

Paint by (chromosomal) numbers

CSU spinoff brings glow to genetic research



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Northern Colorado BUSINESS REPORT

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Statewide tax measures widely opposed

Governments, chambers, schools against 101, 60, 61

By Steve Porter
sporter@ncbr.com

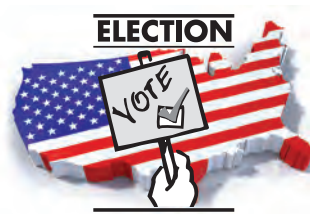
Three tax-slashing ballot measures awaiting voters' decision on Nov. 2 are worrying local governments, chambers of commerce and other organizations who say if one or all are passed, it

would be devastating for Northern Colorado's quality of life.

But proponents of the measures — Proposition 101 and Amendments 60 and 61 — say the measures would offer no more than moderate relief to taxpayers.

And in a year when voter dissatisfaction with government is running high, that could mean a surprise or two at the ballot box.

Dan Hopkins, spokesman for Coloradans for Responsible Reform, a statewide group that



opposes the measures, said he believes the measures will be defeated but notes the opposition "picked the perfect year" to appeal to taxpayer frustration.

"I think as people study these, they see they are extreme propos-

als and they will have serious consequences for business, government, education — really everyone in the state," Hopkins said. "I think people are learning."

Natalie Merten of CO Tax Reforms — proponents of the measures — would not answer questions from the *Business Report* over the telephone. But in response to e-mailed questions, she wrote saying the measures would provide moderate tax relief of less than 2 percent annually — about \$1 billion — and would be

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THE EDGE

Send in the clouds of efficiency

Offsite computing offers host of benefits for users, developers
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Slow-pay issues dog Grove developer



Sharon Dunn, Northern Colorado Business Report

Campus Crest student housing set for Centre Ave.

By Sharon Dunn
sdunn@ncbr.com

FORT COLLINS — By this time next year, Fort Collins could be home to The Grove, a massive student housing complex proposed by a North Carolina-based developer that has built similar projects nationwide.

Neighbors are adamantly opposed to the 12-building complex on 31 acres along Centre Avenue because of the potential influx of 600 Colorado State University students into their backyard. But subcontractors who worked on Campus Crest Development's last Colorado project have a different concern:

See GROVE, 34

COMPLEX HOUSING COMPLEX — The Grove in Evans opened with 500 students two days before the 2007 fall semester began at the University of Northern Colorado. North Carolina-based Campus Crest Development has proposed a similar, slightly larger project in Fort Collins.

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ECONOMIC FORECAST 2011



Workforce Council gains three NoCo members

Burkhardt, Hardy, Keiffer appointed to represent region

By Steve Porter
sporter@ncbr.com

Three Northern Colorado men say they're looking forward to offering their varied work experiences and business insight to the Colorado Workforce Development Council. The statewide group is charged with better aligning education and business to provide the skilled workforce the state needs to kick-start its sagging economy.

Larry Burkhardt, Jay Hardy and Ryan Keiffer are among 28 new members appointed to the council last month by Gov. Bill Ritter.

"Over the next year, the steps we take now will help ensure that Colorado's workforce continues to be one of our strongest assets, which ultimately will help us come out of this downturn stronger and healthier than before," Ritter said while signing the Sept. 16 executive order that launched the new workforce development push.

"The core idea is simple," Ritter said. "We need a workforce system that can meet the demands of business. It is this idea that became the core of our efforts to revitalize the Colorado Workforce Development Council. We have worked

closely with local communities to ensure that the (council) would provide a voice to each region of the state."

Burkhardt, president and CEO of Upstate Colorado Economic Development, which promotes Weld County, said he'll be bringing his expertise on employer needs to the group.

"I would hope I could in part be a voice for the employers, given the information I've been able to glean from them as to what they're looking for," said Burkhardt, who also serves on the Weld County Workforce Development Board.

Burkhardt said he expects the council's first focus will be to prioritize the business sectors they'll be targeting.

"I think one of the first priorities is to identify the sectors we want to be in communication with and what it is we're trying to promote and expand," he said.



BURKHARDT



HARDY



KEIFFER

"If we can be nimble and quick to get workers ready, then we can be attractive to companies."

Jay Hardy, vice president of community affairs
McWhinney

Grand Junctions of the world."

Hardy said he believes the state's community colleges can help take the lead in quickly providing the kinds of skills existing and new businesses need.

"I'm a big fan of the community colleges and clean energy and sustainable energy jobs," he said. "If we can be nimble and quick to get (workers) ready, then we can be attractive to companies."

Fresh ideas

Keiffer, executive director of Beet Street, an arts and educational initiative of the Fort Collins Downtown Development Authority, said he hopes his background in the creative world will bring some fresh, new ideas to the council.

"That's going to be a key factor."

Hardy, vice president of community affairs for Loveland-based McWhinney, said he hopes to bring some ideas to the council from his background in the private sector, in higher education and in government.

"The thing I'm most interested in is interfacing the education and the job side over the next few years," said Hardy, who's representing Larimer County. "There's a lot of really great training things going on that, as a state, we're not doing a good enough job sharing. I think Larimer County is viewed in the state as a place that's doing a lot of great things, and we need to share that with the Pueblos and

"Here locally, one of the things Beet Street is doing is we are working to create an arts incubator, working with a few different audiences to train arts groups on business and entrepreneurial skills," he said. "We're also working with arts students at CSU and possibly younger to help them gain a better understanding of the career paths available to them."

For example, Keiffer said, music majors could find jobs writing scores for video games. "There's lots of career paths that aren't so obvious that arts students can pursue," he said.

Keiffer said Beet Street is hoping to partner with Colorado State University's School of the Arts to help students and

See **WORKFORCE**, 32

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THE EYE

Happy hour without the taxi ride

Shots of whiskey and double vision are out, shots of beta carotene and an inner glow are in.

Healthy Happy Hour is a new Fort Collins Meetup group for health-conscious individuals and health professionals featuring organic hors d'oeuvres, non-alcoholic drinks, entertainment and healthy lifestyle information.

Organic vegetarian restaurant **Tasty Harmony** at 130 S. Mason St. is hosting the very first event Oct. 29 from 5 to 8 p.m.

The drinks will be non-alcoholic, but they won't be without a shot or two — of vitamin-packed juices, that is. And for the sophisticates, novelty “martinis” will also be available.

“We will always strive to bring you the best that nature has to offer in a creative and tasty way,” said **Sacha Steinhauser**, owner of Tasty Harmony.

Further turning the traditional happy hour on its head will be a discussion in place of the **Billy Joel**-esque piano man.

Marc Sotkin, award-winning executive producer and lead writer for television hits “Laverne and Shirley” and “Golden Girls,” will be the featured speaker.

Perhaps Sotkin was selected to talk about his two online projects “Boomer Alley” and “Boomer Alley Radio” because his shows also followed Healthy Happy Hour-like trend from beer to prune juice.

For more information visit www.meetup.com/HEALTHY-HAPPY-HOUR-Fort-Collins/.

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Historic Greeley buildings on auction block

The Villa looks for new life after varied past, years of neglect

By Sharon Dunn
sdunn@ncbr.com

GREELEY — With its storied past and aging interiors, The Villa in Greeley has been sitting on the market for almost three years.

The dormant days may be numbered for this complex that has housed residents from all walks of life — from students to criminals and senior citizens — in its 80 years near the University of Northern Colorado.

The last time the five-acre complex sold was in 1999, for \$7 million; in 2008 it was listed at half that. Last year, owners got an offer on the property, complete with four multi-unit dormitories and several other buildings, and were ready to sell at \$1.7 million — until the deal fell through once the buyer toured it.

Come Nov. 12, auctioneers will take their turn.

For real estate agent Ron Randel of Wheeler Management in Greeley, Nov. 12 is “V-Day,” when he hopes to take a piece of Greeley’s history off his to-do list with the help of Kreps Wiedeman Auctioneers and Real Estate.

“We don’t know where the value is, but it will auction for some price,” Randel said. “Someone will come in there and give that place some TLC.”

The good old days

The road to The Villa’s 2008 closure as a correctional facility in disgrace has indeed been a long and winding one from its glory days in the 1930s and ’40s.

The corner lot at Sixth Avenue and 18th Street started as prime student housing in 1931 when Hadden and Hays Halls, both with 29 rooms each, were built as men’s dormitories across from Jackson Field. In 1947, the 72-room Cross Hall was added to the mix of residence halls for Colorado State College — long before West Campus was even a thought and the college changed its name for a third time to UNC. In 1960, Troxel Hall was built, with 66 more dormitory rooms.

The university shut down the dorms in 1982 because of the rising interest in West

See THE VILLA, 33

F O C U S

Storms brew over Boxelder project

Dispute over costs of planned flood-control boundaries, benefits

By Steve Porter
sporter@ncbr.com

WELLINGTON — As a major reshaping of floodwater control facilities in north Larimer County prepares to get under way, criticism is brewing over the project’s true beneficiaries, who will feel its impact and who should have to pay for it.

The Boxelder Creek Regional Stormwater Project will be built by the Boxelder Regional Stormwater Authority, formed in 2008 by an intergovernmental agreement between the city of Fort Collins, Larimer County and the town of Wellington.

Bolstered by a \$3 million grant from the Federal Emergency Management Agency in May 2008, the estimated \$10.5 million project will be built in three phases and is scheduled to begin early next year.

When complete, the project will take about 5,000 acres of mostly vacant land out of the Boxelder basin floodplain between Wellington and Timnath, freeing it for non-floodplain development and removing the need for property owners in the basin to buy expensive flood insurance.

“The primary benefit is to create improvements to keep (property owners) from having damages to existing structures,” said Rex Burns, stormwater authority manager. “A lot of the town of Wellington was built literally right over Coal Creek.”

Coal Creek flows north-to-south through Wellington and connects into Boxelder Creek just south of town. Boxelder Creek eventually flows into the Poudre River.

But controversy has been building over which properties should be included within the project’s boundaries. That’s important because those properties will be



Steve Porter, Northern Colorado Business Report

RESERVOIR TO EXPAND — Clark Reservoir northeast of Wellington will be expanded to accommodate storm water diverted from Boxelder Creek basin through the Boxelder Regional Stormwater Improvement Project.

assessed property fees to pay off the project’s costs over the next 22 years.

Larry Lorentzen, Wellington town administrator, said town residents are basically supportive of the project, seeing it as helping them make their properties more valuable and easier to sell.

“I haven’t heard anybody happy about the fees, but for the most part they’re supportive of it,” he said. “The main benefits are getting the houses and businesses and schools out of the floodplain and not having to pay flood insurance.”

But some are critical of the money and effort being spent on the project. Lee Tucker, a 50-year area resident and member of the stormwater authority board, said he’s been opposed to the project since its inception.

“(Boxelder Creek’s) never caused any problems in 105 years,” he said. “This thing has got to be the biggest boondoggle

to come to this county.”

Tucker said he believes the project will end up costing far more than the estimated \$10.5 million. “Ten million isn’t going to cut the mustard,” he said. “They’re talking \$10 million just for Edson Reservoir.”

Edson is a new detention facility to be constructed in Phase 2 of the project to help control floodwaters moving south in Indian Creek east of Interstate 25 toward Colorado Highway 14.

Questions arise

In 2009, questions arose over which properties actually drained into the Boxelder basin and which should be included in the project’s boundaries and which shouldn’t. New properties located outside of the original project boundary are now being suggested for inclusion into the fee area by Ayres Associates, an engi-

See BOXELDER, 32



Jane W.
Jane's Sticks & Stones Landscaping

First National Bank now First National of Omaha

Local charter merged with parent's to improve lending

By Sharon Dunn
sdunn@ncbr.com

FORT COLLINS — First National Bank in Fort Collins has joined the merger train, linking with its larger Nebraska parent company.

First National hopped on its parent company's charter in Omaha last month hoping to achieve greater efficiencies and higher lending power.

The merger of First National's charter became official on Sept. 30. The bank, headed by Mark Driscoll, is now the third Northern Colorado bank to make such a move, signaling an emerging trend to reduce regulatory scrutiny and increase lending power in an increasingly competitive environment.

The commerce banks in Loveland and Fort Collins will soon merge into one, and FirstBank of Northern Colorado recently received approval from the state to join with 25 other state FirstBank charters to become FirstBank Colorado.

"One of the things we want to come out of this is we want to be easier to do business with," Driscoll said. "We've had a company that's privately owned and fiercely independent and each independent bank has been able to operate autonomously. But it also can be expensive and, in some ways, frustrating."

Bankers say the move not only helps in an increasingly tight lending market, but reduces the number of regulatory examinations on which employees must focus. It also helps bankers keep pace

with larger regional and national banks elbowing into the local markets.

"Banks are doing this around the country," said Driscoll, who will oversee the Colorado market for First National. Colorado's charters are combining with the First Nationals' from Ohio, Illinois and Omaha in the move.

"It becomes in a lot of ways about efficiencies. But in our particular case it was to create a situation where it provides us more flexibility for use of capital," Driscoll said. "The result is a really strong bank and one that has a chance to have a more diversified loan portfolio."

Last merger in 2007

In 2007, First Nationals in Boulder and Fort Collins merged with Union Colony Bank in Greeley to become First National Bank of Colorado — and the largest locally held bank in the region. Two years later, however, it signed a consent agreement with the Office of the Comptroller of the Currency to fix its credit concentrations and problem assets.

That agreement, which remains in effect, washes away when the local charter goes away, Driscoll said. But he added that the bank continues on its path to satisfying the agreement's requirements. At the time the agreement was put in place, the bank had lost more than \$11 million and past-due loans had jumped 38 percent to \$185 million in the first half of 2009.

"We continue to work hard, and we're making significant progress on satisfying the articles of that agreement," Driscoll said. "This consolidation could serve to accelerate the process at some point of having the agreement released."

Simply put, merging into a larger system with more capital waters down regulators' concerns with problem loans and concentrations of credit.

"It's just a much larger bank, and the ratios of problem loans gets better," Driscoll said.



DRISCOLL

See FIRST NATIONAL, 24

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 Kate Hawthorne at 970-221-5400, ext. 212, or e-mail her at khawthorne@ncbr.com.

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New Foothills campus facility ready to open

Contract brings pharmaceutical maker to CSU

By Chryss Cada
news@ncbr.com

FORT COLLINS - It has been said that a sign of wisdom is realizing what you don't know and seeking the counsel of those who do.

By that measure, Colorado State University has made a wise decision to hire an outside firm with experience in the pharmaceutical industry to run the manufacturing facility associated with its new Research Innovation Center.

In the first such agreement, CSU has awarded the contract for operation of its new manufacturing facility to Pinnacle Biopharma LLC. Virginia-based Pinnacle will operate as a contract manufacturing organization, providing Chemistry Manufacturing and Controls, or CMC, development services to commercial clients as well as new enterprises developing at the RIC and other Colorado research institutions.

The 72,000-square-foot, \$53 million

See PINNACLE, 22



Courtesy Pinnacle Biopharma LLC

GOOD PRACTICES INSIDE – This unprepossessing building, part of the Research Innovation Center on the Foothills Campus of Colorado State University, will soon be the only facility in the state providing aseptic fill-finish capabilities for pharmaceutical manufacturing. It will be home to Pinnacle Biopharma LLC, operating under a contract with CSU, as part of the university's bioscience supercluster initiative.

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KromaTid paints by (chromosomal) numbers

CSU spinoff brings new glow to genetic analysis, research

By Joshua Zaffos
news@ncbr.com

For a group of Colorado State University researchers trying to create a genetic paint kit, the a-ha moment came on the London tube.

For years, several CSU scientists had been working on developing a fluorescent paint that could highlight one side of a chromosome — known as a chromatid — and show abnormal patterns and sequence inversions. The possible links between such defects and diseases and genetic conditions are poorly understood, and the researchers were looking for a better way to analyze the tiny imperfections.

While attending a conference in the UK, Andrew Ray, now a professor in CSU's Department of Environmental and Radiological Health Sciences, suggested to his colleagues that they use the recently mapped human genome to guide their progress. The idea boosted the research, and the group's company, KromaTid, has announced their first successful paint. The groundbreaking innovation could help detect and diag-



Courtesy Colorado State University

KODACHROME FOR CHROMOSOMES – Susan Bailey, professor of radiology at Colorado State University, helped found spinoff company KromaTid.

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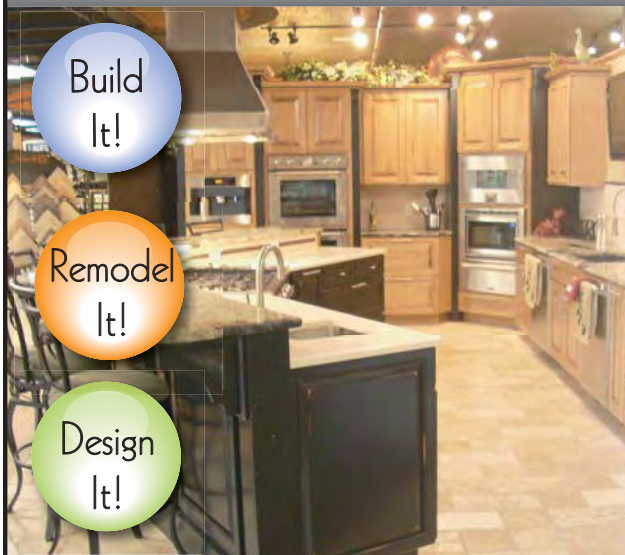
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Region's farmers bring in banner harvest

Wheat, sugar beet, corn producers all fare well in 2010

Northern Colorado farmers are enjoying an experience they can only dream about at planting time — a bountiful harvest.

Corn, wheat and sugar beet growers are realizing the fruits of their labors with record and near-record-breaking crops this fall. Sugar beet farmers had a good year, with an “above average crop” and strong prices, according to Wellington area grower Richard Seaworth.

The only cloud on the horizon is an August decision by a federal judge that banned the use of genetically modified sugar beet seeds until the U.S. Department of Agriculture can prove they are safe. While the current harvest can be marketed, the decision means, for the moment, that GM seeds cannot be planted next year.

But that's next year. Meanwhile, things are looking good for wheat farm-

ers, who just set a record for winter wheat production in the state. Glenda Mostek, spokeswoman for the Colorado Association of Wheat Growers, said the latest crop had the highest per-acre yield ever in Colorado at 45 bushels per acre.

A typical year is about 30 bushels per acre.

“We're crediting it to a combination of good weather in most parts of the state, and also the wheat-breeding program at Colorado State University with varieties specifically bred for drought tolerance and growing in the high plains,” Mostek said.

This year, 2.45 million acres of wheat were planted in Colorado and 2.35 million acres were harvested, for a total yield of 105.75 million bushels. The state's 10-year average for winter wheat is 63.3 million bushels.

Mostek said the CSU wheat-breeding program, which began in 1963 and is funded by a check-off program on state tax returns, has resulted in CSU-bred varieties now being planted in 61 percent of the acres devoted to wheat production.

“We growers have invested a lot in that over the years and that investment is really starting to pay off,” she said.

Mostek said 80 percent of Colorado's wheat is exported to foreign countries because of strong demand from places like north Africa, southeast Asia and Russia.

Colorado's corn harvest is looking very good, according to Mark Sponsler,

“As a whole, Colorado is looking to have one of its best (corn) crops ever.”

Mark Sponsler, executive director
Colorado Corn

executive director of Colorado Corn in Greeley. While the harvest has just begun and won't be finished until mid-to-late November, Sponsler said initial reports are good.

“As a whole, Colorado is looking to have one of its best crops ever, even better than last year,” he said. While last year's corn harvest was “outstanding,” Sponsler said “it looks like this year we may even improve on that.”

Sponsler said weather was the key ingredient for this year's apparent bumper corn crop.

“We had a relatively mild spring with higher temperatures starting later than usual and some very timely rains in late July through mid-August,” he said.

The demand for corn has never been stronger, with the U.S. Environmental Protection Agency on Oct. 13 announcing it was raising the maximum allow-

able ethanol blend from 10 percent to 15 percent.

Sponsler acknowledged that some Colorado corn is grown for ethanol but most ethanol produced here is made from corn shipped in from out-of-state.

“I don't think there's any plant in Colorado that uses more than 20 percent from in-state,” he said. “They do what they can to buy locally at harvest time but they depend on getting a supply year-round, with a lot of that supply coming from major commodity brokers.”

Corn's increasing use by ethanol makers and its rising price is expected to have an effect on meat production, with less pork and poultry produced because of the higher cost of feed.

Sponsler said Northern Colorado corn growers so far this fall are getting a “good, healthy price” for their crop, averaging around \$4.50 a bushel from local buyers.

But Sponsler said corn farmers, like most who work the land, tend to keep their smiles on the inside. At least until that last ear has been picked and stored.

“This is a group of businessmen who don't count their chickens before they hatch,” he said. “But they're probably having more optimism than in a typical year.”

Steve Porter covers agribusiness and natural resources for the Northern Colorado Business Report. He can be reached at 970-232-3147 or at sporter@ncbr.com.



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Steve Porter

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Technology and the myth of enough free time

Time-saving devices do little to save time for important tasks

In my parents' kitchen in Phoenix is a framed, printed advertisement from 1919. A woman stands next to her daughter who is dressed in her wedding gown. Both are smiling, the bride appearing fully overjoyed at the receipt of her mother's gift: a Hoosier kitchen cabinet, which the ad claims will help "retain your youthful energy and girlish appearance."

The advertisement goes on: "(I)n Hoosier homes, daughters know the miles of needless steps and hours of wasted time that this scientific kitchen helper saves. They honor it for the service it has rendered the 'little Mother' who has been able to give more freely of her time to a happy comradeship with her children."

The Hoosier was brought to market before cabinets, countertops, sinks, even indoor plumbing were a part of every kitchen. It offered a flour sifter, a cop-

per- or tin-clad work surface, drawers, shelves and ready storage for just about everything a woman would need as she prepared a meal for the family.

The Hoosier was just one of many advances of modern automation in medicine, machines and time-saving devices. We now have blenders to mix food faster than we are able by hand; toaster, convection and microwave ovens to heat our food without need to gather wood; refrigerators to keep us from gathering food every day; forced air controlled by automated thermostats to warm us without fire; washing machines to keep us from thrashing our clothes over rocks in the river, and rapid transportation which moves us in a few hours over distances that would otherwise require days, even months under our own locomotion.

We fill our kitchens, bathrooms, laundry rooms and garages with time-saving devices. We collect them and pile them high. We fix them, upgrade them, trade them in, hand them down, sell them at yard sales and in the end we bury them in mass appliance graves. We even purchase larger homes to accommodate our growing number of appliances.

Yet, we struggle to find free time now more than ever.

Anthropologist Jared Diamond and his contemporaries surmise through archaeological remains and studies of modern nomads that our ancestors of some 11,000 to 50,000 years ago

enjoyed far more free time than we do today. It is believed those humans who hunted and gathered spent no more than a few hours a day, a few days a week, working to provide for themselves.

The Vietnamese poet and Zen master Thich Nhat Hanh, in "Being Peace," wrote "We are so busy we hardly have time to look at the people we love, even in our own household, and to look at ourselves. Society is organized in a way that even when we have some leisure time, we don't know how to use it to get back in touch with ourselves. We have millions of ways to lose this precious time ..."

Comfortable, chaotic grind

As an avid traveler and adventurer who spends a good bit of time away from computers and mobile phones and a modern home, I find that the transition from my routine of juggling a complex schedule to one of relative simplicity was not, in the past, smooth nor easy. In fact, it was often more comfortable to slip back into the chaotic grind than to transition out, for my body and brain were wired for constant stimuli. When the stimuli were removed, the resulting anxiety was vivid, tangible, even scary. I often required a concerted, conscious effort to let go, to be free in the moment without concern for the location of my mobile phone or content of an anticipated email.

Every day I witness people emerging from an airplane, theater, classroom, even a river trip, and instantly checking their messages with the fervor of someone who has but a few breaths remaining in this world.

With faster, shorter bursts of communication through text messages, Facebook, Twitter and YouTube, we are literally reprogramming our species for a new kind of interaction with ourselves and with the machines that we employ.

In retrospect, I grew up as a highly focused child and teenager who spent countless uninterrupted hours on a single project. I often forgot to eat or sleep until the project was complete. My mother would deliver dinner to my father's workshop where I took up residence for the better part of a weekend when in school, or a full week in the summer months, building robot arms, furniture and toys.

As an adult who now struggles to focus long enough to complete a complex task in one sitting, I pay close attention to the intricate nature of our relationship with technology.

While writing what you are now reading, I have stopped to check e-mail and text messages a dozen times, my mind literally pulling my attention to another task or event, my train of thought derailed for the moment. I take a breath, allow myself the satisfaction of multitasking, and return fresh and focused for another round. I cannot

See TECHNOLOGY, 29



HUMANS & TECHNOLOGY

Kai Staats



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COLUMNS



Improvement about change

Update thinking to embrace new ideas, new relationships
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Send in the clouds of efficiency

Offsite computing offers host of benefits for users, developers

If you spend any time at all hanging out with IT/system admin types, you've no doubt heard the nebulous term "cloud," as in: "Let's store it on the cloud," or "Steve really has his head in the cloud(s)."

I'm not making a derogatory statement about Steve; he really does have his head in one cloud in particular. His days are pretty much dominated with the migration of our in-house servers to that wonderful and mystical place somewhere on the Internet called "the cloud."

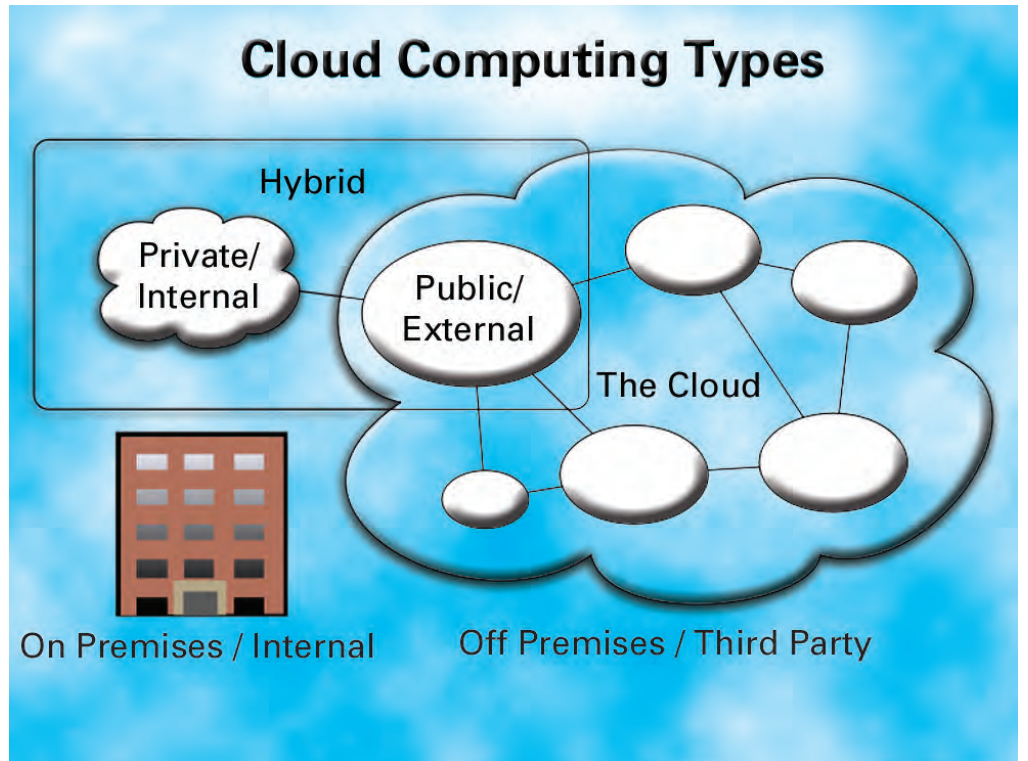
Internet-based computing is really the most basic definition of the cloud. Even though "cloud computing"



GEEK CHIC

Michael D. Wailes

See **OFFSITE**, 28



Graphic courtesy http://en.wikipedia.org/wiki/File:Cloud_computing_types.svg; CC-BY-SA 3.0 by Sam Johnston

CLOUD-SOURCING – Cloud computing can be as simple as accessing Gmail or as complicated as managing an offsite server farm. For those who would like to dig into the cloud a little deeper, there is an excellent whitepaper at www.scribd.com/doc/17929394/Cloud-Computing-Use-Cases-Whitepaper.

Quality education key to nation's future



THE BUSINESS OF EDUCATION

Kathy Gilliland

Support for local public systems important for U.S. society, economy

Education organizations at all levels, both public and private, are striving to rise to the occasion of a very dynamic environment while vying for the dollars that make the wheels of education turn.

One of the interesting trends is the increase of private funding for education and the continued dilution of public investment. The institutions that are both public and private are finding their public portions shrinking and

their need for private funding growing. This is true for P-12 as well as higher and continued education. Here in Northern Colorado we are seeing serious consideration for substantial tuition hikes and education funding ballot initiatives.

The continued erosion of public funding seems to imply a lack of public support for education, yet the willingness to pay two to three times more per year per pupil for private education is becoming common. The message seems to be that a growing number of our population seems to believe there is a distinct correlation between higher cost and a higher quality education. This also implies that there is a perception of lesser value to the quality of education received through public schools.

See **EDUCATION**, 29

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ON THE JOB

NONPROFIT

The board of directors of Project Self-Sufficiency elected new officers for the 2010-11 fiscal year. **David Besch**, vice president of Home State Bank, president; **Tom Tonoli**, retired teacher and curriculum director at Poudre School District, president-elect; **Noreen Flood**, owner of Daily Money Manager, fiscal officer; and **Jane Ray**, retired teacher and community volunteer, secretary. Newly elected to the board of directors are **Stacy Plemmons** of the University of Denver College of Business; **Marci Oates**, executive HR consultant; and **Greg Churchman** of Churchman Consulting.



BESCH



TONOLI



FLOOD



RAY

The Board of Directors of the Community Foundation Serving Greeley and Weld County named **Michael Payne** and **Bill Meier** as new members, representing Windsor and South Weld County. Payne is an attorney with Otis, Coan and Peters LLC and resides in Windsor. Meier is lead district representative from United Power and lives in rural Weld County near Fort Lupton.

FINANCE

Security Service Federal Credit Union selected **William "Bill" Becker** to serve as business development manager for Northern Colorado. Becker previously was employed with the former Norbel Credit Union, which merged with Security Service Federal Credit Union in late July. In his new position, he will be responsible for managing business development operations in Northern Colorado as well as handling legislative affairs and community involvement.



PLEMMONS



OATES

HEALTH CARE

The National Association of Community Health Centers presented **John Santistevan**, director of accounting and finance at the Salud Family Health Centers, with the 2010 Jeffrey T. Latman Leadership in Health Care Finance Award. This award is presented to an individual who serves in a senior level finance position and whose work best exemplifies excellence, leadership and integrity in strengthening health center fiscal operations.



CHURCHMAN

Shelby Kahl, owner and operator of a holistic dental hygiene practice in Windsor, received the Colorado Bronze Environmental Leadership Award on Oct. 6 at the Denver Performing Arts Center. Gov. Bill Ritter recognized more than 120 Colorado companies with Gold, Silver and Bronze awards for voluntarily going beyond compliance with state and federal regulations and for their commitment to continual environmental improvement.

MARKETING/MEDIA

Lightsource Creative Communications, a global marketing communications company based in Fort Collins and Philadelphia, added **Justin Kinser** as director of business development. Kinser's immediate focus will be to manage the developing portfolio of Lightsource in Northern Colorado. Prior to joining Lightsource, Kinser held sales and management positions in high-tech, manufacturing, construction and consumer services.

MANUFACTURING

Fort Collins-based Forney Industries hired **Ron Ferguson**, a 30-year sales and branding executive for such corporations as PepsiCo and Mattel, as its new chief sales and marketing officer. In his new role, Ferguson will oversee all Forney sales, marketing and customer-service departments, and launch broader strategies in each department to facilitate the company's expansion.

AGRICULTURE

Colorado 4-H introduced its inaugural Hall of Fame members Oct. 8. Among the 11-member class are **Tony Frank**, president, Colorado State University; **Temple Grandin**, animal handling and autism expert, Colorado State University; and **John Matsushima**, CSU professor emeritus, instrumental in advancements in the beef cattle-feeding industry. The Colorado 4-H Hall of Fame recognizes notable people in the state who were 4-H members and who attribute success in life to their 4-H experiences.

MISCELLANEOUS

Matt Shoup, owner of M&E Painting in Loveland; **Christina Vincent**, redevelopment program administrator for the city of Fort Collins; and **Emma McArdle**, city planner, city of Fort Collins all made the Colorado Business Magazine list of Colorado's Top 25 most influential young professionals. Judges of the inaugural list reviewed more than 150 nominations and focused not only on business success, but on impact in the community through mentoring, volunteer work and philanthropic efforts.

Veterans Green Jobs, a national nonprofit dedicated to connecting veterans with meaningful opportunities in the green jobs economy, named **William "Bill" W. Doe III**, Ph.D., P.E., as its new CEO. As he becomes CEO, Doe will complete his 13th year of service at Colorado State University, including his roles as an associate director and senior research scientist for the Center for Environmental Management of Military Lands in the Warner College of Natural Resources.

If you have an item to share about a promotion, job change or career news of note, e-mail it to Noah Guillaume at nguillaume@ncbr.com, or mail it to On The Job at NCBR, 141 S. College Ave., Fort Collins, CO 80524.

TIME OUT



FORT THE KIDS – 1. Chris Imsland, Partners Mentoring Youth executive director, left; Nomie Ketterling, Weld County Prevention Partners; Mike Ketterling, Greeley Office Advisory Council member; Gail Shatz, Partners Mentoring Youth program coordinator - Greeley Office, and Rebecca Koppes-Conway, 19th Judicial District Magistrate, celebrate at the Open House for the Greeley office of Partners Mentoring Youth on Oct. 7. **2.** Adrian Gilmore, Web software developer at SSURU, left; Don Clover, senior design engineer at Encorp and David Runkles, director at SSURU, talk shop at the Rocky Mountain Innovation Initiative event on Oct. 14. **3.** Curt Richardson, CEO of OtterBox, addresses panel questions on future hiring trends at the Northern Colorado Economic Development Corp.'s annual luncheon Oct. 13. To his right is Terry Precht, president of Technology Driven Products in Loveland, Gary Lausch, vice president of the English Language Institute/China in Fort Collins, and Marcia Coulson, CEO of Eldon James Corp. in Loveland and EJ Biomed in Fort Collins. Don Marostica, director of the Colorado Office of Economic Development and International Trade, moderated the event. **4.** Megan Pierce of Blue Sky Restoration talks with Brandon Luther of Country Financial at the Oct. 6 Fort Collins Area Chamber of Commerce Envision Young Professional networking event at Full Cycle in Fort Collins.

E-mail your event photos to Editor Kate Hawthorne, khawthorne@ncbr.com. Include complete identification of individuals.



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BRIEFCASE

Nonprofit notes

Odell Brewing co-workers joined **Wildlands Restoration Volunteers** for a two-day project restoring Campbell Valley, an area about 30 miles northwest of Fort Collins. Over two days, 46 brewery staff planted native seeds, placed matting to protect eroding slopes, and harvested and planted 900 willow poles to control erosion and restore wildlife habitat for common and endangered species. For more information on Wildlands Restoration Volunteers, visit www.wlrv.org or call 970-493-2075.

State Farm Insurance made a \$100,000 donation to the **Monfort College of Business** and the **University of Northern Colorado**. The gift is earmarked for student scholarships and support programs during the 2010-11 academic year. The company has donated more than \$639,000 to the College of Business since 1991, and an additional \$332,000 to the University of Northern Colorado.

The **Partners Mentoring Youth** Sixth Annual Running of the Bulls raised \$12,000 to support activities for Partnerships, case management support to families in Partners, and screening and training of new volunteers. Highlights of the 3.75 mile run/walk around Lake Estes held in September included almost 300 participants and the new "Top Dog" Award given to the first dog to cross the finish line. Results are available at <http://results.active.com/pages/page.jsp?pubID=3&eventLinkageID=20560&year=2010>.

KUDOS

The **Art Directors Club of Denver** awarded **Burns Marketing Communications** gold honors for the website My Active Driveway and its 2010 letterpress calendar, two silver honors for printing excellence and another in the design collateral category, and a bronze honor for work on the **Breckenridge Ski Resort** website. Additionally, members of the Burns Marketing team were acknowledged for their contributions to the **New Denver Ad Club's** award-winning Next Creatives Portfolio Program.

NEW PRODUCTS AND SERVICES

Loveland-based **Numerica Corp.**, a global provider of tracking, data fusion and surveillance, launched its new corporate website at www.numerica.us. The site provides a central portal to inform customers, academics and job candidates about state-of-the-art research and product development, and hosts an archive of published research papers, provides product sales sheets and prototype information.

The **Open Zelos Musical Allegiance** in Fort Collins made its official launch last month. The nonprofit organization's primary goal is to educate adult non-professional musicians so they can grow intellectually and emotionally through musical endeavors. OZMA provides knowledge services such as books and online training materials. Visit www.zeloso.org for more information.

The **Moxie Exchange Movement**, a national organization where professional women come together to learn, connect, collaborate, innovate and grow, launched its first chapter in Northern Colorado. Not a networking group but a professional organization for women, it provides strategy,

opportunity and insight to its members through a monthly Estrogen Power Happy Hour. For more information visit www.MoxieExchange.com.

NEW LOCATION

DS Constructors LLC moved to a new office at 3780 N. Garfield Ave., Suite 101, Loveland, CO 80538. The office phone number of 970-232-3324 remains with a new fax number of 970-635-3534.

DEALS

Anton Collins Mitchell LLP combined practices with **Watkins & Schommer Inc.** resulting in the addition of a new ACM office located in Greeley serving Northern Colorado. The Northern Colorado office provides ACM with opportunities to better serve their existing clients as well as expand their capabilities in the governmental and nonprofit markets. Current ACM services to the Denver and Northern Colorado area include benefit plan audits, tax planning and consulting, estate planning, corporate assurance services and business consulting including valuation work.

HEIT of Fort Collins and **Simpler-Webb** of Austin, Texas, have merged to create the largest U.S. managed services provider for community financial institutions. As a result of the merger, the new company will provide cloud-delivered technology management to more than 450 community banks and credit unions. The company will operate under the HEIT brand.

DEADLINES

All Family Dentistry in Fort Collins is handing out glowing toothbrushes and \$1 per pound of Halloween candy trick-or-treaters collect this year. All candy collected will be shipped to **Operation Gratitude**, a nonprofit organization that send gifts to troops in Iraq. Candy will be collected Nov. 1 only

from 3 to 6 p.m. at All Family Dentistry, 373 W. Drake Road, Suite 10 in Fort Collins.

Animal House Rescue is looking for handmade craft items to be donated for the inaugural Spaghetti & No Balls Craft Fair. Craft fair items may be submitted until Nov. 15 for the Nov. 21 event. For more information contact Sandra Risler at Sandra@animalhousehelp.org or 970-224-3647.

ANNIVERSARIES

Marketing firm **Clay Pot Creative** celebrated its 10th anniversary this month. Julia Leach started the custom marketing solutions firm known for customer-focused philosophy and hand-crafted graphic design, branding, marketing, and Web development services.

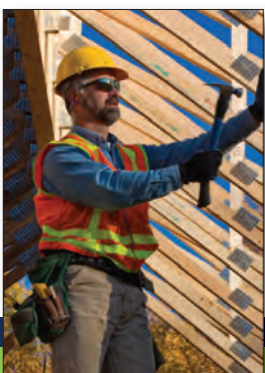
PROJECTS

The **Neenan Co.** started construction on **Gunnison Valley Hospital's** outpatient services addition and remodel project. The project includes a new 14,000 square foot addition to the hospital, and a 4,500 square foot renovation of existing space. The addition will house the relocated and expanded lab and radiology departments and a new outpatient registration area. The renovation will provide expanded space for a visiting physicians clinic and a new oncology treatment clinic.

If you have an item to share about name changes, new products or business news of note, e-mail it to Noah Guillaume at nguillaume@ncbr.com, or mail it to Briefcase at NCBR, 141 S. College Ave., Fort Collins, CO 80524.



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CALENDAR

- Oct. 23** - Larimer Humane Society's 12th Annual Top Cat & Tails Gala, starting at 5:30 p.m., Fort Collins Marriott. Cost: \$90/person, \$650/table. Contact: Larimer Humane Society at 970-530-2947 or <http://www.larimerhumane.org>.
- Oct. 23 - 13** - Keyboarding Skills Improvement, from 1:30 to 3:30 p.m., Front Range Community College - BP152, 4616 S. Shields St. in Fort Collins. Cost: \$59. Registration Deadline: 10/22/2010. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- Oct. 23** - Top Chef Northern Colorado, from 5:30 to 10:30 p.m., Evans Community Center, 1100 37th St. in Evans. Cost: \$75/person or \$150/couple. Contact: Gwen Schooley at 970-353-5970 or gschooley@akidsplace.org.
- Oct. 25** - Governor's Awards Dinner for High-Impact Research, from 5:30 to 8:30 p.m., UCAR Center Green Campus, 3080 Center Green Drive, Building CG-1 in Boulder. Cost: \$85 (\$75 for sponsors). Registration Deadline: Register by 10/21 or pay at the event. Contact: Beth Powell at 303-489-0595 or beth@albatrai.com.
- Oct. 26** - Taxes & Recordkeeping, from 8:30 a.m. to noon, SBDC office (Key Bank Tower), 125 S. Howes St., Suite150 in Fort Collins. Cost: \$40/pre-paid, \$50/day of. Contact: SBDC at 970-498-9295 or www.sbdclarimer.com.
- Oct. 26** - Is Franchise Ownership For You?, from 3 p.m. to 5 p.m., Loveland SBDC, 441 E. Fourth St., Suite 101a in Loveland. Cost: \$10. Contact: Mary Ann at 970-667-4106 or maryann@lovelandsbdc.org.
- Oct. 26** - Writing Through Loss, from 7 to 9 p.m., Pathways Hospice, 305 Carpenter Road in Fort Collins. Cost: \$80. Contact: Michele Desnoes at 970-663-3500 or michele.desnoes@pathways-care.org.
- Oct. 27** - Creating a Social Media Marketing Strategy, from 2:30 to 5 p.m., Loveland SBDC, 441 E. Fourth St., Suite 101a in Loveland. Cost: \$25. Contact: Mary Ann at 970-667-4106 or maryann@lovelandsbdc.org.
- Oct. 27** - Beet Street's Art Cafe, from 5:30 to 7 p.m., Avogadro's Number, 605 S. Mason St. in Fort Collins. Contact: Kerry Miller at 970-419-8240 or info@beetstreet.org.
- Oct. 28** - Windsor Chamber Business BEFORE Hours, from 7:30 to 9 a.m., The Local Pages, Clay Ins., Robert Penny Attorney, 421 Main St., Suite B in Windsor. Contact: Windsor Chamber of Commerce at 970-686-7189 or information@windsorchamber.net.
- Oct. 28** - Internationally renowned economist, Jeffrey Rosensweig, to speak on Oct. 28, from 11 a.m. to 12:30 p.m., Hilton Fort Collins, 425 W. Prospect Road in Fort Collins. Cost: \$0.00. Registration Deadline: Oct. 20. Contact: Kris Clagett at 970-237-3380 or events@q4wm.com.
- Oct. 28** - Greeley Weld Chamber of Commerce Business After Hours, from 5 to 7 p.m., Bilrite Sign Service, 4315 Industrial Parkway in Evans. Cost: \$10. Contact: Kim Barbour at 970-352-3566 or kim@greeleychamber.com.
- Oct. 29** - Excel - Advanced, from 8 a.m. to 5 p.m., Front Range Community College - BP152, 4616 S. Shields St. in Fort Collins. Cost: \$179 (includes textbook). Registration Deadline: 10/26/2010. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- Oct. 29** - 9th Annual Houska Automotive Halloween Blood Drive, from 7 a.m. to 1 p.m., Garth Englund Blood Center, 1025 Pennock Place in Fort Collins. Cost: \$0.00. Contact: LJ Houska at 970-482-0156 or lj@houskaautomotive.com.
- Oct. 29 - 30** - Arsenic and Old Lace, starting at 7 p.m., Rialto Theater, 228 E. Fourth St. in Loveland. Cost: \$15. Contact: Nancy Patton at 970-567-8888 or tcp.njp@gmail.com.
- Oct. 29** - Old Fashioned Halloween Party and Book Drive, from 6 to 10 p.m., Rio Agave Room, 143 W. Mountain Ave in Fort Collins. Cost: \$20/adult, \$10/children, \$50/families.
- Oct. 30** - Legacy Land Trust Art for Conservation Opening Reception, from 5 to 9 p.m., Poudre River Arts Center, 406 N. College Ave. in Fort Collins. Cost: Free. Contact: Michelle Baun at 970-481-0922 or baunbiz@comcast.net.
- Oct. 30 - 31** - Arsenic and Old Lace, starting at 2 p.m., Rialto Theater, 228 E. Fourth St. in Loveland. Cost: \$15. Contact: Nancy Patton at 970-567-8888 or tcp.njp@gmail.com.
- Oct. 30 - 6** - Word-Intermediate, from 9 a.m. to 1 p.m., Front Range Community College - BP152, 4616 S. Shields St. in Fort Collins. Cost: \$159 (includes textbook). Registration Deadline: 10/29/2010. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- Oct. 30 - 6** - Word - Intermediate, from 9 a.m. to 1 p.m., Front Range Community College - BP152, 4616 S. Shields St. in Fort Collins. Cost: \$159 (includes textbook). Registration Deadline: 10/26/2010. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- Oct. 30** - Basic Photoshop for Photographers, from 9 a.m. to 5 p.m., Center for Fine Art Photography 400 N. College Ave, in Fort Collins. Cost: \$130/members, \$140/nonmembers. Contact: Contact at 720-244-1010 or contact@c4fap.org.
- Oct. 30** - Meow-loween, from 7 to 11 p.m., Avogadro's Number, 605 S. Mason in Fort Collins. Cost: \$10. Contact: Ruth Swanty at 970-593-9437 or ruthswanty@aol.com.
- Oct. 31** - Spooktacular 5K Race & Walk, from 8 a.m. to noon, Spring Canyon Park, 2626 Horsetooth Road in Fort Collins. Cost: \$25/adult runner. Registration Deadline: 10/31/2010. Contact: Katy DeJonge at 970-419-0486 or info@csrckids.org.
- Oct. 31 - 4** - Legacy Land Trust Art for Conservation Show and Sale, from 11 a.m. to 6 p.m., Poudre River Arts Center, 406 N. College Ave. in Fort Collins. Cost: Free. Contact: Michelle Baun at 970-481-0922 or baunbiz@comcast.net.
- Nov. 2** - Writing Through Loss, from 7 to 9 p.m., Pathways Hospice, 305 Carpenter Road in Fort Collins. Cost: \$80. Contact: Michele Desnoes at 970-663-3500 or michele.desnoes@pathways-care.org.
- Nov. 4** - PowerPoint Presentations with Punch, from 5:30 to 8:30 p.m., The Education and Life Training Center, 401 Linden St. in Fort Collins. Cost: \$49. Contact: Laura Barron at 970-482-4357 or laura.barron@eltcenter.org.
- Nov. 4** - Empty Bowls Loveland, from 5:30 to 8 p.m., Embassy Suites, 4705 Clydesdale Parkway in Loveland. Cost: \$25. Contact: Korrie Johnston at 970-530-3104 or kjohnston@foodbankklarimer.org.
- Nov. 5** - Lighten YOUR Load as a Business Owner, from 8:30 a.m. to 4 p.m., The Drake Center, 802 W. Drake Road, Suite 101 in Fort Collins. Cost: \$25. Contact: SBDC at 970-498-9295 or www.sbdclarimer.com.
- Nov. 5** - Legacy Land Trust Art for Conservation Closing Reception, from 5 to 9 p.m., Poudre River Arts Center, 406 N. College Ave. in Fort Collins. Cost: Free. Contact: Michelle Baun at 970-481-0922 or baunbiz@comcast.net.
- Nov. 6 - 13** - Photoshop Elements II, from 9 a.m. to 1:30 p.m., Front Range Community College - BP112, 4616 S. Shields St. in Fort Collins. Cost: \$149 (includes textbook). Registration Deadline: 11/05/2010. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- Nov. 6 - 13** - Design and Usability Techniques for Your Website, from 9 a.m. to 1 p.m., Front Range Community College - BP119, 4616 S. Shields St. in Fort Collins. Cost: \$149/single, \$159/double (includes textbook). Registration Deadline: 11/05/2010. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- Nov. 6** - Working in Raw, from 9 a.m. to noon, Center for Fine Art Photography, 400 N. College Ave in Fort Collins. Cost: \$50/members, \$55/non-members. Contact: Contact at 720-244-1010 or contact@c4fap.org.
- Nov. 6** - Demystifying Layers and Smart Objects, from 1 to 4:30 p.m., Center for Fine Art Photography, 400 N. College Ave. in Fort Collins. Cost: \$65/members, \$90/non-members. Contact: Contact at 720-244-1010 or contact@c4fap.org.

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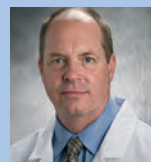
Answer:

Intuitive Surgical, manufacturer of the da Vinci Surgical System, recently named McKee Medical Center as an Epicenter Teaching Center for robotic-assisted gynecological surgery.

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DAILY IN REVIEW

Fort Collins Chamber does not endorse tax measures

Editor's note: Daily in Review is a partial digest of stories reported in the Business Report Daily online service between Oct. 4 and 15. Follow Business Report Daily each day at www.ncbr.com — click on "Breaking News" on the home page — or subscribe to have each day's top items delivered to your inbox twice a day.

FORT COLLINS — The Fort Collins Area Chamber of Commerce announced Friday that it is "passively opposed" to the

proposed city sales tax increase on the Nov. 2 ballot. It also declined to take a position on the proposed Poudre School District mill levy and bond measures.

"The key reason we do not support the city sales tax increase is our belief that city government needs to focus more on efforts to grow the tax base," the chamber said in a prepared statement e-mailed to members. "It was reasonable to expect city government to dedicate some of the new revenue to encourage

private sector job creation, but the council chose not to do so."

Fort Collins is asking voters for a sales tax increase of .85 percent, of which 50 percent would be dedicated to street maintenance and transportation infrastructure; 28 percent would go to police and fire services; 11 percent to park maintenance and recreation services; and an additional 11 percent for other community priorities. The increase, the first bump in the city's base sales tax request-

ed since 1982, would sunset in 10 years.

PSD is asking for a mill levy increase that would raise \$16 million annually and a \$120 million bond issue.

The chamber's position of passive opposition means that it will not actively work against the sales tax measure, according to the official position statement.

Second Greeley center in foreclosure

GREELEY — Greeley Plaza West, at 1020 28th Ave. anchored by TMG Marketing, went to a foreclosure sale Oct. 13 with a debt of almost \$1.5 million.

Mark Bradley of Realtec Commercial Real Estate Services in Greeley had been marketing the property for the last year for sale for \$2.5 million. He said the foreclosure was almost inevitable, given TMG Marketing's financial troubles. The company, according to recent reports, shut the Greeley office in July, laying off at least 100 employees.

Bradley said the remaining businesses at the center, Subway and Cruisers Bar, should continue to operate.

This is the second local shopping center foreclosure this year. The Greeley Mall went into foreclosure in August after defaulting on its \$41.4 million loan. Mall owner GK Development out of Barrington, Ill., a suburb of Chicago, continues to work on restructuring its loan to retain the property, said Marianne Fasano, spokeswoman for GK. Greeley Mall continues to operate.

GH Phipps acquires Delta Construction

GREENWOOD VILLAGE — GH Phipps Construction Cos., one of the largest construction firms in the Rocky Mountain region, has acquired Laramie, Wyo.-based Delta Construction Inc. in a move that will increase Phipps' reach into the Wyoming market.

The deal, finalized on Oct. 1, will make Delta a wholly-owned subsidiary of Phipps. Delta will continue to operate out of its Laramie office. Financial details of the acquisition were not released. GH Phipps has branch offices in Loveland, Cheyenne and Colorado Springs.

Vestas buys land to expand in Windsor

WINDSOR — Vestas Wind Systems is again expanding, but this time the company is focusing on stretching its grounds at its blade manufacturing plant in Windsor.

The company last month closed on a \$2.5 million deal for roughly 80 acres just east of its existing turbine blade manufacturing plant in Windsor. The company is now grading the property, which will be used for blade storage, according to those close to the project.

The company bought the land, which is physically in the city of Greeley, from Lot Holding Investments, the family business headed by George Hall, president of Hall-Irwin Construction.

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DAILY IN REVIEW

New call center to open in Evans

EVANS — An Illinois-based call center will open a new office in Evans with plans to hire 500 employees by spring, filling the hole left by Asurion last month.

Afni Inc. will open its call center initially with 250 employees in the spot that housed Asurion for five years at 3001 Eighth Ave. Afni is partnering with a telecommunications provider on its first Colorado call center, according to a company announcement.

The company hopes to open on Dec. 6, with its first group of employees trained and ready to take calls. Company officials expect the remaining employees to be added by February 2011.

Hiring is beginning immediately. Individuals interested in full-time employment can apply online at afnicareers.com to review a comprehensive list of all available positions.

Salaries expected to increase next year

FORT COLLINS — Northern Colorado workers may see an average 1.8 percent increase in pay next year, according to the Mountain States Employers Council's Pay Increase Projections survey.

That's low compared to the rest of the state, which is projected to see an average wage increase of 2 percent. That number dropped from the MSEC's May survey, in which employers statewide projected

a 2.2 percent pay increase.

Northern Colorado and Fort Collins increases are projected to average 1.8 percent in 2011, higher than the 2010 projections of 1.7 percent, according to the survey. Employers in the Denver area project wage increases of 2.1 percent in 2011, compared to 2.1 percent in 2010. The resort areas, which typically have the highest projections, anticipate increases of 1.5 percent in 2011, consistent with the 1.5 percent in 2010.

The state's highest expected wage increases come from the Boulder/Longmont area with a projection of 2.4 percent average increases in 2011. This increase is higher than the 2.2 percent projected wage increases in 2010.

Inviragen secures \$15.5 million

FORT COLLINS — Inviragen and PharmaJet announced a five-year, \$15.5 million contract from the National Institute of Allergy and Infectious Diseases to advance the development of a needle-free dengue vaccine.

The award will fund preclinical studies, regulatory filings, manufacturing and clinical testing of Inviragen's dengue vaccine, DENVax, delivered with PharmaJet's needle-free injection device.

Inviragen got its start in Fort Collins in 2005 with an exclusive license to develop a dengue vaccine from the Centers for Disease Control. In 2009, it merged with a Singapore company to continue to develop vaccines against infectious dis-

eases in emerging economies. PharmaJet, based in Golden, develops needle-free injection technology.

CSU ranked one of top research institutions

FORT COLLINS — Colorado State University ranked second in the nation among public research universities without a medical school, according to a report by the National Science Foundation.

NSF surveyed 711 public and private institutions in its report, which tabulated fiscal year 2008-09 federal expenditures for science and engineering research. On a per-faculty basis, CSU ranked first in federally funded research and development among all public

institutions and No. 49 among all private and public institutions in 2008-09 with a record high research expenditure of \$311.7 million.

CSU's research expenditures reached \$302.8 million in fiscal 2009-10, the third year in a row that the university has reported more than \$300 million in spending. The university also set a record for grant awards for this year, growing 4.1 percent from \$274.3 million in 2008-09 to \$285.6 million.

Foreclosure Hotline scores-prevention funds

DENVER — The Colorado Foreclosure Hotline will soon launch a campaign to stop foreclosure rescue scams.

The Hotline will work with Loan Scam Alert, a federally funded program conceived by NeighborWorks America to coordinate an aggressive consumer outreach and education campaign to alert homeowners about the predatory practice. JPMorganChase Global Philanthropy Foundation pitched in \$10,000 to support the effort.

The Hotline team will distribute materials to public agencies across the state and make them widely available for download on the Hotline website at www.coloradoforeclosurehotline.org.


The Colorado Foreclosure Hotline is a network of 26 HUD-approved housing counseling agencies accessible under a toll-free number — 877-601-HOPE.

Weld schools benefit from grant

DENVER — Three Weld County high schools are on the list of 32 schools statewide to benefit from a five-year, \$15 million grant through the U.S. Department of Education to boost graduation rates.

The Colorado Department of Education's Unit of Dropout Prevention and Student Engagement identified the schools, all which serve at least 400 students and have a dropout rate higher than the state average.

Greeley Central High School and Northridge High School in Greeley and Fort Lupton High School were the only Northern Colorado schools named to the list.



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For real improvement, don't change – learn

Update thinking to embrace new ideas, new relationships

I am so tired of the word “change.” It is worn out and we have so much baggage around it. When you say “change,” everyone’s jaw tightens and we all prepare for battle — because we don’t want to change. We like routine and predictability.

There are organizational disciplines that focus on managing the process of change. In fact, I do organizational change management for a living. Sometimes the process of change management is called innovation, sometimes process improvement or implementation. It all boils down to one concept: change.



PRACTICING INNOVATION
Shirley Esterly

What if we replaced the word “change” with the word “learning”?

Learning is much more positive than change. Learning is proactive and indicates that we know what we want to achieve with new ideas, skills and abilities.

What a way to think about today’s world of uncertainty. We should move into a frame of mind that is focused on learning and growing. Learning is about new experiences, new realities, and new relationships in addition to what we already do.

Let’s explore the unique opportunity we have to update our thinking from “change” to “learning.”

The thought of change requires effort and work. It implies abandoning what we are doing and starting over as opposed to improving through learning. We change or correct the spelling of words, we correct or change errors, and we fix or change things that are broken. When you look at change from this perspective, I’m not sure that “change” should be applied to human beings. We are not machines or mechanical devices. We are natural, like trees — we grow and mature over time.

Change is about opposition, replacement, and resistance. Learning is about growth, re-invention, and new ideas. Learning is one way to re-create ourselves. Learning means that we will have a new skill or capability that we did not have before. This is exactly what we are trying to accomplish with all manner of change efforts.

The bottom line is that all sustainable growth comes from learning. Human beings don’t change until they learn something that makes the disruption brought about by the change worthwhile. I have never worked on a

project where individuals agreed to use a new system, implement new software, or follow a new procedure until they saw a beneficial reason to make the change. If you don’t believe in the “change” you create workarounds as a façade that you are actually using the new process. Resistance to change wastes productive energy.

Completely different mindset

When we begin to learn, a completely different mindset is at work. Learning is exciting because we are curious and interested in finding new ways to be successful. Creating a learning environment also means that we will behave differently with each other. Learning is a collaborative activity. We learn from others in the workplace, in our personal lives, and when we explore new hobbies or pastimes.

Whether working together on a project, creating and managing a formal project plan, or building a shared vision of the future, learning is a key to making it work. My experience shows that every sustainable change is based on new information or learning.

Learning is a creative way that we re-invent ourselves and, ultimately, our organizations. Let’s think of a progression of learning stages. Learning progresses from adaptation to generative learning. Often, we learn in order to adapt to a new reality. Taking personal initiative creates generative learning. Generative is a word that indicates imaginative, ingenious, and inventive learning. There has never been a better time to create opportunities based upon taking the initiative to learn.

Try on the possibility of replacing the word “change” with the word “learning.” First, modify your speech. Make a conscious effort to say “learning” whenever you think “change.” As you make the switch in your speech, observe the kind of responses you get back. Are the responses more positive? Are the responses more creative?

Next, discuss learning in the areas of the organization where you have influence. Talk to your subordinates, talk to your manager and your customers. Don’t ask prospective customers to “change” for your product, ask them to “learn” as a result of using your product. You should be able to demonstrate to a prospect how your product will create better results by learning how to create new opportunities.

Let’s start a revolution in thinking. The concept of learning is positive and creative. Learning is dynamic, productive and constructive. Give it a try and see how the world around you transforms.

Give up changing and begin learning.

Shirley Esterly is a master facilitator and systems thinker who works with clients to build sustainable business practices. She can be reached at sae@quantumwest.com.



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FOX NEWS RADIO

Oil and gas saves Weld County's real estate year

Drillers drive down industrial vacancies to 9 percent for '10

When one door closes another opens. That's the case this year after Weld County has been hit particularly hard by the economic downturn in 2008.

The oil and gas industry may save 2010 from being the year that saw distressed and must-sell commercial properties become staggering statistics on a bank OREO chart. Agents in Weld County say industrial space is heating up the market, as oil and gas and related service companies flood the area, bringing the vacancy rate down to 9 percent. And it doesn't hurt to have two major manufacturing companies — Leprino Foods and JBS USA — opening soon or beefing up existing operations.

"I'd definitely say we're probably up 25 percent in the industrial category over what we were last year," said Ron Randel, a broker with Wheeler Management in Greeley. "There's not much existing warehouse space out there for these types of users. I think

we'll see four to five years of this." Agents on the other side of Interstate 25 are praising the distressed property and land market.

"What's saving brokers (in Larimer County) is selling property that has more realistic prices," said Mike Eyer, a partner with Sperry Van Ness/The Group Real Estate in Loveland.

Eyer reports as of July, sales have been more in the office category, followed by land, with many dominated by banks wanting to unload foreclosed properties.

He said he hasn't seen any spillover from Weld's recent oil boom.

But it may not be long before the industrial prospectors come looking west. Weld's industrial vacancy rate is shrinking, building from the ground up is still a bit pricey, and interest in the area is growing as news spreads about the continued good fortunes offered by the Niobrara formation.

New drilling techniques

The formation blankets the Northern Colorado underworld from Wyoming south to 10 miles past Interstate 70, east to Kansas. Though it's been around for years, companies just this year started making major discoveries through new horizontal drilling techniques.

Since that early 2010 gusher well called Jake announced to the rest of the world that oil is flowing strong and heavy again, companies have come a-courtin'.

■ DCP Midstream bought the former Frach Tech building at 3026 Fourth Ave. in south Greeley this year for \$1.6

million, and promised to invest up to \$125 million more into its Weld footprint.

■ DCP's former building at 1324 N. Seventh Ave. is under contract with another oil and gas service company.

■ Richmark Energy Partners, a division of Greeley-based Mineral Resources, just put down \$650,000 for the former RR Custom Woodworking building at 401 17th St. in Greeley. The company will raze the building and operate it as a pad site for directional drilling of multiple wells. Drilling won't begin for likely another couple of years, according to company president Arlo Richardson.

■ Synergy Resources in Platteville recently added 1,000 square feet onto its building and added more employees, with plans to hire more, as the company focuses its drilling into the Niobrara through the Wattenburg Field south of Greeley.

■ Anadarko Petroleum Corp. has planned a new building in Evans.

■ A company that markets chemical toilets for oil and gas field workers has been looking into a new location in Weld.

■ And word from industry insiders is that Noble Energy may soon make a big announcement in Greeley.

Mark Bradley, an agent with Realtec Commercial Real Estate Services in Greeley, agreed that oil and gas might indeed save Weld's market this year. He's working on two more deals for oil and gas service companies to eat up another

35,000 square feet of industrial space.

"This year the oil and gas guys have certainly filled a void that wasn't getting filled by most other industrial sectors," Bradley said. "There are some other kinds of industries out there that are doing well, but a big driver of Greeley's industrial in the past had been the construction industry and that's still suffering quite a bit."

Agents don't want to get too cocky or sure that the market will continue its strong performance. Things change all the time — especially in the oil and gas industry.

"It's not going to be a banner year. It's just going to save it from being another dismal year," Randel said. "There's nobody getting wealthy out there. It's just gonna be a lot of work and lot of helping people that are having trouble with properties, and having a little bit of hope in that one area to keep you going."

For now, oil and gas is definitely the saving grace for 2010.

"It could just be a flash in pan, or here four to five years," Bradley said. "A guy from a big oil company told me this could be the largest on-land oil play the country has ever had. We're talking about extremes. At this point, I don't think anyone really knows what to believe."

Well, at least it's something.

Sharon Dunn covers real estate for the Northern Colorado Business Report. She can be reached at 970-221-5400, ext. 219 or at sdunn@ncbr.com.



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Private Activity Bonds bridge financing gaps

Funding available for public/private partnership projects

The leaves are falling and the dust is settling on an economic downturn second only to the Great Depression. Most economists agree that our local, regional, national and global economies are in some stage of recovery. However, a level of uncertainty persists, due in part to mixed economic news that is being molded to feed the political agenda's of the upcoming mid-term elections.



COMMERCIAL REAL ESTATE
Joshua Guernsey

Although the macro-economic data is mixed, I believe that as commercial real estate practitioners we are privy to a unique insight and the true leading indicators for our economy at the local level. We are afforded an opportunity to work with business

Private Activity Bond Allocation and Use City of Fort Collins 2000 to 2010

Year	Allocation	Use	Difference
2000	\$2,756,250	\$0	\$2,756,250
2001	\$3,547,125	\$6,510,000	-\$2,962,875
2002	\$4,450,950	\$0	\$4,450,950
2003	\$4,594,538	\$0	\$4,594,538
2004	\$4,977,120	\$0	\$4,977,120
2005	\$5,018,440	\$0	\$5,018,440
2006	\$5,076,120	\$0	\$5,076,120
2007	\$5,426,655	\$0	\$5,426,655
2008	\$5,504,218	\$3,840,000	\$1,664,218
2009	\$6,037,605	\$0	\$6,037,605
2010	\$6,139,215	\$0	\$6,139,215
Total	\$53,528,236	\$10,350,000	\$43,178,236

Funding is out there

Private Activity Bonds are tax-exempt and funded by the U.S. Congress. Individual municipalities are allocated a percentage of the state's share based upon population. Eligible activities that can be funded by PABs range from green building and redevelopment projects to manufacturing facilities. The definition of "manufacturing" has recently been expanded to include production of intangible property including copyrights and patents, which should increase the historically low demand for PABs here in Northern Colorado.

See BONDS, 19

SOURCE: CITY OF FORT COLLINS

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BONDS, from 18

owners across many different industries, and can draw our own conclusions based on the collective feedback we get from them.

Although many companies are still fighting to emerge from the recession — as many landlords can attest — it is my perception that there is a large contingency doing very well, reporting strong sales/performance, and cautiously addressing expansion needs.

No matter how great the desire and need to grow, companies still contend with a slow thaw of the credit markets, and the need to improve balance sheets. For these companies, public/private partnerships can be an invaluable asset. More specifically, Private Activity Bonds are often discussed, but just as often not well understood.

What they are

Private Activity Bonds are funded by the U.S. Congress, with an annual state volume limit. Individual municipalities are allocated a percentage of that state volume based upon their population. For example, the city of Fort Collins' allocation of PAB funds in 2010 is just over \$6 million.

When qualified "users" apply for Private Activity Bond financing, they work with the city to coordinate the issuance/sale of those bonds through a federal process.

The interest earned by holders of these bonds is typically exempt from federal income taxes.

The IRS classifies state and local bonds in two ways: Governmental Bonds or Private Activity Bonds. Governmental Bonds are dedicated to projects that benefit the general public and commonly used to finance schools, fire stations, water projects, roads, and the like, whereas Private Activity Bonds may be utilized for projects that primarily benefit private entities.

The private activities that can be financed with tax-exempt bonds are called Qualified Private Activities, and are restricted by Congress to projects defined in the federal tax code.

Who can qualify

There are currently 22 eligible activities that qualify for PAB use, ranging from qualified green building and redevelopment projects to qualified manufacturing facilities.

Historically, PABs have not been particularly useful for many communities in Northern Colorado, as our industries have been largely knowledge-based rather than manufacturing-based. The underutilization of PAB's can be clearly seen in the nearby chart which summarizes PAB use in Fort Collins over the last decade.

Clearly, there have been significantly more dollars available than deployed. This can be partially attributed to the ease and low cost of capital from alternative lending sources during this period, but is largely due to the restrictive list of Qualified Private Activities.

However, Northern Colorado has in particular benefited from several bond-related provisions included in the American Recovery and Reinvestment Act of 2009. ARRA expanded the definition of qualified manufacturing facilities to include the production and creation of intangible property such as copyrights, patents and formulae.

This is important because it creates an opportunity for many of Northern Colorado's technology/knowledge based companies to utilize PAB financing. Since the redefinition of qualified manufacturing facilities, the city of Fort Collins alone has worked on over \$40 million in deals for potential qualified facilities that produce intangible property — compare that to only \$10.3 million deployed over the last 10 years.

The new investment amount included a very high profile project for the city, when an inducement resolution was passed to support \$10 million in PAB financing for the construction of the Integware corporate headquarters at the Harmony Technology Park in Fort Collins. This move is projected to add 57 additional primary jobs in the software development industry to our community.

Expanded definition sunsets at end of year

The expanded definition of qualified manufacturing facilities under ARRA is set to expire on Dec. 31. There is wide support to extend the provision indefinitely, as well as modify the definition of qualified manufacturing facility to include research and production of ideas that lead to tangible and intangible property.

For Northern Colorado, keeping the expanded definition is vital for the retention of many of our largest employers in the region as well as for attracting new companies. Of particular significance, the Northern Colorado Economic Development Corp. is currently targeting five different industries including renewable energy, semiconductor manufacturing, biosciences, agricultural technol-

ogy, and software/IT. PABs are a very valuable tool to help recruit these companies in targeted industries to our region, creating jobs, opportunity and innovation.

These creative funding mechanisms are bridging the gap left by traditional financing sources and enabling companies to grow and expand. You can help support the initiative to amend the Qualified Private Activities for PABs by contacting your local U.S. Representative — Betsy Markey for the Fourth Congressional District.

Joshua Guernsey is a principal/partner with Brinkman Partners LLC. He can be contacted at 970-206-4500 or joshua.guernsey@brinkmanpartners.com.



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WOMEN, WELLNESS & WEALTH

Change begins with your own mindset

Behavior, not wishes, drives improvement toward desired results

One of the great ironies of life is that although people want their lives to change, they don't want to have to change themselves to make that happen. They want their businesses to grow and their lives to be better, yet they're reluctant to examine their beliefs and to change what they think.

They find themselves wishing things would get better. They let “the economy” be an excuse for staying stuck. They spin their wheels and are reluctant to do what it will take to increase their results.

Before your life and your businesses can improve, you have to improve. And it all begins with awareness. It begins with your mindset.

Your mindset is made up of the thoughts, beliefs, and opinions that you travel through life with. If you are like most people, you are unaware, at a conscious level, of what thoughts, beliefs and opinions you hold, yet these very things are driving your behavior. And that very behavior, that action, is what drives your results.

If you don't like the results you are getting in your life, it's pretty clear that change has to happen at the level of mindset; your thoughts have to change. Limited thinking produces limited results.

There's a wonderful story about two men who went fishing. One man was an experienced fisherman, the other wasn't. Each time the experienced fisherman caught a big fish, he put it in his ice chest to keep it fresh. When the inexperienced fisherman caught a big fish, he threw it back.

The experienced fisherman grew increasingly exasperated as he watched the man toss the big fish into the ocean. Finally, he shouted, “Why do you keep throwing back all the big fish you catch? That's crazy!”

The inexperienced fisherman replied, “I only have a small frying pan.” Is it true that he could only keep fish that would fit in his pan? Of course not! He could have cut up the fish, grilled the fish, made sushi, or gotten a bigger pan. But he couldn't see those options. His vision was limited.

He perceived that he could not keep any fish that was too big for his pan. His mindset was: small pan, small fish, small fish-catching opportunities. He could have gotten better results by sim-

“The only thing between us and success is us.”

Larry Firestone, former CFO
Advanced Energy



GUEST COLUMN
Ava Diamond

ply changing the way he thought.

Need a bigger pan?

So what about you? Where are you limiting your success with your beliefs? What are you telling yourself about your abilities, your competition, your opportunities? Do you need a bigger pan?

If you really want to increase your success and get amazing results, it's important to get clear on a bigger vision of yourself, your life, and what's possible for you. Think about it, see it, and feel it in the present tense as if it's already here. Then, begin to align your thoughts, your words, and your actions with that highest vision. Feel the excitement and joy of having and achieving it. Revel in it, marinate in it. Develop a strong belief in yourself and in your dream.

Align yourself with people who are positive, energized and excited about what they're doing. Commit yourself to continuous growth and learning. Keep relentless focus on your goals and on what you want to create in your life and in your business. Let go of excuses, blame and complaining — they are a recipe for staying stuck.

Larry Firestone, the former CFO of Advanced Energy, used to say to his team, “The only thing between us and success is us.”

The only thing between you and greater success is you. And it all starts with your mindset.

So here are some big questions to ponder:

- What would your life be like if you got your “buts” out of your way?
- What would your life be like if you let go of excuses and blame and complaining?
- What would your life be like if you believed in yourself enough to go after your biggest, most outrageous goals and dreams?

And what are you waiting for?

Ava Diamond, president of the Diamond Success Group, based in Fort Collins, presented the luncheon keynote at the Northern Colorado Business Report's Women, Wellness and Wealth event on Oct. 20.

WOMEN, WELLNESS & WEALTH

Carpe diem, one little half-hour at a time

Book explains how to take some 'busy' out of 'business'

By Terri Schlichenmeyer
news@ncbr.com

One half hour. A half hour a day, that's all you need. If you could somehow cram that extra 30 minutes into your already-over-scheduled day, you might have a chance to get everything done. But alas, that's not possible, so you're crazy-busy with never enough time. Isn't everybody? No, says author Laura Vanderkam. As a matter of fact, there are people busier than you, and they find plenty of time to volunteer, start businesses, and run marathons. In her new book, "168 Hours: You Have More Time Than You Think," she explains how savvy people utilize the amount of time we're all given. Without a doubt, you work long hours. If someone asks you how long, you might guesstimate that you put in a 60-hour workweek. Nice try, but Vanderkam says that people tend to

over-inflate their work time. In actuality, most of us spend 30 to 50 hours a week working.

So let's do the math: Studies show that the average person sleeps seven to eight hours a night. Add that to your hours worked, fudge a little time for commuting, and you've still got a big block of the 168 hours in every seven-day week left over. Nice!

The way to use that time wisely, Vanderkam says, is to utilize every little bit of time (listen to audiobooks while exercising, read while commuting), and consider your core competencies. What do you do best? What's important enough to warrant putting on your schedule every week? Is there something you can ignore, minimize, or outsource? Why do your own laundry, for instance,



BOOKS

"168 Hours: You Have More Time Than You Think" by Laura Vanderkam 2010, Portfolio, \$25.95 / \$32.50 Canada

when you can "buy back" your Saturdays for a small service fee? But let's say you didn't have to work at all. What is your heart's desire? To know that is to know why you want to seize your calendar.

Start by making a "List of 100 Dreams" to help figure out what's really most important to you. Keep a log for a couple weeks so you know where your time is spent. Take a job you enjoy, so that time flies — and if you can't find that job, create it. Strive to do only what you love.

So overall, was this book worth the two nights I spent with it? Yes, but like every other business-and-lifestyle book, there are some caveats.

"168 Hours" does, indeed, contain a lot of food for thought. There are ideas in here that can truly make an immediate difference in your life, and various statistics that will put your mind to rest. And once you read it, you'll no longer have to struggle to find an excuse for avoiding things: as author Vanderkam says, if you don't like to do something, own the truth.

Conversely, this book is not the panacea that overworked people might wish it were. Vanderkam advocates scheduling pleasurable activities instead

women wellness WEALTH

Editor's note

The inaugural Women, Wellness and Wealth event on Oct. 20 at the Embassy Suites Loveland examined all aspects of how women can take control of their time, money and lifestyle to achieve a healthy balance. In addition to the luncheon address by Ava Diamond, attendees were also inspired by Paula DuPré Pesman, Academy Award winning producer of "The Cove" and founder of Boulder-based nonprofit There with Care, at breakfast.

of "unimportant" ones and walking away "if you don't get what you want." If only life were that easy... Still, if you're overloaded, "168 Hours" is a good idea-sparker. It may actually help take some of the "busy" out of "business."

Terri Schlichenmeyer reviews books as *The Bookworm Says in LaCrosse, Wis.* If you have a book you'd like her to review, send an email to news@ncbr.com and we'll get it on her reading list.

Women's wellness

A healthy heart supports a healthy life

Heart disease is the leading cause of death for both men and women in the US. Women account for 51% of total heart-related deaths.

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CDC Center for Disease Control & Prevention, American Heart Association; 2009



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PINNACLE, from 5

center on the Foothills Campus west of Fort Collins allows university and private researchers to work together in state-of-the-art bioscience laboratories to test, manufacture and gain approval for vaccines and treatments for some of the world's most deadly diseases. Pinnacle's role will be in the areas of compliance with the U.S. Food and Drug Administration's Good Manufacturing Practices, process development and pharmaceutical development, including formulations, stability research and analytical methods.

In the shadow of the sleek, new RIC with its dramatic views of the foothills, the inconspicuous GMP facility behind it could be overlooked. But it is in this low-profile building that important work will be done.

"We surveyed what was available here and across the country in terms of GMP manufacturing and it became immediately clear there was a need for this type of facility," said Bill Farland, vice president for research at CSU.

Features like having utility space available above the clean rooms, so the sterility of the work space won't be compromised every time a light bulb needs to be changed, make the facility attractive to companies needing manufacturing space that meets high-level specifications.

"This facility allows companies to scale up from the bench to clinical trials without having to go through the arduous process of validation," said Anthony Pilkington, Pinnacle's COO. "The vali-

dated equipment is ready for them. We can provide the stability in the controlled conditions they need."

There is currently no contract aseptic fill-finish (a process that allows for the sterile filling of drug products into their final containers) organization in Colorado. The CSU manufacturing facility can handle everything from clinical trials to small-scale commercial production of 10,000-dose batches.

Construction of the GMP facility is finishing up this month, with certain CMC development activities possibly beginning as early as the first quarter of next year. Aseptic manufacturing is expected to commence in the third quarter of 2011 after installation and validation of specialized pharmaceutical equipment.

Part of bioscience supercluster

The operation agreement with Pinnacle is an extension of CSU's supercluster model for public-private partnerships and technology transfer. The multidisciplinary structure focuses on enabling research to move to market more quickly by mirroring real-world business practices. The RIC is part of the bioscience supercluster.

The supercluster enterprises are governed by CSU Ventures, a not-for-profit corporation that serves as a business-development ally for the academic researchers and is a subsidiary corporation of the Colorado State University Research Foundation.

"The supercluster concept is based on the idea that there are areas at the University that have a critical mass of faculty within them, areas where devel-

"The efforts taking place at CSU will ultimately result in a productive cluster of companies related to the bio-tech industry."

Patrick Bols, CEO
Pinnacle Biopharma LLC

oping intellectual property is part of daily business," Farland said. "Our sense was that if we could help to foster interactions among individuals at the university and in the private sector at the early stages of development we could accelerate the pipeline to more quickly get the benefits of our research to society."

In the past, researchers didn't have a clear-cut path to get their bioscience breakthroughs out to the people they could help.

"It was a case of tossing something over the transom and hoping somebody would pick it up," Farland said. "They call this gap between discovery and getting something to market the 'Valley of Death.' By leasing the GMP facility to a company both with experience and an interest in the facility as a business

proposition we hope to help build the biomedical capabilities of Northern Colorado."

That's where Pinnacle, which is also working to bring its drugs to combat antibiotic-resistant "superbugs" such as MRSA to market, comes in.

"While they produce great science, university researchers are sometime oblivious about the requirements of commercial product development," said Pinnacle CEO Patrick Bols. "We at Pinnacle grew up in this world and hope to contribute not only by clarifying the requirements, but also by advancing their work by performing services for them that meet all those extra requirements."

While the upfront agreement between CSU and Pinnacle is unique, there have been other universities who started out in GMP manufacturing and then gradually became more commercially oriented, including the Waisman Clinical Biomanufacturing facility at the University of Wisconsin-Madison. As the CSU facility will be, the Waisman clean-room facility is equipped with staff and equipment necessary for GMP manufacturing to serve researchers as they enter early development of new therapies and advance those therapies into human clinical trials.

"We believe that CSU has gotten it right," Bols said. "The efforts taking place at CSU will ultimately result in a productive cluster of companies related to the bio-tech industry. Some will develop therapeutic products, vaccines or medical devices, while others will assist those developing companies by providing much needed services."

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**Jane Bryant Quinn,
Best-Selling Author and Personal Finance Columnist**

The Economy and Your Money

Wednesday, January 19, 2011, 11:30 a.m. – 1 p.m.
Hyatt Regency Denver Tech Center, Grand Mesa D-F
7800 East Tufts Avenue, Denver



**Mike Leavitt,
Former U.S. Secretary of Health and Human Services**

What Health Care Reform Means to You and Your Business

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Largest Apartment Complexes

Ranked by number of units



RANK	PREV RANK	APARTMENT NAME ADDRESS PHONE/FAX	NO. UNITS SQ. FT. UNIT RANGE NO. BUILDINGS IN COMPLEX TOTAL COMPLEX ACREAGE	RATES MONTHLY PETS ALLOWED	AMENITIES	PROPERTY MANAGER OWNERSHIP YEAR BUILT	WEB SITE COMPANY E-MAIL
1	1	ASPEN LEAF APARTMENTS 3501 Stover St. Fort Collins, CO 80525 970-226-5477/970-226-5503	345 575-807 15 17.39	\$625-\$730 Yes	Private balconies, storage, furnished available, cats welcome, basketball/tennis courts, sand volleyball, pool, laundry facilities, bus/public transportation, central air and heat.	Barbara Nielsen Gould and Co. 1978	aspenleafapts@yahoo.com
2	3	RIVER GLENN APARTMENTS 2736 Raintree Drive Fort Collins, CO 80526 970-226-4980/970-226-4667	300 600-950 22 16 acres	\$690-\$820 Yes	Outdoor pool, hot tub, fireplace, built-in table and entertainment center, laundry, W/D available.	Collins West Apartments Colorado LLC 1986	www.riverglennapts.com riverglenn@griffisblessing.com
3	4	GOVERNOR'S PARK APARTMENTS 700 E. Drake Road, No. H2 Fort Collins, CO 80525 970-493-3030/866-875-0119	291 400-890 20	\$580-\$800 Yes	Large closets, W/D, resident events, transfer & homeplanner programs, pool, sauna, fitness center, playground.	JRK Residential Group 1982	governsparkmgr@jrkresidential.com
4	5	COUNTRY CLUB WEST APARTMENTS 1001 50th Ave. Greeley, CO 80634 970-356-3830/970-356-1388	288 620-1120 18 19 acres	\$599-\$869 Yes	Pool and hot tub, fitness center, computer lounge, washer/dryer in every unit.	Vintage Corp. 1986	www.vintage-corp.com countryclubwest@vintage-corp.com
5	6	THE VILLAGES AT CUNNINGHAM CORNER 3436 S. Shields St. Fort Collins, CO 80526 866-716-9824/N/A	284 595-1078	\$585-\$675 Yes	Top-grade appliances, high-speed Internet available, W/D hookup, close to shopping and CSU, playground, pool, spa, fitness center, public transportation, covered parking.	RLS Management Co. 1996	www.rlsonline.com info@rlsonline.com
6	7	RAMBLEWOOD APARTMENTS 155 Briarwood Road Fort Collins, CO 80521 970-484-5559/970-490-1612	281 395-900 32 22 acres	\$605-\$820 Yes	Full kitchen, storage, computer lab, outdoor pool, private shuttle to CSU, bus/public transportation, business & fitness centers, laundry, all utilities paid.	Gold Crown Management 1974	www.ramblewoodapartmenthomes.com rwmanager@monarchinvestment.com
7	8	ARGYLE AT WILLOW SPRINGS 2002 Battlecreek Drive Fort Collins, CO 80528 970-229-1882/970-229-0086	280 685-1373 15	\$790-\$1265 Yes	Short-term & furnished apartments available, fitness center, business center, pool, spa, private detached garages available, easy access to I-25.	Melissa Beebe Countryside Asset Management 1999	www.argyle-willowsprings.com argyle@argyle-willowsprings.com
8	9	CRESCENT COVE APARTMENTS 2500 Crescent Cove Drive Evans, CO 80620 970-339-3834/979-330-8505	264 600-1328 18	\$580-\$885 Yes	Free expanded cable, garages available, 24-hour gym, fitness center, hot tub, pool, A/C, playground.	M. Timm Development 1998	www.mtimm.com Mgr-CC@mtimm.com
9	NR	LONGMEADOW APARTMENTS 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	Clubhouse, indoor pool/sauna, exercise room, racquetball/tennis courts, W/D.	1623 Co. 1970s	rentlongmeadow.com manager@rentlongmeadow.com
10	NR	BULL RUN 820 Merganser Drive Fort Collins, CO 80524 970-221-0124/970-221-2773	176 879-1411 22	\$725-\$960 Yes	Two, three, and four bedroom apartments & town homes, affordable housing options, W/D rentals, computer alcove, private entrance, pool, business & fitness centers, playground, tennis courts.	Nicole Hildebrand SunAmerica 2000	www.ForRent.com/bullrun bullrunmgr@jrkresidential.com

Region surveyed is the City of Brighton, Larimer and Weld counties.
NA-Not Applicable
NR-Not Previously Ranked

Based upon responses to Business Report survey researched by Ross Manley
To be considered for future lists, e-mail research@ncbr.com

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1	J&J CONSTRUCTION OF NORTHERN COLORADO/ JOURNEY HOMES 7251 W. 20th St., Unit L-200 Greeley, CO 80634 970-352-7072/970-330-5357	157	Mountain Shadows, Timber Ridge, Maple Hill, Western Meadows, Stoneridge, Silver Peaks.	Private info@journeyhomes.com www.journeyhomes.com Jeff Demaske Larry S. Buckendorf Steve Balliet Principal partner General counsel General sales manager 1999
2	D.R. HORTON - NORTH DIVISION 11031 Sheridan Blvd. Westminster, CO 80020 303-466-1831/N/A	90	Sagebrush, Firestone; Raspberry Hill, Frederick; Wyndham Hill, Frederick; Vista Ridge, Erie; Brighton Crossing, Brighton; Sugar Creek.	Private www.drhorton.com 1978
3	KB HOME COLORADO INC. 7807 E. Peakview Ave., Suite 300 Centennial, CO 80111 303-323-1100/720-488-3860	44	Provincetowne, Richards Lake, Berkshire, Brighton East Farms, Aspen Knolls, Grandview.	Public denvercs@kbhome.com www.kbhome.com Rusty Crandall Division president 1957
4	OAKWOOD HOMES 5325 Cherrywood Lane Loveland, CO 80537 888-250-9798/N/A	43	Thompson River Ranch, Loveland.	www.oakwoodhomes.com
5	TAYLOR MORRISON 1420 W. Canal Court, Suite 170 Littleton, CO 80120 303-798-3500/N/A	33	Erie Commons, Erie; Indigo Trails, Brighton; The Estates at Erie.	www.taylormorrison.com 1905
6	RICHMOND AMERICAN HOMES 4350 S. Monaco St. Denver, CO 80237 303-773-2727 /N/A	31	N/A	www.RichmondAmerican.com
7	ASPEN HOMES OF COLORADO INC. 3037 N. Taft Ave. Loveland, CO 80538 970-461-9696/970-663-6262	23	Greenspire, Windsor; Enchantment Ridge, Loveland; Maple Hill, Fort Collins; Water Valley, Windsor; Kendall Brook, Loveland; The Knolls, Wellington.	Private contact@aspenhomesco.com www.aspenhomesco.com Jammie Sabin Rob Sabin President Director of research and development 2001
8	MIDTOWN HOMES 1899 E. 11th St. Loveland, CO 80537 970-456-4600/970-456-4545	21	N/A	lovelandmidtownhomes@gmail.com www.lovelandmidtownhomes.com
9	HARTFORD HOMES INC. 1218 W. Ash St., Suite A Windsor, CO 80550 970-674-1109/970-674-0203	16	Highland Meadows, Thompson Crossing, Harmony Golf Course.	Private www.hartfordco.com Gary Hoover Charlie Atwood Chairman President 1997
10	OAK VALLEY HOMES 1636 Streamside Drive Fort Collins, CO 80525 970-219-0008/970-206-9911	16	Stone Creek, Soaring Eagle Ranch.	Private jeff@ovhomes.net Jeff James Owner 2003

Source: Home Builders Research. Regions includes Larimer and Weld counties.
N/A - Not Available

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1	NR	MOUNTAIN-N-PLAINS INC. 920 S. Taft Hill Road Fort Collins, CO 80521 970-221-2323/970-221-5310	21,111,827 20,167,455	N/A N/A	0 500 50	22 0	justinm@mountain-n-plains.com www.mountain-n-plains.com	Justin Matthew Morrison Charlie Koons President, CPM CPM Broker 1979
2	1	NEWMARK MERRILL MOUNTAIN STATES 5700 Hearthstone Circle Fort Collins, CO 80528 970-377-1135/970-377-1135	7,217,230 5,500,000	N/A N/A	N/A N/A 50	65 N/A	aginsborg@poudre.net www.newmarkmerrill.com	Allen M. Ginsborg Sandy Sigal Managing director & principal President and CEO 1997
3	NR	COLORADO ASSOCIATION SERVICES AN ASSOCIA MEMBER CO. 702 W. Drake Road, Bldg. B, Suite 1 Fort Collins, CO 80526 970-407-9990/970-407-9996	1,200,000 70,000	N/A N/A	59 57 214	62 6	hkerwin@associacolorado.com www.associacolorado.com	Heather Kerwin Vice president 1998
4	2	ALL PROPERTY SERVICES 640 E. Eisenhower, Suite D Loveland, CO 80537 970-613-4446/970-613-4488	1,000,000 1,135,000	N/A N/A	N/A N/A N/A	25 N/A	info@allpropertyservices.com www.allpropertyservices.com	Paul Lillie 1985
5	3	HORIZON WEST PROPERTY MANAGEMENT 760 Whalers Way, A-200 Fort Collins, CO 80525 970-225-0888/970-225-1100	657,000 675,000	\$430,000 \$515,000	N/A N/A 29	6 N/A	gary@horizonwestproperties.com www.horizonwestproperties.com	Mitchell M. Morgan Dave Veldman Owners 1986
6	6	THE W.W. REYNOLDS COS. 1600 Specht Point Road, Suite 101 Fort Collins, CO 80525 970-482-4800/970-221-5009	600,000 600,000	N/A N/A	0 0 30	4 N/A	johns@wreynolds.com www.wreynolds.com	John G. Slack Asset manager / Property manager 1980
7	4	EVERITT PROPERTY MANAGEMENT 3003 E. Harmony Road, Suite 400 Fort Collins, CO 80528 970-226-1500/970-223-4156	557,358 624,962	N/A N/A	N/A N/A 29	N/A N/A	robh@everittcompanies.com www.everittcommercial.com	Rob Hoffmann VP property management 1994
8	NR	TOUCHSTONE PROPERTY MANAGEMENT LLC 2850 McClelland Drive, Suite 1000 Fort Collins, CO 80525 970-223-5000/970-223-5282	314,600 N/A	N/A N/A	N/A 286 1	18 6	customer-service@touchstone-property.com www.touchstone-property.com	Kathy Louderback Managing agent 1979
9	8	PB ROCHE SOLUTIONS 2030 35th Ave., A-1 Greeley, CO 80634 970-356-6900/970-356-7171	235,182 235,182	N/A N/A	N/A 2 8	4 2	fvthomas@pbroche.com N/A	Frances Verniece Thomas Tom Smerud Managers 1999
10	NR	POUDRE PROPERTY SERVICES 706 S. College Ave., Suite 202 Fort Collins, CO 80524 970-224-9204/970-224-0242	150,000 150,000	\$1,250,000 \$1,100,000	100 250 7	17 3	jwbickerton@poudreproperty.com www.poudreproperty.com	John W. Bickerton Sandra Bickerton Vice president General manager 1996
11	5	INVESTORS PROPERTIES OF COLORADO LLC 2850 McClelland Drive, Suite 1600 Fort Collins, CO 80525 970-226-2600/970-226-2609	N/A 601,200	N/A N/A	N/A N/A 15	3 N/A	jon@investors-usa.com www.investors-usa.com	Mark Lockwood Principal broker 2005
NR	NR	PROPERTY TECHNICA INC. 1719 Ninth St. Greeley, CO 80631 970-352-2998/970-352-3780	N/A N/A	\$5,022,713 \$5,275,319	560 79 29	26 1	info@propertytechnica.com www.propertytechnica.com	Steve Reed President 1981

Region surveyed includes Larimer and Weld counties, and the city of Brighton.
N/A-Not Available.
NR-Not ranked/no previous rank.
Companies that have not provided ranking data are listed alphabetically.

Based upon responses to Business Report survey researched by Ross Manley
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RANK	COMPANY ADDRESS PHONE/FAX	NO. OF PROPERTIES UNDER CONTRACT NO. OF EMPLOYEES	E-MAIL WEBSITE YEAR FOUNDED
1	STEAMWAY FLOOR TO CEILING 602 Eighth Ave. Greeley, CO 80631 970-353-0133/970-352-4092	200 13	steamway@qwest.net www.steamwayfloortoceiling.com 1968
2	PORTER INDUSTRIES INC. 5202 Granite St. Loveland, CO 80538 970-667-5239/970-635-2566	200 N/A	steve.h@porterclean.com www.porterclean.com, www.maid-clean.com 1967
3	SERVICEMASTER OF FORT COLLINS 3054 Lake Canal Court, No. 120 Fort Collins, CO 80524 970-484-0588/970-482-2754	65 48	jcooper@svmfc.com www.cleaningforyou.net 1993
4	A.R.C. INC. 1821 E. Mulberry Fort Collins, CO 80524 970-226-3629/970-416-8501	50 30	jeremylowd@comcast.net www.arcjanitorial.com 1998
5	LET IT SHINE INC. N/A Fort Collins, CO 80525 970-223-2222/970-223-3804	45 8	letitshine@comcast.net www.letitshineprocleaning.com 2002
6	BIOMEDICAL JANITORIAL 1901 Sharp Point Drive, No. D Fort Collins, CO 80525 970-266-1065/970-266-8442	40 35	mromero@biomedif.com www.biomedicaljanitorial.com 1998
7	FOOTHILLS STEAM CARPET CLEANERS 2214 Laporte Ave. Fort Collins, CO 80521 970-484-7291/N/A	20 1	foothillscarpetcleaners@gmail.com www.foothillsteamcarpetcleaners.com 1974
8	ACE CHEM DRY 2363 W. Eighth St., No. B-2 Loveland, CO 80537 970-667-8801/970-613-4330	15 6	acecarpetcleaning1@gmail.com www.acechemdry.net 1994
9	ALL STAR CLEANING SERVICES 1419 Riverside Ave. Unit C Fort Collins, CO 80524 970-215-2224/970-223-0531	14 12	laura@cleaningallstars.com www.cleaningallstars.com 2006
10	SERVPRO OF GREELEY/WINDSOR 300 E. 16th St. Greeley, CO 80633 970-353-1388/970-353-2693	10 8	servpro9239@guestoffice.net N/A 2005

NA-Not Applicable

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OFFSITE, from 9

is relatively new, as long as we have been dialing-up, logging-on, and connecting to the World Wide Web, we have been participating in some form of cloud computing.

The term cloud computing comes partly from the world of computer science, where a literal image of a cloud is usually drawn in diagrams to represent the Internet or a large network environment of some kind — in most cases, an offsite network. When used in a diagram in this fashion, it is just an abstraction of some higher level network processing; it says, “We don’t really care what is going on in there, or what is even in there. We just know there are things in there that will handle

our data and we have an expectation that it will process our requests.”

From the end user’s perspective, the cloud is nothing more than a collection of resources that maintains and manages itself. There are, of course, people to keep the hardware, operation systems and networking in proper order, but for decades, this explanation of the cloud has been sufficient for about 99.999 percent of the people who even need to know what the cloud is. But we are about to turn on the fog lights and head into this somewhat murky world.

Software as a service

The cloud, for all intents and purposes, operates as a service; users access it to perform some kind of action or task. There are two popular and common services, or delivery methods, pro-

vided by the cloud: Software as a Service (SaaS) and Infrastructure as a Service (IaaS).

Anyone who has ever accessed the Internet has used an SaaS. The National Institute of Standards and Technology defines SaaS as an application used by a consumer who does not control the operating system, hardware or network infrastructure on which it’s running. Some common examples would be mapping and direction software like Google Maps and MapQuest, Web-based email clients like Yahoo and Gmail, and organizational services like Google’s calendar.

You probably noticed a theme in there. While SaaS pre-dates Google, Google is taking a lead in the development of SaaS applications.

Software as a Service isn’t limited to

the public domain by any means. Many SaaS providers offer individuals, businesses and institutions customized solutions for billing, financial management and other database-driven types of applications. Most of these SaaS instances are available for a monthly service fee.

There are a multitude of benefits behind the use of SaaS both to the developer and the end user. The biggest of these benefits is the ability to offer the software to a multitude of platforms — the same exact software, with the same exact features, operates exactly the same on Tom’s PC, Dick’s Mac, and Harry’s Linux box. If they can access the Internet, the software will work.

A single-release version that is platform-independent is a huge benefit for developers, and something that is impossible to achieve with boxed software. It also allows updates to the software for all users to be made quickly and efficiently. This insures that all users are using the exact same version at any given time.

Infrastructure as a service

When IT types talk about cloud computing, nine times out of 10, they are talking about Infrastructure as a Service. IaaS is when the typical IT hardware of a business, servers and storage devices, processing power and middleware, are moved offsite, typically to a large data center. End users back at the company access these systems either through a Web browser or Virtual Private Networks (VPNs) and in most cases don’t even know that those systems aren’t in house.

This type of service, much like SaaS, isn’t all that new; Web hosting companies are a prime example of an established use of IaaS. Popular consumer forms of IaaS are photo-sharing services like Flickr and Snapfish. Instead of using your computer’s hard drive to store images, you simply use the cloud.

The benefits IaaS are tremendous to companies of all sizes. Scalability and reliability are two of the biggest, removing the bulk of the headaches and frustrations from the lives of system administrators. Increasing or decreasing the size of storage space, adding or removing networking capabilities, or updating shared software can be accomplished with a few mouse clicks or a phone call to the data center. Server downtime for updates, repair and replacement are a thing of the past.



But these perks don’t come without a cost. IaaS can be very expensive, but usually no more so than buying and maintaining the same hardware in house.

Now that we have looked at clouds from both sides now, it’s important to point out that this is in no way a complete description of the cloud — it’s not even close. There are a whole set of standards, deployment models and use cases that we could spend the better part of a year’s worth of columns exploring.

Until next time: Reputo. Lego. Diligo.

Michael Wailes is an Interactive Developer at Burns Marketing and Communications in Johnstown. If you have questions or would like to suggest a topic for a future Geek Chic column, e-mail him at news@ncbr.com.




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EDUCATION, from 9

Is it true? My answer is an emphatic no. The danger is that if we keep depleting the funding for public options, it will get to a point where we can't provide quality education opportunities for all individuals — and then we face larger issues.

I don't think many would dispute the importance of a strong educational system to our ability to retain our place as a world leader. The correlation between an educated society and our ability to compete in the global market is evident. So, how do we assure we are truly providing an opportunity for every individual to attain his or her full potential to become a productive contributor to our society and strengthen the overall U.S. economy? By making sure we make quality education available to all.

Public education brings home the bacon

That is where I see the public education system bringing home the bacon! The public system is designed to provide the core platform needed for an individual to attain the skills necessary

TECHNOLOGY, from 8

help but wonder if Stephen Hawking is correct in "The Universe in a Nutshell" when he states (and I paraphrase) "we are not ready for the tools and technology we have created."

If we readily embrace constant interruption under the glorified banner of multitasking such that we cannot enjoy a sunset or moonrise, a walk or a bike ride, then it becomes evident to me that the prospect of free time remains a myth for no other reason than our modern fear of being at rest. I do not speak of sitting still, but truly isolating our minds and bodies from the onslaught of stimuli in order to enjoy a direct conversation with another human — or nothing more than the exploration of what we carry in our head.

In this past year, I have paid careful attention to my time, down time and free time. While I have never owned a television, I now make time to bake bread, make hummus from raw ingredients, and to read every night. In so doing, I have found more free time and enjoyed what I eat, read and experience even more.

This is somehow contrary to what we believe about automation and mechanized assistance, but it seems that free time is something we must give ourselves when we have so many options to fill our every waking minute. Free time is a choice, the effect of saying no to the craving of more.

It seems free time comes not through better, faster and more, but through simpler, slower and less.

With the closing of my first column for *NCBR* in a half dozen years, I offer the first of many conversations around how we interact with the technology we create. With each column, I am pleased to share with you some of my free time.

Kai Staats is the principal of Over the Sun Innovations, based in Loveland. He can be contacted through www.overthesun.com

to make our nation strong and sustainable. I think in this day and age we take this for granted, but we shouldn't. We are falling behind other countries at an alarming rate.

Having a system that allows every person, regardless of socio-economic status to gain the knowledge and skills necessary to be self-sufficient and contribute to strengthening our economy is paramount. If we continue to diminish the public system, we will be left with a system where those that have wealth will be able to get a good education while those with little or no wealth or means will be woefully left behind, regardless of potential. What a loss to society! Does that smack of a class system?

If we have a problem with our public system, we need to identify the issues and get them resolved. Choice is good and the quality of education is critical

to our future.

I'm not advocating that doing away with alternative options is the answer. What I am saying is that there is a very real and necessary purpose for our public funding of education and that we need to recognize the importance of strengthening, not diminishing, our support. Our expectations of quality should remain high and we need to hold those in charge accountable for attaining excellence.

But we need to give them the funding and tools they need to make sure that we are keeping with the intended purpose to give every person an equal opportunity to gain the skills necessary for success.

We have a very real opportunity to impact our local status. Poudre School District has two initiatives on the ballot this year. Poudre has been diligent in reacting to continued reduction in

funding by reducing staff, assessing school consolidations, analyzing potential school closures, putting much-needed maintenance on hold, and much more. The two ballot questions are 3A, a proposed mill levy to help compensate for funding that was reduced through state reductions, and 3B, a bond initiative to fund building and technology needs. You can get detailed information about these initiatives on the PSD website, psdschools.org.

Please take the time to review the information and understand the purpose of these initiatives. Vote accordingly. The quality of our future truly depends on decisions we make today.

Kathy Gilliland owns DK Innovative Solutions, a consulting company focused on strategic partnerships for workforce development. She can be reached at 970-493-7783.

unlock net 30

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The Three

These three ballot measures are worrying governments and other organizations:

- **Proposition 101** – Would reduce the state income tax from 4.63 percent to 4.5 percent in 2011 and to 3.5 percent over time; would reduce or eliminate taxes and fees on vehicle purchases, registrations, leases and rentals over the next four years; would eliminate all state and local taxes and fees on telecommunication services except 911 fees; and require voter approval to create or increase fees on vehicles and telecommunications services.
- **Amendment 60** – Would repeal current voter-approved authority of local governments to keep property taxes above their constitutional limits; would establish expiration dates for future voter-approved property tax increases; would cut local property tax rates for public schools' operating expenses in half over 10 years and replace the money with state funding each year; would require publicly owned enterprises to pay property taxes and reduce local property tax rates to offset the new revenue; and would provide new voting rights to certain property owners in Colorado and permit citizens to petition all local governments to reduce property taxes.
- **Amendment 61** – Would prohibit all new state government borrowing after 2010; would prohibit new local government borrowing after 2010 unless approved by voters; would limit the amount and length of time of local government borrowing; and would require tax rates be reduced after borrowing is fully repaid.

SOURCE: LEGISLATIVE COUNCIL OF THE COLORADO GENERAL ASSEMBLY



Lined up against

The following governments and organizations in Northern Colorado are among those that have publicly stated their opposition to Proposition 101 and Amendments 60 and 61:

- City of Fort Collins
- City of Loveland
- City of Greeley
- City of Evans
- City of Longmont
- Town of Windsor
- Town of Berthoud
- Town of Frederick
- Fort Collins Board of Realtors
- Platte River Power Authority
- Larimer County Board of Commissioners
- Loveland Chamber of Commerce
- Education Foundation for the St. Vrain Valley



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— Guy Babbitt
Czero, Inc.

Emerging Entrepreneurs 2000-2010

2009-2010	Guy Babbitt Czero, Inc
2008-2009	Kelly Giard Clean Air Lawn Care
2007	Steve Byers EnergyLogic Inc.
2006	Kevin Brinkman Brinkman Partners Paul Brinkman Brinkman Partners
2005	Paul Pelligrino NitaCrisp Crackers NenitaPelligrino NitaCrisp Crackers
2004	Bruce Golden Optibrand Ltd, LLC Bernard E. Rollin Optibrand Ltd, LLC Ralph V. Switzer Optibrand Ltd, LLC
2003	Tom Johnson Bingham Hill Cheese Co. Kristi Johnson Bingham Hill Cheese Co.
2002	Maury Dobbie MediaTech Productions
2001	Jeff Whitham Encorp Inc.
2000	Tim Gan openLCR.com



TAX MEASURES, from 1

“phased in gradually over decades.”
“How more moderate can one get?” Merten’s e-mail stated. “Their tax hikes are always 100 percent up front, without phase-ins.”

Severe impacts foreseen

The city of Greeley passed a resolution Sept. 7 urging voters to “protect the fiscal health of local government” by defeating the ballot proposals. Tim Nash, city finance director, estimated the revenue loss to the general fund at \$5.5 million in 2011, increasing to \$6.8 million by 2014.

Roy Otto, Greeley’s city manager, said it’s impossible to gauge the full impact of the measures but that it would likely be severe.

“I can tell you it would have significant ramifications in how we provide services to the people in all segments of the organization,” Otto said.

The city of Loveland is estimating a conservative loss of more than \$12 million to its general fund should all three measures pass. John Hartman, the city’s budget officer, said the measures include language that would need interpretation, but the city could conceivably lose about \$4 million from its stormwater enterprise fund.

“We’d be looking at pretty significant increases in our water and electric rates,” Hartman said, estimating increases of up to 12 percent for all of the city’s enterprise funds.

Hartman said the potential impact is a moving target until voters cast their ballots.

“Who knows the combination of what will pass and what won’t pass,” he said. “It makes it very difficult for us to plan for.”

But some things are known, he said. “It’s 20 percent of our general fund. It would significantly reduce how most of our city services are done and eliminate some of our services. We would be looking at somewhere around 70 (full-time equivalent) positions being laid off.”

Hartman said that would cut back custodial care in city buildings and code enforcement, lengthen the time it takes for development review, and reduce library hours and park maintenance as well as the number of police on the streets.

For the city of Fort Collins, already fac-

See TAX MEASURES, 31

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“These aren’t anti-government measures. They’re no-government measures”

Barbara Kirkmeyer, commissioner Weld County

than \$6.7 million for Coloradans for Responsible Reform. That doesn’t matter to Merten.

“They have raised over 300 times what we have,” she said in her e-mail response. “They have money. We have the people. They have to throttle people’s natural instinct that taxes are too high and government wastes too much money.”

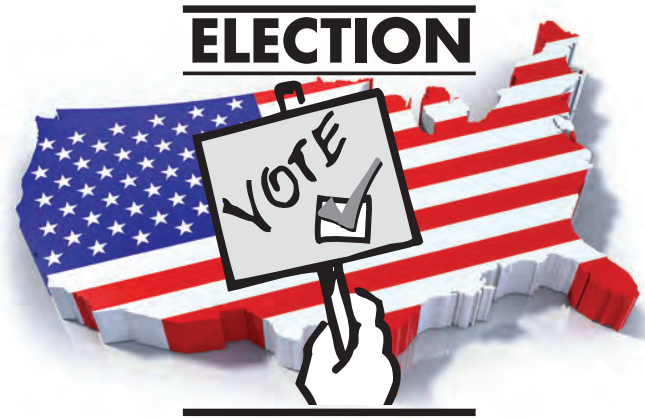
Coloradans for Responsible Reform’s Hopkins said proponents have a point. “They don’t have much, but they don’t need much. The way they wrote (the ballot measures), they’re deceptively attractive.”

Hopkins said the money raised for advertising is important but more important are the 600-plus organizations across the state that have come out against 101, 60 and 61. (A complete list is online at www.donthurtcolorado.com)

“This is probably the only time you’ll

have the AFL-CIO and the Denver Chamber of Commerce on the same page,” he said. “There’s definitely bipartisan opposition to it. We believe the

grassroots support and the organizations on our side are very important. We feel people will trust the organizations they belong to.”



TAX MEASURES, from 30

ing a general fund shortfall of \$4.5 million in 2011 and \$5.4 million in 2012 — and seeking a sales tax increase with ballot proposal 2B — the three measures would make the city’s budget even more difficult.

In a resolution passed by the Fort Collins city council on Sept. 21, the city estimates Proposition 101 would result in a revenue loss of about \$11.9 million by 2014. Amendment 60, which limits property taxes, would reduce city revenue by \$2.5 million in 2011 and likely result in rate increases for city utility services. And Amendment 61, which limits government borrowing, would “dramatically impair the city’s ability to finance long-term capital improvements like road and bridge projects” and other facilities, according to the resolution.

Nonpartisan opposition

Weld County is the only major Northern Colorado governmental body not adopting a resolution in opposition to the measures, but Commissioner Barbara Kirkmeyer said all five commissioners personally oppose them.

“We decided we’re not going to pass a resolution because we don’t want to give anyone the opportunity to criticize us for using taxpayer dollars to oppose a citizen-driven initiative,” she said. “But as board members, we are opposed to 101, 60 and 61, and we’ve all been going out to talk to groups in opposition to it.”

Kirkmeyer said the sentiment against is “absolutely nonpartisan.”

“We can certainly understand people’s attitudes about raising taxes,” she said. “But these aren’t anti-government measures. They are no-government measures.”

Kirkmeyer notes that people angry about government spending are likely upset with the federal government but the measures target local governments already struggling to provide services to residents.

Statewide, passage of the measures could have a profound impact on Colorado’s credit rating. Fitch Ratings noted that “taken together, Fitch believes that Proposition 101, Amendment 60 and Amendment 61 will dramatically limit the flexibility of governments in meeting their future operating and capital demands.”

The e-mail from CO Tax Reforms’ Merten disputes the prediction that the measures will cause the loss of more than 70,000 jobs statewide, saying “tax relief always creates jobs,” adding that “tax relief will get us out of the recession faster.”

CO Tax Reforms had raised less than \$18,000 as of Oct. 17 compared to more

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How it lines up

Proposed flood control improvements start at Clark Reservoir and proceed south.

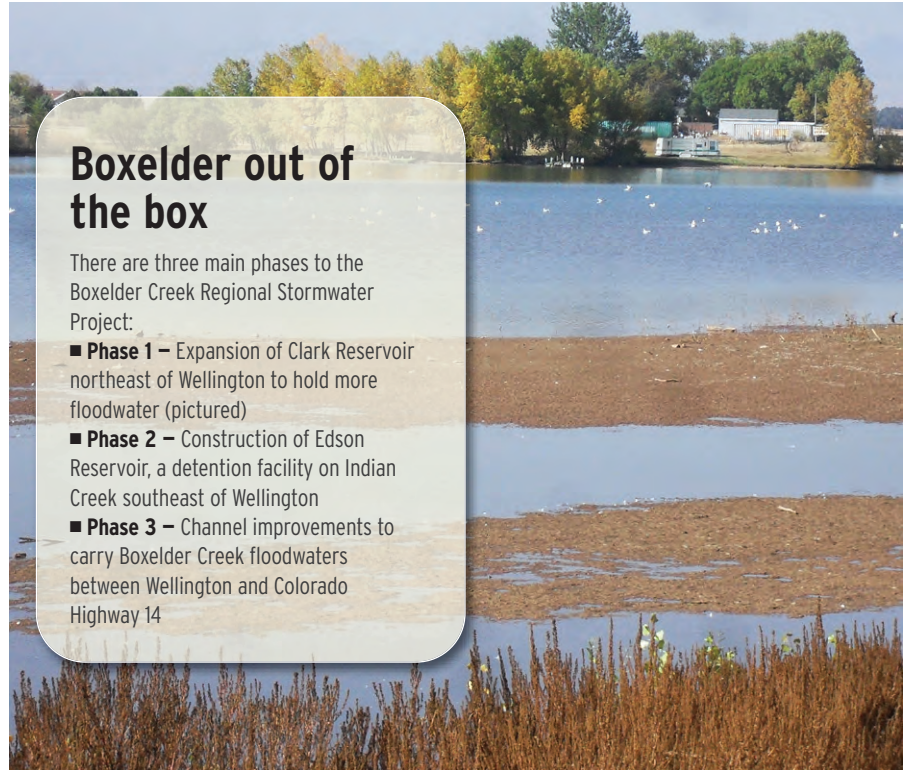
Map courtesy
Boxelder Creek
Regional Alliance



Boxelder out of the box

There are three main phases to the Boxelder Creek Regional Stormwater Project:

- **Phase 1** – Expansion of Clark Reservoir northeast of Wellington to hold more floodwater (pictured)
- **Phase 2** – Construction of Edson Reservoir, a detention facility on Indian Creek southeast of Wellington
- **Phase 3** – Channel improvements to carry Boxelder Creek floodwaters between Wellington and Colorado Highway 14



Steve Porter, Northern Colorado Business Report

BOXELDER, from 3

neering consulting firm hired by the authority in April to review the boundaries.

The Ayres recommendations would add about 550 more homes to the fee area.

And the project is getting criticized for moving floodwater from west of I-25 and storing it in an expanded Clark Reservoir, with any spillover aimed at Indian Creek and homes and roads along its path.

Elizabeth Kaufman, whose property sits at the confluence of Indian Creek and Cowan Canal — the overflow channel from Clark Reservoir — said she believes the project is poorly designed and will result in condemnation of portions of her property and others along Indian Creek.

“They never offered to negotiate with any of the landowners of Indian Creek

for easements or improvements,” Kaufman said. “They have not discussed how the water gets from Clark to Edson.”

Burns said the answer to that question is via Indian Creek, and that dredging and enlarging Clark Reservoir just north of Kaufman’s property will decrease the likelihood of flooding on Indian Creek.

“Our studies don’t show (Indian Creek area property owners) with a greater risk of flooding,” he said.

Developer benefit?

Major flood-prevention improvements were made to the Boxelder Creek basin in the late 1960s and early 1970s through structures built by the U.S. Department of Agriculture’s Soil Conservation Service, with participation by North Poudre Irrigation Co.

Those improvements greatly reduced the risk of serious flooding in the area, but are not recognized by FEMA in Boxelder’s downstream floodplain design-

nations that require property owners to purchase flood insurance.

The current project is intended to satisfy FEMA floodplain protection requirements and make property in the basin area more developable. The city of Fort Collins has stated its support for the project through its capacity to make land along the intersections of I-25 and Mulberry Street (Colo. 14) and I-25 and Prospect Road easier to develop.

North Poudre Irrigation Co., which owns Clark Reservoir, does not have a formal position on the Boxelder project, according to Steve Smith, ditch company manager. “We expect to get the reservoir developed to an original decreed amount at no cost to us,” he said. “Otherwise, we don’t (have a position).”

North Poudre Irrigation Co. is 35 percent owned by the city of Fort Collins, according to Dennis Bode, city water utilities spokesman.

The Boxelder project has been criticized as a boon to would-be developers of land that will be taken out of the

FEMA floodplain. No one is arguing about that, but Burns said there is confusion among Boxelder basin residents about just how much benefit developers will receive.

“A lot of our customers think developers will get a free ride out of the improvements we’re installing, but the main intent is to protect the existing structures,” he said.

Burns said any new development that comes into the project’s boundaries after fees start being collected will have to pay as if they were there from the beginning.

“Whenever a new building comes in anywhere in our project area, we’ll ask them to pay a catch-up fee,” he said.

A vote by the stormwater authority on the proposed expanded Boxelder boundary area is expected next month and must be ratified by all three IGA governments.

Burns said bids for the first phase of the Boxelder project — the dredging and enlargement of Clark Reservoir — will be taken in January with construction expected to begin in April.

WORKFORCE, from 2

practicing professionals align their careers more with their artistic skills and inclinations.

“It’s something (the council) can talk about,” he said. “As far as the state looking for new ways to develop jobs, our incubator could be one way to do that.”

Hardy, a former director of the Fort Collins DDA and manager of The Ranch, Larimer County’s fairgrounds complex, said the key to the council’s success will be how fast training programs can be developed.

“We need to really tighten the connection between the training and the jobs coming down the next few years so we can train them faster than other states,” he said. “If we can have those employees ready to go in four to six months, we’ll get that contract.”

Hardy said although the council has so far had only one meeting, it gave him a favorable impression of its potential for change.

“The energy in that room that first meeting was one of collaboration,” he said. “I certainly think (the council) represents the state well by region and by industry type, and it puts business first rather than government first.”

Hardy noted that three-fourths of the council’s membership was business-oriented. “Business has to have the primary voice in getting that done,” he said.

The workforce development council will oversee 19 existing Workforce Investment Boards across the state to focus on industry growth strategies, nurturing talent and building a job-training infrastructure in Colorado.

The new council also calls for several Colorado cabinet members to serve as non-voting members, including Rico Munn, director of the Department of Higher Education; Donald Mares, director of the Department of Labor and Employment; Don Marostica, director of the Office of Economic Development and International Trade; and the commissioner of education, a position Dwight Jones is leaving to become superintendent of schools for Clark County, Nev., in December.

Burkhardt said given Colorado’s dearth of financial incentives to offer companies with jobs, it’s even more important to have a strong statewide workforce.

“Given we don’t compete well on incentives, we have to go forward making sure our workforce is maximized and there is a pipeline for getting people to where they’re needed,” he said.

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BETTER DAYS – Hays Hall, shown here shortly after it was built as a men's dormitory for Colorado State College – now known as the University of Northern Colorado – is about to go to auction as part of The Villa property in Greeley.

Top image courtesy University of Northern Colorado Archives; bottom image by Sharon Dunn, Northern Colorado Business Report



THE VILLA, from 3

Campus and declining enrollment in the late '70s and early '80s, said Nate Haas, spokesman for UNC.

In 1984, John Coppom and two partners formed University Holdings and leased the property from the college. They created The Villa, also known as the Restitution Center, a community corrections program, a rehabilitation center for drug addicts, and an assisted living center for low-income seniors. The group later bought the property and built three new buildings to boost their operation.

The programs, he said, were a success for 15 years. The Villa was a valued business in the city, employing 136 people and seeing good results from its drug treatment programs.

Coppom said the property was always run as a multi-use operation, and they never had problems, even mixing the senior population in this mostly student-centered residential area.

"We had a lot of World War II veterans and they'd approach me and say that when they went out of the service, this is

where they lived," Coppom recalled. "I used to kid them about seeing their names scratched into the dormitory walls."

A slow demise

In 1999, Coppom and his partners received an offer they couldn't refuse — \$7 million for the whole kit and kaboodle from Avalon Correctional Services, a publicly traded company also known as Southern Correction Systems, based in Oklahoma City.

Though Coppom said he was initially against a sale to the for-profit, the partners took the money. Avalon began running the drug-treatment center and community corrections programs for felons to live in the community either in lieu of prison or in transition from prison. Different prisons would contract with The Villa to transition inmates back into society.

Avalon almost immediately shuttered the assisted living facility, which lost money every month, according to Coppom, and cut the maintenance budgets to no more than \$500 per project.

"That's barely enough to paint a

room," Coppom said.

In its first three months operating The Villa, Avalon fired 27 employees, Coppom said.

"They fired those employees, and they immediately gutted the kitchen staff, certifications in the drug-treatment programs," he recalled. "All that money was hauled back to Oklahoma to boost (their stock) and it made them look good. But it caught up with them. They began to lose contracts. When we had it, we had 325 offenders in the programs. When the county shut them down, they had about 100 offenders there."

Weld County officials terminated the contract with Avalon in July 2008, months after a state investigation revealed several problems with the facility's operations, including sexual liaisons between staff members and clients and falsified urine tests. Investigators also found drugs, drug paraphernalia and weapons stored in an underground tunnel.

By May 2009, Avalon quit-claimed the property to CRS Management Co., an Oklahoma City firm and it's been on the market ever since. CRS filed for Chapter 11 bankruptcy in February, and the bankruptcy court recently gave the go-ahead for the auction.

"It's a tragedy, it really is," Coppom said. "It was a loss to the employees that were there. They were treated with total disrespect. In hindsight, a lot of things would have been better for us had we not sold it."

The fire sale

The Villa property has garnered some interest through the years, but its condition has been somewhat of a turnoff to potential buyers, even though the original stucco facades have remained intact.

A little more than two years ago, Randel said a California buyer offered \$3.1 million for the property, but that deal fell through. Last year, a Florida investor put down some earnest money on the property, sight unseen, offering \$1.75 million. That deal also fell through once the investor took a tour, Randel said. Portions of the buildings have been tagged with gang graffiti.

"There's been a lot of damage done to it, it's an old dormitory, but it's within one block of UNC. So it's a property that will tell the tale if the auction is the right way to go," Randel said.

Coppom said the property has "major problems," including asbestos beneath the flooring, which was contained until inmates accessed the subsurface under Avalon's management. Coppom added that many buildings on site continue to be in good shape, but at one point he had considered razing either Hadden or Hays.

"The whole town of Greeley could blow away but Troxel would stand," he said.

None of the building are on historic registries.

Randel said the property would still be ideal for low-income housing, student housing or an assisted living center. The property also comes with the mineral rights, which should add to its appeal, especially with the recent boom in the Niobrara formation in northern Weld County.

"I do have some local interest in it, as well as nationally," Randel said. "I think its outside architecture will save it. It looks so beautiful. When you drive up to it, it really looks pretty. It doesn't look run down until you get inside. It's going to need a total rehab."



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THE GROVES OF ACADEME – Campus Crest Development has proposed a 12-building housing project that could eventually house up to 600 CSU students on land south of the Gardens at Spring Creek owned by CSURF. The company has 27 student housing projects in 11 states and plans for up to 200 such communities in the next 10 years.

SOURCE: CITY OF FORT COLLINS

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GROVE, from 1

Those who work on The Grove could spend months chasing their money once it is completed.

"If they're going to do a job in Fort Collins, I'm going to tell (the three or four other plumbers capable of doing such a big job) to look out," said Ron Bernhardt, owner of Fisher Mechanical Contractors in Evans. His company did the plumbing work on The Grove in Evans, a Campus Crest project that opened three years ago. "I feel like it's my responsibility to tell these guys — and they're my competitors — you're not going to get your last payment. These guys are slick operators. They know how to work it."

The proposal

Campus Crest, based in Charlotte, N.C., has built student housing projects in 11 states. It broke into the Colorado market in 2007, when it built the \$18 million Grove concept at 3202 11th Ave. in Evans. The project was on a fast track to open before the fall of 2007, moving from dirt work to landscaping in about six months.

Around that same time, Campus Crest officials began talking with the CSU Research Foundation, one of many developers interested in building a student housing project for the college. CSURF then put out a request for proposal for student housing on land it owns south of the Gardens at Spring Creek on the western side of Centre Avenue. Though CSURF owns hundreds of acres in the area intended for commercial and industrial uses, this particular parcel has always been zoned for multi-family, according to Kathleen Henry, president/CEO of CSURF.

"We were thinking about the need, and there did seem to be some great needs for housing that the university couldn't stay up with," said Stuart MacMillan, real estate executive for CSURF.

He said as part of the RFP review, CSURF officials visited a Grove project at Baylor University in Texas, liked what

they saw, and awarded the project to Campus Crest. Last year, CSURF signed a formal long-term lease agreement with Campus Crest. Under the agreement, Campus Crest will manage and maintain The Grove as well as build it.

The developer hopes to begin construction in December and open in time for fall semester 2011. The project must first pass the hurdle of the Fort Collins Planning and Zoning Board, which met Oct. 21 after this edition of the *Business Report* went to press.

City staff has recommended that the P&Z Board approve the project. Nearby residents, however, have different ideas.

"There is significant opposition," said city planner Steve Olt. "In two neighborhood meetings, there were between 50 and 102 people there. They are adamantly opposed to the project."

That opposition could throw a wrench in the proposed timeline.

"There is reasonable chance there could be an appeal (by neighbors) if the board were to approve it," Olt said. "But if the planning and zoning board were to deny it, there's a good possibility the developer would appeal."

Olt said city staff can only rate the project itself against city code.

"We cannot evaluate a project based on the company's reputation," Olt said. "The neighbors are concerned about the nature of this company. They will be saying that. (The developer) has to be evaluated based on the merits of their own project. I can't speak for what happens in Evans and other communities."

The Grove in Evans

Area subcontractors remember that Evans job — many not fondly.

During the six months after The Grove in Evans opened, 20 subcontractors filed liens against the project totaling almost \$2 million through the Weld County Clerk and Recorder.

Several contacted by the Business Report said the project was rushed and poorly organized in the four to five months they were on the job, and it took several

"There's some people, it's just the way they operate."

Ron Bernhardt, owner
Fisher Mechanical Contractors

GROVE, from 34

months to finally get paid after some hard negotiating.

"I've never worked with anybody that pulled these kinds of stunts," said Roberta Mead, office manager for Air Experts in Evans, which did all the heating and air conditioning work on the Evans project. "They kept putting us off."

"They're pretty slow to pay," said Kelby McCall, owner of McCall Development and Construction in Lufkin, Texas, who built the clubhouses on the Evans complex and one in Nacogdoches, Texas, at the same time. "It took six to eight months to get my money. But I finally got it, all but \$2,000. They owned me nearly half a million and they were trying to bargain with me. I knocked off \$2,000, and they paid me in a day."

Many of the Evans subcontractors got their lawyers involved, spending thousands to keep Campus Crest to their word. Mead said her company paid \$5,000 in attorney's fees to get its money.

Some settled for 50 cents on the dollar for fear of losing all money owed them. Others used leverage to get paid.

"My whole contract amount was somewhere around \$100,000 and it was the last \$60,000 I couldn't get them to pay," said Cole Dean of Dean Contracting in Windsor, who installed the fencing for the Evans project. "I basically refused to warranty their gates until they paid me."

Still other contractors walked off the job to drive home their point. Larry Warkentin of Warkentin Electric in Greeley was one.

"If you don't pay, we don't show up, and we did do that," said Warkentin, who filed a \$98,941 lien on the project six months after it was completed. "Once, we didn't show up for days, and they freaked out, so it worked."

"Normally, we'd expect final payment to take no more than a couple of months," he added.

Issues widespread

Subcontractors on the Evans job said they had heard about issues with payments from others who had done business with Campus Crest before. But the company does pay, eventually, they said.

Campus Crest officials say they've successfully completed 99 percent of the contracts they've had on \$650 million worth of projects nationwide. The so-called delays, they said, had to have been for questionable work and timing, in very isolated cases.

"We have a fiduciary responsibility to the towns we build in, and stakeholders and residents to make sure the quality of construction is what we want," said

Shannon King, executive vice president of Campus Crest. "If someone files a lien, it could be a timing issue. We fully intend and do pay all subcontractors who perform quality work within the scope that we contract for."

Tim Pribble of Pribble Lawn and Landscaping in Greeley, however, said he doesn't think all of the Evans subcontractors weren't performing. He filed a lien of \$113,686 two months after the job ended, and a second one in January 2008 for a remaining \$12,164. He said he still didn't get his full amount.

"If you had one person you're unhappy with and didn't pay, sure, but I can't believe they were unhappy with siders, roofers, painters, landscapers, all those people," Pribble said. "They hurt numerous people."

Bernhardt of Fisher Mechanical, who filed a \$222,842 lien on the property, said for him the writing was on the wall in the middle of the job. He said Campus Crest paid down that lien amount to the last \$100,000, and he finally settled for \$50,000 of that to be done with it.

"I've been doing this since 1971, and I knew what was coming down," Bernhardt said. "If you call anywhere they've built, they do the same thing. Most people pay their bills. There's some people, it's just the way they operate."

Par for the course?

While many subcontractors had to work just as hard to get their money as they did on the job, some say it's no different than working on any other large contract.

It took six months for Schaefer Drywall Systems in Windsor to get its final payment of \$33,180 for the Evans Grove. While not the most pleasant

In The Grove

The Grove at Fort Collins would include:

- 224 dwelling units in five 12-unit buildings, five 24-unit buildings, two 18-unit buildings on 31 acres.
- Fully furnished apartments.
- Mixed-use clubhouse building with eight dwelling units on the second and third floors; a hospitality center with a study lounge, a café, a game room and fitness center on the first floor.
- 550 parking spaces; 133 bike parking spaces.
- Typical rent around \$500, which includes electrical and water allowances, use of all site amenities, including laundry and Internet; students rent by the room, not the apartment.
- Enforced "quiet periods" and enforced pool times.

SOURCE: CAMPUS CREST DEVELOPMENT

experience, co-owner Cyndi Schaefer said that wasn't atypical.

"Six months is not unusual for a project of that size," Schaefer said. "Is it the worst experience I've ever had? No. I've had worse, when people declared bankruptcy and moved across the country."

Many of the bigger projects, such as some of the big-box retailers, are just as bad if not worse, said McCall of Texas.

"My buddy here, he did the Home Depot dirt work and had to file a lien on them for \$90,000," McCall said. "He said it happens all the time. People you think

could pay, don't."

Mike Flynn, hired by Campus Crest as the superintendent on the Evans project, said he couldn't speak to the financial issues subcontractors had with the company, but said the project was not unusual in construction.

"I really didn't see anything different than what happens every day in construction," Flynn said. "These days, everyone wants to get paid right away."

Despite the concerns, many of the subcontractors do say the Evans project was a quality one, and a good job to get especially in this difficult economy.

And, payment issues aside, some of the contractors said they'd be interested in working for Campus Crest again, but maybe structuring the relationship a little differently.

"We still made decent money on the project," Warkentin said when asked if he'd consider doing another job with Campus Crest. "I would have to be convinced that they're still a viable company."

McCall agreed. "I was probably going to do some more projects with them, just handle it a bit different and not let them get behind. The contractors out here, that's how they handled it."

King of Campus Crest said they plan to quell any fears with their project by doing good work.

"We truly endeavor to be a complementary component to communities in which we operate," she said. "We're excited about Fort Collins and I know we can provide a quality living experience for students."

Former superintendent Flynn added: "It was a really successful job. I liked the whole concept. I don't think people in Fort Collins should be concerned at all. It was a great thing."

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COMMENTARY

EDITORIAL

Fort Collins, we have a problem

The sales tax measure on the Fort Collins ballot has caused many voters a great deal of angst. The underlying concern is actually beyond the city's control: Massive uncertainty surrounding state and federal taxes next year.

Whatever happens, small businesses will inevitably take the hardest hit, and the smaller the business, the bigger the impact. The Fort Collins chamber membership is so sharply divided on issue 2B that the leadership has decided to "passively oppose" the measure. They can't support it, but they aren't working to kill it, either.

But voters have another problem with this question on this ballot this year. Do we really think the city has already done everything it could to minimize the impact of supporting existing services crucial to the city's quality of life?

The initial proposal was a general 1 percent increase in perpetuity. Through negotiations with various constituencies — the chamber felt that the business community was not included early enough in those talks — that was wisely whittled down to its final form of a 0.85 percent increase with a 10-year sunset. In the process, the measure picked up an allocation formula, and for many, the devil is in those details.

We get that we need to maintain streets and existing parks and recreation facilities; we think paying police and firefighters is a good way to spend tax dollars. We also know that prudent business owners keep some cash on hand for changing priorities over time.

However, it seems like an increase of 0.85 percent that leaves 11 percent of the money unallocated really should have been a much more palatable 0.75 percent. If this limited-time increase is needed to save specific services from The Great Recession, such a "slush fund" is inappropriate.

While the ballot box is the most direct way to "send a message" to our elected representatives, especially when it comes time to unelect them, we must avoid creating unintended consequences just to make a point. Cut off funds for Mulberry Pool because we think trash-districting was a bad idea? Sounds like the unassailable logic of a snit-fit.

We think the question before the voters could have been better crafted, and presented with more concern for the wider tax landscape facing a remarkably angry electorate. We also see the need to keep the city's services intact so we can continue to thrive when the economy eventually picks up.

Therefore, with reservations, we support ballot issue 2B.

Where we stand on 2010 local, state ballot measures

For those who have yet to return their mail-in ballot, or plan to go old-school at the voting center on Nov. 2, here is a recap of where the *Business Report* stands on various issues in this election cycle. As a matter of policy, this newspaper does not make candidate endorsements.

We are in favor of Amendments P, Q and R. The Benign Three are simple common-sense measures — P moves oversight of bingo games out of the

Secretary of State's office to the Department of Regulatory Affairs, with casinos; Q allows the seat of government to be moved from Denver in the event of a disaster; and R exempts private users of public property worth less than \$6,000 from taxation.

While these measures are worthy of support, what are they doing in the state Constitution in the first place? Surely bingo and small-scale cattle grazing could be regulated through statute. As for the location of the state capital, the prohibition against it being anywhere but Denver dates back about a century and a half, when one political faction wanted to "send a message" to their rivals in Golden.

That brings us to Amendment 63. This poorly worded mash is intended to "send a message" to Washington that Coloradans don't need no stinkin' health-care reform. Our Constitution is no place for flipping the political bird in any direction, and the potential for future electorates to be saddled with damaging unintended consequences is enormous. We're against it.

We're also against the rest of the

amendments — 60 through 62 inclusive — and both propositions 101 and 102. The economic consequences, both intended and unintended, of the Terrible Trio are outlined in detail elsewhere on these pages. The tribe has already spoken on inserting a definition of "personhood" into the Constitution — a measure similar to 62 was defeated 3-to-1 in 2008. And 102 would cost us all millions in additional jail costs by raising the financial bar for making bail. If bondsmen aren't comfortable with taking risks on lower-income prisoners, maybe they need another profession.

On the local level, we support the Poudre School District mill levy to restore teachers cut in the latest budget reductions and the bond issue to maintain existing schools.

We also support both 2A and 2B in Greeley, to create a dedicated road maintenance tax and extend the food tax to keep the rest of the public infrastructure in good repair. Our support for the Fort Collins sales tax proposal is less enthusiastic, for the reasons outlined in the nearby editorial.

Both Loveland and Windsor are asking their residents to decide the fate of medical marijuana dispensaries within their city limits, but each has worded its ballot measure differently. Because we believe the best way to deal with the legal distribution of marijuana is to regulate it at the local level — and tax it at least as heavily as any other consumer product — we urge eligible voters to vote yes on Loveland's question 2C to allow medical pot centers and vote no on Windsor's question 300, which would prohibit such businesses.

But vote yes on Windsor's 2A to impose a 3 percent lodging tax, to put the city on equal footing with the rest of the region.

Kate Hawthorne is the editor of the Northern Colorado Business Report.



"TO THE GOVERNOR'S MANSION - AND STEP ON IT, DAN!"



EDITOR'S NOTEBOOK

Kate Hawthorne

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THE ALLIANCE
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Three measures would create fiscal gridlock

We post-WWII generations of Americans are an impatient lot. Instant gratification is our mantra. Why worry about how we will pay for tomorrow's education if we can pay fewer taxes today? Why think about how we will pay to repair our roads tomorrow if we can pay a whole lot less to register our cars today?



GUEST COLUMN
Lois Van Deusen

The proponents of Proposition 101 and Amendments 60 and 61 understand our mentality. They are trying to combine it with the reaction to economic hardship and anti-Washington sentiment.

But attitudes are changing and the proponents may have underestimated us. Perhaps we have learned something from the financial crisis and devastating recession of the past two years. We may be recognizing, as did pre-WWII generations, that there can be greater value in building for the future than having it all today.

The proponents of Proposition 101 and Amendments 60 and 61 claim fiscal

prudence as their goal. They offer the prospect of "smaller government" but they don't say what that means or how it is possible in a state that is growing and needs to attract industry and a skilled work force. Despite such laudatory principles, is that really what they want? Or do they care more about the "now" than the future for our children, our communities and our State?

The three ballot measures are inter-related and are intended to work together to create fiscal gridlock. Together, they will deny the children of Colorado a quality education. They will deny the State of Colorado and all of its citizens an environment in which to attract economic opportunities.

Although these ballot measures affect all levels of government, the impact on public education may be the most devastating and the most far-reaching. Proposition 101 dramatically reduces motor vehicle registration fees which has the effect of significantly reducing revenues for school districts. Amendment 60 substantially reduces property taxes and shifts more power to the state by requiring the state to backfill the loss in revenues for school districts. Finally, Amendment 61 prohibits the state from borrowing in any form and drastically limits the ability of other

governmental entities to borrow.

So how does the state backfill the loss of revenues for schools when it has less total revenue and cannot issue bonds to pay for capital improvements? If all three measures are adopted, public education in Colorado will be hobbled. The proponents haven't said whether that would be merely an unintended consequence or a deliberate goal?

We have seen the destructive impact that ballot measures can have on public education in the name of "fiscal prudence." In 1978 the voters in California adopted Proposition 13 which froze assessed values and capped increases in property taxes. Today, no one denies that California's local governments have become more dependent on increasingly scarce state funds. Today, no one can deny that the California public school system, once ranked among the best in the country, has fallen to the bottom three or four. Today, no one can deny the connection between these results and Proposition 13. That cannot be Colorado's fate.

Nor should the lure of "smaller government" or "more efficient" government be a reason to support Proposition 101 and Amendments 60 and 61. The governmental entities that would be most negatively affected by passage of these ballot measures are the

towns and cities, the school districts, water districts, metro districts and special districts, the special districts that provide fire protection and ambulance service across Colorado. The vast majority of the folks who govern these entities are public-spirited citizens trying to do a good, fiscally prudent job with little or no compensation. Most are volunteers. They are our neighbors and co-workers. They are the essence of small government and democracy. They will be crippled by these ballot initiatives. Many will be out of business. That cannot be Colorado's fate.

We, the voters of Colorado, care more about the future. Perhaps the past two years of economic misery for so many has taught us the importance of building for our families and our communities. Perhaps Colorado voters won't be distracted from the goal of a better future by something as tantalizing as the reduced motor vehicle registration fees. Let's hope that on Nov. 2 Colorado votes a resounding "no" on Proposition 101 and Amendments 60 and 61.

Attorney Lois Van Deusen is the former Managing Partner of McCarter & English LLP, a large East Coast law firm. Now retired, she is an Edwards, Colo., resident and voter.

LETTERS TO THE EDITOR

Second Greeley center in foreclosure

(Business Report Daily, Oct. 13, 2010)

When foreclosure is relatively rare it "works." When it is so common that it floods the market with property that is not in the normal stream of resale it acts to drive down the price on everything precipitously. Right now we have more homes in foreclosure than would normally be on the market, period, and one house in ten is in trouble. If the bankers keep it up we will see starter homes in the mid 20's — about like 1957. The banks would lose far less money if they reworked their loans so that they didn't dump hundreds of thousands of homes and in doing discover just what the low side of "what the market will bear" looks like. These aren't normal times, and old-fashioned business practices are not the solution.

Stanley Kerns
Greeley

Ozone testing hits wall of resistance

(NCBR, Oct. 8, 2010)

"What I have a problem with is being charged \$25 and then going to an inspection station to find out my car is fine," Johnson said.

I agree! I went to the dentist and they still charged me even though I had no cavities!

Jake
Greely

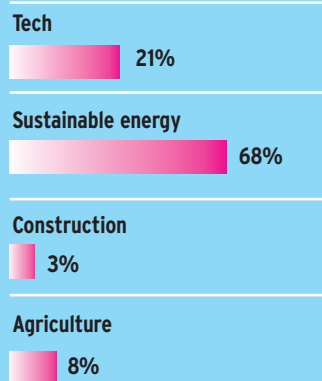
North Carolina developer proposes student housing complex

(Business Report Daily, Oct. 8, 2010)

Development is expected but... There are serious issues still unresolved with this project. From drainage to wetland variances and floodplain concerns. The developer has a "D" average with the BBB Nationwide and has not built green

NCBR poll watch

What will be the economic engine in 2025?



Next question:
What's the best way to fund road maintenance?

Answer now at www.ncbr.com. Responses will be accepted through Nov. 1.

These results reflect responses to the online poll at www.ncbr.com Oct. 4 - 18.

yet. CSU should be flat embarrassed to have this project on such prime real estate. And CSURE, if this is how you vet your developers, your process is severely lacking. Are we really this hard up for income at CSU?

Kevin Barrier
Fort Collins

I-25/Crossroads makes White House list

(Business Report Daily, Sept. 20, 2010)

Holy Cow. This project is No 12 nationally????? C'mon. It might have some coolness factor, but gimme a break. I can't imagine how weak some of the projects that ranked lower than this must be.

Harley Farley
Weld County

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ELECTION LETTERS

Editor's note: This is the last issue of the Northern Colorado Business Report before the Nov. 2 election.

Keep Fort Collins great

I am supporting Ballot Measure 2B, the sales tax increase to fund the necessary services that make this a great place. Most of us share a reluctance to impose a new tax on ourselves. But at least we have the opportunity to vote on the matter.

As a businessman I appreciate the many considerations individual businesses must make in deciding whether to back civic initiatives like this. It has been heartening to see many business leaders step forward in support. The business community in Fort Collins is diverse and has not spoken with one voice for many decades.

When business owners invest in their business, they hope to benefit from future gains. Investing in the community is the same. Businesses vote with their decisions to invest, individuals vote by casting ballots.

While business owners and their employees may not always view issues the same, all of us stand to benefit from a successful, prosperous community.

I hope individual tax payers will understand and support the need for a general fund tax increase to "Keep Fort Collins Great" as a reasonable investment in the future of our community.

*Dave Edwards
Fort Collins*

Fort Collins Chamber does not endorse tax measures

(Business Report Daily, Oct. 8, 2010)

The city of Fort Collins should do like the rest of us and reduce spending and prioritize expenditures. One suggestion, the city of Fort Collins could significantly reduce capital expenditures by evaluating services that should be outsourced to private enterprise.

*Kent S. Campbell
Fort Collins*

Well of course, the Chamber of Commerce will "passively" take this position, because they will "aggressively" pour millions of dollars into candidates who "aggressively" take tax reduction stances. This is such a weak public statement by these people; so they can look like they are concerned with revenue flow into communities and the state, and hide behind and support conservative candidates who openly oppose any new taxes.

*Bill Johnson
Fort Collins*

Vote Yes on Amendment 61!

Is Amendment 61 a blunt instrument? You bet!

When the horse you thought was taking you to a better place is charging off a cliff, the "horse whisperer" won't work.

When your family, the beauty, the very state of Colorado is being dragged into oblivion, its time to unload the shotgun.

Shoot that horse, end this ride.

We can always get another horse. We will never get another Colorado.

Everyone needs to vote yes on Amendment 61.

The lesson? Dead horse saves Colorado.

Vote yes!

*Tony Burg
Broomfield*

I live in Arapahoe County. My county sheriff just phoned me about 60, 61, and 101 using a computerized calling system.

He called to identify himself and to tell me how to vote. I despise his underlying messages, which are:

1. I am the sheriff.
2. I carry a gun.
3. I know where you live.
4. Vote NO, or else bad things will happen to you.

I thought Election Day was the one day we the People got to tell elected officials what we wanted.

His predecessor, Pat Sullivan, was in uniform on TV in 1992, telling people how to vote (against TABOR). This new sheriff apparently didn't get the memo that citizens don't like being bullied by government officials, physically or psychologically.

All the opposition offers are scare tactics. Well, I am scared, but only of their brazen bullying and authoritarian attitude, not of the three tax relief measures written to help my family finances.

As a free American, I refuse to buckle under to such clumsy messages from the authorities. It's my money and my vote. Tell Big Brother my wife and I are voting yes on 60, 61, and 101.

*Rob McNealy
Aurora*

Rob McNealy is the Libertarian candidate for Colorado's 6th Congressional District in the U.S. House of Representatives.

Rich Ball for District 15

I'm writing to urge voters to support Richard Ball for State Senate from District 15.

In Rich Ball, we have an opportunity to elect a person who is extremely well qualified to serve in the State Senate during these difficult economic times in our state's history.

Rich has a proven record as a consensus builder and problem solver. His background in law and small business will serve us well, as we work to rebuild and strengthen Colorado's economy. His many civic contributions to the Northern Colorado Community are a testament to his long standing commitment to building a better future.

I'm proud to join the many Republicans, Democrats and Independents who are supporting him.

*Jim Disney
Former Larimer County Commissioner
Loveland*

Randy Fischer for District 53

Please vote to re-elect Randy Fischer, our excellent State Representative from District 53. Randy, a longtime neighbor and friend of our family, has been an outstanding representative for our state legislative district. He has been unusually responsive to the concerns of all kinds of citizens, and he is the best listener of people concerns that I have yet seen.

I have attended practically all the community meetings organized by Randy and his colleagues, observed at least 10 forums or committee meetings, heard him speak in many other arenas, and he has always conducted himself in a respectful and civil way. Indeed, he is model of good communication.

Particularly impressive is his competent and focused preparation in areas of concerns. He is always able both to answer questions and also to frame rationale in facts, figures and logical discourse. His knowledge of legislation is remarkable, and his ability to see all perspectives is unusual. Even more remarkable is his capacity for balancing sometimes conflicting issues in terms of human and community needs.

Cast your ballot, and re-elect Randy Fischer for Colorado District 53 state representative!

*Mary Alice McComb
Fort Collins*

Practice makes perfect, and in Randy Fischer's stint in the Colorado House that adage has certainly come true. He

deserves to be re-elected to the Colorado House of Representatives.

Randy is a hometown product. He was born and raised in Fort Collins, attended Poudre School District schools and received two degrees from Colorado State University. He knows our problems and has worked hard to eliminate them. As a legislator, he has sponsored, or supported, bills that promote clean water and air, and his stand on uranium mining is a great example of his commitment on these issues.

Randy has been an avid advocate for adequate funding for public and higher education. He also has fought hard for affordable health care for all and to improve our economy by creating more jobs.

Please vote for Randy Fischer as our representative in the Colorado House on Nov. 2. We need someone who has our best interests at heart to represent us in Colorado House District 53.

*Stan Ulrich
Fort Collins*

I first met Rep. Randy Fischer many years ago through his wife, a former teaching colleague. Then, I found him clever and insightful; now, having watched him operate as a public official, I can easily add intelligent, committed to the public good and filled with ethical integrity to his list of qualities. I want those characteristics in a public servant so am gratified to again have the opportunity to support Randy Fischer's re-election as a state representative.

Lucky for us all, Fischer continues to work on legislation to keep our state beautiful, and his constituents healthy and productive. He has sponsored at least two environmentally-conscious bills: one to ensure that uranium-mining companies will protect our fresh water supply while keeping communities safe from radioactive pollution; the second to encourage energy efficiency projects in Colorado state parks.

Another bill, supported by Fischer, would provide grants for job training in promising green industries. Truly, Randy continues to prove that his heart beats in rhythm with our Rocky Mountain communities.

Northern Colorado deserves Randy Fischer's considerable talents. I urge you to vote to return Randy Fischer to Colorado House District 53 because we deserve the best.

*Jane Nicolet
Fort Collins*

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Wynn Washle, Ph.D., CRS

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Fort Collins*



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Why town of Frederick opposes 60, 61 and 101

Because the most recent polls have shown there is still a large part of the population undecided about Amendments 60, 61 and Proposition 101, I would like to take some time to explain what they are before telling you why our Board of Trustees, along with so many other groups in Colorado, opposes them. The goal of this letter is to give you a better understanding of what



GUEST COLUMN
Eric Doering

Amendments 60, 61 and Prop. 101 are as well as why we feel these would be catastrophic to the services provided through your tax dollars.

Amendment 60 will reverse legislation voters approved that gives local governments the ability to keep property taxes above set limits, and use that money to provide voted-on services such as fire and police protection, road maintenance and sewage systems. It will also cut local property tax used for public schools' operating expenses in half over 10 years. The amendment calls for replacing this source of funding with state funding, but does not detail a plan about where in the state's budget this will come from. This amendment would also require publicly owned property to pay property taxes.

I can understand the allure of lower property taxes. However, this comes at an alarming cost in the form of essential services that would be reduced or eliminated completely as a result of the state's new responsibility to come up with half of public schools' operating expenses. Supporters of the measure argue that funding for schools is not reduced, because the state will be paying for it. However, what they don't explain is that this money has to come from somewhere, and it will have to come from other state and local services.

The amount of money needed to fund half of schools' expenses is about the same as what the state currently spends on courts, prisons and human services. Essentially, the state would have to choose whether it wants a school system, or courts, prisons and human services. I realize that this seems drastic, but it is the truth of the matter. Amendment 60 would also require the town of Frederick to pay property taxes on water, electric and drainage facilities. Again this money has to come from somewhere, so the town would have to raise rates and fees for these services to pay for the property taxes.

Prevents borrowing

Amendment 61 would prevent state government from borrowing money or taking out loans of any kind, and prevent local government from doing so without a public vote. It would also require taxes to be lowered once the loan is repaid, regardless of whether tax dollars were used in repaying the loan.

"If the results of these measures seem scary individually, the effects triple collectively."

State and local governments use loans similarly to you and me when wanting to buy a house or car, except they are purchasing bridges, roads and water pipes. If they are not able to take out any loans, many of these projects won't be completed at all or they will take several years to save for before purchasing since loans are no longer an option. I understand the fear of over borrowing and leaving debt for future generations, but this amendment takes things too far the other way so that current taxpayers may never benefit from a facility their tax dollars are saved to construct. From our town perspective we currently maintain a debt-to-assessed valuation of 3.14 percent.

Proposition 101 would reduce state income tax to 3.5 percent, car ownership taxes to \$2 for new cars and \$1 for used cars and reduce car registration fees to a flat \$10 — the same as it was in the year 1919.

This may seem to be the most alluring measure of all three to taxpayers, because it is a difference in your taxes that you can clearly see. However, it is also the most dangerous, as money from income tax, vehicle ownership tax and registration account for 23 percent of the state's general operating budget, and will reduce the town of Frederick's budget by 42 percent.

This means services that have already been reduced because of economic downturn will have to be cut even more. Roads and bridges that already need work will fall further into disrepair. Snow won't be plowed in the winter, and parks won't be mowed in the summer. Again I realize this seems like an unreal amount of cutbacks, but this is the reality of what this measure will do to local governments all over the state if it passes.

If the results of these measures seem scary individually, the effects triple collectively. They would put Colorado into an unequaled recession. I feel so strongly about the negative effects of these measures that I would like to offer you all the opportunity to email me at edoering@frederickco.gov if there are any questions you still have after reading this that I can help answer.

We need to band together to make sure these measures are voted down in November in order to keep Colorado on the path to becoming stronger economically.

Eric Doering is the mayor of Frederick.



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Business Succession & Exit Strategies – Key Components to Building Value in Your Business

October 26th, 12pm-1pm – Meet the Presenters – Overview of the Series – Q&A

November 2nd, 12pm-1pm – Features Sandy Blaha



Failsafe Exit Strategy – Driving Business Valuation & Wealth Creation with Sandy Blaha.

Sandy Blaha Performance Consulting is a performance management, leadership development and succession/exit planning company. An author, presenter, trainer, facilitator and coach she builds organization capacity with a focus on strategy, leader development, talent assessment and execution discipline. She works with owners and senior executives nationwide to insure their companies' legacies.



November 9th, 12pm-1pm - Features Susan Johnson



Build Your Value and Plan Your Future

Susan Johnson, CPA, is the Director of Tax of Brock and Company, CPAs, P.C. Susan joined the firm in 1978 and works primarily with privately-owned businesses and individuals. Her areas of expertise include the construction and real estate industries, and estate and fiduciary tax planning. She has worked with numerous clients as they transition their businesses to both family members and outsiders.



November 16th, 12pm-1pm - Features Tony King



Legal Considerations and Issues in Business Successions and Exits

Anthony A. King is a leading transaction attorney in the Rocky Mountain Region working with business owners in successfully transferring businesses to key employees, family members and third parties, as well as advising business owners on other business issues. Tony joined the firm in 1993 and has been an owner and Director since 1999. His practice centers on mergers and acquisitions, business transitions, corporate and business planning, financings and executive compensation planning.



November 23rd, 12pm-1pm - Features John Clagett



Key Strategies for Creating Sustainable Wealth for Today's Business Owner

John Clagett is the owner of Q4 Wealth Management, Inc. a full-service firm whose client-centered business model delivers customized advice, financial strategies, and personalized service to many Northern Colorado business-owners. With over seventeen years in the investment industry, John brings a unique approach to managing the many areas of clients' financial lives by proactively conferring with their team of investment, tax, legal, and insurance professionals to ensure objectives are met.

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