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Northern Colorado BUSINESS REPORT

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Penton Media finds new home in FC

Tech publisher to move from Loveland soon

By Steve Porter
sporter@ncbr.com

LOVELAND — Penton Technology Media, a longtime Loveland publishing business, is

moving to Fort Collins before the end of the year with its 100 employees.

The company will vacate the building at 221 E. 29th St. it has occupied for the last 22 years and move into a two-story building at 748 Whaler's Way in the Boardwalk Lakeside Business Park in southeast Fort Collins, according to Kim Paulsen, Penton's senior vice president for technology markets.

Paulsen said the company, which signed a five-year lease with building owner Don Taranto, had been looking for a new home for a while.

"The (Loveland) lease was coming to an end," she said. "It's been a great location, but it was just time for a change. We really needed more of a collaborative environment. We were looking for a new design layout plan, and we found it."

Located in The Orchards shopping center for the past two decades, Penton employees will soon be working in a building surrounded by tall trees and next to a small lake bordering a residential neighborhood.

"It's just a beautiful setting," Paulsen said. "We did look at a lot of buildings. There was nothing wrong with Loveland — it's a fabulous place — but there weren't

See PENTON, 24



Courtesy Everitt Cos.

FAMILY DEVELOPMENT — Three generations of the Everitt family are working together to develop Arrowhead, a new condominium project planned for the Centre for Advanced Technology development in west-central Fort Collins.

Arrowhead points to past and future

Upscale condos to fill out space in tech center

By Steve Porter
sporter@ncbr.com

FORT COLLINS — A new condominium project called Arrowhead will offer present-day residents of Fort Collins a luxurious home at the foot of the mountains that the first inhabitants of Colorado could never have imagined.

The project, which is expected to break ground early next year, will initially include two three-story buildings with drive-in garages at ground level. A third building is planned for the site but will be built later, said Stan Everitt, who is developing the

project with his father, Bob, and son, Aaron.

Stan Everitt said the project, which features 10 living units per building, offers many amenities, including choice of finish of countertops, flooring and other design aspects. An on-site interior designer will help residents make their selections.

"The interior design and the materials are up to the owner," he said. "They can select their own materials, so they are custom units. It's not at all a huge project, but it's very upscale, a mid-rise in a midtown location."

Individual condos are all two-bedroom units and range in size from 1,341 square feet — the Arapahoe floorplan with two and a half bathrooms — to the 3,792-square-foot Apache plan with three bathrooms and four sunrooms on the upper level. Prices

See ARROWHEAD, 26



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ECONOMIC FORECAST 2011

Army of Otters gives back through OtterCares

Richardson feels charitable arm part of Otter's culture

By Anne Cumming Rice
news@ncbr.com

FORT COLLINS — The desire to start a charitable foundation runs deep for OtterBox founders Curt and Nancy Richardson.

They have been involved in community volunteer work for the 35 years they have lived in Northern Colorado. Since they became business owners in the mid-1980s, they have thought about translating that community involvement into a charitable foundation.

That desire has become reality this week with the launch of OtterCares, the charitable arm of OtterBox, the company that makes protective covers for handheld technology.

"We've always lived by the motto, 'To whom much has been given, much is required,'" Nancy Richardson said. "We feel like it's a privilege to give back to the community."

OtterBox is Northern Colorado's fastest growing company, and its explosive growth during the past few years precipitated the creation of OtterCares, Richardson said.

Founded in 1998, OtterBox has about 200 employees, more than 60 of them hired this year alone. Over the past few



Courtesy OtterBox

TEAM OTTER — Employees of OtterBox have always been encouraged to participate in charitable activities to benefit the Northern Colorado community, such as the SuperStars sports challenge for Partners Mentoring Youth. This year's team won the challenge and raised \$8,324, which was matched by the OtterCares foundation for a total donation of \$16,648 to Partners.

months, the company has bought five properties west of Old Town to accommodate anticipated expansion to 500 employees. OtterBox also recently opened an office location in Ireland to manage expansion into markets in Europe, the Middle East and Africa.

OtterBox has a history of charitable giving and involving its employees in volunteer opportunities with nonprofit organizations. The launch of OtterCares means charitable donations will come through the foundation rather than the company, said Tricia Lemmer, development director for OtterCares.

Funding right now will come from a percentage of OtterBox's profits. In the future an endowment may be set up, Lemmer said.

OtterCares focuses on giving to efforts that educate and empower youth. In the past OtterBox has participated in events with the Boys and Girls Clubs, Partners Mentoring Youth and Realities for Children, Richardson said.

Give it, grow it, give it

For the launch of OtterCares, the company started the "Give it, grow it, give it" campaign, in which each of its

Grant information

Organizations interested in applying for grants from OtterCares can get more information on the foundation's website, www.ottercares.org.

employees received a \$200 grant voucher to give to a charity of their choice.

For three weeks, employees were challenged to grow the donation through a personal match, collecting outside donations for the organization, offering a commitment of time, or even hosting an event to raise extra money or goods.

Results from the campaign — and where the donations ended up going — will be announced next week.

Allowing the employees to give is part of the company's desire to put them at the forefront of OtterCares, Richardson said.

"As a company we can only do so much," she said. "But we believe an army of Otters can really move mountains."

The foundation will also set up partnerships with nonprofits that serve youth, allowing OtterBox employees volunteer opportunities with those organizations. It's all part of fostering a culture of giving within the company, Richardson said.

"Our employees are already geared and wired to be givers," she said. "The foundation will provide more opportunities and expose what's out there. A lot of times employees want to give but they just don't know how to get involved."

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THE EYE

Area radio stations say nay on ads

Listeners listened, they voted, then they heard — nothing?

Yea!

Political ads used to at least mention the issues, and maybe what the candidates planned to do for the voters once elected. But more and more, those commercials have been about slinging as much mud as possible onto the opposition. And this election had more players than ever piling into the mud-wrestling ring.

After what seems like years of fear and loathsomeness — were the primaries only back in August? — radio listeners started voting yea or nay by switching the dial. The Eye, for one, tuned in the death-metal station just to get a break from the ugly political ads.

In honor of the blessed break from political advertisements until the next election cycle, **Townsquare Media Inc.** radio stations in Greeley and Fort Collins held an ad-free moment of silence Nov. 3. Well, it was actually a 24-hour period of silence, but it only seemed like a moment in comparison.

“The ads have been so nasty,” said **Mark Callaghan**, operations manager for the cluster of local stations owned by Townsquare, in a prepared statement. “This is one way we can thank our listeners for sticking with us.”

So, listeners to **K99, Tri-102.5, Max-FM, 99.9 The Point** and **Rock 102.9** heard nothing but sweet, sweet music all day, starting at midnight after the polls closed.

Despite the 24 hours of commercial relief, who swears they still heard “This is **Tom Shane** ... located just off Arapahoe on Emporia Street...” at the top of each hour?

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Group to embrace better future for region

Embrace Northern Colorado modeled after Envision Utah

By **Steve Porter**
sporter@ncbr.com

By 2050, it's projected Northern Colorado will have almost 1 million more residents than it does now.

With looming potential water shortages, transportation gridlock and an uncertain jobs outlook in a rapidly growing region, the future can appear grim.

But there's a group of Northern Colorado residents who are stepping up to try to steer the course toward a brighter future, and they're looking for others committed to preserving and improving the

region's quality of life for generations to come.

It's called Embrace Northern Colorado, and its overriding mission is to find that path to a better future through regional planning and cooperation.

John Daggett, Embrace Northern Colorado's executive director, said the nonpartisan, nonprofit organization's goal is about moving the region forward together while preserving the identities of its communities that make them distinctive.

“There's things to celebrate about every community in Northern Colorado,” he said. “This undertaking is trying to move everyone forward in a positive way.”

Daggett, a former planner with the North Front Range Metropolitan Planning



DAGGETT

Organization, said Embrace Northern Colorado is a spinoff of the MPO.

“The reason they spun us out is the MPO can't do it all,” he said. “All they can do is transportation. They can't look at water and housing and health care and all those things.”

Daggett said the model for Embrace Northern Colorado is Envision Utah, an effort that focused initially on improving Utah's transportation system along the foot of the Wasatch Mountain range where 85 percent of the state's population lives.

That effort is credited with helping to provide — through two broadly supported sales tax increases — a light-rail transit system that improved transportation and reduced pollution.

Daggett said the key to Envision Utah's success was a broad consensus of citizen and interest groups behind common val-

See **EMBRACE, 27**

F O C U S

From Robby to hobby, robots become helpers



RoBeDo Robotics designs its machines with PCs for brains

By **Luanne Kadlub**
news@ncbr.com

Remember how Rosie the Robot on “The Jetsons” was like a member of that family from the future? Or when R2-D2 — undeniably the most famous of movie robots — made its debut in 1977 in the first “Star Wars” episode?

If not, you've seen the reruns, or at the very least, heard your parents talk about them.

Now hop onto the time machine and jump to the year 2010 and the workshop of William Self. Here you'll find the software developer/advanced hobby robot enthusiast hard at work creating one of his many robots that he sells to like-minded geeks. Potentially you. Yes, un-geeky you.

Time has come when robots no longer are the playthings of people with gobs of money. Robots are here and now. Yes, they still cost thousands of dollars, but we're talking “within-reach” thousands, not “when-you-win-the-lottery” thousands.

What could you do with a personal robot? Imagine waking up to freshly brewed coffee served to you in bed. Or how about a bowl of popcorn waiting for you chair-side when you get home from the office? A pipe dream? Not in William Self's world. If you can imagine it, or dream it, you can make it happen. Self owns RoBeDo Robotics.

“The name started from plans to build fully customizable robots that can accomplish actual tasks,” he explained. “So the theme became the name: *Ro*bots that will *Be* what you want them to be, *Do* what you want them to do. Ro Be Do.”

Working on robots that can help people is a gargantuan task. But if you look at them as machines — say a machine that washes dishes — it becomes do-able. And yes, Self said dishwashers, vacuums

See **ROBBY, 22**

CAN MR. COFFEE DO THAT? — RoBeDo Robotics' Morph Machine stands 30 inches tall and can fetch and carry up to 30 pounds, as well as perform other household tasks. Using a personal computer as its processor, it can also be programmed to make coffee — and deliver it to humans still in bed. Watch it in action at www.robledo.com

Courtesy RoBeDo Robotics

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Steve Porter, Northern Colorado Business Report

INTRODUCING THE COMPANY – Frank Curtis, Limagrain Cereal Seeds executive vice president and chief operations officer, talks to the press on Oct. 28 about why Group Limagrain – Europe’s largest plant breeder and seed company, based in France – chose Fort Collins to be the headquarters for its American-based subsidiary.

Europe’s biggest seed breeder picks Fort Collins

Limagrain Cereal Seeds setting up for U.S. distribution

By Steve Porter
sporter@ncbr.com

FORT COLLINS — Creating a profitable exchange of research and marketing possibilities is the impetus behind a French company setting up its first American headquarters in Fort Collins.

Group Limagrain, Europe’s biggest plant breeder and seed company, announced Oct. 28 it had selected Fort Collins and Northern Colorado to be its base for Limagrain Cereal Seeds, a subsidiary company that is serving as the company’s U.S. cereal seeds base.

Limagrain Cereal Seeds, which is operating in leased space at the Anheuser-Busch brewery in north Fort Collins, will focus on wheat research and

market the seeds it develops under the LG brand.

Frank Curtis, Limagrain Cereal Seeds executive vice president and COO, said the main reason for choosing Fort Collins was its quality-of-life reputation. “We wanted to find a town where people want to live,” he said. “We’re going to be recruiting some very talented people from all over and it had to be a place in which people would enjoy living.”

Curtis said several other attributes also factored into his choice of Fort Collins, including a centralized location in a state that produces wheat and is near or within a half-day’s flight to other wheat-producing states.

Another factor was accessibility to world-class wheat research going on at Colorado State University.

“CSU came out on top when I researched it, which surprised me because I hadn’t heard of it at the time,” he said.

CSU’s wheat research program is cur-
See LIMAGRAIN, 30

C O R R E C T I O N S

Due to an editing error, Pinnacle Biopharma was misidentified in the Oct. 22 issue of the *Business Report*. The company, founded earlier this year, is a contract manufacturing organization based in Fort Collins.

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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Take a moment to clear the air.



Loveland firm integrates home, office electronic systems

Sound and lighting to home theater, myHDTV turns it on

By Maryjo Morgan
news@ncbr.com

LOVELAND — Craig Davis enjoys watching motion pictures. He always has.

As the owner of myHDTV Electronics and Entertainment in Loveland, Davis shares that enjoyment — and his passion for electronics — with his clients. Whether he is installing Smart Home technology in new construction or retrofitting an existing home with an integrated media server, Davis enables homeowners to customize their dwellings. His expertise stems from experience, certifications and hands-on training throughout the evolution of consumer electronics.

“I started in 1976 as a delivery and installer tech for a small mom-and-pop appliance and electronics retailer in Loveland,” Davis said. “My father eventually bought this company; he and I ran it through the mid 1980s. For almost 35 years I have been associated one way or another with this industry.”

Davis and his dad opened stores in Loveland, Fort Collins and Longmont. They were the first to offer movie rentals in Northern Colorado, which attracted customers from Cheyenne to Denver. He has also managed retail stores for Fred

Schmid.

In 2005 Davis and his wife saw the need for a company that could deliver what today's technology could provide, so they opened myHDTV Electronics and Entertainment, a professional electronics integration company.

The current economy has given myHDTV a boost, because more people are enhancing their existing homes rather than upgrading to a higher-end dwelling. And as more people open home-based businesses, they need better technology to run them efficiently. “People are getting very creative on how they use their space,” Davis explained.

Davis said Smart Home technology offers advantages to other types of homeowners as well.

“Snowbirds who travel like the advantage of checking their security cameras from a website, iPad, iPod Touch or an iPhone,” he said. “Some want convenience during convalescence, so we automate things to make it easier for the elderly, add sound systems so they can hear better. Adult children can check on their parents through cameras and the Internet. For environmentally conscious living, we give our home owners the power to be green by helping them manage lighting and temperature control in their homes.

“As for the homeowner who seems to have everything, we install the latest gadgets, control lights, temperature, movies and music from a touch of a button or from any of our intuitive interfaces,” he added. “We bring the benefits



Courtesy myHDTV

MOVIE NIGHT — A home theater is one of the most popular installation projects for clients of myHDTV Electronics and Entertainment in Loveland. The company also specializes in home automation integration, allowing on-touch control of systems ranging from lighting to temperature as well as audio-visual components.

of an automated home to more people with solutions that are affordable, easy to use and designed to adapt into any home or personal lifestyle.”

The company's services range from a simple single-room lighting control system, which can cost as little as \$500, to a

See **ELECTRONICS, 23**

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Bacterial meningitis casts shadow over region

Four deaths in five months has health officials concerned

FORT COLLINS — The sky isn't falling, but Northern Colorado residents are living under a shadow of potentially deadly bacterial meningitis.

Two young, healthy Colorado State University students living in Fort Collins were admitted to Poudre Valley Hospital within hours of each other on the evening of Oct. 19, both exhibiting symptoms of meningitis. One, a 19-year-old man from Parker, was treated and released within a few days. The other, a 23-year-old woman from Evans, died three hours after her admission.

It now appears the 19-year-old student contracted viral meningitis — a much more common form — and his admission to the hospital on the same night as the woman who died was purely coincidental.

By the time this is published, more details may be known about the victim and whether there was any connection between her and three players on a Fort Collins Adult Hockey League team who died after apparently contracting bacterial meningitis during a hockey game in June.

Two of the three men, ages 28 and 29, died later that month. Another man, age 52, held out until Oct. 11. The first and only other fatality in Colorado from the bacterial infection this year occurred in April — a student at Metro State College in Denver.

Same strain, conflicting reports

Adrienne LeBailly, M.D., director of the Larimer County Department of Health and Environment, held a press conference Oct. 27 to try to clear up some of the confusion that developed following the latest death and conflicting reports to the media on the cause of death.

LeBailly told reporters that test results from the state health department laboratory confirmed that the woman's death was caused by the same bacterial strain that killed the three hockey players. That strain is known as Group C meningococcal bacteria.

But tying the deaths together probably won't be possible, LeBailly said.

“We know that for each case of meningococcal infection, there are likely dozens of asymptomatic carriers of an outbreak strain who never become ill but can transmit the bacteria to others, most of whom will also never become ill,” she said. “This makes direct connections between cases impossible to identify.”

The potentially deadly bacteria live inside the nose and throat and can only be passed from person to person by sneezing

“There is a pretty severe strain circulating in the community.”

Adrienne LeBailly, M.D., director
Larimer County health department



HEALTH CARE
Steve Porter

or saliva transfer. LeBailly advised against sharing eating utensils, drink containers, toothbrushes and cigarettes.

She even recommended against kissing to help avoid spreading the meningococcal bacteria.

“There is a pretty severe strain circulating in the community,” LeBailly said. “Certainly deep kissing lots of people is frowned upon.”

As of press time on Nov. 2, no new meningitis-related cases have been reported. But LeBailly said the bacteria can remain in a community for months and that the deaths in June and in October were likely outbreaks of the same infection.

Booster shots recommended

LeBailly said the woman's death was the first for someone who had been vaccinated against meningococcal disease. But she received her vaccination in 2006, and LeBailly said it appeared the case confirmed the results of new studies showing the vaccine loses its effectiveness within five years.

“Unfortunately, the effectiveness of the vaccine decreases as time passes, and it appears that after five years, antibodies decline to pre-vaccination levels,” she said.

For those worried about contracting the disease, shots are generally available at most family physician offices, LeBailly said.

Those who have already had a vaccination might consider getting another inoculation. On Oct. 26, the Advisory Committee on Immunization Practices of the U.S. Centers for Disease Control in Atlanta voted to recommend a booster shot at age 16 for children who had been vaccinated at age 11 or 12.

Ironically, at least from Northern Colorado's viewpoint, the committee only narrowly approved the recommendation on a 6-to-5 vote because cases of bacterial meningitis are considered to be at historic lows, with only 11 cases reported last academic year across the nation and only three deaths.

LeBailly said the particular strain of meningococcal bacteria that killed four people in Fort Collins in five months is new and will simply have to run its course.

“How long it will take to do that, we just don't know,” she said.

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



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An open enrollment season like no other

Benefits questions swirl around reform, plan changes, choices

Many companies are in the middle of "open enrollment" season, when employees are able to enroll in a health plan or make changes to their current benefits coverage. This is the time to provide answers to questions like "Just how wide is the network of doctors and hospitals?" and "Which plan gives me the best value for my money?"

If yours is one of the 60 percent of U.S. companies that provide health insurance to employees, you'll want to simplify the process as much as possible. With all of the bigger questions swirling around health-care reform, here are several tips to help employees make informed decisions about health and health care benefits, and maximize your investment as an employer.



GUEST COLUMN
John Martie

"The ever-growing trend toward CDHPs involves more advanced planning."

health is a result of our own poor health choices. When you promote health and wellness you're not only helping to contain company costs, you're helping employees feel better and work better. Use open enrollment time to encourage employees to "know their numbers" (cholesterol and blood pressure), get regular exercise, stop smoking and eat a healthy diet. If you're going to serve food, make it healthy — think fruit instead of donuts!

Promote your own benefits package

It's no secret that average annual premium costs per employee continue to rise. As a result, many employers are passing on more of the cost to employees, while benefits are getting thinner. If this is the case within your company, it's important that your employees understand how keeping expenses in check supports the long-term viability of the company and its ability to grow, and the value of the benefits package offered to them. Too often, employees don't fully understand the value of their total compensation package — and what you're spending on their behalf.

Teach the ABCs of CDHPs

Consumer-driven health plans or CDHPs have gained popularity in the past several years as a way for both employers and employees to control increasing health-care costs. These plans include Health Savings Accounts, Health Reimbursement Accounts, Flexible Spending Accounts and defined contribution plans. The ever-growing trend toward CDHPs involves more advanced planning. If you've been offering a PPO or HMO but would like to introduce or migrate to a CDHP, you will need to take extra time to explain it. If you invest time up front in helping your employees to understand how these plans work, you're guaranteed to see better adoption.

Health benefits are an important component of total compensation for your employees and key to being able to attract and keep new talent in your organization. Make sure you make the most of open enrollment so that employees get answers to all of their questions and they understand the value of their health benefits package. A little time and the right information can result in the best decisions, saving you and your employees a lot of money.

Communicate simply and clearly

An Institute of Medicine report from last year showed that nearly half of all American adults — 90 million people — have difficulty understanding and using health information. When you communicate, either through company newsletters, e-mail, memos or bulletin board postings, use simple terms and a conversational, personable style. If the information you receive from your insurer is hard to understand, contact your account manager and ask him or her to clarify. Make it a point to send out information well ahead of enrollment deadlines, so employees have plenty of time to figure out which plan best meets their total health needs and budget.

Make it mandatory but keep it interesting

Many companies set up group or individual open enrollment meetings where an account manager from your insurance carrier or human resources staff lays out options to employees and answers questions. When planning these meetings, ask yourself how you can get employees excited about their benefits. Take the time to develop an agenda that is built around energetic, knowledgeable speakers, personal testimonials and meaningful information. Several local companies actually host benefit fairs and carnivals, building events around themes such as "Don't Gamble with Your Benefits" or "Let's Get Physical!"

Use time to encourage healthy behaviors
 Studies show that 85 percent of ill

John Martie is president of Anthem Blue Cross and Blue Shield in Colorado.

Paul Hummel, ChFC Chartered Financial Consultant 935 Cleveland Avenue Loveland, CO 970-669-9720	Kevin Dunnigan, MBA, CFP CERTIFIED FINANCIAL PLANNER™ PROFESSIONAL 300 E. 29th Street Loveland, CO 970-622-2366	Andrew Moore Investment Representative 935 Cleveland Avenue Loveland, CO 970-613-2185	Michael Tarantino, CIFA Investment Representative 303 E. Mountain Avenue Ft. Collins, CO 970-292-0105	Denise Martz Investment Professional 3227 Timberline Road Ft. Collins, CO 970-292-0115	Tyler Rusch, CIFA Investment Representative 2695 W. Eisenhower Blvd. Loveland, CO 970-622-7408

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Radio stations with locations in Northern Colorado
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To cover or not to cover employees?

Employers consider all options as new health law unfolds

By Kate Hawthorne
khawthorne@ncbr.com

The one word everyone, even the experts, uses to describe employer-provided health benefits under the new health-care reform law is "unclear."

"We're still trying to understand what it is and what it means before we can get the information out to our members," said Tammeron Trujillo, director of Human Resource Services for Mountain States Employers Council. MSEC is updating its benefits class for HR professionals, but it won't be ready until 2011. By then Trujillo hopes she will have more specifics from federal regulators charged with interpreting the law.

Which leaves small businesses weighing their options for continuing employee coverage very carefully.

"No one has made a final decision yet, but I have three clients contemplating dropping

See **COVERAGE**, 15

Benefits now

While some of the provisions of the Affordable Care Act that became law on March 23 won't take effect until as late as 2018, some changes have already kicked in.

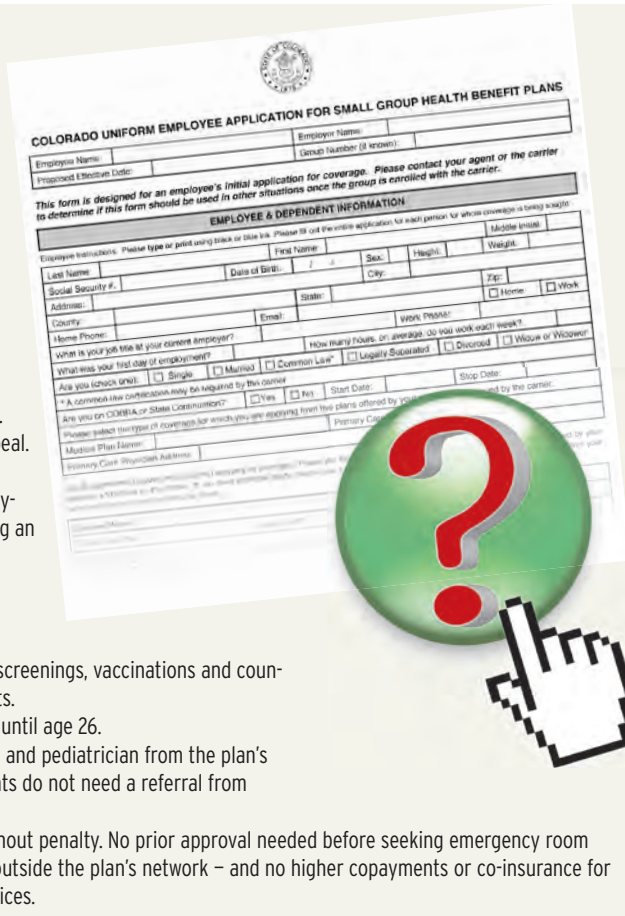
As of Sept. 23, health plans can no longer:

- Deny coverage to children younger than age 19 with pre-existing conditions, like asthma.
- Put lifetime limits on benefits.
- Cancel a policy without proving fraud.
- Deny claims without a chance for appeal. Consumers can demand that a health plan reconsider a decision to deny payment for a test or treatment, including an external appeal to an independent reviewer.

Consumers can:

- Receive preventive services, such as screenings, vaccinations and counseling, without any out-of-pocket costs.
- Keep young adults on a parent's plan until age 26.
- Choose a primary care doctor, ob/gyn and pediatrician from the plan's provider network; ob/gyn appointments do not need a referral from another doctor.
- Use the nearest emergency room without penalty. No prior approval needed before seeking emergency room services from a provider or hospital outside the plan's network – and no higher copayments or co-insurance for out-of-network emergency room services.

SOURCE: US DEPARTMENT OF HEALTH AND HUMAN SERVICES, WWW.HEALTHCARE.GOV



Jensen creates luck with focus, hard work



He says: Don't be afraid to do anything, everything you want

Mike Jensen purchased Fort Collins Real Estate in 2003 at the ripe age of 28. In September 2008, he merged with Keller Williams Realty, and currently has 36 employees. His focus is on urban infill redevelopment projects, mixed-use development and transit-oriented developments, all with sustainable and green technology components.

He always had the entrepreneurial bug, starting a lawn business when he was young. As a teenager he worked as a carpet cleaner and in the middle of the afternoon, when

the landlord walked in wearing cutoffs and flip flops, Mike asked him, "Shouldn't you be at work?"

The landlord answered, "I am at work. This is what I do."

This gave Mike an early glimpse into who he wanted to be. In 1996, while pursuing his degree in real estate and finance at Colorado State University, he started his first company, Housing Helpers. It was a simple business model: find students who needed a place to rent, then find rentals or acquire the properties to rent to them. He grew the company from two employees to more than 50, before



JENSEN

See **JENSEN**, 23

WHAT'S WORKING

Brian Schwartz

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ON THE JOB

NONPROFIT

The Colorado-Wyoming Chapter of the National MS Society announced the addition of new trustees **Brian Helling**, **Kyle Ocasek** and **Richard Raymond** to its board. The chapter also conferred emeritus status upon former board trustees **Janet Savage** and **David Lord** for their commitment, outstanding contributions and past service. They join Emeritus Trustees **Ralph Holden** and the late **Joanie Hartman**, who were the first-ever recipients of this honor last year.



HELLING



OCASEK



RAYMOND

At its annual Blue Jean Ball on Oct. 23, Weld Food Bank honored **Troy Weber** and the National Association of Letter Carriers with its Donor of the Year award, and **Lee Anne Peck**, Ph.D., and the Cans to Candelaria Team as Innovative of the Year.

The Fort Collins-based ChildSafe board of directors added **Barb Etherton**, **Dawn Marsh** and **Sara Stieben** as members. The new board members, along with the agency's nine other members, will help guide ChildSafe as it goes into its 25th year of providing treatment to sexually abused children, their non-offending family members, and adults who were molested as children.

FINANCE

Bank of Colorado added **Matt Beck** as vice president of lending for the Loveland/Fort Collins area. Beck brings over eight years' lending experience and is responsible for all aspects of lending including consumer, real estate, and commercial opportunities in Northern Colorado. **Kim Dei** was promoted to branch manager of the Harmony branch in Fort Collins. Dei is now responsible for the day-to-day operations of the branch and the consumer lending.



BECK



DEI

Jim Bernecker joined First National Bank in the residential mortgage loan department. Bernecker has managed offices within the industry areas of mortgage banking, credit reporting, and the title insurance industry over the past 25 years. He is a Colorado State University alumnus with a degree in Industrial Construction Management.

ACADEMICS

Kirk Hallahan, professor in the Department of Journalism and Technical Communication at Colorado State University, was named the Public Relations Society of America 2010 Outstanding Educator of the Year Award at the PRSA 2010 International Conference in Washington, D.C. This award honors a PRSA member who has made a significant contribution to the advancement of public relations education through college or university teaching.

The National Institute of General Medical Science appointed **Karolin Luger**, a Colorado State University Distinguished Professor of biochemistry and molecular biology, to serve on the advisory council. Luger will offer advice and recommendations on policy and program development, program implementation and evaluation, and serve a four-year term performing the second level of peer review for research and research training grant applications. The council is composed of leaders in the biological and medical sciences, education, health care and public affairs.

The Institute of Business and Medical Careers Greeley Campus promoted **Jerry Mitchell** to lead business instructor at the Fort Collins campus. Mitchell will support the business program at the Fort Collins campus with the responsibilities of supporting curriculum standards and classroom experience for IBMC students. IBMC promoted **Jeffery A. Baumgardner**, M.D., M.S., to lead allied health instructor for the Fort Collins Campus. Baumgardner will be supporting the Allied Health program at the Fort Collins campus with the responsibilities of setting and supporting standards concerning policies, procedures and curriculum for faculty members.

INSURANCE

Colorado Insurance Commissioner **Marcy Morrison** received the Excellence in Consumer Advocacy award, presented by the National Association of Insurance Commissioners Consumer Representatives. Commissioner Morrison was recognized for her work on behalf of insurance consumers.

MISCELLANEOUS

Richard Albair joined the Colorado Office of Economic Development & International Trade as the business development representative serving the Central Region. Albair's territory includes the counties in the center of the state, including Larimer and Weld. Albair has more than 25 years' experience in business development and corporate management.

The BBB Bureau Operations Committee recognized **Pam King**, president/CEO of the Better Business Bureau serving Northern Colorado and Wyoming, for her work as a co-evaluator at a recent onsite hearing.



KING

Bent Fork the grill in Loveland hired Executive Chef **Scott "Manno" Manning**. Manning is a Colorado native and graduate of the Western Culinary Institute in Portland. He has won several awards, including the 2010 Beet Street "Battle of the Burners" and in 2009, the Beet Street "Chef Challenge."



MANNING

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.



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TIME OUT



WORK/LIFE BALANCE - 1. Inspirational speaker and trainer Jep Enck discusses finding balance with attendees at the Women, Wealth and Wellness event Oct. 20 at Embassy Suites in Loveland. 2. Philanthropist Dave Edwards, left, chats with Nick Christensen, president of Chrisland Commercial Real Estate Inc., at the Legacy Land Trust Art for Conservation Show and Sale Oct. 30 at the Poudre River Arts Center in Fort Collins. 3. Dan Wilson, left, vice president of Weld Food Bank Board; Julie Wilson; and Molly McIntosh, wife of past president Greg McIntosh Weld Food Bank, recognize the accomplishments of local food vendors at the Blue Jean Ball on Oct. 23. 4. Andy Leach, left, co-owner and principal of Clay Pot Creative, and Brett Holmes, a longtime client, reminisce at Clay Pot Creative's 10th anniversary party on 10.10.10 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

The second annual **Community-Wide Shoe Drive** will be accepting new and gently used footwear through Nov. 30. The three Fort Collins dropoff locations are: **Brown's Shoe Fit Co.**, northeast corner of Horsetooth Road and College Avenue; **Keller Williams Realty of Northern Colorado**, northeast corner of College Avenue and Pitkin Street; and **Craig C. Campbell Agency**, in the Mitchell Block on the corner of East Mountain Avenue and Walnut Street. The goal this year is to collect 1,500 pairs of shoes.

KUDOS

The **Global Reporting Initiative** notified **Fort Collins Utilities** that its 2009 Sustainability Report meets GRI's standards for successfully completing an increased level and depth of reporting, documenting Utilities progress to establish a sustainable organization. The GRI was formed in 1990 to help organizations unify the mechanism for reporting economic, environmental and social impacts and to increase transparency and accountability in these areas.

Interstates Cos. In Fort Collins ranked No. 191, up from No. 243 in 2009, in **Engineering News-Record Magazine's** 2010 list of the Top 600 Specialty Contractors. Each year, ENR rates specialty contracting companies based on their dollar volume of business from the previous year. The rankings

track performance in 14 different categories including electrical, mechanical, sheet metal, masonry, drywall and excavation.

Rehabilitation and Visiting Nurse Association has been named to the 2010 HomeCare Elite, a compilation of the top-performing home health agencies in the United States. Winners are ranked by an analysis of performance measures in quality outcomes, quality improvement, and financial performance.

NEW PRODUCTS AND SERVICES

Loveland-based **Over the Sun LLC**, the developer of iConji – a vocabulary of pictographs whose meanings are translated into several languages – launched the Artist Community Program, an open platform for the creation and contribution of origi-

nal characters to the global iConji vocabulary. Visit <http://www.iconji.com/community/artist/> to learn more about becoming an iConji artist.

The **Loveland Chamber of Commerce** launched the MasterMind group aimed to help its investors brainstorm possible solutions to challenges brought forth in group discussion. The group will be able to offer advice, support and examples of how to deal with issues such as marketing and social media, hiring/firing employees, sales processes, financial problems, legal issues, etc. Time will be provided each session for open dialog. Visit www.loveland.org for more information.

NEW LOCATION

ProEnergy Services, an integrated service provider to the global energy industry, recently unveiled its 12th line of business, **ProEnergy Controls Solutions**, to operate from offices in Fort Collins and at the corporate headquarters in Sedalia, Mo. ProEnergy Controls Solutions works across multiple industries to design, integrate, install and maintain control systems for virtually all makes and models of gas and steam turbine-driven generators and mechanical drive systems.

DEADLINES

Entries are being accepted for the **Greeley Lights the Nights** holiday parade at 5:30 p.m. on Saturday, Nov. 27. Any business or organization may enter a float or display in the brief parade which precedes the official lighting ceremony in downtown Lincoln Park. All entries must be lighted. Awards will be given for best lighted entry, judge's favorite and best depiction of the theme A Picture Perfect Christmas. For more information, or to enter your group, contact Kim Parker or Pablo Perez at the Greeley Chamber of Commerce, 970-352-3566.

Wednesday, Nov. 10, is the deadline to apply for an opening on the **Estes Valley Planning Commission**. This is a joint planning commission between Larimer County and the Town of Estes Park and is made up of Estes Valley and Town of Estes Park residents. They advise the Town Board and Board of County Commissioners on land-use matters and applications for the area. Application online is available at www.larimer.org/boards.

ANNIVERSARIES

Marketing firm **Clay Pot Creative** celebrated its 10th anniversary on Oct. 10. 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

Energy engineering and MEP design firm **Beaudin Ganze Consulting Engineers Inc.** helped the **National Outdoor Leadership School** in Lander, Wyo., reduce its impact on the environment with energy audit services for NOLS' existing 51,000 square foot administrative office building and developed eight Energy Conservation Measures for the facility to improve the overall thermal comfort and operating efficiency of the mechanical and electrical systems.

MISCELLANEOUS

Be Local Northern Colorado welcomed new and renewing members **Wild Iris Living, Massage of the Rockies, Armstead Construction Inc.**, and **Northern Colorado Artisan Collective**. For a complete list of more than 270 members and benefits, visit www.belocalnc.org.

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



What: Webinar series
 When: Tuesdays, 10/26-11/23
 Where: Your desk
 How: Register at <http://tiny.cc/gan5h>
 Series cost: \$25

For more information call Lindsay Gilliland at 970-221-5400 ext. 203

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

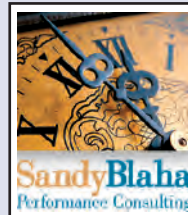
October 26th, 12pm-1pm – Meet the Presenters – Overview of the Series – Q&A

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.

Securities and Advisory Services offered through Nations Financial Group, Inc. (NFGI), member FINRA/SIPC, a Registered Investment Advisor. John Clagett is a Registered Representative of NFGI. Q4 Wealth Management, Inc is a separate entity and not affiliated with NFGI.



CALENDAR

Nov. 6 - Home Improvement Event, from 10 a.m. to 2 p.m., Home Depot, North and South Stores, in Fort Collins. Contact: Meagan Peil at 970-221-6700 or mpeil@fcgov.com.

Nov. 6 - McKee Foundation presents Boot & Bling, from 6 to 11 p.m., Embassy Suites, in Loveland. Cost: \$125/individual, corporate tables available. Contact: McKee Foundation at 970-563-6038 or www.mckeefoundation.com.

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.

Nov. 6 - Digital Photography, from 8 a.m. to 5 p.m., Front Range Community College - BP111, 4616 S. Shields St. in Fort Collins. Cost: \$99. Registration Deadline: 11/05/2010. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.

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. 8 - Business Planning for Success, from 8:30 a.m. to noon, Small Business Development Center, Key Bank Tower, 125 S Howes St., Suite 150 in Fort Collins. Cost: \$40/prepaid, \$50/day of. Contact: Terri Donovan-Keirns at 970-498-9295 or sbdc@frii.com.

Nov. 9 - Want a Business AND a Life?, from 8:30 to 11 a.m., Small Business Development Center, Key Bank Tower, 125 S Howes St, Suite 150 in Fort Collins. Cost: \$40/prepaid, \$50/day of. Contact: Terri Donovan-Keirns at 970-498-9295 or sbdc@frii.com.

Nov. 9 - Water Smart Landscapes, from 9 a.m. to noon, Cafe Columbine and Bakery, 802 W. Drake Road, Suite 101 in Fort Collins. Contact: Meagan Peil at 970-221-6700 or mpeil@fcgov.com.

Nov. 9 - Community Foundation Annual Profiles Luncheon, from 11:30 a.m. to 1 p.m., University of Northern Colorado Ballrooms, in Greeley. Cost: \$30/individuals, \$350/sponsored table of eight. Contact: Lauren Weber at 970-304-9970 or Lauren@cfsqwc.org.

Nov. 9 - Writing Through Loss, from 7 to 9 p.m., Pathways Hospice, 305 Carpenter Road in Fort Collins. Cost: \$80.00. Contact: Michele Desnoes at 970-663-3500 or michele.desnoes@pathways-care.org.

Nov. 9 - NCHRA November Meeting and Luncheon, from 11:15 a.m. to 1 p.m., Best Western Crossroads Inn and Conference Center, 5542 E. U.S. Highway 34 in Loveland, Colorado. Cost: \$28 for non-members. Registration Deadline: Reservations deadline Nov. 4. Contact: Rebecca Becker, PHR at 970-506-8590 or rbecker@highplains.us.

Nov. 9 - Courageous Leadership Series: How to Courageously (and Really) Solve Conflicts, from 7:30 to 10:30 a.m., The Hilton, 425 W. Prospect Road in Fort Collins. Cost: Starts at \$69. Registration Deadline: Nov. 5. Contact: Meghan Coleman at 970-266-2671 or mcoleman@characterfortcollins.org.

Nov. 10 - Greeley Weld Chamber of Commerce Business Before Hours, from 7 to 8:30 a.m., Atmos Energy, 1200 11th Ave. in Greeley. Contact: Kim Barbour at 970-352-3566 or kjim@greeleychamber.com.

Nov. 10 - Boys & Girls Clubs of Larimer County Benefit Performance, starting at 7 p.m., Candlelight Dinner Playhouse. Cost: \$20/adults,

\$18/seniors and student, \$50/VIP. Contact: BGC Larimer County at 970-223-1709 or mswall@bgclarimer.org.

Nov. 10 - On Our Own, from 6:30 to 8 p.m., Pathways Hospice, 305 Carpenter Road in Fort Collins. Cost: No fee, no registration. Contact: Lani Hickman at 970-663-3500 or lani.hickman@pathways-care.org.

Nov. 10 - Planning for Business Success, from 8 to 10:30 a.m., Loveland SBDC, 441 E. Fourth St. Suite 101a in Loveland. Cost: \$40.00. Contact: Mary Ann at 970-667-4106 or maryann@lovelandsbdc.org.

Nov. 10 - Mario the Peddler Fundraiser for the Keystone Club of Boys and Girls Clubs of Larimer County, from 7 p.m. to 10 p.m., The Candlelight Dinner Playhouse, 4747 Marketplace Drive in Johnstown. Cost: \$20/adult, \$18/student. Registration Deadline: N/A. Contact: Connie Hanrahan at 970-482-7644 or connie@

mantoothcompany.com.

Nov. 12 - Will My Business Make Money? formally called Beginning Financial Management, from 8:30 a.m. to noon, Small Business Development Center, Key Bank Tower, 125 S. Howes St, Ste 150 in Fort Collins. Cost: \$60/prepaid, \$70 at the door. Contact: Terri Donovan-Keirns at 970-498-9295 or sbdc@frii.com.

Nov. 12 - Institute of Management Consultants Breakfast Seminar, from 7 to 9 a.m., Denver Athletic Club, 1325 Glenarm Place in Denver. Cost: \$25/members, \$30/guests, \$10/walk-ins. Registration Deadline: 11/10/2010. Contact: Patricia B Sikora, Ph.D. at 303-499-5723 or patsik@aol.com.

Nov. 12 - Designing Presentations with PowerPoint, from 8 a.m. to 5 p.m., Front Range Community College - BP152, 4616 S. Shields St. in Fort Collins. Cost: \$149 (includes textbook). Registration

Deadline: 11/11/2010. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.

Nov. 13 - Rocky Mountain ProductCamp, from 8 a.m. to 4:30 p.m., Auraria Campus - Denver, 900 Auraria Pkwy in Denver. Cost: \$0. Contact: Larry McKeogh at 720-810-3740 or larrymckeogh@hotmail.com.

Nov. 13 - Advanced Digital Photography, from 8 a.m. to 5 p.m., Front Range Community College - BP111, 4616 S. Shields St. in Fort Collins. Cost: \$99. Registration Deadline: 11/12/2010. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.

Nov. 13 - Exploring the Possibilities in Health Care, from 1 to 5 p.m., Front Range Community College - BP141, 4616 S. Shields St. in Fort Collins. Cost: \$49. Registration Deadline: 11/12/2010. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.

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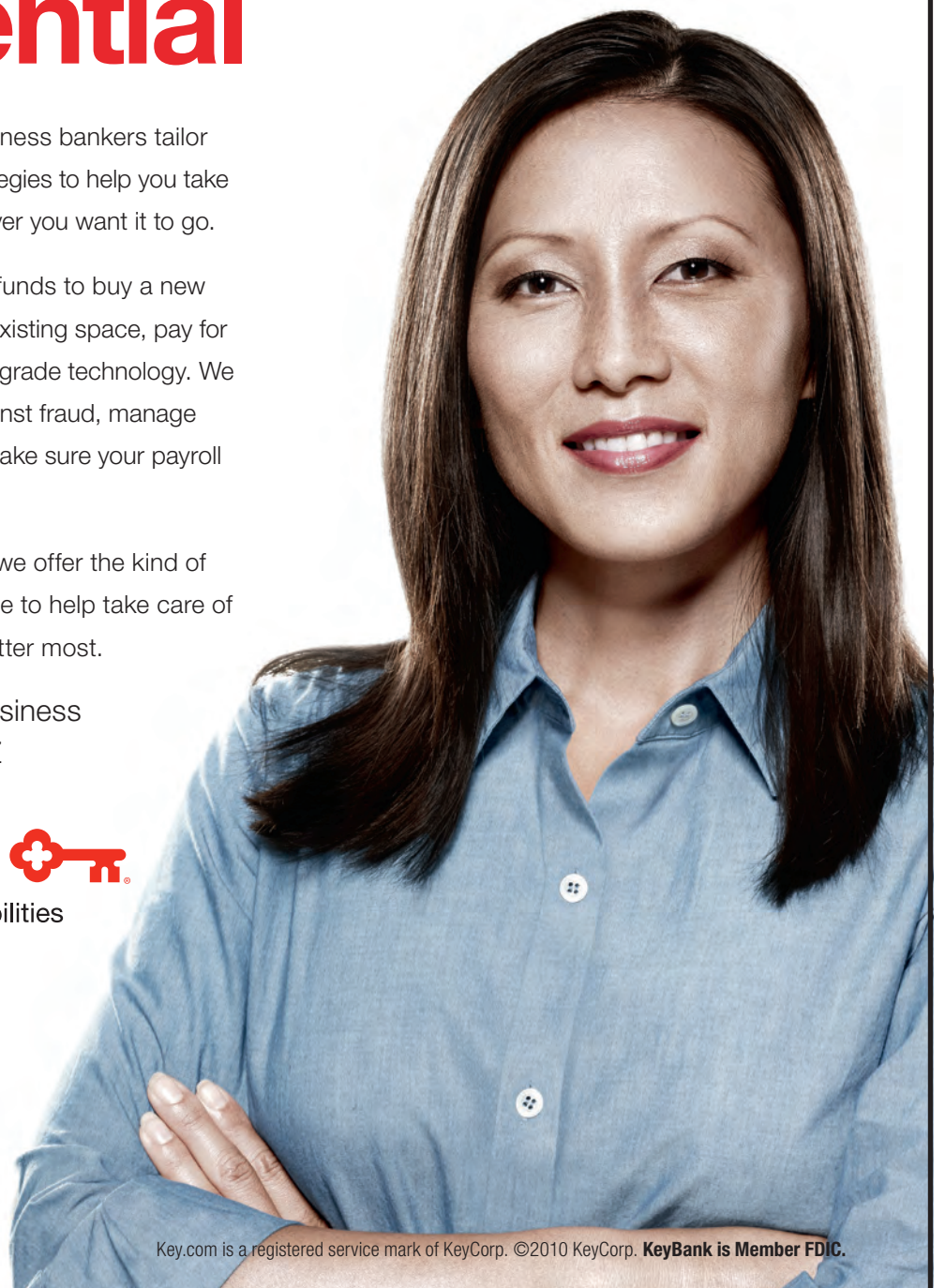
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DAILY IN REVIEW

JBS USA buys Greeley headquarters building

Editor's note: Daily in Review is a partial digest of stories reported in the Business Report Daily online service between Oct. 18 and 29. 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.

GREELEY — JBS USA, the American subsidiary of Brazil-based meatpacker JBS S.A., has purchased its headquarters building in the Promontory development in west Greeley.

The company paid \$21.77 million for the 102,000-square-foot building. It also purchased a second 32,000-square-foot building adjacent to the main building for \$7 million from Loveland-based developer McWhinney.

JBS USA has been leasing the building at 1770 Promontory Circle since its parent company purchased the business from Swift & Co. in July 2007.

JBS spokesman Chandler Keys said another 34,000-square-foot addition to the 20-acre campus in Promontory will house a fitness center, cafeteria, confer-

ence center and employee work stations.

Lyle named DBA interim director

FORT COLLINS — Peggy Lyle has been appointed interim director of the Fort Collins Downtown Business Association while the board of directors conducts a comprehensive search for a new executive director.

Lyle, who has been the DBA's event, marketing and programming director for the last 10 years, will serve until a replacement can be found for David

Short, who resigned in October to take a similar job in Mesa, Ariz.

Architect selected for medical center

FREDERICK — A new medical center to be built jointly in Frederick by Poudre Valley Health System and Longmont United Hospital will be named Indian Peaks Medical Center.

The two health-care organizations, through a joint venture called Carbon Valley Healthcare Holdings Corp., announced the selection of Denver-based H&L Architecture/Turning Point Healthcare Advisors to provide master campus planning and design services for the new medical center.

The first phase of design and development of Indian Peaks will focus on an urgent care center of about 20,000 square feet. Architectural designs are expected to be complete by early 2011 with construction of the urgent care center beginning in early summer.

McWhinney to build retail at Centerra

LOVELAND — McWhinney and RED Development LLC will partner to develop retail throughout Centerra at Interstate 25 and US Highway 34.

RED Development is an Arizona and Missouri-based shopping center development and management company with centers throughout the nation. McWhinney and RED officials expect future retail sites at Centerra will range from single stores to large centers with multiple tenants.

McWhinney had previously paired up with Poag & McEwen Lifestyle Centers out of Memphis, Tenn., to develop the Promenade Shops at Centerra. The property went back to the bank in a foreclosure auction in June and McWhinney officials have refused to discuss any further involvement with the center.

New CEO joins Bank of Choice

GREELEY — Joseph C. Bonner has been appointed CEO for Bank of Choice Holding Co. and its affiliate banks Bank of Choice and Palisades National Bank, replacing Darrell McAllister as the bank's president and CEO.

Thomas J. Roche, a current bank director and president/CEO of Roche Constructors Inc., will replace McAllister as chairman of the board for the holding company. McAllister has served as CEO and chairman since April 2003.

Bonner is coming to Bank of Choice from Credit Risk Management LLC, a community bank consulting firm based in Raleigh, N.C.

Brock leaving PVHS

FORT COLLINS — Pam Brock, who has served as vice president for marketing and strategic planning for Poudre Valley Health System for the past seven years, is resigning her post effective Nov. 10.

Grace Taylor, PVHS's director of business development and outreach, will take over Brock's role on an interim basis until a permanent replacement is hired.

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COVERAGE, from 9

their employee plans,” said Jessica Hergenreter, director of Colorado operations for Employer Solutions Group in Loveland.

Whether it makes financial sense to stop offering health insurance to employees depends on a whole range of factors, from the size of the company to the health status of individual workers. About 150 million Americans currently receive coverage through a family member’s place of employment.

The relationship between wages and benefits is complex, especially under provisions of the reform act signed into law in March by President Obama. On the one hand, employers can still deduct the cost of workers’ health-care benefits from their taxes. Drop the plan, lose the deduction, and face a fine of \$2,000 per worker.

And, if employers give workers a pay raise to cover the cost of buying their own insurance, either on the individual market or in the insurance exchanges created by the health-care reform law, they will pay more payroll taxes, including workers’ comp, Social Security and Medicare, as well as higher income taxes from the lost deduction.

More coverage, less healthy individuals

On the other hand, the law requires employers to offer coverage to individuals they may have never covered before.

“For example, beginning on Sept. 23, adult children of employees became eligible for coverage up until age 26,” Hergenreter pointed out. “In many cases, the children who will go on their parents’ plan are the ones who can’t get individual coverage,” because of pre-existing conditions. If they haven’t had access to coverage for a while, they are also likely to have left illnesses untreated, increasing their demand for services once coverage begins.

Insurers can no longer decline to cover sick kids under age 19 or set a lifetime limit on benefits paid, so an employer’s plan must now cover more — and perhaps less healthy — people. And that means costs will go up, but not so much in Colorado, which had allowed dependents up to remain on their parents’ plan until age 24 before reform.

How much of the premium increases employers will see this year can be directly attributed to the provisions of health-care reform and how much to the insurance industry testing what that

market will bear is up for debate.

Hergenreter pegs it at about 3.5 percent caused by more coverage for more people with more medical demand. Large employers with generous benefits — so-called Cadillac plans — are claiming the 40 percent tax on “excess” coverage set to start in 2018 has driven their premiums up as much as 50 percent for next year.

“There’s no direct line between health-care reform and premium increases,” Hergenreter said.

Decision time

But there is a pretty direct line between reform and hard choices for some employers.

Hergenreter outlined the situation of one local firm that had been offering coverage only to its key managers. As long as the plan stayed as it was on March 23, the day the law was signed, it could be offered in its current form — “grandfathered.”

However, the company is facing a premium increase of 27 percent — a change significant enough to cause it to lose grandfathered status. Now, under the new law, it must offer a plan to all employees or face a fine of \$100 per day per uncovered employee up to \$500,000.

The employer’s cost of extending coverage to all 32 employees would be \$210,000. Dropping the plan altogether could be an option, but because of underlying health issues, the owner of the company cannot buy coverage on the individual market. Joining the state-run Cover Colorado plan would cost him alone \$33,000 a year.

After some individual research, the key managers said they would be willing to buy their own insurance — but expected the owner to kick their wages up 15 percent to 20 percent to cover the costs.

“And how will offering no health benefits affect his recruitment and retention of key employees?” she asked.

That’s only one part of the equation, which pencils out differently for different companies. Large employers like AT&T, which employ hundreds of thousands of workers, could theoretically save billions of dollars by paying the penalties instead of insurance premiums between now and 2014, when higher fines will be assessed and the insurance exchanges are due to be operational.

“Large employers are covered by different rules,” Hergenreter said. “Small employers, those with fewer than 50 employees, are getting lost in the debate.”

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Largest Advertising and PR Firms

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RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	BILLINGS 2009 BILLINGS 2008	EMPLOYEES 2010 NO. ACCOUNTS	PRODUCTS/SERVICES	E-MAIL WEB SITE	PERSON IN CHARGE YEAR FOUNDED
1	1	BURNS MARKETING COMMUNICATIONS INC. 4848 Thompson Parkway Johnstown, CO 80534 970-203-9656/970-203-9657	\$6,000,000 \$6,000,000	28 N/A	Full-service marketing, advertising, interactive/Web, social media, public relations.	sheilaw@burnsmarketing.com www.burnsmarketing.com	Laurie Steele Vice president 1972
2	3	LIGHTSOURCE CREATIVE COMMUNICATIONS 121 W. Laporte Ave. Fort Collins, CO 80524 970-224-2806/970-224-2814	\$1,500,000 \$1,500,000	9 50	Full-service marketing agency offering identity and messaging development, graphic design, event support, interactive demos and Web design.	Lisa@LightsourceCreative.com www.LightsourceCreative.com	Lisa Malmquist Gordon Mackinney Colleen Greshock Owners 1996
3	2	LINDEN 223 S. Howes St. Fort Collins, CO 80521 970-221-3232/970-221-0375	\$1,225,000 \$2,000,000	9 N/A	Smart marketing services - including research, Web development and design, branding, strategy, advertising & media planning, public relations, design, multimedia, copy writing and printing.	susie@golinden.com www.golinden.com	Susie Cannon Owner 1996
4	5	AMG CREATIVE INC. 2038 Caribou Drive, Suite 200 Fort Collins, CO 80525 970-221-5756/970-498-0011	\$959,000 \$964,000	8 N/A	Complete marketing communications services, including graphic design, website design and hosting, brand development and all forms of print and online advertising including social media and PPC campaigns.	info@amgci.com www.amgci.com	William Neal Terry Fine Owner VP of sales & marketing 1992
5	10	TOOLBOX CREATIVE 325 Cherry St., Suite 104 Fort Collins, CO 80521 970-493-5755/970-419-0070	\$674,618 \$543,558	7 32	Advertising and design (including web design); specializing in market communications.	hello@toolboxcreative.com www.toolboxcreative.com	Dawn Putney Tom Gallo Campbell Co-owners 2002
6	7	ONE TRIBE CREATIVE 314 E. Mountain Ave., Suite 201 Fort Collins, CO 80524 970-221-4254/970-224-1448	\$630,000 \$664,000	7 29	Branding, marketing, public relations, websites, product packaging, presentations, trade-show booths.	info@onetribecreative.com www.onetribecreative.com	Paul Jensen Creative director, Owner 1985
7	9	A-TRAIN MARKETING COMMUNICATIONS INC. 215 W. Oak St., Suite 800A Fort Collins, CO 80521 970-419-3218/970-482-3442	\$610,000 \$571,000	6 N/A	Branding, research, strategic planning, public relations, print materials, websites, event planning and non-profit marketing.	info@atrainmarketing.com www.atrainmarketing.com	Gretchen Gaede President, CEO 1998
8	12	THE MANTOOTH CO. 2715 Sage Creek Road Fort Collins, CO 80528 970-482-7644/970-204-9307	\$528,096 \$491,000	19 42	Full-service marketing company and event planning.	connie@mantoothcompany.com www.mantoothcompany.com	Connie Hanrahan Owner 1995
9	11	BONNIE DEAN ASSOCIATES 5754 W. 11th St., Suite 201 Greeley, CO 80634 970-356-3221/970-356-5721	\$400,000 \$500,000	1 N/A	Marketing communications services, including advertising, public relations and research.	bdean@qwestoffice.net	Bonnie Brown Dean Owner 1972
10	16	THE TENFOLD COLLECTIVE 231 W. Fourth St. Loveland, CO 80537 970-744-4221/970-449-1243	\$386,992 \$234,000	4 25	Graphic design, branding, interactive Web design, and consulting.	christopher@tenfoldcollective.com www.tenfoldcollective.com	Christopher McLaughlin Josh Emrich Principals 2006
11	15	CLAY POT CREATIVE 323 W. Drake Road, Suite 120 Fort Collins, CO 80526 970-495-6855/970-495-6896	\$360,000 \$356,854	7 N/A	Graphic design, Web development, marketing, and branding.	info@claypotcreative.com www.claypotcreative.com	Julia Leach Andrew Leach Owners 2000
12	17	J. P. MORAN DESIGN INC. 1112 Oakridge Drive, Suite 104 Fort Collins, CO 80525 970-481-8489/970-207-9889	\$219,133 \$221,430	1 22	Graphic design and consulting services for print, Web and trade shows.	info@jpmorandesign.com www.jpmorandesign.com	J. Patrick Moran President 2000
13	NR	JET MARKETING LLC 1929 W. County Road 56 Fort Collins, CO 80524 970-218-4797/970-224-1047	\$200,000 N/A	2 15	Full-service marketing agency generating on-time, on-budget, and on-brand solutions.	jackie@jetmarketing.net www.jetmarketing.net	Jackie O'Hara Owner, Account Manager 2009
14	4	CRIDER & CO. LTD. 2625 Redwing Road, Suite 130 Fort Collins, CO 80526 970-223-7101/970-223-7434	\$140,000 \$1,400,000	8 800	Promotional advertising and programs.	criderco@frii.com www.cridercoltd.com	Randy Crider President 1985

Region surveyed includes the City of Brighton and Larimer and Weld counties.
N/A-Not Available
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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RETAIL

Tough task: Manage life into Twin Peaks Mall

New management mulls options for ailing retail space

By Michael Davidson
mdavidson@bcbr.com

LONGMONT — The man charged with turning around the fate of the struggling Twin Peaks Mall in Longmont said a quick rebound is not likely, and he will focus on boosting holiday sales and improving the tenant mix while new management creates a long-term plan.

NewMark Merrill Mountain States LLC, the Fort Collins-based division of NewMark Merrill Cos. LLC of Woodland Hills, Calif., took over the mall Oct. 1. The company was selected by owner Panattoni Development Co. to manage the mall and create a long-term vision plan.



GINSBORG

NewMark Merrill managing director Allen Ginsborg, who works out of Fort

See TWIN PEAKS, 18



Doug Storum, Boulder County Business Report

SLOW DAY AT TWIN PEAKS — Fort Collins-based NewMark Merrill Mountain States LLC has been hired to breathe life into the 556,000-square-foot Twin Peaks Mall in Longmont. Mall officials did not release the vacancy rate, but the building is riddled with empty retail spaces, and clerks at many stores mill around waiting for customers.

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CDC Center for Disease Control and Prevention, Data & Statistics: US Obesity Trends; 2008

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For more information on becoming a Business Member or for a listing of all Business Members, please call 970.484.9090 or visit www.RealitiesForChildren.com.

TWIN PEAKS, from 17

Collins, said his company has been meeting with retailers, Longmont elected officials and city staff as it assesses what the mall needs for a rebound.

Ginsborg characterizes the work as research and due diligence, and he said it is too early in NewMark Merrill's tenure to have an answer for the now perennial question of how to save the 556,000-square-foot mall that was built in 1983.

"I don't want to pretend that I've got the answer, yet," Ginsborg said.

"These things are incremental and take a lot of patience," he said. "We're just plodding away, doing our jobs. In this economy, there's a little more plodding than we'd like."

There is a sense of urgency, though.

"The mall's definitely at a tipping point. It needs to start moving in the

other direction. The trend line has not been positive," Ginsborg said.

Year-to-date revenue through July was down 8.2 percent, according to the latest sales-tax report from the Longmont Division of Finance. Through July 31, the mall reported revenue of \$19.1 million, down from \$20.8 million in 2009 for the same period.

In all of 2009, the mall reported taxable sales of \$37.4 million, down 18.8 percent from the \$46 million reported in 2008. In 2007, the mall reported sales of \$54.7 million. From 2007 to 2009, revenue dropped 31.6 percent.

Twin Peaks struggling

A visit to Twin Peaks Mall confirms the impression it is struggling. Spaces set aside for two anchor stores are vacant, and one end of the mall has been closed off to patrons. Vacant storefronts are scattered throughout the building, the

food court is largely abandoned and clerks at many stores mill around waiting for customers.

The anchor space formerly occupied by J.C. Penney was to be the home of a new 25,000-square-foot Sprouts Farmers Market, a natural foods grocer based in Phoenix that announced its move-in plans in August 2009. But that is now on hold, Ginsborg said.

Sprouts vice president for store development Seth Brown said the grocer continues to look at adding a location in Longmont, but he would not commit to opening at the mall.

"We are continuing to evaluate our opportunities in Longmont; we're hopeful," he said.

Management's immediate task is to get people back into the mall, especially as the crucial holiday shopping season nears, Ginsborg said. The mall has scheduled a number of holiday and com-

"We're just plodding away, doing our jobs. In this economy, there's a little more plodding than we'd like."

Alan Ginsborg, managing director
NewMark Merrill Mountain States
LLC

munity events including ones sponsored by the American Cancer Society and a blood drive for the Bonfils Blood Center.

A successful season could build momentum and restore the confidence of retailers that the mall is a good place to locate.

Twin Peaks Mall "has to get retailers to see that this can work, that we can have success," Ginsborg said.

Management also is aware the mall has lost the favor of many area residents.

"A shopping center should be an extension of the community and a place where people have a good experience that's not just buying something," Ginsborg said.

While the economy has hit all retailers hard, some parts of Longmont are doing relatively well. Year-to-date sales across the city have been up 2.4 percent from last year, according to the latest sales-tax report. The shopping centers on the periphery of Twin Peaks Mall have reported modest increases in year-to-date sales.

City willing to help

The city of Longmont is willing to do what it can to help boost the mall's revenue, said Brad Power, the city's director of economic development.

A successful mall means more sales-tax revenue for the city and more options for residents, Power said.

"Part of being a full-service community is you offer as much shopping to residents as possible," he added.

A successful redevelopment project could also spur new development in the area.

"The motivation is to try to reposition Twin Peaks in a way that complements the other stores in the area," Power said.

Longmont City Council in 2008 approved a redevelopment plan that recommended the area become a mixed-use development with retail, office space and residential homes on mall property. Whether those recommendations come to fruition is unclear. The mall is privately owned, so its future ultimately is in the hands of Panattoni, Power said.

Panattoni, based in Sacramento, Calif., bought the mall in 2007 for \$33 million.

It is also unclear whether or not Panattoni will be able to receive tax increment financing for the project.

"We can't negotiate that until we know what project they are bringing forth," Power said.

NewMark Merrill and Panattoni are far from the point where they could present such a plan, Ginsborg said.

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Largest Commercial Printers

Ranked by number of employees



RANK	PREV RANK	COMPANY ADDRESS	EMPLOYEES 2010 EMPLOYEES 2009	REVENUES 2009 REVENUES 2008	PRESSES: KIND (NUMBER OF EACH)	SPECIALTIES	E-MAIL WEB SITE	PERSON IN CHARGE W/ TITLE YEAR FOUNDED
1	1	QUAD/GRAPHICS INC. ① 380 W. 37th St. Loveland, CO 80538	200 200	N/A N/A	Cold-web presses	Directories, catalogs, magnetic components	amber.sullivan@gg.com www.gg.com	Terry Gren Plant director 1971
2	NR	THE GREELEY PUBLISHING CO. 501eighth Ave. Greeley, CO 80631	140 170	N/A N/A	N/A	Newspaper printing	circulation@greeleytribune.com www.greeleytribune.com	Bart Smith 1870
3	2	VISION GRAPHICS INC. 5610 Boeing Drive Loveland, CO 80538	80 94	\$13,750,000 \$12,000,000	Manroland 906 lv 40" x 56" six-color (1), Manroland 706 plv 28"x40" six-color (2), Manroland 506 luv 23" x 29" six-color (1), Manroland 702 p 28" x 40" two-color (1), Xerox Igen3 four color digital (1).	Catalogs, maps, plastic, books, marketing-agency & corporate, complete mailing facilities, digital one-one marketing. Short run color and store front capabilities	webinfo@visiongraphics-inc.com www.visiongraphics-inc.com	Mark Allen Steputis CEO, President 1952
4	NR	FRONTIER PRINT CENTER 1400 Webster Ave. Fort Collins, CO 80524	11 9	\$765,840 \$394,533	Heidelberg (3), Xerox (3)	Commercial printing, embroidery, ad specialties	info@frontierprintcenter.com www.frontierprintcenter.com	Steve Beddoe Douglas Iszler Owner CEO 1982
5	NR	ALPHAGRAPHICS INC. 115 E. Harmony Road, Suite 220B Fort Collins, CO 80525	10 N/A	N/A N/A	1 AB Dick 9970 (1), Ryobi 3302 H (1)	Digital printing, offset printing, graphic design	us480@alphagraphics.com www.agnoco.com	Diane McIntosh Guy (Skip) McIntosh III 1998
6	NR	COREN PRINTING INC. 631 Birch St., Suite A Windsor, CO 80550	7 7	N/A N/A	Two-color presses (2).	Thermography, graphic design, advertising specialties	info@corenprintinginc.com www.corenprintinginc.com	Karen Kunz President 1978
7	NR	GREELEY PRINTERS INC. 806 Ninth St., Plaza Greeley, CO 80631	4 N/A	N/A N/A	Offset two color (1), letter press (1).	Commercial Printing	greeleyprinters@yahoo.com N/A	Richard Lopez Owner 2004
8	NR	HARVEST PRINTING / SUNSHINE GRAPHICS 2611 11th St. Road Greeley, CO 80634	4 4	N/A N/A	Ryobi 14 x 20 2 color (1) AB Dick - 2 color (2) AB Dick - 1 color (1) Hamada 665 - 2 color (1)	Business cards, letterheads, envelopes, booklets, letterpress numbering, die cutting, scoring, single color to full color printing	harvestprinting@yahoo.com www.harvestsunprinting.com	Steve Bojanowski President 1980
9	NR	CONCEPT GRAPHICS INC. 1805 E. Lincoln Ave., No. A-1 Fort Collins, CO 80524	1 1	\$75,000 \$80,000	Hopkins 4 station	Small runs of screen printing on metal, front panels, cabinets, plastics and some fabrics, decals and vinyl labels	conceptgraphics@frii.com www.conceptgraphics.biz	George Neil Owner 1985
10	NR	NICHOLS FAMILY PRINTING ② 316 18th St. Greeley, CO 80631	1 3	\$100,000 \$150,000	Offset; Digital duplicators (2); Digital copiers, single or multi-color (3)	Very quick turn around	mark@ponyxpressprinting.com www.nicholsfamilyprinting.com	Mark Nichols Owner 1973

Region includes the City of Brighton, Larimer and Weld counties. Mountain Media declined to participate.
N/A-Not Available
NR-Not Previously Ranked
Revenues from corporate parent.
① Formerly Quebecor World Loveland Inc.
② Formerly Pony Xpress Printing

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	2	KUNC 822 7th St., Suite 530 Greeley, CO 80631	6.0% 6.1%	91.5 NPR, APM, PRI KUNC	comment@kunc.org www.kunc.org	Community Radio for Northern Colorado Greeley
2	1	KUAD 600 Main St. Windsor, CO 80550	5.2% 5.7%	99.1 FM Independent K99	mark.callaghan@townsquaremedia.com www.k99.com	Townsquare Media Greenwich, Conn.
3	3	KTRR 600 Main St. Windsor, CO 80550	5.2% 5.5%	102.5 FM Independent TRI-102.5	mark.callaghan@townsquaremedia.com www.tri1025.com	Townsquare Media Greenwich, Conn.
4	NR	KPAW - AM 4270 Byrd Drive Loveland, CO 80538	4.2% 3.7%	107.9 FM None The Bear	docjarnigan@clearchannel.com www.1079thebear.com	Clear Channel San Antonio
5	NR	KCOL - AM 4270 Byrd Drive Loveland, CO 80538	3.6% 4.1%	600 AM Fox News, ABC, Westward KCOL	chris@kissfmcolorado.com www.600kcol.com	Clear Channel San Antonio
6	NR	KSME - FM 4270 Byrd Drive Loveland, CO 80538	3.6% 2.9%	96.1 FM None KISS FM	chris@kissfmcolorado.com kissfmcolorado.com	Clear Channel San Antonio
7	4	KKPL 600 Main St. Windsor, CO 80550	2.8% 1.8%	99.9 FM Independent THE POINT	mark.callaghan@townsquaremedia.com www.999thepoint.com	Townsquare Media Inc. Greenwich, Conn.
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Regions surveyed included the City of Brighton and Larimer and Weld counties. KCSU and KARS failed to complete survey. N/A-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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Holiday venues range from urban to homey

New spaces open for time of parties, shopping getaways

The mid-term elections have finally arrived and passed, leaving the denizens of Northern Colorado wondering where the heck October went. Indeed, the first serious winds of winter had blown away all the leaves of fall before Election Day and delivered a blustery reminder that the time for making holiday plans is upon us.



STEPPING OUT
Jane Albritton

Even though the business of holiday parties remains flat, despite the fact that the Great Recession was recently declared over in June 2009, those who think they might want to host a seasonal fête had better get with it. Available options weren't what they were last year, what with Fort Collins' **Lincoln Center's** remodeling now expected to stretch into next summer.

The **Armory Event Hall** on Mountain Avenue will be holding events through the end of the year, according to owner Amy Satterfield, but is under contract for sale in 2011.

Many other choices also remain



Kate Hawthorne, Northern Colorado Business Report

open for consideration, venues with atmospheres from an urban speakeasy to home on the range. Even better, proprietors have ideas for how to ease guests into the rushing currents of the season, from holiday shopping to eating or even spontaneously tying the knot.

See **STEPPING OUT**, 25

HOSTS WITH THE MOST – Missy and Steve Levinger behind the bar at Ace's Gillett's Lounge. The owners of the Armstrong Hotel in downtown Fort Collins converted the basement into a swank subterranean gathering spot, turning the old boiler room into a kitchen and storage space into meeting rooms.



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Jim Rein, CPA

Jim, a 1994 graduate of the University of Nebraska-Lincoln where he earned his bachelor degree in business administration, joined Kennedy and Coe in January, 1996. Jim currently is a manager in the Wealth Creation group and is based out of the Loveland, Colorado office.

Jim's professional experience has mainly involved tax planning and compliance for partnerships, LLCs, S Corporations, C Corporations, individuals and fiduciaries, along with estate planning and general business consulting for a variety of the Firms clients.

Jim is a member of the American Institute of Certified Public Accountants and the Colorado Society of Certified Public Accountants. He currently holds a CPA certificate in Colorado and Nebraska. He taught accounting at Mesa State College, is a former board member for a University of Nebraska alumni chapter, and is also a former board member for the Weld County chapter of Ducks Unlimited.



Blake Allen, CFP

Blake Allen joined the firm in 2002 as a consultant and financial advisor based out of Wichita, KS. Blake provides a broad range of services including income and estate taxation, financial planning for high net worth individuals, and business transition planning in addition to providing asset management and insurance solutions.

Blake is a graduate of Fort Hays State University with a Bachelor of Business Administration in Finance and a Bachelor of Business Administration in Accounting, with an emphasis in Personal Financial Planning. Blake holds FINRA Series 7 and 63 licenses, is a licensed life insurance agent, and maintains the Certified Financial Planner™ professional designation which he earned in 2005. He is a member of the Financial Planning Association, the Young Professionals of Wichita, and has served on the Financial Planning Advisory Committee at Fort Hays State University.

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ROBBY, from 3

(Roomba, anyone?) and other appliances can be classified as robots.

He will happily sell you parts to make a robot or make it for you as long as you understand that you're the one who will program it. Of course, you'll need another commonplace item that once only existed in the movies — a computer. Self's robots don't care which operating system you use.

Self markets primarily to the advanced hobby robot enthusiast, a market that he says continues to grow. "The whole do-it-yourself market is just going crazy."

And it's growing past a robot that is good only at performing a few tricks on the floor. He also will market the robots to those in education and research.

It's one thing to think up a design for a robot, it's another thing to make it

work from the get-go.

"Five years ago most of my experiments failed. In the last two years I've been able to make it happen," Self said.

Robotics as hobby

"The hobby community is pretty 'wild west' right now," said writer Dennis Clark, an active member of the robotics hobbyist community for the last 12 or so years. There are no set standards, no one is standing out as a monopolistic leader showing a "way forward" like, for instance, Microsoft back in the 1980s.

"We have not reached that turning point perhaps because no company has yet demonstrated a clear need for, or clear solution to, a problem that a robot can solve," Clark said. "Until we have the robotic equivalent to VisiCalc (considered the application that turned the microcomputer from a hobby for enthusiasts into a serious business tool), we're

going to stay in a continuous state of churn. In my opinion, of course."

Steven Gentner, founder of Los Angeles-based Roborealm, has worked with Self in developing robot software for the past six months. The partnership is "working quite well," Gentner said. "He's definitely a great engineer, he knows what he's doing. I know the characteristics attributed to a good engineer and their passion and enthusiasm for the field and William definitely exhibits the traits."

Gentner said the robotic industry is heading in the area Self has already mastered: PC-based robotics.

"The PC is getting cheaper every day, and given the advent of netbooks and the smart-phone market, devices that are smaller but incredibly more powerful than existing electronics typically used, comes more functionality," he said. "If you look at it from a Robotics 101 application, 'Get me a beer from the fridge' is

"The whole do-it-yourself market is just going crazy."

William Self, owner
RoBeDo Robotics

a complex task that's not accomplished easily. Adding a PC, that's what's he's been doing, and that's what attracted us to him."

It's all about the power — and the software.

"Our robots are powered by portable computers, not microchips," Self explained. "This provides the advantages of powerful hardware, full operating systems and therefore nearly unlimited access to software."

Self said his new focus is with large robots, "large enough to fetch and transport items for people. Items weighing pounds, not ounces. Many small robots really cannot lift or carry anything at all. Most robots are built only for learning the basics of robots and are too small to help people."

Childhood interest

Self has a degree in mechanical engineering and spent 20 years writing software. He moved to Colorado five years ago for the outdoor lifestyle and to work at EMC in Fort Collins. He left to start his own company.

His love of all-things-robotic began as a child when he built an indoor kite flyer and went on to repurpose myriad "found" things into whimsical wheeled vehicles. And yes, he remembers watching "The Jetsons" along with "Lost in Space."

While those robots resembled humans, Self said humans tend to be more accepting of robots if they look like machines, not people. His robots don't have eyes, per se, but they do have Web cams. For brains, laptops fill in nicely. Arms? They're called actuators. And yes, even non-humanoid robots need something to use to reach and grab.

Self's Morph Machine is 30 inches tall, about 18-by-18-inches square, and can easily haul up to 30 pounds. The Morph Machine can be programmed to fetch and haul — even serve coffee!

Self and his wife, for example, often rise early on Saturdays to hike in the nearby Rocky Mountains. The robot knows when to start the coffee and deliver it. "To have a robot smarter than me is a nice feature," Self said with a laugh.



He's now working on a robot that can run 12 or more hours without power. Minimizing the need to plug in, he explained, could easily benefit humans who need assistance doing daily tasks.

The next step is robot kits, now in research and development and expected to be ready in a few months. The kits will allow robot enthusiasts to build and program their own robots.

Self concedes that his business is small and has a long way to go. Buying a robot is not something most people do on any given day in 2010. "We're not getting rich off this yet, that's for sure."

But notice he said, "yet."




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ELECTRONICS, from 5

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Home theatre a hit

No matter what level of installation they choose, Davis said having a movie theater in their home is a hit with clients, both those who want more affordable, quality family time and those seeking an in-home entertaining venue. And he will work with them over the long term to keep the experience on the cutting edge.

"When our clients are ready to upgrade their systems with newer HD models, we take their trade-ins," he said.

Coordinating sometimes unsightly electronic components with the home's décor is a must, but can be a challenge.

"Many of our clients have incredibly beautiful cabinetry custom made to fit their 'old' TVs," Davis explained. "We do our best to retro-fit new TVs into these units to maintain the beauty and integrity of the original craftsmanship. In some cases, we work directly with an interior designer to create a client's own unique style and personal design."

In addition to custom home installations, myHDTV can design audio/video plans for do-it-yourself clients, and help businesses upgrade conference rooms, phone systems, IT networking and other low-voltage applications for office use.

While the economy has boosted his client base, it has also put the squeeze on Davis' operations. He recently downsized to save costs and remain competitive. His home is now a showcase for a variety of automation, theater and outdoor systems his company can install.

Although a good portion of myHDTV's business comes from word of mouth and referrals from existing clients, Davis said every day more business is coming to him through social media networks.

"We are using Facebook and LinkedIn," he said, and he still does old-fashioned face-to-face networking at chamber events. Professional memberships include the National Center of Craftsmanship, Better Business Bureau and the Custom Electronic Design & Installation Association.

Davis believes in giving back to the community he serves, and annually donates electronics or a portion of his profits to local charities.

"This is one of the ways I like to pay it forward," he said.

JENSEN, from 9

selling it in 2001 — just prior to 9/11.

Q: What was your initial startup cost and source?

A: Approximately \$225,000, but because I had no money to start a company right out of college, and in fact I was over \$28,000 in debt from student loans, I presented my business plan to Rich Taranow, who financially backed the startup of Housing Helpers. The agreement was that I would give up 50 percent of my commissions for the first 100 transactions. Rich expected it would take me three to four years, but I did over 100 transactions within my first 12 months, and shortly thereafter bought Rich out.

Q: What is the vision of the company and the community you serve?

A: For over six years, I've had this vision statement posted on my desk where I can see it every day: "Premier redevelopment, urban infill, and mixed-use developer in Fort Collins. By aligning with parties who will hold and share similar interests/visions possessing the wherewithal to implement the vision. Focusing on Old Town, the Poudre River corridor, areas surrounding Colorado State University, and in and around historically significant parts of Fort Collins. An emphasis on creating a cultural atmosphere that is friendly to residents, visitors, businesses and varied lifestyles while being sensitive and responsible to the needs of our community and the preservation of our environment."

Q: Where do you see yourself and your company in 10 years?

A: I recently went through a divorce, and it really changed my thinking. My ex-wife said, "You were cheating on me with your work." It's forced me to really re-evaluate how my business can run without me. Since we merged with Keller Williams, I've been able to adopt their model and systems. I hope to be financially positioned to have ample time and energy to focus on things

away from work. For example, I recently started a nonprofit, called Cause Kids Count, and I'd like to spend more time on it. I see the new company, Keller Williams, growing to over 500 agents from the 215 we have today.

Q: Are there one or two things you can attribute your success to? Was it luck, timing, someone who helped you?

A: You create your own luck. It takes hard work and perseverance to create luck. Timing in real estate is key; you have to know when to buy and when to sell. Having a clear vision; knowing what you want to accomplish in life. Knowing that we all have a limited amount of time in our life, and asking, "What do we want to be remembered for?"

Growing up as a kid I was the best at Monopoly, and I still am. There's a simple strategy to win: you buy everything you land on, mortgage everything, get the cash and continue to buy, and as the cash flow increases you buy more. The more you own, the greater your leverage, and your cash flow in turn increases. There is no limit to the creativity you can use to cut any deal to acquire more. Just remember there are always shortcuts, and winning is the goal of the game.

In life and in business, you need to figure out what the "win-win" is; whether it is getting this deal closed, or being known as the place to go for downtown real estate. It's all about knowing your win, and doing whatever it takes.

Q: Slogan to live by or what it might say on your tombstone?

A: Life is a negotiation. Live life to the fullest. Don't be afraid to dream. Don't be afraid to do anything and everything you want. Work hard, play hard. Find the win-win.

Brian Schwartz is the author of "50 Interviews: Entrepreneurs Thriving in Uncertain Times." In upcoming issues of NCBR, he will be sharing some of his interviews with successful business people. Schwartz is also the founder of 50 Interviews Inc., and can be reached at www.50interviews.com.

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Steve Porter, Northern Colorado Business Report

NEW PENTON HOME – This building at 748 Whaler's Way in south Fort Collins will be the new home of Penton Technology Media, which is relocating after being based 22 years in Loveland. The building features a spacious patio, lawn and lakeside view on the other side.

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PENTON, from 1

as many options. This place (Whaler's Way) is just phenomenal."

Collaborative feel

But Paulsen said the biggest factor in choosing the new building was its more open floor plan. The Loveland building was more broken up with private offices.

"This place has a collaborative feel, with social areas, lots of conference rooms and places to get together both inside and out," she said.

Taranto, who also owns TST Inc., which was formerly headquartered in the Whaler's Way building, said he was glad to lease the entire 19,383 square feet to Penton.

"I was happy to find somebody who came in and liked what we did," he said. "There's very little changes to be made because they liked what we did."

The interior of the building has a playful feel to it, with, among other amenities, a giant fish tank on the first floor and a slide connecting the two levels.

Taranto said the building's lease came through word-of-mouth. "I got contacted," he said. "I was constantly looking for people to come in, but I never put it on the market."

TST will move next door to another building Taranto co-owns.

Meanwhile, Cliff Johnson, building manager said Penton's former Loveland headquarters, a 40,000-square-foot, two-story building, is being listed for sale for \$3.6 million. Johnson said the owner of the building, Matador-Orchard LLC, will also consider another lessee.

"If a tenant wants it, the owner is willing to provide tenant finish to make it work for whatever configuration the new tenant may require," he said.

Johnson said the building can be leased for \$8 per square foot. He said the location features proximity to shopping, a bus transfer station, and 300 parking spaces. The building will be available Jan. 1.

Sorry to see Penton go

Johnson, a real estate agent with Coldwell Banker, said he's currently negotiating with a potential user of the

building but is open to any offers. Johnson said he's sorry to see Penton leave.

"It's not good for Loveland that they're leaving, and we tried to make it work," he said. "They've been great tenants. But the building functionally did not meet their needs."

Penton Media, which has its headquarters in New York City, purchased Duke Communications International — formerly one of Loveland's largest employers with about 300 employees — in 2000 from its founder, David Duke, for an undisclosed sum.

At the time of the purchase, Penton Media published trade magazines that ranged from aviation to health foods, while Duke specialized in high-tech trade journals.

Under Penton, the Loveland office has focused on a variety of both print and online technology publications. Paulsen said Windows IT Pro, an online product, is the Loveland office's biggest property with 2.5 million unique visitors each month.

"A lot of our business is online," she said. "And we also produce technology conferences, with our biggest in Las Vegas but also in Amsterdam, Prague, London and Germany."

"Most importantly we do education," she added. "We help people to learn and manage technologies. Penton is one of the biggest business-to-business publishers in the world."

Paulsen said the local company is prospering after a difficult 2009. "We are really doing well," she said. "Publishing took a beating in 2009, but we are recovering quickly."

Parent company Penton Media Inc. filed for Chapter 11 bankruptcy earlier this year, hoping to relieve itself of an estimated \$270 million in debt.

"This restructuring will allow us to achieve a debt level that is more sustainable in the current economic environment," Sharon Rowland, Penton's CEO, said in a statement released in February. "With a strengthened capital structure, we will be better positioned to fully leverage our operations, which have been and continue to be profitable."

The company announced on March 10 that its restructuring plan had been approved and it had exited bankruptcy.

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STEPPING OUT, from 21

For starters, an old friend is offering new options.

“Originally we were going to have one big area for events and banquets in the basement,” said Steve Levinger, who with his wife, Missy, owns and nurtures the **Armstrong Hotel** in downtown Fort Collins. “Instead we created three spaces with access from the street.”

In their original renovation of the historic hotel, the Levingers carved out a small event space by removing some of the interior rooms on the third floor.

“But mixing rooms and banquets was not ideal,” he said. “So we returned that space to rooms and this year transformed the basement into Mantz Hall — named for Charles and Carolyn Mantz who built the Armstrong Hotel — the Chandler Post Conference Room and Ace Gillett’s Lounge.” Gillett once owned both the Armstrong and The Northern Hotel.

The Mantz Hall banquet room, cleverly designed with big presentation screens hidden behind silky formal curtains, can hold up to 72 people. Its doors open up into Ace Gillett’s lounge and dining room, allowing for a flow in either direction. The flexible basement spaces that may be used together or separately fills in the missing pieces for the Armstrong. The hotel now has a kitchen and a place for guests to relax in the evening.

Those additions make the Levinger’s annual six-week Shop & Stay for the Holidays promotion — starting Nov. 15 and ending Dec. 30 — all the more appealing for those who book rooms at the Armstrong during that time. Some 40 downtown businesses, including restaurants, clothing stores, spas, salons, entertainment venues and gift shops, offer special discounts during the promotion.

“By coming and staying downtown for their holiday shopping, people can take the time for a leisurely stroll and see what Fort Collins has to offer,” said Missy Levinger.

Steve Levinger added that their regular holiday shopper/guests from Denver have already made their reservations to come to Fort Collins, shop a little, dump the loot in the hotel room, then go out and shop some more.

While the offerings of the Armstrong have a kind of urban/subterranean feel, **Sylvan Dale Guest Ranch** outside of Loveland continues to offer up bracing Rocky Mountain holiday fare, and **Tapestry House** in LaPorte makes it easy for those inclined to wed to do so almost as soon as the notion strikes.

For festive souls who fancy pumpkin pies baked in other ovens, and who have no interest in keeping the number for the Butterball Hotline (or the therapist) at the ready on Nov. 25, Sylvan Dale’s stress-free Thanksgiving buffet offers up all the traditional trimmings. No dishes to wash, no remote to fight over. Time out from the gridiron or from the family embrace is just a stroll away along the river.

Marketing manager Troy Clark noted that while company holiday parties have declined in the past couple of years, Sylvan Dale had one of its best summer seasons ever and expects to do well this fall.

“People aren’t traveling as far for their summer vacations and winter holidays,” he said. “We are close and beautiful. The three-day Thanksgiving getaway fills up fast every year.”

Like the Armstrong Hotel and Sylvan Dale, which have added value to a visit by subtracting holiday hosting hassles, Tapestry House has a deal for those

who really do not want to go through the thrill of wedding planning: The Elopement Special. No chilly courthouse here, but a two-hour window of time to celebrate a wedding with 10 guests, officiant services by **Happy Feet Weddings**, and champagne for toasting.

Over the past couple of years, proprietors Bobbie and Mark Randolph had noticed an increase in “pop-up,” last-minute events, so why not facilitate that trend? Book 30 days out (appropriate for an elopement), and pick any available day. Plan further in advance, and the special is limited to Monday through Thursday mornings. Easy.

Winter markets for the holidays

If it were possible to catch a bit of summer good enough to eat, then the place to stock up would be at the winter markets: two of them in three locations in Fort Collins this year.

“We are starting our fifth year of winter market,” said Gailmarie Kimmel of **Be Local Northern Colorado**, who, with Hill Grimmet, came up with the idea of matching holiday shoppers with vendors from the summer farmers’ markets. “In our second year, we started bringing farmers, chefs and vendors together to see what was possible to do in winter. In year four, we counted the number of people who came to our 10 markets from November to March. We averaged 1,800 per market. That meant 18,000 people and roughly \$213,000 in the pockets of small producers.”

Grimmet noted two encouraging trends for the winter markets.

“There are new producers coming on the scene who weren’t here last year,” he said. “And farmers are revisiting the use of root cellars for the storage of root crops. We might see the development of more greenhouse farming.”

All good. Now that farmers have an outlet they can count on, they can plant more late crops, often root crops and winter squashes. Poultry, beef, eggs and cheese know no season, nor do salsas, dried beans and baked goods.

The original market featuring 40 vendors, in the **Opera Galleria**, opened Oct. 30 and will run twice a month until April. A second venue will open in the lobby of the **Northern Hotel** on Nov. 13. And on Nov. 7, the summer market from Harmony Road and Lemay Avenue moves into the **Foothills Mall** space once occupied by **B. Dalton Bookseller**.

Books to beets. Perhaps a giant local food court would do the old mall good.

Jane Albritton is a contributing writer for the Business Report. Her monthly column features restaurant and hospitality industry news. She can be contacted at jane@tigerworks.com.



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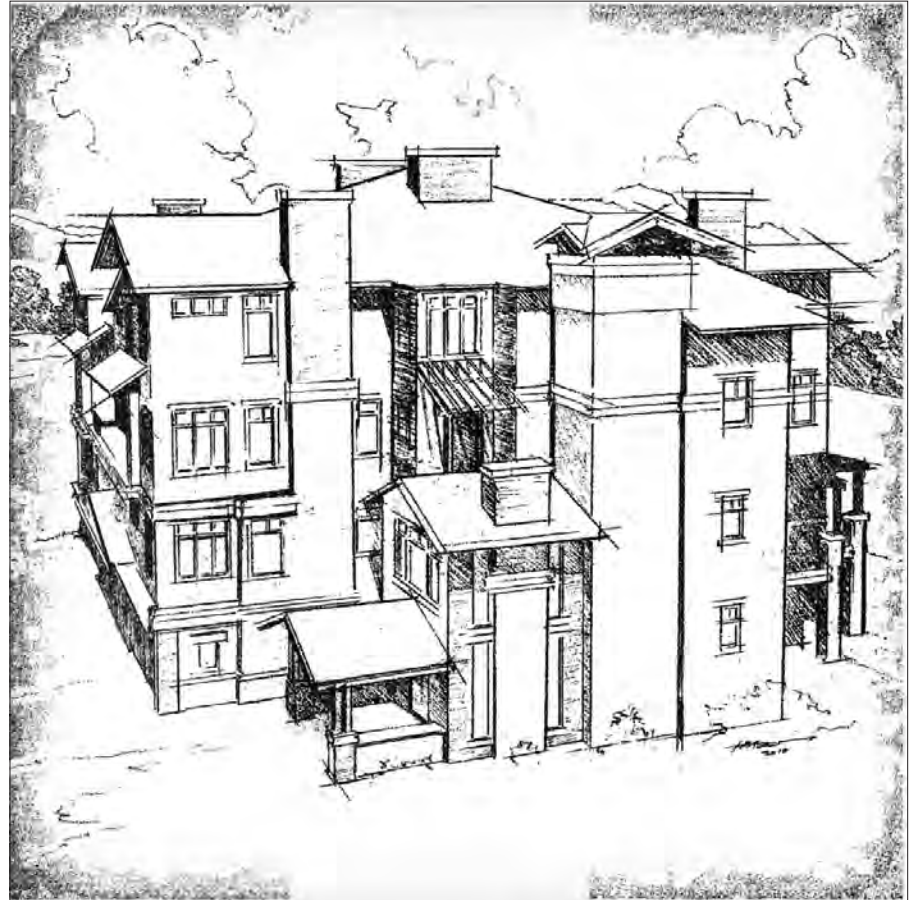
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www.BeGreatLarimer.org



Courtesy of the Everitt Cos.

CONDO SKETCH – This sketch shows what each of three buildings planned for the Arrowhead development in west-central Fort Collins will look like. Two buildings of 10 units each are planned for construction next year in the Centre for Advanced Technology, with a third building set for construction at a later date.

ARROWHEAD, from 1

range from \$375,000 to \$900,000.

Other floorplans, the Osage, Lakota and Shawnee, also emphasize the Native American theme and will have a “national park lodge” feel, according to the Everitts.

The project highlights not only the region’s earliest dwellers but also recalls the first residential project built by Bob Everitt in 1955 — the Indian Hills development in south-central Fort Collins.

“It’s a tribute to the land and the history of this place,” said Aaron Everitt. “One of the first developments the company did was Indian Hills, so it’s also looking back to that.”

Arrowhead will sit at the intersection of Worthington Circle and Centre Avenue on the north end of the Centre for Advanced Technology off Drake Road, which the Everitt Cos. have been developing for years.

“This is about the last project we have in that development,” said Bob Everitt, who noted the location’s proximity to jobs, shopping and recreation. “There’s a lot of new employment there with the government offices nearby, it’s close to Colorado State and restaurants and a health club and the senior center.”

But he stressed that the project is not geared to seniors. “It’s not a senior project. It’s for anybody.”

Room at the top

Bob Everitt and his wife, Joyce, have already reserved one of the two top-end condos for themselves. “The views are very good there,” he said with a smile.

Everitt said sales are ongoing for the first two buildings and the goal is to have them ready for occupancy by next fall. “We’ve had some real strong interest in them,” he said. “We think this is a very unique project. We’ve done condos

“It’s a tribute to the land and the history of this place.”

Aaron Everitt

before, but not upscale condos like this.”

Aaron Everitt said the project is allowing him to join his expertise in design and interiors with his grandfather’s vision and his dad’s project management skills.

“I think it’s a fantastic project, and it’s amazing for me to work on a project with three generations of people,” he said.

Stan Everitt said the recession has had an impact on the company’s residential business but things are improving. “I think we’re doing as well or better than most in the Fort Collins environment as far as lot sales,” he said. “Jamestown, our home-building company, continues to be up there in permit counts in the city and sales for them have been pretty good, relatively speaking.”

He said the Arrowhead project doesn’t yet signal a strong rebound in the local residential building sector. “I’m not sure it’s a leading edge to a return to a stronger market,” he said. “We’re dealing with a product that would probably absorb more quickly in a stronger market, but it’s our opinion that even in this market, with clients probably buying with homes to sell, we’re still feeling like we can have success.”

EMBRACE, from 3

ues.

“Government wasn’t the key to the process for them,” he said. “I think it was the citizens and business and environmental interests that got together and pushed for it.”

Diverse board

One of the first goals of Embrace Northern Colorado was to assemble a strong and diverse board of directors to lead it. Angela Milewski, a planner for BHA Design Inc. in Fort Collins, is one of two co-chairs.

“I’m a planner and I place great value in planning for where we’ll be in 30 to 40 years,” she said. “Taking that high-altitude view of where we’re headed in the next few decades is critical for making appropriate decisions today.”

Milewski said Embrace Northern Colorado is not just about transportation planning. “It’s about determining what are the common values we have as a region,” she said. “We tend to focus on our differences, but I personally think we share more common values in Northern Colorado than we have differences.”

John Coppom develops property through the Del Camino Junction Development Corp. and serves as the board’s treasurer. Coppom said Embrace’s effort will have to overcome political boundaries and petty jealousies.

“Cities and counties want to defend their own territory and it’s very hard for them to reach across boundaries and do what has to happen, which is regional planning,” he said.

Coppom noted that Envision Utah had “an incredible task” to overcome the divisions of 78 towns and counties to reach a consensus on issues.

“But when they sat down and started to plan, their borders started to disappear,” he said. “They decided their No. 1 problem was smog, and they ended up with a regional transportation system.”

Failure and success

In 2008, local governments in Northern Colorado tried yet again to create a Regional Transportation Authority that would help plan and fund a regional transportation system to relieve growing transportation congestion.

That effort — like several others before it — failed after government officials could not agree on how the RTA should be structured or funded. When the city of Fort Collins dropped out of the RTA process, other potential participants soon followed suit.

Doug Hutchinson, Fort Collins mayor, said he’s a strong believer in regional cooperation and planning but that the last RTA effort lacked the same things all previous efforts lacked: a clear vision of what each participant could get from it.



HUTCHINSON

“These kinds of efforts can only succeed if every participant believes their interest is protected and that it’s to their benefit to be involved,” he said. “It didn’t fit for Fort Collins because it did not meet those conditions for the city.”

But Hutchinson noted that regional cooperation can work. He cited the recent cooperative effort to build a new

Who’s on board with Embrace?

Embrace Northern Colorado board members:

- Angela Milewski, co-chair, principal, BHA Design Inc.
- Mike Guile, co-chair, former Weld County commissioner
- Rep. Glen Vaad, vice chair, state House District 48
- Rep. John Kefalas, board director, state House District 52
- Milan Karspeck, secretary, former Berthoud mayor
- John Coppom, treasurer, Del Camino Junction Development Corp.
- Gordan Thibedeau, board director, United Way Larimer County president and CEO
- K-Lynn Cameron, board director, former director of Larimer County Open Lands
- David Jessup, board director, Sylvan Dale Guest Ranch owner
- Gene O’Hara, board director, vice president, VHA Inc., and former CEO, North Colorado Medical Center
- Kim Larson, board director, financial advisor, Edward Jones
- Ed Goodman, board director, Spiral Experiences LLC
- Teresa Tellechea, board director, UNC anthropology professor
- Susan Magnuson, board director, Weld county rancher

More than 35 that have signed on as organizational supporters, including:

- Rocky Mountain Institute
- Town of Eaton
- Town of Berthoud
- Town of Milliken
- Phelps Tointon Inc.
- Xcel Energy
- Northern Colorado Water Conservancy District
- United Power
- Broe Land Co. LLC
- TST Consulting Engineers
- Poudre Valley Health System
- Community Foundation of Northern Colorado
- Community Foundation Serving Greeley and Weld County
- North Colorado Medical Center
- Poudre Valley REA
- Institute for the Built Environment, Colorado State University
- CSU Center for Public Deliberation

overpass at Colorado Highway 392 and Interstate 25 as an example. “We worked really hard to cooperate with Windsor on that interchange,” he said. “There’s an example of regional cooperation for two cities with mutual interests. We won a \$20 million grant for that interchange because we showed regional cooperation. It’s a challenging thing and takes a lot of effort, but it can be done.”

Glen Vaad, Embrace’s vice chair and a state representative from House District 48 in Weld County, said he understands there are strong local philosophical differences that need to be overcome. “We realize there’s a difference in philosophies between Larimer County and Weld County — particularly in Fort Collins — in how we accept or reject growth,” he said. “But we need to figure out what we can agree on and move forward in a positive way.”



VAAD

Vaad said real progress won’t happen, however, until nonpolitical groups get behind regional planning and cooperation. “You’ve got to get the people telling local officials this is needed,” he said.

“The state demographer tells us 1 million more people are coming by 2050,” Vaad added. “Just to sit back and let that happen is not the way to go. We want our kids and grandkids to stay here and not leave because we’ve created a mess.”

Embrace Northern Colorado is now working to find potential leaders who “are innovative, collaborative and committed to moving the region forward.” A survey is being conducted by researchers at Colorado State University and the University of Northern Colorado to find a “core group” of candidates from both counties.

Candidates identified by the survey will have the opportunity to serve on a regional task force next year to make recommendations about the future of Northern Colorado.

Daggett said it’s important to remember what Embrace Northern Colorado is not trying to do or be.

“It’s not a run at another RTA,” he said. “There’s no interest in a tax initiative at all. It’s not government and it’s not regulation or ordinances and that sort of thing. We’re not trying to control anything or direct toward any outcome. But together, I think we can create something that’s pretty wonderful.”

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greensummit 2011 GIVING BUSINESS THE MEANS TO GO GREEN	April 7, 2011 The Green Summit shows how business and environmental stewardship go hand-in-hand. Tickets \$59 per person Exhibit space - \$325
MERCURY 100	May 19, 2011 Awards program and cocktail-hors d'oeuvres reception. Tickets \$39 per person
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bixpo	September 15, 2011 Embassy Suites Loveland Game On!
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COMMENTARY

EDITORIAL

Win and lose, lessons learned from elections

With more than 200,000 Coloradans looking for work, someone just spent more than \$5.5 million on three job interviews.

That's about what the major gubernatorial candidates ponied up for the 2010 election — in one race, in one state. Taken collectively, while about 30 million Americans remain jobless, billions and billions of dollars changed hands to fill a couple hundred positions, only a few of which were actually vacant.

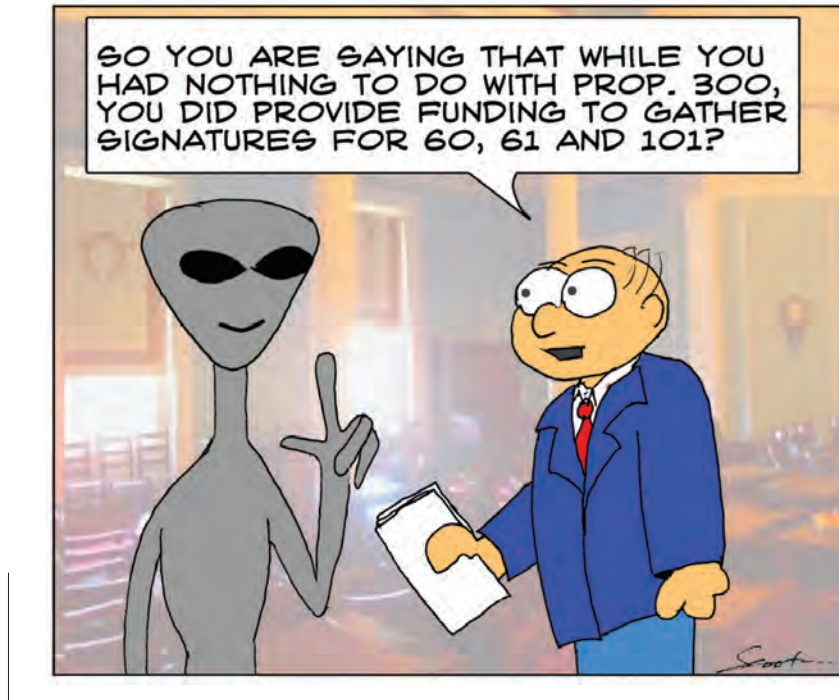
Through the magic of dead-tree communications, although you are reading it three days after the election, this editorial will go to print about two hours before the polls close, so we can't analyze the results. But we can make some informed observations of the process that has already reset for 2012.

■ When the obituary for advertising-supported broadcast media is written, the Supreme Court decision that unleashed an unrelenting geyser of negativity on the viewing public will be listed as proximate cause of death. Stations may love the oodles of campaign cash, but traditional radio and television outlets are already losing their most desirable demographics to a growing number of alternatives — and listeners and viewers are driven further away by the slime that starts airing earlier and earlier in each cycle. Congress and the Federal Communications Commission need to stem the tide of anonymous attacks before the next presidential race, or there will be no such thing as an engaged electorate for 2014.

■ The process of placing amendments on the state ballot has to be burned to the ground and rebuilt. The current lax system has turned our Colorado Constitution into the plaything of small groups who want to protect their own income stream, impose their own philosophical views, send their own message to Washington, or see just how gullible state voters really are. If any of this year's amendments got more votes than Dan Maes, the answer is encouraging for anyone in the business of sending e-mails on behalf of dying Nigerian widows.

Secretary of State Bernie Buescher has called for possible jail time for anyone who abuses the petition process. While the ungentlemanly Douglas Bruce has refused to acknowledge paternity of Amendments 60, 61 and Proposition 101 since their conception in early 2009, the issue may be settled conclusively once the votes are counted, but to what end?

Unless the system is reformed, we will be doomed to repeat this exercise every two years. And couldn't all that money be spent on better things, like growing jobs?



Better brain maps can help injured soldiers, civilians

Combat veterans, now equipped with better body armor and armored vehicles, are surviving injuries that were once fatal, but are often returning from war zones with brain injuries. For those who are shown a conventional image of their brain that reveals no damage, it can be extremely frustrating that science cannot demonstrate what they know: that they suffer from cognitive impairment.

As a doctor in Iraq, I was charged with making the call as to when soldiers were healthy enough to return to duty. I seldom had soldiers come to me and say, "What's wrong with me, doc?" Instead, I frequently heard, "When can I go back to my unit?"

Soldiers, sailors, airmen and marines want to go back to their units, their work and their friends and they are often reluctant to acknowledge cognitive problems, especially when they aren't objectively verified by a doctor. Some people simply know they can't concentrate as well as they used to or seem to be having trouble performing the way they did in the past.

Civilians suffer from traumatic brain injuries as well. In the United States, approximately 1.4 million people suffer traumatic brain injuries each year. Of these, 230,000 are hospitalized and survive, while another 50,000 die. Lessons learned in evaluating and treating TBI in veterans also have a positive impact within the civilian population.

In order to develop better therapies

for these soldiers and civilians who suffer brain injuries, we need to know more about the brain.

Scientists once believed that an injured brain was irreversibly damaged and that its function could not be recovered after being lost. It now appears, however, that the brain has the remarkable ability to rewire itself. If one pathway is damaged, another may be able to take over. With better images of the brain, we may be able to identify specific areas of the brain that can adapt to injury.

Recently, the U.S. Department of Defense funded a \$5.3 million study at Saint Louis University to address this problem, aiming to improve the care of patients with brain injuries. Under the leadership of Richard Bucholz, M.D., a world-renowned neurosurgeon, we will gather data using several types of advanced imaging technology simultaneously to create better maps of the brain.

If we can show soldiers a map of their brain and point to a location that is causing memory loss, or if we can tell a football player with a concussion he needs to sit out the next game to avoid further damage, we will have made real strides in understanding these injuries and improve our chances for both prevention and recovery.

Veterans with combat injuries who would like to find out whether they qualify to participate in the study should call the Saint Louis University Advanced Neurosurgical Innovation Center (SANIC) at 314-977-8560 to speak with a member of the research team or send an e-mail to sanic@slu.edu.

Col. Jeffrey Bailey, M.D., practices at the Saint Louis University Medical Center in Missouri.



GUEST COLUMN

Col. Jeffrey Bailey, M.D.

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LETTERS TO THE EDITOR

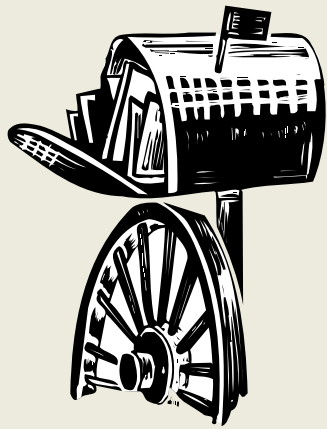
The 'in' box is open

Write the *Northern Colorado Business Report* to comment on our content or to raise issues of interest to the business community.

Letters must be limited to 300 words. Longer guest opinions may be considered upon request. Please include address and telephone numbers so that we can verify your submission.

The *Business Report* reserves the right to edit for length, and to reject letters that are potentially libelous.

E-mail letters to Kate Hawthorne, khawthorne@ncbr.com or submit comments through our website, www.ncbr.com. Snail mail to 141 S. College Ave., Fort Collins, CO 80524.



Slow-pay issues dog Grove developer

(NCBR, Oct. 22, 2010)

Did CSURF engage in due diligence on this project? Poor use of foundation funds, in my opinion.

Lynne Warner
North Fort Collins

Fort Collins planning board continues Campus Crest project

(Business Report Daily, Oct. 22, 2010)

Board member Gino Campana is a developer and should have recused himself. As he stated in the meeting, he goes along with the staff if they recommend approval. Can Windtrail file a cease-and-desist order based upon water problems? Could this set the opportunity for the HOA to sue the city if future water problems develop? There is a lot of "pressure" on the Windtrail area because of all the apartment sites the city has approved from Windtrail west to Taft Hill.

Dick Thomas
Fort Collins

The whole project is based upon packing as many tenants as possible into this area above a FEMA floodplain. Why should the city and P&Z go out of their way to grant multiple variances to allow this kind of operation to enter our community? They don't pay their subcontractors, the BBB rates 10 of 20 facilities with an F on an A-through-F scale, and they have sustained "substantial financial losses" over the past five years (according to their recent IPO filing). The majority of their proceeds were used to pay off existing debt. They are great at marketing, but do not deliver in terms of construction quality, maintenance and management. Our community deserves better.

Sarah Burnett
Fort Collins

Technology and the myth of enough free time

(NCBR, Oct. 22, 2010)

I couldn't agree more with (columnist Kai Staats). "Every day I witness people emerging from an airplane, theater, classroom, even a river trip, and instantly checking their messages." We live in an age of strange over-communication.

Thierry Nicola
Luxembourg

Employment remains flat

(Business Report Daily, Oct. 22, 2010)

So if unemployment remains flat, why is it in the sheet metal industry that we are desperate to hire people, but cannot find anyone who wants to go off the easy road of unemployment insurance and come to work every day?????????

Sylvia Haun
Fort Collins

Credit logjam hurting job creation

(Business Report Daily, Oct. 20, 2010)

Access to capital is definitely a problem. Using our largest revenue month (September 2010) as a base, we have averaged 6 percent per month revenue growth month-over-month and no bank will even consider providing a loan. So we cannot expand our service area nor add capacity. In one and a half years of operation, we have provided employment to 60 people and can easily put 40 more to work if we could get a loan to purchase six used (or new) vehicles. It is simply a crazy situation.

Bob Flynn, Green Ride Colorado
Fort Collins

Kendall appointed to state's first Food Systems Advisory Council

(Business Report Daily, Oct. 20, 2010)

Pat Kendall is a great selection for such a council. I am curious why a K-12 educator isn't on the council. A contact with our children would be beneficial it seems.

LuAnn Ball
Loveland

Wind farm turbines could top 400

(NCBR, April 23, 2010)

The existing Cedar Creek Wind farm has already ruined the scenic vista of the Pawnee National Grasslands and the Twin Buttes. How sad! That said, if expansion is to be permitted, it should at least support Colorado based jobs. I believe the County planning commission should make approve conditional on using Vestas equipment.

Ronald L. Watkins
Littleton

BLOG COMMENTS

Editor's note: Yes, we have blogs, on everything from bicycling and professional sports to sales strategies and looking for a job. Stop by and let us know what you think with your comments at www.ncbr.com.

NCBR poll watch

What is the best way to fund road maintenance?

Sales tax
54%

Property tax
27%

Utility fee
19%

Next question:
Are you happy with the election results?

Answer now at www.ncbr.com. Responses will be accepted through Nov. 15.

These results reflect responses to the online poll at www.ncbr.com Oct. 18 - Nov. 1.

Hockey Pucks

(Steve Porter, As I see it)

Wimbledon would probably triple its ratings with a good "cat fight" every once in a while! I never watched a full hockey game, either. My max is about 3 minutes, one time. The article made me smile and laugh out loud a few times — good job!

Ron Stickler
Fort Collins



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Looking ahead to 2025 in Northern Colorado

What local economy may have in store in the coming 15 years

For the 15th anniversary issue of the *Northern Colorado Business Report*, I was asked to comment briefly on my vision of Northern Colorado in 2025. Here are some thoughts beyond that small bit of wisdom.

■ The Northern Colorado economy will feel more prosperous in 2025 than it does today, but not as prosperous as we felt in 2005.

■ Water supply will be a prominent and continuous problem as residential and industrial demands expand for an increasingly scarce resource.

■ A major unknown, and potentially negative, development is uranium mining. Establishment of the industry as a major driver of our economy and provider of primary jobs has the potential to create a major problem with our increasingly scarce water supply. Increasing natural gas production may also contribute to this potential groundwater pollution, and change our image as a desirable place to live.

■ Barring such a major negative image change, we will still be receiving top 10 designations in categories such as best places to live or retire.

■ Population growth will average 1.75 percent per year so that by 2025 the region will have 800,000 residents, maybe more if industrial development is very strong and we maintain our desirable image.

■ Even though food prices will be higher as resource costs increase, our economy will be less oriented toward agriculture as industrial, commercial and residential development reduces the amount of open space and infringes on flat agricultural land.

■ Industrial development will be mostly smaller firms, 150 employees or less. Engineering science, oriented toward clean energy, will dominate, although high-tech will be very evident. High-tech service, such as mapping and GIS applications for the private and public sectors, will be a significant stimulant to our economy. Colorado State University and entrepreneurs will be major suppliers of financing and employees for these sectors.

■ Between now and 2025 we will be on the local end of a U.S. economic recovery, starting in 2013 and continuing until 2018-19. This will include a housing construction recovery. There will be another serious recession in the early 2020s but by 2025 we will again be in recovery. These dates may vary, but the general economic cycle will repeat itself, affecting primarily the U.S. econo-

my but with smaller, secondary impacts on the Northern Colorado economy.

■ Our economy will have a greater international presence as CSU and derivative industries extend their reach into world markets.

I-25, U.S. 85 corridors grow

■ Interstate 25 will be six lanes or more and the surrounding areas will be filled in completely to Denver with commercial and industrial development employing workers who will live both east and west of I-25; cheaper, denser housing to the east and more expensive, larger lot homes to the west.

■ The Fort Collins-Loveland-Greeley triangle will be mostly filled in with Windsor the center of activity. Most of the area west of I-25 from Fort Collins to Boulder will be solid higher-end residential dominated by commercial and residential services and some manufacturing concentrations.

■ Growth along U.S. Highway 85 toward Denver International Airport will look like I-25 today. Industrial development along U.S. 85 will be oriented toward manufacturing products that can be air-shipped to international markets.

■ There will be rapid transit along the I-25 median to Denver with a spur to Greeley, or there may be rail service using existing tracks to Union Station. This service may not quite be completed by 2025. A four-lane tollway from Wellington to Pueblo east of U.S. 85 may be under construction. There will be rapid transit from Denver to the Eisenhower Tunnel, probably along the median of Interstate 70, and maybe to Frisco and Vail.

■ The alternative energy industry will be a much more dominant part of our economy. Solar power will be an integral part of residential building. A larger part of our electricity needs will come from wind energy farms on the eastern plains. Natural gas will be a big part of national and local electricity generation and a dominant fuel for our automobiles in the form of compressed natural gas or some less dangerous derivative.

■ The health-care and retirement industries will be a much bigger part of our economy as we maintain our excellent quality of life and the baby boomers seek out our excellent health care. The social scene will be much more oriented toward our retired population as will a greater part of the services sector.

■ Our economic development organizations will be integrated and cooperating by 2025, speaking with one voice for the betterment of our economy.

So, our economy will be much the same in 2025, except 40 percent bigger, and yet different as we respond to changing demographics and newer, cheaper technology, especially in the energy sector. I'll be 83 and may still be writing a column for *NCBR*, restoring and drag-racing GTOs, and occasionally tipping a microbrew.

John W. Green is a regional economist who compiles the Northern Colorado Business Report's Index of Leading Economic Indicators. He can be reached at jwgreen@frii.com.



ON THE ECONOMY

John W. Green, Ph.D.
Regional Economist



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Mark C. Snead is assistant vice president, economist, and branch executive of the Federal Reserve Bank of Kansas City – Denver Branch. Mark serves as the Bank's regional economist and lead officer in the states of Colorado, Wyoming, and northern New Mexico. Mark's research interests focus primarily on regional economic modeling and economic forecasting.

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Dr. Green served as columnist, economic database manager and economic growth advisor for the *Northern Colorado Business Report* since 1997. He is also an economic consultant for Federal, state and local governments, associations and federations as well as private companies.

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