

THE NORTHERN COLORADO  
**BUSINESS REPORT**

Ampton plans Harmony hotel

celebrating

*a decade*

of Northern Colorado

**Business**

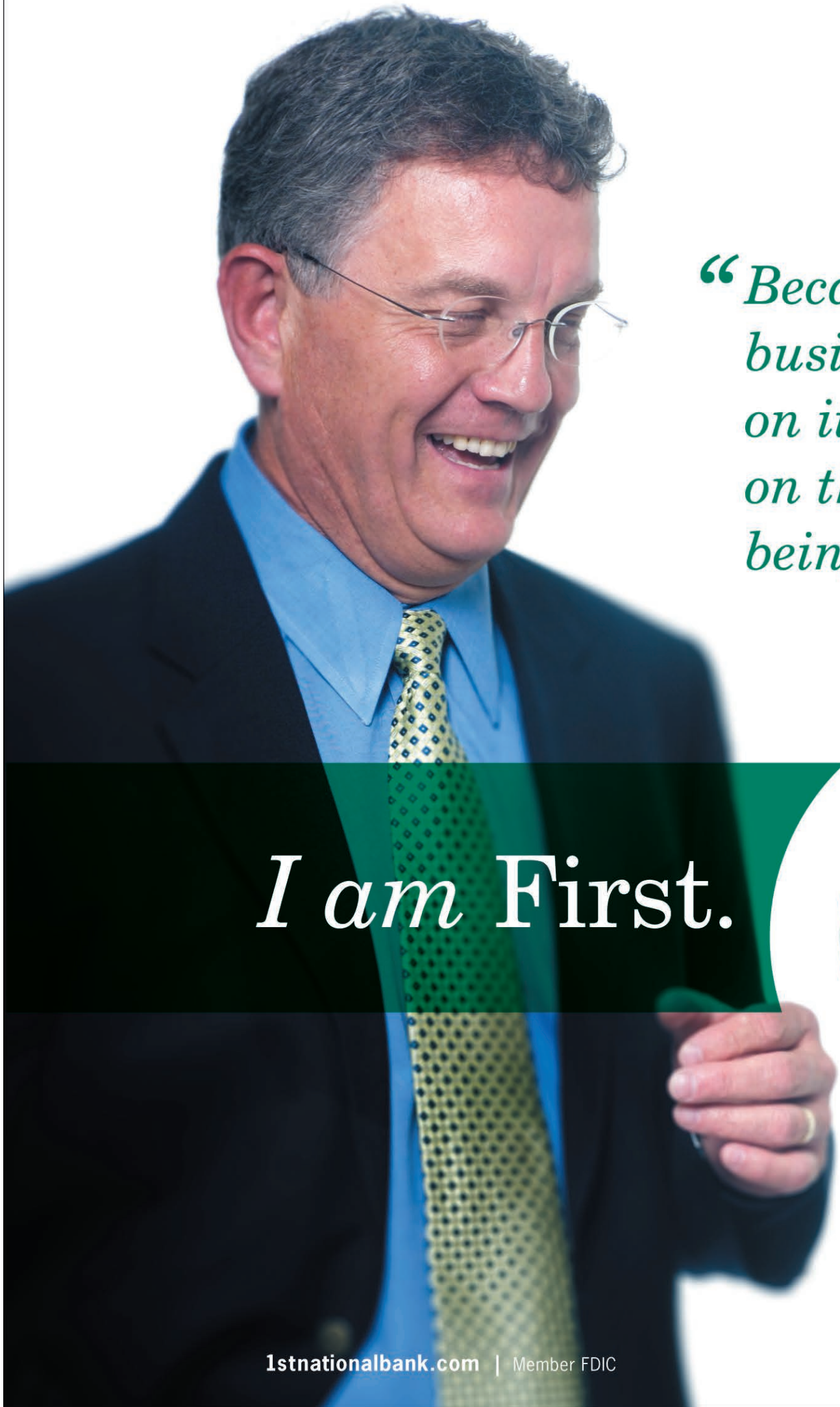
1995-2005

Northern Colorado  
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# Northern Colorado BUSINESS REPORT

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Vol. 11, No. 2  
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Happy anniversary

NCBR marks 10 years with look back at major stories

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Old sugar plant meets up with wrecking ball  
Page 5

# Investor rides to Gateway's rescue

## Developer says he'll get amusement park running again

By Tom Hacker  
[thacker@ncbr.com](mailto:thacker@ncbr.com)

EVANS — Just days before bulldozers were set to obliterate any trace of the closed Gateway Park

Fun Center in Evans, a high-flying Boulder developer bought it and said he'll have it back in operation next year.

Stephen Tebo, whose 100-plus properties in Boulder County include some of the Pearl Street Mall's most prestigious addresses, picked up the 6.4-acre amusement park on U.S. Highway 85 at 41st Street for \$800,000 at a mid-October closing.

"We're going to get it back up

and operating and find someone to lease it to," said Tebo, president of Tebo Development Co. "It's almost a service to the community. There was too much infrastructure there to just let it go."



TEBO

The park, with its miniature golf

course, go-cart tracks, bumper-boat pond, batting cages and indoor arcades, has had a troubled history. In January it faced its second foreclosure in five years. Former owner Dan Wolfson, who operates the successful Gateway Park Fun Center in Boulder, had purchased the amusement park out of foreclosure from former owner Leisureland Inc. in 2000.

Wolfson told the *Greeley Tribune*  
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### Deficits cloud the economy

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# A prize of a high-rise

Courtesy Vaught-Frye Architects

## Belle Claire will dramatically change Fort Collins skyline

By Tom Hacker  
[thacker@ncbr.com](mailto:thacker@ncbr.com)

FORT COLLINS — With the blessings of the high-end urban real estate market, a six-story retail, office and loft project will rise from a downtown Fort Collins parking lot, rivaling the newly completed Cortina nearby.

Belle Claire, with a French Country-inspired design hatched at Vaught-Frye Architects PC of Fort Collins, will offer 31 luxury residences ranging in size from 750 to 1,800 square feet at the southeast

**FRENCH ACCENT** — Inspired by the French Country architectural tradition, Belle Claire will put another European stamp on the downtown Fort Collins landscape when it rises on the southeast corner of College Avenue and Olive Street.

corner of College Avenue and Olive Street.

More than 9,000 square feet of first-floor retail space and 14,000 square feet of second-floor office space for sale or lease round out Belle Claire's offerings.

The project, which got swift approval Oct. 20 after a city project review, will break ground early next year — provided developer Archie Solsky finds sufficient interest from prospective homeowners and tenants to live and work in Old Town.

Cortina, the northern Italian-inspired loft project at Howes and Canyon streets that Solsky said inspired him to build Belle Claire,

is filling fast. Just a handful of its 21 units, ranging in price from \$325,000 to \$1.3 million, remain unclaimed.

The two sixth-floor penthouses at Cortina, priced at the top of the range, were purchased by Fort Collins philanthropist Pat Stryker and former Value Plastics Inc. CEO Mike Rainsberger.

"The question is, 'How deep is the market?'" said Solsky, the owner of two Lee's Cyclery stores in Fort Collins. "This project, being on the upper end of the scale, depends on how many more of those buyers there are."

See BELLE CLAIRE, 67

# EDAP to opt for new name, better image

By Robert Baun  
[bbaun@ncbr.com](mailto:bbaun@ncbr.com)

GREELEY — Larry Burkhardt figures he's in a line of work where the customers will judge the book by its cover.

And Burkhardt contends the Greeley/Weld Economic Development Action Partnership Inc. needs a new cover.

Burkhardt, who took over as CEO of the Greeley/Weld EDAP in September, has already persuaded the agency's board of directors to adopt a new name, logo and tag line — changes that could take effect by the end of the year.

"We think we can do a better job of connoting our geography as well as our alliances," Burkhardt said. "We want to make sure folks understand where we're located, both in the state and outside the state."

In the coming weeks Burkhardt and the EDAP board will sort through proposals from marketing firms for the name, logo and tag line, as well as concepts for a new



BURKHARDT

See EDAP, 68



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Kristen Bastian, Northern Colorado Business Report

**OUT WITH THE OLD** – Owners of fast-growing Otter Products LLC plan to demolish this building at 252 E. Mountain Ave. in Fort Collins and put up a new office building.

# Otter Products LLC plans new Old Town building

Mountain Ave. space to come down for offices, restaurant

By **Kristen S. Bastian**  
kbastian@ncbr.com

The trend in downtown building now is renovation, but one downtown Fort Collins company is looking at a more extreme makeover.

Otter Products LLC now calls a 4,000-square-foot office above Coopersmith's Pub and Brewing home. But the company, which designs protective cases for a range of products from cigars to Apple iPods, needs a little more elbow room.

"Right now, we're busting at the seams," said CEO Curt Richardson.

Richardson wants to keep his company in the downtown area, but infill space is tight. So rather than piecing space together by acquiring surrounding offices, Richardson opted to a more proactive approach.

On Sept. 28, Otter Products acquired a property at 252 E. Mountain Ave., next to the Food Co-op building, for \$500,000, according to Larimer County property records.

The problem: The two-story building, needs a little more elbow room.  
**See OTTER, 66**



**RICHARDSON**

## C O R R E C T I O N S

The Business Report will correct any errors that appear in its pages. To suggest a correction or clarification, please contact editor Robert Baun at (800) 440-3506.

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# THE EYE

## Local cable guy heading for national games

Everyone wants to be at the top of his or her game.

Jake Plummer wants to win a Super Bowl. Sheryl Crow wants another Grammy. Marc Holtzman wants to sit in the governor's chair.

And Josh Speiser wants cable TV gold.

Speiser, the cable guy in Johnstown who can splice together a shredded bundle of fiber-optic cable faster than most of us can tie shoes, is headed for the Big Time — the National Cable Games.

The what? Right — it's the Super Bowl, the World Series, the Olympics of cable repair and maintenance.

"It's kind of a good time," Speiser said of the regional cable games where he picked up two gold medals earlier this year. "We all get together and have some fun, and there's a learning experience attached to it, too."

There's also a David-Goliath aspect to Speiser's story. He and teammates from tiny US Cable, based in Johnstown, competed against much larger contingents from Comcast and Adelphia in the Colorado games — and scooped up 10 of the 18 medals awarded.

Events include racing against the clock to splice fiber-optic and coaxial cable, using instruments that diagnose problems in a cable network and ... Cable Jeopardy.

Here's how that works: Answer, "TDR." Question, "Alex, what is time-domain reflectometry?"

OK — so it wouldn't make very good TV.

But the TDR is what makes it possible for people like Speiser to get your Internet connection up and working again, or to get your TV picture back in time for "The Apprentice."

"It's a measure of how fast you can read that, go find the problem, and then put it back together," he said. "That's what we're all about."

Speiser will also get the cable equivalent of home-field advantage, with the national games set for Denver sometime next summer.

# Shamrock's shuttle fares take a hike

## Gas prices force airport service to add \$2 per person

By Robert Baun  
bbaun@ncbr.com

One of Northern Colorado's major airport shuttle services raised its rates by \$2 per passenger for the remainder of the year, citing the need to make up for escalating fuel prices.

Windsor-based Shamrock Airport Express, which serves Denver International Airport from Greeley, Fort Collins, Loveland and Longmont, received approval for the hike on Sept. 29 from the Colorado Public Utilities Commission. The PUC

granted a 90-day increase to Shamrock.

In the same meeting, Shamrock won 90-day approval to add \$1 per trip to its taxi service, which operates in Greeley, Fort Collins and Loveland.

The PUC licenses and regulates transportation services in the state.

The shuttle increase means adult one-way fares from Greeley, Fort Collins and Loveland will temporarily increase to \$26 from \$24, an 8.3 percent increase. Fares from Longmont will increase to \$23 from \$21, or 9.5 percent.

Shamrock also serves Cheyenne, for which fares will increase to \$34 from \$32.

In his application to the PUC for a surcharge, Shamrock President Tom Hofmann cited the increase in gas prices between January and September. In that time frame, gasoline at commercial stations increased

**"Financially we cannot wait any longer for fuel prices to decline."**

Tom Hofmann, president  
Shamrock Airport Express

more than 50 percent, to \$3.03 per gallon from \$1.83 per gallon. In the same period, diesel fuel jumped to \$2.97 per gallon from \$1.93.

See SHAMROCK, 71

### F O C U S



Kim Lock, Northern Colorado Business Report

**HISTORICAL DEMISE** — Demolition is in the initial phases at Colorado Sweet Gold in Johnstown. The former sugar-beet plant is being torn down after failing to compete in the global corn-sweetener market.

## Johnstown witnesses end of era as sugar factory comes down

### Colorado Sweet Gold leaving sweeteners, looking for new uses

By Kim Lock  
klock@ncbr.com

JOHNSTOWN — The air is filled with the smell of broken mortar and burnt metal. The hole in the building and roof display the secretive insides to all who pass by. The Colorado Sweet Gold sugar factory, agricultural grand dame of Johnstown, is singing its swan song after 75 years of production.

"We held an auction several weeks ago where we sold the equipment and now what you see is the pulling of equipment

and the demolition of the building," said Charlie Gilbert, manager of Colorado Sweet Gold. "When it comes to the future of the land, we will just have to look and see at the end. But we still have the elevator."

Colorado Sweet Gold owns approximately 300 acres on the east side of Johnstown, and town officials are extremely interested in the future of the property.

"This is a significant plot of land and we have offered to annex the property into town to better serve it with water and sewer in the future," said John Franklin, Johnstown town planner.

Franklin said town officials are working with Colorado Sweet Gold to hammer out a plan for the future of the area.

"The production of sugar is the historic use of the land and within the past few

See SUGAR, 64

## Judges select finalists for Bravo! 2005

### Annual gala honors entrepreneurs from across the region

By Business Report staff

From beer and chips to biodiesel and software, Northern Colorado's entrepreneurial.

This diversity is demonstrated by the finalists for the Northern Colorado Business Report's Bravo! Entrepreneur Awards.

The Bravo! Entrepreneur Awards, presented for the eighth year, honor individuals and organizations that demonstrate the best traits of entrepreneurship. The awards are split into seven categories: Fort Collins, Loveland, Greeley and outlying areas, emerging entrepreneur, regional spirit and lifetime achievement.

Finalists in the Fort Collins category are Lori Schlotter, president and CEO of Colorado CustomerWare Inc.; Doug Odell, founder of Odell Brewing Co., and David Carson, president of CBW Automation.

Schlotter founded Colorado CustomerWare Inc. in 1989. The company customizes and markets appraisal assessment software for states and municipalities — a product she hatched as a state employee installing motor-vehicle software throughout Colorado.

Odell, along with wife Wynne, founded Odell Brewing Co. in 1989 on the premise that microbrewing was not a passing fad. The company now distributes beer in eight states.

Carson is owner of CBW Automation Inc., a robotic manufacturer established 30 years ago. Robots produced by the company are used in machine shops and in various manufacturing processes. The company produces the world's fastest robotic arm.

The 2004 winner of the Bravo! award for

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# 10 years and counting...

**By Christopher Wood and Jeff Nuttall**  
*Business Report Co-publishers*

This edition of the *Northern Colorado Business Report* has been a decade in the making.

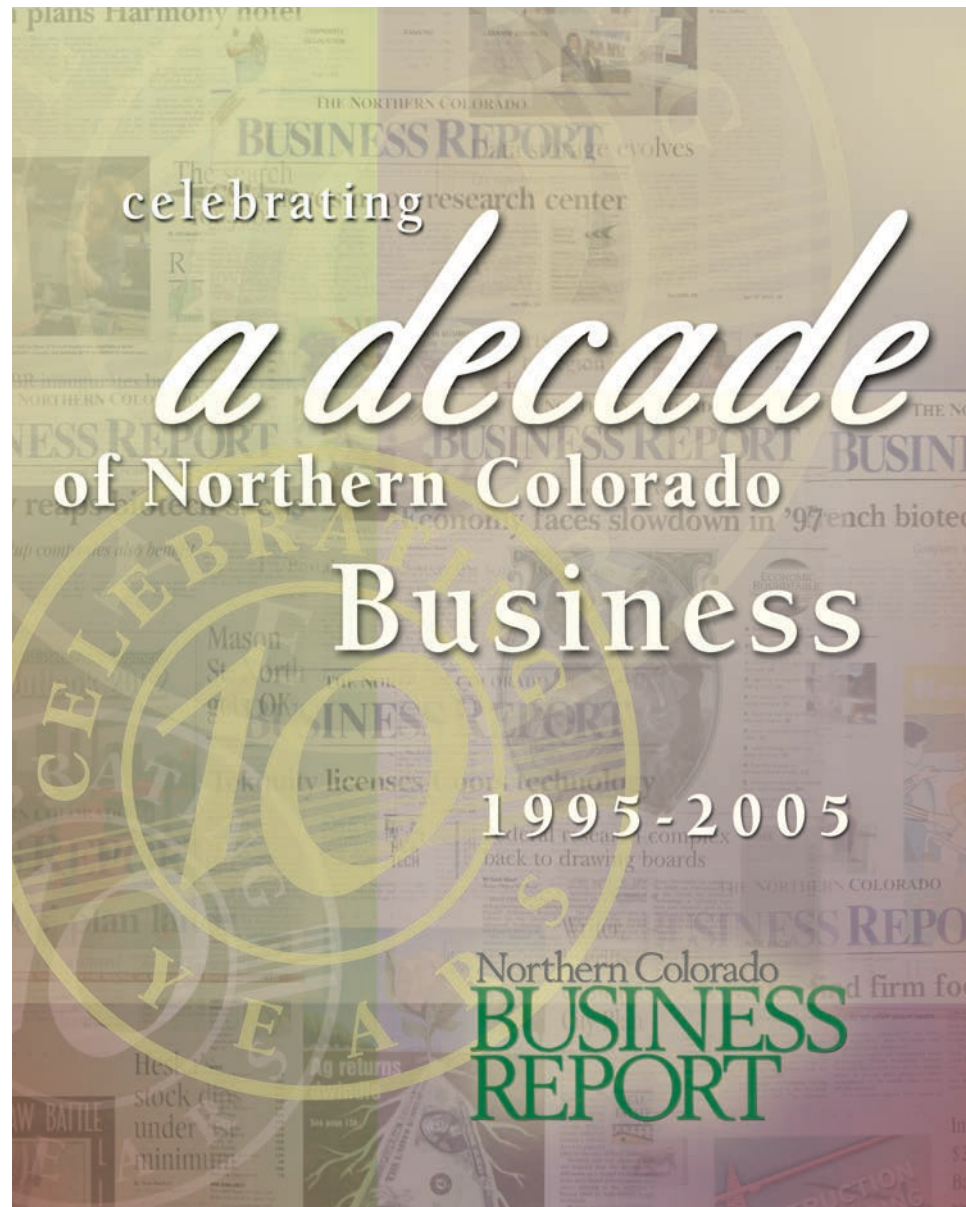
Ten years have passed since our newspaper first hit the streets in a crowded market, with at least four other competitors or would-be competitors.

Throughout the past decade, our newspaper has grown along with Northern Colorado itself. We've chronicled the emergence of Northern Colorado as a region and the growth of industries such as agribusiness, banking, health care, high technology, real estate and retail. We've seen Larimer and Weld counties grow from a population of 380,000 to half a million. We've seen, within the past several weeks, Greeley and Weld County declared the No. 1 fastest-growing metropolitan area in the country. And we've seen our own staff quadruple in size.

As the years have passed — all too quickly, we might add — we've become increasingly indebted to our readers, advertisers, sources, employees and friends who have helped us become a must-read source for local business news, features, data and statistics.

That gratitude prompted us to go beyond a typical anniversary supplement celebrating ourselves. Rather, we embarked on an ambitious project to describe not what makes our newspaper special — though we believe it is — but what makes Northern Colorado special.

In this edition, you'll find updates on 10



**Christopher Wood**  
*Co-publisher*



**Jeff Nuttall**  
*Co-publisher*

major stories of the past decade, one from each year. You'll find a timeline of major business-news events from 1995 through 2004. And you'll find 40 profiles of what we believe are iconic people, places, things and companies that make Northern Colorado a special place in which to do business.

We are so grateful to those individuals and companies that have helped us succeed that we've dedicated 80 pages to this project, more than any other issue in our history.

Of course, you'll also find in this edition some of the hallmarks of our success: solid, breaking news stories; in-depth industry analysis, and comprehensive public-records data and statistics.

We hope you enjoy this special edition of the *Northern Colorado Business Report*. Now, our staff must begin the long task of preparing the next decade celebration in 2015.

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40 people, places, things that shape region's identity

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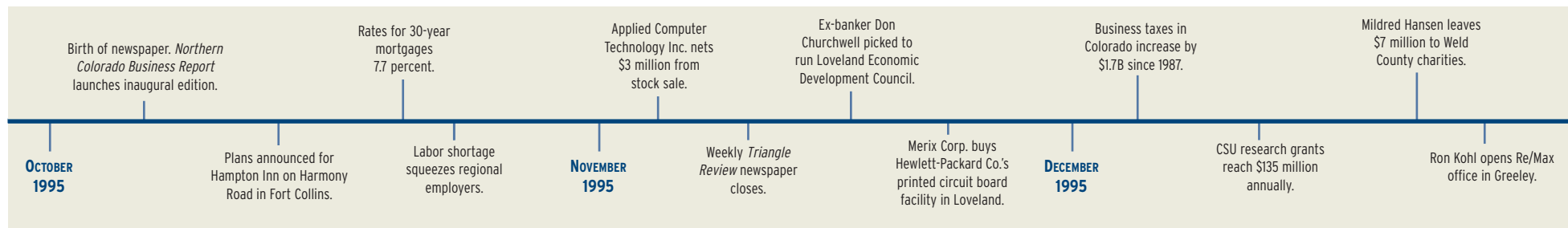
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# 1995

## Small banks seize chance to compete in big-bank world

By Robert Baun  
bbaun@ncbr.com

The headline was prescient. The front page of the November 1995 issue of the *Northern Colorado Business Report* declared, "Window of opportunity opens for independent banks." Ten years ago, so-called "super-regional" banks — most notably Norwest, Bank One and KeyBank — were busy bulking up with the purchase of Colorado-based operations. Changes in state banking laws in the early 1990s were giving out-of-state banks opportunities to branch into Colorado, setting off a frenzy of mergers and acquisitions that hasn't slowed down since. It was feared at the time that the bigger banks would shoulder out smaller, locally based independents. In fact, the presence of bigger banks, coinciding with a period of economic growth in the region, made Northern Colorado fertile ground for existing small banks to boom, and for start-up banks to thrive. Since 1995, total deposits in Northern Colorado banks more than doubled from

\$2.9 billion to \$6.3 billion. At the same time, deposits in local independent banks roughly quadrupled. Banks such as Advantage Bank, Home State Bank, Bank of Choice, Cache Bank & Trust, Centennial Bank of the West, Bank of Colorado, Colorado Community Bank, Horizon Bank, Farmers Bank, New Frontier Bank, New West Bank have all become formidable players in the game for market share since the mid 1990s. The local banks insisted they held a better grasp of the local market and could give better service than their larger rivals, a message that large numbers of customers seemed to embrace. "With all the change going on in the banking industry, a lot of bigger banks are consolidating and downsizing," Darrell McAllister, then president of Greeley-based 1st Choice Bank, said in 1995. "We have tried to stress service and local decisions to make a real market niche for ourselves." The model worked for McAllister, in more ways than one. McAllister eventually sold the prosperous 1st Choice operation to Wells Fargo & Co. in 2000 for a handsome return. Within two years McAllister was back in the industry at the helm of tiny Weld County Bank in Evans; he has since changed the name to Bank of Choice and spread out into multiple branches across Northern Colorado. The success of smaller banks was evident between the lines in the plight of KeyBank. Key acquired Fort Collins-based Home Federal Savings Bank in 1993. The next year Key purchased Rocky Mountain Bank and Trust Co. and The Bank of Greeley. With



the three local operations in hand, Key ranked No. 4 in Northern Colorado with 7.6 percent of the region's deposit market share. Over the next 10 years, Key's deposit market share dwindled to 2.1, and it fell to No. 13 in the region. "They lose customers and the little banks come in and get them," said Ron Phillips, chair of the economics department at Colorado State University and banking industry expert, when asked to assess Key's decline in 2004. Over the past 10 years, the opportunities just seem to keep on coming, both for out-of-state banks and local startups. The number of bank offices in the region doubled over the decade to 158 this year from 79 in 1995. In just the past three years, super-regionals such as Bank of the West, Compass

Bank, Washington Mutual and Zions Bank have also stepped into the fray, although Zions Bank backed out of Northern Colorado when it sold its Vectra Bank branches in Larimer and Weld counties in 2004. So far this year new local charters have included Fort Collins Commerce Bank and Signature Bank. As a state, Colorado issued 19 new charters between 1999 and 2005, of which five were in Northern Colorado.

**BANK ON IT** — This sign marks the future site of a Home State Bank office, now under construction in southwest Fort Collins. Locally based independent banks have flourished in Northern Colorado, despite the arrival of large regional and national holding companies in the early 1990s.

Mishelle Baun, *Northern Colorado Business Report*



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Fort Collins-based AppleOne Employment Services launches national expansion.	HP plans 180,000-square-foot building in Fort Collins.	Veterinary pharmaceutical company Gen/Rx lays off 40 employees.	Retail vacancy rates at 5 percent through region.	TCI Communications acquires Columbine Cablevision in Fort Collins.	Atrix Laboratories Inc. wins first product approval from FDA.
<b>JANUARY 1996</b>	Arizona developer Ted Decker announces factory outlet mall for Dacono.	Feds investigate Monfort Inc., other meatpackers, for unfair competition.	<b>FEBRUARY 1996</b>	Paravax Inc. changes name to Heska Corp.	<b>MARCH 1996</b>
				Market upheaval pushes Advanced Energy stock down 17 percent.	<b>APRIL 1996</b>
					CSU solidifies plans for Natural Resources Research Campus.

# 1996

## Federal research campus saved jobs, research opportunities

By Robert Baun  
bbaun@ncbr.com

First conceived in the mid 1980s, the vision of a consolidated research campus for federal government agencies in Fort Collins finally crystallized early in 1996.

"It is our belief the existence of the center will serve as a magnet for other federal agencies and possibly for additional jobs in the several hundreds," Jud Harper, then Colorado State University's vice president of research, said in April 1996.

Harper was remarking on a recent maneuver that secured a critical zoning amendment at the Centre for Advanced Technology. The obscure amendment made certain that a six-building federal complex could be built at the Centre, located a short distance south of CSU's campus.

The result, more than nine years later, was an \$80 million collection of buildings that span some 500,000 square feet and provide office and research space for about



Courtesy U.S.D.A.

**ECONOMIC ENGINE** — The first building at the federal Natural Resources Research Campus in Fort Collins opened in 1999. The project is credited for preserving up to 1,000 jobs in the city.

1,200 government workers.

CSU officials and state politicians cleared several hurdles before the federal government finally committed to the project in 1998. The first building at the complex opened in November 1999.

In some corners, the project is seen the single most influential economic development project in Northern Colorado over the past decade.

Prior to the creation of the Natural Resources campus, numerous research agencies — some affiliated with the U.S. Department of Agriculture, others with the

Department of the Interior — were scattered about Fort Collins in separately leased buildings.

"Often times they were in buildings that weren't ideal for their situations," Harper recalled in a recent interview. "Like all agencies they were looking to consolidate, and budgets were tight."

If the agencies had been enticed to move outside of Fort Collins, as some feared, the city would have lost many hundreds of federal jobs. Furthermore, CSU would have lost some of the valuable research opportunities for its faculty and graduate students,

who often collaborated with the federal agencies.

Not only did the Natural Resources campus preserve jobs, it attracted "200 or 300" jobs from agencies that were moved into Fort Collins, Harper said. The campus also served as a model for future government investment in the Fort Collins area, including the new \$100 million Centers for Disease Control facility now under construction at CSU's Foothills Campus.

Fort Collins developer Bob Everitt is one of the believers in the importance of the Natural Resources campus. He recently approached Harper and said, "I think you saved more jobs in Fort Collins than anybody else."

Harper, now retired with emeritus status at CSU, deflects praise. Still, it's little coincidence that CSU's share of federal research grants has been ever escalating since the first building at the Natural Resources campus was opened in 1999. In the latest fiscal year, research grants reached \$244 million, up 40 percent since 1999.

The federal consolidation has had its dark side. Office vacancies in the city spiked since the federal agencies moved out of private buildings in Fort Collins.

In 2003, when the last of the new buildings came under construction, one commercial real estate broker in Fort Collins estimated an overall vacancy rate of 20 percent. "I would say half of that is directly attributable to (the Natural Resources campus)," the broker said.

By Robert Baun  
bbaun@ncbr.com

Late in 1996, voters in Windsor approved a monumental annexation of 3,000 acres that pushed the town's boundaries to Interstate 25.

The Windsor expansion grabbed headlines, but it was 1997 when small towns in Northern Colorado became truly voracious with their annexations. Within Weld County alone, the land area of municipal annexations totaled about 6,000 acres in 1997, essentially doubling annexations in 1996 (about one-third of Windsor's annexation was in Weld County).

Towns such as Windsor, Severance, Nunn, Mead, Johnstown, Hudson, Frederick, Firestone, Erie all absorbed significant chunks of territory that year. In many cases these towns were lunging toward the I-25 corridor, attempting to expand — or create — their sales tax base.

The consequences of that annexation push — and continuing small-town annexations that include Evans, Milliken, Timnath and Wellington — are notable on several fronts, and continue to reverberate in the local economy.

Annexations enabled urban-style growth, and provided fresh alternatives for both housing and business outside of the region's three major municipalities — Fort Collins, Greeley and Loveland.

Severance's expansion was evident last year when it was ranked as the fastest growing municipality in Colorado. And just last

month the Greeley Metropolitan Statistical Area, which covers Weld County, was designated as the fastest growing metro area in the country.

Such statistical milestones are almost certain to bring new attention to Northern

Colorado from retailers, constantly on the lookout for market opportunities.

At the root of the small-town annexation binge were market forces that originated with growth — and rising home prices — in the early 1990s in Boulder, Fort Collins,

# 1997

## Small towns shift direction of growth with aggressive annexation moves



Greeley and other cities that were experiencing rapid employment growth.

Housing demand spilled into smaller markets on the northern Front Range, and developers clamored for less expensive land.

"I think that was inevitable," Larimer County Manager Frank Lancaster said of the swelling sizes of small towns. "As places like Fort Collins tightened up on the (development) rules, people moved to where they could afford to live. It wouldn't have happened without the demand."

Aggressive annexation policies have also sparked political conflict.

Johnstown's annexations across county lines in Larimer County, for instance, created friction with both Loveland and Berthoud, which said Johnstown was moving in on their own respective neighborhoods.

Johnstown now claims at least part of five I-25 interchanges in its city limits, and stands poised to attract significant growth in the coming years.

Similarly, Timnath, Wellington, Firestone and Dacono are among future magnets due to I-25 frontage that they've annexed.

"People want to be within a few miles of it (I-25)," said Tom Peterson, a former Fort Collins city planner and more a recently a commercial real estate broker active in the Johnstown area. "If it's not their house, it's their business that they want to be within a few miles of it. I think that's one of the big trends that happened ... When I first came here 20 years ago, I-25 wasn't that important."



Canadian printing company Quebecor plans to double Loveland plant.	<i>Business Report's</i> first ranking of largest private firms. Greeley's Hensel Phelps Construction Co. is No. 1.	Greeley stockbroker Michael Usher fined \$25,000 by NASD.	Larry Burkhardt resigns as head of Longmont Economic Development Association.	The Group Inc. expands commercial real estate brokerage.	Electronic Fab Technology Corp. lays off 142 in Greeley.
<b>MAY 1996</b>	CSU targets old Fort Collins High School for acquisition.	<b>JUNE 1996</b>	Apple One sues CoreStaff over trademark infringement, trade secrets.	Heska acquires Diamond Animal Health.	<b>JULY 1996</b>
				HP halts work on new Fort Collins building.	State Farm to add up to 320 workers in Greeley.
					<b>AUGUST 1996</b>
					Applied Computer Technology Inc. plans secondary stock offering.

# 1998

## Even before dot-com bust, local high-tech sector hit the skids

By Robert Baun  
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Advanced Energy Industries Inc.'s announcement in September 1998 that it would lay off 128 workers at its Fort Collins headquarters did not come out of the blue.

That spring Advanced Energy's top two customers — Applied Materials and Lam Research — each announced broad layoffs to counter a slowdown in business. It was a matter of time for Advanced Energy to follow suit.

Applied Materials, Lam and subsequently Advanced Energy were all bitten by the so-called "Asian Flu," a term applied to a sudden crisis that struck the previously high-rolling Pacific Rim economy.

Asian upheaval contributed to a decline in demand for semiconductors, which accounted for a majority of Advanced Energy's business at the time.

"Any time that any of our major customers cut back, it will affect us," Dick Beck,

Advanced Energy's CFO, conceded at the time.

The Advanced Energy layoffs preceded the much more grandiose bursting of the dot-com bubble in 2000, but nevertheless marked the beginning of an ebb and flow in Northern Colorado's high-tech sector that continues today.

In a matter of weeks after the Advanced Energy announcement, Hewlett-Packard Co. announced it would eliminate jobs at its Loveland site and mothball construction of a semiconductor plant in Fort Collins. Also, Electronic Fab Technology Corp., a contractor manufacturer for high-tech companies, cut half of its 240-person work force in Greeley.

Since 1998, nearly every high-tech company of substantial size in Northern Colorado — most notably Agilent Technologies Inc., Hewlett-Packard, LSI Logic Corp. — has lived a roller-coaster existence. A few — Flextronics Inc. and Electronic Fab and Merix Corp. — have disappeared entirely

from the local landscape.

More recently, Celestica Corp. decided to close down its Fort Collins operation, a move that will take place next year.

By 2001, those companies that weren't knocked off stride by the Asian Flu were disrupted by other forces, including the dot-com melt-

veteran of Silicon Valley. Edwards recalled how the software company he was heading grew 300 percent in 1999. Then during the first half of 2000 his customers canceled 37 projects, "representing well over \$2 billion in IT spending."

It was a time when companies cut back quickly or collapsed, Edwards said.

It's possible the high-tech sector in Northern Colorado, and the Western Hemisphere for that matter, peaked out at the turn of the century.

"A lot of people who write books about this all think it's true," said Tilman Schad, former Hewlett-Packard executive and one-time CEO of CoCreate Software in Fort Collins.

"The theory is, because of globalization, the cost of energy, labor and the cost of ideals will (eventually) be the same around the globe," Schad said. "If that's the case, clearly we have to cut back and new countries will come up" in the high-tech pecking order.

It doesn't mean high-tech is dead in Northern Colorado.

At Indicative, for instance, Edwards expects to double his company — now at 30 employees — over the next 12 months.

"I think the best hope for Northern Colorado is ... if we could get smaller technology companies to do well," said Dave Dwyer, a Fort Collins-based venture capitalist. "That's where most of the employment growth will come from in the short term."



d o w n .

Between 2001 and 2004, the manufacturing sector in Larimer County, which includes the high-tech sector, lost more than 3,000 jobs.

"What happened with the high-tech sector was a result of the entire economy slowing down, and internal spending almost coming to halt," said Lacey Edwards, CEO of Indicative Software in Fort Collins and a

# 1999

## Greeley employers 'go west,' vacating downtown property

By Sue Lenthe  
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Horace Greeley's exhortation to "Go west, young man," found renewed relevance in the late 1990s as longtime commercial residents began to pick up roots and move toward the city's western edge.

In the spring of 1999, State Farm Insurance announced plans to relocate its regional office from Evans to the new Promontory development in west Greeley. In short order it was followed by ConAgra Inc., now called Swift & Co.

What the westward expansion means for the community is, in a word, jobs, say Greeley officials. With much of the growth and development taking place along the U.S. Highway 34 corridor to the west, that area has emerged as Greeley's strategic employment corridor, said Roy Otto, Greeley's city manager.

State Farm's move allowed the insurance giant to consolidate operations previously spread across five buildings in Evans and



Kim Lock, Northern Colorado Business Report

**PRIME POSITION** — Office buildings for State Farm Insurance and Swift & Co. anchor the Promontory development in west Greeley. The two employers have led a movement of Greeley business to the west side of town.

Greeley.

Next came ConAgra. The meatpacking company sparked community concerns when it began shopping for new corporate headquarters in the 1990's. When the company announced it would stay in Greeley, joining State Farm in the western reaches of the city, the relief was palpable.

State Farm and ConAgra each took up residence in west Greeley's Promontory Business Park in 2001.

By 2000, meanwhile, the city of Greeley had annexed in excess of 14 square miles to the west, an effort to extend its reach toward Interstate 25. More land, by some accounts, than could be developed in 30 years.

Much of that land remains in agricultur-

al production, Otto said, and is likely to remain so for some time. A lot is still outside the city's growth management area, which prevents permits from being issued there.

In 2003, Pepsi-Cola Bottling Co. of Greeley announced plans to build a new regional distribution warehouse at the West Greeley Tech Center. The new facility would replace an existing plant in east Greeley.

Recently, Greeley Medical Clinic PC, the region's largest specialty medical practice, followed the trend when it decided to move most of its 200 doctors, nurses and other employees now in midtown Greeley to Promontory.

The success of Centerra, the sprawling

multi-use development in east Loveland at I-25 and U.S. 34, is likely exerting much of the pull. With its mix of retail, employment, housing and health care, Centerra illustrates Northern Colorado's evolving regional economy.

Still, Centerra has competition to be the center of Northern Colorado's universe. The true bull's eye — the geographic central point between Fort Collins, Windsor, Greeley, Loveland and Longmont — lies at Promontory.

A 1999 demographic study found that Promontory and the adjacent West Greeley Tech Center, located at the triangle formed by U.S. 34's business and bypass routes with Colorado 257, lie at the epicenter of population and economic growth for the region.

A 2002 study projects traffic counts will double by 2020 from 32,000 to 66,700 vehicles per day along the stretch of U.S. 34 from I-25 east to where the highway splits into business and bypass.

Promontory, a 670-acre development, calls for 750 single-family homes and about 40 acres of multi-family units. The nearby 136-acre West Greeley Tech Center, meanwhile, could one day hold 1.1 million square feet of commercial space. The project, just across U.S. 34 from Promontory, features 27 parcels.

Otto said Greeley's western corridor along U.S. 34 would likely develop much as the Harmony Road corridor in southeastern Fort Collins has. "That's definitely what we're looking for," Otto said. "That is Greeley's strategic employment corridor."

Loveland's Hach Co. rejects purchase offer from Lawter International Inc.	Cytomation Inc. predicts growth, public offering.	Software company NETdelivery reaps \$1.4 million in venture financing.	HP forms CoCreate Software subsidiary.	Members to acquire Ptarmigan country club for \$5.5 million.	Windsor voters approve 3,000-acre annexation	Heska Corp. doubles work force.	Prime Retail Inc. buys Rocky Mountain Factory Stores in Loveland.		
<b>SEPTEMBER 1996</b>	Redaurum Ltd. finds 28.3-carat diamond in northern Larimer County.	<b>OCTOBER 1996</b>	Poudre Valley Hospital picks Rulon Stacey as new CEO.	Foxfire Property Management sold to new owners, becomes Poudre Property Services.	Retail sales in Larimer, Weld counties grow at 25 percent clip.	<b>NOVEMBER 1996</b>	Monfort Inc. fined \$2 million for safety violations.	<b>DECEMBER 1996</b>	Organic grower Piedmont Farms of Wellington files bankruptcy.

# 2000

## Economic development merger set tone for regional marketplace

By Jane D. Albritton  
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In the fall of 1999, economic development in Northern Colorado was poised to morph. Bill Argo, president of the Greeley/Weld Economic Development Action Partnership Inc. (EDAP), resigned; Don Churchwell was about to leave his post as executive director of the Loveland Economic Development Council. Only Roland Mower, president of the Fort Collins Economic Development Corp., remained in place as the clock ticked toward the millennium.

Merger of economic development agencies, at least for Larimer County, was in the air.

"Ron Schneider and I headed up the merger committee," said Tim Dow, member of the Dow Law Firm LLC. and first chair of the Northern Colorado Economic Development Corp. "The merger was a recognition of the reality of the marketplace. Our members were not interested in the jurisdictional boundaries of Loveland and Fort Collins."



The process of designing the merger to combine the Loveland and Fort Collins agencies took almost all of 2000, and its significance, said Frank Bruno, then top economic specialist for Fort Collins, was "huge." For him, looking at the area as a regional economy was the only way.

"When we started in January 2001, we had a \$350,000 budget to work with," Dow said.

And no permanent leader.

Six months after the merger and formation of Northern Colorado EDC, Roland Mower left to take a similar position in Texas. Carol Garton, the agency's chief operating officer and interim president, left in

2002 to become the director of economic development for the city of Lakewood. Into the breach came J.J. Johnston from Grand Junction. He has been president and CEO of Northern Colorado EDC since 2002.

The organization has come a long way since then.

"Our program needed a couple of years of nurturing," Dow said. "We have slowly evolved into adolescence. In 2005 we had a budget of around \$850,000. The 2006 budget should be around a million."

The growth of the budget has come from the increase in the base of private and public investors.

"In addition to Larimer County, the municipalities of Wellington, Fort Collins, Berthoud and Estes Park plus Windsor, Johnstown and Severance have joined," Dow said.

He was quick to add that the Weld County communities were also members of EDAP, the other major economic development entity in the Northern Colorado region.

"Some of our investors would like to see us have some merger talks with EDAP," Johnston said. "But while we have common interests — education, the work force, water, transportation — we are different kinds of organizations. Our economic base and industry targets are different, and for the most part the NCEDC is privately funded."

In Johnston's view those differences amount to complementary strengths.

"We are actively planning regional branding," he said. "When it was clear that

**"Larimer, Weld and Laramie counties are one economic development region."**

Weld had the better deal for the bottling plant, we wrote letters of support. It was better for us to have the plant in Weld County than in Cheyenne. There are lots of opportunities for us to collaborate."

Weld County Commissioner Glenn Vaad can imagine that one of those areas might be a regional airport.

"Larimer, Weld and Laramie counties are one economic development region," he said. "And when businesses are looking to relocate, they ask 'Where's the regional airport?'"

Meanwhile, the value of branding Northern Colorado as a "dynamic, adaptive and friendly location for high quality primary business" seems to be settled wisdom. Vaad pointed out that people still "tend to stork dance around the problem of sharing tax revenues."

But given how far defining Northern Colorado as one region for economic development has come in just five years, figuring out how to divvy up the money that will come in as a result looks comparatively painless.

# 2001

By Tom Hacker  
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Northern Colorado's two dominant hospital groups — Banner Health Colorado and Poudre Valley Health System — flirted with the notion of becoming one during much of 2001.

Overtures from Fort Collins-based PVHS to board members of Banner-operated North Colorado Medical Center in Greeley to collaborate on building a new regional hospital on the Interstate 25 corridor began quietly.

By spring 2001, the discussions became public when the Fort Collins hospital system released a few details of a report that showed the two systems could save \$47.5 million by collaborating on services.

**FIERCE COMPETITORS** — Rulon Stacey, left, president and CEO of Poudre Valley Health System, and Scott Bosch, CEO of Banner Health Colorado, duelled for control of the Northern Colorado health-care market.

Illustration by David Badders,  
© 2000 Northern Colorado  
Business Report

The report, from a Chicago-based health care consulting group, landed just as the Greeley hospital's board was in the midst of negotiating a long-term management contract with Banner Health, of Phoenix.

In the fall of that year, the talks between the two hospital systems ended abruptly. Although the Greeley hospital's board had agreed to review the Chicago consultant's findings, it voted in October to pursue a 21-year operating agreement with Banner.

A subsequent *Business Report* investigation, reported in November, uncovered an apparent conflict of interest involving Jon Sewell, Banner's chief administrator of the hospital, and Frank Cordell, NCMC's chairman of the board.

Documents showed that Sewell had invested \$40,000 in a software firm that Cordell headed, even as the two sat across a table from one another to negotiate the hospital board's contract with Banner.

Still, some members of the deeply divided board sought collaboration with Rulon Stacey, president and CEO of Poudre

Valley Health System, in building a new regional hospital.

They got some support from a special investigator hired by the Greeley hospital board. After a month-long examination, the investigator issued a report on the conflict of interest, suggesting the contract talks with Banner be halted.

The negotiations were "so tainted with actual and potential conflicts of interest" that they should not continue, said Englewood lawyer Philip Figa, the former Colorado Bar Association president who conducted the investigation.

Figa also advised the board to "thoroughly explore other potential alternatives" including associating with Poudre Valley.

But a January 2002 board election brought new

NCMC players to the table, and two key resignations by opponents steered the hospital back toward a long-term contract with Banner, ignoring the special investigator's advice.

It was not until July 2003 that the Greeley hospital board agreed to a contract with Banner, announcing a 15-year deal that would keep the Phoenix company in Greeley through 2018.

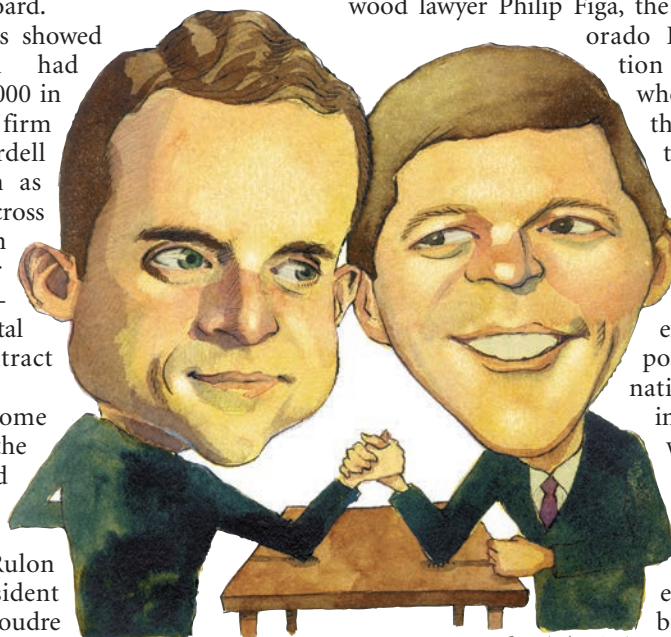
By the time the new contract was finally announced, a sharply competitive hospital construction race was already under way.

Stacey and PVHS in 2003 unveiled plans for Medical Center of the Rockies, the \$230 million, 136-bed regional hospital now being built in Loveland. NCMC had launched its Second Century project, a \$130 expansion.

A few days after the groundbreaking for Medical Center of the Rockies, Banner fired Sewell and eliminated the job of Banner Colorado CEO Scott Bosch.

In late 2004, Stacey reflected on the lost opportunity in a *Business Report* interview.

"I believe the board of directors of NCMC ... did an extraordinary disservice to the people of Greeley by never even evaluating any other option," Stacey said. "They relegated the people of Greeley to higher costs and lower quality than they otherwise would have had."



Weld County Bank receives charter.	Wheeler plans support center in Longmont.	Steele's Market to anchor Market Centre plaza.	FedEx opens distribution center in Greeley.	Quark Inc. considers Cheyenne facility.	University Mall sold for \$5.25 million.	Applied Films Corp. brings 300 jobs to Del Camino.	Egg & I creates first franchise in Greeley.		
<b>JANUARY 1997</b>	American Ag Bank opens in Greeley.	<b>FEBRUARY 1997</b>	Longview Business Park opens in Loveland.	Greeley Town Center hires Chip Steiner as consultant.	<b>MARCH 1997</b>	Concepts Direct announces new facility in Weld County.	Golden Technologies closes in Johnstown.	<b>APRIL 1997</b>	Greeley's Pat Roche buys Waterglen project in Fort Collins.

## 2002

### Drought takes toll on state's economy

By Kim Lock  
klock@ncbr.com

"These are real tough times. They'll be talking about this in the next century," said Tom Cech, executive director of the Central Colorado Water Conservancy District in December 2002. "This is history we're going through."

The summer of 2002 was the peak in a drought cycle that began in 1999. Reservoir levels fell, rivers and agricultural ditches ran dry and new residents learned that Colorado's average rainfall is 14 inches per year.

The year was filled with uncertainty as farmers were forced to shut off wells to preserve senior water use rights, city governments called for residents to reduce consumption and businesses and the state's tourism industry faltered under the presumption that Colorado forests were "on fire," as Gov. Bill Owens said, and without water.

"When you tell a farmer his well may be shut off, it causes him to see the end of his farm," said Cech, whose water district serves the area between Greeley and Fort Morgan.

## High & Dry



100-year drought hits home



The Colorado Farm Bureau estimated that without adequate water, Colorado could lose 20 percent to 50 percent of the state's farmers.

"The total fiscal effect is not available yet, but with the multiplier effect, it will be huge," said Ray Christensen, executive vice president of the Colorado Farm Bureau. The multiplier effect occurs when the loss in one

industry affects reciprocal industries.

If the drought's effect on the cattle industry can be used as a measuring stick, the fiscal impact cut deep. According to the Colorado Cattle-men's Association, 50 percent of the state's cattle — about 1 million head — were sold. The financial impact of this loss was \$154 million, and with the multiplier effect, losses could be as high as \$452 million.

In July, the Fort Collins City

Council set mandatory restrictions to save 10 percent of consumption to preserve water supplies for next year. Residents achieved the goal and the city carried over 2,800 acre-feet of water for use in 2003.

bills. As a result, city officials throughout the Front Range raised rates to compensate. The state's tourism industry took a hard hit and local rafting companies struggled to find visitors willing to go down the rivers. Perceptions of a waterless rafting trip increased as the summer continued to dry.

"Low water doesn't mean no water," said Dave Costlow, owner of Rocky Mountain Adventures rafting company in Fort Collins.

His rafting business is built on tourism and local support; both were down in 2002. "We were down for sure and tourism is tied to that," Costlow said. "In July and August we saw pretty typical numbers; most rafters were on vacation."

According to Costlow, his rafting company stopped offering full-day trips after mid-July, but continued rafting until Aug. 22.

A record-setting blizzard in March 2003 brought relief to the area and helped fill the dry and thirsty reservoirs. But the single storm was not a cure for all of the drought's ills. Colorado has permanently lost farms that depended on well water and water supply networks are continuing to look for ways to firm up the state's options for future generations.

"Water use is still down statewide, which is not a bad thing," said Brian Werner, public information officer for the Northern Colorado Water Conservancy District. "We are still waiting to see how long the hang-over is going to last. In the agriculture area we have not seen usage pick back up; we think the farmers are hesitant to plant the high-water-use, high-value crops."

## Health care, retail fulfill Loveland's Centerra promise

By Tom Hacker  
thacker@ncbr.com

The futures of two key Northern Colorado economic sectors — health care and retail sales — changed dramatically during 2003 with announcements of two mammoth projects in Loveland.

The first came early in the year, when a Tennessee-based retail developer said it would build a 700,000-square-foot, open-air retail center at Centerra, the vast commercial and residential hub that spans Interstate 25 north of U.S. Highway 34.

The second came in the fall, when Poudre Valley Health System of Fort Collins made public its long-awaited plans for a \$230 million, 136-bed regional hospital at the same McWhinney Enterprises development.

And Centerra, for years the focus of a regional buzz that was more about potential than reality, suddenly became the emerging center for both retail sales and health care in Northern Colorado.

The hospital, scheduled to open in early 2007, and the "lifestyle" shopping center that opens the date of this publication are monumental bookends — the Promenade Shops at Centerra on the east side of I-25,

## 2003

and Medical Center of the Rockies directly across the highway on the west side.

"Those two things really led Centerra into being a truly regional marketplace, especially the building of Medical Center of the Rockies," said J.J. Johnston, president of the Northern Colorado Economic Development Corp.

"That hospital will draw people from all over the region. The Promenade Shops is another huge win. It's more than just the shopping center. It's generated a couple of interchanges and other transportation improvements, sales and use taxes and hundreds of new jobs that may not have existed in the region."

The two projects are also proving to be catalysts for more to come, and trump cards in the keenly competitive health care and retail sectors.

The Shops at Centerra, a project of Nashville-based Poag & McEwen Lifestyle Centers Inc., became the clear winner in a regional "lifestyle" war in May when a competitor, Alabama-based Bayer Properties Inc., dumped its plans for a similar project in Fort Collins.

And long forgotten is a story from 2000, when Phoenix-based Banner Health announced plans for an ambulatory care clinic on 10 acres at Centerra.

Banner, with hospitals in Greeley and Loveland, competes head-to-head with



Poudre Valley Health System for shares of the fast-growing regional health care market.

McWhinney and PVHS planners have found that their proposed 80,000-square-foot medical office building, adjacent to the hospital and connected by an enclosed walkway, will not be sufficient to meet demand by doctors from throughout the region to be near the new hospital.

In fact, McWhinney has planned an additional 60,000 square feet of professional office space — most of it in office condominiums for purchase rather than lease — to accommodate doctors.

Even competing projects in the Centerra neighborhood benefit from the way the hospital and retail center are driving interest.

"Those two things really lent all of us

some credibility," said Ryan Schaefer, partner in Chrisland Inc., a commercial brokerage that markets properties that border Centerra. "It just catalyzed this whole region.

When you look at those two projects, in concert with the Budweiser events center, it certainly has a positive effect on everyone in the area. What I think we're seeing now, in terms of momentum, will just continue building."

**BROTHERS MCWHINNEY —**  
Chad and Troy McWhinney, shown in this 2001 *Business Report* photo, have turned the east Loveland property they inherited into the 3,000-acre Centerra development.

*Business Report photo*

David Neenan turns reins of Neenan Co. over to Jim Neenan.	Celestica Inc. buys HP's printed-circuit operation in Fort Collins.	Fort Collins launches City Plan land-use guidelines.	HSI merges with Blue Cross Blue Shield.	NETdelivery relocates to Boulder from Fort Collins.	Flash flood strikes Fort Collins, kills five.	Mountain Air Express pulls out of Cheyenne.
<b>MAY 1997</b>	Heska files for initial public offering.	<b>JUNE 1997</b>	Harsh International expands in Eaton.	Atrix wins approval for Atridox gum disease treatment.	<b>JULY 1997</b>	Peak Industries moves from Longmont to Frederick.
				FTC probes investment deal between Heska, Novartis AG.	<b>AUGUST 1997</b>	British firm Siebe plc buys Ram Electronics Corp. in Fort Collins.
						Advanced Energy stock soars 64 percent.

# 2004

## Boomers, retirees to shape housing market in Northern Colorado

**Kristen S. Bastian**  
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It is an economic force like none other. Due to the sheer number of individuals born between 1946 and 1964, markets and industries have risen and fallen in the wake of the aging tidal wave that is the Baby Boomers. According to the U.S. Census Bureau, this age group made up more than 20 percent of the nation's population in 2004.

When the Boomers were born, baby food companies grew into a thriving industry. Likewise, as the Boomers near retirement, a new lineup of products and services will expand.

Census data show that in 2000 Colorado's 65-years-and-older population accounted for 9.7 percent of the total population. Estimates show that by 2025, Colorado's 65-and-older crowd will account for 20.1 percent of the population. Colorado is slated to experience the third-largest percentage increase in Boomer-age residents in the U.S. — behind Oregon and Utah. And the Loveland-Fort Collins area was named the top spot to reinvent your life by AARP Magazine in 2003.

The effect of this growth on Northern Colorado became resoundingly clear in local health care housing markets in 2004.

In 2004, developers brought forth a tidal wave of proposals for senior housing, independent and assisted living alternatives in the region. By May 2004, five new senior retirement facilities were in various stages of development in the region. In addition, a new rehabilitation hospital, tailored in part to elderly patients was launched late in 2004 near the interchange of U.S. Highway 34 and Interstate 25.

The earliest Boomers are beginning to join the market for retirement housing. Even those who aren't in the target demographic for these facilities are shaping its future.

"Today's consumers are the ones making the decisions," said Yvonne Myers, director of community relations for Columbine Health Systems. Columbine operates nine facilities in Northern Colorado that include assisted living centers, independent living centers, nursing homes and home health services and rehabilitation services.

Myers explained that the Boomers are in the market for such services for their parents, and they are discriminating customers.

"Our market is the 40- to 60-year-old daughter or son," she said, not the 85-year-old potential Columbine resident.

Today's adult child wants the best for his or her parents, which might not always reflect on what the parents would select for themselves. Boomers' parents are from a generation of "when-I-grew-uppers" and tend to see little use for towel warming racks, gyms and Internet access. However, the Boomer children do see the need, and as such, are defining the way facilities are built today.

But that doesn't mean the industry won't continue to evolve. Myers guesses that espresso machines and weight-lifting equipment will be standard in the senior housing of the future.

"I think by the time I'm in the nursing home, massage therapists will be on staff," she said.

The financial services is also bracing for a major impact from Boomers.

"There is about to be the biggest intergenerational change of wealth in the history of the world," said Bud Noffsinger, president of First Western Trust Bank in Fort Collins. "That's why First Western is here."

First Western offers trust and banking services.



The banking services and some of the trust services, Noffsinger said, are geared toward wealth accumulators such as entrepreneurs, not wealth preservers. But as the Baby Boomers near retirement they begin to make the transition from accumulator to preserver. Therefore, services such as trusts, wealth management and family services really fit the need for the transition period that many Baby Boomers are approaching or experiencing right now.

**MY GENERATION —**  
Retirees, such as these residents of The Wexford in Fort Collins, are affecting industries such as housing, health care and banking.

Mishelle Bawn,  
Northern Colorado  
Business Report

## Rent the house Holiday Parties



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830 N. College **484-4777**



Hach Co. breaks ground on \$5.5 million expansion.	PVH among 10 most profitable hospitals in Colorado.	EchoStar Corp. launches \$14 million expansion in Cheyenne	Arbitron agrees to rate Northern Colorado radio stations.	Interweave Press sets up joint venture with Rodale Press.	HP to build 300,000-square-foot semiconductor fab in Fort Collins.	Miner & Miner to leave Greeley for Fort Collins site.
<b>SEPTEMBER 1997</b>	Factual Data plans move to Loveland from Fort Collins	<b>OCTOBER 1997</b>	Microsoft contract leads to growth for StarTek Inc. in Greeley.	Longview Business Park in Loveland lands first tenant.	<b>NOVEMBER 1997</b>	Manes Machine & Engineering plans expansion.
					<b>DECEMBER 1997</b>	Partners in March & Myatt PC law firm split up.
						Investors pour \$10 million into National Petcare Inc.

# W.D. Farr

## Business pioneer's vision helped shape region

By Tom Hacker  
thacker@ncbr

In the spring of 1947, W.D. Farr clambered aboard a Jeep for a drive through the mountains.

Literally. The 16-mile journey through the 9-foot-diameter Alva Adams Tunnel marked the culmination not just of an extraordinary engineering feat, but of a desperate drive for survival by Weld County farmers and ranchers.

The four men in the Jeep, plus a crowd of northern Front Range farmers, politicians, engineers and federal water managers, gathered at the tunnel's east portal near Estes Park on June 23 to watch as the first Western Slope water gushed from under the Continental Divide. The Colorado-Big Thompson Project had borne its first fruit.

"The day that water came through

the tunnel for the first time was the most exciting day of my life," Farr recalled. "I never saw adult men at that time act like they did. They threw their hats in the air. They kissed. They cheered. They acted like a bunch of kids. Everyone who was there felt they had contributed to something important. ... The day we saw the water come through, we knew the area would be different. We knew things would be much better."

Every crop that grows, every job created, every new neighborhood and every public construction project in Northern Colorado — all owe to the Colorado-Big Thompson Project.

In turn, the project that draws water from the Colorado River and stores it at Horsetooth Reservoir, Carter Lake and other northern Front Range reservoirs owes to W.D. Farr and those who shared his vision.

"There's no one in this region who

doesn't owe a huge debt of gratitude to W.D.," said Chad McWhinney, whose Centerra development in Loveland would not have been possible without the abundant supply of "Big T" water. "None of this would be here without the work that he did."

Farr's is a life that would have landed him on the *Business Report's* short list of regional icons even without his leadership of one of the West's most successful and far-reaching water diversion projects. Born in Greeley in 1910, Farr became a legend among those who carved out the region's agricultural heritage.

He steered the family sheep-and-lamb business toward cattle feeding and, in the process, transformed the way beef gets to dinner tables by innovating a year-round feeding system. He served as president of the American Cattleman's Association, the first feedlot operator to serve in that role, during the early 1970s.

He served on more U.S. Department of Agriculture boards and committees than can be listed, and came within an eyelash of being nominated to serve as Secretary of Agriculture in the Nixon administration. Only



his desire to remain in Colorado prevented it.

But delivering water to a region parched by the droughts of the Dust Bowl era is the achievement Farr will be remembered for most.

"I'm proud of everything I've done, but I'm more proud of that than anything else for the reason that it's permanent," Farr said in a 1998 *Business Report* interview. "If it weren't for that project, there wouldn't be any Budweisers or IBMs or Kodaks; they couldn't exist."

**FARR VISION** — W.D. Farr standing beside 1947 photo of him waiting for the first Colorado-Big Thompson Project water to arrive at the Front Range.

Photo by Robert Baun, Northern Colorado Business Report

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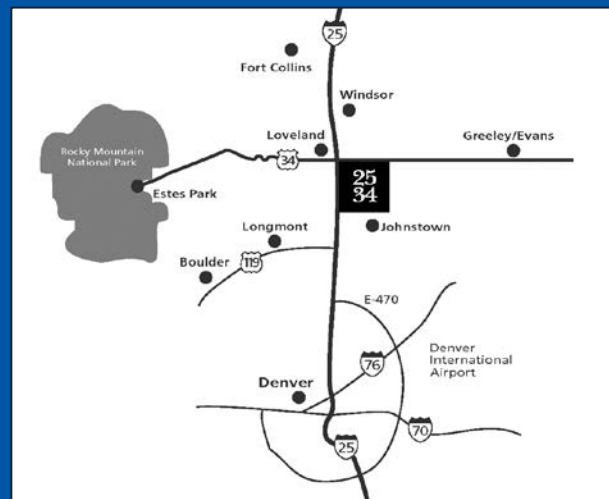


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Unique Mobility Inc. builds a 20,000-square-foot facility in Frederick.	Tennessee company buys First Colorado Mortgage.	Mergers and acquisitions soar 42 percent along the Northern Front Range.	Factual Data Corp. repurchases its Loveland franchise.	Safeway nears deal for Windsor store.	Adaptec agrees to buy Symbios Inc. of Fort Collins.	Broadcasting giant Jacor to buy KTCL-FM, KIXX-FM in Fort Collins.	Plans finalized for Natural Resources Research Center in Fort Collins.	Estes Park voters reject growth cap.			
<b>JANUARY 1998</b>	Snelling Personnel launches Fort Collins office to focus on office and light industrial jobs.	Region adds 40 bank branches since 1995.	<b>FEBRUARY 1998</b>	Zions Bancorporation enters local market with purchase of Kersey Bancorp.	<b>MARCH 1998</b>	Factual Data files for IPO.	Construction starts on Celestica Colorado's new 200,000 square-foot building on Harmony Road.	1stChoice Bank buys Liberty Savings Bank.	<b>APRIL 1998</b>	Colorado Christian University opens campus in Fort Collins joining Regis University and the University of Phoenix.	Office vacancies dip to 4 percent in Loveland.

# Aliens

## Migration continues to change culture in Northern Colorado

By **Kristen S. Bastian**  
kbastian@ncbr.com

They come in droves and walk the streets of Northern Colorado, cleverly disguised to blend in with the natives.

The aliens are among us, but they didn't come with probes on saucer-shaped ships. Instead, they came by station wagon, moving van and airplane to invade the region's open spaces and high-tech job openings.

Many came to Northern Colorado in search of intelligent employment. Hewlett-Packard Co., Eastman Kodak Co., IBM Corp., LSI Logic Inc. and other tech companies required workers who previously lived on the coasts and the Midwest to trade in their ocean views and plains vistas for season ski passes.

Yet others came for nothing more than the pleasant climate, fresh air and mountain

backdrops. Natives often blame the arrival of this group on singer (and New Jersey native) John Denver's literally moving 1970s ballads "Rocky Mountain High" and "I Guess He'd Rather Be in Colorado."

In fact, migration into Colorado during the 1970s stirred a backlash, as locals pasted "Native" bumper stickers on their cars to declare their roots.

Being born and raised in Colorado has become a credential just short of resume status.

From 1995 to 2000, Colorado was a destination on the U.S. Census Bureau's list of largest state-to-state migrations. During that time, 111,322 Californians moved to Colorado and 56,050 Coloradans moved to California, creating a net gain of 55,272 for Colorado. Hence, such creative bumper stickers as "Don't Californicate Colorado."

Such sentiments mean a little more to Todd Massey, president and CEO of Privacy Networks. Massey grew up in Fort Collins before making the trek to Silicon Valley in 1989 at the tender age of 22.

Massey didn't move back to Colorado until 2001, but visited several times per year. Seeing the gradual changes in his beloved hometown gave him a unique perspective on what he witnessed in California.

"It helped me to relate to what happened in Silicon Valley," he said.



At a mill-turned-museum in California, Massey met a volunteer who had a collection of photographs of the area, taken overlooking the same location for years. He was amazed to see a landscape of breathtaking orchards.

"By the time I was there, there were no

orchards," he said. The sight reminded Massey of the changes occurring not so subtly in Colorado.

"We used to bicycle out to the cornfields and pick sweet corn," he reminisced. "Those cornfields are now strip malls."

The change in culture since the 1970s is perhaps a better indicator of the effects of migration. Massey remembers the Fort Collins of his youth as a place where everyone had a gun rack in their pickup truck, hunter safety cards were earned in junior high and you could measure a person's wealth by looking at his cowboy boots.

Times have obviously changed. But an enduring feature that Colorado, and more specifically Northern Colorado, still enjoys is the quality of life that continues to attract new businesses and residents.

With awards and honors ranging from "No. 1 Best Place to Reinvent Your Life" from AARP magazine, to "Third Best Place to Raise a Family" from Readers Digest, Northern Colorado is still in demand.

According to the Colorado Demographers Office, 1970 saw a net migration of 35,636 — representing 1.6 percent of the state's 2.2 million population. In 1990, Colorado's population actually lost almost 13,000 to other locales. Estimates for 2005 show a net migration of 20,000 and a total population of 4.69 million.

# Lehmann Communications ad

PVH acquires Mountain Crest Hospital.	Voice It Worldwide has been delisted by Nasdaq.	Co's BMW moves to Fort Collins from Greeley.	GIS World magazine closes in Fort Collins after acquisition by Adams Business Media.	Maxey Cos. to open Denver retail division.	HP stops tape drive production in Loveland, cuts 148 jobs.	Colorado Greenhouse of Fort Lupton plans IPO.	Sybron International Corp. buys Summit Biotechnology Inc. in Fort Collins.	PVHS buys 55 acres near Windsor for \$2 million.
<b>MAY 1998</b>	Larry Seastrom launches plan for New Frontier Bank in Greeley.	23 Boulder County companies have moved to Weld County over past five years.	Markley Motors to open Saturn dealership in Cheyenne.	<b>JUNE 1998</b>	Roche Constructors Inc. picked as contractor for Flatirons Mall.	International Thunderbird Gaming Corp. halts production in Greeley.	<b>JULY 1998</b>	Plans announced for Promontory development in west Greeley.
							<b>AUGUST 1998</b>	'Asian Flu' strikes at high-tech sector.
								Farmers Bank of Eaton begins its transformation to Centennial Bank of the West.

## Northern Colorado climate's so bright, we gotta wear shades

By Robert Baun  
bbaun@ncbr.com

"Colorado boasts 300 days of sunshine a year," or some variation of that phrase, has become a staple phrase for:

- Any chamber of commerce executive.
- Corporate recruiters.
- Residents who want to thumb their noses at relatives back east.

But is it true?

In fact it's a blend of reality and mythology that's rooted, not surprisingly, in business propaganda. An article about Colorado that appeared in a New York City newspaper in the 1870s advanced the "300 days" argument. Apparently the line was

planted by a railroad company promoting opportunities in the West, where the rails had recently extended.

However, when the article appeared, nobody was actually measuring such meteorological data, said Nolan Doesken, senior research associate for the Colorado Climate Center. The earliest weather data wasn't compiled in the region until the late 1870s.

Nevertheless, a legend was born.

"It was an interesting transition, because the earliest explorers who came out to Colorado said this was a terrible place," Doesken said.

To this day, the "300 days" notion causes Doesken and other weather researchers to scratch their collective noggin.

"There is not a strict definition of what is a day of sunshine," he said. "There is not a meteorological or climatological definition of that."

# 300 days of sunshine

Based on the Colorado Climate Center's research, there is an average of 300 days a year in Northern Colorado with at least one hour of sunshine. But the number of days with clear sunshine between dawn and dusk actually ranges from 100 to 150.

Ironically, the sunniest region of Colorado is also its coldest. Alamosa, located in the San Luis Valley and often in contention of the state's lowest morning temperatures in the winter, logs about 350 days of sunshine, Doesken said.

Colorado's status as a sunshine state is due in part to its distance from any major body of water. Evaporation in the atmosphere is the primary source of clouds, which explains the partly cloudy nature of weather along the coasts or the Great Lakes.

"Whether it's the Gulf, the Atlantic or the Pacific, we're along way away," Doesken said.

Furthermore, the mountain ranges between Colorado and California have a habit of breaking up some of the storm systems that spin out of the Pacific.

"And we're on the downside of the prevailing upper level winds and storm tracks,"

Doesken explained.

The net result is that water is wrung out of the atmosphere by time it reaches Colorado, and the clouds are kept at bay.

While "300 days of sunshine" is somewhat misleading, it doesn't stop promoters of Northern Colorado from seizing upon this glowing description.

In fact, some chambers of commerce have called Doesken over the years to see if they could squeeze even more mileage out of the phrase, wanting to know if they could claim "310 days of sunshine."

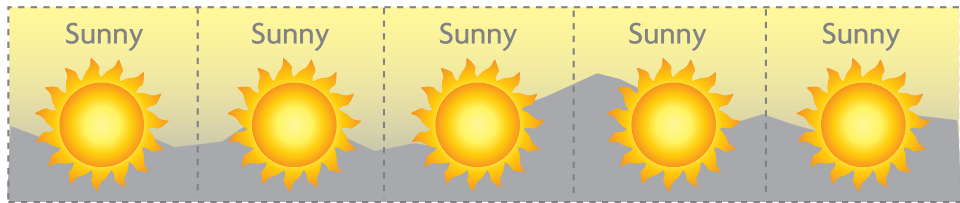
"It has a magical ring to it," Doesken conceded. And why not?

It's a fact that golfers can tee up here in December and January — albeit just on occasion. You can't do that in Minneapolis.

It's been known to be warmer during February in Fort Collins than in Atlanta — once in a while. Chicago could only hope for such temps.

And surely the ratio of residents with a sunny disposition in March is far greater in Loveland, Colo., than in Loveland, Ohio.

But hey, who's counting?



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Jeff Nuttall, Co-publisher NCBR, Chris Wood, Co-publisher NCBR, and Ted Warner, President Connecting Point

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Lifestream Technologies Inc. relocates to Fort Collins from Idaho.	McWhinney Enterprises plan 'next Interlocken' at U.S. Highway 34 and Interstate 25.	Fall crop production in Northern Colorado valued at \$228 million, excluding vegetables.	Banking giants Wells Fargo, Norwest merge in Colorado.	Business Report holds inaugural Bravo! Entrepreneur banquet.	Preferred Mobile Nurses Inc. of Greeley opens Fort Collins office.	Connecting Point of Greeley expands into Fort Collins.	LSI Logic moves into \$17 million building on Harmony Road.	Don Marostica, Eric Holsapple start Loveland Commercial LLC.			
<b>SEPTEMBER 1998</b>	LSI Logic Corp. closes \$760 million deal for Symbios.	Blaming Asian financial crisis, Advanced Energy cuts 128 jobs.	<b>OCTOBER 1998</b>	Rocky Mountain HMO enters Greeley market.	Murder of Matthew Shepard in Laramie, Wyo., draws national attention.	Thaine Michie resigns as Platte River Power Authority general manager.	<b>NOVEMBER 1998</b>	Voice It Worldwide Inc. files Chapter 11 bankruptcy.	Great Lakes Aviation takes over as United Airlines' commuter partner in Cheyenne.	<b>DECEMBER 1998</b>	Atrix President Lee Southard resigns.

# Stanley Hotel

Stately structure host to dignitaries, backdrop for movies for almost a century

By Kim Lock  
klock@ncbr.com

F. O. Stanley pulled into Estes Park in 1903 on the advice of his doctors, who recommended the Colorado air for his tuberculosis. When he died in 1940, he left behind an irreplaceable legacy for the town and his crown jewel — the Stanley Hotel.

"He was sent here for the dry Colorado air and was expected to live for a few months, but he lived for 40 years on the Estes Park air," said Linda Elmar, site manager for the Stanley Museum.

F.O. Stanley was an East Coast aristocrat who envisioned more for the mountain town he called home. He made his money by selling the Stanley Dry Plate Co. to Eastman Kodak Co. and was more than willing to share his wealth with the residents of his adopt-

ed town. He developed an electric plant on the Fall River and donated money for road improvements to better connect Estes Park with Lyons and Longmont below. Stanley was also one of the manufacturers of the Stanley steam automobile, which he used to drive to Estes Park.

F.O. and his wife, Flora, began construction on the hotel in 1907, before he had closed on the deal for 160 acres owned by Irish Lord Dunraven. The hotel's 11 buildings opened in 1909, complete with a nine-hole golf course, ice pond and reservoir, which have since been deconstructed. Stanley chose to design the hotel with a neoclassical Georgian feel, resembling the architecture of eastern seaboard resorts.

The current hotel sits on 55 acres and has 135 rooms and full conference facilities, and is the chosen location for

dozens of weddings each year. The Stanley Concert Hall reopened in 2002 to host local performances.

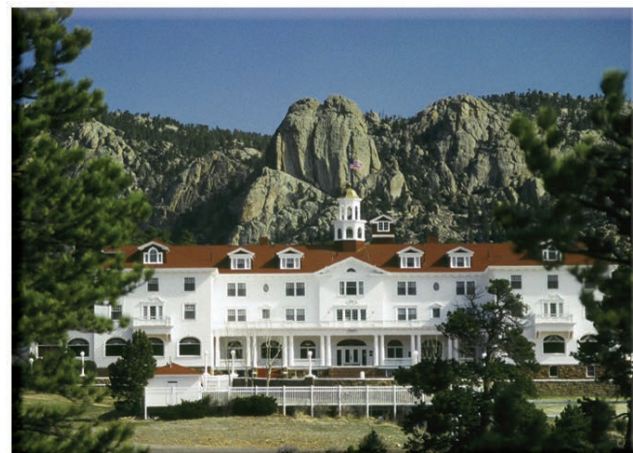
"The Stanley Hotel signifies the town's first turn toward organized tourism," said Suzy Blackhurst, communications coordinator for the Estes Park Convention and Visitors Bureau.

The hotel is famous for hosting President Theodore Roosevelt and the unsinkable Molly Brown. In more modern times, the hotel has gained notoriety for its appearances in Stephen King's "The Shining" and Jim Carrey's "Dumb and Dumber."

King wrote several chapters of his book about a haunted hotel in Room 217 at The Stanley, but visitors will not find axe marks or the words "red rum" anywhere on site because the original movie was shot in Oregon. King did return to Estes Park to shoot the ABC miniseries based on his book in 1996.

"Many people identify Estes Park with the Stanley and it is still a commercial draw for Hollywood. It is a large draw in bringing people to the area ... some people see it as an icon for people who are destined to die but instead lived a good life," Blackhurst said.

And a good afterlife, apparently.



The hotel is reportedly haunted by several spirits, including Flora Stanley, who can be found playing the piano for guests while F.O. has been seen near the bar and in the billiards room. Room 418 appears to have the most ghostly activity while Room 407 seems to be occupied by Lord Dunraven himself.

The hotel offers its visitors guided "ghost tours" on weekend evenings to further educate the curious. Various books and television shows are available for those who want to learn about the hotel from the safety of their own homes.

**LANDMARK** — The Stanley Hotel in Estes Park stands as one of Northern Colorado's most identifiable structures.

Courtesy Stanley Museum



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Minor-league baseball rumored for new Larimer County Fairgrounds.	Independent wholesaler Big Horn Booksellers closes in Fort Collins.	Western Plains Health Network buys land for Windsor health clinic.	Windsor-based Cardxx Inc. goes public, merges with International Interchange Corp.	ISP Verinet Communications Inc. of Fort Collins expands into the Greeley market.	Landmark Partners of Connecticut buys Western Property Advisors.	St. Vrain Block makes \$1 million expansion in Dacono.	State Farm Insurance chooses Tri-Pointe in west Greeley for new office campus.			
<b>JANUARY 1999</b>	Merix Corp. closes Loveland plant.	Experts predict region's economy to grow up to 9 percent, in wake of 15 percent growth in 1998.	<b>FEBRUARY 1999</b>	Applied Computer Technology Inc. closes manufacturing plant in Fort Collins.	Home Depot plans to build Greeley store.	<b>MARCH 1999</b>	Colorado Greenhouse LLC of Fort Lupton withdraws IPO.	<b>APRIL 1999</b>	Kodak Colorado cuts 85 positions.	EFTC vacates Greeley facility.

# Greeley Stampede

Fourth of July tradition dates back to late 1800s

By Luanne Kadlub  
news@ncbr.com

It began as a simple event to honor local potato farmers. Today, the Greeley Spud Rodeo is known internationally as The Greeley Stampede.

In the late 1800s, the Spud Rodeo, though not called that until 1922, drew a couple thousand fans from the area. Today, 450,000 people from across the United States and several foreign countries converge on Greeley to partake in country music concerts, professional rodeos, a demolition derby, a parade, an art show and, of course, carnival rides and fun.

The Stampede puts on the nation's largest televised Fourth of July parade and handing out the largest Fourth of July rodeo purse, just over \$400,000.

The Stampede Committee of 12 men and women works 10 months out of the year to pull together the annual 11-day event. They are supported by up to 350 volunteer Wranglers who help with all aspects

of the event. Another 2,500 people volunteer through numerous organizations to work hawking soda in the arena stands or directing traffic in parking lots. The Stampede pays each group a stipend — \$200,000 in all — to help fund their own community and scholarship programs.

"What makes The Stampede special is the collaboration among many entities," said John Gates, Stampede Committee chairman. "The staff gets too much credit for pulling off The Stampede. It's more multidimensional than that. We have an active base of Wranglers. We could not run the Stampede without them."

Greeley City Manager Roy Otto agreed that the level of volunteerism makes The Stampede an enduring tradition. "It's a great opportunity to show off the community of Greeley and what's going on here."

Sarah MacQuiddy, president of the Greeley Chamber of Commerce, said the family event "energizes the community." She added, "We have a lot of day trippers, but a lot of international visitors, too. This

is their destination. It's exciting to say that over 30 different countries have been represented."

Economically, it's a bonanza for the greater Greeley area. Lynn Settje, executive director of the Stampede, said the event has a \$52 million economic impact on area hotels, restaurants and retailers.

A percentage of The Stampede's profit from concessions goes back to capital improvements at Island Grove Regional Park. The Stampede has made millions of dollars worth of improvements to its venue, including the west-end enclosure of the arena, chain-link fences, concrete under the pavilion, a bronze statue and improved gateways.

Settje said it is the goal of The Stampede to "make sure this park stands out as a destination. Within the next three to four years we hope to asphalt pave the parking lots and add lighting. We're just finishing, with help from the city, landscaping the 11th Avenue entrance from the bridge to the entryway. It will be first-class work."

Improving the 14th Avenue entrance, including medians, lighting and landscaping, is also on the agenda.



**COWBOY WAY** — A rodeo cowboy hangs on tight during an event at the annual Greeley Stampede, the nation's largest Fourth of July rodeo. The annual event draws 450,000 people to Greeley.

Courtesy of Tony Bruguieri

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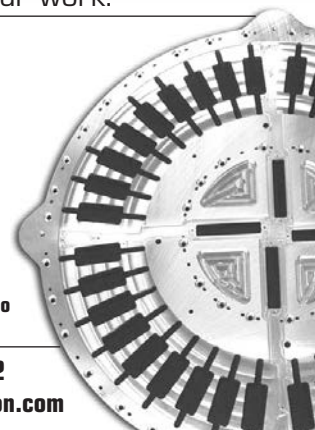


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<i>Business Report</i> begins bi-weekly publication.	Danaher Corp. buys Hach Co.	Center Partners sold for \$50 million.	Woodward Governor cuts 150 jobs.	Northern Colorado cities agree to prepare I-25 Corridor Plan.	Under pressure from creditors, Applied Computer Technology Inc. to sell final assets.	Canadian company buys Women's Health Interactive of Fort Collins.	Celestica to double production, jobs in Fort Collins.	Todd Erdmann buys John's Harley Davidson, creates Thunder Mountain Harley Davidson.	Kelsey Lakes diamond mine sold for \$1.4 million.		
<b>MAY 1999</b>	HP announces plans to spin off test-and-measurement division, which becomes Agilent Technologies Inc.	Martin Lind to build 1,500 acre Water Valley project in Windsor.	<b>JUNE 1999</b>	ConAgra Inc. lays off 230 workers at Monfort Inc. division in Greeley.	Ken Monfort donates \$2.5 million to CSU.	<b>JULY 1999</b>	British firm invests \$1.5 million in XY Inc.	SEC files charges against Greeley stockbroker Michael Usher, orders \$250,000 fine.	<b>AUGUST 1999</b>	CSU launches Center for Research on the Colorado Economy.	Price King Auto Rental will shift its headquarters from Fort Collins to Holland, Mich., as part of a new focus on franchise sales.

# Hewlett-Packard Co.

## Company helped foster Colorado's technology sector

By Maryjo Faith Morgan  
news@ncbr.com

It's arguable that Hewlett-Packard Co. is the single most influential private company on the Northern Colorado landscape — even the entire Front Range.

That influence comes not just from the sheer size of its footprint — with major facilities in Fort Collins, Loveland, Colorado Springs and some 5,000 employees statewide — but its role as a pioneer in the state's high-tech sector.

The California-based technology giant built its first plant outside of California in Loveland.

As the story goes, when HP was looking for sites for expansion beyond Palo Alto, setting parameters involved a compass and a U.S. map. First drawn was a circle around

areas within an hour's drive of an airport that offered nonstop flights to San Francisco. Next came a set of circles defining places within a half-hour's drive from a major university.

It didn't hurt that co-founder David Packard was a Colorado native, which helped to put the state in the hunt. Thus Longmont, Boulder and Loveland became eligible, and, after active pursuit by local leaders, HP agreed to build a facility in Loveland in 1960.

HP came back to Colorado in 1962, when it decided to build in Colorado Springs. That decision was followed by a new plant in Fort Collins in 1976, and Greeley in 1982.

In all three Northern Colorado cities, establishment of the new HP plants helped to set a course for residential and commercial development — Loveland to the south, Fort Collins to the east and Greeley to the west.

In Greeley, Hewlett-Packard also donated 70 acres to the city for the 18-hole Boomerang golf course and 20 acres for baseball fields. The Greeley plant eventually

closed down in 2003, but new owners have since acquired the facility with plans to bring in new manufacturing tenants.

Furthermore, HP's growth in Northern Colorado spawned the need for peripheral and support industries. And with HP serving as a talent source, numerous high-tech startups were created and in some cases still prosper. The company's presence also made other companies — Advanced Energy Industries Inc., Celestica Colorado and recently Intel Corp. — more willing to come to town.

In addition to its payroll — hundreds of millions of dollars each year across the state — HP's personnel policies also set the pace for employment practices in the region. Terms such as employee profit-sharing plans, flex time, job-sharing, tuition reimbursement, telecommuting and virtual teams, became part of the business lexicon as smaller companies looked to emulate the "HP Way."

As the technology sector has struggled in recent years, HP has suffered with it, making numerous job cuts and trimming back on some of the legendary benefits. Still, the legacy is unmistakable.



HP's corporate donations to public schools and universities, as well as volunteer hours logged by employees, continues to make it a model corporate citizen. HP earned the Bravo! Entrepreneur Regional Spirit award in 1998 for its community contributions.

HP gave birth in 1999 to Agilent Technologies Inc., when the company decided to spin off its test-and-measurement division. Agilent now operates facilities in Loveland and Fort Collins alongside the HP operations, and provides some of the same critical economic development influence.

Together, HP and Agilent employ nearly 5,000 people in Northern Colorado and at least 8,000 statewide.



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First Community Bank announces the addition of Robert A. Stumbaugh as Regional President of the Northern Colorado area. Prior to joining First Community Bank, Stumbaugh served as Senior Business Banking Manager for Wells Fargo Bank. "Rob's tremendous banking experience and extensive community ties provide a strong foundation for our growth into this new market. I am confident that his leadership will ensure First Community Bank's success in the Northern Colorado market," stated Michael R. Stanford, Chairman and Chief Executive Officer.

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**SAM ROVIT**  
President & CEO of Swift & Company

Sam B. Rovit became the President and Chief Executive Officer of Swift & Company in July 2005. Prior to joining Swift, he was a partner at management consulting firm Bain & Company where he led the firm's global merger and acquisition practice. Before joining Bain, Mr. Rovit was a founding general partner of Dawson-Butwick Publishers.

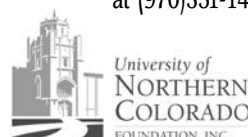
Mr. Rovit's experience includes mergers and acquisitions, corporate strategy, value improvement programs, and turnarounds. An accomplished author, his most recent works have been published by The Wall Street Journal, MIT/Sloan Review, and Harvard Business School Press.

Mr. Rovit received his MBA from Harvard Business School; a Masters of Arts in Law and Diplomacy from the Fletcher School of Law and Diplomacy, Tufts University; and a BA in Public Policy from Duke University.

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Dick Clark buys Fort Collins-based InfoAmerica.	HP spinoff Agilent Technologies Inc. plans IPO.	Banner Health Systems formed from merger of Lutheran Health Systems and Samaritan Health System.	Bill Argo leaves Greeley/Weld Economic Development Action Partnership Inc.	New York-based Veeco Instruments Inc. to buy Ion Tech Inc. for \$34 million.	Larimer County voters approve tax to build new county fairgrounds.	Walker Manufacturing plans to double in size.	Robertshaw Controls Co. cuts jobs in Fort Collins, shifts work to Mexico.	Funding Partners buys Northern Hotel, plans low-income senior housing.		
<b>AUGUST 1999</b>	Steve Stiesmeyer succeeds Bob Perich as HP site manager.	<b>SEPTEMBER 1999</b>	Allegheny Teledyne to spinoff Waterpik Technologies Inc.	<b>OCTOBER 1999</b>	Fort Collins Economic Development Corp. discusses merger with Loveland Economic Development Council.	<b>NOVEMBER 1999</b>	Advanced Energy Industries Inc. raises \$159 million in a secondary stock offering.	Fort Collins office vacancy rates hit 14 percent.	<b>DECEMBER 1999</b>	Flextronics to purchase DII Group Inc.

By **Carroll Arnold**  
news@ncbr.com

# Railroads

Once dominant mode of transportation rides again



**DOWN THE TRACKS** – Railroads, a fixture in Colorado since the late 1860s, may be a nuisance to drivers, but continue to serve industry in Northern Colorado.

*Kim Lock, Northern Colorado Business Report*

The legendary railroads of yesteryear are poised, in the minds of some, to regain the economic clout they have brought to bear over the past 140 years.

Railroads have cut a wide swath here since 1862 when the Union Pacific was chartered by Congress to build a transcontinental railroad west from Omaha. By 1867 the UP entered Colorado near Julesburg.

The Union Pacific intended to run tracks through Denver, but a wall of mountains to the west caused engineers to send the route through Nebraska and Cheyenne, Wyo., on easier track grades.

In 1868, a group of disgruntled Denver businessmen, led by Territorial Governor John Evans, began construction of their own railroad to Cheyenne. The Denver and Pacific Railroad opened June 24, 1870, and came under the control of UP thanks to a decade of financial and legal wrangling by financier Jay Gould.

The railroad was run profitably for the next 110 years through Greeley, with a branch from LaSalle to Julesburg where it connected to the transcontinental line. The Dent Branch from LaSalle tapped agricultural areas west of the old Denver-Pacific

main line to Fort Collins and gave UP access to coal mines in southern Weld County.

This, then, was the beginning of the golden years of railroading in Northern Colorado, years that have witnessed booms and busts in the industry. Today the future appears bright with an infusion of new

blood, capital and entrepreneurs.

Alex Yeros, managing partner of The Broe Cos. of Denver, believes strongly in railroads and the transportation business. He calls railroads a "viable and desirable" industry.

In 1986, Omnitrax, an affiliate of The

Broe Cos. and a privately held transportation holding company that includes 20 railroads and switching operations, purchased the Great Western Railway of Colorado headquartered in Loveland. Originally created by Great Western Sugar Co. in 1901 to transport sugar beets during harvest, it now serves Fort Collins, Greeley, Loveland and Longmont with 16,000 carloads of paper, agricultural commodities, lumber, sand, fertilizer and building materials a year on 65 miles of track.

"There is a shortage of truck drivers now. The railroad doesn't require as much fuel and human resources," Yeros explained. "Rail cars haul as much as four trucks, and there is less wear on the infrastructure."

He added there is a substantial cost advantage for rail shippers and operators.

The history of railroads in Northern Colorado is rife with stories of fits and starts that either fizzled along the way, or succeeded spectacularly. The Burlington Northern branch from Greeley to Fort Collins is still in operation after more than 100 years and four owners.

Today the Union Pacific and Burlington Northern Santa Fe railroads control 90 percent of all freight traffic west of the Mississippi River. They are the real success stories in the industry.



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Ronald Klaphake starts as new president of the Greeley/Weld Economic Development Action Partnership Inc.	Banner Health Colorado announces growth plans for McKee Medical Center in Loveland.	First National Bank of Yuma branches into Loveland with Colorado Community Bank.	Kennedy & Coe acquires Kosmicki Dollarhide & Co. in Greeley.	Wells Fargo & Co. to buy Greeley's 1st Choice Financial Corp.	Colorado Greenhouse files for Chapter 11 bankruptcy.	Hall-Irwin Corp. unveils plans for 2,200-acre Centennial project in Milliken.	U S Bank acquires Greeley's Ramada Inn when owner can't make payments.
<b>JANUARY 2000</b>	Hewlett-Packard Co. announces plans to close its Greeley plant, ship its 640 employees to Fort Collins.	UPS buys seven-acre building site at Longview Commercial Park in Loveland.	Diamond Co. NL, owner of Kelsey Lake mine, files for bankruptcy.	<b>FEBRUARY 2000</b>	Plans emerge for museum-IMAX theater complex near downtown Fort Collins.	<b>MARCH 2000</b>	Loveland officials join race for minor-league baseball franchise.
							Prices for water surges; buyer pays \$15,000 for Colorado-Big Thompson shares.

# Cattle

## Beef barons built empire that still employs thousands

By Carroll Arnold  
news@ncbr.com

In the 1800s, low-priced, wild and rangy Texas longhorns were driven north to Colorado over the Goodnight-Loving Trail where they fattened on native grasses.

The cattle business is still big business in Colorado with 2.5 million cattle and calves being fed and raised today. More than 1 million of those are in Northern Colorado, making it the dominant force in the industry in the state.

John C. Dawson made the first drive of stock in 1859, and following Dawson from Texas with their herds came John Chisholm, Tom Boggs, John Wesley Iliff, Charles Goodnight and Frank Pope.

The cattlemen sold beef to mining camps and work crews of the westbound railroads

with rumored profits of 200 to 300 percent.

Then the sheepherders contested the grazing rights, drought depleted the grasslands, and sodbusters planted fields and strung hide-tearing barbed wire.

W.D. Farr of Greeley said from 1900 forward, lamb feeding was an ever-increasing industry in Northern Colorado and the biggest agricultural business in the state.

"Jewish people had eaten lamb in Europe before coming to the U.S.," Farr said. These Orthodox Jews died and their sons and daughters would not pay the premium for lamb shoulders. Army veterans returning home from the Pacific after World War II were also tired of the mutton the Australians sold to the U.S. military.

In the late 1930s and '40s, the cattle business got started on solid footing in Northern Colorado. Cattle feeding spread thanks to two men: W.D. Farr and Warren Monfort.

As farm machinery became mechanized, corn once needed to feed draft animals suddenly became available. Monfort was among the first to recognize cattle fed corn



MONFORT

in feedlots would gain weight more quickly than grass-fed beef.

He fed a carload of 18 cattle grain and surplus sugar beets in little corrals at his 80-acre farm north of Greeley. He made a little money and got to feed another load. He loaded his stock at Lucerne, where Farr loaded lambs.

"That's where we dreamed up the idea of year-round cattle feeding," Farr remembered.

Not only was Warren a pioneer in feedlot management over the years, his son Ken became widely known as an innovator in the packinghouse industry.

The old-line packers like Swift and Armour typically set up shop in a transportation hub like Chicago and shipped cattle to slaughterhouses there. They sold full carcasses to grocers or restaurants.

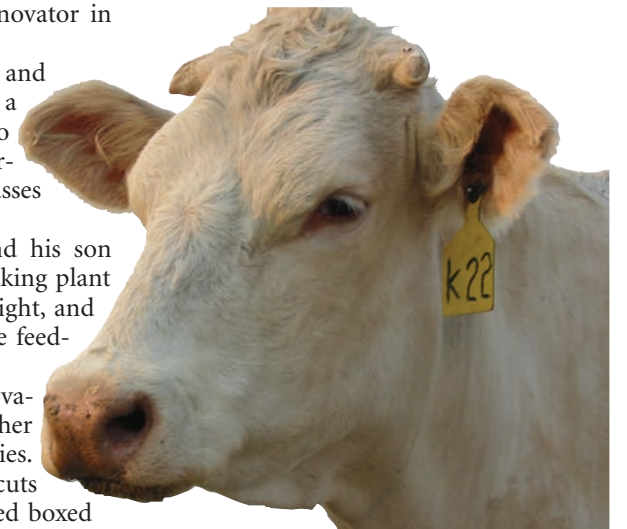
In 1959 Warren Monfort and his son Ken invested \$2 million in a packing plant in Greeley to save money on freight, and to further vertically integrate the feeding business.

Monfort, IBP and other innovators took the process a step further and located near the cattle supplies. There they broke carcasses into cuts such as sirloin steaks and shipped boxed

beef.

On May 13, 1987, Monfort of Colorado merged with Con Agra of Omaha in a \$365.5 million stock exchange. ConAgra later sold its meat business to investors who created Swift & Co., which remains the region's largest private employer.

During the 1990s, the Monfort family slowly disconnected from the beef, cattle and meat industry, but continues to play an important role in the cultural life of the region.



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Feds plan to drain Horsetooth Reservoir, repair dams.	EPA lists Rawhide Power Plant, Kodak Colorado atop state's toxic emissions list.	Independent bookstore Stone Lion closes in Fort Collins.	Lowe's Home Improvement looks at Greeley, Cheyenne for 1 million-square-foot distribution center.	Mishawaka owner Robin Jones plans amphitheater near new Larimer County Fairgrounds.	<i>Business Report</i> publishes first Mercury 100; Ensign Power Systems of Loveland is No. 1.	Lyle Butler resigns as head of Greeley/Weld Chamber of Commerce	Loveland, Fort Collins economic development agencies in merger talks.			
<b>APRIL 2000</b>	Investor agrees to place \$10 million with Loveland's Enter Tech.	FirstTier Bank files for IPO.	<b>MAY 2000</b>	<i>Wyoming Business Report</i> , sister paper of NCBR, starts quarterly publication.	Banner Health Colorado buys 10 acres at Rocky Mountain Village in Loveland.	Rich Harter picked to lead Fort Collins CVB.	Wyoming's In-Situ Inc. considers move to Fort Collins.	<b>JUNE 2000</b>	Bill Sears announces plans \$22.5 million, 100,000-square-foot building at Jefferson and Linden streets in Fort Collins.	Fort Collins doctors acquire Surgery Center of Fort Collins from Alabama-based HealthSouth.

## Brewers make Fort Collins' fame in foam

By Tom Hacker  
thacker@ncbr.com

The basement of Jeff Lebesch's Fort Collins home in the late 1980s was about as good a place for a home brewery as one could find. Dark, cool, spacious enough.

When Lebesch hooked up with Kim Jordan in 1988, the two brewed an ale called Abbey first, named for the monastery breweries that Lebesch encountered during his travels through Belgium. Then came Fat Tire, named in honor of the mountain bike that Lebesch pedaled during his European brew tour.

Fat Tire. Of all the product brands Northern Colorado has originated, none has more recognition outside the region. It is the emblem of New Belgium Brewing Co., the craft brewery that Lebesch and Jordan founded in 1991 and is now the nucleus of a beer industry that makes up a large part of Fort Collins' civic personality.

"At first I didn't have a vision beyond the basement," Lebesch told the *Business Report*

in 2000. "I was really just out for the personal satisfaction. I'm passionate about beer."

So, it seems, is the rest of the city. Fort Collins produces more beer per capita than any city in the nation. True, Anheuser-Busch Inc. accounts for a large measure of all that froth, rolling out barrels and bottles by the millions annually from its northeast Fort Collins plant.

But the stamp that award-winning New Belgium and its craft-brew competitors have put on the city helps define the region.

It also drives the Northern Colorado economy in a major way. A study conducted by the Beer Institute and the National Beer Wholesalers Association last year showed the industry directly employed 3,199 people and generated \$960 million in Colorado's Fourth Congressional District, with Northern Colorado accounting for almost all of it.

It's also an economic developer's dream: Clean industry, high wages, and a product that has a bulletproof market.

"I don't think there's anything as strong as beer-making," J.J. Johnston, president of the Northern Colorado Economic Development Corp., said of the brewers' role in the region's economy.

New Belgium, along with the Odell



FAT CITY — Fat Tire Ale has helped to create a national reputation for Fort Collins as a brewing Mecca.

Courtesy of New Belgium Brewing Co.

## Fat Tire

Brewing Co. and Fort Collins Brewery, are expanding their plants and pushing their products into new markets.

Fat Tire made its Southern California debut earlier this year, complete with a quirky ad campaign that featured the bike, not the beer.

The brewers are keeping the builders busy, too. Fat Tire rolled out of New Belgium's new Linden Street brewery first in 1995. Since then, the company has expanded three times — in 1997, 2001 and 2003. New Belgium is poised to grow again with a 60,000-square-foot expansion that will double its production capacity from 425,000 barrels to 850,000 barrels annually.

Already the fourth-largest craft brewer in the nation, and the 16th largest American brewer overall, the company continues to climb, with Fat Tire pulling the freight. In fact, the thirst for Fat Tire and other New Belgium products is almost more than the company can possibly slake.

According to Paul Gatza, director of the nationwide Brewers Association, "New Belgium is definitely a wanted property on every tier of the beer industry."

# Colorado State University

## CSU driving force in Larimer County, Fort Collins for 130 years

By Kim Lock  
klock@ncbr.com

The sound of fallen leaves crunching under students' feet as they walk to class in October, the cheers of the fight song during athletic contests and the applause for receiving a treasured diploma are all associated with Colorado State University.

Fort Collins and the surrounding area have grown around the university; its impact on life in Larimer County and beyond is immense.

"The university is the driving force in the community and it has helped make Fort Collins what it is today," said Bob Everitt, a Fort Collins businessman who holds an honorary doctorate from Colorado State. "It is a great asset for Fort Collins because of the great deal of businesses that have come here because of CSU and its graduates."

The university began from humble beginnings when Colorado Territorial Governor



TIME CAPSULE — This aerial photo of the Colorado State University campus taken in 1956 shows the original campus buildings surrounding the Oval, while progress continues on the Engineering Building to the west.

Courtesy CSU Libraries Historical Photographs Collection

Edward McCook signed a bill authorizing the creation of a land-grant college in 1870. In 1874 a 16-foot -by-24-foot red brick building known as the "Claim Shanty" gave evidence of the possibility of locating a college in Fort Collins.

In 1877, a mill levy was created to raise money for the institution's first main build-

ing — Old Main. The first five students to attend Colorado Agricultural College entered the halls of Old Main on Sept. 1, 1879.

In the early 1900s the university focused on agricultural teaching, research and extension efforts along with forestry and electrical engineering.

The school became the Colorado State

College of Agricultural and Mechanic Arts, or Colorado A&M, in 1935.

Colorado A&M focused primarily on engineering, agriculture and the humanities through the 1940s and 1950s. President William Morgan felt students earning degrees from the college should hold them from a university rather than a school with a narrow focus, and on May 1, 1957, the Colorado General Assembly approved the new name of Colorado State University.

During the Vietnam years, students began a series of on-campus protests against the war. On May 8, 1970, days after the killings at Kent State University, activists held a war moratorium concert in the College Avenue Gym; in the aftermath, arsonists set Old Main ablaze and completely destroyed the 92-year-old campus cornerstone.

The campus also underwent renovation after the flood that swept through Fort Collins on July 28, 1997.

Today, some 25,000 full- and part-time students attend CSU. The school is the largest employer in Fort Collins and is responsible for attracting hundreds of more federal research jobs to the city.

The College of Veterinary Medicine and Biomedical Science is world renowned, the old Fort Collins High School is now CSU's performing arts center, and plans are in the works for expansion of the Foothills campus on the west side of town.



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Connecting Point drops retail business, focuses on service and business sales.	Larimer County sells bonds to build new fairgrounds complex.	Organizers of Advantage Bancorp Inc. plan to open locations in Loveland and Greeley.	Plans for formation of minor league baseball circuit in Northern Colorado snag.	McWhinney Enterprises, Alliance Construction Solutions and Everitt Cos. team up to build 60,000-square-foot office building at Rocky Mountain Village.	Penton Media buys Loveland's Duke Communications International Inc.	Donor gives former State Farm Insurance Co. building in Evans to the University of Northern Colorado.				
<b>JUNE 2000</b>	Front Range Internet, Verinet agree to merge.	<b>JULY 2000</b>	Developers plan performing arts school at First Baptist Church in Fort Collins.	Greeley offers incentives to keep ConAgra Beef Co. Inc. from moving to Loveland.	In-Situ opts to stay in Laramie.	<b>AUGUST 2000</b>	Sugar beet growers form cooperative, consider takeover of Western Sugar Co.	<b>SEPTEMBER 2000</b>	Private investor backs away from \$10 million investment in Enter Tech Corp.	Fort Collins attorney Dave Dwyer launches \$15 million Vista Ventures fund.

## Goopy and chewy breakfast buns feed the tribes of NoCo

By Kate Hawthorne  
khawthorne@ncbr.com

Colorado in general, and Northern Colorado in particular, has a well-deserved reputation for the general fitness of its population. In these times of rampant obesity, we consistently rank among the top "Fittest Communities" in national surveys. Miles of bikes paths and parks and recreation facilities, opportunities to hike and climb fourteeners and kayak whitewater all in our literal backyard keep us up and out and exercising our buns off.

So, it is a fact dripping with irony as thick as confectioner's icing that the iconic food of Northern Colorado, consumed and adored by every stratum of society, is the giant cinnamon roll. The operative word is giant, as in huge, as in use-a-knife-and-fork, as in you've-got-to-be-kidding big. Maybe all the exercise helps burn off the massive amounts of carbo-calories lurking within those sweet, fresh-baked coils of goeey delight.

# Cinnamon rolls

We can't really blame it on Cinnabon, the pre-Starbucks chain that brought tempting, comforting, sales-inducing homey aromas to malls and airport concourses across the nation in the 1980s.

That was just a passing fad. In our neck of the woods, the enormous bun is still on a roll. Almost anywhere you can get a decent

cup of coffee, you can get a just-made cinnamon roll, and it most likely will not be la petite pastry. It will also generally set you back just slight-

ly less than a gallon of gas.

Johnson's Corner's plate-covering cinnamon rolls have been "world-famous" since shortly after the Johnstown truck stop opened its never-closed doors in 1952; Gray's Bar and Grill in Loveland has been serving

ver Grill in Old Town Fort Collins has been a breakfast institution since 1933. There you can order a cinnamon roll sliced, battered and fried up into French toast. Yes, that big.

A note on terminology: The local "cinnamon roll" is raised but chewy, with the consistency of a sweet dinner roll, wrapped around a cinnamon-sugar mixture and either glazed or drizzled with a white icing.

Geography is also important to the development of the variations on the Northern Colorado cinnamon roll. Inter-city commuters can grab one of Johnson's Corner's monsters, slathered in almond-flavored icing and pre-packed in a plastic clamshell for the road, from the cooler next to the cash register. Downtown movers and shakers can wheel and deal over the Silver Grill's glazed version, with or without raisins or nuts, at their regular table with their personalized mug constantly filled with coffee.

Despite its name, Gray's is a hit with kids, for whom the sweet treats are literally bigger than their heads. And bikers - on both motorcycles and mountain bikes - always stop at Vern's before or after a weekend jaunt up Rist Canyon. It's also popular with local retirees and agricultural types, and the only place where you can buy a fishing license with your cinnamon roll, for the quintessential Northern Colorado dining experience.



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Loveland annexes 1,730 acres as part of 3,000-acre Centerra project.	Anheuser-Busch Inc. to expand Fort Collins brewery by 28 percent.	Plans announced for Russian art museum in Fort Collins	Voters reject growth limitation amendment in Colorado.	Encorp Inc. breaks ground on 80,000-square-foot headquarters in Windsor.	Hewlett-Packard Co. plans two new buildings to consolidate the company's 4,000 workers in Fort Collins.	Suiza Foods, the nation's largest dairy processor, buys Poudre Valley Creamery Inc. of Fort Collins.	Lowes Home Improvement picks Cheyenne for 1-million-square-foot distribution center.
<b>OCTOBER 2000</b>	Poudre River Valley Trust Co. opens with \$2 million in start-up capital from 20 local investors.	<b>NOVEMBER 2000</b>	Mike Hauser resigns from Fort Collins Chamber of Commerce.	Larimer County considers arena with retractable roof for new fairgrounds.	<b>DECEMBER 2000</b>	Sunblest Management LLC buys Colorado Greenhouse.	Plans announced for Great Colorado Marketplace in Johnstown.
	Cytomation Inc. ranked in Inc. 500.					<b>JANUARY 2001</b>	Merger of Loveland and Fort Collins agencies forms Northern Colorado Economic Development Corp.
							Tim Tracy joins Greeley/Weld Chamber of Commerce.

# Budweiser Center

'The Keg' quenches thirst for gatherings

By Kim Lock  
klock@ncbr.com

The Budweiser Events Center, affectionately nicknamed The Keg, is considered a crown jewel of Northern Colorado less than three years after it opened.

Located at the new Larimer County Fairgrounds, the arena attracts people region-wide to events ranging from religious conventions to professional wrestling.

Home to the Central Hockey League's Colorado Eagles and the Colorado Chill of the National Women's Basketball League, the Budweiser Center has also brought a wide variety of musical acts to the area: Kenny Rodgers, Nelly, matchbox twenty, Rod Stewart, Snoop Dog and Motley Crue.

When the 7,200-seat venue opened in September 2003, skeptics wondered if such a building could survive so close to Denver.

From its opening event — a sellout show featuring comedian Bill Cosby — the facility has proven doubters wrong.

"We have had an incredibly successful run," said Rick Hontz, general manager of the Budweiser Event Center. "We just celebrated our second anniversary and we expect-

ed the honeymoon period to end and it hasn't."

The arena's presence has also spurred development in the immediate area around the junction of Interstate 25 and Crossroads Boulevard, including plans for a hotel-convention center in the vicinity.

Events at the center are considered a Northern Colorado affair. Eagles hockey games are a meeting place for old friends and potential business partners.

"I think in the first year, we were new and (the sponsors) took a chance with us," said Ralph Backstrom, president and owner of the Eagles. "I think after year No. 1 we proved to them that the hockey was really good hockey."

The Eagles have lined up 106 corporate sponsors, contributing amounts ranging from \$1,000 to \$113,000 per season. In return, sponsor names are splashed on dasher boards, on the ice, on banners around the arena and on Jumbotron commercials.

The team consistently sold out the Budweiser Center's 5,289 seats for hockey during its 40 home games, including the regular season and the playoffs. The team makes 4,400 season ticket seats available and the waiting list is 700 long.

Venues Today, an industry trade publication, ranked the Budweiser Event Center 11th in the nation in venues with a seating capacity of 5,001 to 10,000, based on total gross and attendance for non-tenant events from Nov. 16, 2004 to May 15, 2005. In that period, the Budweiser Center grossed \$2.34 million drawing 72,793 attendees to 22 events.











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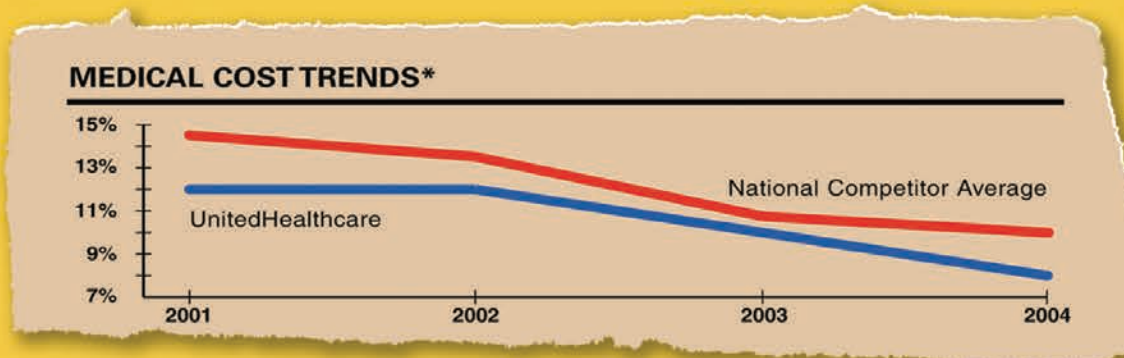
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Atrix Laboratories Inc. lands \$60 million licensing agreement with Sanofi-Synthelabo to sell its new prostate cancer treatment.	Proposed outlet mall at Dacono mired in lawsuits.	Steele's Market files for Chapter 11 bankruptcy.	Agilent Technologies Inc. shelves a \$50 million expansion at Loveland site.	New owner acquires Coldwell Banker Everitt & Williams real estate agency.	Dura-Line Corp. cancels plans for construction of a 115,000-square-foot manufacturing plant in east Greeley.	Steele's Market puts Windsor property up for sale.	Advanced Energy Industries Inc. of Fort Collins lays off 164 in latest cost-cutting measure.	Printer Vision Graphics Inc. leaves Cheyenne, consolidates in Loveland.
<b>JANUARY 2001</b>	<b>FEBRUARY 2001</b>	<b>MARCH 2001</b>	<b>APRIL 2001</b>	<b>MAY 2001</b>				
Glenn Wilson new manager at Anheuser-Busch brewery in Fort Collins.	Supporters of KUNC-FM raise \$2 million to fend off takeover bid by Denver-based Colorado Public Radio.	Cytomation Inc. opens research center at San Diego Biotechnology Center.	Advanced Energy management accepts pay cuts; company lays off 164.	Encorp Inc. opens six regional sales offices nationwide.	Fort Collins-based CyberCrop.com joins 'dot bomb' list.	<i>Business Report</i> new daily e-mail report, www.businessreportdaily.com		

## Rocky Mountain oysters specialty of the house

By Kristen S. Bastian  
kbastian@ncbr.com

For visitors passing through the dusty locale that is Severance, it might be hard to imagine that the town is the home of a world-famous destination. It might be even harder to fathom that the modest stucco building at the northwest corner of Weld County roads 74 and 23 is that destination.

Bruce Ruth opened Bruce's Bar in 1955. At the time, the population of Severance was hovering around 100 people, give or take a handful.

"I started it with a liquor license back in the old days," Ruth said. "When I bought it, it had three bottles of liquor on an old glass cigar case."

Ruth built the business slowly. Soon after taking ownership, he added food service.

"I did a good percentage of it myself," he said, because he couldn't afford a large staff.

One of Ruth's culinary concoctions put Bruce's Bar and Severance on the map.

"We made Rocky Mountain oysters famous," he said. Ruth attributes his culi-

nary inspiration to a veterinarian in Windsor who served "turkey oysters" at a party.

For those unfamiliar with the delicacy, Rocky Mountain oysters are fried bull testicles.

Ruth said he could only serve them sparsely at first because the packing companies didn't always save the necessary body parts.

Things picked up in the oyster business. At one time, Ruth said he was distributing 32-tons of the "delicacy" per year under his own name brand.

In addition to the popularity of Rocky Mountain oysters, Ruth can also claim responsibility for establishing the healthy goose hunting industry in Northern Colorado. He helped to establish the area as a site for the migratory birds and currently leases out hunting blinds each season. He also co-founded the Greeley chapter of Ducks Unlimited more than 30 years ago.

And so, Ruth can be fully credited for the town's enduring slogan: "Severance, where the geese fly and the bulls cry."

Today, Severance is the picture of a booming town. In the 1990 census, the

town recorded 106 citizens, not much of a change from when Bruce's opened. However, the town's population increased six-fold during the decade to just shy of 600 in the 2000 census. Current estimates push the town's population over 1,500.

Even with the steady addition of houses, dining options and banks, Bruce's Bar remains an attraction. Every year in September, the bar holds the Nut Run biker rally. Now in its 23rd year, the rally attracts between 6,000 and 7,000 bikers.

Despite the growth, Ruth sees little in the way for future changes for Bruce's.

"I learned a long time ago that you don't go build a big fancy bar," he said. "I wouldn't change a thing."

And as for being an iconic establishment in Northern Colorado, Ruth concedes to modesty.

"It's nothing fancy. It's just a place," he said.

# Bruce's Bar



**LAID BACK** – Bruce Ruth founded his bar in 1955 and created a legend in the tiny town of Severance.

*Business Report photo*

# Rocky Mountain National Park



**OPENING DAY** – The dedication ceremony for the establishment of Rocky Mountain National Park took place on Sept. 4, 1915, in the Endovalley area of the park.

*Courtesy of Rocky Mountain National Park*

## 90-year-old preserve model of stewardship

By Jane D. Albritton  
news@ncbr.com

On any given day in the summer at Rocky Mountain National Park, a visitor might see a tall, lanky fellow with a butterfly net moving slowly and deliberately, on no apparent trail. He is Richard Bray who, with his troop of volunteers, is counting butterflies.

Bray, a "citizen scientist" volunteer, heads up one of more than 60 scientific projects currently active in the park. As of October 2005, he will have been at it for nine years, compiling a database rich in information not only on the butterflies themselves, but also on the effects of climate change in the park.

The earliest visitors to the area that is now Estes Park and RMNP could hardly have imagined what a model of stewardship it would become. Long before the land was

designated as a national park on Jan. 26, 1915, the valley at its eastern edge had been a summer camping spot for the Ute tribe.

First white settler Joel Estes and his family stayed only for seven years (1860-1867), but gave their name to the place. John Wesley Powell, the one-armed geologist, climbed Longs Peak in 1868; Isabella Bird, intrepid English traveler, did the same a few years later with the help of "Mountain Jim" Nugent. Before the park had a name, the British Earl Lord Dunraven strolled in and laid claim to 15,000 acres for his private game preserve.

The mining and homesteading booms of the late 19th century came and went, but in 1903 F.O. Stanley came and stayed, helping found the area's first conservation organization: the Estes Park Protective and Improvement Association. Even so, it took the vigorous lobbying of Enos Mills, a dedicated naturalist, to pester Congress into sheltering the area as the 10th national park.

Mills' idea to include 1,000 square miles from Wyoming to Colorado Springs got trimmed down to the 358.3 square miles that President Woodrow Wilson eventually declared Rocky Mountain National Park. Since then, the park has grown to more than 415 square miles, and acquired an adjacent buffer zone.

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**NORTHERN COLORADO BUSINESS REPORT**

KUNC-FM leaves campus, relocates in Greeley's Bank One building.	Roland Mower leaves Northern Colorado EDC.	Northern Colorado Water Conservancy District to leave Loveland, build new campus in Berthoud.	McWhinney Enterprises plans 1,600-acre project at Berthoud's I-25 interchange.	Centennial Bank of the West to add two new branches in Loveland, sells off Farmers Bank in Ault.	Coldwell Banker Residential Brokerage of Colorado buys Rhodes Realty Inc. in Fort Collins	State Farm Insurance Cos. reorganizes, announces up to 300 new jobs at Greeley operation.	Agilent cuts 225 local jobs, or 7.3 percent of the work force at its Loveland and Fort Collins sites.				
<b>MAY 2001</b>	Steele's Markets Inc. closes Mountain Avenue location in Fort Collins after 40 years.	<b>JUNE 2001</b>	Sykes Enterprises Inc. cuts 40 help-desk positions at its Greeley office.	Automatic Data Processing agrees to buy Fort Collins-based Avert Inc. for \$81 million.	<b>JULY 2001</b>	HP postpones development of Harmony Tech Center, where it planned to build six new buildings.	<b>AUGUST 2001</b>	Regency Hotels Inc. buys Greeley's 148-room Best Western Ramkota Inn for \$4.5 million.	<b>SEPTEMBER 2001</b>	Cabinetmaker Genesis Innovations LLC plans 100,000-square-foot addition in Fort Collins.	Terrorist attacks chill national economy.

# Bob Everitt

## 'Hall-of-Fame' developer gives millions to philanthropic causes in Northern Colorado

By Robert Baun  
bbaun@ncbr.com

Spend 15 minutes in a car driving around Fort Collins and it's likely you'll pass a building that was developed or inspired by Bob Everitt.

The dean of Fort Collins developers, Everitt, 76, was the driving force behind construction of the Foothills Mall in the early 1970s — which turned Fort Collins into the retail hub of Northern Colorado even before the reawakening of Old Town.

Everitt's other landmark commercial projects included the Centre for Advanced Technology and Oakridge Business Park. His housing subdivisions represent at least 25 percent of all homes in the city. Notable housing projects have included Parkwood, Indian Hills, Cottonwood Point and University Acres.

Under the Everitt Cos. umbrella, Everitt's

business holdings have included, at various points, lumber, home construction, residential and commercial real estate sales, property management, hotels and banking.

Everitt's record of business success belies a calm, easy-does-it approach to conducting his affairs

"Being a developer for 50 years, you're going to have a lot of difficult situations in dealing with people," said Tom Gleason, longtime head of First National Bank in Fort Collins and a friend of Everitt's. "But in all these years, never once have ever heard an unkind word said about Bob Everitt. That's saying a lot."

Everitt's also been one of the region's most generous philanthropists, punctuated in September by his \$2.5 million gift to the Colorado State University College of Business. In turn, the school honored Everitt by naming the Everitt Real Estate Center in the college.

Everitt's many charitable causes have ranged from the arts to public education.

"It's more than giving back to the community, it's a deep appreciation for what the community has afforded him," said David Everitt, one of two Everitt sons who now run Everitt Cos. "I know he's always looked at it that way — as a sense of belonging."

The Oklahoma native, who came to Fort Collins in 1953 with his father to run a lumberyard, has also been president of the Fort Collins Chamber of Commerce, a member of the Salvation Army Advisory Board and a member of the State Board of Agriculture, the governing board for CSU.

"What most people know him for is the community development side, for the different projects and being a strong business leader," David Everitt said. "But I think the more subtle side just has to do with, one, the way you go about doing business, and two, the way you go about doing business in a community."

He was named to the Colorado Business Hall of Fame in 2004, and was honored with the Bravo! Entrepreneur Lifetime Achievement award in 1999.

"He does a lot of things people don't know about," Gleason said. "He's always there to help out. I could give you a lot of adjectives. He's just a good person."



**HALL OF FAMER** — Fort Collins developer Bob Everitt, a member of the Colorado Business Hall of Fame, was a driving force behind many of the city's high-profile commercial and residential projects.

Business Report photo

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Sylvia, Rhonda, Kim, Mandy and Patty with Across Colorado Lending, pictured with Steve Bell, BES

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<b>SEPTEMBER 2001</b> Hensel Phelps contracted for renovation of Pentagon. Holnam Inc. plans to close Laporte cement plant.	<b>OCTOBER 2001</b> Investors plan to build office-condo tower at former Steele's Market site on Mountain Avenue. Banner Health, NCMC agree to 21-year operating contract. Encorp picks Dennis Orwig to replace company founder Jeff Whitham.	<b>NOVEMBER 2001</b> Shamrock Transportation Services Inc. buys Airport Express. Advanced Energy Industries Inc. to cut 107 jobs, or 8 percent of its work force. Miscio & Stroud Inc. dissolves after 21 years. Steele's Markets Inc. shuts down remaining stores. NCMC halts contract talks with Banner Health. New plans surface for minor league baseball in the region.	<b>DECEMBER 2001</b> Cityworx Inc. and Projectworx Inc. shut down Dec. 1, become latest casualty in dot-com meltdown.	<b>JANUARY 2002</b> Water Valley pays \$1 million for exclusive 15-year naming rights for the Larimer County Fairgrounds' rodeo arena. Agilent plans to cut 900 jobs in Colorado. LSI Logic Corp. to cut 121 jobs in Fort Collins, or 25 percent of local work force.
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## Big Thompson, Poudre sources for many amenities

By Steve Porter  
news@ncbr.com

With a constant stream of new things coming to Northern Colorado — new homes, new businesses, new recreational opportunities — it's the old that help define the area's vitality, history and character.

And some of the oldest are the scenic canyons and river corridors, etched into the landscape over many thousands of years. The Big Thompson and Poudre canyons and the rivers that flow through them provide not only a beautiful backdrop to life but also economic and cultural benefits.

Both the Big Thompson and Poudre rivers originate as tiny streams in Rocky Mountain National Park. These rivers tumble through rugged terrain until they reach the flatlands near Loveland and Fort Collins, respectively.

Along the way, the rivers and canyons provide whitewater rafting and kayaking, fly-fishing, camping, hiking and scenic viewing for tens of thousands of visitors

and residents every year.

The Cache la Poudre River, so named after French trappers buried a supply of gunpowder along the river in 1836, is popular for summer recreation as winter snowmelt flows down the canyon to its confluence with the South Platte River just east of Greeley.

The Big Thompson River, churning through a much steeper and narrower canyon, is less inviting to kayakers and rafters. One 11.5-mile stretch, from Lake Estes down to the village of Drake, contains Class 4 and Class 5-plus rapids only navigable by the most experienced kayaker. The Big Thompson also eventually connects with the South Platte about five miles south of Greeley.

With decades of management, the river has allowed the region to grow, particularly through the Colorado-Big Thompson Project, the largest transmountain water diversion project in the state. C-BT now provides drinking water to 29 cities and towns, including Loveland, Fort Collins and Greeley. It also provides water to more than 100 ditch and reservoir companies and helps irrigate about 620,000 acres of farmland.

The project also encompasses Western Slope collection facilities such as Lake Granby, Green Mountain and Shadow Mountain reservoirs, and eastern distribu-

# Rivers and canyons



Courtesy of Rocky Mountain Adventures

tion facilities Horsetooth and Boulder reservoirs and Carter Lake, all popular recreation sites.

The Poudre is better known for its lack of management, as the first and only "wild and scenic" river in Colorado. The canyon portion of the river north of Fort Collins received the federal designation in 1986, for its "outstandingly remarkable scenic, recreational, geologic, fish and wildlife, historic, cultural or other similar values."

With rivers and canyons comes the threat of flooding. The greatest single natural disaster in Colorado's history occurred in Big Thompson Canyon on July 31, 1976, when a sudden storm dumped more than a foot of rain in a



Courtesy Steve Porter

few hours. A 20-foot-high wall of water surged down through the canyon, killing 145 people and destroying more than 400 houses and 150 businesses.

Another disaster occurred west of Estes Park almost exactly six years later on July 15, 1982, when Lawn Lake Dam in Rocky Mountain National Park

failed, sending the lake and giant boulders crashing down through the town and into Big Thompson Canyon. Three people were killed, and \$31 million in property was damaged.

These catastrophes have also served the region, as new dam inspection and mountain flood safety regulations were later put into effect as a direct result.

# KUNC-FM

## Community rallied to 'rescue' local public radio station

By Mishelle Baun  
mbaun@ncbr.com

Feb. 7, 2001, will always be crystal clear in the mind of longtime KUNC radio station manager Neil Best.

It was the day Best received a message from Kay Norton — then vice president for university affairs and now president of the University of Northern Colorado — that she wanted to meet with Best the next morning.

Best, his entire staff and advisory board were stunned to hear the school's administration was recommending to the UNC Board of Trustees (which held KUNC's broadcasting license) that the license be sold the following day to Denver-based KCFR

public radio for \$1.3 million.

An outcry from KUNC supporters ensued, much of it directed at Dick Monfort, the influential chairman of the board of trustees. At a public meeting one attendee admonished Monfort not to go along with then-UNC President Hank Brown, saying, "Republican women in loafers listen to KUNC, too not just Democrats in sneakers."

At the end of the meeting, the trustees agreed not to sell the license the next day, but gave the newly founded "Friends of KUNC" until the end of the month to raise the \$2 million to keep the station in Northern Colorado.

Best recounted the "first most important" donation was from a single-mother UNC student who presented him with her future tax refund, a \$250 check because the station was important to her. But Best couldn't cash it until the end of the month.

With the outpouring of support and a \$1 million pledge from a benefactor — what Best calls the "second most important" donation — the

KUNC staff began to believe. After former Beirut hostage and KUNC advisory board member Tom Sutherland pledged \$250,000 from an upcoming settlement from the Iranian government, Best said, "That gave us our folk hero to circle around."

From a retired school teacher giving \$5,000 — she had saved little by little in a nest egg for "something important and this is it" — to the Rist Canyon Volunteer Fire Department collecting books to sell in support of KUNC, the region rallied around its local public radio station.

When the Rist Canyon firefighters held a chili supper, the station had told the community about it — for free. The firefighters said it was time to "return the favor."

KUNC backers submitted their bid on Feb. 28, and within 24 hours, the station was saved. Best said, "I know in my heart that without Board Trustee Chair Dick Monfort there would not be Community Radio for Northern Colorado," as the radio station licensee



is know known.

Statistically, KUNC is a behemoth in Northern Colorado radio, a National Public Radio affiliate with 138,000 listeners each week, covering roughly 40 percent of the state through 13 translators, and a budget for fiscal 2004 of more than \$2 million. More than half the budget comes directly from listeners with the rest made up of grants, corporate support and special events.

**ON THE AIR** — The staff of KUNC-FM packs into a production room at the station's Greeley office.

Mishelle Baun,  
Northern Colorado  
Business Report

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Greeley-based American Eagle Distribution, Anheuser-Busch Inc. to pay \$1.5 million for naming rights for new arena at Larimer County Fairgrounds.	PVHS reconsiders plans for a \$40 million women's and children's hospital at its Harmony Campus.	UNC President Hank Brown resigns to take over Daniels Fund.	Brill Media Co. LLC, the parent company of K99 and TRI 102 radio stations, files Chapter 11 bankruptcy.	Internet company VantagePoint Network LLC closes.	Business Report moves into its new headquarters at 141 S. College Ave.	Thunder Mountain Harley-Davidson unveils plans for a \$10 million store, entertainment venue.	Atrix Laboratories Inc. breaks ground on a 58,000-square-foot expansion.	Atrix Laboratories Inc. breaks ground on a 58,000-square-foot expansion.				
<b>JANUARY 2002</b>	Greeley-based Cache Bank and Trust Co. opens first Larimer County branch.	<b>FEBRUARY 2002</b>	FDA approves Atrix Laboratories Inc.'s Eligard cancer treatment.	Northern Colorado EDC hires J.J. Johnston as president and CEO	<b>FEBRUARY 2002</b>	Great Colorado Marketplace opens at Johnson's Corner.	<b>MARCH 2002</b>	Sylvan Learning Systems Inc. to acquire the National Technological University.	<b>APRIL 2002</b>	Jay Hardy leaves post as executive director for the Fort Collins DDA to run new Larimer County Fairgrounds.	<b>MAY 2002</b>	CSU whistleblower Mike Rura wins lawsuit against university.

# Old Town Fort Collins

## Mitchell's gamble paid off handsomely for city, region

By **Kate Forgach**  
news@ncbr.com

The history of Old Town Fort Collins starts with the 1860s. Those were the years when traders, stagecoaches and early tourists traveling along "the Denver Road" (now Jefferson Street) turned to the U.S. Army for protection from hostile Indians.

In 1864, the army planted the flag at Camp Collins. Soon after, the town of Fort Collins was born.

The fort's location along the Cache la Poudre River, combined with the construction of key buildings on Jefferson Street, dictated Old Town's triangular shape. When the founding fathers hired Franklin Avery to plat the town, they insisted upon maintaining the triangular shape, much to his irritation.

The coming of the Colorado and Central Railroad in 1877 brought on boom times. Such elegant buildings as the Miller Block, the Linden Hotel and the original City Hall

on Walnut Street began to sprout. By 1897, Avery's sandstone and brick building at Mountain Avenue and Linden Streets tied the Old Town and new town together.

With the 20th century, however, the new town was gaining prominence and Old Town was losing its patina. By the 1930s, Old Town was fading into the past.

It wasn't until the 1970s that public interest returned to the triangle. In 1978, Old Town was designated a National Historic Landmark District. As various Old Town denizens began renovating their historic buildings, they pushed for the institution of the Downtown Development Authority.

When voters approved creation of the authority in 1981, the Old Town renovation project became a reality. The DDA secured tax increment funding to develop the plaza and parking garage. Federal revenue bonds provided \$14 million, and another \$4 million came from private equity funding investments.

In the meantime, Ray Dixon cajoled fellow developer Gene Mitchell into taking on the project. The two formed Old Town Associates and Mitchell purchased a significant portion of property throughout the triangle. Construction began on a Friday the 13th in January 1984, an inauspicious date for what would become a hard-luck project.

Numerous delays led to numerous complaints by business owners. Not only did construction problems interrupt business, but planks laid over the muddy mall created insurmountable obstacles.

"It was a nightmare," recalls Mike Koltak, co-owner of the former Rooster Cogburn's (now Lucky Joe's Sidewalk

Saloon). "We had front-end loaders delivering our food because trucks couldn't get near us. Our clients were like water: They took the easiest course of action and went other places."

Jim Reidhead, who served on Mitchell's construction-management team, says the project overwhelmed Mitchell's resources.

Construction was completed May 1985, seven months late, with only 30 percent occupancy. In the end, seven historic buildings were renovated and five new ones were built in the historic area.

The resulting showpiece is the pride of Fort Collins. The city has been widely recognized for its historic preservation efforts, most recently being named a Preserve America City by First Lady Laura Bush.

According to local historian Wayne Sundberg, one longtime rumor is true. Harper Goff, a Fort Collins native and Walt Disney Co. artist, incorporated elements from his fondly remembered Old Town into facades of Disneyland's Main Street attraction.



Courtesy Barbara Moore

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Fort Collins-based Cytomation to merge with DAKO A/S, a Danish biotech company.	Rocky Mountain Sugar Growers Cooperative purchases Western Sugar Co. for \$185 million.	Drought conditions become evident; May rainfall 40 percent of normal.	Flextronics Corp. plans to close Del Camino plant, cut 400 jobs.	Optibrand Ltd. LLC plans to raise \$7.5 million in funding to in order to manufacture the OptiReader.	First State Bancorporation of Albuquerque, N.M., to buy First Community Industrial Bank, including branch in Fort Collins.	Members of the Fox Acres Country Club purchase the 460-acre golf course for \$6.75 million.	First Class Direct Inc. starts construction on a 32,000-square-foot facility in the Interchange Business Park.	The Group Inc. of Greeley and The Group Inc. Real Estate compete a merger.
<b>MAY 2002</b>	Larimer County picks Global Spectrum to manage Budweiser Events Center.	Garfield Holdings LLC purchases Loveland's old Wal-Mart building for \$3.6 million.	Fidelity National Information Solutions Inc. agrees to pay \$84 million Factual Data Corp.	ConAgra Foods Inc. to sell Greeley-based meatpacking division to investors who create Swift & Co.	<b>JUNE 2002</b>	Colorado no-call list goes into effect.	Larimer County authorities close H.C. Berger Brewing Co. over failure to pay taxes.	<b>JULY 2002</b>
	Ken and Connee Sasso buy KFKA-AM for \$1.6 million.	Chip Steiner returns to head Fort Collins DDA, which he ran from 1985 to 1995.						

# Sculpture

## Loveland forges connection with artists

By Jane D. Albritton  
news@ncbr.com

Greek mythology tells the story of Aphrodite (the beauty) and Hephaestus (the blacksmith), an unlikely couple. That tale of infidelity ended badly.

Loveland, on the other hand, has created an entirely functional marriage of hearts and forges.

The story of Loveland as a center for the creation of bronze sculpture began in the rare convergence of a handful of sculptors, a couple of foundries, an art-loving entrepreneur and civic commitment.

In 1985, Loveland became the first Colorado city to pass an "Art in Public Places" ordinance, designating 1 percent of the city's capital construction projects of \$50,000 or more for the purchase of art, some of it from local artists.

As with any love story, the course of

true art did never run smooth. Over the past 20 years or so, Loveland and its artists have had to contend with the scorn heaped on larger-than-life, idealized sculpture. Fortunately, exceptional foundries and civic support have welcomed artists to explore the beauty of figurative art as well as other forms of sculptural expression.

These days an intricate wind sculpture ("Diaphonous Yo Tien") by California artist Susan Pascal Beran is as likely an addition to the Benson Sculpture Park as is Jane DeDecker's "Keep the Ball Rolling" or Tony Hochstetler's life-sized boa constrictor "Sophie."

"Loveland has become a center for both established and up-and-coming artists to work," said Mitch Robertson, lead person in the wax spreuing and shell department of Art Castings. "Glenna Goodacre works exclusively with us. She did the women's Vietnam memorial in Washington and designed

the Sacagawea for the U.S. dollar coin."

In Loveland's affair with sculpture, Art Castings was the first matchmaker. Bob Zimmerman opened the foundry as an experiment to give sculptors access to the kind of metallurgy being developed for industrial purposes. In the mid-1980s, the facility drew a few artists with national followings, including Dan Ostermiller and the brothers Lundeen (Mark and George). Apprentices followed the masters.

Art Castings made a quantum leap from experiment to major player when entrepreneur/collector Richard Gooding purchased it and hired Tony Workman as manager.

Today the foundry has expanded to 25,000 square feet and attracts not only artists but other kinds of specialty businesses, such as shops for metal chasing, welding and patinas, and foundries that specialize in smaller works. The ripples spread to the Loveland Press, which publishes Patrick Kipper's major book, "Patinas for Silicon Bronze." Then there are the art shippers and art photographers and all the other specialists who make the hard work of being an artist a little easier.

Goodacre recently completed the Irish potato famine memorial for the city

of Philadelphia.

It weighs 14,000 pounds and depicts 35 life-sized figures stepping off a ship. The artist sculpted the work in clay in her Santa Fe studio, but cast it in Loveland.

"The sheer weight of bronze precludes shipping it around from an artist's studio to a foundry," said Robertson. "We are drawing artists from all around the country. Some of them move here, and some come in their RVs and park in the lot to oversee a few weeks of casting."

Judging by the growing attraction of artists to the city's foundries and the proliferation of related services, Loveland may one day emerge as one of those special places where artists can actually make a living as they create.

"There is a lot of work for people to do here in order to support their own art," Robertson said.



**REGAL EAGLE** – This sculpture, Rabbit Run by Walter Matia, stands in the Loveland Sculpture Garden and symbolizes the city's artistic spirit. Loveland is known as a sculpture town by residents.

Danielle Casteel,  
Northern Colorado  
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Robert Mekelburg resumes post as president of Agland Inc. after retiring in December 2000.	Everitt Cos. discloses designs for a 380-acre, 2,000-home project in Severance called Tailholt.	Albertson's, King Soopers and Safeway all plan for stores in Fort Collins to open by early 2004.	Factual Data calls off merger with Fidelity National Information Solutions.	Former Wells Fargo banker Leroy Leavitt plans to form New West Bank I Greeley.	Northern Colorado municipalities declare water restrictions a success during summer of drought.	PVHS in talks with Regional West Medical Center of Scottsbluff, Neb., for new hospital partnership.	Banner Health Systems plans \$50 million expansion at McKee Medical Center in Loveland.
<b>JULY 2002</b>	<b>AUGUST 2002</b>	<b>SEPTEMBER 2002</b>	<b>SEPTEMBER 2002</b>	<b>OCTOBER 2002</b>	<b>OCTOBER 2002</b>	<b>OCTOBER 2002</b>	<b>OCTOBER 2002</b>
Heska Corp. reports first profitable month since the company opened in 1988.	UQM Technologies Inc. to relocate its Golden headquarters to Frederick.	Authorities report 34 horses in Colorado tested positive for West Nile virus during the summer.	CSU reports record \$183 million in sponsored research awards during 2001-2002 fiscal year.	Seattle-based Washington Mutual Inc. announces plans to open 20 branches in Colorado, including three in Northern Colorado.	NCMC, Banner Health resume contract talks; hospital rules out deal with Poudre Valley Health System of Fort Collins.	CSU President Albert Yates plans to retire at the end of school year.	Construction of Super Wal-Mart under way in west Greeley.

By **Mishelle Baun**  
mbaun@ncbr.com

Anyone who lived in Fort Collins during the late 1980s will remember the yellow ribbons.

During the length of Tom Sutherland's 2,354 days as a hostage in Beirut, Lebanon, friends and strangers alike kept a vigil of sorts for the Colorado State University professor. Many who didn't know him wrapped yellow ribbons around trees until they faded and frayed. The *Coloradoan* daily newspaper marked each day in captivity with a strip of yellow on the front page. Tom Sutherland had become important to Fort Collins.

By the time of his release on Nov. 18, 1991, most of the region was familiar with the story of the fun-loving Scottish-born animal science professor who had left CSU to become dean of agriculture at the American University in Beirut.

When Sutherland walked off a plane at the Fort Collins-Loveland Municipal Airport on Dec. 1, he received a hero's welcome. As his motorcade hummed along the parade route, he saw well wishers standing on the Harmony Road overpass on Interstate 25, waived to families along the parade route and finally greeted 10,000 people at Moby Arena. Sutherland began to under-

# Tom Sutherland

## Former hostage captured heart of region

stand that he had become important to the community. It was a love fest unlike the city had ever witnessed.

Still, it's Sutherland's contributions since the hostage ordeal that have cemented his place in local history.

In 2001, Sutherland received proceeds from a court judgment against frozen Iranian government assets, which he won after successfully arguing that Iran had been behind his kidnapping. Sutherland received a check for around \$17 million.

His always-optimistic wife Jean — Tom's eyes still twinkle when he tells that as a daughter of a prominent Iowa family, "she could have done much better but chose me" — and three daughters also received compensation.

Sutherland opted to return much of that award back to the community that supported him those six-and-a-half years. "A man can only use so many Jag-u-ars (think Scottish accent) and Mercedes Benzes," he quipped. "I want to be able to do something truly meaningful."

He established the Sutherland Family Foundation, which primarily donates to the arts, education and the vulnerable in crisis, such as Crossroads Safehouse and Colorado Boys Ranch, where he is a board member.

In captivity, Sutherland admits he lost himself in anger for a while and wants others to also successfully recover. "The guys come to the ranch, they get love and they get respect. They get better and they heal," he believes.

Among the dozens of donations he's made, Sutherland granted \$1 million to his alma mater, Iowa State University, for whom its Carillon Bells tolled while he was held hostage; he also pledged \$250,000 to help keep public ration station KUNC from being sold.

Sutherland encourages others to give back as well and recently matched donations made to the American Red Cross for Hurricane Katrina relief.

He has spent some money on his family, though no luxury cars are found in his driveway. He did treat himself to a new



Oldsmobile shortly after he was released. The Sutherland family will celebrate the holidays in the newly remodeled family home, the same one Jean rented out while Tom was in captivity.

Those who meet him are impressed with Sutherland's optimism, sense of charity and goodwill towards all others, said KUNC General Manager Neil Best, who calls Sutherland a "folk hero."

**PHILANTHROPIST —**  
Tom Sutherland turned his personal tragedy into a triumph for Fort Collins.

Mishelle Baun,  
Northern Colorado  
Business Report

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REPORT**

CBL & Associates, a Tennessee-based developer, plans 500,000-square-foot shopping center at the Windsor exit of Interstate 25.	Fort Collins-based Everitt Cos. plans to expand Foothills Mall.	Baltimore-based Sylvan Ventures LLC to close the recently purchased National Technology University in Fort Collins.	Fort Collins City Council votes to approve a smoking ban in all public places.	Everitt Cos. calls off the Tailholt project in Severance.	Borders Books & Music to take over portion of former Montgomery Ward store in Fort Collins.	Longmont-based Concepts Direct Inc. receives delisting notification from NASDAQ.	FirstBank plans to open two branches in Northern Colorado, shopping for land to house three additional sites.	Access Computer Products Inc. to move to Loveland from Fort Collins.
<b>NOVEMBER 2002</b>	Advanced Energy CEO Doug Schatz to visit China to look for a new site for manufacturing operations.	Banner Health cuts its ties with Greeley X-Ray Group.	<b>DECEMBER 2002</b>	Canada-based TGS Properties North American Real Estate Investment Trust closes on its purchase of Loveland's Prime Outlets.	Developer proposes a six-story Cortina loft project at corner of Howes Street and Canyon Avenue in Fort Collins.	<b>JANUARY 2003</b>	United Agri Products Inc. of Greeley to move 130 employees into former EFTC building.	Ehrlich Toyota latest of four Greeley auto dealers to move to U.S. 34 Bypass corridor in west Greeley.
<b>FEBRUARY 2003</b>	In-Situ Inc. of Laramie, Wyo., resumes interest in moving to Fort Collins.							

# Hispanic culture

## Promise of prosperity lured workers to join Northern Colorado community

By Anne Cumming Rice  
news@ncbr.com

The promise of jobs and the hope for prosperity brought them at the turn of the 20th century. They were Hispanics worn out by economic hardship in New Mexico and political upheaval in Mexico.

"Work in Colorado," recruiters for Northern Colorado farmers and companies shouted from bullhorns as they traveled by train through towns in New Mexico and Mexico.

Between 1910 and 1930, more than a million Mexicans arrived in the United States; 45,000 heeded the call to Colorado. The work they found was difficult, most of it in the sugar-beet fields, where "stoop laborers" bent over the crops as they hoed and weeded the crop by hand.

Germans from Russia were the first to work in the beet fields, in the late 1800s. As they made enough money to buy their own land in Northern Colorado, farmers looked south to recruit new beet-field workers. Mexicans were expected to migrate north each spring and return home each winter.

But many wound up making Northern Colorado their home; Weld County counted 20,000 Mexican farm workers in residence by 1927, many housed in adobe "colonias" on land provided by the sugar companies.

Eventually these workers started businesses, raising families, becoming active in faith communities and serving in government leadership positions. Their stories have become as much a part of Northern Colorado's fabric as the Anglo settlers who gave names to cities such as Greeley, Loveland and Fort Collins.



land and Fort Collins.

Mexican immigration to Northern Colorado has continued to the present day. Some continue to work in farm fields, but more are finding higher-paying jobs in the region's booming oil and gas industry.

The Hispanic influence is especially strong in Greeley, where U.S. Census figures show Hispanics make up about a third of the population and has increased 118 percent between 1990 and 2003. In Greeley-Evans School

District 6, more than half of the student population is Hispanic. The city's few hundred Hispanic-owned businesses include restaurants, insurance agencies, dental and medical practices, clothing stores, tortilla manufacturers and mechanics, among others.

Hispanic newcomers to Northern Colorado come today not only from Mexico but also from Central and South America, also lured by the promise of jobs and the familiarity of family members.

**DANCE FEVER** – Mexican dancers celebrate Cinco De Mayo during recent celebrations in Greeley.

Photo courtesy of the city of Greeley

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Alterra Healthcare, operator of Sterling House nursing homes in Fort Collins, Loveland and Greeley, files for Chapter 11 bankruptcy.	Western Sugar Cooperative lays off 38 maintenance workers at the Greeley plant.	Whole Foods Market Inc. to fill out Montgomery Wards building in Fort Collins.	Greeley-based Bi-State Machinery purchases Green Line Power Ltd. of Fort Collins, combining two John Deere dealerships.	Everitt Cos. renews options on five land parcels needed to build the Tailholt development in Severance.	Snowstorm dumps 32 inches onto the region, leaving hundreds of businesses damaged.	Fort Collins Area Chamber of Commerce hires David May as president and CEO.	Landowner proposes a \$25 million concert venue on land between Loveland and the Big Thompson Canyon.
<b>FEBRUARY 2003</b>	Owens-Illinois Inc. discloses plans to build a new glass-bottle manufacturing plant in northeast Colorado or southeast Wyoming.	Windsor joins the Northern Colorado Economic Development Corp.	CSU researches predict drought to persist at least through 2003.	<b>MARCH 2003</b>	Centers for Disease Control receives funding to start construction of an \$80 million facility at CSU's Foothills Campus.	John Q. Hammons reveals plans for \$35 million, 250-suite Embassy Suites Hotel and 80,000-square-foot convention center in Loveland.	Allegiant Air eyes the Fort Collins-Loveland Municipal Airport for Las Vegas flights.
						<b>APRIL 2003</b>	HP lowers its asking price for former Greeley facility from \$18 million to \$14 million.

## Photography giant pivotal to Windsor's ongoing expansion

By Luanne Kadlub  
news@ncbr.com

Imagine you were a corporate executive not quite 40 years ago looking to expand west of the Mississippi. Your requirements include finding a large parcel of land with water rights held by only one or two landowners. It would also need to be near good transportation and top-notch universities and a good public education system.

Where would you locate?

If you were Eastman Kodak Co., you'd select Windsor.

In 1969, a Fortune 500 company moving to a Colorado agricultural community of 3,500 was huge. The ramifications continue to be felt throughout all of Northern Colorado.

Today, Kodak's annual payroll is \$100 million with benefits; it operates from a \$2 billion campus designed to blend in with the rural landscape and spends \$30 million annually with Colorado vendors. Windsor's

population now numbers 17,000.

Kodak Colorado Division shipped its first product — photo typesetting paper — in 1970. Over the years, the company has been in box manufacturing, plastic molding for Kodak 110 cameras, camera packaging, X-ray film, color paper and motion picture and 16mm film.

When the Kodak disc camera was popular in the 1980s, the Windsor division enjoyed its peak employment of 3,500. Today, 1,600 report to work, and despite layoffs, some openings still exist.

The division's newest product is digital media, the thermal ribbon and paper used to print digital pictures.

"So if you went to a Kodak kiosk and made a copy of a photo, or you bought one of our printer docks, those are done on thermal ribbon and Kodak finish inkjet paper," said Lucille Mantelli, director of communications for the Windsor plant.

From the beginning, Kodak Colorado Division has strived to be a good corporate partner, Mantelli said. The Windsor school district immediately felt the impact of the giant's relocation.

"Because of the business personal property tax that we pay on all equipment, we were 65 percent of Windsor's assessed value," Mantelli said. "When we moved in,

## Kodak

Windsor got a good influx of cash on its tax base, which continues to still be there."

Windsor became widely regarded for the quality of its schools and many families relocated here.

"The way schools are funded and the way the Gallagher Amendment works, there are limits to what you can pay for through residential growth," said John Karbula, Windsor's superintendent of schools. "There's no question we have benefited significantly from the financial base provided by Kodak."

Local schools aren't the only beneficiaries of Kodak's Colorado presence. Health and human resources, community revitalization projects such as the Poudre Trail, philharmonics, schools and universities all have shared in the company's largess, which, between cash and in-kind donations, amounts to \$500,000 annually, said Mantelli.

From an economic development stand-



point, it doesn't hurt to have Kodak as your poster child, either. "Kodak represents our largest technology-based employer," said Larry Burkhardt, president and CEO of Greeley/Weld Economic Development Action Partnership. "As such, it provides us a foothold in that whole sector."

Mantelli said a study done by the University of Northern Colorado showed that every Kodak job generates 2.5 additional jobs, be it in a dry cleaner or a new restaurant.

"These are great jobs for our community and the type of jobs that organizations such as ours are very interested in," Burkhardt added. "They provide access to tomorrow's technologies today, they're high income and provide critical support for retail and service sectors."

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PVHS to pay \$2.9 million to the federal government, settling claims it over-charged for Medicare reimbursements between 1992 and 1997.	The Pepsi-Cola Bottling Co. of Greeley plans new regional distribution center at the West Greeley Tech Center.	New Jersey-based Converge Inc. acquires Sixth Dimension, a Fort Collins software company.	Western Sugar Cooperative to keep Greeley processing facility closed through 2003.	Allegiant Air starts service from the Fort Collins-Loveland Municipal Airport to Las Vegas.	Windsor to create metropolitan district to fund road improvements at I-25 and Colorado Highway 392, to enable shopping center construction at the interchange.	Vectra Bank to exit from Northern Colorado branches.	Lucerne-based Hungenberg Produce Co. purchases the former Monson Brothers Co. packaging operation in Weld County for \$2.25 million.				
<b>APRIL 2003</b>	Vicky Heitman resigns as president and CEO of the Loveland Chamber of Commerce.	<b>MAY 2003</b>	Bohemian Foundation grants more than \$20 million to Colorado State University – the largest ever cash gift to the university.	CSU picks Larry Penley as new president to replace Albert Yates.	<b>JUNE 2003</b>	Kroll Inc. to buy Factual Data Corp. for \$115 million.	Northern Colorado cities relax watering restrictions as rainfall totals increase.	<b>JULY 2003</b>	NMC and Banner Health sign 15-year management agreement.	Advanced Energy starts production at new manufacturing center in Shenzhen, China.	<b>AUGUST 2003</b>

# Mishawaka

## ‘The Mish’ entices fans to Poudre Canyon

By **Kate Forgach**  
news@ncbr.com

Mishawaka means “Princess of Fast-Running Waters.” For three men, Mishawaka is a bewitching princess who changed their lives.

The Mishawaka Restaurant and Amphitheatre, located a scenic 14 miles from U.S. Highway 287 along the winding Poudre River, has long been an icon of Northern Colorado entertainment.

Walter S. Thompson, the first to fall head over heels for “The Mish,” made that drive with a friend on a sunny February day in 1916.

Thompson later wrote: “We came into the most beautiful spot which seemed to hypnotize me and I found myself with a longing to stay here.”

Thompson soon learned the property was open to homesteaders. The professional musician knew nothing of

mountain life, yet within 48 hours was responsible for 160 acres of Poudre Park property.

U.S. Forest Service personnel made it clear they were none too happy about Thompson’s homesteading, beginning a rocky relationship that has continued over the years. Much of the property has returned to Forest Service control, leaving only 46 1/2 acres as private property.

Thompson single-handedly built roads, cabins for summer rentals and a general store named for a town on a river in Indiana. As it expanded, the store grew a rustic dance hall and was known as Thompson’s Resort. Soon his entire family was playing for dances held every summer night.

Eventually, an exhausted Thompson retired and the property went through several owners before landing in the capable hands of Jimmy Corr in the late 1960s. With wife and dynamite

cook Melissa, the Long Island native turned the Mish into a natural-foods restaurant, and eventually started booking bands. Soon the place was packed every weekend, even in the winter. Over the years, Corr built up the property, beginning with a balcony over the river in 1975; a beer garden teeming with flowers and shrubs in 1981; and finally the outside stage in 1989.

With the stage came bigger bands. Hot Tuna, Elvin Bishop, John Mayall and other big names ratcheted ticket prices from \$1 and \$5 to \$10 and \$15.

Although Corr had tried selling the Mish several times, ownership kept rebounding when the buyers defaulted. Then one day, all the pieces fell into place.

Corr knew Robin Jones, his partner in the booking business Music Unlimited, loved Mishawaka. One day in 1992, Melissa once again raised the topic of selling Mishawaka.

Corr recalls, “Robin said, ‘I love it up there.’ And I said, ‘You can have it.’ I ran into my office, wrote it up. We signed it and that’s how we did it.”

Jones, a native New Yorker, built on the Mish’s reputation by bringing in



national acts. Joan Baez was his first big name, an occasion so memorable Jones dubbed the nearby river feature Baez Island in her honor.

Today, acts such as Ziggy Marley, Keller Williams and David Grisman make regular stops.

Like Corr, Jones found owning the Mish was not exactly a profit-making venture.

“It’s music,” says Jones. “Music in general is a struggle.”

### CANYON FIXTURE

– The Mishawaka Inn, a longtime favorite for diners and concertgoers, draws Northern Colorado residents to the Poudre Canyon northwest of Fort Collins.

Steve Porter,  
Northern Colorado  
Business Report

# Joe Tennesen

## ‘Mr. Greeley’ won fans as voice of UNC football, community volunteer

By **Maryjo Faith Morgan**  
news@ncbr.com

When Joe Tennesen arrived in Greeley in 1966 from Kansas to manage KFKA-AM radio, he was taking over community treasure. On the air since 1921, KFKA was Colorado’s first commercially licensed station and an integral part of the community.

Nearly 40 years later, Tennesen has proved to be every bit the treasure as those renowned call letters, providing a track record of community involvement, service and volunteering far beyond his time behind the microphone.

Tennesen’s persona of the genial radio show host is real, free of guile or pretense, and as much a part of him as his firm handshake. Over the next 35 years he became the voice of Greeley. Tennesen provided radio play-by-play for UNC football from 1966 to 1980, and was the state’s Broadcaster of the

Year in 1972 and 1977. His ties to UNC earned him a spot in the school’s athletic hall of fame.

For many years Tennesen’s morning “Up with Weld County” broadcasts on KFKA made him a daily fixture with listeners.

“It was a great way to wake up in Greeley,” Richard Mayne, associate director of bands for the University of Northern Colorado, recalled. “There he was at six in the morning. Hearing him on the radio initiated our friendship.”

Mayne said he often saw Tennesen at UNC football games, so when the Pride of the Rockies Marching Band was in need of an announcer, it was natural to ask him.

That was more than 10 years ago. Still, Tennesen’s band connection endures.

“Once he called, said he was bringing some cookies and ice cream for the band,” Mayne recalled. “I warned him that we had



quite a few people. But there he was that same afternoon with ice chests and enough for all 180 of us. That’s just the kind of guy he is.”

Kay Norton, president of UNC, says she got to know “Mr. Greeley” simply because he turned up everywhere she went. “Joe is a connector. In ‘The Tipping Point,’ Malcolm Gladwell talks about people who make a difference, fostering connections between people. Things suddenly change for the better. Joe is a connector who causes that tipping effect. He’s the real deal, a philanthropist with his time and energy.”

Tennesen left the radio business in 2001 and the next year he was inducted into the

Broadcast Pioneers of Colorado Hall of Fame.

As Senior Vice President for Cultural Enhancement at New Frontier Bank of Greeley, Tennesen remains busy and his phone does not stop ringing. Longtime radio colleague and now New Frontier co-worker Bob Bernd said, “Joe periodically attempts to pare obligations down, but I doubt he truly cuts back community involvement. He’s generous to a fault.”

Some of Tennesen’s many affiliations include the UNC Foundation, UNC College of Performing and Visual Arts Advisory Board, 4-H, Rotary, Chamber of Commerce, Colorado Broadcasters Association and United Way. Tennesen said being chosen as a Grand Marshal for the Greeley Stampede was pleasant for his entire family, “but the Honorary Doctor of Letters designation from UNC is the highlight.”

Throughout his radio career, Tennesen has tried to respect the power of the medium and his listeners. “We concentrated on local things and local people. We tried very hard never to insult the intelligence of our audience.”

“I couldn’t have had a more rewarding career...and I am very grateful,” he added.

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Tennessee developer decides against building a 500,000-square-foot regional mall at Windsor's I-25 exit.	Fort Collins-based Blue Sun Biodiesel opens its first retail pump at Bartkus Oil in Boulder.	Windsor developer Martin Lind considers hotel-conference center close to Budweiser Center.	Swift & Co. to spend \$75 million in 2004 on facility improvements.	Undisclosed investors plan to bring a professional indoor football franchise to Budweiser Events Center.	Loveland leads effort to remove long-distance telephone charges between Larimer and Weld counties.	ConAgra Foods to sell Greeley-based United Agri Products North America subsidiary in a deal worth \$600 million.	During tough times for the local agriculture economy, Agland Inc. of Eaton plans to expand its presence in the convenience store segment.	Heska Corp. to relocate headquarters to Loveland from Fort Collins.
<b>AUGUST 2003</b> ITT Industries to close its Loveland facility, cut 60 jobs.	<b>SEPTEMBER 2003</b> Owens-Illinois Inc. announces plans to build a 550,000-square-foot bottle-manufacturing plant near Windsor.	Former Greeley banker Bob Hinderaker files for charter to start Signature Bank.	<b>OCTOBER 2003</b> Alabama-based Bayer Properties submits plans for a 531,000-square-foot, 90-acre shopping center in southeast Fort Collins.	Colorado Eagles hockey team kicks off its inaugural season at the Budweiser Events Center.	Poag & McEwen Lifestyle Centers LLC and McWhinney Enterprises announce 700,000-square-foot lifestyle center for Centerra development.	In-Situ Inc. agrees to move to Fort Collins.		

# Sugar beets



Region's top crop anchored economy for half a century

By Kim Lock  
klock@ncbr.com

For all of Northern Colorado's reliance on farm crops — wheat, corn, barley and more — it's sugar beets that have made the deepest impression on farm income over the years.

Weld County leads the state in sugar-beet acres harvested and in annual production, while Larimer County harvests an average of 2,000 acres annually. Locally grown sugar beets are sent to plants in Fort Morgan and Torrington, Wyo., for processing and purification into the fine white powder known to bakers worldwide.

The sweet industry started a century ago with independently owned processing plants opening in Loveland from 1901 to 1906. These were followed soon after by

plants in Fort Collins, Greeley, Eaton, Windsor and other locations. By 1909, Colorado was the leading beet-sugar producing state, and Great Western Sugar Co., which consolidated six sugar enterprises connected by the Great Western Railroad, the largest sugar producer in the nation.

The growing industry needed workers to harvest the labor-intensive beet crop and work the four-month processing "campaigns" at the sugar factories, so plant owners recruited German-Russian and Swedish workers from neighboring states and, years later, from Mexico. These immigrants added diversity and brought additional business to the area to serve their needs.

"Originally people were tenant farmers and they lived on the land and handled the beets," said Don Redabaugh, a former field manager for Great Western Sugar Co. "The Germans started coming in the early 1900s and before long they raised large families who finally bought the farms. With these families it was known that everybody in the family worked the beets, and it was said the mother had a baby at the end of the row and the baby worked on the way back up."

According to the Fort Collins Library Archives, "The impact of the sugar factory

on Fort Collins was so substantial that historian Evadene Swanson judged that much of Fort Collins' prosperity for the next forty years revolved around the cultivation of beets and the feeding of lambs."

In 1935, Hope Williams Sykes wrote "Second Hoeing" describing the struggles of the German-Russian immigrant sugar beet workers.

"This whole area was the biggest sheep (and lamb) feeding area and sugar beet growing in the country," said LeRoy Waag, a retired Fort Collins farmer who started working the beets in 1931. "The sheep would eat and pasture on the beet tops. But consolidation and concentrated farming has changed the landscape. All I know is things change."

The sugar-beet industry remained strong through the 1950s. Then overfarming forced the crop out of previously productive fields, and Great Western Sugar closed its Fort Collins plant on Vine Drive in 1955.

In 1967, Great Western sold its operations to a private investor, and 35 years of financial and ownership turmoil followed. In 2002, growers banded together to purchase Western Sugar from its British owners, and now run the operation as a cooperative.

Although the industry still supports



**SWEET HISTORY** — This photo of the Loveland Great Western sugar factory shows how the magnitude of the industry in Northern Colorado.

Courtesy Great Western Sugar Archives, Colorado Agricultural Archive, Colorado State Libraries

7,000 jobs in the state, times are tough in the beet business. Between 1996 and 2004, sugar prices plummeted 20 percent. Population growth in Northern Colorado has pushed beet growers further east, and Weld County lost its last remaining sugar-beet factory earlier this year when Western Sugar closed its Greeley plant.

# Loveland development becomes 'epicenter' of new regional influence

By Tom Hacker  
thacker@ncbr.com

Larry Kendall, the ebullient chairman of The Group Inc. real estate empire, never shies from prognostications regarding Northern Colorado.

In 1999, he said an emerging project called Rocky Mountain Village in Loveland would become "the epicenter" for commercial and residential development in the region.

At the time, Rocky Mountain Village consisted of a factory-store retail center called Prime Outlets, a Target-anchored strip mall, a couple of office buildings and thousands of acres of raw, undeveloped land spanning both sides of Interstate 25 just north of U.S. Highway 34.

And owners, Chad and Troy McWhinney, brothers in their late 20s, were just beginning to learn the ropes of real estate development.

Today, Kendall's "epicenter" has indeed become the center of a seismic shift in geographic influence in Northern Colorado — the place, it seems, where everyone wants to be.



And the McWhinneys have landed in the upper echelon of the region's most influential and successful real estate developers.

When the potential of the project — renamed Centerra — was beginning to become apparent in 2001, Nick Christensen, then vice president for real estate at McWhinney Enterprises, posed this question in a *Business Report* interview:

"Did they realize when they started they would end up with a 3,000-acre master-planned development? I don't think so. ...At some point in that process, a light bulb went off and they saw what it could become."

When the McWhinney brothers arrived in Colorado from Southern California in 1991, they had inherited a 1,000-acre farm that their great-great-grandfather, John Hahn, had homesteaded in the 1860s.

Six years later, they had assembled contiguous land parcels totaling 3,000 acres, and set about the process of master planning a community.

McWhinney Enterprises LLC, founded in 1993, pushed development standards beyond those required by any municipality in the region. Bob Blanchard, a former Fort Collins city planning director who directed planning at Centerra for three years, said the McWhinneys' high standards sometimes confounded would-be tenants and buyers.

"When we talk to another company that wants to build here, the first thing we do is hand them a copy of our design guidelines," Blanchard said in a 2001 interview. "That has ended some negotiations right away."

An early commitment to set aside a fifth of Centerra — 600 acres — as open space

# Centerra

and parkland is already giving the development a look that any progressive planner would envy.

Centerra's magnetic pull has worked on homeowners and businesses alike, including some companies that have staked their futures on McWhinneys' project. Heska Corp., a veterinary pharmaceutical company born and raised in Fort Collins, opened its new headquarters and manufacturing center at Centerra earlier this year.

Medical Center of the Rockies, a regional hospital launched by Fort Collins-based Poudre Valley Health System, will open in early 2007 and transform Centerra into a health-care center that rivals any in the state.

The Promenade Shops at Centerra, a 700,000-square-foot, open-air retail center, pushed the development further toward its 25-year target of 10 million square feet of commercial and retail development with its Oct. 28 opening.

When it does, visitors entering from the south will first see a 20-acre sculpture park laid out along a meandering stream — a reflection that Centerra, unlike so many other large-scale developments, puts aesthetic quality on par with profit.

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Demolition begins on the Holcim Inc. cement-manufacturing plan in Laporte.	Vectra Bank agrees to sell branches in Greeley, Fort Lupton, Kersey, Platteville and Wellington.	Lowes Home Improvement to build store in east Loveland.	Proposed Summit Lifestyle Center lands Wild Oats Market as future tenant.	Chicago-based General Growth Properties Inc. buys the Foothills Mall in Fort Collins.	John O. Hammons considers 250-room Embassy Suites Hotel on land owned by Martin Lind near Budweiser Events Center.	Former McWhinney Enterprises vice president Nick Christensen to launch Chrisland Inc. brokerage.	PVHS to expand Harmony Road campus with new medical office building and primary care plaza.	Citing impact of mad cow disease scare, Swift & Co. suspends second-shift operations at its beef processing plants in Greeley and Grand Island, Neb.
<b>NOVEMBER 2003</b> Banner Health breaks ground on a \$1.2 million, 5,000-square-foot medical clinic in Eaton.	<b>NOVEMBER 2003</b> NMC breaks ground on 248,000-square-foot four-story patient care tower.	<b>DECEMBER 2003</b> Hall-Irwin Corp. to relocate its corporate headquarters in Greeley to Milliken.	<b>DECEMBER 2003</b> Limon-based Horizon Bank to open branch in Loveland.	<b>JANUARY 2004</b> Weld County Bank prepares to expand into Fort Collins, Windsor and Greeley and change name to Bank of Choice.	<b>JANUARY 2004</b> First Western Trust Bank of Denver plans to merge with Poudre River Valley Trust.	<b>FEBRUARY 2004</b> Aurora Dairy Corp. begins reorganization of its Weld County operations to enter organic milk market.	<b>FEBRUARY 2004</b> Windsor rejects a proposal for moratorium on big-box retail stores.	<b>FEBRUARY 2004</b> Arbitron report shows Northern Colorado radio stations gaining in market share.

# University of Northern Colorado

Teachers college evolves to develop national reputation

By Anne Cumming Rice  
news@ncbr.com

When the University of Northern Colorado's business college won a prestigious award this year, some proclaimed that the honor put the university on the map.

The Monfort College of Business is the only business college in the nation to win the Malcolm Baldrige Award, the nation's highest honor for performance excellence.

Applications to the business college alone rose more than 20 percent only a few months after the award was announced.

But UNC has been important in Northern Colorado ever since it was founded in 1889. Located on the south side of Greeley,



KEPNER HALL — Home to the award winning Monfort College of Business.

Courtesy University of Northern Colorado



the university is an integral part of the city's history and economy. UNC is Greeley's fifth largest employer, with 1,595 employees.

With more than 12,000 students enrolled this fall, UNC ranks behind the University of Colorado and Colorado State

University in student population. Colorado residents make up about 89 percent of the student population. The rest come from 46 states and 37 countries.

The university has 51 undergraduate degree programs in five colleges, five master's programs and four doctoral programs.

In addition to the Monfort College of Business, one of the only business schools in the United States that focuses exclusively on undergraduate business education, UNC's highlights include the College of Performing and Visual Arts, which has earned dozens of national honors and produces professional-quality shows. The School of Nursing is one of the most competitive among the dozen nursing programs in Colorado.

UNC's oldest hallmark is its commitment to educating teachers. The university was founded as the state's first institution for training teachers. In the 1880s, Greeley residents lobbied the state Legislature for the state's school for training elementary teachers.

Residents, who had settled in Greeley under city founder Nathan Meeker's dream to create a prosperous farming community, envisioned the wealth that could come from building and maintaining a campus in the city. They also valued education highly and were determined that Greeley would have an institution of higher learning.

In April 1889, the Colorado governor signed a bill that gave Greeley its wish. City residents raised the money for the first building. The school opened its doors in October 1890 with four instructors and 96 students.

Today, UNC's College of Education and Behavioral Sciences is ranked among the top 50 producers of teachers nationally and among the nation's best special-education teacher programs. UNC has gone through several name changes in its 116-year history, from the State Normal School to Colorado State Teachers College, then Colorado State College. In 1970, it became the University of Northern Colorado.

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- Bob Slade, HR Director,  
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In-Situ Inc. breaks ground on new Fort Collins plant.	Fort Collins appoints Bruce Biggi to newly created economic adviser post.	Developer breaks ground on \$2.6 million Edge Sports Center in Fort Collins.	Colorado-based Great Western Ethanol plans to build ethanol production facility near LaSalle.	Centennial Bank of the West to sell bank to a California-based investment group.	UAP Holding Corp. files for \$625 million public offering.	Banner Health fires NCMC CEO Jon Sewell, reassigns Banner Health Colorado CEO Scott Bosch to Phoenix.	Thompson School District to buy empty Agilent Technologies building in southwest Loveland for \$4.7 million.	Vista Ventures part of syndicate to invest \$6 million in Indicative Software of Fort Collins.		
<b>FEBRUARY 2004</b>	Group Publishing launches \$6 million expansion to Loveland headquarters.	<b>MARCH 2004</b>	Fort Collins Virtual Business Incubator seeks permanent home at 200 W. Mountain Ave.	BancWest Corp. plans to buy Community First Bankshares Inc. for \$1.2 billion.	Kodak to add 60 new jobs in Windsor with expanded production of digital thermal media.	<b>APRIL 2004</b>	J.C. Penney Co. to sell Eckerd Drug subsidiary, but gets no takers for Colorado stores.	Fort Collins startup Engineered Intelligence Corp. to move to Silicon Valley.	<b>MAY 2004</b>	Fort Lupton-based Colorado Railcar Manufacturing LLC sells first diesel multiple unit railcar.

# Sonny Lubick

Rams football coach proof that nice guys can still finish first

By Kim Lock  
klock@ncbr.com

When he steps on the green grass that bears his name at Hughes Stadium, his voice echoes with the authority of a general. His gridiron soldiers grant him the respect he's earned after 35 years in the college football ranks, and he leads them dutifully into battle each fall weekend.

Sonny Lubick is coaching the Colorado State University Rams football team for his 13th season. Easily the most recognizable face around the university — maybe in all of Northern Colorado — he has become symbolic of CSU football through his list of achievements on and off the field.

"Sonny is a tireless worker," said Mark Driscoll, CSU athletic director. "He has

genuine energy, too. It's not some trumped-up enthusiasm, it's just natural energy that people can feed off of."

This energy has helped the 68-year-old Lubick lead his CSU teams to 95 victories in 12 seasons, including four seasons with 10 or more wins. His teams have earned eight bowl invitations and won or shared six conference titles, more than any other Mountain West Conference team.

"I worry, quite honestly, about alumni, supporters and the marketplace taking him for granted," Driscoll said, "that he is always going to be here, that he is always just going to give us success. I worry that we have been spoiled a bit by all of his success."

Since Lubick took over the program in 1993, Colorado State has appeared in 110 regional and national television games, where he is always seen on the sidelines in his trademark sunglasses.

Lubick's success has helped to generate record attendance at Hughes Stadium, and led to the naming of "Sonny Lubick Field



at Hughes Stadium," a salutation that was granted in 2004.

The coach also has an enormous presence in the Northern Colorado community as well as on the field.

"He relishes the time to go read to elementary school students, and he has been involved in the past with the United Way campaign as an honorary chairman," said Gary Ozzello, CSU's Sports Information Director. "I don't know that there has ever been a cause that somebody presented

to him that he didn't accept. I have never heard him say 'no'."

In December 2003, Lubick was named one of four national finalists for the Eddie Robinson Coach of Distinction Award for his community service work and success with the Rams' program. The same year, he was recognized by the American Diabetes Association's Colorado Chapter as a Father of the Year. He is an annual contributor and participant in several local and national charities, including the St. Jude's Children's Hospital campaign. In May 2005, the Fort Collins Board of Realtors named him their Citizen of the Year.

"First of all, with everything, I enjoy my job," Lubick said. "I like breaking the stereotypes and instead focus on what is really important, including the players and coaches and the people I work with."

Lubick said he tries his hardest not to get entrenched in negative publicity and instead focuses on the positive aspects of every game and every day.

"I enjoy when we have happy fans, and when we won those bowl games, there was a lot of pride around for the school and for the team," he said. "I have fun with my job and I really enjoy working with the players and the coaches I have coached with."

# Longs Peak

Towering landmark attracts thousands of climbers each year

By Steven Olson  
news@ncbr.com

At 14,255 feet above sea level, Longs Peak is the tallest mountain in Northern Colorado; one of the most climbed, too.

"From an icon standpoint, it's obvious why it got that way," said Walt Borneman, who wrote a climber's guide to Colorado's peaks over 14,000 feet, or fourteeners. "Just about anywhere on the plains, you look and there's Longs Peak."

Longs Peak, the only fourteener in Rocky Mountain National Park, got its name nearly two centuries ago, when the first U.S. expedition under Major Stephen Long was mapping the South Platte River in 1820. For the next 50

years, it was one of those peaks considered unclimbable.

"Probably because of the east face," Borneman said. "When you climb Longs you have to go around it to climb it."

Although the first recorded ascent was made by Grand Canyon explorer John Wesley Powell in 1868, its 175 routes to the summit have been climbed thousands, maybe millions, of times since. A 2003 Colorado State University study estimated that 26,000 people try to reach the summit annually and 10,000 of them make it.

Most of them take the Keyhole Route, considered the only non-technical path to the top of the mountain. It might be the easiest way up, but it's still eight miles long with an elevation gain of 4,852 feet and the potential for unforgiving, if predictable, weather.

The Rocky Mountain National Park Service conducts about 60 rescue missions a year on the mountain. According to park service records, 55 people have been killed climbing Longs Peak, 35 of them from falls and seven on the Keyhole Route.

Dougald MacDonald, author of "Longs Peak: The Story of Colorado's Favorite Fourteener," doesn't think Longs Peak is a dangerous climb, but "if you have a fear of heights or there are places where there are icy or wet rocks, you would have to take a lot of care not to fall off."

Last summer, when the ice never melted, the Park Service declared part of the Keyhole Route a technical climb and novice climbers were shut out of the summit.

When the gold rush in Colorado was in full swing, Longs Peak was looked at as the place to mine. "There were a lot of gold mines on mountains," said Borneman. "Some of them were on the summit." However, the mineral belt that was exploited in Colorado ran across the center of the state, far to the south and west of Longs.

Longs Peak is more a landmark than anything else. Farmers looked at it as something that loomed over the valleys of the northern Front Range, stolid and silent, and knew if there was a lot of snow on the summit it meant that there was going to be a lot of runoff for



their fields come summer. A silhouette of Longs has been used in newspaper logos, and the "twin peaks" in the Twin Peaks Mall in Longmont are Longs and its nearby companion Mount Meeker.

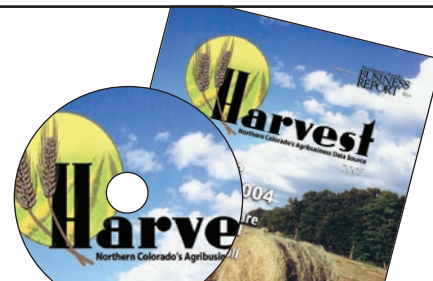
There is a feature between Longs and Meeker mentioned by James Michener in his book "Centennial." If you look at it from the northeast it resembles a beaver climbing up Longs between the peaks.

"People were coming out here for a while looking for the beaver, to see if they could spot it," Borneman recalled.

**HIGH AND MIGHTY**  
— Longs Peak, named for explorer Stephen Long, is a prominent landmark on the northern Front Range, and a lure for adventurers.

Courtesy of Marcia Tavel

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Fort Collins City Manager John Fishbach resigns to take post as county administrator for Jefferson County, Wash.	Owners of Fort Collins Downtown Airport agree to sell to Denver developer.	Canada's QLT Inc. to buy Atrix Laboratories Inc. for \$855 million.	FAA grants \$1 million to Fort Collins-Loveland Municipal Airport.	University of Phoenix commits to open a new facility in southeast Fort Collins.	Hotel developer, Larimer County agree to put Embassy Suite Hotels at southwest corner of new Larimer County Fairgrounds.	PVHS hires George Hayes to run new Medical Center of the Rockies.	Local investors, led by Bruce Deifik, to purchase the former Hewlett-Packard Co. complex in Greeley.	Centennial Bank Holdings Inc. announces pending merger with Denver-based Guaranty Corp.	New Mexico-based Ernest Health Inc. plans 40-bed post-acute care at junction of I-25 and U.S. Highway 34.
<b>MAY 2004</b>	Multiple auto dealers confirm interest in relocating to I-25 corridor.	<b>JUNE 2004</b>	City of Fort Collins offers \$13.7 million in incentives to Bayer Properties for construction of Summit lifestyle center.	<b>JULY 2004</b>	Proposed Greeley Commons center plans to build at intersection of 47th Avenue and the U.S. Highway 34 bypass.	<b>AUGUST 2004</b>	Centers for Disease Control break ground on a \$80 million laboratory at CSU's Foothills Campus.	<b>SEPTEMBER 2004</b>	Windsor planning commission votes against a request by Wal-Mart Inc. to build a super store on town's west side.
					Real estate industry leaders Bill Neal, Scott Nelson and Leo Schuster die in a plane crash in Fort Collins.				Owners of the University Park Holiday Inn in Fort Collins to change the hotel's flag to Hilton.

# Mike Peters

## Columnist's stories 'get legs' and keep Greeley in the gnome

By Tom Hacker  
thacker@ncbr.com

"Hey, have ya read Mike Peters today?"

It's the question that comes up during back-fence, water-cooler and dinner table talk all over Weld County — one that invites conversation sprinkled with laughter and, sometimes, tears.

When corn kernels rained down out of a clear blue sky on LaSalle, a farm community south of Greeley, Mike Peters was there.

When dozens of ceramic garden gnomes were kidnapped from their central Greeley homes — and later found stuffed into plastic garbage bags in a park — Mike Peters was there.

These stories, and other slices of Weld

County's quirkiest side of life, are chronicled in the archives of the "Gnarly Trombone," perhaps the best-known bylined newspaper column in Northern Colorado history.

Peters has been cranking it out weekly, and sometimes more frequently, for 31 of the 33 years he has been writing for the *Greeley Tribune*, the oldest daily newspaper in the region.

Not only that: As the *Tribune's* police-beat reporter, he's been attacked by dogs, run over by a patrol car, had his life threatened and has spent many a sad, weary night standing in the rain or snow, taking notes at a fatal accident scene on some rural Weld County road.

"If I was going to select one thing that epitomizes what the *Greeley Tribune* means — and what journalism means — to the community, I would take Mike Peters and his work," *Tribune* publisher Jim Elsberry said.

"He's the best example I know of a working journalist who cares deeply about his community, and finds people who most reflect what that community is all about."

About that corn rain: It happened in the early 1990s, when LaSalle residents spent

days mystified by the feed corn that fell from the sky and pinged on roofs and cars like hail.

It was a story made for the shock tabloid "Weekly World News" and, for a time, the rag that features two-headed alien babies on its front page was Peters' only competition on the story.

But it was Peters who solved the mystery, locating the farm on LaSalle's outskirts where an eccentric young man with an oversized slingshot whiled away afternoon hours by launching handfuls of feed corn skyward.

And the gnomes? Well, journalists speak of stories that "get legs" — stories that run for days upon days, fueled by the outpouring of interest from readers. The saga of the gnomes was such a story, with the metro-Denver dailies chasing to Greeley for a piece of the action. Puns became the order of the day for headline writers. "Gnomeland security." "Home sweet gnome."

But Peters, knowing his legions of readers as well as he knows the members of his own family, kept the legs running longest, just as he's done with countless other *Tribune* stories since the early 1970s.

"One of the amazing things about Mike is that he has an incredible ability to know



**TWO MIKES** — *Greeley Tribune* reporter and columnist Mike Peters at left portrays former publisher Nathan Meeker and, at right, as he appears in his weekly column, "The Gnarly Trombone." The column takes its name from a Cincinnati newspaper writer who in 1871 misread Horace Greeley's handwritten flag for the *Greeley Tribune*.

Courtesy Greeley Tribune

what average people in the community are thinking about and talking about," said *Tribune* managing editor Randy Bangert, who has shared the newsroom with Peters for 30 years.

"Over the years we've had hundreds of stories that we never would have had, just because Mike has that amazing relationship with readers."

# Centennial

## Michener's epic saga put Colorado on national landscape

By Kate Hawthorne  
kathawthorne@ncbr.com

It was the best of times, it was the worst of times — it was the 1970s, man.

As part of the runup to the celebration of our nation's bicentennial, bestselling author and former University of Northern Colorado professor James A. Michener dug into his memories of Weld County during the Great Depression and tossed off 900 pages on the sweeping saga of Northern Colorado.

When it was published in late 1974, "Centennial" was an instant bestseller, sharing the top spot on the *New York Times* list with Woodward and Bernstein's "All the President's Men." It was a darn good yarn that incorporated quite a few historical icons of its own — the mountains, the

plains, the trappers, the Indians, the settlers, the cattle, the railroad, the sugar-beet workers, the diplococcus, the real estate developers. It also brought the optimism that opened the American West into the dark days of Watergate.

Always the school-teacher, Michener and assistants spent two years traveling from Texas to Yellowstone and Fort Collins to his native Pennsylvania to get the facts just right. The fictional Centennial was modeled after the Weld County town of Kersey.

"Centennial" was Michener's valentine to the region he had grown to love in its darkest days, the Dust Bowl era, when he taught education in Greeley. On April 7, 1970, he wrote, "This morning I woke up with a complete novel outlined. I had not thought of its subject since 1937, but now it stood forth in complete detail."

When the 26 1/2-hour miniseries based on the novel aired on NBC in late 1978, it was the longest and, at a cost of \$25 million,

most expensive example of the new-fangled TV genre. It was also the most complicated, with almost 100 speaking parts and several hundred locals milling about in scenes shot in Denver, Rocky Mountain National Park, Poudre Canyon, and other Colorado locations. Our own Pawnee Buttes east



of Greeley played "Rattlesnake Buttes" like the part was written for it — which it was.

With an all-star cast from William Atherton to Stephanie Zimbalist,

**OUTSTANDING AUTHOR** — James Michener in eastern Weld County 1973.

Photo © Tessa Dalton, Michener Collection, University of Northern Colorado

the production brought a small Hollywood army to the region that spring. The state film commission at the time estimated that one-third of the production's budget — or more than \$8.5 million — would be spent in Colorado.

Economics aside, an immediate impact was the continued influx of young people to Northern Colorado. By 1980, 35 percent of the population of Larimer and Weld counties was between the ages of 18 and 35, just in time for the '80s economic bust.

According to second-generation Colorado filmmaker David Emerich, "Centennial" remains the most successful film production in state history. "People still talk about it, and we get calls from around the world from filmmakers asking about the locations."

Other lasting impacts can be seen in names: Streets in Quail Hollow Subdivision in southwest Fort Collins named for "Centennial" characters, including the intersection of Skimmerhorn Street and Zendt Drive, not far from Clay Basket Court; the Johnny-come-lately town of Centennial southeast of Denver, and UNC's Michener library. In return, its most famous alum consolidated all his papers in the library's collection before his death in 1997.

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<p><b>SEPTEMBER 2004</b></p> <p>Jim Neenan, former president of The Neenan Co., buys Gardner Signs.</p> <p>Promoters announce Thunder in the Rockies motorcycle rally for 2005.</p>	<p><b>OCTOBER 2004</b></p> <p>New Belgium Brewing Co. enters Southern California beer market.</p> <p>Vision Graphics Inc. acquires First Class Direct Inc.</p> <p>Agilent to cut 100 jobs from the Fort Collins site; LSI Logic to cut 54 jobs.</p>	<p>First National Bank of Wyoming plans to convert its Fort Collins loan production office into new bank.</p> <p>Archie Solsky to build a six-story mixed-use building in downtown Fort Collins.</p> <p>Investors pays \$3.17 million for 16 acres of commercial land at Crossroads Business Park in Loveland with plans for retail and entertainment development.</p>	<p><b>NOVEMBER 2004</b></p> <p>500-student Catholic high school proposed for Severance.</p> <p>Xcel Energy, Schrader Oil Co. agree to spend \$8.8 million to clean up a contaminated stretch of the Cache la Poudre River.</p> <p>The Kenneth W. Monfort College of Business at UNC wins 2004 Malcolm Baldrige National Quality Award.</p>	<p>Longmont-based Concepts Direct Inc. closes.</p> <p>Martin Lind plans to create a ski-and-snowboard area in Windsor.</p>	<p><b>DECEMBER 2004</b></p> <p>Delphi Medical Systems buys Peak Industries Inc. for \$44 million.</p> <p>Banner Health agrees to reevaluate McKee Medical Center's \$80 million expansion project.</p> <p>City of Fort Collins hires Darin Atteberry as city manager.</p>
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# Becky Hammon

## Living the Title IX dream, former CSU star a beacon for girl athletes everywhere

By Sue Lenthe  
news@ncbr.com

Local women's basketball star Becky Hammon and Title IX, the federal legislation that put girls' and women's sports on a more equal footing with men's, pretty much grew up together.

As a girl in South Dakota, Hammon probably didn't spend a lot of time thinking about the ins and outs of equal opportunity or affirmative action. She was busy shooting hoops, honing the skills that would launch her into the limelight during her years at Colorado State University.

From all-time leading Western Athletic Conference scorer at CSU to starting point and shooting guard with two professional women's basketball teams, Hammon puts a smiling face on the burgeoning interest in girls sports, not just in Northern Colorado but nationwide (a Becky Hammon autographed

basketball fetches \$89.99 on eBay).

It's doubtful that hundreds of young

girls inspired by Hammon's athletic performance have paid much attention to Title IX, either. They're more interested in watching her race down the court for the New York Liberty in the WNBA, or the Colorado Chill in the National Women's Basketball League.

When the lights go out on the Chill's home court at the Budweiser Events Center in Loveland, Hammon's youthful fans head home to bedrooms plastered with posters of Hammon, soccer star Mia Hamm and Olympic swimmer Amy Van Dyken — also a CSU grad — where they dream of their own professional sports careers.

Young women aren't just dreaming anymore, however. As recreation directors across the region will attest, participation in girls' sports is burgeoning. From basketball to soccer, softball to swimming, registration is on the rise.

That trend is reflected across the country.

In 1971, the year before Title IX was enacted, just 294,015 girls were involved in high school sports nationwide. By the 1972-73 school year, that number had more than doubled to 817,073. By 2002-03 nearly 3 million girls were involved in high school sports.

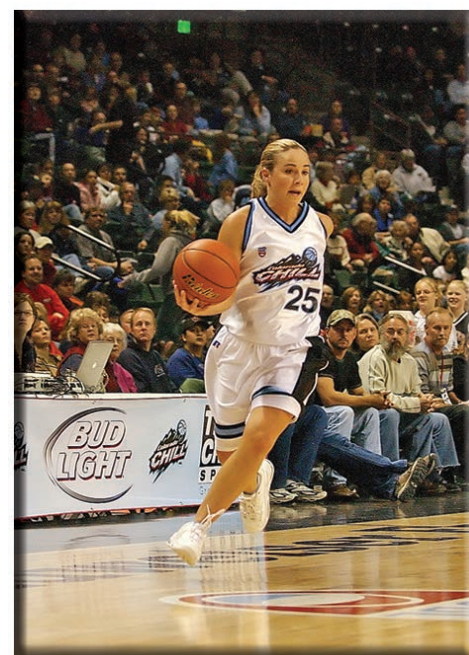
In Hammon's lifetime, high school sports participation for females has risen 800 percent, and college participation is up 400 percent.

Hammon has lived the dream. As a member of the CSU women's basketball team she garnered numerous awards and records. She averaged 21.92 points per game and scored 2,740 points — an all-time high for men and women at CSU.

She was tapped for the Sports Illustrated All-American First Team, the Associated Press All-American First Team, named WAC Mountain Division Player of the Year 1998-99 and Colorado Sportswoman of the Year.

After college, Hammon moved into the realm of professional sports, where she has remained a standout. This year marks her third in the NWBL, playing for the Chill. She's also played six years with the Women's National Basketball Association team the New York Liberty, and she continues to collect awards and recognition.

Like Hammon, Colorado native and Olympic champion swimmer Amy Van Dyken grew up alongside Title IX. Van



**HOOPS STAR** — Becky Hammon's skills inspire fans of women's sports.

Courtesy Colorado Chill

Dyken was born in 1973, just a year after Title IX was put in place. The CSU graduate is the first American woman ever to win four gold medals in a single Olympic games, at the 1996 games.

## Rams-Cowboys feud a long-running fight for pride, The Bronze Boot

By Kristen S. Bastian  
kbastian@ncbr.com

The archetypal Old West rivalry included cowboys and Indians warring over territory. Today it's the Cowboys and the Rams warring over the border, The Boot, a rock and bragging rights.



When it comes to college football, there is no rivalry West of the Mississippi with more history than that of Colorado State University and the University of Wyoming.

"It's one of the oldest continuing rivalries in college football," said Mark Driscoll, director of athletics for CSU.

The teams began playing in 1899 and have missed only a few games, during World War II.

Officially, the Border War started as just a football game between neighboring schools.

# Border War

As rivalries often do, however, it has grown into much more than that.

In 1968, the competition heated up with the introduction of The Bronze Boot, a traveling trophy awarded to the winner. Contrary to expectations, The Boot is not rodeo-type footwear; it's a combat boot worn in Vietnam by a CSU graduate, bronzed and donated to the university by its owner.

Every year, ROTC students at the schools hold the Bronze Boot Run, carrying the game ball from one stadium to the other. And with the pomp and circumstance that often accompanies a military tradition, the game ball is presented to the officials just before the game.

Along the empty expanse that is U.S. Highway 287, north of Ted's Place in Fort Collins and south of the Wyoming border, sits a landmark that has become a place of pilgrimage for die-hard Rams and Cowboys fans.

Haystack Rock acts as a natural billboard for graffiti-expressionists of many types. But when the rock doesn't read "God Bless America" or "Give Peace a Chance" it is converted into a colorful shrine to one or both of the schools.

While this tradition isn't an official rival

rite such as the game or the trophy — most likely because it is illegal — it still invokes the pride and/or fury of fanatics. In some years, the graffiti has spilled off of the rock and onto the road signs.

And what would a college rivalry be without the traditional prank?

The Rams/Cowboys pranks have ranged from the typical stealing of the rival's mascot to some more creative — and destructive — endeavors.

Just last year, Wyoming fans used weed killer to burn "UW" into the grass of Sonny Lubick Field at Hughes Stadium. The dead grass was painted over, but the monogram was still visible during the game, which ultimately ended in a resounding victory for the Rams 30-7. Ram fans say that the 35-foot-wide by 75-foot-tall taunt only renewed CSU's resolve to bring the Bronze Boot back home after 2003's loss to Wyoming.

Driscoll recalled the game in 1978, when he was on the Rams' coaching staff. To gain a pre-game psychological advantage, the CSU team warmed up on campus and didn't arrive at Hughes Stadium until just prior to kickoff, then ran down through the student section of the stadium onto the field.

Driscoll said it seemed like a good idea at the time. Unfortunately, before the game



**TROPHY TIME** — The winner of the annual "Border War" football game between Colorado State University and the University of Wyoming claims the Bronze Boot trophy.

Courtesy Colorado State University

even started, the captains got into a brawl, and ultimately, the Rams lost.

The Border War is most identifiable with football, but the rivalry carries over into all other CSU-Wyoming athletic matches. Many of the most memorable basketball games in CSU history came against Wyoming.

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Centennial Bank Holdings Inc. to buy First MainStreet Financial Ltd. of Longmont for \$105 million.	Tim Tracy resigns as president of the Greeley/Weld Chamber of Commerce.	Swift & Co. to release about 800 workers from the company's beef processing plant in Greeley.	Larimer County, joined by The Nature Conservancy, completed its purchase of a 15,300-acre portion of Red Mountain Ranch on the Colorado-Wyoming state line.	Oklahoma company to buy Loveland-based EagleSpan Steel Structures Inc.	CSU plans \$150 million expansion to College of Veterinary Medicine.	Former Community First bankers Gerard Nalezny and Mark Kross to start Fort Collins Commerce Bank.	Qwest agrees to expand local calling area in Northern Colorado.	Leonard Wiest forced out as Greeley City Manager.	Leonard Wiest joins Martin Lind's Trolco Inc.	Broe Cos. to buy 1,400 acres in Windsor from Kodak.	
<b>DECEMBER 2004</b>	Intel Corp. agrees to purchase HP's Intel Itanium processor design team in Fort Collins and hire the 300 HP employees that work in that unit.	Madrid, Spain-based Telvent buys a majority stake in Miner & Miner Consulting Engineers Inc. for about \$7.9 million.	<b>JANUARY 2005</b>	Investors plan 380-seat dinner theater in Johnstown.	United Defense to buy Engineered Plastic Designs Inc. of Berthoud.	Kansas City-based LockLine to open call center at former State Farm building in Evans.	<b>FEBRUARY 2005</b>	RV America Inc. buys Great Colorado Marketplace for \$10 million.	Ron Klaphake resigns as CEO of the Greeley/Weld EDAP.	<b>MARCH 2005</b>	Bruce Biggi resigns as economic adviser to the city of Fort Collins.

# Union Colony Civic Center

'Heart of Greeley' lures top artists, doubles as city community center

By Kate Hawthorne  
khawthorne@ncbr.com

Performing arts have been a part of Northern Colorado from its earliest days. Fort Collins' first theater shared space with the post office and drug store on Linden Street in 1865; Greeley opened its opera house in 1870, almost a decade before Fort Collins or even world-famous Central City; the University of Northern Colorado offered drama classes in its first catalog in 1890.

The Little Theatre of the Rockies opened under the auspices of UNC in 1934 and has trained such luminaries as Nick Nolte and Greg Germann (Fish on "Ally McBeal"). Today local theater venues range from Carousel Dinner Theater's Quonset hut to Bas Bleu's reclaimed industrial space in Fort



**ON STAGE** – The stage at the Union Colony Civic Center's main auditorium is one of the largest in the region and accommodated the original New York staging of the musical "Cats."

*Courtesy of Union Colony Civic Center*

Collins and Loveland's historic Rialto Theater, brought back to its 1920s glory just a decade ago.

In the 1970s, the city of Fort Collins got

into show biz with the renovation of

the old Lincoln Junior High into a premier performing arts/multipurpose space, Lincoln Center.

For a decade, Lincoln Center was Northern Colorado's top space for touring professional shows as well as the home of local productions and events. But the region still lacked a purpose-built stage large enough to accommodate the increasingly complex requirements of Broadway blockbusters.

Enter Greeley's Union Colony Civic Center. Opened in 1988, UCCC's auditorium has 500 more seats than the main stage at Lincoln Center, and technical facilities that accommodated the original New York staging of the musical "Cats." Similar to Lincoln Center, UCCC also offers smaller stages, meeting spaces and an art gallery. Unlike in Fort Collins, UCCC is connected to the city's recreation center and senior center, making it an important community-gathering place.

"It's the heart of Greeley," according to Mark Breimhorst, UCCC manager. "It's the anchor to downtown, and vitally important to the community identity. It makes Greeley different from any other town in Northern

Colorado."

UCCC was built for \$9.25 million, over half of which was raised by the Northern Colorado Foundation. The fund-raising effort kicked off with a \$1 million gift from the Monfort family. But since the other half of the construction cost — and UCCC's annual budget — came from the city of Greeley, voter approval was required.

"It took a couple of tries," Breimhorst recalled, "but it was a community effort."

This is reflected in the fact that 40 percent of the center's use is educational, either by school districts or rentals by UNC; another 40 percent goes to the city and nonprofits, and 10 percent to the Greeley Philharmonic Orchestra. Volunteers log more than 10,000 hours annually to keep the center running, and the private half of the budget comes from donations, sponsorships and grants as well as rentals and ticket sales.

"We work harder in Greeley than in Fort Collins, because we don't have the same traditional arts audience," said Breimhorst, who also spent 25 years at the Lincoln Center.

UCCC's budget for 2005 was \$1,937,835, with no deficits projected through the city's current budget cycle.

With that level of community support, it's no wonder UCCC is now one of the jewels of Northern Colorado.



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ChoicePoint Inc. to open call center in Fort Collins.	Parent of Swift & Co. considers plans for initial public offering.	Greeley/Weld Chamber, Greeley Convention and Visitors Bureau agree to merge.	Celestica to close Fort Collins plant, displace 800 workers.	State agrees to study north Weld County site for future regional airport.	McWhinney Enterprises hires Rocky Scott, long time CEO of Colorado Springs Economic Development Corp.	Centennial Bank Holdings files plans for initial public offering.				
<b>MARCH 2005</b>	Wild Oats Markets cancels plans for store at Summit Front Range lifestyle center.	<b>APRIL 2005</b>	Wal-Mart to build a regional food distribution center in Cheyenne.	GMAC plans to open processing center at empty Sykes building in Greeley.	Banner Health picks Rick Sutton as CEO of McKee Medical Center, the hospital's third CEO in three years.	<b>MAY 2005</b>	Re/Max broker Ron Young to develop shopping center in Wellington.	LSI Logic to vacate new facility on Harmony Road.	<b>JUNE 2005</b>	Bayer Properties scraps plans for the Summit Front Range lifestyle project.

# I-25

## New 'Main Street' pulls attention away from downtowns

By Sue Lenthe  
news@ncbr.com

From Berthoud to the Wyoming border, Interstate 25 is Northern Colorado's new Main Street, as new retail outlets, new industry, new entertainment venues, new health-care facilities and new housing units spring up alongside.

The twin ribbons of blacktop that bisect eastern and western Colorado along the base of the Front Range of the Rocky Mountains are only about 40 years old. But north of Denver, this highway wields ever-growing influence on patterns of growth and development as well as transportation. In virtually every Northern Colorado town adjacent to I-25, the focus has shifted from downtown to the interstate.

Over the past decade, in fact, some of

these towns have launched boardroom battles over which municipality should rightfully annex which chunk of land adjacent to increasingly coveted access points along the freeway.

Built in chunks between 1962 and 1967, I-25 marks a thoroughfare much older than the current concrete and asphalt structure. The interstate was constructed more or less on top of U.S. Highway 87; from New Mexico to Wyoming it follows almost entirely the same alignment.

I-25, its odd number designating a north-south roadway, stretches from Interstate 10 in Las Cruces, N.M., to Interstate 90 in Buffalo, Wyo. Of 1,063 total miles, 300 traverse Colorado. Traffic counts ebb and flow as the road makes its way from Raton Pass on the Colorado-New Mexico border through burgeoning metro areas and on to the still rural Colorado-Wyoming boundary.

The 2004 average annual daily traffic count was 9,700 at the New Mexico border. That number swells to 71,700 at Pueblo's 13th Street. By Denver's Park Avenue West, I-25 handles 243,300 cars per day, garnering honors as the busiest stretch of highway in the state. By U.S. Highway 34 the number is 42,200; north of Harmony Road it is 33,300. An average of 13,500 cars cross the Wyoming border each day.



I-25 is part of much larger system of roadways that snakes across the United States. The vast network of interstates constructed as part of the Dwight D. Eisenhower National System of Interstate and Defense Highways contains more than 42,700 miles of at least four-lane roadways.

Envisioned as early as the 1930s and pushed by U.S. automobile manufacturers, the interstate system was born in 1956 when

Eisenhower signed the legislation that steered fuel taxes into the Highway Trust Fund. As a result, the federal government paid for 90 percent of the cost of interstate highway construction. The states made up the rest and got ownership, design control and maintenance responsibilities. The entire system cost \$114 billion to build over 35 years.

For years, I-25 traversed Northern Colorado relatively quietly. Passing through acre after acre of dryland wheat, feed corn and sugar beets, it was the domain of over-the-road truckers and tourists counting cattle and ogling the sweeping Rocky Mountain vista.

In the 1970s and '80s, as more and more women entered the workforce and Northern Colorado's cities grew, so did traffic on I-25.

By the 1990s, the Main Street moniker was beginning to bounce around the northern I-25 corridor. Northern Colorado was increasingly a regional economy as commuters left their homes in one community for work in others.

Today, the interstate highway is indeed Main Street for the thousands of residents of Northern Colorado who traverse it each day heading from home to work, school, shopping and back again.

# Memorial crosses

## Roadside markers reflect deadly trend for Weld County

By Anne Cumming Rice  
news@ncbr.com

On Oct. 14, 1998, a 16-year-old who had his driver's license for only hours pulled in front of a semi-trailer at U.S. 34 Bypass and 83rd Avenue in west Greeley. All four teenagers in the car were killed.

Seven years later, four crosses still stand at the intersection where the crash occurred. People continue come to the site with candles and tears to remember the teens.

Weld County is dotted with roadside crosses, memorials to those killed in traffic accidents that have become a community problem.

In 1998, Weld County broke the state record for the number of traffic fatalities in a year. Sixty-one people died in crashes on

county roads that year. The high death toll prompted the creation of the Coordinating Council to Reduce Traffic Fatalities in Weld County. The group's goal was to look at why fatalities happened and what could be done to prevent them.

The county, one of the state's largest, stretches from north of the Denver metropolitan area to the Wyoming border. It has 4,100 miles of roads, a challenge for law-enforcement agencies to patrol. But the efforts of the local group have met other challenges.

Spurred by the deaths of the four teens, the state Legislature passed a graduated license law, which toughened requirements for teenagers to earn their driver's licenses.

A year after the four teenagers were killed, a Greeley high school sophomore died in a crash during a school lunch hour. Greeley Evans School District 6 closed its high school campuses during lunch.

In April 2000, the Greeley City Council passed an ordinance to make failure to wear a seat belt a primary violation, which means



police can pull over a driver for simply failing to buckle up. When the ordinance went to a citywide vote in November 2000, voters rejected the measure. Opponents said the ordinance would infringe on their individual rights.

The number of traffic fatalities in Weld County decreased for a couple of years. In 2001, they jumped to 73 deaths, sparking renewed efforts to address the problems.

The numbers went down again in 2002

and 2003. But last year, the county set an astounding state record with 92 fatalities. Fifty-nine percent of those killed in 2004 were not wearing seatbelts. Alcohol was involved in 28 percent of the deaths.

Law enforcement agencies and government leaders agree the challenge is changing people's attitudes.

Meanwhile, crosses continue to dot the county's roads and highways, memorials to those who have lost their lives.

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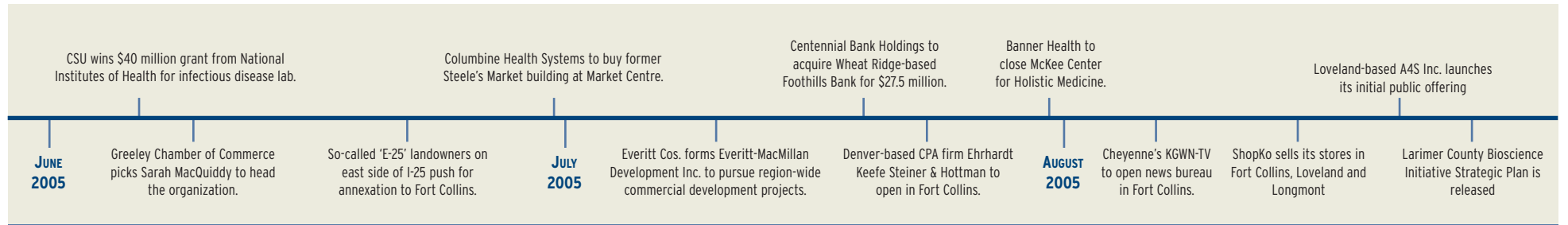
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# Hospitals

## Medical facilities treat health, local economy

By Sue Lenthe  
news@ncbr.com

The three major hospitals in Northern Colorado have long aimed to ensure the health and well being of the region's residents. Over the years, they have taken central roles in ensuring the health and well being of the region's economy.

In short they have grown into powerful employment centers, centers of community service and charitable giving.

In terms of employment, Greeley's North Colorado Medical Center is the third largest employer in that city and the fifth largest in all of Weld County. Poudre Valley Health Systems ranks fifth among the largest employers in Larimer County, while Loveland's McKee Medical Center is the ninth. The three hospitals employ more than 5,000 people in Northern Colorado; many in high-paying professional positions.



Each community has long had its own hospital. The original three-story building for Poudre Valley Hospital was built on the hospital's existing site in Fort Collins in 1925. The Greeley hospital opened at its present site in 1952. McKee Medical Center opened in its current location in 1976. Behind each is decades of history in community healing.

As technology and health care capabilities grew alongside the region's burgeoning population, the hospitals grew as well. In 2002 Poudre Valley leaped the one-hospital-per-town line when it announced construction of a new hospital in Loveland, in a prime location along Interstate 25, the region's ever-busier Main Street. It was clear, health care industry experts said, that PVHS was positioning itself for a front-row seat in a new health-care marketplace.

At nearly the same time, the Loveland and Greeley hospitals, both operated by Banner Health Systems based in Phoenix, Ariz., launched expansion projects. Some observers characterized the moves as the beginning of a health-care range war for the growing population of aging, affluent baby boomers.



A short history of the growth of each hospital:

### McKee Medical Center

- Opened in 1976 as a 90,000 square foot, 80-bed acute-care hospital.

- Expanded by 28,809-square-feet in 1982; opened 15,000-square-foot conference and wellness center in 1990. n opened the first on-site sleep lab in Northern Colorado and first on-site child care center in Larimer County in 1991.

- Added a medical office building, new pathology and endoscopy departments and expanded surgical and rehabilitation services in 1993.

- Opened McKee Cancer Center in 2002.

- Completed a new three-story wing, as well as McKee Breast Center and new orthopedic and inpatient oncology units.

### Poudre Valley Health System

- Opened its original three-story building in 1925.

- Expanded multiple times to its present-day four-story 780,000-square-foot facility on Lemay Avenue.



- Developed the PVHS Harmony Campus at Harmony Road and Timberline in the 1990s, constructing a medical office building and ambulatory care center in 2000. A primary care plaza will open there in 2006.

- Began construction on the \$240-million 136-bed Medical Center of the Rockies in Loveland at I-25 and U.S. Highway 34 in 2004; will open in 2007.

### North Colorado Medical Center

- First Weld County Hospital, opened at Island Grove Park in 1902.

- Opened a 220-bed, \$3.25-million facility at its present site at 16th Street and 16th Avenue in 1945.

- Completed additions and renovations in 1957, 1965 and 1975 to add new wings, floors and an emergency room.

- Opened the Northern Colorado Oncology Center in 1978.

- Began construction in 1980 on a \$21 million renovation and expansion project.

- Built a new \$17.5-million outpatient care center in 1995.

- Completed work on a \$13-million emergency department project.

# Rio Grande Restaurant

## F.C. restaurant a legend for its stiff margarita

By Steven Olson  
news@ncbr.com

Mention "The Rio" to anyone in Fort Collins and you'll get a grin of recognition. The Rio Grande Mexican Restaurant's simple mix of cheerful ambiance, Tex-Mex cuisine and killer margaritas is infectious. Especially the margaritas.

"We constantly get asked about what's in them," said Henry Mouton, who was first in the kitchen and then a bartender for the Rio, when it was just starting out as a hole-in-the-wall in 1986. He is now the chief operating officer of a chain that will open its seven restaurant in Austin, Texas, in March.

"We have a lot of fun with the mystery," Mouton said. "People in Fort Collins are convinced we have apple juice in them because a lot of the people who work for us drink apple juice and since it spoils easy, we were keeping it in the fridge behind the bar. I can tell you that there is no apple juice in the margaritas."

The Rio limits customers to three of its margaritas, which Mouton acknowledges adds to their mystique. "They are strong," he said. "That limit's been in place since we started in the '80s. We don't want to have someone getting into an accident on the way home and feeling responsible."

It's ironic, really, that the Rio is known for a drink, because the cuisine is a lighter version of Tex-Mex, the food founder Andre Mouton and his brother Stephen grew up with in Houston.

"All the food is geared toward a healthy lifestyle," he explained. "Tex-Mex is pretty heavy...lots of cheese. We wanted to lighten that up. A lot of our dishes have black beans in them, which for a lot of people was the first time they'd been exposed to black beans."

The Mouton brothers and partner Pat McGaughan started the Rio by maxing out their credit cards and one of a friend. To say they were scared that first night is understating the case.

"Oh, we were really sweating," Henry

Mouton recalled. "It took us \$20,000 just to open the doors. Everything we had was all out there. We were trying to save as much money as we could. We bought a lot of used equipment."

But once the doors opened to the 19-table place, "we had people standing between the tables waiting for a seat. We couldn't believe it. When we made that first bank deposit that was a big load off our minds. We count our blessings every day. We still can't believe it."

As the Rio gained in popularity, McGaughan and the Moutons bought space next door to the original location on North College Avenue and smashed a hole in the wall to expand. Then they had to do the same thing on the other side.

In April 1991, Mouton said, they bowed to the inevitable and moved to the historic Oddfellows building on West Mountain Avenue where they are today. The trio were honored by Colorado Preservation Inc. for their restoration of the building in 1992.

Meanwhile, in 1989, the Rio's second location opened in Boulder. Today the Rio serves up potent potables in Greeley, Denver, Steamboat Springs and Lone Tree. The



**HAPPY HOUR** – Patrons pack the Rio for a marg or two.

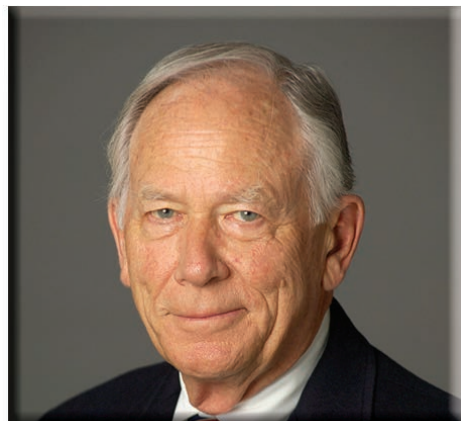
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<b>AUGUST 2005</b>	California investor to buy The Outlets at Loveland.	Greeley picks Roy Otto as new city manager.	<b>SEPTEMBER 2005</b>	Greeley Medical Clinical to move main facility to west Greeley.	Thunder in the Rockies draws about 60,000 people over Labor Day weekend.
				<b>OCTOBER 2005</b>	Alumnus Edward Warner gives record \$30 million donation to CSU.
					DakoCytomation considers relocation of Fort Collins division to former HP complex in Greeley.



**GREELEY MOVER** – Bob Tointon transformed downtown.

*Business Report file photo*

By Steve Porter  
news@ncbr.com

The tall man from Kansas has been a Greeley icon for more than 40 years. And that powerhouse of community spirit and action borrowed from the Midwestern heartland shows little sign of slowing down.

Bob Tointon, one of Greeley's most prominent businessmen, has been putting his own fine touch on the city for more than four decades. Tointon, 72, has invested his adult life into making Greeley a better place

## Bob Tointon

### Kansas native stands tall for adopted home

to live and shop, particularly the city's downtown.

As chairman of Greeley's Downtown Development Authority for the last three years, Tointon has been a driving force in helping transform downtown Greeley from a sleepy and listless place into a dynamic city core.

"Nobody has dedicated more energy, fight, time and creativity than Bob Tointon," said Beverly Abell, Greeley's former DDA executive director. "You dream about having someone like him to work with."

Tointon's life story is pure Americana. Born in 1933 on a farm near Smith Center, Kan., and raised among the wheat and cornfields during the nation's Depression and World War II years, he was one of 19 graduating seniors from his high school in 1951. He went on to attend Kansas State University, graduating in 1955 with a bachelor's degree in civil engineering.

In 1959 he was a field engineer for a Wichita-based construction company when

he was transferred to eastern Colorado to supervise the construction of a nuclear missile site near Briggsdale. He and his wife, Betty, made their first Colorado home in Greeley during the ever-deepening Cold War.

A few years later, in 1963, Tointon wrote a letter to Joe Phelps, one of the founders of Hensel Phelps Construction Co. in Greeley, seeking a job. Phelps hired Tointon as a project manager when the company's annual revenue was \$8 million. Tointon rose quickly in the firm, becoming a vice president in 1964 and company president in 1975.

Tointon spent 26 years with Hensel Phelps, now one of the world's largest and most successful construction firms with annual sales exceeding \$2 billion.

During Tointon's years at Hensel Phelps the company built a number of Northern Colorado landmarks, including the terminal building at the old Stapleton International Airport in Denver, the Kodak Colorado plant in Windsor and Union Colony Civic Center in downtown Greeley. Since

1989, he's been president of Phelps-Tointon Inc., a spin-off of the non-construction divisions of Hensel Phelps. Real estate development and venture capital investment are two of Phelps-Tointon's activities these days, along with Tointon's own personal interest in Greeley's downtown redevelopment.

"We want (the downtown) to be something we can be proud of," Tointon said in a 2004 interview, "The historic core of the city is really the heart and soul and defines the image of who we are."

Over the years, Tointon has received numerous awards and recognitions for his many civic contributions and accomplishments, including the creation of the Tointon Institute for Educational Change at the University of Northern Colorado. The institute aims to provide leadership skills for K-12 principals, administrators and department superintendents.

Tointon was inducted into the Colorado Business Hall of Fame in 2003 and received the 2002 Bravo! Entrepreneur Lifetime Achievement Award from The Northern Colorado Business Report in 2002.

Strong supporters of the arts in Greeley, Bob and Betty Tointon have a gallery named in their honor in Union Colony Civic Center.

## Pat Stryker

### Billionaire lends energy, fortune to many local causes

By Kate Forgach  
news@ncbr.com

Mighty oaks from tiny acorns grow.

Pat Stryker's parents and grandparents planted an acorn of giving in her as a young child, and they did it in the best way possible. They set an example. Over the years, the Fort Collins philanthropist has nurtured that acorn into a grove of gifts to her adopted home.

Stryker, 48, is ranked No. 181 in Forbes magazine's 2005 List of the World's Richest People. Born and raised in Kalamazoo, Mich., and the granddaughter of Homer Stryker, inventor of a mobile hospital bed, cast cutters and specialty stretchers, the billionaire and her two siblings today control Stryker Corp. But those closest to Stryker say this inheritance may be the least defining aspect of her person-

ality.

"I don't think she is doing it for the celebrity of it, but for her vision of making the world a better place," said Larry Kendall, chairman of The Group, Inc. "That's what is so unique about her. I think Pat's a real gift to this community."

Stryker first came to Colorado as a child for summer camp and, like so many others, fell in love with the Rocky Mountains. She returned to attend the University of Northern Colorado, moving to Fort Collins in 1980.

"My belief is that Pat aspires to make Colorado, and especially Fort Collins, the best place to raise a child," observed her friend and colleague, former Colorado State University president Al Yates. "If you look at many of the grants she has done and does, (they place) children first."

Since 2002, the primary vehicle for Stryker's philanthropy has been the Bohemian Foundation. Through the Pharos Fund, the foundation provides grants to local nonprofit organizations of up to \$30,000 each, totaling more

than \$1.5 million annually.

Yet it is the foundation's one-time grants that often receive the most attention. The city of Fort Collins TransFort bus system received a \$100,000 grant to ensure youths would ride free throughout 2004 and 2005.

In 2003, the foundation gave CSU \$20.1 million to renovate Hughes Stadium and support the University Center for the Arts.

NewWestFest 2005 saw the inauguration of the Bohemian Nights concert series. Plans also are under development for a nonprofit, year-round music venue near the Poudre River in Old Town.

Stryker said she is particularly proud of the foundation's matching-funds programs because they encourage community philanthropy.

"Poudre School District children raised over \$57,000, which we matched for tsunami relief," according to Stryker. "We also have challenged the people of Larimer County to raise money for victims of Hurricane Katrina, which the Bohemian Foundation will match dollar for dollar."

In September 2002, Stryker became involved in Colorado politics when she donated \$3 million to the English Plus coalition, a group working to defeat



the English-only Amendment 31.

"Much of my philanthropic work supports programs that address symptoms, rather than the cause of the issues and challenges facing our communities," says Stryker. "Politics provides the opportunity to implement good social policy, which can correct the root causes, resulting in long-term solutions."

Stryker's friends say although she's a very private person, over the years she has creatively learned how best to use her visibility for the greatest good.

**VISIONARY** – Pat Stryker uses philanthropy to make the world a better place.

*Courtesy Bohemian Foundation*

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# Boulder builders heading northward

## Flatiron developers stake their claims in northern cities

By Tom Hacker  
thacker@ncbr.com

What once was a trickle has become a rushing stream as developers, architects and land planners with headquarters in Boulder move north to put a Pearl Street stamp on downtown Fort Collins and Loveland.

And while they're at work on urban infill projects, they're also scanning the landscape for opportunities to keep them working in Larimer and Weld counties for the years ahead.

The driving forces for the trend come from both sides of the Boulder-Larimer county line.

The case of Penny Flats, a downtown project See **BOULDER, 56**



Courtesy O'Connor Development LLC

**LOVELAND'S PEARL** – Downtown Loveland's Lincoln Place, developed by Boulder's O'Connor Development LLC, will put 200 high-end rental apartments on the market along with 20,000 square feet of retail and office space when it opens next year.

# Fort Collins to lift development barriers

## 'Infill' charrette yields palette of code changes for redevelopment work

The Fort Collins planning department is clearly serious about untangling the code mess that keeps many urban redevelopment projects from getting off the ground.

While we never doubted that, plenty of others did when the city in August conducted a four-day community "charrette," or hands-on workshop, to identify roadblocks that developers encounter when they pursue urban infill

projects.

"We'll believe it when we see it," a fair number of those in the real estate development community said at the time.

Current Planning Director Cameron Gloss last week published a report on the charrette group's findings. Based on that report and other efforts by Gloss and his staff, city planners will recommend a sweeping set of changes, both in the codes and processes, that the city council will



**REAL ESTATE**  
Tom Hacker

consider – and most likely adopt – during November and December.

In short, the recommendations would mean dumping a one-size-fits-all development review process in favor of one that has the flexibility and common sense to move worthwhile projects forward.

Here's how the recommendations stack up:

- Amend the city's standards to allow for narrower streets in tight, infill residential projects, and give the developers the right to name them and assign addresses.

- Change the early-stage review process to allow closer scrutiny of potential snags before

See **REAL ESTATE, 52**

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REAL ESTATE & DEVELOPMENT

# Retail on drawing board for northwest Loveland

Market forces at work to determine first of two proposed centers

By Sue Lenthe  
news@ncbr.com

LOVELAND — From absent to abundant, northwest Loveland's retail scene could change dramatically in coming years if two grocery-anchored shopping center proposals take shape.

At the southwest corner of Wilson Avenue and 43rd Street, 43rd Street Partners is proposing Glen Isle Towne Centre. The approximately 20-acre site is zoned for 140,000 square feet of retail and office space, said developer Bob Dildine. Across 43rd Street to the north, Hunt Properties owns an already approved center, dubbed Loveland Crossing in planning documents.

As proposed, Glen Isle Towne Centre will feature an approximately 67,000-square-foot grocery store along with other retail uses. No grocery tenant has been confirmed yet, Dildine said, although King Soopers has been mentioned.

"We've been talking with King Soopers for quite a while now, but we have not signed any lease with them yet," Dildine said.

Glen Isle Towne Centre will also include



Courtesy of Loveland Commercial LLC

**STORED UP** — A view of the Thompson Valley Town Centre, the latest shopping center built in west Loveland. Two new retail projects are proposed in northwest Loveland, each designed for a grocery store anchor. The Thompson Valley Town Centre is anchored by King Soopers.

a bank and general retail uses such as a liquor store, card shop, beauty shop, restaurants and convenience retail. "The typical things you'd find in a grocery store-anchored retail center," Dildine said.

The center is located in the midst of an area that currently offers no other retail development. "There's no retail in that whole area north of Eisenhower," Dildine noted.

Another center, Loveland Crossing, is proposed at the northwest corner of Wilson and 43rd. The 85,000-square-foot commer-

cial development was approved in the fall of 2004, said Sherry Albertson-Clark, manager of Current Planning for the city of Loveland. As proposed, a grocery store would occupy about 58,000 square feet.

According to city records, the center was acquired by Hunt Properties of Dallas. Albertson-Clark said that for months after the center was approved by the city, she received telephone inquiries from would-be tenants. Since then, however, a reporter's call was the first inquiry in several months.

Dildine said he is confident that Glen Isle Towne Centre has a better site and site plan as far as inking a grocery store tenant is concerned. "We're confident that we're going to be very competitive."

Plans for Glen Isle Towne Centre call for Mediterranean-style finishes featuring stucco, stone and a tile roof. "It will be a very highly designed, very well-designed center," Dildine said. "We think it will be probably the highest quality center in Loveland."

See **LOVELAND**, 53

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## REAL ESTATE &amp; DEVELOPMENT

# Small-town Weld County big draw for homebuilders

## New home starts nearly half of total in Northern Colorado

By Jane D. Albritton  
news@ncbr.com

In a growing region, rural Weld County leads the way.

Housing starts statistics compiled by the Homebuilders Association of Northern Colorado in early August show the 2,051 single-family homes starts in rural Weld accounted for almost half the region's 4,702 starts, more than Fort Collins, Loveland and Greeley/Evans put together, and more than three times as much as rural Larimer.

"I have been working here for five years," said Tammy Weese, deputy clerk for the town of Firestone. "Month to month the numbers of permits change, but we are staying very busy."

The qualities that continue to attract increasing numbers of people to towns like Firestone are the same qualities that drew Weese eight years ago.

"We wanted a place that had a small-town feel but was close enough to Denver so that there was not a horrendous commute," she said. "We now have two grocery stores close by and a Walgreen's."

As of September 2005, Firestone has issued 123 single-family building permits, putting it on track to match development in 2004, although the banner year for the town was 2001 when 476 permits were issued.

Aside from the general slowdown in the national economy, a possible explanation for the drop in permits is a change in the kind of home being built in Firestone. According to Homebuilders Association data, Firestone's nine building starts in August were for homes in the range of \$200,000 to \$300,000, part of the "move-up marketplace."

Put that phenomenon together with "employment commuting" and the perception that a half million buys more home in a small Weld county town than in the bigger cities, and upscale developments like St. Vrain Ranch, where prices range in the high \$300s to high \$500s, have a viable market. The subdivision had 32 permits as of August.

### Frederick

Next door to Firestone, Frederick counted 25 housing starts in August.

"People are looking for more than just affordability," said Jennifer Hoffman, senior and first in-house planner for Frederick. "They are looking for schools and a sense of community. We are fortunate to have a true

See WELD, 49



Kim Lock, Northern Colorado Business Report

**GOING UP** – Workers finish shingling a home in Rocksbury Ridge in Johnstown. Builders enjoy working in Weld County because of the popularity of its small communities.

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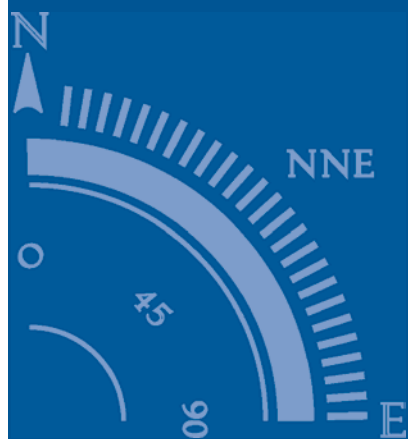
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REAL ESTATE & DEVELOPMENT

# Range of Timnath developments under way, planned

Low-density homes, open space, office, golf living on tap

By Luanne Kadlub  
news@ncbr.com

TIMNATH — Timnath is a diamond in the rough. Spectacular vistas, the Poudre River and lots of wide open spaces make this tiny community of 230 residents dazzle in a region where growth continues on the fast track.

Take your pictures now, because it's all about to change. Except for the open space, that is.

Even as developers plot their subdivisions and developments — five are on board with others on deck — high density has, for the most part, taken a back seat to open space. Timnath's Town Planning Commission made sure of it by insisting developers dedicate 25 percent of any project to open space.

But is Timnath ready? "As much as anyone can be," said Tim Katers, owner of Katers & Associates in Loveland and Timnath's town planner. Timnath residents seem to be behind the growth as well. "It takes four to five people

to do a referendum on any annexation, and nobody's done it," Katers said. "We've annexed a lot of ground in a year and a half. It would have been easy to try and stop it. They've realized we're not going to be a town of 200 on septic systems listening to I-25 noise the rest of our lives, with chickens in the yard. It's going to change and we wanted to get a hold of it."

Working with a town as poised for growth as Timnath has been a boon for Northern Colorado developers. "When a developer and a town work cooperatively and proactively, you get a superior product," said Dino DiTullio, who's working on Timnath Farms South. "You may not always get what you want per se from the developer side of the table, but you do end up with a superior development when you don't have to work in an adversarial setting."

Jon Turner, Timnath Ranch manager, said the town had several major issues that could only have been addressed if there were several master plans moving forward at the same time. "With the complexity and size of the developments, you need several people on the the same stage at the same time."

The issues were indeed huge. What to do about drainage? How to bring a sewer line to a community that has been on septic from day one? And transportation issues pertaining to thousands of new residents.



Mishelle Baun, Northern Colorado Business Report

**READY FOR ACTION** — A collection of housing projects could bring rapid growth to Timnath and more work for town officials, including, left to right, Diane Howell, town clerk; Linda Gress, permit coordinator; Ray Wright, planning commission chair; Tim Gaines, mayor pro-tem; Shane Roberts, engineering inspector and Tim Katers, town planner.

Developers are responsible for bringing in all utilities to their sites, including sewer line, and the designation of Timnath as an Urban Renewal Authority project means the town will receive any increase in property tax revenue generated for up to 25 years.

**Annexations fuel development**

Before the annexations in 2004, however, Timnath was essentially a tiny hamlet of

200 acres. The Timnath Ranch Annexation (northeast corner of Larimer County roads 36 and 3) added 595.63 acres; Harmony Annexation (between Harmony Road and County Road 40, near the Larimer-Weld line) added 646.56 acres; Timnath Farms North (north of Harmony and east of original Timnath) added 470.56 acres, and Timnath Farms South (southeast corner of County Roads 36 and 3) added another

See TIMNATH, 54

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**"It appears that the newer permits are for more expensive homes, in the \$250,000 range. They have more square footage and more amenities."**

John Franklin, town planner  
Johnstown

price from \$138,768 in Rocksbury Ridge (J&J Construction) to \$302,122 in Stroh Farm (Ryland Homes).

"We expect Johnstown to grow by about 1,000 new people per year," said town planner John Franklin. "For the Front Range we are central and handy. You can commute anywhere."

While Johnstown did not experience the explosive growth that spiked further south in 2000, its growth over the last 10 years has been significant and steady. In 1995, the town issued 120 permits at a rate of 15 per month. Through August 2005, the town has issued 240 permits at a rate of 30 per month.

Of the nine active subdivisions, the three with the most starts — Carlson Farms, Rocksbury Ridge, Stroh Farm — represent homes starting in the \$200s. With 57 permits so far, RocksburyRidge offers the

biggest price spread.

"It appears that the newer permits are for more expensive homes, in the \$250,000 range," Franklin said. "They have more square footage and more amenities."

Furthermore, Johnstown's recent annexations have pulled in multiple I-25 interchanges, which will position the town to develop the kind of high-end residential neighborhoods with the quick highway access valuable to those who commute.

### Severance

And then there is Severance, the town without much more downtown than Bruce's Bar & Grill. After Erie — the two-county wonder with 61 starts in August — Severance is hanging in with Johnstown at 33 starts, and it looks as if the town may hold on to its recent designation as the

"fastest-growing" town in Colorado.

For the sake of perspective, Severance issued 60 permits for the entire year of 2001. It now has 10 subdivisions under development.

While most of the homes started in August being built by Journey Homes (11) and J&J Construction (seven) are valued in the mid-\$100s to the low-\$200s, Home Town Builders pulled a permit for a house valued at \$611,442. Jamestown Builders has one listed at \$126,821.

Severance represents the latest in a trend that repeats itself these days in every small Weld County town: nice houses on big lots at good prices will attract buyers who, with any luck, will attract retail goods and services, which will attract new businesses and new jobs. For now, the towns can hardly keep up with the demand for rooftops.

## WELD, from 47

downtown area with shops, restaurants, our town hall and the post office."

Kathy Larson, building-permit technician for Frederick, noted that the big building push came in 2000 when 408 permits were issued.

"Since then growth has been steady," she said. "To date in 2005 we have issued 221 permits, and in all of 2004 we issued 225. It's a banner year."

Larson said that the initial growth in Frederick was driven by homes considered affordable in the Northern Colorado market. The price point appeal brought in rooftops.

Since then, a substantial portion of subdivisions has moved in to high-end and "estate" categories.

"West of I-25 we have Rinn Valley where the homes are not custom, but bigger and more expensive," she said. "Estate subdivisions, such as Wildflower, Morningside and Country Meadow, require that homes be built on an acre of land."

### Dacono

While Frederick has an established downtown, Dacono has developed a comprehensive plan that includes the creation of a city center where "residents can live, work, play and stay."

"We have a new community center, and developers are working ardently to draw retail to our city center," said Donna Case, Dacono's building/planning permit technician. "We have also issued a permit for Furniture Row, and a lot of our big developments include zoning for commercial."

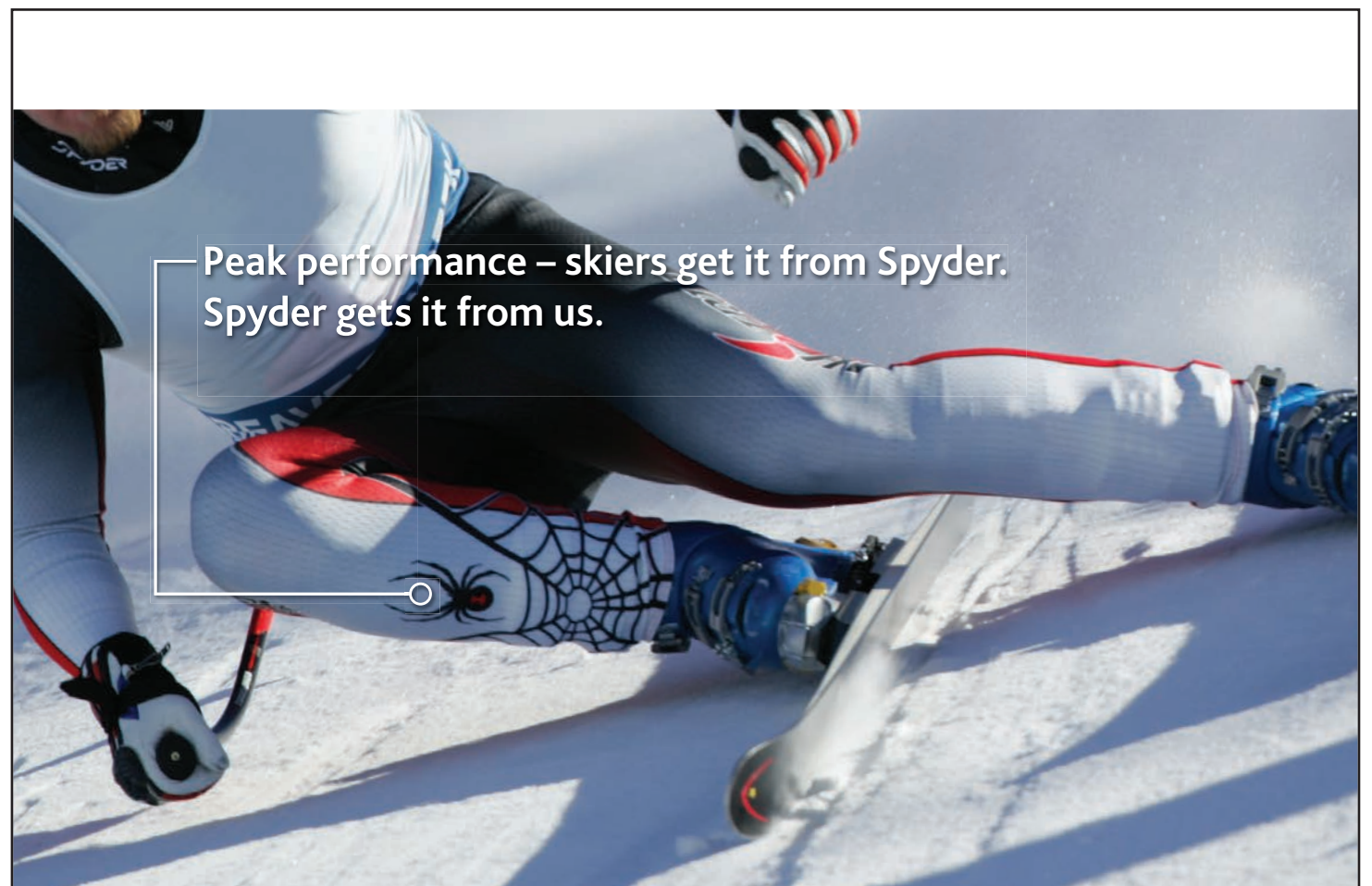
Meanwhile, the rooftops are doing their part.

"Sweetgrass is our biggest subdivision to date," Case said. "When it is built out, there will be 1,642 homes there."

Homes in the Sweetgrass subdivision, built primarily by Richmond Homes, which is also building in the Sharpe subdivision, range from the low \$100s to the low \$200s. This represents an affordable way to buy into an area that is growing neighborhoods as well as the amenities to support them. In addition, the three towns in the Carbon Valley — Dacono, Firestone and Frederick — will be connected by a trail system designed to encourage a larger sense of community.

### Johnstown

While Dacono, Firestone and Frederick put new residents in striking distance of Denver, Johnstown promotes its centrality to the northern Front Range. According to Homebuilders Association statistics for August, Johnstown issued 37 permits in eight subdivisions for homes ranging in



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3	3	<b>PROMONTORY BUSINESS PARK</b> U.S. Highway 34 Bypass and Colo. Highway 257 Greeley, CO 80634	480 450,000 5,000,000	Office, light industrial, retail.	Central location to Northern Colorado, Minutes from I-25, parks, open space, recreation, housing. Home to Swift & Co. and State Farm's regional headquarters.	TAGG 2001	Mark Bradley, CCIM mbradley@realtecgreeley.com www.realtec.com (970) 346-9900/
4	4	<b>GREELEY-WELD AIRPORT BUSINESS PARK</b> 600 Airport Road Greeley, CO 80631	265 60,000 N/A	Office, commercial, light industrial, heavy industrial.	Airport access, enterprise zone	Greeley-Weld County Airport 2004	Michael Reisman reisman@gxy.net www.gxy.net (970) 336-3000/(970) 336-3030
5	5	<b>FREDERICK WEST BUSINESS PARK</b> On East I-25 Frontage Road between Colo. Highway 52 and Colo. Highway 119 Frederick, CO 80530	175 350,000 N/A	Industrial.	Utilities, good access.	GDP Inc. 1994	Lynda Gibbons info@gibbonswhite.com www.gibbonswhite.com (303) 442-1040/(303) 449-4009
6	7	<b>CROSSROADS BUSINESS PARK</b> S.E. Corner of I-25 and Crossroads Boulevard Loveland, CO 80537	160 200,000 750,000	Retail, office and industrial.	Close to Budweiser Events Center, sold out with no lots for sale.	Rocky Mountain Crossroads LLC 2001	Ryan Schaefer, Nick Christensen ryans@chrislandinc.com www.chrislandinc.com (970) 663-3150/(970) 663-3291
7	8	<b>DEL CAMINO CENTER &amp; DEL CAMINO CENTER SOUTH</b> 1 mile south of I-25 and Colo. Highway 119 interchange Frederick, CO 80501	157 690,000 690,000	Office, commercial, light industrial.	Home of TSN, Applied Films, Specialty Products, Sopris West, Gerard's French Bakery.	Del Camino Center LLC N/A	Ken Kanemoto & Ed Kanemoto ken@longmontcommercial.com www.longmontcommercial.com (303) 772-2222/(303) 772-6933
8	9	<b>GLACIER BUSINESS PARK</b> S.W. corner of I-25 and Colorado Highway 52 Frederick, CO 80530	150 381,610 850,000	Industrial, light industrial and retail.	Easy access to I-25.	Glacier LLC 1997	Blake Irwin birwin@irwinandhendrick.com www.irwinandhendrick.com (303) 833-4454/(303) 833-4460
9	10	<b>DACONO GATEWAY BUSINESS PARK</b> I-25 & Colo. Highway 52 Dacono, CO 80514	148 40,000 N/A	Commercial uses including retail, warehouse, office. Formby Ford occupies one pad.	83% tax rebate through 2010.	Dacono 25 Partners LLC N/A	Peter Kast realtec@realtec.com www.realtec.com (970) 229-9900/(970) 282-1080
10	6	<b>LONGVIEW COMMERCIAL CENTER</b> U.S. Highway 287 & 65th St. Loveland, CO 80538	142 256,875 1,900,000	Light industrial, office and retail.	View of Longs Peak, access to U.S. Highway 287 and proposed Wal-Mart Supercenter.	First Longview LLLP 1996	Ron Young ronyoung@frii.com www.coloradocommercial.com (970) 226-3990/(970) 225-0118
11	11	<b>OAKRIDGE BUSINESS PARK</b> Timberline Road and Harmony Road Fort Collins, CO 80525	138 867,000 1,080,000	Office, commercial, light industrial.	Harmony Road corridor, restaurants, hotels, retail, pedestrian paths, picnic areas and open spaces.	Everitt/Eastrich No. 52 1985	Stuart MacMillan stuartm@everittcompanies.com www.everittcompanies.com (970) 226-1500/(970) 223-4156
12	12	<b>GREELEY TECH CENTER</b> U.S. Highway 34 and Colo. Highway 257 Greeley, CO 80631	136 50,000 755,000	Fully developed industrial and commercial lots at southeast intersection.	Utilities, infrastructure.	Golden Eye Investments 2003	Curtis Sears csears@dmrk.com None (970) 506-0056/(970) 330-8160

Region surveyed is Brighton, Larimer and Weld counties.

Based upon responses to Business Report survey researched by Mishelle Baun  
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1	<b>ASPEN LEAF APARTMENTS</b> 3501 Stover St. Fort Collins, CO 80525 (970) 226-5477/(970) 226-5503	345 575-807 15 17.39 acres	\$500-\$650 Yes	Park-like living environment, tennis courts, volleyball court and a swimming pool.	Barbara Nielsen Boston Colorado Inc. 1973	N/A aspenleafapts@yahoo.com
2	<b>COLLINS WEST APARTMENTS</b> 2736 Raintree Drive Fort Collins, CO 80526 (970) 226-4980/(970) 226-4667	300 600-950 22 16 acres	\$595-\$705 Yes	Pool, hot tub, laundry facilities, fireplaces, washer/dryer hook-ups. Water, sewer and trash paid.	Marge Roshenbach LTL investments 1986	www.ltinc.com N/A
3	<b>COUNTRY CLUB WEST APARTMENTS</b> 1001 50th Ave. Greeley, CO 80634 (970) 356-3830/(970) 356-1388	288 620-1120 18 19 acres	\$589-\$759 Yes	Hot tubs, pools, fitness center and clubhouse.	Joise Branham AIMCO 1986	www.aimco.com countryclubwest@aimco.com
4	<b>THE ARGYLE AT WILLOW SPRINGS</b> 2002 Battlecreek Drive Fort Collins, CO 80528 (970) 229-1882/(970) 229-0086	280 685-1375 15 N/A	\$720-\$1125 Yes	Clubhouse, on-site laundry, parking space, fitness center and pool.	N/A N/A 1999	www.argyle-willowsprings.com N/A
5	<b>RAMBLEWOOD</b> 155 Briarwood Road Fort Collins, CO 80521 (970) 484-5559/(970) 490-1612	280 395-900 32 22 acres	\$425-\$675 Yes	Outdoor pool, sand volleyball court, basketball court, recreation center computer lab with Internet access, laundry room.	Jean Ruyan N/A 1970	www.ramblewood.net sharonpb@comcast.net
6	<b>THE PRESERVE AT THE FORT</b> 1212 Raintree Drive Fort Collins, CO 80526 (970) 498-8526/(970) 416-9510	276 733-1549 16 18 acres	\$740-\$1315 Yes	Garages, basketball and volleyball courts, bike trail, gas grills, cable ready and pool.	N/A The Bailey Co. N/A	www.thepreservecommunities.com N/A
7	<b>PARKWOOD EAST APARTMENTS</b> 1720 Kirkwood Drive Fort Collins, CO 80525 (970) 221-0945/(970) 221-5972	259 724-922 19 25 acres	\$590-\$725 Yes	Pool, hot tub, tennis and racquetball courts, fitness center, fireplaces, washer and dryer hook-ups.	Vicky Hicks N/A 1985	www.omniprop.com parkwoodeast@omniprop.com
8	<b>NEW COLONY APARTMENTS</b> 1917 S. Shields St. Fort Collins, CO 80526 (970) 484-7754/(970)	254 550-1500 33 25 acres	\$560-\$1100 Yes	Clubhouse, indoor hot tub, sauna, tennis and volleyball courts, pool and fitness center. Private patios, free cable TV, a/c and laundry facilities.	Carrie Gillis New Colony Ltd. N/A	www.newcolony.com nucolony@frii.com
9	<b>COURTNEY PARK APARTMENTS</b> 4470 S. Lemay Ave. Fort Collins, CO 80525 (970) 223-3898/(970) 223-5493	248 620-1120 13 N/A	\$619-\$809 Yes	Large closets, a/c, fireplaces, patio/balconies and in-unit washers/dryers or hook-ups. Business center w/ high-speed Internet, phone and fax.	LeeAnn Koonce AIMCO 1987	www.aimco.com courtneypark@aimco.com
10	<b>LONGMEADOW APARTMENTS</b> 2311 W. 16th St., No. 105 Greeley, CO 80634 (970) 356-7129/(970) 356-9565	245 672-1270 5 10 acres	\$600-\$925 N/A	Provide a/c, heat, hot water, sewer, garbage. Clubhouse with heated pool, hot tub, wet/dry sauna, ping-pong, pool tables, racquetball and party room.	Larry and Peggy Granzin 1623 Co. N/A	N/A N/A
11	<b>PEAKVIEW APARTMENTS</b> 341 Knobcone Drive Loveland, CO 80538 (970) 461-4957/(970) 461-9572	222 803-1358 13 N/A	\$725-\$1100 Yes	Fireplace, microwave, oversized closets, washer and dryer in unit. Extra storage, fitness center, garage, pool and whirlpool/spa. Business center and conference room, sports court and playground.	Amanda Sill N/A 2002	www.rent.com N/A
12	<b>THE PRESERVE AT THE MEADOWS</b> 350 Riva Ridge Drive Fort Collins, CO 80526 (970) 266-1894/(970) 266-1736	217 684-1102 10 13 acres	\$715-\$1075 Yes	Business center w/Internet access, fitness center, playground, pool, clubhouse, video library, sundry shop and grills.	N/A The Bailey Co. N/A	www.thepreservecommunities.com N/A

Region surveyed is Brighton, Larimer and Weld counties.

Based upon responses to Business Report survey researched by Vicki Bastian  
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**Draft report available**

A final report on proposed changes to city codes and procedures to eliminate barriers to urban redevelopment will be reviewed by the Fort Collins Planning and Zoning Board during the next month.

The board's recommendations will go to the City Council for consideration in late November or early December.

A draft of the report is available online at [www.fcgov.com/advanceplanning/refill.php](http://www.fcgov.com/advanceplanning/refill.php).

**"In too many cases, we've put artificial barriers in place."**

Darin Atteberry  
Fort Collins city manager

And Fort Collins City Manager Darin Atteberry doesn't miss many opportunities to publicly endorse the results of the process that Gloss and charrette participants went through in August.



**ATEBERRY**

Appearing on a panel to discuss downtown commercial development at a Colorado State University-sponsored real estate forum Oct. 12, Atteberry said he would take personal responsibility for clearing away obstacles to appropriate development.

"In too many cases, we've put artificial barriers in place," Atteberry said. "It's my job - it's our job - to remove those barriers."

Atteberry reeled off a few statistics to illustrate the economic role that Old Town Fort Collins plays, and how a flourishing redevelopment of the district can further fuel the city's economy.

For example, 8,400 people work downtown, accounting for 10 percent of the city's employment base. Another 2,800 live in the urban core. Downtown retailers and restaurants average \$480 million in sales annually, 12 percent of the city's total sales tax base.

"In our case, downtown - Old Town - is the most identifiable feature of the city," Atteberry said. "When people think of Fort Collins, they think first of our downtown."

*News editor Tom Hacker covers real estate for the Northern Colorado Business Report. He can be reached at (970) 221-5400, ext. 223, (970) 356-1683, ext. 223 or at [thacker@ncbr.com](mailto:thacker@ncbr.com).*

**REAL ESTATE, from 45**

dirt is turned and foundations are poured.

- Add flexibility to neighborhood meeting formats, bringing city staff members and residents who live nearby a proposed project together with project planners in what Gloss describes as "problem-solving" sessions.

- Amend the city's land-use code to allow some business activity in medium- and high-density neighborhoods where it is now prohibited.

- Permit applications for rezoning three times a year instead of the current twice-yearly schedule. Developers have complained that the system in place is too inflexible to accommodate changing conditions.

- Allow developers to add floor space to existing buildings in the city's Old City Center district by scrapping parts of the floor-area-ratio provisions dictated by City Plan.

- Change the city's storm-water control rules to allow for on-site pumping stations in the few instances where properties are too limited in size to accommodate storm-water detention ponds.

- Make the engineering variance process clearer and less arbitrary by instituting a review process that guarantees uniform consideration of requests for variances.

The political climate in the city favors adoption of the proposed changes, with a majority of the council lined up solidly behind the notion of dismantling barriers to needed urban redevelopment projects.

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Courtesy of Loveland Commercial LLC

**GROCERY ANCHOR** – The King Soopers at the Thompson Valley Town Centre in Loveland, pictured, could have company on the city's west side. Shopping developers have courted King Soopers to open a new store in north-west Loveland.

### LOVELAND, from 46

Should Loveland Crossing acquire that major tenant first, however, "It would probably make it less likely that we could get going in the near future," Dildine added. "We think there will be two grocery stores there, but they're not going to go in right together."

A proposed Super Wal-Mart store on U.S. Highway 287 in north Loveland could also potentially slow the development of Glen Isle Towne Centre. "It affects us in the sense that it affects some of the market studies for the grocery store people as far as their ability to produce the income they need to sustain a store," Dildine noted.

Dildine estimates his center proposal is six to eight months from receiving final approval from the city. Construction is probably at least 18 months out, he said.

As far as the city of Loveland is concerned, both the retail center sites are situated on land earmarked for neighborhood

**"We think there will be two grocery stores there, but they're not going to go in right together."**

Bob Dildine  
43rd Street Partners

activity center use, Albertson-Clark said. Both are annexed and zoned for a planned unit development. She noted that the city's perspective is that the market will determine whether both retail centers develop and when.

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## TIMNATH, from 48

374.60 acres. Timnath now covers — leave your calculators in your pockets — 2,287.35 acres, or 3.6 square miles.

Other developments on tap include the Smith-Basset Farm, located at the northeast corner of County Road 5 and Prospect Road, and the Flatiron Property at the northeast corner of Interstate 25 and Harmony Road.

In 2002, Timnath released its model land code, a 300-page document detailing how the community will grow to a town of 11,000 residents or more. Most of the development is planned for the north and south of Harmony Road, which extends east past I-25. Today it's a two-lane county road, but at build-out it will have three lanes in each direction, Katers said. Build-out, however, could be 20 years down the road.

So what will the new Timnath look like?

Timnath's downtown will move east and a new Larimer County Road 5 parkway will be constructed as part of Timnath Farms North, property being developed by Timnath resident and former Colorado Rockies owner Jerry McMorris.

The concept plat for McMorris's project includes 233 acres of low-density housing lots, 26 acres for mixed-use/employment centers, 18 acres for downtown mixed use and a downtown core area of 60 acres. About 106 acres will remain open space accessible to the public. In all, the development could bring 3,024 residents to the town.

### Golf resort-style living

Golf fanatics are anxiously awaiting the opening of Harmony, the golf-club/resort community that will be home to a James J.

**"When a developer and a town work cooperatively and proactively, you get a superior product."**

Dino DiTullio, developer  
Timnath Farms South

Engh-designed course. Engh, a graduate of Colorado State University, was named by Golf Digest as Architect of the Year in 2003 and has won numerous other Golf Digest awards for best public and private courses. Sanctuary at Castle Pines, Fossil Trace in Golden and Snowmass Club in Aspen are among the courses he has created.

"He's the best architect you've never heard of," said Byron Collins, who is developing the upscale golf community.

In addition to serving private club members, the course will be home to CSU men's and women's golf teams. The clubhouse will have separate facilities for CSU golfers, including indoor/outdoor access to the shooting range. Collins, also a CSU graduate, said this was simply something he wanted to offer his alma mater. CSU fundraising groups will furnish the clubhouse.

Collins said Harmony will offer resort-style living without having to leave home — a place where snowbirds will be surrounded by as much luxury as found in their winter escapes in Arizona or California. Still, he expects all age groups to be drawn to Harmony.

The first 73 lots should be ready by year's end, Collins said. And though Northern Colorado is becoming populated by golf courses, he said such sites have become increasingly popular with non-golfers. Even just five years ago, most homeowners living along a golf course played the game, and now it's just the opposite. "Two-thirds want to live in a golf community — even though they don't play golf — to take advantage of the beauty, amenities and lifestyle."

Harmony will have 80 acres of native open spaces, 80 acres of improved trails and parks and the 240 acres provided by the golf course. "That's huge. We think we'll have a quiet, peaceful location right in the middle of all the activities," Collins said.

### Farm and Ranch, no agriculture

Development partners Dino DiTullio and Jon Turner each are taking the lead on separate projects in Timnath. DiTullio is overseeing Timnath Farms South, acquired from Jerry McMorris, and Turner has the reins on Timnath Ranch. Turner noted that the two are taking a second look at both developments, which are adjacent to one another, to see how they can be revised to better tie in together.

"One goal is to see how parks and trails can interconnect to allow children routes to school without crossing busy intersections," Turner said.

Timnath Farms South will have 750 residential units with lots ranging from 10,000 square feet to one acre, with a variety of price points planned. The concept plan calls for 266 acres of low-density residential housing and eight acres of mixed-use commercial development. Sixty acres will be left as public open space.

Timnath Ranch is a mixed-use master plan with residential, commercial and

industrial. The property backs up to the Walker Manufacturing complex, a company that makes riding lawnmowers. As a result, the inclusion of small industrial made sense, Turner said. "The demand for industrial is very strong."

Townhomes, patio homes and single-family homes will all find a place in Timnath Ranch, with up to 1,694 residences projected. Plans include a 20-acre community park and 67 acres of open space. Senior residences might be included in the future, Turner said, "but we haven't dialed that in very close; the site is on hold."

Robert Bisetti and John Donaldson, doing business as Majestic Investment Group LLC, have 388 acres on the northeast corner of Prospect Road and County Road 5, on which they plan 363 single-family lots that range in size from one-quarter acre to one-half-acre.

Bisetti describes the project as "a rural development with urban amenities." A recreation center for residents, a health club, pools, tennis courts and a mini-amphitheater for weddings and other events are all part of the plan.

Open space — again — will be front and center. "This area lends itself to really have a project that is not as dense, to create a feeling of having space. There will be no back-to-back lots. Everything backs to water or open space."

Bisetti said he expects to see home prices starting at the \$400,000 mark and on up. "The lakefront lots will attract the bigger buyer."

The Flatiron Property at the northeast corner of I-25 and Harmony Road, still in the review process, is expected to be a large commercial development. Katers said it has the potential to attract a big-box store with a couple additional retail pads available. Definitive plans for the site have not been finalized.

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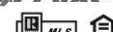


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1	1	<b>LENNAR CORP.</b> 2695 W. Eisenhower Blvd., No. 230 Loveland, CO 80538 (970) 593-0500/(970) 593-0600	\$129,300,000 \$113,400,000 431 \$300,000	Waterfront at Boyd Lake, Steeplechase, Registry Ridge, Westchase, Mariana Butte, Hunters Run, Pioneer Ridge, Settlers Village	Both Knudson Gloss, Habitat Design 95	Lennar-Corporate Bill.stenberg@lennar.com www.ushomecolorado.com	Bill Stenberg Division President 1954
2	2	<b>RICHMOND AMERICAN HOMES</b> 11409 Business Park Circle, Suite 200 Firestone, CO 80504 (720) 494-5204/(303) 684-2981	\$115,114,844 \$46,500,000 467 \$246,556	Oak Meadows, Kendall Brook, Pioneer Ridge, Promontory.	In-house N/A 80	M.D.C. Holdings Inc. N/A www.richmondamerican.com	Ken Rabel Division President 1999
3	5	<b>RUST CONSTRUCTION INC.</b> 225 12th St. S.E. Loveland, CO 80537 (970) 962-9908/(970) 635-3055	\$18,850,000 \$8,100,000 80 \$231,000	Alford Meadows, Boise Village.	N/A N/A 8	Ed Rust edr@rustconstructioninc.com www.rustconstructioninc.com	Ed Rust President 1990
4	NR	<b>ALL AMERICAN HOMES COLORADO LLC</b> 3333 E. Center Drive Milliken, CO 80543 (970) 587-0544/(970) 587-0545	\$15,000,000 N/A 136 \$100,300	N/A	In-house N/A 145	Coachman Ent. N/A www.allamericanhomes.com	Ed Rosenberg Assistant General Manager 1994
5	NR	<b>BAESSLER CONSTRUCTION COMPANY INC. ①</b> 3505 Holman Court Greeley, CO 80631 (970) 356-6251/	\$7,400,000 \$5,800,000 18 \$415,000	New Windsor, Westchase, Eagle Ranch Estates, The Hill, The Village at Boyd Lake.	Both Winegard Design 8	Moritz (Ted) E. Baessler jamie@baesslerconst.com www.baesslerconst.com	Moritz (Ted) E. Baessler and Jamie Baessler President 1968
6	NR	<b>SAVANT HOMES INC.</b> 3201 E. Mulberry St., Suite B Fort Collins, CO 80524 (970) 472-5667/(970) 472-5188	\$6,437,085 \$2,388,686 N/A N/A	Custom homes, major remodels, semi-custom building, multi-family and tenant finishes throughout Northern Colorado.	Both Varies 8	Alan and Kimberly Strobe info@savanthomesinc.com www.SavantHomesInc.com	Alan Strobe N/A 1998
7	7	<b>GLEN HOMES LLC</b> 2707 W. Eisenhower Blvd. Loveland, CO 80538 (970) 663-1897/(970) 635-9169	\$5,500,000 \$6,600,000 18 \$305,555	Seven Lakes.	In-house N/A 3	Scott Bray scott@glencompanies.com www.glencompanies.com	Scott Bray Owner 1990
8	12	<b>SPLITTGERBER CONSTRUCTION INC.</b> 2801 Heartstone Drive Fort Collins, CO 80528 (970) 223-4300/(970) 223-9739	\$3,180,884 \$1,900,000 3 N/A	Heathside PUD-planned.	Outside Vaught Frye & Assoc., Berlin & Assoc. (Jackson, Wyo), Richmond Assoc. 6	Sub-S Corp. ric@splitgerber.com www.splitgerber.com	Richard Splittgerber President 1975
9	11	<b>J. ALLEN CONSTRUCTION CO.</b> 488 W. Larimer County Road 66E Fort Collins, CO 80524 (970) 568-7455/(970) 568-7494	\$2,750,000 \$2,100,000 5 N/A	N/A	Outside Various 4	Jerry Allen info@jallenhomes.com www.jallenhomes.com	Jerry Allen President 1998
10	NR	<b>STRONGHOLD CONSTRUCTION INC.</b> 20409 Weld County Road 78 Eaton, CO 80615 (970) 330-7857/	\$1,600,000 \$1,200,000 N/A N/A	N/A	Outside Property Construction Services 1	Randy Mettlen RTM524@aol.com N/A	Randy Mettlen President 1998
11	NR	<b>CREEKWOOD HOMES</b> P.O. Box 1053 Ft. Collins, CO 80522 (970) 416-5717/(970) 416-5745	\$1,200,000 \$1,200,000 N/A N/A	Parade Home 2005 at Clydesdale Park, Elm St. Bungalows	Outside Richmond and Associates 4	Ron Grace/John J. Shaw jjs2533@yahoo.com N/A	Ron Grace N/A 2000
12	10	<b>AMSHel CORPORATION</b> 231 S. Howes St. Fort Collins, CO 80521 (970) 484-5907/(970) 490-2838	\$1,100,000 \$2,100,000 N/A N/A	Oasis at Water Valley in Windsor, Serrano in Fort Collins	Outside Vaught-Frye 4	Steve Slezak steve@amshel.com www.oasisatwatervalley.com	Stephen Slezak President 1984

Local sales region includes Larimer and Weld counties and Brighton.  
NR-Not previously ranked.  
① Home sales price range between \$240,000 and \$1.1 million.

Based upon responses to Business Report survey researched by Mishelle Baun  
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## BOULDER, from 45

that Boulder-based Coburn Development Co. is undertaking in partnership with the city of Fort Collins, illustrates how the Boulderites are here as much by invitation as through their own initiative.

A city request for proposals to build a large-scale commercial and residential project on the city-owned block yielded a slew of applications, including several from Boulder County developers.

Joining top pick Coburn among the three finalists was O'Connor Development LLC, another Boulder firm whose project portfolio mostly consists of office projects in Boulder and Louisville.

"Back in 2001 we made a strategic decision to grow the business, and expand beyond Boulder," O'Connor partner Brian Bair said. "We started looking up north, and thinking about smart-growth opportunities and infill projects."

The company landed one in Loveland, where it topped local developers in a competition for the right to fill the hole left by a demolished Walgreen store in the city's downtown. As with Coburn's Penny Flats project, O'Connor is in partnership with Loveland.

### Grand scale

The scope of both projects is similar: Penny Flats will encompass 147 residential units for sale, and 30,000 square feet of commercial space in four- and five-story buildings, making it the largest project on the city's downtown drawing board.

The four-story Lincoln Place, O'Connor's Loveland project, will feature 186 loft-style apartments for rent and 22,000 square feet of retail and office space.



Tom Hacker, Northern Colorado Business Report

**BOULDER BUILDING** — Drahota Construction Co. is putting up the Mason Street North project in downtown Fort Collins, designed by Boulder-based Wolff-Lyon Architects PC in partnership with Boulder's Wonderland Hill Development Co.

The height and density of each project will bear the flavor of Pearl and Walnut streets in downtown Boulder.

The interest by Boulder County designers and developers in urban core projects is being driven by what's happening on the fringes of Northern Colorado cities, one Boulder architect said.

"Obviously, there is a lot of suburban development going on in Larimer County," said Dan Rotner, Coburn's managing director of design. "That added population will create demand for the amenities that the city centers offer."

The trailblazers among the Boulder firms who have found opportunities in Northern Colorado are Wolff-Lyon Architects PC and Wonderland Hill Development Co. The two are partners in downtown Fort Collins' Mason Street North project, under construction just north of the Penny Flats block at Mason and Cherry streets.

Wonderland Hill President Jim Leach, a pioneer in new urbanist and co-housing projects, said when Mason Street North was announced in 2001 that he saw chances to expand the concept to other downtown districts in Northern Colorado cities.

"I think there might be other opportunities in the core area of Fort Collins, and maybe in downtown Loveland," Leach said then. "Once we establish the market for it, there will be other chances. But you can't take this particular product and just stick it anywhere. It's got to be in a core area."

### Higher end

The new residential units and business space that the Boulder companies are building won't come cheap. Construction costs for Mason Street North likely will exceed \$230 per square foot, meaning the cost one of the project's larger units — a 1,600-

square-foot, two-bedroom, two-story home — would exceed \$350,000.

For Coburn and O'Connor, public partnerships have helped smooth the path toward project approval in ways the developers said they found refreshing after years of dealing with Boulder's perilous development review process.

Bair said O'Connor's nine-month approval route could not have been possible without the public partnership.

Loveland City Manager Don Williams "has really paved the way for us," Bair said. "He's been consistent throughout."

Williams, appearing on a panel with Bair at a real estate forum sponsored by Colorado State University earlier this month, said O'Connor's demeanor in pursuing the Lincoln Place project also was a linchpin in the partnership.

"Brian doesn't act like a Boulder developer," Williams said, tongue-in-cheek. "That's a key to working in Loveland."

The Penny Flats project, also benefiting from public partnership, is within three weeks of the project schedule that Coburn began with earlier this year. The phased development will break ground in fall 2006.

"We've found that in general, the city's objectives are to encourage infill development," Rotner said. "You have to do right, though. It can't be just a free-for-all."

As comfortable as the Boulder-based developers are with working in Fort Collins and Loveland, they also have an affinity for one another. It's not unusual for partners in the companies to share a downtown lunch to talk about the progress of their projects.

"We all know each other pretty well, and we all talk about the projects," Bair said. "(Coburn president) John Koval and I talked last week. And Jim Leach at Wonderland Hill and I are friends. We keep up with what we're doing."



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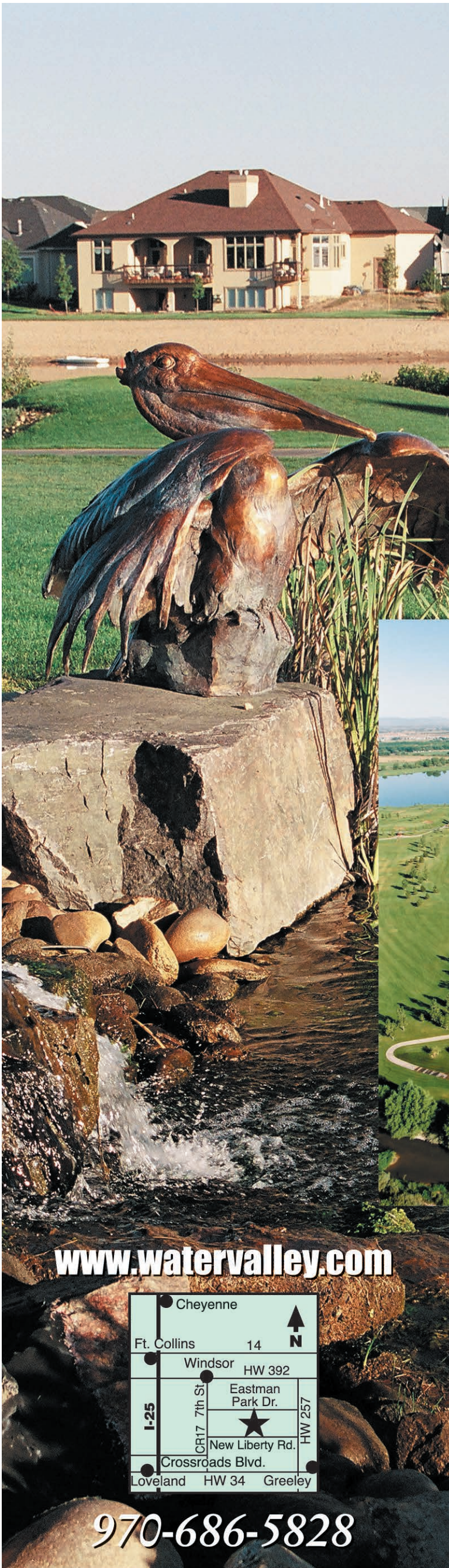


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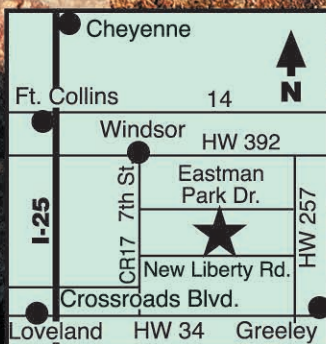


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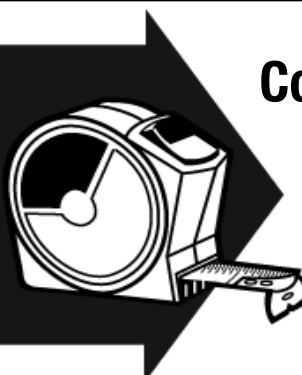
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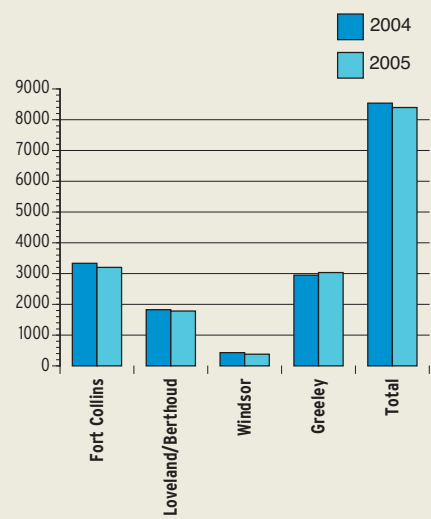
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# RESIDENTIAL REAL ESTATE

## Sales trends

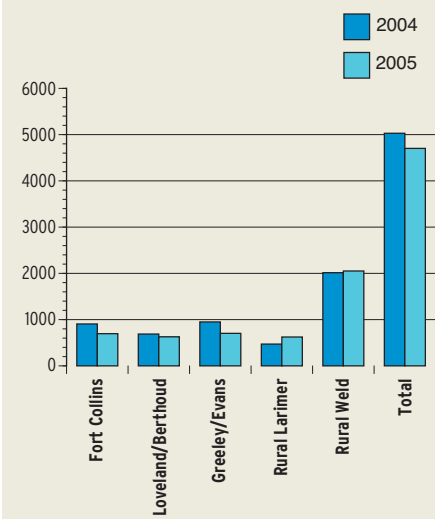
The chart below reflects how the pace of home sales after the first nine months of 2005 has fallen behind 2004.



SOURCE: IRES, LLC

## Raising the roof

The number of building permits issued for home starts for January-August 2004 and January-August 2005.



SOURCE: HOME BUILDERS ASSOCIATION OF NORTHERN COLORADO

# Region's housing market takes necessary breather

## Sales slow down, but still add up to a banner year

By Anne Cumming Rice  
[news@ncbr.com](mailto:news@ncbr.com)

New home construction and existing home sales are down in most areas of Northern Colorado compared with the past two years. But real estate agents and home builders are still expecting a banner year.

"Six weeks ago, I would have told you we would exceed last year by a lot. But it slowed down in September," said Jeff Demaske, owner of J & J Construction of Northern Colorado and Journey Homes. "We're still probably going to do \$100 million in sales this year. I can hardly call that a bad year."

Demaske's companies, which build homes in six locations from Johnstown to Wellington, did \$98 million in sales last year. In the next few months, they plan to start building on three more sites in Mead, Lochbuie and Firestone in southwest Weld County.

Rural Weld County leads the region with home starts. From January through August, rural Weld had a record 2,051 home starts, compared with 2,014 for last year and 1,359 in 2003.

Also through August, rural Larimer County numbers are up 32.5 percent over last year. But home starts for Fort Collins, Loveland and Greeley have dropped. The biggest dip occurred in Fort Collins, where 2005 home starts are down 23.2 percent from 2004.

Existing home sales have also decreased across the region. Through September, home sales are down 1.7 percent from the first three quarters of last year.



WILLARD

## Slowing the boom

The numbers may signal a slowing of the housing boom that Northern Colorado has experienced for the past several years. Population growth has fueled much of the boom.

Weld County was the fastest growing metro area in the United States between April 1, 2000, and July 1, 2003, according to the U.S. Census Bureau. Southwestern Weld towns such as of Mead, Frederick and Firestone are growing quickly with people moving in from the Denver area in search of less expensive homes and smaller-town living.

The population may still be growing, but Bruce Willard of Austin & Austin Real Estate in Greeley said he has seen a slow-down coming.

"I started seeing it four years ago, when I could foresee too much inventory," Willard said. "I actually thought the market would start slowing down sooner than it did. But a slowdown is a good thing. The market has got to take a breather."

In real estate, the combination of too many homes on the market and too few



DEMASKE

## RESIDENTIAL REAL ESTATE



Kristen Bastian, Northern Colorado Business Report

**MORE COMPETITION** – More people are getting licenses to sell real estate in Colorado, while more homeowners try to do it themselves.

# Growing numbers enter real estate profession

### Agents proliferate in good economies and declining ones

By Sue Lenthe  
news@ncbr.com

Do the math and the growing number of licensed real estate agents in Northern Colorado potentially whittles the number of commissions each agent can expect. But Fort Collins Realtor Eric Nichols isn't worried.

"There's definitely a competition factor. There's quite a bit of competition. But that's business," said Nichols, president of the Fort Collins Board of Realtors and an agent with Re/Max First Associates.

More real estate agents may increase the odds of finding buyers, he said. "In my experience, over 70 percent of our transactions are done with a cooperating broker. I consider that to be normal and that's one of the strengths of our system. When you hire Eric Nichols, you're exposed to over 1,000 different professionals."

Like roughly 60 percent of real estate agents licensed by the state of Colorado, Nichols is also a member of the National Association of Realtors, as well as the state and local affiliates of this organization. This membership allows use of the trademarked designation Realtor.

Despite the growing numbers of real estate agents, Nichols said the Fort Collins business community remains closely connected and cooperative. "It's a pretty tight-knit group. People assist each other."

Not all licensed real estate agents or Realtors are actively selling real estate full-time, Nichols noted. "You have a certain percentage that's not real active."

The number of Coloradans receiving real estate licenses has been steadily climbing over the past few years, said Debbie Campagnola, director of the Colorado Real

### Popular figures

Annual real estate broker licenses issued by the Colorado Real Estate Commission since 1999. The numbers are based on the state's fiscal year, July 1 to June 30.

Year	Number
2005	5,466
2004	4,628
2003	4,363
2002	3,694
2001	3,107
2000	2,644
1999	2,282

SOURCE: COLORADO REAL ESTATE COMMISSION

Estate Commission.

Campagnola, who has held her position two and a half years, said, "I've seen it climb all the time that I've been here. Not exponentially, but it's been going up."

Currently in Colorado there are approximately 46,000 licensees, Campagnola said. The division issued about 6,000 licenses during the fiscal year ending July 2005.

As of the end of August, 25,681 real estate agents in Colorado were members of the National Association of Realtors, said Diana Bane, accounting coordinator for the Colorado Association of Realtors.

### Membership growth steady

Bane, too, said memberships have shown steady growth. "It's been steadily climbing by 200 to 300 members per month," she said. "I've been keeping these records for eight years and it's just been steadily increasing by a couple hundred a month."

Bane said her association doesn't expect memberships to continue to increase if the economy worsens.

Colorado Association of Realtors mem-

See REALTORS, 60

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## NUMBERS, from 58

buyers drives home prices down. The average sales price of a home exceeded \$250,000 in Fort Collins this year. The average price in Northern Colorado is \$231,856, a 4.9 percent increase over last year.

Home prices certainly haven't fallen, but Willard said some builders and bankers have been pulling back in their vigor to develop residential areas to keep the inventory in balance.

Demaske said that he has seen the same thing.

"In Greeley, everyone developed in 2003, but there's been hardly anything developed this year," he said. "Part of that is subdivisions are being built out, and there are no more permits to pull. But part of it is about inventory."

## Existing homes tougher sell

Team Cook at Cottage Realty, a Berthoud-based company that does business across Northern Colorado, has seen a 20 percent decrease in sales attributed to new home construction this year, said Kevin Cook, owner of the company. Still, Cook expects this year to be his company's second best, behind 2003.

"It's been a tougher year," Cook said. "We're having to spend much more money on marketing to get the same results we did in years past."

With so many new homes on the market, existing homes are also becoming more difficult to sell, Cook and Willard said. Homes have to be priced right to sell within 90-120 days. Many homebuyers also want updated features, making older homes harder to sell, Willard said.

"Things that are only five or six years old

are already considered dated," he said. "People want all the latest styles, and they don't have the cash to do a remodel."

Earlier this year, The Group Inc. forecast a real-estate year similar to 2004, which turned out to be a record year despite uncertainty about the market. At its annual real estate forecast in February, The Group predicted 11,550 home sales across Northern Colorado, including 4,000 in Fort Collins.

Figures for the first three quarters of this year are on track with those predictions.

"We're looking at another record year for residential," said Bob Hau, a broker partner with The Group in Fort Collins. "The one thing you have to ask is, 'Are people still moving here?' The population growth continues to be strong. The economic and business forecast is very strong. Home sales follow that."

**"If you lose your job in the technology sector, it is a relatively easy professional business to get into."**

Debbie Campagnola, director  
Colorado Real Estate Commission

## REALTORS, from 59

bership numbers show growth in the membership rolls of Realtor organizations in Loveland, Fort Collins, Greeley, Estes Park and Longmont membership rolls.

As of the end of August 2005, Greeley had 486 Realtors. That number was 469 at the same time in 2004. Fort Collins had 847 Realtors registered at the end of August 2005, and 777 in August 2004. For Loveland-Berthoud, August 2005 membership was 427, up from 388 in August a year ago. Estes Park saw 93 licensed real estate agents opt for membership in 2005, up from 87 in 2004. Longmont membership was 443 as of August 2005, 428 for August 2004.

Just why so many are entering the profession is unclear. The state of the economy doesn't seem to affect license numbers, Campagnola said.

"People who have been here longer than me tell me that the real estate licensee base, the issuance of new licenses, really is not affected in a bad economy or good economy. If the economy is good, yeah, it's a good job to be in. If you lose your job in the technology sector, it is a relatively easy professional business to get into."

To obtain a real estate license, a person must be 18 years old, and a U.S. citizen. No high school diploma or GED is required. The license requires 168 hours of course work and that candidates pass an exam.

"So, if you were to compare that to maybe a CPA or other licensed professional, it's my guess that the licensing and education requirements would be greater," Campagnola said.

Realtor Eric Nichols figures there are a variety of factors spurring growing numbers into the business. He offers two: "One, you've got a population that is growing. So it's kind of moving along with that."

A second factor, Nichols said, is that "it's also a wonderful way to make a living in this day and age when everyone is so independent," it is a profession that offers flexibility.

Realtors and real estate agents are facing competition from a new arena, as well, in the form of proliferating discount brokerages and do-it-yourself home sales agencies. Two of the nation's largest brokerage franchises of this type are Assist-2-Sell and Help-U-Sell.

In a softening market, where home prices are rising more slowly and homes stay on the market longer, some buyers find appeal in the prospect of flat-fee commissions or fee-for-service arrangements.

"Some people are more experienced or have more time to work on a real estate transaction," Nichols said. Sellers may show their own properties and face dealing with buyers who haven't been pre-qualified.

"A lot of steps are missing," Nichols said. "But that's why the service is discounted."



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# MANUFACTURING

## From soup to nuts, local exports diverse

Colorado registers record year in 2004 for exported goods

By Sue Lenthe  
news@ncbr.com

Northern Colorado exports mirror the state's top exports, among them electronic parts, medical instruments and agricultural products.

The state as a whole enjoyed a record year for exports in 2004, according to the Colorado Office of Economic Development and International Trade. Colorado companies shipped \$6.7 billion in manufactured, agricultural and mineral products to international markets last year. That number exceeds a previous record of \$6.6 billion set in 2000.

Sales of computer-related and electronic products topped state exports in 2004, accounting for \$3.9 billion or more than 59 percent of total export sales.

Northern Colorado contributed heavily to this market with a tech roster that includes industry giants such as Hewlett-Packard Co. and Agilent Technologies located in the region. They're joined by a list of firms that includes Advanced Digital Imaging, Remote Switch Systems, Cerience Corp., CoCreate Software, Hasp, Honeywell and Red Hen Systems.

Northern Colorado companies were well represented in the state's other three top export areas.

Machinery manufacturers accounted for \$552 million or 8.3 percent of total export sales. Fort Collins-based Walker Manufacturing builds and exports lawnmowers and attachments for commercial contractors. Loveland-based Clinebell Equipment Co. designs and manufactures ice-making equipment for commercial use. Also in Loveland, Super Vacuum Manufacturing produces, fans, truck bodies, vehicle emergency lighting systems and foundry equipment. Goldco Industries makes and exports palletizing and conveying equipment.

Processed foods accounted for \$460 million or 6.9 percent of total 2004 export sales. Northern Colorado is home to meat-packing giant Swift & Co, which produces processed beef, pork and lamb. Rocky Mountain Milling in Platteville produces flour. Stehman's Wheat Products in Kersey produces pre-packaged flour products including pancake, biscuit and muffin mixes.

Chemical manufacturers made up 6.4 percent of the state's total for 2004 with exports valued at \$428 million. Praxaire-Linde Western Division in Loveland produces liquid oxygen.

Cathy Schulte, senior vice president for the Greeley/Weld Economic Development Partnership, said that Weld County is home to approximately 300 businesses that create products for export. Of those, about one-third export goods internationally.

### Trade facts

Colorado's international trade volume reached a record volume in 2004 after a recent slump.

Year	Total
2004	\$6.7 billion
2003	\$6.1 billion
2002	\$5.8 billion
2001	\$6.1 billion
2000	\$6.6 billion
1999	\$6.4 billion

SOURCE: COLORADO OFFICE OF ECONOMIC DEVELOPMENT AND INTERNATIONAL TRADE

Schulte said key industry clusters in Weld include: machinery, tools and equipment manufacturers, packaging products, printing and publishing, chemical manufacturing, business services, electronics manufacturing, metal products manufacturing, plastics and rubber manufacturing, oil and gas exploration and food processing.

Margie Joy, director of investment development for the Northern Colorado Economic Development Corp., noted that NCEDC surveys show that Larimer County exports include: lawnmowers, software, beer, agricultural products, cheese, semiconductors and microelectronics, millworks and cabinetry, pharmaceuticals and biomedical instruments, water-testing devices, durable and consumer goods.

### Ag still suffering

Statewide, agricultural exports didn't reflect the overall growth in export value. While meat exports remained 10th on a list of the top 25 Colorado export products, beef's share of statewide exports declined by more than 56 percent, 2004 over 2003. This was due to the halting of U.S. exports of beef and beef products after the December 2003 discovery of bovine spongiform encephalopathy, or mad cow disease, in a cow in Washington state.

Colorado's continued drought conditions and rising fuel costs are slowing other agricultural exports as well.

Bud Bliss, of Greeley-based Bliss Produce Company, said 2005 may be the last year his company will produce and export potatoes. After 56 years of farming in Greeley, Bliss said he is trying to decide whether to plant a 2006 potato crop.

In 2005, the company harvested approximately 600 acres of potatoes, shipping them to both coasts and states in between.

The number of acres Bliss planted has steadily declined. "We grew all the way from 1,000 acres down. We haven't grown that many in the last few years on account of the water supply."

In a market where "the cost of everything is going up except for the price of potatoes", farming is not economically feasible, Bliss said. "It's tough."

Bliss, who once grew onions, cabbage and carrots as well, said his business' focus

See EXPORT, 63

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# MORTGAGE LENDING

# Popular interest-only loans risky for borrowers

### Without appreciation, mortgages can quickly turn upside down

By Carroll Arnold  
news@ncbr.com

Interest-only mortgage loans are growing in popularity in Northern Colorado as well as the rest of the country, but they are not without risks.

Northern Colorado mortgage lenders estimate up to 40 percent of the home loans made in the last year are interest-only, and business continues to boom.

With interest-only loans the borrower has the flexibility to pay only the interest due on the mortgage for a set period, for example, 10 years, after which the loan is amortized over a 20-year period. Most allow borrowers to choose to pay extra every month to be applied to the principal amount.

In addition to saving as much as \$400 a month on their mortgage payments, homebuyers on a tight budget may also qualify for a bigger home.

Demand for such loans originated in California because of the home affordability issue, and work best when borrowers

plan to stay in a home for three to five years. However, borrowers could quickly be "upside down" on the loan if the home does not appreciate well in the early years, or find they owe money when selling the property.

Tracy Axton, vice president of mortgage lending for Bank of Choice, which has six branches in Northern Colorado, has seen interest-only loans grow in popularity during the last 10 months or so.

"Everybody seems to know about them, and everybody wants one," she said.

Axton feels the interest-only loans could bring more foreclosures. Colorado is already fifth highest among the 50 states in foreclosure rates.

"It's a worry," she said. "Interest-only loans are not intended for the marginal borrower." Mark Kross, president of Fort Collins Commerce Bank, views the loans as "a little on the dangerous side."

### 100 percent risk

Good appreciation of home values is the key for borrowers to succeed with interest-only loans. According to The Group Inc.'s September 2005, "Real Estate Insider," average home prices in the U.S. grew 73 percent between 1997 and 2005, squarely in the middle of developed countries around the world, but appreciation in Northern Colorado has not been as rapid as in areas such as San Diego, Phoenix or Las Vegas.

### A matter of interest

A popular alternative to traditional fixed-rate loans, interest-only allow borrowers the flexibility of paying only the interest due on the mortgage for the first few years of the loans. Still, the program offers pluses and minuses:

#### Pluses

- You can save as much as \$300 to \$400 monthly.
- You may qualify for a larger home.
- The principal balance after the first three to five years is similar to the balance you would have with a 30-year conventional mortgage.
- You can use the savings for other things. An interest-only loan allows borrowers to deduct interest payments from taxes and invest the money saved or reduce other debt.
- You can improve cash flow on a rental property.

#### Minuses

- If you choose to sell, you may have to pay money if your property doesn't appreciate in value over three to five years.
- If the interest rate on the loan goes up, the monthly payment of both principal and interest may be too much to handle.
- You could wind up with higher payments than a 30-year fixed mortgage. For example, most lenders allow interest-only payments for 10 years, and then you must repay the loan principal and interest during the last 20 years.

SOURCE: BUSINESS REPORT RESEARCH

But second-quarter data showed Colorado ranked just 43rd in home appreciation in the United States.

Greeley lender Steve LaForest, owner of Mortgage Services and a 26-year veteran of the mortgage industry, expressed concern that first-time homebuyers with no down payment are getting 100 percent interest-

only loans at great risk.

"I warn first-time home buyers of the consequences of that," he said. Some are using this type loan to qualify for homes larger and more expensive than they might be able to really afford.

In general, lenders contend this type **See RISK, 63**

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**2004 TOP 10 NEWS STORIES 1995-2005**

**Boomers, retirees to shape housing market of the future**

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40 NORTHERN COLORADO ICONS  
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**"Go into it with your eyes wide open; know the pluses and minuses."**

Steve LaForest, owner  
Mortgage Services, Greeley

## RISK, from 62

loan is contributing to the high foreclosure rate in the state, and that there is simply too much debt in our economy overall. However, LaForest said no data are available on whether an inordinate number of interest-only loans are being made in Northern Colorado, and if the high foreclosure rate can be tied to interest-only loans.

"But the interest-only loan has become more and more popular. I think it is here to stay, unless delinquency rates soar," he added. "Go into it with your eyes wide open; know the pluses and minuses."

While local numbers aren't certain, 40 percent of home loans issued in Colorado so far this year are interest-only. According to the Federal Deposit Insurance Corp., the 40 percent figure makes Colorado second in the country in that category. By comparison, the national average is 23.7 percent.

### Education needed

Sue Turner, sales manager for Country-wide Home Loans in Loveland, said the interest-only home loans are definitely more popular than ever before. Country-wide is making a lot of 100 percent interest-only loans to first-time buyers, and also to older couples with substantial down payments who want to have more liquidity.

Turner stressed the need to educate people about their overall finances and using credit wisely. She encourages long-term loans over adjustable rate mortgages (ARMs). "Without education, people can get into trouble," she said.

Current low fixed rates are contributing to the attractiveness of interest-only products. But owners planning on staying in the home for an extended period of time, past the interest-only payment period, will eventually be facing a higher payment than on a 30-year fixed mortgage.

Angell Fuchs, a 28-year veteran in the mortgage business believes the interest-only loan is "a good tool for the right person." A loan originator at Waterfield Mortgage in Greeley, Fuchs said she won't, however, push fixed-rate loans rather than ARMs.

"I rarely put the first-time home buyer into (an interest-only loan) unless they insist," she said.

She especially avoids the short-term ARM and the option ARM with negative amortization, where the principal can actually go up if the borrower does not make payments above the interest due.

Fuchs calls the interest-only loan a "mixed bag."

"People can be in a wonderful position with the interest-only loans if they apply their savings to other debt," she added. "If you get into the right interest-only loan, you can improve your financial situation."

## EXPORT, from 61

is shifting to climate-controlled storage of other producers' onion harvests. Bliss will take another direction as well: real estate development.

"Right now we're busy promoting a business and industrial park in Greeley on Eighth Street near the airport," he said.

Tough economic times for farmers reflect another shift in the agricultural export arena as Colorado farmers seek out value-added products such as peeled, packaged baby carrots and dry-bean soup mixes.

Northern Colorado agricultural exports include everything from soup to nuts, or rather Nutballz, gluten-free cookies produced in Boulder. The region exports honey, wine, flour and baking mixes, soup

**"Weld County is home to approximately 300 businesses that create products for export."**

mixes, buffalo sausages, emu and ostrich food products, hydroponically grown tomatoes and cheese along with more traditional agricultural products such as animal feeds, dry beans and popcorn, dairy products, eggs, fresh produce and seeds.

Photographic film, X-ray plates and flat film ranked 17 and 18 on the list of Col-

orado's top 25 exports. Exports of these products in 2004 were valued at more than \$100 million. Photographic film's share of the whole rose by more than 22 percent in 2004 while X-ray plates and flat film exports declined, as a share of Colorado's total, by 19 percent.

Windsor-based Kodak Colorado produces and exports sensitized photographic and medical products, lithographic and thermal plates for printing. The company employs more than 2,000 at its Windsor plant.

The largest concentration of international exports from Colorado in 2004 went to Canada. Our northern neighbor ranked No. 1 among Colorado's top 10 trading partners. Number two was Mexico, followed by China, Japan, Korea, Malaysia, Germany, United Kingdom, France and the Netherlands.

Over the past 12 months seven companies have invested in Northern Colorado. Northern Colorado Economic Development Corporation would like to say:

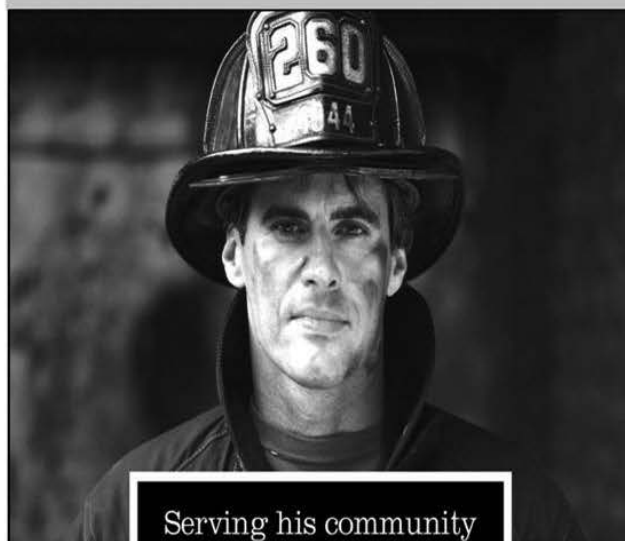
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## SUGAR, from 5

years it has reduced to nothing ... the economic impact of the factory's demise was felt years ago," Franklin said.

Initial construction on the Johnstown Sugar Factory began in 1926, with the first beets processed in the 1927 campaign. The plant also produced monosodium glutamate until 1977 and high fructose corn syrup until 2001. At the peak of production the factory could annually produce 140 million pounds of starch and 300 million pounds of refined corn syrup. However, price implosions in both the conventional corn syrup and cornstarch industries priced the small producer out of the market. The company produced its last large batch of cornstarch in 2001.

**"The economic impact of the factory's demise was felt years ago."**

John Franklin, planner  
Johnstown

After an unsuccessful launch into the organic market in 2003, the company also looked at teaming up with Front Range Ethanol and using the plant to produce fuel from corn. The ethanol plant was met with

opposition from residents and town administrators and instead chose to build in Windsor.

After the ethanol experience, Colorado Sweet Gold's Gilbert decided it was time to take the factory and its available land in another direction.

"As far as taking the plant into running production I don't see that happening," Gilbert said. "The organic production or ethanol production are not going to happen."

Planner Franklin said his understanding is that Colorado Sweet Gold is looking at building a business park on the land.

"We have a work session with those folks next Monday (Oct. 24), with town officials and their representatives, to talk about what they want to do, be it a business park or other idea," he said.

**"There was too much infrastructure there to just let it go."**

Stephen Tebo, president  
Tebo Development Co.

## GATEWAY, from 3

in January that income for the property had fallen below his \$500,000-per-year projection, and that he was unable to find a buyer.

Tebo, who has invested in other Evans land parcels — including one just south of to the Gateway center — said he was unfazed by the park's history.

"I have no question that it can make money," he said. "They had good volume — just not quite good enough."

The park has been on the market since February, when Centennial Bank of the West bought it from Wolfson at the foreclosure sale, said Mark Bradley, who brokered the sale for Realtec Commercial Real Estate Services in Greeley.

"We were within a week of tearing out the amusement park and all the improvements — the mini golf, the bumper boats, the go-cart tracks, the batting cage, the maze — all of it," Bradley said.

Tebo said he would invest on upgrades to the park, including a golf driving range that would extend into his property adjacent to the Gateway center.

The 14-acre Greeley-Evans Commercial Center, as Tebo's marketing materials refer to it, is one of two other Evans properties that have caught his eye. He also owns the 18-acre Greeley-Evans Retail Center at the southwest corner of 37th Street and 23rd Avenue, a half-mile south of the Greeley Mall.

"I think there's going to be a lot of growth up there," Tebo said, outlining his rationale for Weld County land buys. "I try to buy prime locations, corners that I know are going to develop."

In his 33-year history developing projects in Boulder, metro Denver and outlying Boulder County, Tebo has amassed properties that are leased to more than 300 tenants, including restaurants and retailers such as Red Robin, Texas Roadhouse, Qdoba, REI, Old Navy, Bed Bath and Beyond, Office Depot and Cost Plus.

Among his Boulder holdings are Canyon Gate Plaza, a landmark at the southwest corner of Canyon Boulevard and 28th Street, and the Buffalo Village Shopping Center at 28th Street and Arapahoe Boulevard.

Pearl Street Mall properties that Tebo owns and manages include retail and office buildings at Pearl and Broadway, Pearl and 13th Street and other high-profile addresses.

He launched his development business in 1972 when he shopped for space for his two retail ventures, Tebo Coin and Tebo Store Fixtures. Building on a downtown Boulder base, he has extended the company's reach into Louisville, where the successful Christopher Plaza development is fully leased, and Denver, where he has accumulated an array of light industrial and retail properties.

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# CALENDAR

## OCTOBER

**Oct. 31** – NoCoNet meeting, 8:30 to 10 a.m., Faith Evangelical Free Church, 3920 S. Shields St. in Fort Collins. NoCoNet is a forum of Northern Colorado professionals seeking new or advancing career opportunities. Cost: free. Contact: Mari Murphy at (970) 663-5511.

## NOVEMBER

**Nov. 1** – Small Business Development Center hosts "Business Planning for Success," from 8:30 a.m. to noon, 125 S. Howes St., Suite 150 in Fort Collins. This is a recommended first step for small business startups. Cost: \$40 when pre-paid or \$45 the day of the event. Contact: (970) 498-9295.

**Nov. 1** – Fort Collins Utilities and Natural Resources Department presents "Climate Change and Colorado's Business Environment," from 9 a.m. to noon, Fort Collins Community Room, 215 N. Mason St. in Fort Collins. Learn about climate change, its effects – both locally and statewide – and how small acts can create big benefits. Through environmental assessments and creative solutions, businesses can tackle modern-day challenges that impact bottom lines and quality of life. Cost: Free, RSVP requested. Contact: (970) 221-6312.

**Nov. 1** – Technical Assistance Partnership presents "Writing a Basic but Comprehensive Nonprofit Funding Plan," from 1 to 4:30 p.m., Loveland Library, 300 N. Adams in Loveland. This class is taught by Art Bavoso. Cost: \$38 for members and \$58 for non-members. Contact: Mary Robertson at (970) 407-7090.

**Nov. 2** – GMAC Mortgage and Home Builders Association of Northern Colorado offers the Fourth Annual Land Rush: Heartbeat of the Front Range, from 6:30 to 8:30 p.m., The Ranch, in Loveland. This is an opportunity for builders and developers to socialize. Contact: Larry Chaussee (800) 974-4622.

**Nov. 2** – "The Challenges of Growing Your Business," from 8:30 a.m. to noon, Small Business Development Center, 125 S. Howes St., Suite 150, in Fort Collins. Leo Giles will discuss the many challenges of growing your business that include: Understanding the stages of growth, how do I restructure my organization and how do I change my role without losing control. Cost: \$40 when pre-paid or \$45 the day of the event. Contact: (970) 498-9295.

**Nov. 3** – Northern Colorado Water Conservancy District Planning and Action Sessions, starting at 9 a.m., 220 Water Ave. in Berthoud. Cost: Free. Contact: (980) 532-7700.

**Nov. 4** – Small Business Development Center offers "Right Start," from 7 to 9 a.m., 125 S. Howes St., Suite 150, in Fort Collins. These workshops assist participants in developing a business plan and cover information about starting a business in Colorado. Cost: \$40 when pre-paid or \$45 the day of the event. Contact: (970) 498-9295.

**Nov. 7** – Technical Assistance Partnership offers "Telling Your Story," from 1 to 5 p.m., Loveland Library, 300 N. Adams in Loveland. This class covers winning strategies for nonprofits to communicate their cause. The class is taught by Gretchen Gaede and Ryan Keifer. Cost: \$38 for members and \$58 for non-members. Contact: Mary Robertson at (970) 407-7090.

**Nov. 8** – American Business Women's Association Paramount Chapter monthly meeting, from 6 to 8 p.m., Moot House, 2626 S. College Ave. in Fort Collins. Cost: call for more information. Contact: (970) 297-6717.

**Nov. 8** – Northern Colorado Human Resources Association meeting, Cottonwood Club, from 11:30 a.m. to 1 p.m., 6813 S. College Ave. in Fort Collins. Maureen Harter with the Larimer County Workforce Center will speak on work-force readiness. Cost: members \$15/nonmembers \$25/students \$10. Contact: www.nchra.com.

**Nov. 8** – Colorado Office of Economic Development & International Trade offers BioWest 2005, from 8 a.m. to 6 p.m., Colorado Convention Center, 700 14th St. in Denver. Discover the companies, discoveries, technologies, services, venture capital opportunities and players in the bioscience industry in Colorado, Montana, Wyoming, Utah and New Mexico. Cost: \$400 for BioWest and Awards dinner combination. Contact: Christine Shapard at (303) 892-3840.

**Nov. 8** – Windsor Chamber Business After Hours, from 5 to 7 p.m., AmericInn Lodge & Suites, 7645 Westgate Drive in Windsor. This is the monthly networking event of the Windsor Chamber of Commerce. Cost: \$5 per person. Contact: (970) 686-7189.

**Nov. 8** – Fort Collins Utilities and Natural Resources Department hosts "The Best and Brightest: Advances in Lighting Technologies," from 9 a.m. to noon, Fort Collins Community Room, 215 N. Mason St. in Fort Collins. If you have older lighting lurking in your ceiling, now's the time to change it out. Find out about Super T8's and other new technologies that deliver better lighting quality and save energy. Cost: free, but RSVP requested. Contact: (970) 222-0227.

**Nov. 9** – University of Denver, Denver Metro Commercial Association of Realtors will hold Rocky Mountain Commercial Real Estate Expo and Fall Forecast, Colorado Convention Center, 700 14th St. in Denver, from 7 a.m. to 4:45 p.m. Offering six hours of continuing education credit, the Expo and Forecast provide commercial real estate practitioners with the tools needed to be at the top of their field. Vendors representing every segment of commercial real estate make up the exhibit hall. Cost: DMCAR Member: Early Registration is \$150. Contact: (303) 871-7987.

**Nov. 9** – Greeley-Weld Chamber of Commerce Business Before Hours, 7:15 to 8:15 a.m., Bonell Good Samaritan, 708 22nd St. in Greeley. The monthly morning networking meeting of the Greeley/Weld Chamber of Commerce. Cost: free. Contact: (970) 352-3566.

**Nov. 9** – Larimer County Parks and Open Lands Department, Fort Collins Board of Realtors and the Bar Association presents "Conservation Easements Appraisals and Tax Credit for Open Space," from 8 a.m. to 1 p.m., Lincoln Center, 417 W. Magnolia in Fort Collins. This half-day program will feature sessions led by experts on the practices and uses of conservation easements, appraisals and the Colorado income tax credits available to property owners for conservation easement donations. Cost: \$40 for those seeking continuing education credits, \$50 after Nov. 7, and \$20 for the general public. Contact: Larimer County at (970) 679-4577.

**Nov. 9** – Small Business Development Center offers "Tax Strategies for Small Businesses," 8:30 a.m. to noon, 125 S. Howes St., Suite 150 in Fort Collins. Deborah Wohl will discuss tax issues and the more common types of deductions (depreciation, home office, auto, travel and expenses). Cost: \$40 when pre-paid or \$45 day of the event. Contact: (970) 498-9295.

**Nov. 9** – International Facility Management Association meeting, from 11:30 a.m. to 1 p.m. Hewlett-Packard, 3404 E. Harmony Road in Fort Collins. The topic of the meeting is six major roofing types: pros and cons. The meeting is open to non-members. Cost: \$20 per person. Contact: Sylvie at (970) 218-4483.

**Nov. 11** – The Northern Colorado Water Conservancy District will hold its board of directors' monthly meeting, starting at 9 a.m., 220 Water Ave. in Berthoud. Cost: Free. Contact: (970) 532-7700.

**Nov. 15** – The Women's Foundation of Colorado will hold the 16th Annual Gender Matters Luncheon, starting at 10:30 a.m., Adam's Mark Hotel, in Denver. This is the largest fund-raiser for the Women's Foundation of Colorado. Cost: \$80; \$50, individual ticket for women under 35. Contact: (303) 285-2960.



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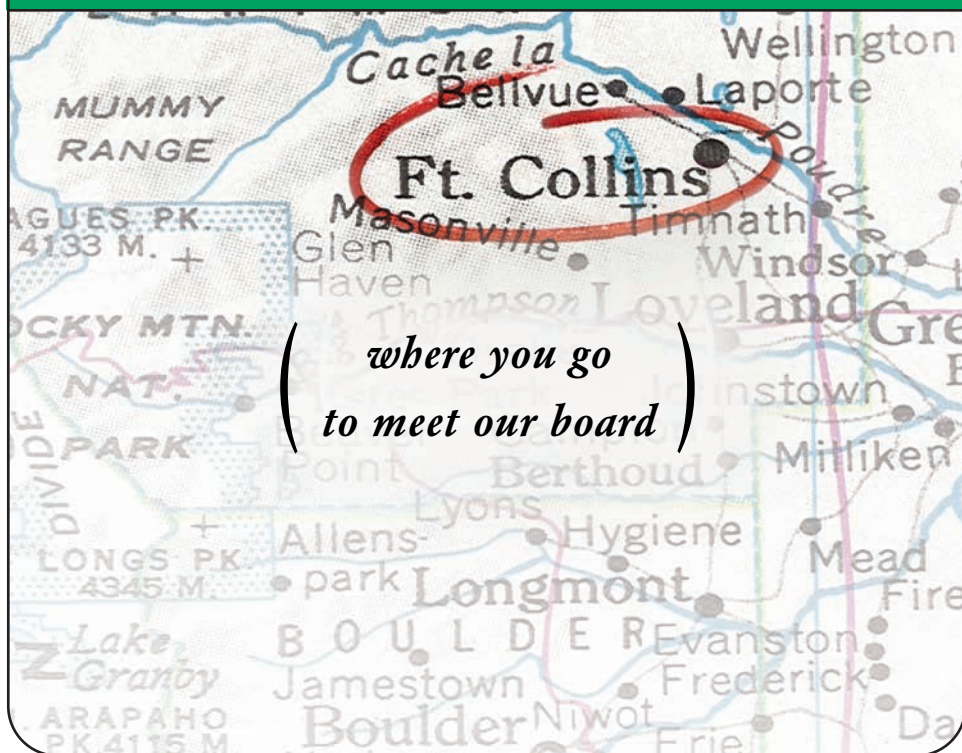
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## Otter Products LLC

**Founded:** 1996

**Management:** Curt Richardson, CEO and founder

**Headquarters:** Fort Collins

**Products and services:** Protective waterproof cases for consumer electronics and other products

**Employees:** 21

**Web:** www.otterbox.com

## OTTER, from 4

built in the 1950s, offers only about 3,000 square feet.

The solution: Knock it down and build a new one.

Richardson's plans, though preliminary, call for a three- to four-story building of about 20,000 square-feet. Otter Products would occupy the upper floors, while the company would lease the bottom floor, preferably to a restaurant or bar, Richardson added.

The project could take up to two years to complete, with much of the time spent on designing the building.

"We would love to have it look turn-of-the-century with some modern architecture," he said.

It will be important for the design to blend in with the style of downtown better than the existing building. The cottage-like structure was renovated in the 1970s with a mansard roof design, according to Ed Stoner, president of Old Town Square Properties.

Stoner, landlord of the property Otter Products currently occupies, owned the Mountain Avenue building prior to the recent sellers. He will be glad to see a design more conducive to the downtown area.

"Some buildings aren't worth preserving," Stoner said. Some older buildings that aren't architecturally valuable hold some historic value, he explained, but this isn't one of them.

"This one was never anything (of historical significance)," he explained.

Richardson's desire to stay in the down-

**"We've more than doubled this year in revenue."**

Curt Richardson, CEO  
Otter Products LLC

town area is not rare for Old Town tenants, Stoner said. With 42 restaurants within a two-minute walk and ample outdoor attractions and seating the downtown area offers, Stoner said that he often sees people conducting business while out and about in downtown.

"You don't have that anywhere else," he said.

Stoner said that he already has tenants with expansion needs lined up for Otter Products' current office, even though the company might not move for up to two years.

In the meantime, Otter Products is still in need of more space. The company will absorb some extra offices while its new building is in the planning and construction stages.

Otter Products started off the year with about 15 employees and now has 21. Richardson said he actually doubled his engineering staff this year and plans to continue hiring.

Adding to the strain of an expanded staff is the company's newly acquired rapid prototype machine. The equipment allows Otter Products to reduce its time to market — an essential in a world where Apple introduces a new iPod every six months, providing a seemingly never-ending need for Otter's impact-resistant and waterproof protective cases.

Increased staff and equipment is usually an indicator of a company that is financially expanding as well.

"We've more than doubled this year in revenue," Richardson said, estimating that by year-end the company's revenues will reach \$6 million.

Driving its exploding sales is the company's growing product offerings. The most recent iPod release, the Nano, made national news not only for its compactness, but also for its delicateness.

"It's just so thin," said Richardson, who, along with his staff, gets to test all of the new products first-hand. "They're fragile, and that's good for Otter."

Otter will have its first samples of the Nano protective case early in November, and it will be available to customers in time for the holidays. Already, 1,000 people have signed up to be alerted to when they can place an order for the case.

Having virtually mastered the business of creating protective and travel cases for myriad products, Otter Products is gearing up to test the waters of other lines. Richardson said the company is considering expanding into electronics and software programming.

"We could see both of those in the next 18 to 24 months," he said.

Additionally, the company is entering the world of government work. Richardson hinted that some of the work is with the military, but said he couldn't comment any further.

It might appear to be a lot for the company to take on, but Richardson promises that the company will grow at a pace that allows it to maintain its open culture.

"My biggest concern is growing too fast," he said.



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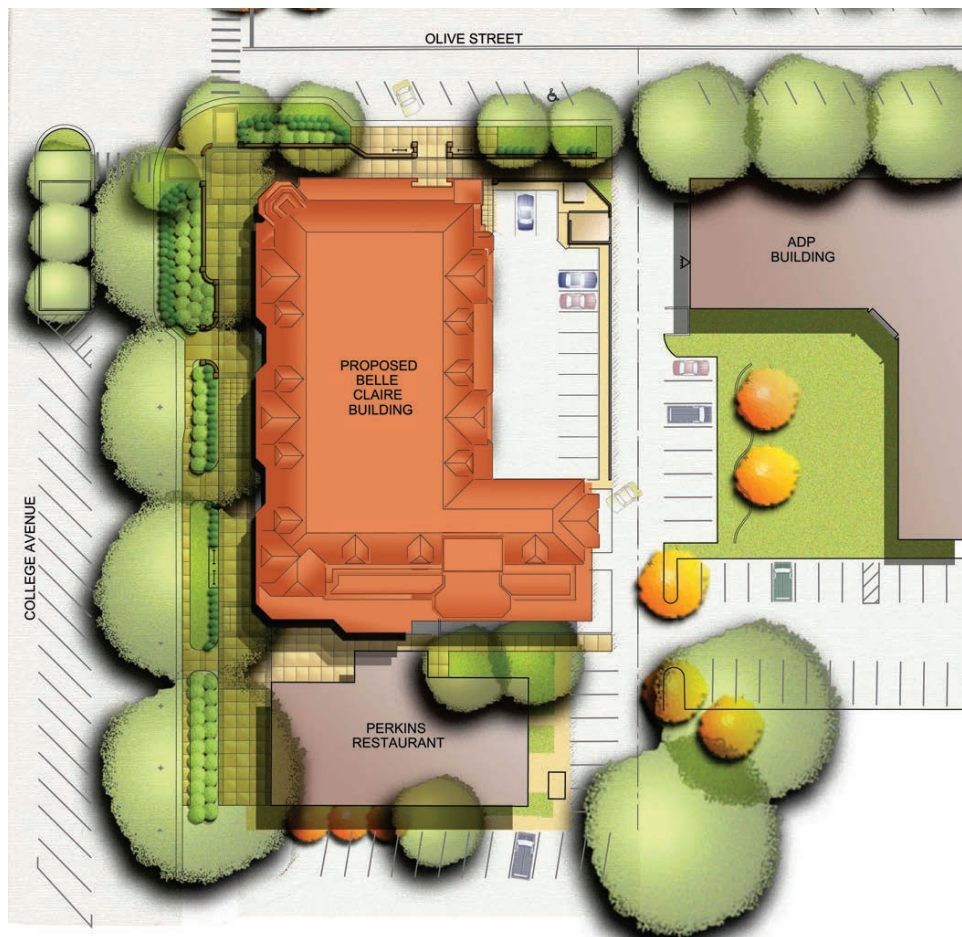
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Courtesy Vaught-Frye Architects

**BIG FOOTPRINT** – At six stories, the Belle Claire project Lee's Cyclery owner Archie Solsky hopes to build will tower above the adjacent Perkins restaurant just to the south.

## BELLE CLAIRE, from 3

### Pretty pictures

The Group Inc. real estate brokers Don Svitak and Bob Loner, who Solsky has enlisted to market the project, will offer plenty of lavish images in a brochure to entice prospects.

The design by Vaught-Frye architect Bob Michels, who also worked on Cortina's design, features soaring arch windows and spacious balconies, with parapets, chimneys and gables punctuating the roofline. Window boxes and shutters help transmit the French flavor.

"The real challenge was to apply this quaint, French Country architectural detail to a building of this size," Michels said. "Archie and his wife had some pretty strong opinions on the direction this should go, and I think we've hit on something that works."

Solsky said he and his wife, Cathleen, drew their design inspiration from a building on Speer Boulevard near Denver's Cherry Creek neighborhood, one that houses the Denver Automobile Dealers Association headquarters.

The two met with Michels last fall, toting photos of that building plus magazine clippings that depicted other distinctly European designs.

"As you can imagine, there were several runs at it," Solsky said. "The real inspiration for this came from my wife. She's a very big fan of the French Country style."

Wrapped within Belle Claire's 121,000 feet will be an underground garage with 54 spaces and elevator service to all residences. Each unit will have built-in outdoor fireplaces and barbecues on balconies, and each will feature luxury finishes such as hardwood floors, granite counter tops and upper-end appliances.

Solsky selected Dohn Construction Inc. of Fort Collins to build his project. Dohn's recent credits include the new headquarters for In-Situ Inc. on Lincoln Street near the Poudre River and the Fort Collins Coloradoan's new 37,000-square-foot building on Riverside Avenue.

### New direction

Michel said his Belle Claire design differs from his original plan for Cortina by mixing residential units of various sizes on each floor and expanding the number of sixth-floor penthouse lofts.

Where Cortina's top floor is consumed by two spacious penthouses, Belle Claire will offer six sixth-floor residences ranging from 990 to 1,800 square feet.

Solsky said he is optimistic the Downtown Development Authority will help jump-start his project, just as the agency did for developer Bill Coulson's Cortina. Two years ago the DDA declared its biggest financial stake in a private project in two decades when it agreed to commit almost \$1.7 million to Coulson in the form of a tax-increment financing package.

Philosophically, the DDA is committed to projects that boost residential space downtown, knowing that more high-income residents in the core district will boost retail businesses and employment.

"We want to see more residential units downtown," then-DDA board chairman Larry Stroud said at the time of the Cortina commitment. "It's impossible to build affordable, so you've almost got to go the other way to make it financially feasible."

Solsky said he got an enthusiastic response when he appeared before the DDA board with Belle Claire plans earlier this year, and hoped that the apparent approval of the project would translate into dollars.

"I'm certainly hoping so, and really kind of counting on it," Solsky said. "But nothing's been signed or approved."

DDA Executive Director Chip Steiner could not be reached as the Business Report headed to press.

Solsky got his project rolling last November when he paid \$2 million for the Perkins restaurant and adjoining parking lot at College and Olive. Seller Eric Spanier, the owner of Perkins, agreed to lease back his building for five years.

At the time of sale, Spanier said he hoped eventually to relocate the restaurant, and Solsky said he would then build a companion to Belle Claire on the same site.

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## Greeley/Weld EDAP Inc.

**Founded:** 1987

**Management:** Larry Burkhardt, president and CEO

**Headquarters:** Greeley

**Product/Service:** Economic development services

**Employees:** 4

**Web:** www.gwedap.org

SOURCE: BUSINESS REPORT RESEARCH

### EDAP, from 3

trade show booth.

While Burkhardt isn't disclosing his favorites for a new name, he indicated that it would not invoke the term "Weld County."

"I've got something in mind," he said. "We'll see whether it flies or not."

The Greeley/Weld EDAP name, Burkhardt said, leaves "confusion over who provides economic development services in our community."

The EDAP term leaves some scratching their heads, Burkhardt said. "There's a lack of awareness about just what is an EDAP."

The agency's logo, which bears the slogan, "Colorado's Crossroads," will also go out with the wash.

"We need something that really identifies what we do," said Larry Wood, presi-

dent of Union Colony Bank in Greeley and chairman of the EDAP board. "Colorado's Crossroads' doesn't tell you a lot. We need a tag line that does little more than that."

Burkhardt said he decided to overhaul EDAP's trade show booth after witnessing reactions at the Bixpo 2005 event in Loveland in mid September.

"Ninety percent of the people (who walked by the booth) had a puzzled look on their face and would keep walking," Burkhardt said. "If they stopped long enough so we could engage them in conversation, we would ask, 'Do you know who we are?' They would say no."

The existing booth includes a collection of photographs, including one of the mountains, and a map that shows various cities in the region, such as Greeley, Longmont and Fort Collins. However, the map does not focus on EDAP's member towns.

Furthermore, the trade booth's tag line bears the message, "We'll get you there."

"It's not clear to me, or anybody else, who's going to get who exactly where," Burkhardt said. "It was a visually attractive booth, but it just didn't say anything."

In a related initiative, Burkhardt has asked for proposals from public relations firms to help propel EDAP's image.

"Specifically, what we're looking for is a public relations firm that has the clout necessary to get us placements in both regional and national print media and broadcast media," he said.

Burkhardt's intent on seizing upon recent news that the Greeley Metropolitan Statistical Area is the fastest-growing metro area in the United States.

"Having established that fact, it's a tremendous opportunity for us to take that as a backdrop and take a closer look at what is attractive about this area and why it's growing so fast," he said. "We want to look at what are some of the feature stories we can develop that might be of interest to readers of the *Wall Street Journal* or viewers of CNN."

In addition to marketing and image goals, Burkhardt has also set to work on structural changes and fundraising.

At Burkhardt's suggestion, the EDAP board opened up two voting directorships to representatives of southwest Weld County towns who were previously ex-officio members of the board.

"We want to make sure the folks in Erie and Keenesburg and Johnstown and around the county understand this is their ... point of contact for economic development services," he said.

Furthermore, Burkhardt wants to attract minorities to the board to "reflect the demographic profile of the community a little bit better," he said, referring to the significant Hispanic population in Weld County.

EDAP is also stepping up efforts to raise funds from private sources. Currently, 53 percent of the agency's revenue comes from the public sector, largely Weld County and the city of Greeley.

If EDAP can grow its private donor base, Burkhardt hopes to use the extra funding for the marketing campaign.

"There's more (private money) out there if we just shake the tree a little harder," said Wood, who praised Burkhardt's early impact on EDAP.

"He's energetic and he's energized the board," Wood said. "He hasn't brought anything to the forefront that is outside the box. It's just a good facelift ... and I think everybody is excited about it."



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**THE ALLIANCE**  
OF AREA BUSINESS PUBLICATIONS



EDITORIAL

## PVHS 'fitness' center is unfit for marketplace

Before Poudre Valley Health System embarks on a \$15 million project to build a health and fitness club at its Harmony campus in southeast Fort Collins, its board ought to take a deep breath and a long look at the viability of that project.

Plenty of evidence has piled up that such a center, competing with an already over-mined health club industry in the region, would fail — and could drag private businesses down in the process.

Health and fitness clubs all over Northern Colorado have banded together to commission an independent study of how such a center would fit into the marketplace, and whether it could be as successful as PVHS managers envision.

The study by a leading New York City-based industry consultant shows that the center would overbuild its market by at least three times, and has all the earmarks of a white elephant.

True, community wellness and fitness are the reasonable provinces of PVHS, the private, nonprofit operator of Poudre Valley Hospital, the Harmony Campus and the soon-to-open Medical Center of the Rockies in Loveland.

But the organization also has a fiscal responsibility not to provide services that would further burden a health-care system that is becoming costlier every day.

That, it seems, is what the proposed Healthy Living Center could do.

The hospital system proposes a 137,000-square-foot building on the Harmony Campus that would house 47,000 square feet of professional office space.

The remaining 90,000 square feet would be dedicated to a wellness center with workout facilities, a pool, sports courts, a "medical spa" (as PVHS' marketing director calls it), and some more appropriate uses, such as a women's heart center and classrooms for such topics as breast-feeding, obesity control and others purely health-related.

Giving the hospital system the benefit of the doubt, let's say only half that space — 45,000 square feet — would be devoted to fitness activities that any visitor to the Miramont Sports Center, the Fort Collins Club, The Pulse Fitness Center or any other Northern Colorado health club would be familiar with.

Rick Caro, the New York consultant whose credentials include consulting with hospital systems on building fitness centers, cites two similar ventures by metro-Chicago hospitals, built at huge expense then failing in the marketplace.

We'd like to trust PVHS board members to prevent the same thing from happening here.

## A look back, a look ahead

We're here to stay.

That message, conveyed in my first column on this page in October 1995, carried two purposes: to relate our determination to succeed in the business-publishing arena in the face of intense competition, and to reassure would-be advertisers who couldn't decide which of a handful of new business publications would survive.



**PUBLISHER'S  
NOTEBOOK**

Christopher Wood

The confidence evident in that message was real, but it was mixed with some trepidation.

This newspaper was born at the very best possible time, as communities of Northern Colorado were beginning to realize that their fates were tied together. Businesses were beginning to expand from one community to another. Local organizations in Fort Collins, Greeley and Loveland were beginning to forge ties.

A business publication that realized the importance of those regional dynamics could become a powerful force to help bring business, economic, community and governmental forces together. And, as the regional economy prospered, so would our regional newspaper.

On the other hand, this publication started at the worst possible time. Four other business publications either existed or were prepared to launch. In addition, at least two other major publishing companies had evaluated the market, and we weren't sure what one of them, Gannett Co., publisher of the *Fort Collins Coloradoan*, would do.

Not that we didn't have enough to worry about in the months leading up to our first publication date.

On the day that I gave notice as managing editor of *The Denver Business Journal*, I learned that Lehman Communications, publishers of the *Loveland Daily Reporter-Herald*, *Longmont Daily Times-Call*, *Cañon City Daily Record* and other publications, was planning its own Northern Colorado business newspaper. The next day, I learned that Joe Lewandowski, former business editor for the *Coloradoan*, was meeting with the region's business leaders about his own plans for a business journal. Business World, a Fort Collins business magazine that had existed for several years, was expanding its reach to all of Larimer County.

Nonetheless, we forged ahead, determined not to let our dream die. But more competitive news was to come. As my partner, Jeff Nuttall, and I attended our first Business After Hours event in Loveland, we learned that Loveland businessman Duke Thompson

was planning his own publication, *Business Edition*.

Four competitors, with more possibly on the way.

It did make for some sleepless nights as we prepared to move our pregnant wives and young sons to Northern Colorado.

But move them we did. Our early days seem little more than a blur now, as we sat on folding chairs in our first offices in the attic of the OneWest Art Center in downtown Fort Collins. We hired as small a staff as we possibly could, including two salespeople: Mark Bradley, now with Realtec Commercial Real Estate Services Inc.'s Greeley office, and Joe Mivshek, a friend and former sales rep at *The Denver Business Journal*; Jo Ann Drago, our first receptionist/office manager/bookkeeper; Dana Coffield, our first reporter, now a reporter/editor with *The Denver Post*; Carol Wood, who researched our first lists and wrote stories even as she was preparing to give birth to our daughter; Deanna Estes, a part-time production assistant; and David Badders, our first production manager, who to this day remains one of the best illustra-



**Happy 10th  
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tors and graphic artists that I've ever known. He now works for the *Seattle Post-Intelligencer*.

Good people, all. And that's really been the key over the months and years that followed. As our worthy competition faded away, we continued to hire individuals who made outstanding contributions to our company. Of course, there were mistakes along the way — not only in hiring but also in other business areas — but the good always outweighed the bad.

And so, as we look forward a decade to our 20th anniversary, Jeff and I thank those employees who have done so much to help us succeed during our first 10 years. We thank our hundreds of advertisers. We thank our vendors. We thank our partners at the *Boulder County Business Report* who were so instrumental in our ability to survive the lean years. And we thank you, our readers, for your support, your feedback, your tips and your critiques.

This is your newspaper. We're just along for the ride.

Christopher Wood can be reached at (970) 221-5400, (970) 221-5432 or via e-mail at cwood@ncbr.com. His fax number is (970) 221-5432.

## BRAVO, from 5

Fort Collins was David Bethune, chairman and CEO of Atrix Laboratories Inc.

The Greeley Bravo! finalists are Mark Kendall, president of Kendall Printing Co.; Roger Knoph, founder of Envirotech Services Inc., and Tim Thissen, founder of Thissen Construction.

When Kendall decided to go into the printing business in 1984, he eyed acquisitions, but instead built the business with his wife, Mary — soliciting clients by day and running the presses by night.

Carson founded Envirotech in 1989 with an environmentally safe way to control construction dust, later developing an environmentally safe way to de-ice roads in the winter.

Thissen launched his company from his basement 25 years ago. Today, Thissen Construction does commercial work throughout the Front Range, as well as in New Mexico and Wyoming.

The winners of Greeley's award last year were Tim and Sally Warde, owners of Northern Colorado Paper Inc.

The Loveland Bravo! finalists are Linda Ligon, founder of Interweave Press LLC; Jerald Donnan, founder and former president of Kroll Factual Data Corp.; and Clayton Schwerin, owner Alliance Construction Solutions.

Ligon started Interweave in 1975 and built it into a \$14 million company with 70 employees and a number of periodicals including Interweave Knits, Beadwork, Handwoven, Piecework and Fiber Arts. She recently sold the company, but remains as creative director.

Jerald Donnan started Factual Data Corp. with his wife, Marcia, as a two-person mortgage-credit-reporting agency in Fort Collins in 1985. The business relocated to Loveland in 1998. In 2003, New York-based Kroll Inc. purchased Factual Data Corp. for \$115 million in cash and stock. Chairman and CEO Donnan became president of the newly formed Kroll Factual Data Inc. before retiring in 2003.

Alliance Construction Solutions was founded in Fort Collins in 1982 as Baldwin Construction. Clayton Schwerin joined Baldwin in 1993 under a planned succession agreement with Ed Baldwin completed in December 1995. Schwerin was instrumental in the company's expansion from public-bid work to negotiated contract work in the private sector.

The 2004 Loveland Bravo! Entrepreneur was Mark Burke, founder of Burke Cleaners and Mister Neat's Formalwear.

Entrepreneurship doesn't thrive only in the bustling cities in Northern Colorado. It can easily be found in the smaller towns



scattered on the plains and in the mountains.

The Bravo! finalists for the region's outlying areas are Chauncy and Christy Taylor, owners of Johnson's Corner in Johnstown; Larry Wexler, president and cofounder of Ecomshare in Estes Park, and Gary Gorsuch, president and CEO of Meadowlark Optics of Frederick.

Johnson's Corner is a landmark for Northern Colorado. Soon, the Taylors will finish a \$6.6 million restoration of the business, which hasn't closed since opening in 1952.

After moving to Estes Park to start a bike shop, Wexler founded Ecomshare to help small businesses in small towns like Estes Park compete with corporate stores and shopping malls by giving them a "virtual community" presence on the Internet.

Meadowlark Optics is a photonics company that designs and manufactures components widely used in the semiconductor and telecom industries, and by medical and educational entities and defense contractors.

Last year's winner for outlying communities was Mark Hopkins, president of Peak Industries in Frederick.

In addition to honoring the entrepreneurs who have spent, in some cases, decades weathering the storm, the Bravo! Awards also recognize those who have more recently launched into unknown waters with their companies.

The Bravo! finalists for the Emerging Entrepreneur Award are Brent Eskew, president of FindYourSpot.com; Paul and Ninita Pellegrino, NitaCrisp, and Jeff Probst, Blue Sun Biodiesel.

Windsor-based FindYourSpot.com allows users to take a free quiz to find the best place in the country for them to live. Eskew, a lawyer by trade, launched the site in 1996 after noticing a need for information about the top cities in the country.

NitaCrisp, based in Fort Collins, makes flattened bread crackers in traditional and spelt flavors. The product is available in specialty stores throughout Colorado and Wyoming and is sold in Wild Oats stores across the country.

Probst and Blue Sun, in business less than four years, have catapulted into the forefront of an industry that, while estab-

## Bravo! Entrepreneur Awards

**Time:** 5:30 to 9 p.m.

**Date:** Nov. 16

**Place:** Island Grove Events Center, 501 N. 14th Ave. in Greeley

**Cost:** \$60 for individual tickets, \$500 for a corporate table

**Event partners:** Fort Collins, Loveland and Greeley/Weld chambers of commerce, Greeley/Weld Economic Development Action Partnership Inc. and the Northern Colorado Economic Development Corp.

**Sponsors:** Bank of Choice; Ehrhardt, Keefe, Steiner and Hottman P.C.; McWhinney Enterprises and Kodak Colorado Division.

**Information:** www.bravoentrepreneur.com

lished in parts of Europe, rates as a curiosity in most of North America. Blue Sun began selling its B20 biodiesel blend in 2003, which is now available at 25 commercial pumps.

The 2004 Emerging Entrepreneur Award went to Bruce Golden, Bernard Rollin and Ralph Switzer for their collaboration at Optibrand Ltd. LLC in Fort Collins.

The Bravo! Awards will also honor an individual with the Lifetime Achievement Award.

Winners of the Lifetime Achievement Award demonstrate a long career of commitment to the region's growth and well-being of its business community, entrepreneurship and successful business endeavors.

Bill Neal, of Wheeler Commercial Property Services Inc. in Fort Collins, and Leo Schuster, with Progressive Living Structures in Loveland, were honored by the Lifetime Achievement Award last year.

An individual or organization that demonstrates commitment to the growth and well-being of the region through good corporate citizenship and promotion of regional ties will also be honored by the Bravo! Awards. The winner of last year's Regional Spirit Award was the Monfort Family Foundation.

Finalists are not named for the Lifetime Achievement Award or the Regional Spirit Award.

Winners for all of the awards will be announced at the Bravo! Entrepreneur Awards banquet from 5:30 to 9 p.m., Nov. 16, at the Island Grove Events Center, 501 N. 14th Ave. in Greeley. Past Bravo! events have drawn between 500 and 550 attendees.

## SHAMROCK, from 5

Shamrock shuttle service purchases an average of 373 gallons of diesel fuel per day and 246 gallons of regular unleaded fuel per day. Consequently, fuel costs for the shuttle service had increased \$681 per day since the beginning of the year.

By dividing the \$681 increase by the daily average of 328 adult passengers, Shamrock calculated an average additional expense per passenger of \$2.08.

"The future of fuel prices is obviously uncertain," Hofmann said in the application. "After 90 days Shamrock should have a better idea whether a permanent rate increase is necessary and how much that increase might be. Financially we cannot wait any longer for fuel prices to decline."

In fact, prices have come down since the PUC granted Shamrock's faire hike. As of Oct. 24, prices for regular unleaded fuel fell to about \$2.65 per gallon. Still, the price represents a 45 percent increase since January.

At the time of the price hike request in September, Shamrock's monthly fuel costs had grown to \$55,200 from \$36,800 in January.

The \$1 increase on Shamrock Taxi service is intended to support the independent contractors who lease Shamrock cars, Hofmann said.

Shamrock drivers "pay for their own fuel ... from commercial gas stations," he said. "The average gas purchased per shift is 9.7 gallons, which translates into an additional \$11.64 per day that drivers are now paying."

The burden of rising fuel prices forced some drivers to resign, Hofmann told the

PUC.

"Without this fuel surcharge Shamrock expects to lose drivers and have a difficult time replacing them, thus affecting our ability to serve the public."

Shamrock drivers will get to keep 100 percent of the surcharge while it's in place. The company will not increase its lease rates to drivers.

Hofmann could not be reached for comment on the price hikes, or to say if he intends to extend the price hike after 90 days.

According to PUC files, Shamrock's last price hike for the airport shuttle occurred in July 2003, when one-way fares increased to \$24 from \$21. Shamrock is one of six taxi or shuttle service companies in Colorado that have sought temporary price hikes this year to deal with the surging fuel prices, said Terry Bote, a PUC spokesman.

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LEADS

TRADE NAMES

CROSS THE BORDER, 128A W. LAUREL ST., FORT COLLINS, CO 80524-3187. REGISTERED AGENT: BASURTO, AOLONIO. TYPE: SP. NAISC: 72221. BUSINESS: FAST FOOD REST (EXC SNACK BARS, PUSHCARTS, & CAFE-TERIAS). DATE: 10/15/05.
CUSTOM PRODUCTION, 203 LOCUST ST., LA SALLE, CO 80645-3107. REGISTERED AGENT: SMITH, JARED W. TYPE: SP. NAISC: 812199. BUSINESS: OTHER PER CARE SERVICES (E.G. PIERCING/SKIN CARE/TAN/MASSAGE). DATE: 10/15/05.
D&M PRINTING, 55 DENVER ST., JOHNSTOWN, CO 80534-8602. REGISTERED AGENT: OSTERMILLER, MARIE M. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ART-SUPPLY/FIREWK). DATE: 10/15/05.
DATACLAIMS, 844 WELCH, BERTHOUD, CO 80513-1378. REGISTERED AGENT: BREEDING, PAMELA. TYPE: SP. NAISC: 524298. BUSINESS: ALL OTHER INSUR ACTIVITIES (E.G. INSURANCE ADJUSTING). DATE: 10/15/05.
DAVENPORT OUTDOOR SUPPLY, 15294 MARY AVE., FORT LUPTON, CO 80621-4136. REGISTERED AGENT: DAVENPORT, VAL G. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ARTSUPPLY/FIREWK). DATE: 10/15/05.
DID FLOORING, 1624 AZALEA DRIVE, 3. FORT COLLINS, CO 80525-5741. REGISTERED AGENT: ORTIZ, DANIEL H. TYPE: SP. NAISC: 235430. BUSINESS: TILE/MARBLE/TERRAZZO/MOSAIC TILE WORK CONTRACTORS. DATE: 10/15/05.
DIVERSITY WORKS, 2244 SUN ROSE WAY, FORT COLLINS, CO 80521-1364. REGISTERED AGENT: CISNEROS JOHN E. TYPE: SP. NAISC: 999999. BUSINESS: BIZ WITHOUT CLASSIFYING INFORMATION/UNKNOWN BIZ. DATE: 10/15/05.
DOGGONE WILD, 3100 THREE SILOS DRIVE, WELLINGTON, CO 80549-3260. REGISTERED AGENT: HIPPI, DAVID M. TYPE: SP. NAISC: 453910. BUSINESS: PET/PET SUPPLY STORES. DATE: 10/15/05.
ENER-CHI-GIFTS FROM EARTH, 1619 MALLARD DRIVE, JOHNSTOWN, CO 80534-9242. REGISTERED AGENT: STEWART, SUSAN. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ARTSUPPLY/FIREWK). DATE: 10/15/05.
EXQUISITE BY DESIGN, 2405 GLENDALE AVE., LOVE-LAND, CO 80538-0000. REGISTERED AGENT: MITCHELL, CONNIE A. TYPE: SP. NAISC: 71510. BUSINESS: INDEPENDENT ARTISTS/CRAFTSPERSONS. DATE: 10/15/05.
FOREVER EYES, 849 BITTERBRUSH LANE, FORT COLLINS, CO 80526-3523. REGISTERED AGENT: MOHR, MARKE L. TYPE: SP. NAISC: 541430. BUSINESS: GRAPHIC/COMML ART DESIGN SERVICES. DATE: 10/15/05.
FREEDOM TRANSPORTATION SERVICES, 12121/2 E BURLINGTON AVE., FORT MORGAN, CO 80701-4609. REGISTERED AGENT: GARVER, CLIFFORD D. JR. TYPE: SP. NAISC: 484122. BUSINESS: GENERAL FREIGHT: LONGDISTANCE FULL TRUCKING. DATE: 10/15/05.
FUNK ELECTRIC, 1804 CAMEO, LOVELAND, CO 80538-3611. REGISTERED AGENT: FUNK, STEVE R. TYPE: SP. NAISC: 235310. BUSINESS: ELECTRICAL CON-TRACTORS. DATE: 10/15/05.
GREEN LOGIC, 4744 HARBOR VIEW LANE, FORT COLLINS, CO 80526-4599. REGISTERED AGENT: BARRICKLOW COLLEEN M. JASON COHENCIOS. TYPE: GP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ARTSUPPLY/FIREWK). DATE: 10/15/05.
GUADALUPE JANEZ CONSTRUCTION, 1156 MACLEAN, DACONO, CO 80514-0000. REGISTERED AGENT: JANEZ, GUALALUPE. TYPE: SP. NAISC: 233210. BUSINESS: GENERAL CONTRACTORS: SINGLE FAM HOUSING CONSTR. DATE: 10/15/05.
GUERRERO CONSTRUCTION, 225 N. COLLEGE AVE., 151, FORT COLLINS, CO 80525-2404. REGISTERED AGENT: GUERRERO, PABLO. TYPE: SP. NAISC: 235510. BUSINESS: CARPENTRY CONTRACTORS. DATE: 10/15/05.
H&H CUSTOM IRON WORKS, 517 E. TRILBY ROAD #34, FORT COLLINS, CO 80525-7101. REGISTERED AGENT: HOLBROOK, HAL R. TYPE: SP. NAISC: 333999. BUSINESS: ALL OTHER MISC GENERAL PURPOSE MACHINERY MANUFACTURE. DATE: 10/15/05.
HARPER WEST INSURANCE AND INVESTMENTS, 212 WELLS, ERIE, CO 80516-0000. REGISTERED AGENT: WEST, HARPER L. TYPE: SP. NAISC: 524210. BUSINESS: INSURANCE AGENTS/BROKERS. DATE: 10/15/05.
HOMEFRONT THE, 498 MOUNT CAMERON COURT, BRIGHTON, CO 80601-6795. REGISTERED AGENT: PORTER, LAURIE A. TYPE: SP. NAISC: 333919. BUSINESS: OTHER COMM./SERVICE INDUSTRY MACHINERY MANUFACTURE. DATE: 10/15/05.
INNOVATIVE MATERIALS, 735 WINDY RIDGE, BEL-LVUE, CO 80512-0000. REGISTERED AGENT: BER-LINWOOD, LINWOOD. TYPE: SP. NAISC: 333999. BUSINESS: ALL OTHER MISC GENERAL PURPOSE MACHINERY MANUFACTURE. DATE: 10/15/05.
INTELLIGIS SPATIAL SOLUTIONS, 108 N. 43RD AVE. COURT, GREELEY, CO 80634-1078. REGISTERED AGENT: DIXON, MATTHEW L. TYPE: SP. NAISC: 812990. BUSINESS: ALL OTHER PERSONAL SERVICES (E.G. MISC). DATE: 10/15/05.
IRON HORSE WELDING, 1300 CHERRY AVE., LOVE-LAND, CO 80537-4408. REGISTERED AGENT: BUCKLEY, JEFFREY L. TYPE: SP. NAISC: 333992. BUSINESS: WELDING/SOLDERING EOPT MANUFACTURE. DATE: 10/15/05.
J & L SPRINKLER SERVICE, 550-9 W. 5TH ST. ROAD, GREELEY, CO 80634-4820. REGISTERED AGENT: SZYM-CZAK, JEFFREY M. LISA R. SZYMCAK. TYPE: GP. NAISC: 235990. BUSINESS: ALL OTHER SPECL TRADE CONTRACTORS. DATE: 10/15/05.
J&M LANDSCAPING, 102 KUNER AVE., 24, JOHN-STOWN, CO 80534-9001. REGISTERED AGENT: SOTELO, MARIA. TYPE: SP. NAISC: 561730. BUSINESS: LAND-SCAPING SERVICES. DATE: 10/15/05.
JAMISON PREMIUM SERVICES, 419 DERRY DRIVE, FORT COLLINS, CO 80525-5834. REGISTERED AGENT: JAMISON, JEFFREY P. TYPE: SP. NAISC: 812990. BUSINESS: ALL OTHER PERSONAL SERVICES (E.G. MISC). DATE: 10/15/05.
JC'S FRAMING, 515 E. DRAKE ROAD #216A, FORT COLLINS, CO 80525-1898. REGISTERED AGENT: CHARLES, JOSH. TYPE: SP. NAISC: 235510. BUSINESS: CARPENTRY CONTRACTORS. DATE: 10/15/05.
JOANELLE'S, 2025 HAMPSHIRE ROAD, FORT COLLINS, CO 80526-1466. REGISTERED AGENT: WEN-NERSTEN, JOANELLE. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ARTSUPPLY/FIREWK). DATE: 10/15/05.
JUANS MEXICAN FOOD, MOBILE, JOHNSTOWN, CO 80534-0000. REGISTERED AGENT: GUZZMAN, CYN-THIA JAMIE NUSS. TYPE: GP. NAISC: 722330. BUSINESS: MOBILE FOOD SERVICE (E.G. LUNCH-COACH/"PUSHCART"). DATE: 10/15/05.
JUDY LEA'S TREASURES, SPECIAL EVENT, FREDER-ICK, CO 80530-0000. REGISTERED AGENT: SHISLER, JUDITH L. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ART-SUPPLY/FIREWK). DATE: 10/15/05.
KILBOURN CUSTOMS, 967 SNOWTOP DRIVE, DRAKE, CO 80515-0000. REGISTERED AGENT: KILBOURN, ERIC W. TYPE: SP. NAISC: 235510. BUSINESS: CARPENTRY CONTRACTORS. DATE: 10/15/05.
KONGO GARDENS, 1418 S. SUMMITVIEW DRIVE, FORT COLLINS, CO 80524-8523. REGISTERED AGENT: HAR-TUNG, ROBERT C. TYPE: SP. NAISC: 523930. BUSINESS: INVESTMENT ADVISORS (NO BUYING/TRADING). DATE: 10/15/05.
LATIGO PLUMBING & HEATING, 7742 WELD COUNTY ROAD 93, WIGGINS, CO 80654-0000. REGISTERED AGENT: GECHTER, JOHN. TYPE: SP. NAISC: 235110. BUSINESS: HVAC (PLUMBING/HEATING/AIR-CON) CON-TRACTORS. DATE: 10/15/05.
LBG PROPERTIES, 3721 W. COUNTY ROAD 16, LOVE-LAND, CO 80537-7851. REGISTERED AGENT: MELTON, LAWRENCE I. BARRY J FLOYD, ET AL. TYPE: GP. NAISC: 522292. BUSINESS: REAL ESTATE/MORTGAGE FINANCE/CREDIT. DATE: 10/15/05.
LISA MORAN & CO., 2708 BRADFORD SQUARE, FORT COLLINS, CO 80526-6005. REGISTERED AGENT: MORAN, LISA M. TYPE: SP. NAISC: 812990. BUSINESS: ALL OTHER PERSONAL SERVICES (E.G. MISC). DATE: 10/15/05.
LITTLE COMET TAILS, 4060 INDEPENDENCE DRIVE, LOVELAND, CO 80538-8726. REGISTERED AGENT: KINGSTON, SAMANTHA E. TYPE: SP. NAISC: 999999. BUSINESS: BIZ WITHOUT CLASSIFYING INFORMA-TION/UNKNOWN BIZ. DATE: 10/15/05.
M.J.V BUILDERS, 964 WINONA CIRCLE, LOVELAND, CO 80537-4584. REGISTERED AGENT: VITAGLRANO, MICHAEL J. TYPE: SP. NAISC: 333919. BUSINESS: OTHER COMM./SERVICE INDUSTRY MACHINERY MANU-FACTURE. DATE: 10/15/05.
MANDALAY AUTOMOTIVE, 215 E. HWY 2, KEENES-BURG, CO 80643-0000. REGISTERED AGENT: HARTZ, STANLEY J. TYPE: SP. NAISC: 811118. BUSINESS: OTHER AUTO MECH/ELECTR REPAIR (INC BRAKES/RADIATOR). DATE: 10/15/05.
MITCHEY FINANCIAL, 144 N. MASON, FORT COLLINS, CO 80524-7104. REGISTERED AGENT: MITCHEY, JOSHUA J. TYPE: SP. NAISC: 522292. BUSINESS: REAL ESTATE/MORTGAGE FINANCE/CREDIT. DATE: 10/15/05.
MOUNTAIN SERVICES, 1889 FALL RIVER ROAD, ESTES PARK, CO 80517-9106. REGISTERED AGENT: CLEMENTS, J. BOB. TYPE: SP. NAISC: 812990. BUSINESS: ALL OTHER PERSONAL SERVICES (E.G. MISC). DATE: 10/15/05.
MOUNTAIN WATER/H2O2U, 1889 FALL RIVER ROAD, ESTES PARK, CO 80517-9106. REGISTERED AGENT: CLEMENTS, J. BOB. TYPE: SP. NAISC: 71510. BUSINESS: INDEPENDENT ARTISTS/CRAFTSPERSONS. DATE: 10/15/05.
MTJ DREAM VENTURES, 1536 FISH HATCHERY ROAD, ESTES PARK, CO 80517-9207. REGISTERED AGENT: COOPER, MICHAEL T. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ARTSUPPLY/FIREWK). DATE: 10/15/05.
MYSTICAL DRAGON BODY ART, 1102 N. WASHING-TON AVE., LOVELAND, CO 80537-4857. REGISTERED AGENT: CORBIN, DAWN E. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ARTSUPPLY/FIREWK). DATE: 10/15/05.
NORCO PET SERVICES, 305 E. B. ST., AULT, CO 80610-0000. REGISTERED AGENT: RABER, SCOTT A. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET

GOODS (E.G. CANDLE/HOTTUB/ARTSUPPLY/FIREWK). DATE: 10/15/05.
NVNG ENTERPRISES, 514 W. 39TH ST., LOVELAND, CO 80538-8408. REGISTERED AGENT: SOLDNER, SHANE T. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ART-SUPPLY/FIREWK). DATE: 10/15/05.
ORGANIZATION PLUS, 1718 14TH AVE., GREELEY, CO 80631-5304. REGISTERED AGENT: POWELL, PAULA A. TYPE: GP. NAISC: 333919. BUSINESS: OTHER COMM./SERVICE INDUSTRY MACHINERY MANU-FAC-TURE. DATE: 10/15/05.
OVERTURF FINANCIAL SERVICES, 1115 11TH ST., GREELEY, CO 80631-3819. REGISTERED AGENT: OVER-TURF, ELLIS E. TYPE: SP. NAISC: 523930. BUSINESS: INVESTMENT ADVISORS (NO BUYING/TRADING). DATE: 10/15/05.
PARTIES TO GO & EVENTS BY JUDY, 207 LIMBER PINE COURT, SEVERANCE, CO 80546-0000. REGIS-TERED AGENT: MATTESON, JUDY ANN. TYPE: SP. NAISC: 812990. BUSINESS: ALL OTHER PERSONAL SERVICES (E.G. MISC). DATE: 10/15/05.
PATIO PLANTS UNLIMITED, 4501 IDLEDALE DRIVE, FORT COLLINS, CO 80526-5224. REGISTERED AGENT: SELIG, STEPHANIE H. TYPE: SP. NAISC: 812990. BUSINESS: ALL OTHER PERSONAL SERVICES (E.G. MISC). DATE: 10/15/05.
PEAKS CAFE @ THE AIRPORT, 4900 EARHART ROAD, LOVELAND, CO 80538-8901. REGISTERED AGENT: IVERSEN, ZANE V. ROSALIE IVERSEN. TYPE: GP. NAISC: 722213. BUSINESS: SNACK/COFFEE/ICE-CREAM/SIMILAR BARS. DATE: 10/15/05.
PENNY LANE PRESS, 1518 BRENTFORD LANE, FORT COLLINS, CO 80525-4703. REGISTERED AGENT: KATES, CAROL A. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ART-SUPPLY/FIREWK). DATE: 10/15/05.
PLAN B AUDIO, 6331 SHOCKMAN LANE, LOVELAND, CO 80538-9238. REGISTERED AGENT: MCCAFFREY, TIM S. TYPE: SP. NAISC: 454111. BUSINESS: INTERNET RETAILERS (AMAZON,ORBITZ, ETC). DATE: 10/15/05.
POLTECA CONSTRUCTION, 4019 W. 28TH ST. ROAD, GREELEY, CO 80634-8360. REGISTERED AGENT: GON-ZALEZ, SANTIAGO. TYPE: SP. NAISC: 235991. BUSINESS: HOME/RESIDENT REMODELING CONTRAC-TORS. DATE: 10/15/05.
POSSIBILITES PLUS, 730 W. 47TH ST., LOVELAND, CO 80538-1797. REGISTERED AGENT: KOHTZ, SANDRA F. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ARTSUPPLY/FIREWK). DATE: 10/15/05.
PUMA CONCRETE, 333 37TH ST., 6, EVANS, CO 80620-2250. REGISTERED AGENT: TREVINO, FELICIA V. TYPE: SP. NAISC: 235710. BUSINESS: CONCRETE CON-TRACTORS EXC HIWAY/POOL. DATE: 10/15/05.
QUALITY MATERIALS RELOCATER, 1514 COUNTY ROAD 37, BRIGHTON, CO 80603-0000. REGISTERED AGENT: THRAP, CHARLES ALBERT. TYPE: SP. NAISC: 484110. BUSINESS: GENERAL LOCAL FREIGHT TRUCK-ING. DATE: 10/15/05.
R C SERVICES, 305 ANDERSON ST., ERIE, CO 80516-0000. REGISTERED AGENT: CURTIS, ROBERT. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ARTSUPPLY/FIREWK). DATE: 10/15/05.
RAYS CONSTRUCTION, 15524 COUNTY ROAD 6, FORT LUPTON, CO 80621-8239. REGISTERED AGENT: ANDER-SON, JERRY. TYPE: SP. NAISC: 235991. BUSINESS: HOME/RESIDENT REMODELING CONTRACTORS. DATE: 10/15/05.
RISING SON INSTALLATIONS, 6029 MARS DRIVE, FORT COLLINS, CO 80525-3901. REGISTERED AGENT: DELDUCA, DOUGLAS. TYPE: SP. NAISC: 235520. BUSINESS: FLOOR LAYING AND OTHER FLR CONTRAC-TORS. DATE: 10/15/05.
RM METAL ARTISANS, 413 N. LINK LANE, 6, FORT COLLINS, CO 80524-2769. REGISTERED AGENT: DAU-GAARD, ZACHARY M. RYAN J. MCMURRAY. TYPE: GP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ARTSUPPLY/FIREWK). DATE: 10/15/05.
ROCKY MOUNTAIN COLLECTABLES LTD., 806 ROCHELLE CIRCLE, FORT COLLINS, CO 80526-3948. REGISTERED AGENT: PIERSON, STEVE C. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ARTSUPPLY/FIREWK). DATE: 10/15/05.
ROCKY MOUNTIAN ACCOUNTING SOLUTIONS, 801 TABLE MOUNTAIN COURT, WINDSOR, CO 80550-4922. REGISTERED AGENT: KEENER, PAMELA ANNE. TYPE: SP. NAISC: 541219. BUSINESS: NON-CPA ACCOUNT-ING/BILLING/BOOKKEEPING. DATE: 10/15/05.
RUNAWAY RANCH, 26894 WELD COUNTY ROAD 61, KERSEY, CO 80644-0000. REGISTERED AGENT: WINPE-GLER, DANL. TYPE: SP. NAISC: 812990. BUSINESS: ALL OTHER PERSONAL SERVICES (E.G. MISC). DATE: 10/15/05.
SCOTT CARPENTRY, 7305 ORCHARD DRIVE, LOVE-LAND, CO 80538-9545. REGISTERED AGENT: GATTON, SCOTT A. TYPE: SP. NAISC: 235510. BUSINESS: CAR-PENTRY CONTRACTORS. DATE: 10/15/05.
SHARON YOUNIE STATE FARM INSURANCE AGENCY, 3027 N. GARFIELD AVE., LOVELAND, CO 80538-2213. REGISTERED AGENT: YOUNIE, SHARON E.



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first year in business

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## LEADS

TYPE: SP. NAISC: 524210. BUSINESS: INSURANCE AGENTS/BROKERS. DATE: 10/15/05.

**SHEILA'S SEALIGHTS**, SPECIAL EVENT, LOVELAND, CO 80538-0000. REGISTERED AGENT: SELLERS, SHEILA Y. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ART-SUPPLY/FIREWK). DATE: 10/15/05.

**SIMPLY NATURAL HOUSE CLEANING**, 3312 CAMELOT DRIVE, FORT COLLINS, CO 80525-2878. REGISTERED AGENT: BRIGGS, KATELYN P. TYPE: SP. NAISC: 561720. BUSINESS: JANITORIAL/MAINTENANCE/MAID CLEANING SERVICES. DATE: 10/15/05.

**SLUMBER PUP**, 3612 WESCOTT COURT, FORT COLLINS, CO 80525-9690. REGISTERED AGENT: ROINING, JENNIFER A. TYPE: SP. NAISC: 454111. BUSINESS: INTERNET RETAILERS (AMAZON, ORBITZ, ETC). DATE: 10/15/05.

**SURPRISE PARTIES**, 11165 WELD COUNTY ROAD 38, PLATTEVILLE, CO 80651-0000. REGISTERED AGENT: GONZALES, MICHELE E. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ARTSUPPLY/FIREWK). DATE: 10/15/05.

**T. SCHMOLLINGER**, 452 LAUREL AVE., EATON, CO 80615-9062. REGISTERED AGENT: SCHMOLLINGER, TIMOTHY. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ART-SUPPLY/FIREWK). DATE: 10/15/05.

**TAGIEENA LOS GOLLITAS**, 720 DENVER AVE., FORT LUPTON, CO 80621-2162. REGISTERED AGENT: ROGELO, CARAJAL. TYPE: SP. NAISC: 722110. BUSINESS: FULL SERVICE RESTAURANTS (WITH AND WITHOUT LIQUOR SERVICE). DATE: 10/15/05.

**TEM BUBBLES OFF**, 4887 BASSWOOD DRIVE, LOVELAND, CO 80538-1794. REGISTERED AGENT: TAYLOR, JACKLYN K. TYPE: SP. NAISC: 999999. BUSINESS: BIZ WITHOUT CLASSIFYING INFORMATION/UNKNOWN BIZ. DATE: 10/15/05.

**THE BIOENERGY GROUP**, 1743 NORWOOD LANE, FORT COLLINS, CO 80525-2952. REGISTERED AGENT: DEDOLPH, TED. TYPE: SP. NAISC: 541613. BUSINESS: MARKETING/CONSULTING SERVICES. DATE: 10/15/05.

**THE COFFEE BREAK SHOP**, 613 W. PLATTE, FORT MORGAN, CO 80701-2655. REGISTERED AGENT: MARICK, TEENA M. TYPE: SP. NAISC: 722213. BUSINESS: SNACK/COFFEE/ICECREAM/SIMILAR BARS. DATE: 10/15/05.

**THE DETAIL SHOP**, 517 LINK LANE, C, FORT COLLINS, CO 80524-4738. REGISTERED AGENT: RICHEY, ROBERT R. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ARTSUPPLY/FIREWK). DATE: 10/15/05.

**THE GARDEN GODDESS**, 3519 SILVERLEAF COURT, FORT COLLINS, CO 80526-6442. REGISTERED AGENT: CIFELLI, NANCY A. TYPE: SP. NAISC: 561730. BUSINESS: LANDSCAPING SERVICES. DATE: 10/15/05.

**THE JUMPING BEAN COFFEE HOUSE**, 434 MOUNTAIN AVE., BERTHOUD, CO 80513-0000. REGISTERED AGENT: CASTLE, WINDY A. TYPE: SP. NAISC: 722213. BUSINESS: SNACK/COFFEE/ICECREAM/SIMILAR BARS. DATE: 10/15/05.

**THE NATURAL SLEEP STORE**, 1314 SUNFLOWER DRIVE, FORT COLLINS, CO 80521-7577. REGISTERED AGENT: CINCOTTA, CORINNA. TYPE: SP. NAISC: 454111. BUSINESS: INTERNET RETAILERS (AMAZON, ORBITZ, ETC). DATE: 10/15/05.

**THIS WAY REALTY**, 2757 CANBY WAY, FORT COLLINS, CO 80525-6677. REGISTERED AGENT: NIX, T. EDWARD. TYPE: SP. NAISC: 522292. BUSINESS: REAL ESTATE/MORTGAGE FINANCE/CREDIT. DATE: 10/15/05.

**TIM'S HANDYMAN SERVICES**, 1367 N. WILSON AVE. #6-203, LOVELAND, CO 80537-4328. REGISTERED AGENT: MYERS, TIMOTHY H. TYPE: SP. NAISC: 812990. BUSINESS: ALL OTHER PERSONAL SERVICES (E.G. MISC). DATE: 10/15/05.

**TIRADA PAULIN**, 618 MAIN ST., PLATTEVILLE, CO 80651-0000. REGISTERED AGENT: PAULIN, BENJAMIN. TYPE: SP. NAISC: 447110. BUSINESS: GAS STATIONS WITH CONVENIENCE STORE ATTACHED. DATE: 10/15/05.

**TNT ENTERTAINMENT**, 2748 W. SUSAN DRIVE, LOVELAND, CO 80537-6804. REGISTERED AGENT: TORRES, DARIN. TYPE: SP. NAISC: 812990. BUSINESS: ALL OTHER PERSONAL SERVICES (E.G. MISC). DATE: 10/15/05.

**TOM KLIIEGL ADVERTISING**, 1026 BLUE SPRUCE DRIVE, LOVELAND, CO 80537-2860. REGISTERED AGENT: KLIIEGL, THOMAS E. TYPE: SP. NAISC: 541810. BUSINESS: ADVERTISING AGENCIES/COMPANIES. DATE: 10/15/05.

**TRH SOLUTIONS**, 4833 W. 6TH ST. ROAD, GREELEY, CO 80634-1237. REGISTERED AGENT: HOFFMANN, THOMAS. TYPE: SP. NAISC: 234930. BUSINESS: ALL OTHER HEAVY CONSTRUCTION (PUB. STRUCTURES). DATE: 10/15/05.

## TRADE NAMES

**TRK**, 903 MICHAEL AVE., FORT MORGAN, CO 80701-3861. REGISTERED AGENT: KEITHLINE, TED. TYPE: SP. NAISC: 999999. BUSINESS: BIZ WITHOUT CLASSIFYING INFORMATION/UNKNOWN BIZ. DATE: 10/15/05.

**TRUCKER COUNTRY**, 267 E. 29TH ST. #437, LOVELAND, CO 80538-7821. REGISTERED AGENT: PURCELL, JAMES A. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ART-SUPPLY/FIREWK). DATE: 10/15/05.

**TUSCAN SUN SALON DAY SPA & LA BOUTIQUE**, 441 E. FOURTH ST., 101, LOVELAND, CO 80537-5653. REGISTERED AGENT: DUVALL, JUDY R. TYPE: SP. NAISC: 453998. BUSINESS: MISC/OTHER RET GOODS (E.G. CANDLE/HOTTUB/ARTSUPPLY/FIREWK). DATE: 10/15/05.

**TWINKLES TRADING POST**, 2009 S. CHAPARRO CIRCLE, BERTHOUD, CO 80513-8306. REGISTERED AGENT: FORSYTH, WANDA D. TYPE: SP. NAISC: 454111. BUSINESS: INTERNET RETAILERS (AMAZON, ORBITZ, ETC). DATE: 10/15/05.

**TWINKLING HEARTS**, 814 E. 20TH ST. DRIVE, GREELEY, CO 80631-6171. REGISTERED AGENT: FRANK, KYRA L. TYPE: SP. NAISC: 624410. BUSINESS: CHILD DAY-CARE/PRESCHOOL SERVICES. DATE: 10/15/05.

**VALUE PLUS SAVINGS**, 2642 BROOKWOOD DRIVE, FORT COLLINS, CO 80525-2302. REGISTERED AGENT: MIGET, STEPHEN C. TYPE: SP. NAISC: 812990. BUSINESS: ALL OTHER PERSONAL SERVICES (E.G. MISC). DATE: 10/15/05.

**VAN DORIN TREE EXPERT CO.**, 345 CLARK ST., JOHNSTOWN, CO 80534-7442. REGISTERED AGENT: DORIN, DAVID V. TYPE: SP. NAISC: 812990. BUSINESS: ALL OTHER PERSONAL SERVICES (E.G. MISC). DATE: 10/15/05.

**VERSTRAETEN DIAMONDS**, 450 E. ELKHORN AVE., ESTES PARK, CO 80517-0000. REGISTERED AGENT: MILLER, JOHN. TYPE: SP. NAISC: 448310. BUSINESS: JEWELRY STORES. DATE: 10/15/05.

**VIJALCOM**, 835 10TH ST., BERTHOUD, CO 80513-1164. REGISTERED AGENT: GUSTAFSON, PETER. TYPE: SP. NAISC: 541490. BUSINESS: OTHER SPECIALIZED DESIGN SERVICE (E.G. FASHION/FLOATS/FURS). DATE: 10/15/05.

**WATER SOLUTIONS GROUP**, 1743 NORWOOD LANE, FORT COLLINS, CO 80525-2952. REGISTERED AGENT: DEDOLPH, TED. TYPE: SP. NAISC: 812990. BUSINESS: ALL OTHER PERSONAL SERVICES (E.G. MISC). DATE: 10/15/05.



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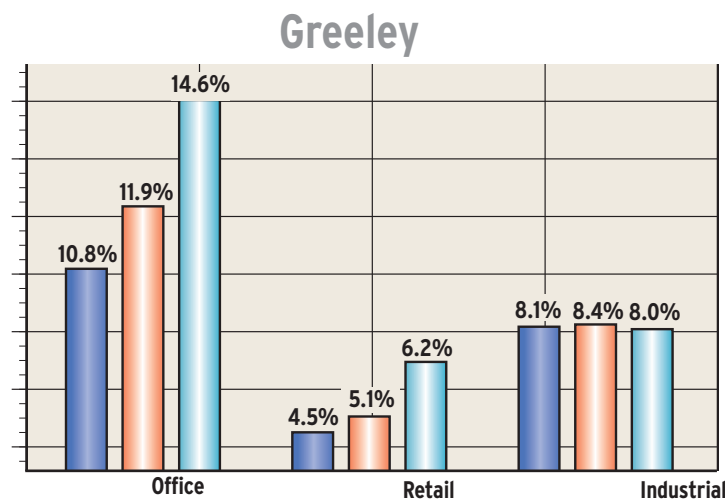
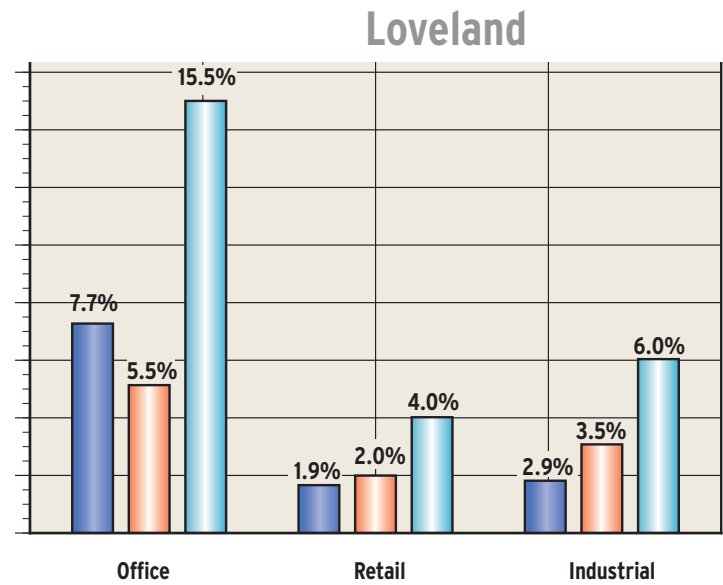
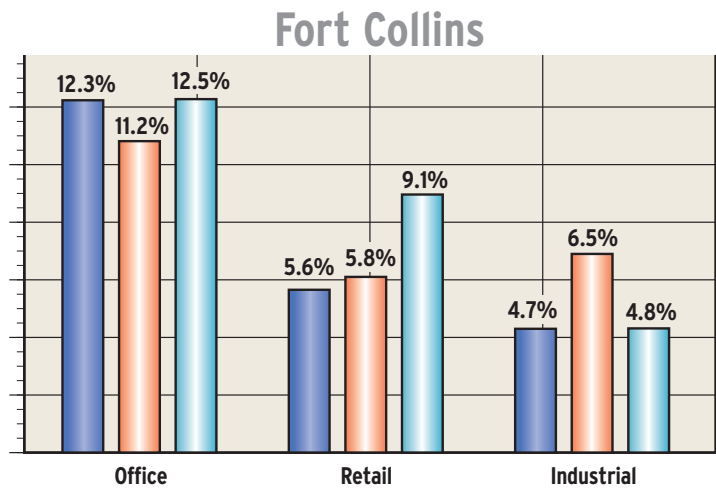
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# ECONOMIC INDICATORS

## COMMERCIAL MARKET CONDITIONS

Retail space became harder to find in the first quarter, as Northern Colorado markets all saw a drop in vacancy rates.

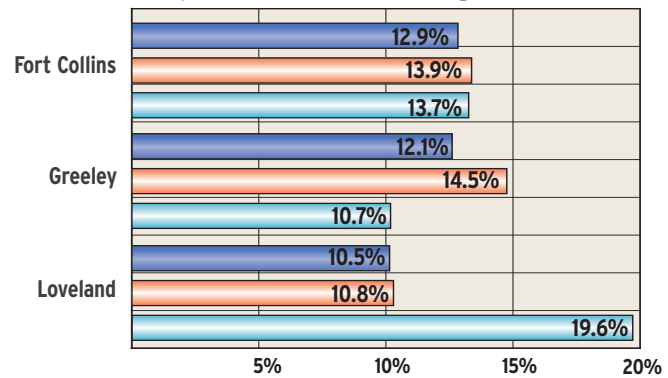
Second quarter 2005 ■  
 Second quarter 2004 ■  
 Second quarter 2003 ■



## APARTMENT VACANCY RATES

Northern Colorado rentals continued to face a buyer's market as vacancy rates remain in double digits.

Feb. 2005 ■  
 Feb. 2004 ■  
 Feb. 2003 ■



FIGURES COURTESY REALTEC NAI COMMERCIAL REAL ESTATE SERVICES INC.

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# Imbalance in cash flow could lead to debt crisis

## Time to consider paying the piper for current deficit

I am getting very concerned about the national economy and the debt the United States is building up. It reminds me of the 1980s, except on a much larger scale and without the justification of the 1981-82 recession. It's occurring at a time when two other energy hogs (China and India) are helping us create another energy crisis.



### ON THE ECONOMY

John W. Green

It's hard being an economist, knowing what prudent fiscal policy should be at a time when the U.S. should be running a surplus, and not being pessimistic about what's going to happen when our country has to pay the piper. It will make the 1991-92 recession appear mild in comparison.

The U.S. was in a worldwide net creditor position 20 years ago; the rest of the world owed us more money than we owed them. We now owe the rest of the world \$2.5 trillion, netting out U.S. assets abroad versus foreign assets in the U.S. The U.S. will borrow, from other countries, about 6 percent of GDP in 2005. This will be the most money the U.S. has borrowed from abroad in any year in the 135-year history for which data is available.

There are few economists or bankers who think the U.S. can continue on this path for much longer.

There are a couple of things that would immediately solve the U.S. problem. First, we could balance our budget at a time when the economy is growing at 3 percent to 4 percent per year. That means tax increases (ouch) or spending reductions; more income or less spending, just like our personal budget.

The second thing that could happen is a

major upward move in China's currency. That would curtail our borrowing from China to purchase goods and services from its economy to maintain our lifestyle. Of course, China's not going to let that happen because it likes to sell Chinese goods and services to the U.S.

China will allow its currency to appreciate against the dollar when the U.S. reduces purchases of China's goods and services or another market develops for Chinese goods and services. This could well produce a Category 5 end to worldwide purchases of U.S. debt and foreign investment in U.S. companies and the U.S. economy.

When world monetary flows are out of equilibrium, they tend to move back towards equilibrium. The U.S. is currently out of equilibrium. We spend more than we earn, we invest more than we save and we consume more than we make. We're headed for a less prosperous future. Foreigners will keep more of their money, forcing the U.S. to curtail investment in our economy, or they will claim an increasing share of U.S. interest payments and profits. In 2004, the U.S. received \$36 billion more in overseas investments than it paid out. In the second quarter of 2005, that surplus was down to \$1 billion.

Something is going to happen in the U.S. to precipitate a crisis. There are several candidates: interest rate increases (at some point sentiment about their importance will turn), stock and/or bond market declines (the current market strength reminds me of the tech/Internet sector behavior a few years ago), major housing market weakness (setting up), more natural disasters, or tax increases to pay for our profligate spending.

The resiliency of the current U.S. economy continues to surprise me. Deficit spending continues to maintain our prosperity, increasing the burden on our offspring and hastening the eventual decline in worldwide importance of the U.S. economy.

*John W. Green is a regional economist who compiles The Northern Colorado Business Report's Index of Leading Economic Indicators. Green, a Fort Collins resident, was previously chairman of the University of Northern Colorado economics department.*

### Economic Indicators

	Latest Month	Previous Listing	Change Prev. Mo.	Last Year	Change Prev. Year	Last Update
Unemployed workers						
Colorado	122,062	132,322	down 10,260	131,706	4.8%	8/05
Larimer	6,805	7,293	down 488	7,003	4.1%	8/05
Weld	5,222	5,646	down 424	5,490	4.7%	8/05
Vectra Small Business						
Colorado Index	110.1	108.5	1.5%	93.9	17.3%	8/05
U.S. Index	113.4	102.1	11.2%	100.00	13.4%	8/05
Consumer Price (Colorado, Wyoming, Montana and Utah) Items (1982-84 =100)						
Food & Beverages 197.0	196.9	0.3%	190.14	2.0%	7/05	
Housing	204.2	204.2	0.2%	199.64	2.9%	7/05
Transportation	176.9	176.9	1.4%	172.09	5.9%	7/05
Medical Care	324.1	324.09	0.5%	310.44	4.4%	7/05
Gross Sales (000s)						
Larimer	\$707,294	\$569,970	24.3%	\$662,444	6.9%	6/05
Weld	\$655,922	\$550,922	19.1%	\$533,509	6.9%	6/05

Note: Unless otherwise indicated, all statistics are for Larimer and Weld Counties combined

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