjoys backcountry and alpine skiing, mountain biking, hiking and jazz.

Christopher D. Schmidt | New Hire COAN, PAYTON & PAYNE, LLC

Coan, Payton & Payne, LLC is pleased to announce that Christopher D. Schmidt has joined the firm. Mr. Schmidt's practice focuses on all areas of commercial and residential real estate, financing, mergers and acquisitions. general business and tax law. He assists clients with all of their transactional

CHRISTOPHER D. SCHMIDT

needs, including negotiating and drafting contracts and other documents regarding acquisitions, dispositions, purchase and sale options, as well as entity formations and restructuring. Additionally, Mr. Schmidt assists clients with tax related transactions and matters.

He is a Member of the Colorado Bar Association Tax Law Section Executive Council and a Financial Advisor with J. Reuben Clark Law Society.

Mr. Schmidt received his LL.M. in Taxation from the University Florida Levin College of Law and his Juris Doctorate from the University South Dakota Knudson School of Law. Prior to attending law school. Mr. Schmidt graduated from Brigham Young University -Idaho with a Bachelor's Degree in Business Finance and from Colorado State University with a Master's Degree in Construction Management.

NON-PROFIT

Marla Trumper | Board Appointment COMMUNITY FOUNDATION OF NORTHERN

COLORADO

The Community Foundation of Northern Colorado announces it has selected Marla Trumper for its Board of Trustees. Trumper lives in Fort Col-

lins and has supported the

Northern Colorado com-



Collins Museum of Discovery, WISH, and CSU Development Councils.

Marla has professionally managed health nonprofits, including Cystic Fibrosis and American Diabetes Association. She has worked in advancement for Colorado State University since 2013 and is currently the director of presidential engagement.

Doreen MacDonald | Board Appointment COMMUNITY FOUNDATION OF NORTHERN COLORADO

The Community Foundation of Northern Colorado announces it has selected Doreen MacDonald to represent Loveland. Mac-Donald was born and raised in Guyana, South America. She moved to England and became a registered nurse and also a registered psychiatric nurse. She spent a year



MACDONALD

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REPORTER-HERALD

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living in Geneva before getting married and moving with her husband to Loveland, where she's been resident for over 40 years now; it's where she raised her family, became involved with church, school, and the community. For the last 10 years, she has been very involved with the Loveland Community Kitchen where she has served on the board and acted as a fundraiser.

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LET THEM KNOW



ANDREW LITTMAN

David May: A look back and forward

n the next couple of weeks, my time as president and CEO of the Fort Collins Area Chamber of Commerce will end. As I write this during the week of Thanksgiving, I have a lot to do, so my focus is still forward. How-

ever, as I organize materials for my successor, I have looked back over 17½ years and a few things stand out:



• The chamber has engaged and led. Issues that mattered to the

economic prosperity and livability of the region got our attention.

VOICE DAVID MAY

• The chamber has provided a much-needed business perspective to public affairs. With an unapologetic pro-business, pro-free enterprise outlook, we have worked to balance the scales in a region of large public entities.

• The chamber maintained its position as an independent voice for business and a strong economy. In most things, local government and the chamber of commerce can find common cause. But not on everything. When we could work together for our area, we did; when we couldn't, the chamber was not afraid to go its own way.

• Regionalism works. The twocounty Larimer-Weld region is prosperous and livable. The Fort Collins, Greeley, and Loveland chambers of commerce and other economic partners understand that cooperation is an economic imperative. The economy, labor force and transportation systems are all better because of our strong working relationships.

• Even in tough economic times, business leaders have been willing to support compelling visions that improve the region's economy, quality of life and business climate. Exhibit A is the chamber's five-year strategic initiative, Northern Colorado Prospers.

• We have been blessed with capable business leaders and strong engagement. Looking back over nearly two decades, the chamber has benefited from attracting top leaders from the business community.

• The simple growth vs. nogrowth debates of the old days now seem quaint. Nogrowthism has passed from the hands of the population growth-haters to anti-carbon and anti-free enterprise activists. They want to "save us" even if it "kills" our economy and tax base. (By the way, the Fort Collins population in 2003 was 125,740; today it is 174,871.)

Looking ahead, I believe our future as a region is bright, but it will take several years to fully understand the impacts and permanent changes wrought by the COVID-19 era government shutdowns. A few thoughts:

• 2020 has been a wakeup for Colorado and our region. Pre-COVID-19 we were on a roll before the big fall in March and April.

• We will bounce back over the next few years, but leaders in Northern Colorado will need to be thoughtful and deliberate about reigniting and rebuilding the economy.

• Talent and companies are bailing out of states like California and Illinois. Cities throughout the western U.S. are workbenches for Silicon Valley so Northern Colorado will likely see an influx of both people and companies.

• Retail has already rebounded... but it changed. Stay-at-home mandates rejiggered our buying habits. Local retail is not dead, but online competition propelled forward by a decade.

• Office work changed and won't return to its pre-COVID form anytime soon, though aggregating people in one physical location still has benefits over remote work for some industries.

• Residential real estate is fine, except that the region needs a larger housing inventory.

• For some manufacturers, supply chains are too long and vulnerable. If changes to environmental and labor laws / regulations and the tax code don't prevent it, some of those jobs will reshore.

Regarding the chamber, it is in good hands with the selection of Ann Hutchison as the new CEO and a new generation of capable business leaders on the board. I hope you extend to them the support you've given to me. It will be needed as they navigate the post-COVID-19 world.

As for me, I am staying in Northern Colorado. Here's hoping our paths cross in the future.

David May is the outgoing president and CEO of the Fort Collins Area Chamber of Commerce. Reach him at dmay@fcchamber.org.

BizWest

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- Equip participants with the tools and skills to run strategic, effective, and winning campaigns, including how to govern once elected.
- Provide participants an in-depth understanding of the diverse business issues affecting northern Colorado and the industries that make up northern Colorado's economy.
- Cultivate a collaborative environment that fosters new ideas and open-minded public policy discussions that can bridge the partisan divide in order to advance pro-business policies.

https://events.bizwest.com/I3/

BW STARTUPS

Angel fund invests in woman-led company

By Ken Amundson

kamundson@bizwest.com

MINNEAPOLIS and FORT COL-LINS — Sofia Fund, an angel investment group that invests exclusively in women-led companies, has made its most recent investment in Fort Collins-based employee leave management company TiLT (Talent in Leave Technology). The investment is part of the startup's recent oversubscribed series seed round of funding. TiLT is the trade name for Career Allies Inc.

TiLT technology helps manage employee leaves of absence. Its platform improves communication between employers and their employees while simplifying the related workload for human resources, managers and those on leave. It reduces risks to companies by ensuring that the process is compliant with current legislation and helps remove the fear and bias associated with leaves.

The most-common employee absence is family leave. Now, caregiving, mental-health breaks and other illness-related leaves are on the increase, due to COVID-19. From impacts on employee morale and turnover to potential costly litigation, leaves cost companies millions of dollars



investment is part of this new stage of growth for TiLT. It will be used to deliver the solution to HR leaders who are already juggling the dynamics of a highly fluid workforce, due to changes caused by the pandemic," Jennifer Henderson, founder and CEO of TiLT, said in a written statement.

Henderson started the company based on personal experience with her own leaves of absence from large corporations to give birth to her children. "Handling employee leaves well truly impacts lives. The TiLT team brings talent, ingenuity, and passion to this opportunity; we're out to revolutionize workplace leaves."

Henderson said the money from its most recent round of investment will

be used to expand automation and integration on the platform and add sales and customer service resources to respond to an expanding pipeline of prospective customers. TiLT's filing with the Securities and Exchange Commission, filed Sept. 11, is for a funding round of \$1.25 million. The listing shows that none has been raised; however Sophia's investment of an undisclosed amount is part of that round, according to Sophia's public relations firm.

"Our interest in TiLT was first based on its strong women-led team," said Joy Lindsay, Sofia Fund partner. "As we learned more, we wanted to support the opportunity for all people in the workplace to have their leaves managed proactively and respectfully. Leaves from work are important milestones, especially in most women's careers, so it's vital to make the experience positive for all parties."

Founded in 2017, TiLT is part of the 2020 Techstars Accelerator on Workforce Development, which focuses on addressing the challenges of the modern dynamic labor market through innovative technologies.

New FC partners buy Denver alcohol delivery service

By BizWest Staff news@bizwest.com

FORT COLLINS—Newly combined technology providers, Encompass Technologies + Orchestra Software, has acquired Denver-based alcohol delivery startup Handoff. This acquisition furthers the company's mission to digitally connect all tiers of the beverage industry, from first ingredients to last sip.

Encompass and Orchestra merged on Oct. 16, making this its second big announcement in the last month.

Orchestra's enterprise resource planning system helps suppliers while connecting to Encompass' route accounting offering for distributors. Encompass also offers an online ordering app for retailers. The acquisition of Handoff completes the supplier-to-consumer solution suite with its direct-to-consumer alcohol delivery platform.

"Handoff has quickly become a disruptive alcohol delivery solution," Orchestra CEO Brad Windecker and Encompass CEO Jonathan O'Neil said in a joint written statement. "With



Orchestra founder and CEO Brad Windecker, left, and Encompass founder and CEO Jonathan O'Neil.

Handoff as part of our team, we're excited to help it expand its users nationally, while simultaneously offering our customers an end-to-end, vertically-integrated solution that will help the industry continuously make better business decisions."

As part of the acquisition, Handoff will continue to operate under its brand, and its consumer reach will be expanded nationally with the help of its parent company's network of suppliers, distributors and retailers.

"We couldn't be happier about taking our company to the next level with the expertise and reach of our new partners Encompass and Orchestra," said Handoff's co-founder and CEO Tommy Riley. "For Handoff's users, this acquisition means our core offering will soon be available in nearly every major metropolitan area in the United States. Once fully integrated into Encompass and Orchestra's network, our combined technologies will create an opportunity for the alcohol industry, for example, to track a single hop or grain yield all the way to the consumer who purchases the finished product. This is an unprecedented level of supply chain insight for the entire beverage industry."

STARTINGLINE

CU business school partners with Techstars

BOULDER — The University of Colorado's Leeds School of Business and Boulder-based startup accelerator Techstars are partnering to launch the Leeds + Techstars Elevate program, which provides founders with continuing education opportunities and connects CU students with Techstars firms.

Northeastern University in Boston is also a participant in the program, which awards graduate degree credits to Techstars alumni and helps college students and graduates get hired by Techstars companies around the world, according to news releases from CU and the accelerator.

The Leeds + Techstars Elevate program is "a game-changing opportunity for our students and alumni," Leeds School dean Sharon Matusik said in a prepared statement. "Techstars is the best entrepreneurial network on the planet, and this puts our students and graduates in the middle of that ecosystem while also allowing Techstars alumni a head start in the continuation of their own educational journeys." For more information, visit leeds.ly/ techstars.

Techstars accepts applications for sustainability challenge

BOULDER — Techstars, the Boulderbased startup accelerator, is now accepting applications for the new Techstars Sustainability Challenge, a contest aimed at generating new ideas to lessen the environmental toll of the global supply chain.

"Winners will be showcased at the first Techstars Sustainability Summit in April, and at least one will have the opportunity to develop a proof-of-concept with a Techstars Sustainability Challenge program partner," according to a company news release.

"A massive challenge in sustainability today is improving operations of the global economy's complex supply chains to be more efficient and environmentally friendly. It's difficult for companies to get insights into their overall footprint and the operations of their suppliers, and ultimately alter behaviors and systems," Techstars senior vice president of investments Cody Simms said in the release. "Through the Techstars Sustainability Challenge, we are putting out the call to entrepreneurs, tech startups, researchers, NGOs and corporate innovators to help us find and scale solutions to one of the world's most urgent sustainability problems. We are looking for innovators who can help build a more sustainable supply chain through their work on the measurement and management of supply chain impacts."

Innate Immunity moves research to Innosphere

FORT COLLINS — Innate Immunity LLC, a fruit health startup, has moved its research offices to Fort Collins' Innosphere accelerator.

Co-founder Michelle Miller told BizWest that the company will remain headquartered out of the Los Alamos National Laboratory in New Mexico but wanted to move its main research hub to be closer to Colorado State University where it already has a research grant.

She also said Fort Collins has a larger pool of potential employees and researchers focused on preventing and treating plant diseases in grape, citrus, apple and pear plants, which are the company's targets.

A general and a president – How to make your business survive

f the 18th American president lived today, you probably wouldn't bet on him. Rated among the 10 worst, Ulysses S. Grant followed Lincoln and Johnson into the position but lost his party's nomination for a third term. By then Grant had dropped out of the military, failed at multiple civilian endeavors, led the Union army to Civil War vic-

tory and presided over an administration wracked with scandal. His 1,200 page autobiography barely mentions his presidency.

Like Grant, you might think your story is over. Voices of angry

critics are trending; the public has cancelled your start up message; the

pandemic has broken your confidence. If only you had more time, investors or better luck - you are not alone. During dark times your deliberate actions will help you realign, stand out and prosper. Here are a few suggestions.

Start by counting your pennies - The little stuff adds up - especially with finances. The lower your expenditures, the longer your leash. Dig into your finances long enough to get nervous. Lose some sleep over it. That is when your subconscious will put together awareness and solutions based in reality. When you're tight, call people you owe and tell them personally. A little 'heads-up' is worth a lot of dollars. Most people will understand, especially if you have the courage to reach out.

Recall your original dreams — Go back to when you started the business, joined the effort or entered the industry. What did you imagine at that time? How did you see yourself making contributions? What made your shoulders relax? Your original vision still packs loads of star power. Like many great people have done, think of this as your guiding star. Dreams have survived wars, recessions, depressions, betrayal and even pandemics. Believe in yours.

Imagine your typical customer — Look through the eyes of one of your best customers and search for what they desire, what they fear and what boulders have rolled into their path. In other words, get a running start on what they will want in the next months or years - someone will provide it. Perhaps it will be you.

Consider your team — These are your internal customers as opposed to the ones who send you money (external customers). Include your partners and employees along with vendors and consultants. Think of how current challenges are reinventing their lives and careers. Don't be blindsided when, after all the gardening, family time and renewed hobbies, some of them start new lives in Belize.

Don't ignore your connections — Your goal is to be the outlier in the ways you reach out to them. Connections become prospects and prospects become (or generate) customers. I recall landing a full-rate consulting job a full 10 years after awarding someone a gift book at an event. The point is not the 10 years but a simple action that kept me in their mind and led to a positive outcome. Don't

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"When you're tight, call people you owe and tell them personally. A little 'heads-up' is worth a lot of dollars."

> thing human. Do something kind. Write it down — An effective way to be action-oriented is to write down your goals and daily checklists. After that, you simply look at the item and then do something. Think it through before putting it on your list. Don't rethink it later — start something when it comes up on the list. Never give a difficult item on your list time to get oxygen. Tackle it before it

> scares you. General Grant won the important battles - President Grant won critical minds. Although he went bankrupt and struggled with cancer, he championed the 15th amendment banning voting discrimination based on "race, color and previous condition of servitude." Ulysses S. Grant stopped the accepted goal of exterminating native Americans and firmly stood up to the original KKK in the postwar south. One of his generals (Sherman) explained Grant's success as "Common-sense and unshakeable faith in victory."

Who knows, maybe survival isn't always leading an army, but fighting like a soldier.

Rick Griggs is a former Intel Corp. training manager and inventor of the rolestorming creativity tool. He runs the 10-month Leadership Mastery Academy. rick.griggs83@gmail.com or 970-690-7327.

On Behalf of the Business Community



Thank You David May for being a Champion for Business. Your Leadership for 17 ¹/₂ years in Northern Colorado has been invaluable. We will know you as a strong advocate for our economy and business community; and for your support in helping our region become somewhere we are proud to live.

We wish you the best as you journey into retirement!



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ECONOWATCH

Coloradans lose \$6.25B of wages in 2nd quarter

By Dan Mika

dmika@bizwest.com

The latest figures measuring the country's employment health at the county level show a mild recovery across Northern Colorado and the Boulder area but also show worrying signs as the country grapples with a pandemic spreading at unprecedented pace.

The data from the U.S. Bureau of Labor Statistics's Quarterly Census of Employment and Wages was released in late November and represents some of the most in-depth details on just how deeply the pandemic struck the regional and statewide labor force in the first half of the year.

Job recoveries through summer

All of the Northern Colorado and Boulder-area counties showed growing numbers of employees after April, when the stay-at-home orders expired at the end of the month. At that point, restaurants and non-essential businesses were able to recall furloughed employees and restart operations with a heavy emphasis on keeping people separated and outside when possible.

Larimer County had 142,316 employees in April, but saw that number increase to 155,976 in June. Weld County's number of employed increased from 102,847 to 104,986 in that same period.

In the Boulder Valley, Boulder County saw its employment base recover from 166,027 in April to 174,085 in June, while Broomfield County went from 36,132 employees to 38,126 in the same period.

Statewide, Colorado went from an employment base of 2.387 million in April to 2.547 million in June.

However, none of these increases in employment amount to pre-pandemic levels, as 179,412 Coloradans who were employed in March and lost their jobs had not found work at the end of June.

Brian Lewandowski, executive director of the Business Research Division at the University of Colorado's Leeds School of Business, said there isn't one major driver of the weekly wage average dropping.

He pointed to institutional furlough days, including across the state government and at public universities, as one reason why average wages could have fallen.

Lewandowski also said many businesses haven't recovered to their prepandemic employment headcount,

Job recoveries

This chart shows that there are mild job recoveries from the shutdown in Boulder Valley and



Source: QCEW Survey, U.S. Bureau of Labor Statistics

which alters the outcome of the average wage formula.

"The loss of low paying jobs early in the pandemic actually increased the average wages in the series, but the add back of low wage jobs depressed average wages," he said.

New business starts increased

One of the most acute fears in the onset of the pandemic was that it would force a wave of small-business closures. Yet, the opposite has occurred in Colorado, which recorded 2,275 new establishments in the threemonth period.

All of the local counties reported new business activity as well, with Larimer adding 99, Weld adding 57, Boulder adding 27 and Broomfield adding 31.

However, Martin Shields, a professor and director of the Regional Economics Institute at Colorado State University, said the highly unusual economic situation makes it difficult to find a consistent narrative from new establishment figures.

For example, the data shows that Larimer County added 13 new restaurants and bars in the quarter despite shedding 5,940 jobs during the deepest part of the state's stay-at-home period and a larger national narrative of potential mass closures of independent eateries.

\$6.25 billion of lost wages in three months

While people were getting their jobs back, their lost wages range well into the billions of dollars.

Colorado's paid wages fell from \$45.57 billion in the first quarter of the year to \$39.32 billion, amounting to a 13.7% drop from April to June.

About half of those lost wages were offset by state unemployment insurance supplemented by federal dollars from the CARES Act. The Colorado Department of Labor and Employment paid out just more than \$3.02 billion in the second quarter of the year, according to agency data.

But the additional funding measures from Congress are due to expire at the end of the year.

The Trump Administration, Senate Republicans and House Speaker Nancy Pelosi have been deadlocked for months on the size and details of another round of support, and another stimulus bill is unlikely until after President-elect Joe Biden takes office in late January.

Shields said the dropping wage dynamics are likely to put lowerincome individuals in incredibly stressful situations, particularly if they have to pay medical bills and have lost their health insurance. He also said that loss of income reduces spending power that could be used at local businesses, which in turn hurts the tax revenues of local governments, and creates additional demands on the social safety net from the state.

All of these issues are likely to intensify without federal support.

"The inability of the federal government to act in a meaningful way to help people, businesses and communities is a horrible dereliction of their civic duty," he said.

THE TICKER

Twitter expands **Boulder presence**

BOULDER - Social network Twitter Inc. (NYSE: TWTR) is growing its Boulder footprint, signing a lease for 65,000 square feet in the under-construction S'Park neighborhood in central Boulder.

A Twitter spokesperson confirmed that the company would take space in the under-construction Railyards at S'PARK building at 3401 Bluff St. That adds to Twitter's 30,000-square-foot lease in the Wencel Building south of the Pearl Street Mall, where it houses an app development team. The company did not specifically say if it intends to keep that lease.

"Boulder is an important market for Twitter, and we'll continue to maintain a sizable office footprint to accommodate our employees based here," the company said.

The company declined to confirm when it intends to move in staff. CEO Jack Dorsey told staffers in May that they would be allowed to work remotely forever if they wish in response to the work-at-home situation forced by the pandemic.

The lease would make Twitter the dominant tenant in the 70.000-square-foot building. Element Properties, the builder of the site, did not respond to requests for comment.

New CrossFit owner brings HQ to Boulder

BOULDER - Eric Roza, a former technology CEO and the owner of the CrossFit Sanitas gym in Boulder, bought the Cross-Fit brand earlier this year, and now the popular fitness brand will be headquartered in Boulder.

The company recently inked a lease to take over the entirety of the former Anthem Branding office building at 2617 Broadway.

The property will house CrossFit's corporate administration functions. Previously, the company's headquarters was in Santa Cruz, California.

CrossFit is in the process of moving into its new roughly 7,100-square-foot headquarters, according to Keys Commercial Real Estate LLC president Geoffrey Keys.

"This is definitely a feather in the cap for Boulder," a city that has become synonymous with the fitness, health and wellness industries, Keys said.

Keys, along with Keys Commercial brokers Ronan Truesdale and George Ryan, represented CrossFit in the lease. The landlord, TwentySix17 LLC, was represented by Scott Crabtree with the Colorado Group.

"CrossFit was taking a look at the downtown [Boulder] market, and this availability popped up. It checked a lot of boxes for CrossFit and gave them autonomy as far as not having to share hallways and bathrooms," Keys said. "The design of the building really fit their needs in terms of having a lot of open area and great access to downtown."

CrossFit was developed in 2000 by former CEO Gregg Glassman as a combination of powerlifting, plyometrics and other training disciplines. The company behind CrossFit owns the branding and licenses it to local CrossFit gyms and trainers.

In early June, Glassman set off a firestorm after saying that COVID-19 is a conspiracy and claiming, without evidence, that George Floyd was murdered as part of a cover-up for a money-laundering operation. Soon after, several gyms cancelled their affiliation with the brand, along with its apparel partner Reebok. Glassman later resigned.

Is your brand's 'what' overshadowing your 'why'?

ony Hsieh, founder of shoe ecommerce giant Zappos, isn't passionate about shoes. He says his passion is "delivering happiness."

You might not be passionate about your products or services. I suspect that most business owners occasionally tire of them. We get bogged down in the nuts and bolts of running a business (our

whats) and forget our whys. The truth is,

I'm not passionate about marketing per se. I'm not passionate about my what.

ssionate about y what. But I have JOHN GARVEY

defined what I am passionate

about. I'm passionate about seeing underdogs and unconventional ideas succeed. I'm passionate about the ideal of the

contrarian entrepreneur — the person who sees a problem people are resigned to, identifies a simple solution, gets tons of pushback, and charges ahead anyway.

Branding and marketing are integral to

the success of purpose-driven businesses. I feel passionate about branding and marketing when they bear a clear relationship to something inherently worthy and exciting.

Some of the nuts and bolts of any business are tedious. Mine is no exception. The extent to which you enjoy it on any given day has a lot to do with how in touch you are with your WHY. That's what branding matters. Branding is about communicating purpose, so it's at least as important internally as externally.

2 established techniques for defining purpose

There are different techniques to rekindle or define your purpose. Bestselling business author Jim Collins uses the "5 whys" approach, which he wrote about in Harvard Business Review:

One powerful method for getting at purpose is the five whys. Start with the descriptive statement We make X products or We deliver X services, and then ask, Why is that important? Five times. After a few whys, you'll find that you're getting down to the fundamental purpose of the organization.

A complementary approach I take is to ask these two very revealing

questions:

1. What inspires you that also inspires your customers?

2. What pisses you off that also pisses them off?

None of these questions is logic driven. Your prefrontal cortex isn't going to help you answer them. But they're the ones that really count.

"Vibrant" language Is the coarse language above

necessary? Profanity can, in moderation, tap into something "ordinary" language doesn't. There's a reason stroke victims who've lost their ability to speak are often still able to swear. Profanity is nested in a different part of our brains than the rest of our vocabularies. The implications of this are that swearing evokes something more primal — something more based on emotion and intuition.

"What frustrates you that also frustrates your clients?" sounds

almost like a job interview question. Frustrated people complain on Google reviews. Pissed off people start businesses. Ergo my phrasing. So don't be abrasive or profane, but be really clear about the problem you

solve and why it pisses you off. Don't beat people over the head with it just communicate it in an appropriate, authentic way to yourself and to others.

When good ideas and businesses fail because they either underinvest in marketing, or they overpay for marketing that doesn't deliver, that pisses me off.

Here's a less personal example. Kiosk and self-checkout solutions like those Panera introduced to fast casual dining are springing up all over. I suspect few kiosk company founders love kiosks per se. But if you have a principled belief that people shouldn't be resigned to standing in lines, developing kiosk-based solutions makes sense. And lines piss almost everybody off.

If what you do day-to-day doesn't inspire you, don't kick yourself for it. It doesn't have to. Look at it through a different lens. Answer the two Big Questions I introduced.

Then sock it to 'em.

John Garvey is a StoryBrand Certified Guide and marketing copywriter. He helps entrepreneurs elevate their marketing through storytelling, humor and strategic messaging. john@GarvingtonCreative.com

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"Branding is about

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COMMENTARY

14-hour wait for In-n-Out doesn't sit well when local establishments dying

ord that waits for In-N-Out's new Aurora location hit a staggering 14 hours struck a chord with social-media managers of Boulder's Mountain Sun Pub & Brewery, which serves a mean burger of its own:

"This about this when you wait in line for your In-N-Out burger," the company posted on Facebook, Nov. 22, above a Westword list of dozens of Denver-area restaurants that have shut down since March.

Folks at Mountain Sun have a point: Small, locally owned restaurants are struggling to stay in business and now face a double hit of winter months that make outdoor dining difficult if not impossible and heightened COVID-19 restrictions that prohibit indoor dining along most of the Front Range.

Add in local breweries and small retailers, and the winter months threaten to send dozens more locally owned businesses into permanent closure.

It's great that In-N-Out has come to Colorado, but Colorado residents would do well to consider how their dollars can best be spent to bolster the local economy, and it's not by spending with large national chains that are better poised to weather the COVID storm.

Others have gotten the message. The U.S. Small Business Administration's Colorado District Office recently announced that it was joining with the Colorado Office of Economic Development and International Trade to promote $the \,state's\,\#ShopLocalColorado\,social-media\,and\,outreach$ campaign.

In addition to marketing Small Business Saturday, the #ShopLocalColorado campaign provides small businesses with holiday marketing tips, social-media graphics and other information.

But local residents can do a great deal to mitigate the impact on local businesses. Instead of ordering a book from Amazon, considering ordering from the Boulder Book Store or other local shops. Instead of buying that new china or kitchen gadget online, look to The Cupboard in Fort Collins or The Peppercorn in Boulder. Buy gift cards or order takeout from local restaurants or breweries - such as Mountain Sun — and tip as if you're dining or drinking onsite. Or go to the Visit Fort Collins Marketplace, a new "Amazon" for local businesses.

Finding local establishments to support is easy: Just visit your local chamber of commerce or downtown business association website. Think about the retailers that you would normally support, and look for new ones worthy of your funds.

And while you're at it, consider a nice donation to a local nonprofit. Colorado Gives Day is Dec. 8, and it's the perfect time to help philanthropic organizations, which have also been hard-hit by declining donations under COVID, even as demand for their services increases.

If everyone pays it forward, we can emerge from COVID with most of our small businesses and nonprofits intact.

Publisher

Remember what we've lost, but also what we've gained

ighly effective vaccines to protect against COVID-19 should soon be injected into hundreds of millions of arms worldwide, signaling — hopefully — the end to a global nightmare.

At the time of this writ-

ing, global cases number 59,462,304, while deaths total 1,402,667. In the U.S. alone, cases number 12,448,099, with 258,364 deaths. Each of those deaths represents a story to be told: a father, mother, grandfather, grandmother, brother, sister, son, daughter, niece or nephew whose life has been cut short.

We lament those individuals' deaths, along with the businesses that have suffered due to restrictions put in place to control the COVID-19 pandemic. Each of those businesses, too, has a story to tell.

It's difficult, as new, tighter restrictions are being put in place in Colorado and elsewhere because of a dreaded "second wave," to reflect back on what we've experienced during this year from hell, full of death and divisive rhetoric. But we must begin to do so. Our losses have been immense, but the beauty we have seen has also been extraordinary.

We have seen that beauty in the dedication and humanity of our health-care professionals, who have been on the front lines of combating this threat, struggling in many cases with inadequate resources to preserve life at risk of their own.

We have heard the spirited howling of citizens at 8 p.m. on a summer evening, giving a primordial voice to their appreciation for those health-care workers.

We have seen the bravery of first responders fighting record-breaking forest fires, even amid a pandemic.

How many thousands of people have gone on to Nextdoor, Facebook or some other social network to offer to purchase groceries for the elderly or home-bound?

How many individuals have gone out of their way to support their local restaurants, retailers or nonprofits to help them through the downturn? A sad scene, too, can be beautiful, as with fam-

ily members spending time with nursing-home residents through a closed window, barred from physical contact but unbeaten in their determination to show love.

Yes, there has been beauty during these desperate times.

For me, the most poignant memory of 2020 will be a poem written by a Capuchin Franciscan brother, Richard Hendrick of Ireland. The poem, "Lockdown," was shared on Facebook March 13. It acknowledges the fear, panic buying, isolation and death but also hope, love and life. It reads, in part: Today Churches, Synagogues, Mosques and

Temples

are preparing to welcome

and shelter the homeless, the sick, the weary All over the world people are slowing down and reflecting

All over the world people are looking at their neighbours in a new way

All over the world people are waking up to a new reality

To how big we really are.

To how little control we really have.

To what really matters.

To Love.

When the time comes to look back on the COVID-19 pandemic, I will remember this poem most of all - more than the endless Zoom meetings, working from home in sweatpants, face masks worn to buy simple groceries, the challenges of isolation, struggles to run a business remotely, lack of contact with family, planned trips canceled.

I will remember those who have gone out of their way to help others, and I will contemplate those individuals, businesses and nonprofits that I can help more. I will remember business associates on Zoom with cats on their laps, dogs in the background, little children coming into view, or getting a kiss good-bye from a loved one. Such quaint occurrences reflect a communal spirit that, "We're all in this together."

I will remember that which should be remembered: beauty, humanity, selflessness. Again, from Brother Hendrick:

Wake to the choices you make as to how to live now.

- Today, breathe.
- Listen, behind the factory noises of your panic
- The birds are singing again
- The sky is clearing,
- Spring is coming,
- And we are always encompassed by Love.
- Open the windows of your soul
- And though you may not be able
- to touch across the empty square,
- Sing

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CHRISTOPHER WOOD

COVID restrictions: 'I don't like it,' but options limited

kappa and the set of the best of the best

way to help us to get back to a place where we're in a much less dangerous and healthimpacting situation." To that I add, if you're not taking personal responsibility in the fight against this virus,



g BOULDER'S BUSINESS CENTER t JOHN TAYER

then you're only exacerbating a terrible situation.

Listen, I get a lot of emails these days that suggest the Boulder Chamber should take the lead in pushing back against our public health officials and the governor. They note, accurately, that many businesses will literally close their doors forever due to yet another demand that they suspend indoor dining, end personal services, or limit entrance capacity. Many have. The personal consequences for the business owners and workforce are tragic.

And the Boulder Chamber does

object when we sense there is overreach in public health restrictions. State and local authorities have heard our calls for more precision in their mandates, which is how we've kept gyms operating, left the doors open for our retailers, kept personal services operating and avoided the suspension of real estate activities, as just a few examples. Further, we've made sure truly essential businesses receive permission to conduct their critical work.

We've also pioneered efforts with city leaders, along with our business support partners, like the Boulder CVB, the Downtown Boulder Partnership, the SBDC, and the Latino Chamber, to help soften the blow of public health restrictions. Finding ways to reduce restaurant delivery fees, identifying low cost PPE materials, encouraging local retail shopping and securing grant assistance are all part of the relentless goal of saving our small businesses. We will continue to innovate to meet their needs.

Still, businesses are suffering as we watch them lose their fight for viability in the face of compounding COVID-19 response measures. As I often note, the closing of every business in our community is a blow to our economy and quality of life. Lest we ever forget, too, there is the toll it takes on individual business leaders and their staff teams. So why perpetuate this business carnage with further restrictions? It's about math and human suffering.

While some have compared the COVID-19 health threat to a typical bout with the flu, that comparison disregards the scientific evidence. According to the World Health Organization: "While the true mortality of COVID-19 will take some time to fully understand, the data we have so far indicate that the crude mortality ratio (the number of reported deaths divided by the reported cases) is between 3-4% ... For seasonal influenza, mortality is usually well below 0.1%." That explains why our hospitalization rates are skyrocketing along with infection rates.

Of course, few things carry this message home like personal exposure. I was shocked the other day when I came upon the story of an acquaintance who served as an example by Gov. Polis of the ravaging impacts of COVID-19 on an otherwise healthy woman. Then, just last night, I learned of a relatively young colleague who has been on a ventilator for the past three weeks. There is great concern he will not pull through.

Where does that leave us then if, like me, "I don't like it"?

There is evidence that the protective procedures businesses follow are effective at controlling spread of the virus. Most new infections, in fact, are attributed to personal social interactions, inside and outside of local businesses, not transmissions among employees and customers within the workplace. That means the fate of our beloved gyms, restaurants, retailers and personal services, let alone the health of our families, friends and neighbors, are in our own washed hands, covered faces and social distance. The public health data indicates that we've let our guard down.

The fight against this virus is trying our patience and, with promising results of recent vaccine trials providing hopeful light at the end of this long tunnel, it's easy to get complacent. Don't. As Dr. Anthony Fauci said, the vaccines aren't "going to be a light switch" back to normalcy. Meanwhile, COVID-19 continues to unleash its destructive forces. That is why we need everyone to do their part and act responsibly. The sooner we can get this virus under control, the sooner we can fully reopen our economy and get back to what we like.

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