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# Northern Colorado \$1 Dec. 17-23, 2010 Vol. 16, No. 6 www.ncbr.com **Airpark Village faces foreclosure**

Goff must refi \$5.45 million loan by March

**By Jessica Centers** news@ncbr.com

FORT COLLINS - More than six years after Denver developer Lloyd Goff first announced plans to turn the old Fort Collins Downtown Airport into a 150acre mixed-use community anchored by a high-tech research park, his Airpark Village property may be headed for foreclosure.

Lender Mile High Banks has filed a Notice of Election and Demand with \$5.449 million of the original \$5.45 million loan still owed.

Although there has yet to be any redevelopment at the site, Goff isn't ready to throw in the towel just yet though.

"We're trying to get it refinanced," he said. "The bank is under FDIC watch and pushing us out the door because the FDIC wants them to sell 20 percent of their loans. We can't get a loan from a bank, so we're looking at private money."

Longmont-based Mile High Banks in February signed an agreement with the Federal

Insurance Deposit Corp. to strengthen its financials stemming from its loan concentration in commercial real estate at a time when commercial real estate values were rapidly declining.

Mile High Banks Chairman and CEO Dan Allen, however, said the NED filing on the Airpark Village loan had nothing to do with the bank's agreement with the FDIC. He said he could not comment on See AIRPARK, 27

Wellington auction could spur development



building containing the store and other commercial spaces – along with more than four acres of land – sold as a parcel to an undisclosed buyer for \$1.65 million. The entire property, which was auctioned in four parcels, was being liquidated by its owner, Parker developer Delmer Zweygardt. Steve Porter, Northern Colorado Business Report

## Property sale nets \$6.2 million for owner Zweygardt

A lunch event

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

WELLINGTON — In 90 wind-swept minutes on Dec. 9, about 300 acres of land and ested onlookers. Wellington's only grocery store changed hands at an auction attended by about 75 investors, would-be developers and inter-

all De Dahlgren, NCBR marketing director 970-232-3132, email ddahlgren@ncbr.com

When it was over, \$6.2 million had been raised for Parker developer Delmer Zweygardt, who has been involved in property development in Wellington for about a decade.

The auction, conducted by Tulsa-based Williams and Williams Worldwide Real Estate Auction, included the sale for See WELLINGTON, 23

#### January 6, 2011 Tickets \$39 per person Corporate tables seating 8 – \$400 Sponsorships are available.





# Loan pipeline flows just steady enough not to freeze

## Demand improved, bankers see positive first quarter ahead

### By Michelle LeJeune

news@ncbr.com

There's steady flow through Northern Colorado's loan pipeline, bankers say, cautiously predicting it will stay that way at least through the first quarter of 2011. Small Business Administration loans are picking up and the default rate is down.

At year's end, FirstBank of Northern Colorado is still on track to beat its 2009 record-breaking loan volume of \$125 million.

"We've seen a doubling of commercial and real estate loans," FirstBank President Patrick Brady said, adding that the mix is about 30 percent commercial loans and 70 percent refinance, construction, rental property and primary residence.

"Loan demand has improved some since July," said Mark Driscoll, president of First National Bank.

Will First National Bank close more loans in 2009 than 2010? "I think, yes," he said. "We are more interested in smaller loans. There is little activity in the larger real estate projects. I don't think the big loans are out there." That's similar to the story at U.S. Bank where nary a loan for "from-thedirt-up projects" is to be seen, according to Regional President Steve Lovas. Still, he expects that loans for 2011 will be "maybe a little up from 2010."

Byron Bateman, president of Cache Bank and Trust in Greeley, said while he thinks the county is on Year 4 of a 20year recession cycle, he's seeing "a little glimmer of the positive," and, like some of the other local bankers, he's budgeting for a 5 percent increase in 2011.

"In the last 90 days we've probably seen more loan requests than in the previous 24-month period," he said.

Demand has picked up in loans for owner-occupied real estate, commercial business, and acquisition at Cache Bank and Trust. Recently the bank processed three loans that totaled a little over \$2 million, he said. It's not the good old days of 2008, when Cache Bank saw \$125 million in loans outstanding — now it's \$85 million — but it's getting better, Bateman said.

#### SBA factor

While SBA loans aren't a factor in Cache Bank's upswing, they are at New West Bank in Greeley and the commerce banks — Fort Collins Commerce Bank, Larimer Bank of Commerce and Loveland Bank of Commerce. Chairman Gerard Nalezny said that the SBA's enhanced loan program has made a difference.

## "We've seen a doubling of commercial and real estate loans."

Patrick Brady, President FirstBank

Recent changes to the 504 Certified Development Company loan program, which reduced fees and allowed refinancing for small businesses interested in expanding and purchasing buildings or equipment, have made the SBA loan program more popular at the close of 2010.

"We're seeing significant loan demand, probably over \$25 million currently in our pipeline and probably double that for SBA loans," Nalezny said.

He expects 10 percent to 11 percent growth rate for the commerce banks in the upcoming year. "Our pipeline has a little bit of everything. I'm cautiously optimistic," he said. "Under the surface there may be a flat economy for 2011, but there are also real success stories." At New West Bank, the reduced fees for 504 loans increased demand. "We generated approximately 10 new SBA loans in 2010," said Leroy Leavitt, chairman and CEO. "These are great because all you need is 10 percent down."

Under the 504 loan program, 50 percent of the loan is provided by the bank, 40 percent by the CDC with an SBA guarantee, and 10 percent is provided by borrowers.

Leavitt is optimistic about the upcoming year. "We're liquid and rock solid and can make loans easily in our marketplace."

New West Bank is healthy and well positioned, he added, with its past due loans at 1.64 percent compared to the bank's peer group at 5.18 percent.

Leavitt anticipates 5 percent growth in the coming year, "an aggressive growth projection" considering the bank's relative youth — just 8 years old — and the recession, he said.

At First FarmBank President Dan Allen predicts another positive year like 2010 where ag was "a big part of our success. The ag economy continues to be much stronger than real estate and commercial markets. I expect it to stay strong."

First National Bank's Driscoll looks toward a positive first quarter for 2011. "We believe it will improve over the first part of the year. Not back to historic levels, but if we can manage our pipeline and stay even, that's good," he said.



# THE EYE

## Naughty social media at nice social events

If your company is throwing a holiday party this season:

You better watch out *for the slippery dance floor*, You better not cry *obscenities during the boss*'

*toast,* You better not *drunkenly pass out ... period,* I'm telling you why...

Because everyone has a smartphone these days and anything you do will be recorded and probably replayed at next year's holiday party — if you're still with the company.

Workforce.com posted recommendations on its **Ethical Workforce** blog to keep your career intact when celebrations collide with social media.

Among the suggestions:

Don't bring your phone to the party so you won't be tempted to take pictures — or post updates on Facebook.

• Have a friend hold your phone if you must keep in contact with the babysitter but lack the willpower to stay off the keyboard.

■ If you must hold your phone, don't point the camera at anything.

• "Having a lovely time" should be the only message you text while at the party.

■ Don't "friend" the boss' significant other no matter how much you think he or she was flirting with you. Ever.

Now, unlike Santa who can circumnavigate the globe in a blink, the rest of us can only attend so many festivities per night. So, please feel free to ignore Workforce.com's tips, because The Eye wants to see everything they missed on **YouTube** the next day.

Happy holidays.

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# Plan Fort Collins targets city's future self

## But critics say plan long on generalities, short on specifics

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

FOCUS

FORT COLLINS — Fort Collins is wrapping up a year-long, \$850,000 update of its City Plan and Transportation Master Plan and combining the two into Plan Fort Collins, a vision of the city's future.

City officials say the 226-page plan is needed to guide Fort Collins to its next level as the city grows and times change.

"It's essentially the vision of the city for the next 25 years," said Joe Frank, advance planning director. "It'll set the stage for capital improvements and for funding those projects." But critics of the plan

say it is long on generalities and short on specifics.

"Our initial reaction is it's a planner's utopia but very thin on eco-

nomic reality," said David May, president of the Fort Collins Area Chamber of Commerce.

Jeff Schneider, owner of Armstead Construction, said the plan is too ambitious in saying it will guide the city over the next two and a half decades.

"I wish I knew what was going to happen in the next five years, let alone the next 25," he said. "There's still a lot of issues with the details."

Plan Fort Collins ties together virtually all of the city's major planning documents over the last 15 years into one. Frank said the plan emphasizes sustainability with a "triple bottom line" that addresses economic, environmental and human factors when city officials make decisions.

The plan focuses on seven areas: economic health; environmental resources; community and neighborhood livability; safety and wellness; culture, parks and recreation; transportation; and maintaining a high-performing community.

It also calls for continuous improvement through constant monitoring, evaluation and adjustment over time.

"It's been a real exciting process," Frank

See PLAN FC, 20

# DuckDuck Deal puts new spin on ads



## Smartphone app helps businesses advertise specials in real time

BOULDER - Everyone knows there's

no such thing as a free lunch. But what

about one that's deeply discounted only

for certain people in a certain area? About

180 businesses throughout Boulder and

Fort Collins are trying the concept out

iPhone and Android operating systems,

uses the phone's GPS capabilities to find

time-sensitive dining deals at nearby eater-

among bargain hunters, businesses are

This smartphone app, available for

While the app is growing in popularity

By Aaron Kahn

news@ncbr.com

with DuckDuck Deal.

**DUCK IN HERE –** Chris Vincent, co-founder of Boulder-based DuckDuck Deal, shows off the window decal that alerts smartphone users who have downloaded the free app that they may find a ducky deal inside.

becoming increasingly attracted to the cheap and effective direct-to-consumer advertising that the app provides.

The Walrus Saloon in Boulder started using DuckDuck shortly before the app launched in April. Saloon manager Petey Helm praises DuckDuck for its visibility, versatility, and ease.

"DuckDuck has given us the opportunity to get involved with a marketing stream that we would not have had the ability to get into otherwise," Helm said. "It allows us to be seen by potential customers that are a part of the mobile app world."

The Boulder-based company was created by Chris Vincent and Andrea Pawliczek, who met while earning MBAs at Duke University. The foundation of the app's business model is a mutual benefit for Aaron Kahn, Northern Colorado Business Report

merchants and their customers. "We offer a digital platform for the small business to access a mobile marketplace," Vincent said. "We come to business owners with a turnkey system and user base ready to run whatever they want."

To develop a sense of how local businesses conducted their marketing, Vincent went from door to door in Boulder, talking with owners. Meeting with about 30 merchants, Vincent said he was able develop an understanding of their digital marketing and advertising needs.

"I was able to get a sense of their ability, or inability, to actually reach their target demographic," Vincent said. "Then I asked them about the product that we had in mind, so a lot of the app was actually born from the merchants telling us what



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# **Annual Economic Forecast** more important than ever

GREELEY - What's in store for the Northern Colorado economy in 2011? That will be the topic of the day when one of the Northern Colorado Business Report's most popular annual events takes place Jan. 6. This year's Economic Forecast luncheon will be held in

the University Center Ballroom on the University of Northern Colorado campus in Greeley.

"This is probably the most critical year of the past 13 that we've been presenting the Forecast for local business leaders to come and hear what our experts have to say," said Jeff Nuttall, publisher of NCBR. "Are we in a sustainable recovery? What are the implications for small business of the many year-end federal and state tax changes? And what will Northern Colorado as a region be 2011

facing as unfolds?" The featured

speakers will be Mark C. Snead, assistant vice president, economist and branch executive of the Federal Reserve Bank of Kansas City's Denver branch, and John W. Green, Northern Colorado regional economist and consultant.

officer lead Colorado, Wyoming and northern New Mexico, and his special area of expertise is

GREEN

economic modeling and forecasting. He also presented at NCBR's Mid-Year

Economic Update in July. Green has been tracking the



Northern Colorado economy for NCBR and presenting his economic forecasts since 1997. He also serves as an economic consultant for federal, state and local governments, associations and private companies.

Together, they will present both the national and regional view of economic conditions in the coming year. In addition to their presentations, they will open up a dialog not only with each other but also with the audience at the event. Some of the topics of discussion will be directed by questions submitted in advance to events@ncbr.com.

The NCBR staff will be collecting questions through the end of the day Jan. 5, so if debate in the lame-duck session of Congress gets you confused between now and then, shoot us an email and we will pass it on to our experts. If the question can be answered, they'll be willing to tackle it.

The Economic Forecast luncheon starts at 11 a.m. and concludes at 1:30 p.m. Cost to attend is \$39; online reservations are now open at www.ncbr.com, under the Events heading on the lefthand side of the homepage.

Sponsors for the Economic Forecast luncheon are Kennedy and Coe and the Orthopaedic and Spine Center of the Rockies.

More information and corporate table reservations are also available by contacting NCBR Marketing Director De Dahlgren at ddahlgren@ncbr.com or 970-232-3132.

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# Fort Collins' green-building codes go to vote

## Home, commercial requirements could be updated by April

## By Joshua Zaffos

news@ncbr.com

FORT COLLINS — If you build it, you will recycle your construction waste.

That is the gist of a new green-building regulation, among several dozen, that the city of Fort Collins could soon put into practice. The city council is considering green-building amendments to its existing building codes, and could authorize the new and updated rules by next spring.

City council made the development of a comprehensive green-building program to regulate and guide construction, renovation and other practices a priority in 2009. John Phelan, energy services manager for Fort Collins Utilities, said the proposed amendments would align with and build on other city-planning initiatives for energy use, climate action and reduced carbon emissions, and water conservation. (See related story, Plan Fort Collins, on Page 1.)

"Our goal is to move some of the green-building practices into the mainstream, and we've tried to pick things that make sense," Phelan said.

The proposed green-building rules are "first steps" for the city to take, "No matter what statistic you look at, there is an increased cost to building green."

James Mitchell, broker Fort Collins Board of Realtors Sustainability Committee

according to Phelan, rather than a farreaching and abrupt makeover of building codes and permitting systems. Instead of creating a separate greenbuilding program, Phelan said the amendments are about "greening the building code." The focus on incremental progress should allow for future leaps and bounds in sustainability, without scaring off present support from builders, real-estate brokers, and, most importantly, the city council.

#### Three years in the making

City leaders began looking at greenbuilding practices in 2007 with the release of a "roadmap" report detailing existing rules and incentives that tie into sustainability measures for the built environment. The roadmap noted a lack of coordination among various departments and programs, and it offered a vision for near- and long-term goals to build a more cohesive green-building plan.

In early 2010, the city utilities staff convened a greenbuilding program advicommittee sory plus technical review advisory committees on both residential and commercial building to help shape the recommendations now before the council. The process has drawn on the input and expertise of builders, real estate agents, environmental advo-

cates, and many others, including representatives from several city departments and citizen boards.

The amendments take some direction from recently updated national and international green-building codes and standards, Phelan said, but the recommendations reflect a custom-built set of rules for Fort Collins.

For both residential and commercial building, the proposals focus on new construction, and do not implement mandatory improvements for existing structures. By coincidence, the committees came up with 14 prescribed amendments to both building codes.



One significant rule

would require residential and commercial builders to submit a recycling plan to account for and help reduce construction waste from development sites. Several other recommendations target efficiency standards for the "building envelope," including the roof, windows, walls and foundation, which can influence interior climate and energy use. The residential recommendations also require performance testing of furnaces, **See GREEN BUILDING, 25** 





# Partnership to help those living with AIDS

## New treatment offers care to lowincome patients

A partnership between the Northern Colorado AIDS Project, Salud Family Health Centers and Rocky Mountain CARES is providing HIV/AIDS treatment to low-income patients in the region whose lives depend on getting regular monitoring and medication.

Salud, which operates clinics for lowincome people across Northern Colorado, is providing space in its Fort Collins office one day a month for HIV/AIDS patients who — prior to the partnership - had to find transportation to clinics in Denver or Boulder.

The Salud clinic is located at 1635 Blue Spruce Drive in north Fort Collins. Specialized HIV/AIDS treatment is being provided by Benjamin Young and John Hammer, physicians with Rocky Mountain CARES in Denver.

"I'm very excited about the Northern Colorado Collaborative Care Clinic," said Young. "It is an innovative collaboration that combines advocacy and health agencies and HIV experts to bring high-quality case management and medical care to high-risk individuals in their communities, in their languages."

Doug Whitman, physician at Salud clinic in Fort Collins, said the partnership is another expression of Salud's mission to provide the best care possi-

ble to those who would not otherwise be able to obtain it.

"Community health centers are built to provide health-care access to those who might not have access to high-

quality health care elsewhere, and to do that in their own

Whitman said HIV/AIDS patients who visit the clinic will also have access

and also expand the service with mental health care, that's something we want to do," he said.

Jeff Basinger is executive director of

including testing, case management, counseling, a food bank and housing and other assistance.

#### **Extending lives**

Basinger said the Northern Colorado clinic partnership, which took more than a year to create, will help get lowincome AIDS patients to treatment and extend their lives. "The distance (to Denver or Boulder) is a real barrier for people," he said. "There are no HIV docs up here who provide this kind of treatment for the uninsured. Our local patients can now get local HIV specialty care."

Basinger said NCAP has been allocating about \$16,000 of its budget each year toward helping patients get transportation to Denver or Boulder for treatment, and the Fort Collins clinic should help NCAP be able to spend that money on other needed services.

"That's our hope," he said.

AIDS, or Acquired Immune Deficiency Syndrome, was first identified in the early 1980s when gay men began to quickly die of a new kind of disease. Researchers discovered the disease lowered the body's immune system and left it open to opportunistic infections. HIV, or Human

Immunodeficiency Virus, is the organism that infects through blood, semen, vaginal fluids or infected needles.

Although there's no cure, advances in medication over the last 30 years

have helped many survive the disease and led to a growing public perception that AIDS has been cured. But that's definitely not the case, Basinger said, noting there are 1.3 million people both gay and heterosexual — living with the disease in the United States and an estimated 56,000 new cases each year.

A total of 202 people in Larimer County and 142 people in Weld County are living with HIV or AIDS, according to a state health department report through Sept. 30. About 40 percent of those report themselves heterosexual, Basinger said, making it an ongoing threat to a wide portion of the population.

"It's important to remind people that the "H" in HIV stands for human, regardless of race, gender or religion," he said.

Basinger, who has been living with HIV/AIDS since 1985, said while prejudice against those with AIDS has diminished greatly over the last 30 years, it's still an obstacle to getting people treated.

"The stigma here in Northern Colorado is still very alive and well and the fear drives the infection rate and keeps people out of care," he said.

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

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**HEALTH CARE** Steve Porter

local community just makes sense," Whitman said.

to mental health counseling through a partnership with Health District of Northern Colorado.

"If we can provide (AIDS treatment)

Northern Colorado AIDS Project, which is about to begin its 25th year of operation. NCAP, located at 400 Remington Street in Fort Collins and with a satellite office at 914 11th St. in Greeley, provides a wide variety of services to those living with HIV/AIDS,



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# Opportunity for a new kind of self-awareness

## Tap into the brain's 'background noise' for understanding

Growing up I often heard that we use a mere 20 percent of our brain, the rest left to waste, or at best, a relatively

dormant lack of application. It was claimed that only true genius, such as that of Albert Einstein, enabled the engagement of anything more than a paltry, minor fraction of our full potential.



our full potential. As one who hates to waste anything, I took this on

HUMANS & TECHNOLOGY Kai Staats

as a challenge, motivation to try to gain another 3, 4, even 10 percent of my brain's function. But without a means by which my desired improvements could be measured, the goal remained elusive and I gave up the effort.

Three decades later, I learned about the nature of evolution of life on this planet. I came to understand that nothing gains improved function in advance of environmental or social pressure, meaning it is impossible for our brains to have evolved to a capacity greater than that which we need in any given task. There is no evidence for any such quantum leap in evolutionary progress whereby a single organ gains a capacity far greater than its immediate need and then just sits there, waiting for the rest of the organism to catch up.

Our brain is sized and powered exactly to the capacity required for what we do: walking, talking, hunting, eating, even sending text messages on our mobile phones.

The March 10, 2010, issue of Scientific American featured "The Brain's Dark Matter." This article discussed MRI (magnetic resonance imaging) brain scans of the past that showed only a small increase or decrease in brain activity relevant to a particular conscious activity (such as reading, talking, or catching a ball) in comparison to what was then deemed "background noise," an indiscernible wash of electrical activity in the brain.

While the introduction of functional magnetic resonance imaging (fMRI) has improved resolution and accuracy of brain activity imaging, it is the relatively recent recognition of the importance of the background noise which has changed our understanding of the human brain. Studies show the "noise" to be, in fact, the internal communication between the brain's compartments. What's more, the number of channels for communication within the brain those that connect one piece to another — far outweigh the number of channels for receiving and processing stimuli external to the brain (body monitoring plus our five senses).

As a species that enjoys a wide variety of external stimuli, we talk about, act upon, and focus almost entirely on our conscious brain, the functions we are immediately aware of through our daily tasks. It seems that as yogis and masters of meditation have claimed for thousands of years, we should spend a little more time looking inside, tapping into that highly evolved, complex infrastructure for internal communication and real-world problem solving.

#### Predicting distraction

The Scientific American article went on to show that when an individual is focused on a task, catching a ball or reading a book, for example, it is the repurposing of the brain's background processes to that particular foreground task that is more important than the increase or decrease in overall activity.

Now this is where it gets really interesting. When we focus on a particular task, such as reading a book, we have all experienced our minds wandering, causing us to return to the same paragraph three or more times to comprehend and absorb the content. The same researchers discovered the ability to predict, up to 20 seconds prior to the event, when an individual will lose focus on any given task.

fMRI gives us the ability to see the shift in the brain activity that leads to distraction before it happens. This level of research is opening new doors in the cognitive sciences which in turn will lead to advances in medicine, therapy, learning and product development. Soon, real-time brain imaging technologies will be incorporated into portable, personal devices ("iPod EEG App") and awareness studios adjacent to the food court in shopping malls where for just \$9.95 you can see the state of your inner self.

As we are just now beginning to observe the internal reflection of the most beautiful actions that we as a species bestow on each other — love, compassion and empathy — and the most disturbing displays of anger, fear and hatred, I am enthralled by the potential for a quantum leap in understanding the human species. I believe if we are to find some semblance of world peace, it will start with a new kind of self-awareness gained not through selfhelp books, regression therapy, or channeling the dead, but through a truly deep understanding of how we function.

As Gandhi said, "Be the change you want to see in the world," or, "if you want to change the world, start with yourself."

I'll bet Gandhi was using more than 20 percent of his brain.

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

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THE CLEVER

**Tommy Winston** 

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mother would allow



TIME OUT Snapshots of life outside

#### the office Page 11

### **COLUMNS**



**Business literature** Illustrated version of "SuperFreakonomics" not just charts, graphs Page 12

### ETC.

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Manufacturers Page 16

**North Weld** employers Page 19



only thing I really GEEK remember was wearing the horribly uncom-CHIC fortably cardboard Michael D. Wailes glasses with the blue and red cellophane lenses.

I'm not sure why we thought that 3-D was such a treat back then. You really couldn't see anything with the glasses on, and if you took them off, you would go cross-eyed trying to focus on the color-shifted picture.

Maybe that is why 3-D went the way of the Dodo for a couple of decades.

But 3-D is back and in a big way. Even Justin Bieber has a 3-D movie coming out in 2011 — I

don't even really know what a Justin Bieber is, but it must mean the technology has finally hit the big time.

The explosion in 3-D movies, no pun

intended, isn't limited to the big screen — 3-D televisions are also quite the rage. Who wouldn't want to experience that kind of magic in the comfort of their own home? Definitely not the technophile. So this month I set out to learn a little bit more about the technology

Looking through rose/cyan glasses

behind 3-D TV. Right now, several different types of technology create the 3-D effect on TVs, but

Business Report illustration

all fall into three primary

thev

types: polarizing, active shutter, and lenticular.

The most common is polarizing, which is also what you will most commonly see in movie theaters today. It is the same principle See GEEK, 22

# Is your business the correct legal entity?

## End of year good time to audit basic structure of firm

Every business owner and senior manager must ask themselves if the legal entity they have created is the best setup for today's business environment. Remember, the legal structure of your business is very different from the tax structure.

What are the questions to consider when performing a personal audit of the current legal entity of your firm? 1. Why was the current entity created?

- 2. What has changed since the firm was created?
- 3. What entity would provide the best tax advantages

today?

4. What entity would provide the best legal advantages today?

These basic four questions will force you to do the research necessary to make a change - or understand why you are staying the same. As you research this topic the detail will also help you see where your business is in your industry. It may force you to look at your competitors, how they have set up their firms and why.

"The most important concept business owners need to grasp is that legal structure is separate from tax structure," said Fort Collins CPA Geoffrey W. Goudy. "Fortunately, there are just a few commonly utilized legal and tax structures to choose from. However, each business venture is

See CLEVER BUSINESS, 26

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## CALENDAR

- Dec. 19 Alex VanLammeren Art Gala, from 6 to 9 p.m., Jilly Bean Java, 240 Walnut St. in Fort Collins. Cost: FREE. Contact: Contact at 970-449-4142 or brodsky.max@gmail.com.
- **Dec. 20** Abby's Signature Concert Series Christmas Concert Event, from 10 a.m. to 5:30 p.m., First Presbyterian Church, 531 S. College Ave. in Fort Collins. Cost: free. Contact: Nichi Hamilton at 970-207-9435 or nichole@respite careinc.org.
- Dec. 31 First Night Fort Collins, Old Town Fort Collins. Contact: Peggy Lyle at 970-484-6500 or peggy@downtownfortcollins.com.
- Jan. 4 Front Range PC Users Group, from 7 to 9 p.m., Fort Collins Senior Center, 1200 Raintree Drive in Fort Collins. Contact: Front Range PC Users Group at http://www.frpcug.org.
- Jan. 6 2011 Northern Colorado Economic Forecast, starting at 11 a.m., University of Northern Colorado University Center Ballroom, 2045 10th Ave. in Greeley. Cost: \$39/individual ticket. Contact: De Dahlgren at 970-232-3132 or ddahlgren@ncbr.com.
- Jan. 6 Business Planning for Success, from 8:30 a.m. to noon, SBDC office (Key Bank Tower), 125 S. Howes St., Suite 150 in Fort Collins. Cost: \$40. Contact: Terri Donovan-Keirns at 970-498-9295 or sbdcadmin@frii.com.
- Jan. 11 Strategy for High Performance Workshop, from 8:30 a.m. to 12:30 p.m., Monfort Institute at the University of Northern Colorado, 2915 Rocky Mountain Ave., Suite 110 in Loveland. Cost: \$399. Contact: Michael Leonard at 970-351-2632 or michael.leonard@unco.edu.
- Jan. 12 Want a Business AND a Life?, from 8:30 to 11 a.m., SBDC office (Key Bank Tower), 125 S. Howes St., Suite150 in Fort Collins. Cost: \$40. Contact: Terri Donovan-Keirns at 970-498-9295 or sbdcadmin@frii.com.
- Jan. 12 23 Certified Lean Master, from 8 a.m. to 5 p.m., Northern Colorado, in Fort Collins. Cost: \$3,450. Contact: Kate Hickey at 720-565-9549 or khickey@emailta.com.
- Jan. 13 Will My Business Make Money, from 8:30 a.m. to noon, SBDC office (Key Bank Tower), 125 S. Howes St., Suite150 in Fort Collins. Cost: \$60. Contact: Terri Donovan-Keirns at 970-498-9295 or sbdcadmin@frii.com.
- Jan. 18 Winter Session at the Education and Life Training Center, The Education and Life Training Center, 401 Linden St. in Fort Collins. Contact: Laura Barron at 970-482-4357 or Laura.Barron@eltcenter.org.
- Jan. 19 Make It Official, from 7 to 9 a.m., SBDC office (Key Bank Tower), 125 S. Howes St., Suite150 in Fort Collins. Cost: \$25. Contact: Terri Donovan-Keirns at 970-498-9295 or sbdcadmin@frii.com.
- Jan. 20 Crack the Codes... on your Credit Card Merchant Account, from 11:30 a.m. to 12:30 p.m., SBDC office (Key Bank Tower), 125 S. Howes St., Suite150 in Fort Collins. Contact: Terri Donovan-Keirns at 970-498-9295 or sbdcadmin@frii.com.
   Jan. 20 - Embrace Northern Colorado presents

Embrace Northern Colorado's Discovering Our Voice: Workshop, from 3 to 5 p.m., First National Bank Exhibition Hall, The Ranch, 5280 Arena Circle, Suite 100 in Loveland. Contact: De Dahlgren at 970-232-3132 or ddahlgren@ncbr.com.

- Jan. 20 Embrace Northern Colorado presents Embrace Northern Colorado's Discovering Our Voice: Dinner Event, from 5 to 7 p.m., Budweiser Events Center Executive Club Restaurant, 5280 Arena Circle, Suite 100 in Loveland. Cost: \$0. Contact: De Dahlgren at 970-232-3132 or ddahlgren@ncbr.com.
- Jan. 20 Embrace Northern Colorado presents Embrace Northern Colorado's Discovering Our Voice: Public Event, from 7 to 9:30 p.m., First National Bank Exhibition Hall, The Ranch, 5280 Arena Circle, Suite 100 in Loveland. Cost: \$0. Contact: De Dahlgren at 970-232-3132 or ddahlgren@ncbr.com.
- Jan. 21 Excel-Basic, 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: 01/17/2011. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- Jan. 21 Loveland Chamber of Commerce Annual Investors Meeting/Dinner, from 5:30 to 10 p.m., South Hall of the First National Bank Building at the Ranch, 5280 Arena Circle, Suite 100 in Loveland. Cost: Chamber investors pay \$50/ticket until Jan. 13 and \$60 after. Non-chamber investors pay \$75. Contact: Nicole Yost at 970-744-4792 or nyost@loveland.org.
- Jan. 21 Domain Name and Email, from 5 to 7 p.m., Front Range Community College - BP119, 4616 S. Shields St. in Fort Collins. Cost: \$29. Registration Deadline: 01/18/2011. Contact: Laurie Rue at 970-204-8686 or laurie.rue@front range.edu.
- Jan. 22 29 Word-Basic, from 9 to 1 p.m., Front Range Community College - BP152, 4616 S. Shields St. in Fort Collins. Cost: \$149 (includes textbook). Registration Deadline: 01/17/2011. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- Jan. 26 Small Business Marketing, from 1 to 4:30 p.m., SBDC office (Key Bank Tower), 125 S. Howes St., Suite150 in Fort Collins. Cost: \$40. Contact: Terri Donovan-Keirns at 970-498-9295 or sbdcadmin@frii.com.
- Jan. 28 Basic Web Site Management, from 5 to 7 p.m., Front Range Community College - BP119, 4616 S. Shields St. in Fort Collins. Cost: \$29. Registration Deadline: 01/25/2011. Contact: Laurie Rue at 970-204-8686 or laurie.rue@ frontrange.edu.
- Jan. 29 5 Adobe InDesign, from 9 a.m. to 1 p.m., Front Range Community College- BP117, 4616 in Fort Collins. Cost: \$179 (includes textbook). Registration Deadline: 01/24/2011. Contact: Laurie Rue at 970-204-8686 or laurie.rue@ frontrange.edu.



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## TIME OUT





**GOOD GAME – 1.** Poudre Valley Health System President and CEO Rulon Stacey was in position at the grand opening of Marina Health Campus in Windsor, Nov. 30, to assist Colorado Eagles hockey mascot, Slapshot, with the ribbon-cutting. **2.** Nancy Jakobsson, director of Pathways for Grief and Loss; Kathy Anderson, community relations representative for Pathways Hospice; and Michele Desnoes, care provider liaison for Pathways, take a breather at the Fort Collins Chamber After Hours hosted by Pathways Hospice, Nov. 18. **3.** Christopher Aronson with Floh Design Group, left; Jason Barton with Reprographics; Dennis Richard, Golden Triangle Construction; and Cameron Abernathy, CTL Thompson, at the Society for Marketing Professional Services Northern Colorado networking meeting, Nov. 18. **4.** Randy Hill, Land Title, chats with Erin Burke, Cornerstone Mortgage The Couch Team, at the Greeley Business After Hours hosted by Ehrlich Toyota, Nov. 18.

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



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# BUSINESS LITERATURE

# Every picture tells a story in new 'SuperFreakonomics'

## Illustrated version contains more than just charts, graphs

#### By Terri Schlichenmeyer

news@ncbr.com

Your budget is connected to your income. The income's connected to a

sales goal. The sales goal's connected to the economy. The economy's connected to consumer spending. And consumer spending's connected to the ankle bone.

Flow-charts, studies, old songs and graphs can help you comprehend cause-and-effect in business, but when it comes to the world as a whole, things are messier. Or are they? Read the newly illustrated "SuperFreakonomics" by Steven D. Levitt & Stephen J. Dubner, and you'll see connections and corollaries everywhere.

Uganda is a fair drive from Michigan, as anyone with a GPS can tell you. So how do you explain that babies born in Uganda this May and babies born in Michigan in the same month will share a higher-than-average rate of disabilities as adults?

The explanation, say Levitt and Dubner, comes from freakonomics, a word they coined to account for the freaky things that happen in the world,





especially when it comes to human influence. People, the authors found, respond to incentives that are not predictable, and those responses result in unintended consequences that start a chain of events. Separate chains may be related in ways that are seemingly incongruent.

Take, for instance, those beautiful New York



"SuperFreakonomics (Illustrated Edition)" by Steven D. Levitt and Stephen J. Dubner 2010, Wm. Morrow, \$40 / \$45 Canada

City brownstones. There's a reason they were built high and imposing, and horses are almost completely to blame. And speaking of houses, sex and real estate don't often overlap, but this book shows how it happens.

As for those private matters, how is it that prostitutes in Chicago are like department store Santas? Are Ladies of the Evening — or any entrepreneur selling themselves short, or can they utilize an economic fact to boost income without losing customers?

Is it possible that there are advantages to things that seem disastrous? Yes, say the authors, just as there are hidden penalties for good news. Although the "Shoe Bomber" never caused loss of life, for instance, his actions cost travelers nearly 600 million minutes a year, or the equivalent of 14 lifetimes.

But back to those babies in Uganda and Michigan. Can their parents give them a leg-up on becoming professional athletes? Nope. Sadly, the month of May could be doubly unlucky for them ... In the illustrated

"SuperFreakonomics," Levitt (an economist who spoke at Bixpo at The Ranch in Loveland in 2006) and Dubner (a *New York Times* journalist) offer a wry romp through trivia, business, economy and fluff, making you think, laugh and run to your computer to look up more information. But if you read "SuperFreakonomics" when it came out last year, you may wonder if this is the same book. The answer is yes — but.

Yes — but this illustrated version contains charts, pictures, and fun drawings in addition to mostly the same words. Yes — but this book is more a browser's delight. Yes — but it's zippier and the sidebars are literary peanuts: You can't stop eating them up. Yes, it's basically the same book, but improved.

If you've got a curious mind and love to play with stats and facts, don't miss the illustrated "Superfreakonomics." For you, it's definitely a book to connect with.

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

## ON THE JOB

#### ACADEMICS

The Institute of Business and Medical Careers added Amanda Cameron as the new education department specialist at the Fort Collins campus. Cameron's responsibilities include supporting all administrative functions and activities of the Education Department concerning its goals and objectives. Additionally, she will support the department with administrative duties, education functions and events

#### CONSTRUCTION

Windsor-based contracting and construction management firm McCauley Constructors Inc. has added five new team members: Senior Estimator Kelly HUFF Huff; Project Engineer Scott Butterworth; and superintendents Charlie "Junior" Morgan, John Engel and Brett Weishel.

The American Institute of Architects Colorado Chapter awarded George Brelig, principal of RB+B Architects in Fort Collins, the Architect of the Year award. It recognizes achievement in the form of outstanding service to the profession of architecture in Colorado and architectural education, outstanding achievement in design or allied arts to the benefit of the profession of architecture, and outstanding service to the people of Colorado or to the building industry of Colorado.

Real estate and construction firm Brinkman Partners hired Aaron Maestas, superintendent; Amber Boutte, asset and property manager; Andrew Breen, project engineer; April Albat, accounting; Matt Greenberg, project manager; Dan Stansbury, Ed Hurtubis, Shawn Stansbury, Devon Smith, superintendents; and Forest Glaser, residential/custom home builder.

#### LAW

Jenna Seigel has joined law firm Otis, Coan & Peters LLC. Seigel is licensed to practice law in Colorado and is a member of the American Bar



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#### Association, the Colorado Bar Association and the Larimer County Bar Association. Her practice focuses on business and real estate transactions. **INSURANCE**

Jeff Tetrick, chief financial officer for Pinnacol Assurance has been appointed as a national board member to the San



impact of health-related productivity on corporate American's bottom line. Pinnacol appointed Kathy Kranz as the new associate vice president of finance. Kranz previously served as Pinnacol's controller.

GOVERNMENT Mike Gavin, Poudre Fire

BUTTERWORTH

MORGAN

ENGEL

KRANZ Authority battalion chief and Fort Collins emergency

manager, has been elected vice president of the International Association of Emergency Managers Region VIII, which includes Utah, the Dakotas, Colorado, Montana and Wyoming. IAEM is a nonprofit educational organization dedicated to promoting the principles of emergency management and representing those professionals whose goals are to save lives and protect property and the environment during emergencies and disasters.

JJ Hannah, Lorna Reeves, Debra Ryan and Downtown Business Association board of directors.

#### **MISCELLANEOUS**

Kimberly Pichot has been named executive director of the Johnstown-Milliken Chamber of Commerce. Pichot has worked as a business coach and trainer for almost 15 years and worked with the Evans Chamber of Commerce as a volunteer in coordinating monthly luncheons over the past four years. Pichot takes over the position from Pam and Jim Lutey, who recently retired. They held the positions as executive directors for the past eight years.

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





### **BOARDS**

Chip Steiner have been elected to the Fort Collins

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## BRIEFCASE

## Nonprofit notes

**Big O Tires** and **Arc Thrift Stores** have teamed up to help those in need of warm winter clothing with their fifth annual Treads For Threads clothing drive. Now through Jan. 16, people can drop off clothing at any of the 34 Big O Tires Front Range locations. Items needed include coats, hats, mittens, socks, sweaters and pants for men, women and children. To find a location, visit www.treadsforthreads.com.

#### KUDOS

**Poudre Fire Authority Fire Station 4** at 1945 W. Drake Road officially earned LEED Gold certification. The combination of the energy efficiency strategies resulted in a 20 percent energy cost savings over standard code. Ten percent of materials used in construction of the station contained recycled content and 20 percent of the materials were harvested and manufactured locally.

Colorado State University nonprofit program Pets Forever is one of four finalists in Heska Corp.'s Inspiration In Action contest. The winner receives \$25,000. Pets Forever connects CSU students and community volunteers with elderly people in the community to help them care for their pets. Volunteers help walk dogs, feed pets, transport pets to veterinary appointments and other tasks that enable elderly to keep their pets longer.

## VALUABLE YEAR-END TAX CREDITS FOR BUSINESS OWNERS

Buy a qualified GM vehicle and put the tax stimulus package to work for you.

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- \* An additional 50% bonus of accelerated depreciation



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#### **NEW LOCATION**

**TLC Payroll** moved above **Suehiro's** in Old Town Fort Collins on Linden Street. TLC - which stands for timely, local, committed - provides 401(k) retirement plans, workers' compensation, time clocks, health insurance, pre-tax needs, employee and employer online access and more.

**Williams Clothier** has opened at 109 S. College Ave. in Old Town Fort Collins. The casual men's clothing store offers sport coats, dress shirts, shoes and accessories.

#### NEW NAME

The **Habitat Home Supply Store** at 4001 S. Taft Hill Road in Fort Collins changed its name to **Fort Collins Habitat for Humanity ReStore** and adopted a new logo as part of its rebranding campaign. The store sells used cars, building materials, furniture, appliances, hardware and other home improvement items.

#### DEALS

**Ryan Schlaefer Fine Furniture Inc.**, a furniture design and manufacturing company in Loveland, is no longer represented by **Carter Didlake Inc.** at the **Denver Design District** in Denver, as of Oct. 31. However, the company will continue to be represented in Texas at **Ellouise Abbott** showrooms in Houston and Dallas.

**Information Point Technologies** in Fort Collins completed the purchase of Fort Collinsbased **Media Tech Productions** and acquisition of its Web services department and hosting clients. iPoint, a full-service computer consulting firm, providing computer network, Web design, Web marketing, social media management and database services, also upgraded its own service offerings to include a more robust and secure e-mail and hosting system.

#### DEADLINES

A group of **Fort Collins Cat Rescue** supporters challenged the organization with a year-end donation goal. If the rescue raises \$10,000 between Nov. 15 and Dec. 31, these supporters, who wish to remain anonymous, will donate \$2,400 to help further the rescue's efforts to find homes for unwanted cats and kittens, as well as provide funding for the low-cost spay/neuter clinic for both dogs and cats. To learn more about these giving opportunities or the donation challenge, visit the FCCR website at www.FortCollinsCatRescue.org or call the shelter at 970-484-8516.

The **Greeley Organic Waste Center** at 1130 E. Eighth St. is recycling natural Christmas trees for a \$1 fee. The center will have an adjusted schedule over the holidays. For more information call 970-590-4768 or visit www.greeleygov.com/recycle. Last year, residents recycled more than 600 trees through the program. Trees are ground up and turned into compost that will be used to enrich the soil.

#### PROJECTS

**Drahota** was selected as the general contractor to manage the \$2.6 million addition and interior remodel of **Markley Honda Dealership** at 3401 S. College Ave. in Fort Collins. Phase 1, a 6,400-squarefoot addition, is slated for completion March 8. Phase II, an exterior façade remodel, is expected to be completed on April 22.

If you have an item to share about name changes, new products or business news of note, e-mail it to Noah Guillaume at nguillaume@ncbr.com, or mail it to Briefcase at NCBR, 141 S. College Ave., Fort Collins, C0 80524.

# DAILY IN <u>REVIEW</u> Marostica stepping down from state eco-devo post

Editor's note: Daily in Review is a partial digest of stories reported in the Business Report Daily online service between Nov. 30 and Dec. 10. 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.

DENVER — Don Marostica will be stepping down as executive director of the Colorado Office of Economic Development and International Trade as part of the transition to the administration of governor-elect John Hickenlooper.

Marostica, a former Loveland city council member and state representative, was appointed to the post in July 2009 by outgoing Gov. Bill Ritter. Before being tapped by the Democratic governor to head the office, Republican Marostica was leading the Long-Term Fiscal Stability Commission charged with making recommendations on fixing the systemic problems afflicting the state budget.

During his tenure, Marostica focused OEDIT's mission on job creation and retention.

Marostica said he will be looking for other opportunities in either the forprofit or nonprofit sector.

#### Proposed floodplain regs available

FORT COLLINS — Public input gathered by Fort Collins Utilities concerning proposed Poudre River floodplain regulations is now available for viewing online at fcgov.com/poudreregs. The materials from the November open house are also on display at the Northside Aztlan Community Center, 112 Willow St.

Options currently being reviewed by the Fort Collins city council include:

 Option 1: Adopt a 0.1 foot-rise floodway

• Option 2: Prohibit all structures in the 100-year floodplain

• Option 3: No change to the regulations

• Other Options: No adverse impact, variations of previous options.

Due to a technical glitch with submissions to the e-mail and website comment forms, comments sent to Utilities' website during the month of November should be resubmitted by e-mail to mhilmesrobinson@fcgov.com or via phone 970-221-6700, TDD 970-224-6003.

All comments will be presented to city council, which is set to discuss the proposed changes at a work session on Jan. 11 and its regular meeting on Feb. 1.

#### Nonprofits profit on Colorado Gives Day

DENVER — The first-ever Colorado Gives Day on Dec. 8 exceeded organizers' expectations eight times over. Donors from across the state contributed more than \$8 million in 24 hours through GivingFirst.org, a website hosted by the Community First Foundation

"We hoped that the inaugural Colorado Gives Day would exceed the \$1 million target," said Marla Williams, president and CEO of the foundation. Williams reported that more than 18,700 donations, ranging from \$10 to \$500,000, were made to 527 different nonprofit organizations. The most common gift amount was \$100.

All data is subject to financial reconciliations. Final results and distribution of the incentive fund should be completed by Dec. 22 and posted on the site.

#### Apartment vacancies fall, rents rise

DENVER — Apartment vacancies fell to recent lows in most of Northern Colorado as rents rose to new highs during the third quarter of 2010, according to a report released by the state's Division of Housing.

The lowest metro-area vacancy rate in the state was in Fort Collins, where the rate dropped to 2.8 percent from 5.5 percent, year-over-year — the lowest levels reported since first-quarter 2001, when the vacancy rate was 2.6 percent. Greeley's third-quarter vacancy rate was 3.9 percent, down from 7.4 percent a year ago, also the lowest since thirdquarter 2001's 2.5 percent.

From the third quarter of 2009 to the third quarter of this year, vacancies fell in all Front Range metro areas except Loveland. Loveland's vacancy rate of 5.5 percent was up from 4.3 percent for the third quarter of 2009. The statewide vacancy rate for the third quarter was 5.5 percent, falling from a rate of 6.6 percent a vear earlier.

Median rents rose across the state as vacancies fell, with the exception of Pueblo, where rents were flat. Rents in both Fort Collins/Loveland and Greeley rose to new highs of \$856.53 and \$661.07, respectively.

#### 15 percent of Northern Colorado in poverty in 2009

WASHINGTON, D.C. — Nearly 15 percent of the population of Northern Colorado was living in poverty last year, according to figures released by the U.S. Census Bureau.

This was up from about 12 percent in 2008, and more than 2 percent higher than Colorado's overall 12.6 percent poverty rate for 2009.

Larimer and Weld counties were among eight counties in the state where poverty rates increased between 2007 and 2009; no counties in the state saw a decrease over that period.

The national poverty rate for 2009 was 14.3 percent, up from 13.2 percent in 2008, the Census figures showed.

Reflecting the ongoing recession, median household income fell statewide as well as in Northern Colorado. Colorado's median income in 2009 was \$55,735, down from \$57,701 in 2008. In Weld County, the drop was to \$54,578 in 2009 from \$55,845 in 2008. Larimer County incomes also fell — to \$56,281 from \$56,701 in 2008 — but wound up above the state median.

For 2009, the poverty threshold was defined as an annual income of \$10,956 for an individual — the equivalent of earning about \$5.72 per hour for a full-time job — or \$21,756 for a family of four with two children.

#### Groups plan to sue USFWS over insect

FORT COLLINS — A coalition of citizens' groups has provided the U.S. Fish and Wildlife Service with formal written notice of their intent to sue over its failure to address a petition to list the Arapahoe snowfly, an insect important for the ecological health of the Poudre River basin, as an endangered species.

By law, when any person or group petitions to list a species under the Endangered Species Act, the USFWS has 90 days to evaluate the petition and make a finding. The coalition filed the petition on April 6; the finding should have occurred by July 6.

#### EPA issues permit for Powertech test

DENVER — The U.S. Environmental Protection Agency has issued an injection well permit to Powertech USA that allows the company to re-inject groundwater from an aquifer pump test at its proposed Centennial uranium mine site in Weld County.

The permit does not allow any uranium recovery but is intended to allow Powertech to study hydrogeology at the site, including data about the integrity of confining zones surrounding the injection area.

As part of the aquifer pump test, Powertech will remove about 43,000 gallons of groundwater from a sandstone aquifer in the Fox Hills formation near Nunn. The groundwater will be placed in surface holding tanks for a period of time and then re-injected into the ground.

The company did not release a date when the pump test would take place.

#### Ranked voting placed on Fort Collins ballot

FORT CÓLLINS — The Fort Collins City Council has referred a citizenbacked measure to change the way votes are counted to the April 5 ballot.

The measure calls for a ranked-voting system — also known as instant-runoff voting — to be used for the election of city council and mayoral candidates. In the current system, the candidate who gets the most votes wins even without getting the majority of votes if there are more than two contenders.

The new system would allow voters to list their preferences of candidates in

descending order. If a candidate does not receive a majority of the votes in a race of three or more, the last-place candidate is eliminated and his or her votes are reassigned to the second choice of the voter. The process would continue until one candidate gets more than 50 percent of the vote.

If voters approve the measure in April, instant runoff voting will be used for the first time in the 2013 municipal election.



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# Largest Manufacturers Ranked by no. of employees



RANK	PREV RANK	COMPANY Address Phone/fax	EMPLOYEES 2010 EMPLOYEES 2009	REVENUES 2009	PRODUCTS/SERVICES	E-MAIL WEB SITE	YEAR FOUNDED PERSON IN CHARGE W/TITLE
1	1	WOODWARD GOVERNOR CO. 1000 E. Drake Road Fort Collins, CO 80525 970-482-5811/970-498-3214	963 986	\$1,430,125,000	Designs and manufactures energy-control systems and components for industrial engines, turbines and power equipment.		Tom Gendron, CEO, Chairman of the board 1870
2	3	CARESTREAM HEALTH INC. 2000 Howard Smith Ave. W. Windsor, CO 80550 970-304-4600/970-392-3425	600 650	N/A	Medical films.	N/A www.carestreamhealth.com	Mike Haas, Site manager 2007
3	2	VESTAS BLADES AMERICA INC. 11140 Eastman Park Drive Windsor, C0 80550 970-674-6100/970-686-1103	500 650	N/A	Manufactures the blades for wind turbines.	vestas@vestas.com www.vestas.com	Hans Jespersen, Senior vice president / General manager for Vestas Blades - America Region 1979
4	5	INTEL CORP. 4701 Technology Parkway Fort Collins, CO 80528 408-765-8080/N/A	418 420	\$35,100,000,000	Semiconductor chip design and manufacturing, software.	bill.mackenzie@intel.com www.intel.com	Paul K. French, Project manager 1968
5	NR	ABOUND SOLAR 2695 Rocky Mountain Ave. Loveland, C0 80538 970-619-5369/970-619-5341	350 250	N/A	Manufacturer of thin-film photovoltaic modules.	info@abound.com www.abound.com	Tom Tiller, President and CEO Stephen Abely, CFO 2007
6	4	AGILENT TECHNOLOGIES INC. 900 S. Taft Ave. Loveland, C0 80537 970-679-5000/N/A	275 325	\$4,500,000,000	Measurement technologies and solutions for communications, electronics, life sciences and chemical analysis.	contact_us@agilent.com www.agilent.com	William P. Sullivan, CEO and President 1999
7	6	KODAK COLORADO DIVISION 9952 Eastman Park Drive Windsor, CO 80551 970-686-7611/970-686-4154	240 450	N/A	Consumer and commercial imaging products.	robert.k.gray@kodak.com www.kodak.com	Rob Gray, Site manager 1969
8	23	OTTERBOX 1 Old Town Square, Suite 303 Fort Collins, C0 80524 970-493-8446/970-493-1755	226 130	\$48,200,000	Innovators of protective solutions for mobile hand-held technology.		
9	8	OWENS-ILLINOIS INC. (O-I) 11133 Weld County Road 64-3/4 Windsor, C0 80550 970-674-3800/419-247-2505	206 200	N/A	Glass container manufacturer.	N/A www.o-i.com	Norm Love, Plant manager 1903
10	16	S.A. TECHNOLOGY 3985 S. Lincoln St., Suite 100 Loveland, C0 80537 970-663-1431/970-663-5898	165 130	\$16,615,903	Complete design, engineering, fabrication and testing of remotely operated and robotic equipment and containment systems. Carbon fiber manufacturing including hand-layup and winding, and autoclave and oven curing. Custom machining and waterjet cutting.	nding, and autoclave and	
11	12	GOLDEN ALUMINUM INC. 1405 E. 14th St. Fort Lupton, CO 80621 303-654-8301/303-654-8356	160 165	\$86,000,000	Bare and coated aluminum coils.	Sales@GoldenAluminum.com www.goldenaluminum.com	Leland Lorentzen, President 1983
12	14	ADVANCED MICRO DEVICES INC. 2950 E. Harmony Road Fort Collins, CO 80528 970-226-9500/N/A	150 150	\$5,400,000,000 ①	Design and verification of AMD's latest processor cores, as well as cache and I/O subsystems. In addition to processor design, the Fort Collins site supports AMD's embedded processor business through testing, qualification and marketing of our embedded products.	N/A www.amd.com	Dirk Meyer, President and CEO 1969
13	13	WALKER MANUFACTURING CO. 5925 E. Harmony Road Fort Collins, CO 80528 970-221-5614/970-221-5619	125 160	\$35,427,000	Commercial-grade riding and walk-behind lawnmowers and attachments.	bobw@walkermowers.com www.walkermowers.com	Bob W. Walker, President 1959
14	15	FLEETWOODGOLDCOWYARD 5605 Goldco Drive Loveland, C0 80538 970-663-4770/970-663-2326	123 133	N/A	Palletizing and de-palletizing equipment for both full goods and empty containers.	N/A www.fgwa.com	Jim Krapes, Business unit director 1971
15	18	BOULDER SCIENTIFIC CO. 598 Third St., P.O. Box 548 Mead, CO 80542 970-535-4494/970-535-4584	120 120	N/A	Pharmaceutical intermediates, metallocenes, boron compounds and custom chemicals.	dlmorrison@bouldersci.com www.bouldersci.com	John Birmingham, Founder 1972
16	17	PRODUCTION CONTROL SERVICES INC. (PCS) 3771 Eureka Way Frederick, C0 80516 720-407-3550/720-407-3540	116 125	N/A	Plunger lift, gas lift, nitrogen generation and automation for oil and gas wells.	info@pcslift.com www.pcslift.com	Jeff Giacomino, President 1985
17	NR	TDP-TECHNOLOGY DRIVEN PRODUCTS INC. 609 14th St. S.W. Loveland, CO 80537 970-667-8570/970-667-9332	104 94	\$14,228,340	Product design and contract manufacturing services for electronic and electromechanical products. Cost reduction redesign, design for manufacturability, design for environment (RoHS), ISO 9001:2008 and ISO 13485:2003 certified for design and contract manufacturing services for commercial, aerospace, and medical device industries.	sales@tdpcorp.com www.tdpcorp.com	Terry Precht, President 1995
18	24	ADVANCED MANUFACTURING TECHNOLOGY 3920 Patton Ave. Loveland, C0 80538 970-612-0315/970-612-0320	90 60	\$11,000,000	Empty container conveyance systems.	rfq@amtcolorado.com www.amtcolorado.com	Thomas M. Ingraham, President Rodney S. Talbot 1996
19	NR	<b>TECHNICAL MOLDED PRODUCTS INC.</b> 3713 Canal Drive Fort Collins, CO 80524 970-484-9111/970-484-4242	88 82	N/A	Custom injection molding.	info@techmolded.com www.techmolded.com	Harley Hazzard, President 1977
20	20	SUN MOUNTAIN INC. 140 Commerce Drive Berthoud, C0 80513 970-532-2105/970-532-2208	80 100	N/A	Custom wood doors, flooring and moldings.	sales@sunmountaindoor.com www.sunmountaindoor.com	Jared Meier, General manager 1998
21	19	ALL AMERICAN HOMES COLORADO LLC 3333 E. Center Drive Milliken, CO 80543 970-587-0544/970-587-0545	75 105	N/A	Manufacturer of custom-modular homes and commercial buildings.	dfitzgerald@allamericanhomes.com www.allamericanhomes.com	Dan Fitzgerald, General manager 1994
22	25	ICE ENERGY LLC 9351 Eastman Park Drive Windsor, CO 80550 970-545-3630/970-545-3634	70 55	N/A	Advanced energy storage and smart grid solutions for the electric utility industry.		John McGee, COO David Schwarzbach 2003
23	10	SUMMIT SOLUTIONS ③ 19750 Weld County Road 7 Berthoud, C0 80513 970-532-2268/970-532-2269	50 N/A	N/A	Container solutions for aerospace and military applications.	rob.carr@summitsolutions.us.com www.summitsolutions.us.com	Rob Carr, CEO 2010
24	NR	ICS SIPS 1901 E. Prospect Road Fort Collins, CO 80525 970-282-7477/303-484-4892	20 N/A	N/A	Manufacturer of Structural Insulated Panels (SIPs).	info@ICS-RM.com www.ics-rm.com	Brian Propp, President and CEO 2004
25	NR	DATA PURE LLC 914 Second St., Unit C Berthoud, CO 80513 970-532-4608/970-532-2019 f Larimer and Weld counties and the City of Brighton.	17 N/A	N/A	Contract manufacturing electrical components, machine shop and 3480 tape cleaners.	dpsales@datapure.com www.datapure.com	Brian New, Owner 1988

Region surveyed consists of Larimer and Weld counties and the City of Brighton. Big R Bridge requested to not be listed. NA-Not Applicable MR-Not Previously Ranked ① Global earnings. ② Formerly BAE Systems, Container Solutions

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

# MANUFACTURING Clean, green and on upward growth curve

## Eldon James biomed arm puts tube maker in world market

#### By Tracee Sioux news@ncbr.com

LOVELAND — The future looks bright for Eldon James Corp., a plastic tubing and fittings manufacturer that started out in Loveland 23 years ago as part of Value Plastics Inc.

Now the company finds itself on the cutting edge of medical technology with innovative products developed through its subsidiary EJ BioMed LLC. These new products are made in its 10,000-square-foot "clean room" on the first floor of the upscale Cortina building in downtown Fort Collins.

"It appears really clear that Eldon James and EJ BioMed has a bright future," said Bill Coulson, president of product development for the corporation. "The growth curve has been tremendous, even through a down economy, and I don't see it slowing up. We continue to provide products that

See ELDON JAMES, 18

Courtesy EJ BioMed

**KEEP IT CLEAN** – The dual head extrusion line at the EJ BioMed clean room in Fort Collins is used in the production of medical tubing. The products are double-bagged and sealed in the clean environment before being shipped to customers around the world.

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### ELDON JAMES, from 17

customers want and need and they are finding us. As they come to us, we work with these customers to develop their products."

Eldon James still makes top-of-theline automotive, plumbing, water, beverage dispensing and industrial tubing and connectors in its 18,000-square foot facility on West 66th Street in Loveland, but the expansion three years ago with EJ Biomed has enabled the company to grow to about 30 employees and enter the global medical and pharmaceutical marketplace.

"We're talking to customers that we had not talked to in the past. By being able to offer clean-room products it's evolved the business, dynamically changed the business," Bill Coulson said.

#### Clean and Green

Marcia Coulson, president and CEO of Eldon James, credits the growth explosion to introduction of EJ BioMed's Clean and Green line of tubing products. She credits her husband, Bill Coulson, with the innovation and creativity behind the Clean and Green line.

"(Bill and I) got married shortly after we opened the clean room," she said. "Bill has really embraced, taken over and filled a need for us in the manufacturing of tubing. He has really gone for the new and innovative materials."

The healthier, more environmentallyfriendly tubing line is made with no PVCs. It uses a proprietary blend of polyethylenes, polypropylenes and thermoplastic elastomers instead. "Hospitals are trying to phase out PVC in their tubing," Marcia Coulson said. "European governments are mandating that PVC tubing not be a part of medical products because it has adverse effects on humans."

EJ Biomed is also making polycarbonate-free, BPA-free and plasticizerfree tubing. This innovation is saving hospitals money when it comes time to dispose of the single-use tubing. Currently, hospitals must have the products incinerated, but the fumes given off by these materials is considered harmful, so the hospitals generally pay a disposal company to haul it away.

"A lot of medical products are made from polycarbonate, but there is concern about polycarbonates throughout the medical industry," Marcia Coulson said. "People are looking for products that

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The medical industry requires firstrun materials in its products, which would require EJ BioMed to dispose of 75,000 pounds of plastic scraps a year. The company can recycle 100 percent of the scraps into salable tubing for other markets, such as automotive and plumbing, through the Eldon James Loveland operation.

#### International growth opportunity

Because very few companies in the world have come up with healthier, more environmentally friendly alternatives to the old materials used to make plastic it has proved to be a tremendous growth opportunity for EJ Biomed and Eldon James.

"Our new clean and green products are allowing the company to grow very quickly," Marcia Coulson said. "We're one of the few companies in the world manufacturing these clean and green tubes. That's really what's bringing in foreign companies that want to be on the leading edge."

She said representatives from companies in five to seven different countries came to visit EJ BioMed this year. The firm sells Internationally and has distributors throughout the world.

"We are bringing new materials to market that the industry has not seen yet and the industry is evolving," said Bill Coulson. "We're seeing some of the early leaders in some of these different industries getting away from some of the materials they've used in the past. Sometimes what the customer is looking for is difficult to do, because it hasn't been done before. So, we end up figuring things out. It's a combination of knowledge and ability and stick-to-it-ivness. We engineer solutions for people."

Bill Coulson, formerly a real estate developer who brought the Cortina building to the corner of Howes and Canyon streets, said tubing manufacturing has been "a natural fit for me to fall into."

"This being such a hideously bad real estate market, we don't have any intention of being any part of it," he said. "I'm really a builder. Everything I've always done in the past has involved finding a solution to whatever it is we're trying to do, whether that's real estate, building a building, evolving plastics or developing all of these products for Eldon James. We're both builders, Marcia and I; my past experience is a hand-in-hand fit."

Putting a manufacturing facility in downtown Fort Collins has worked to the Coulsons' advantage. They've found that the "fond impression" people from all over the world have of Colorado has helped them court new customers. They enjoy taking out-of-town guests out for lunch or dinner downtown. Often the customers return in the evenings, providing a little boost to the local economy.

The company itself has provided more than a little boost to the local economy, according to Marcia Coulson.

"We can't disclose the details because we have local competitors, but it's been a very good growth year for us," she said. "It takes two to three years of testing to prove to the FDA that a component works, and that it's safe for humans. We're in the final phase of several projects that are under FDA consideration so next year should be great."

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Drawing courtesy Russell Mills Studios; photo by Steve Porter, Northern Colorado Business Report

**NOW AND THEN** – The photo on the left shows what Lincoln Avenue just east of downtown Fort Collins looks like today and the drawing on the right shows what the same area might look like in the future following policies included in Plan Fort Collins.

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### PLAN FC, from 3

said of the year-long development of the plan. "I remember when we started it was like a 250-car train that had never been hooked together before. It's involved almost every department in the city and nearly every group in the city."

#### Monitoring but not involved

Some groups have been less involved than others. The Northern Colorado Homebuilders Association, based in Windsor but with many Fort Collins members, has been monitoring the plan's progress but has not been closely involved with its development, according to Dotti Weber, HBA executive officer.

"We haven't been very involved with Plan Fort Collins," said Weber in an email. "It isn't that we aren't concerned, but have been following code changes with volunteers instead of staff and that limits our ability to really delve into them."

## Priority to-do list

Plan Fort Collins sets several immediate priority action items that would be concurrent with the plan's adoption:

- Update the City Structure Plan Map and make Growth Management Area boundary adjustments
- Update the city's Targeted Infill and Redevelopment Map
- Update the city's Pedestrian Plan Map that shows new Pedestrian Priority Areas
- Update the city's Master Street Plan
- Update the city's Transportation Capital Improvements Plan

Other priority action items for city council not dependent on Plan Fort Collins' adoption include:

- Adopt Land Use Code amendments, including design standards for Eastside and Westside neighborhoods to address neighborhood compatibility issues
- Adjust the city's Growth Management Area boundary to address areas east of I-25
- Consider and adopt amendments to "green" the 2009 International Building Code adopted in September

Schneider said he has been tracking the plan on behalf of the HBA but not that closely recently because "nothing's going to happen in the next year or two."

Still, Schneider said he is concerned about changes in the city's building code under Plan Fort Collins designed to make it more "green," emphasizing energy-efficient appliances and building materials, for example.

"I guess the issue I have is it's more of a social code that really shouldn't be mandated and the property owner should have the right to decide if they want to do something or not," he said. "A lot of these things should be recommendations and suggestions instead of built into the code."

But John Phelan, the city's energy services manager, said the city's Green Building Program — a priority identified by city council during the 2010-11 budget process — is aimed at benefiting the entire community through reduced carbon emissions and less energy and water use.

"It's the first piece of a much bigger See PLAN FC, 21

### PLAN FC, from 20

puzzle if our goal is to better align our built environment," Phelan said. "We have builders who do this in standard practice, and these are some reasonable next steps to ask everybody to do. It has both individual residential benefits and community benefits through reduced need for new infrastructure and the costs that go with that."

#### Transportation planning changes

Kathleen Bracke, the city's transportation and special projects director who's leading the update of the city's Transportation Master Plan, said Plan Fort Collins contains several transportation-related items of interest to business.

"There's a lot of aspects in the Transportation Master Plan that support our local economy," she said. "That's one of its main purposes: moving people, goods and services across the region."

Bracke said one example of a change in the new plan is in how the city updates its master street plan. "Typically, we've sized street classifications predominantly on street uses," she said. "As part of the new update, we're saying, 'What are the economic, environmental and human or social implications of those designations?'

## "It's a planner's utopia but very thin on economic reality."

David May, executive director Fort Collins Area Chamber of Commerce

"It's a fundamental difference in how we've gone about the planning process."

Bracke said that when it's finalized by city council in early 2011, Plan Fort Collins is expected to highlight "enhanced travel corridors" in the city that include East Harmony Road, Timberline Avenue and Mountain Vista from Anheuser-Busch to Mulberry Street.

Two new corridors receiving attention in the update of the transportation plan, Bracke noted, are the Prospect Road corridor from Interstate 25 to CSU and from CSU west to its Foothills Campus.

The transportation plan is also giving more attention than ever before to bicycle, bus and pedestrian travel in the city, she said.

"The idea is to give people as many choices as possible to travel for different purposes," she said.

#### Economic health emphasized?

Plan Fort Collins contains a fivepage chapter on "Economic Health" that outlines strategies the city intends to follow to support job growth and a strong local economy. The chapter says the city intends to maintain its role as a regional economic center with continuing collaboration with Colorado State

### What's next?

"The Big Reveal" on Dec. 13 was only the beginning. There are several more steps before Plan Fort Collins is officially adopted:

- Jan. 11 City council work session to review and comment on draft plans
- Jan. 20 Planning and Zoning Board adoption (public comment allowed)
- Jan. 26 City council special work session to review and comment on draft plans
- Feb. 15 City council first vote on final plan (public comment allowed)
- March 1 City council second vote on final plan (public comment allowed)

For more information, visit www.fcgov.com/planfortcollins.

University, Northern Colorado Economic Development Corp., the Rocky Mountain Innovation Initiative, Downtown Development Authority, Larimer County Workforce Center and the Fort Collins Area Chamber of Commerce.

While Plan Fort Collins specifically focuses the city's job-creation efforts on established Targeted Industry Clusters — clean energy, water, bioscience and technology and those businesses that are "uniquely Fort Collins" — Frank said it also aims to support all local business.

"There's nothing in this plan about making doing business here more difficult," he said. "When I talk to new people coming to town with a business, they're very pleased by the planning. What we've done on Harmony Road and downtown, especially, is what they're looking for."

Frank said the city's future growth, through Plan Fort Collins, will focus on infill development and redevelopment over the next couple of decades because the city now has few places to grow outward.

He said the old arguments over growth-or-no-growth are mostly gone.

"Now our borders are pretty much fixed, so that has something to do with it," he said. "I think people today are more concerned about protecting our quality of life and being the central city in the region for culture and the economy and jobs."

But chamber president May said Plan Fort Collins gives little more than lip service to the issue. He said supporting Targeted Industry Clusters is "no different from what they're doing today. The city needs to elevate its game when it comes to generating primary employment."

May said focusing on infill and redevelopment is not good for local developers because it's "five times harder to do than traditional development."

Overall, May said Plan Fort Collins — as currently drafted — is not the vision the city needs to guide it into the future.

"It's not a thumbs-down on the plan," he said. "But it's a statement that says it's light on the economy and heavy on dreams that we don't know how we'll pay for."



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### **GEEK**, from 9

behind those glasses with red and blue - technically anachrome red and cyan - lenses. Whether you are wearing clear, tinted, or colored glasses, the underlying principle is known as stereoscopy.

#### Stereo for the eyes

Stereoscopy has been around almost as long as we have had the ability to capture pictures. The key behind stereoscopy is getting each eye to separately see a different image, creating depth and movement. If you place two images taken from slightly different angles sideby-side and focus only your right eye on the right image and only your left eye on the left image, you will perceive depth.

However, it takes a lot of effort to

focus your eyes independently - ever tried to make sense out of one of those "magic images" that were all the rage about 15 years ago? Try watching a feature length film with that kind of ocular concentration and your eyeballs would probably explode.

But if you combine both images into a single image and then use polarized lenses to control what each eye is able to see, voila, you can achieve the desired effect and you will swear that Jaws is about to bite your head off.

The downside to polarized 3-D viewing is you have to wear the glasses. Without the glasses, you get ghosting you see both of the stereoscopic images, which makes the overall image look blurry or out of focus. Another downside to polarized imaging is that you might not always be able to see the full color spectrum depending on what colors are being filtered out of the lenses.

The upside is that the glasses are inexpensive and in most cases, the television that you currently own is capable of delivering the 3-D content.

The active shutter method also employs a stereoscopic image. The difference is in the delivery method, or more accurately, the viewing of those images. Once again, you have to don a pair of spectacles in order to see the 3-D effect, but instead of using polarized lenses, active shutter glasses are just what the name implies-shutters for your eyes. Theses shutters alternately block what the right and left eye are able to view very rapidly, so each eye receives the correct image. It's like blinking each eve really, really fast.

Like polarized imagery, the active shutter method isn't all that new; gaming systems used the same technique in the 1980s. The big difference is that today, active shutter works at a much

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\*BizFit was previously called Fittest Execs Challenge

Active shutter glasses are controlled by a transmitter in the television itself. It sends a timing signal to tell the glasses to alternately darken one eye, and then the other, in synchronization with the refresh rate of the screen. The screen, in turn, is alternating between different images for each eye, using a technique called alternate-frame sequencing. The end result is that each eye sees only the image intended for it. The viewer doesn't notice this alternating pattern because it happens so quickly.

Active shuttering gets around some of the drawbacks to polarized imaging. Because of the speed of the refresh rate of the screen, ghost images aren't an issue, and because the lenses aren't polarized, the full color spectrum can be viewed. The downside to active shuttering is cost. You need to purchase not only a television with a high refresh rate and timing transmitter, but also a pair of glasses that are matched to the television, for about \$150 to \$500 per pair.

Oh yeah, you know those glasses will only work with the matching make and model television, right? Although, word on the street is that a universal timing code is in the works, which should lead to universal glasses.

#### No spectacles needed

Lenticular technology, sometimes called auto-stereoscopic, has one major advantage: It does away with those darned glasses. This method uses tiny lenses, called lenticules, basically built into the TV screen.

Again, the basic technology is nothing new. Those of a certain age may remember of those ridged plastic pictures that came in the Cracker Jack box; they changed as you tilted them one way and then the other, through the miracle of lenticular printing.

The same principle can produce a 3-D image. When the stereoscopic image is directed on the screen, the lenticules allow each eye to only see one image, in the same manner as polarized or active shutter glasses.

One inherent drawback to this method, much like the plastic images we played with as kids, is that if the viewer is not positioned in an optimal spot, the effect isn't observed completely or not at all. Another major issue with lenticular technology is that you would only be able to watch content that was intended to be viewed in 3-D. Normal programming would tend to blur and cause significant eye strain.

Regardless of the type of technology inside a 3-D TV, there still needs to be something 3-D to watch. Apart from feature films widely available on Blu-ray DVD, television programming is pretty sparse. One major satellite company offers four channels in 3-D, one of which is pay-per-view, and the major cable company currently only offers one 3-D channel in selected markets only.

Movie studios and television manufacturers are really pushing the resurgence of 3-D entertainment, but is this really just the rebirth of the fad that swept theaters 50 years ago? Purchasing a 3-D television might be a costly bet that it isn't. Like all things, time will tell. Until next time: Cogito. Lego. Diligo.

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



Courtesy Williams and Williams Real Estate Auction

### WELLINGTON, from 1

\$1.65 million of the building where Main Street Market —Wellington's only grocery store — opened in 2007.

Directly west of Main Street Market, an 80-plus-acre parcel known as Paradise Ranch zoned for mixed-use development sold for \$1.5 million.

Other parcels in the auction included a 185-acre agricultural parcel known as Demmel Lake, 12 commercial lots mostly along Interstate 25 and 103 residential lots in The Knolls, just south of Wellington near the town's new school, Rice Elementary.

Tommy Williams, auctioneer, said Zweygardt was getting on in years and simply wanted to "have less irons in the fire" by reducing his property holdings.

"I know you may have heard he had to sell this property but that's not true," Williams told the crowd. "This is strictly a sale at the volunteer of the owner."

Larry Lorentzen, Wellington town administrator, said Zweygardt started picking up properties in and around Wellington in 2001. Lorentzen said he thought the sale was economy-related.

"I think it's basically just the (economic) downturn," he said. "He's a developer who came in and developed a couple subdivisions and then the downturn happened and he wanted to sell it." Curtis Vernon with Keller Williams in Fort Collins, who set up the auction, said the \$6.2 million raised by the sale failed to meet the owner's expectations.

## "For investors, this is an auction from heaven."

Tommy Williams, auctioneer

"I wish it would have gone better, but you set a day to sell everything and you take your chances," he said.

Vernon would not comment on how much Zweygardt had hoped to receive at the auction. "I'm not saying it went bad, but as a real estate agent trying to do the best for my client it was somewhat disappointing," he said. "Had I listed some of those properties at prices for more than what they sold for, I could have sold them."

Vernon said the auction had "a good turnout, for sure," but there weren't enough investors willing to pay more and sit on the property until the economy rebounds.

Vernon said Zweygardt's decision to release the properties was "economically driven."

"He was looking for a way to move on and get out of Wellington," Vernon said.

A woman who answered the telephone at Zweygardt's Parker residence last week said he would not comment on the land sale.

#### Investment opportunity

Wellington resident Dan Hupp was one of the successful bidders on some commercial lots just south of Main Street Market. Hupp said he had no particular plans for the lots at present.

"It's just an investment," he said.

Property buyers had to put down a 10 percent non-refundable deposit on their purchases immediately after the auction and agree to complete closing on the property by Dec. 31.

Main Street Market is leased by Panhandle Cooperative System based in Scottsbluff, Neb. The co-op, founded in 1942, includes three Nebraska groceries, a store in Torrington, Wyo., and the Wellington store along with several gas stations, convenience stores, fuel and propane delivery businesses and seed and fertilizer outlets.

Bob Pile, Panhandle president, did not respond to a request for comment on the sale.

Panhandle's current lease runs until 2017, and auctioneer Williams said Panhandle has the option of renewing the lease for two additional 10-year periods. Williams said the store generates about \$200,000 in profit annually.

Williams said the Dec. 9 sale was a rare moment for investors to make a fast profit. "For investors, this is an auction from heaven, as I see it," he said.

Williams said his company could not release the names of high bidders but noted that information would become public after each property closing.

Wellington administrator Lorentzen said the sale prices for many of the residential lots, which averaged under \$15,000, would likely make building homes more economically viable than had been the case.

"(Builders) should be able to build a house and sell them and make some money, and result in some more building permits pulled here in the next few years," he said.

"Hopefully, if everything goes through and things get closed on, it should spur some good things to happen in Wellington."

Vernon said Zweygardt has left a legacy in Wellington as developer of a motel, fast-food restaurant and a convenience store along I-25 and several subdivisions.

"He's put more than \$10 million in infrastructure into Wellington," Vernon said.

Vernon added that the development property sold at auction will enhance and continue the legacy Zweygardt has left for the town.

"(That land) is definitely Wellington's future, and that town has so much potential," he said. "With the amount of infrastructure Delmer Zweygardt put in that town, he placed it in a position to really grow when things turn around."



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# COMMENTARY

#### EDITORIAL

## Let's get beyond partisan rhetoric to move forward

"Colorado, just like the United States, just like the world, is going through a massive upheaval, a transformation of our economy, similar to the industrial revolution, where thousands of old jobs that were there don't work so well anymore and aren't as useful, and there are new jobs that people could barely imagine only a couple years before they came."

That's where Governor-elect John Hickenlooper will start when he takes office next month. He talked with the *Durango Herald* about the challenges to the state and to individuals in making that transition, drawing on his own career changes.

"It involved a great deal of loss, leaving behind to a certain extent who I was — an identity I had spent years creating. I think there are thousands of people in Colorado and the country struggling with that as well."

Thousands is a good estimate. University of Colorado economist Richard Wobbekind, says the state lost nearly 140,000 jobs in 2009 and 2010, and predicts a gain of only 10,000 in 2011. About 7,000 of those are expected in the tech sector — engineers, computer systems designers, scientific research and development — less than half the number the state added in 2007. That leaves 3,000 new jobs for the rest of us.

While the official unemployment rate hovers just below 10 percent nationally, when you include the discouraged and the underemployed those who pick up what they can for as long as they can — the number of people who want to work but have no jobs climbs to about 17 percent.

It's time to accept that the go-go economy of the 1990s is gone, and, as they say at Coors Field, it ain't coming back. It's time to set aside partisan rhetoric, blaming long-term joblessness on unemployment benefits or attacking opposing views as unworthy of consideration, and begin to reason together.

When the America Speaks project brought 3,500 people together to calmly and rationally discuss ways to cut the federal deficit, an amazing thing happened. Not only could 90 percent agree on spending and revenue packages that would result in a \$600 billion reduction by 2025 — two-thirds could support more than \$1 trillion — but participants across the political spectrum found they could accept a wide range of solutions.

We agree with Hickenlooper: "We need to, as a state, begin thinking, What are those new jobs going to look like?"

And we hope we are up to the task in the new year.



## For small business owners, all I want for Christmas is ...

For many small business owners, the holiday season is the most important time of the year. In the business-toconsumer retail segments, fully 40 percent or more of a company's revenues may be produced between

Thanksgiving and New Year's Day.

Even in a robust economy, which was the case for most of the last decade, any downturn in holiday-related revenues for small businesses had significant consequences for the financial health of

the company going forward. Indeed, many business bankruptcies of small retailers occur during the first few months of each year, typically as a result of less-than-hoped-for holiday

**GUEST** 

COLUMN

Dan Hannaher

sales. While a business model that relies on significant consumer spending within a narrow window of time may be considered overly risky by some people, small businesses using that model are merely trying to capitalize on our cyclical buying tendencies that are naturally focused on the last six weeks of the year.

When small firms successfully navigate the six-week holiday season, several good things usually happen:

■ They're around the rest of the year to offer us many choices — just like during the holidays;

They continue to employ our friends, neighbors and sometimes, fam-

ily, who all need jobs;

• They remain the primary provider of health-care coverage for employees and their families, made easier this year by tax credits in the Affordable Care Act;

They continue to pay taxes, helping to support local community needs;

• They order and sell more goods from their suppliers and manufacturers, which helps keep the rest of us working;

■ They continue to be somewhere we can go throughout the year when we need a smile, a welcome hello, or just a place to get out of the cold, or in from the heat, while we make our purchases; and

They remain the glue that binds our communities together.

As the government agency focused on helping small businesses "start, grow and succeed," the U.S. Small Business Administration provides a wealth of programs and services to give every small company a fighting chance to be successful. But, at the end of the day, it takes all of us and all of you to help turn that goal into a reality.

This holiday season, as our national economy begins to emerge from what many have dubbed The Great Recession, let's all make a conscious effort to shop at the thousands of small businesses that we want there for us the other 11 months of the year.

That's all I want for Christmas.

Dan Hannaher is the U.S. Small Business Administration's Regional Administrator in Denver. He can be reached at Daniel.Hannaher@sba.gov or 303-844-0505.



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## LETTERS TO THE EDITOR

#### Simpson, Bowles work to restore 'fiscal sanity'

(Business Report Daily, Dec. 12, 2010) Where are the slaughtered cows? Increasing the retirement age is not a sacred cow! Welfare, food stamps, federally subsidized housing, federal farm payments, extended unemployment benefits, and SS payments to those who have not paid into the system are sacred cows. Unrestrained illegal immigration needs to come to an end. Start the deep cuts in those programs and balance the budget? It is time to make the hard choices. Just do it. There is no sanity in doing nothing. George Pickell Greeley

#### Estes Park rodeo tops in the nation

(Business Report Daily, Dec. 3, 2010) When you take a great committee, fairgrounds staff, Powder River Rodeo productions who bring the best animal athletes, and of course the very best cowboy and cowgirl athletes, plus great local and national sponsors and wrap all this into Estes Park, the most beautiful rodeo setting in the world it could be nothing other than the very "best" rodeo in America.

Howell Wright Estes Park

#### Ranked voting placed on Fort Collins ballot

(Business Report Daily, Dec. 8, 2010) I'm a fairly organized person - OK, I'm a little OCD but it works for me. Each morning I make coffee, then sit in bed and plan my day. Obviously, some meetings and appointments can't be rearranged, but other activities can be ordered by their importance.

So when I first heard about Ranked Voting, I was dumbfounded that it has taken this long to be implemented. But this April, Ranked Voting (choosing city candidates in preference order) will be on the ballot for Fort Collins residents to consider. Here's how it works:

1. Voters picking City Council and Mayor, simply choose first, second and third choice in order of preference.

2. If one candidate receives a majority (50 percent-plus) of votes, they win!

3. If there is no clear winner (say the vote is divided like: 42 percent, 41 percent, 17 percent), the lowest vote getter (17 percent) is removed. That candidate's votes will be distributed between the two frontrunners based on who their supporters ranked second.

4. As soon as one candidate has the

### **GREEN BUILDING,** from 5

water heaters and fireplaces in new homes for health and safety.

Other more controversial measures have been averted for now. Boulder County's green-building program mandates efficiency requirements based on house size, while other cities have set rules that require new construction to meet LEED (Leadership in Energy and Environmental Design) criteria. City staff and the advisory committees aren't pushing for either, instead presenting packages that combine regulatory tools with market-based incentives that developers can pursue voluntarily.

"Some people thought we didn't push far enough," Phelan said. "But others would like to see a voluntary approach."

majority, 50 percent-plus, they win! I am so excited about this possibility. And as I see it, our city officials will have to be more accountable, which is good for all of us.

#### Jill Sanford Fort Collins

IRV unfortunately degenerates into ordinary Plurality Voting, because topranking anyone but a frontrunner is more likely to help than hurt voters. We know this because it has been used in Australia's House of Representatives since 1918, and in Ireland since 1938. Here's an attempt to explain this in layman's terms: www.electology.org/irvplurality.

A much simpler and better solution is Approval Voting, which doesn't have this problem because it never hurts a voter to support candidates that voter prefers to the frontrunners, e.g. if you prefer Green over Democrat over Republican, and you tactically vote for the Democrat, you can still vote for the Green with no negative consequences.

Scott Gessler, recently elected Sec of State of CO, is generally supportive of letting cities try Approval.

Clay Shentrup San Francisco

#### Groups plan to sue USFWS over Poudre **River** insect

(Business Report Daily, Dec. 1, 2010)

I'm sorry but these people are out of control!!! This is the kind of nonsense that has shut down thousands of acres of land owned by farmers in California, putting them out of business over some minuscule minnow or fart fly!!! Same as the wackos that are now trying to stop development in the 100 year flood plane in Fort Collins.

> David Austin Fort Collins

#### Palmer Flowers, Paul Wood Florist merge (Business Report Daily, Nov. 23, 2010)

Congratulations to both. Good for you for not giving up.

Phyllis Gray Fort Collins

Two great businesses, two great owners. Can't go wrong. Congratulations to both Spiro and Judy.

> Victoria Loran Fort Collins

#### Will you scale back your holiday purchases this season? **NCBR** poll watch Yes Next question: 59% What kind of holiday party is your company having? A bit 26% Answer now at www.ncbr.com. Responses will be accepted through Dec. 27. No These results reflect responses to the 15% online poll at www.ncbr.com Nov. 15 - 29.

#### E-470 board approves toll increase for 2011 (Business Report Daily, Nov. 16, 2010)

Raising prices doesn't necessarily translate into more revenue. Pricing people out of the market may in fact decrease revenue. They have effectively priced me off the road since a few extra minutes down improved 120th Ave is an ok trade-off.

> Chris Smith Fort Collins

Guess that means a new way to work. I mean, think about it. It will now cost me \$11.52/day to get to work! Guess it's time to look for a job elsewhere. Paying \$2,995.20/year to a 17-mile stretch is crazy. Carrie Eno Loveland

Who are the board members? Are they professionals? Can we see the budget to understand why they needed to raise the tolls in the current economic conditions? With all the staff they must have laid off by shuttering the toll booths, you would tend to believe they are saving money.

> George Pickell Greeley

#### Learn about Smart Meter Fort Collins

(Business Report Daily, Sept. 24, 2010) I do not want Smart Meters to be installed. I've been involved with several groups last year concerned about EMF's!! Smart Meters are dangerous, and I will not have them installed at my home! Many cities and states are currently fighting these meters! New Mexico defeated these just recently!!! Besides the privacy issues, these will be a huge health concern!! If I had a child attending CSU, I would not allow them to attend school there if these were installed! Do not allow these to be installed!!!

> Virginia Farver Fort Collins

#### Of tax revenues, government spending and Herbert Hoover

(NCBR, Dec. 3, 2010)

Holy Cow! The NCBR, which touts being a publication for Northern Colorado small business, has published an editorial that is not only ill-founded but downright incorrect. Our national debt is not primarily caused by decreased tax revenues due to a poor economy. It is because of out-of-control government spending. Assets purchased with borrowed money absolutely does not create value.

This editorial has called to my attention two serious problems. 1) it is a bad thing that this man is teaching this Marxist garbage to our young folks; 2) it is a bad thing that this business journal would entertain publishing the opinions of someone who has no respect for small business, free enterprise and capitalism. He thinks it's OK for a government to take our money and do with it what "they" see fit. It's a known fact that once our money has been run through the government it's value is decreased. We the employers can create more jobs for the buck than the government. The real question here is, "Can small business survive the burden of debt and the resulting tax implications this man preaches as acceptable?" Shame on you, NCBR!

Marybeth Fort Collins

#### Technology and the myth of enough free time

#### (NCBR, Oct. 23, 2010)

It brings me to recall what Heidegger discussed not only in "Being and Time", but also "What is Called Thinking" and "The Question Concerning Technology and other Essays." Embedded in the mountain of analytical thought which Heidegger brought to review this problem your brief article presents a clearly direct approach anyone can implement. Derick

New York City

#### Make sense for the city

James Mitchell, a broker with The Group Inc. Real Estate and the chair of the Fort Collins Board of Realtors Sustainability Committee, served on the advisory group for residential building. He said the code amendments make sense for the city. By initially focusing on energy savings, the proposed rules should help develop support for the principles of green building and sway how people think about the costs and benefits.

"No matter what statistic you look at, there is an increased cost to building green," Mitchell said. But the higher upfront expenses should be more than offset by later reductions to utility bills and decreased needs for maintenance and renovation.

Based on city staff analysis, the sug-

gested amendments would roughly increase the construction costs of a new home, listed for \$230,000, by 1 percent to 2 percent. Commercial costs would rise 1 percent to 4 percent, depending on building size.

The proposed rules' benefits, on the other hand, are annual utility-bill savings of up to 7 percent for new, greenbuilt houses, and up to 25 percent utility savings for new commercial buildings. The improvements would also include 5 percent to 10 percent reductions in energy and water use and carbon emissions of homes, and double or triple those savings for commercial spaces, providing a local and global environmental benefit.

The reduced peak and overall demands on city utilities should also pay off for consumers and citizens who typically finance new electricity infrastructure through rates and taxes. A shift in city spending may also enable utilities staff to devote more resources to education and enforcement on green-building practices and further develop the program.

Among real-estate brokers who already specialize in green-built spaces, Mitchell said that the numbers only represent part of the payoff for residents and tenants.

"Consumers' favorite part about green-built homes is not the lower energy bills," Mitchell said. "It's having a comfortable environment and a healthy place to live in."

Fort Collins Utilities is prepared to implement the new rules by April, with council slated to vote on the final changes in March.

### **CLEVER BUSINESS,** from 9

unique — nature of operating activity, ownership makeup, and risk tolerance.

"Thus, selecting the appropriate structure often times requires outside assistance, primarily to ensure proper setup and to coordinate tax strategies, as one formation certainly does not fit all," he added.

According to Goudy, for most small business owners the legal structure choice is between a Limited Liability Company and a for-profit Corporation. Both provide relatively similar liability protection but the initial and subsequent owner-documented action item requirements vary greatly.

There are four basic tax structures most small business owners consider:

- Sole Proprietorship
- Partnership

S Corporation

C Corporation.

Which one to utilize is in part determined by legal structure but principally selected as a result of tax advantages envisioned for the stated nature of operations (where, how and to whom goods and/or services are sold) and ownership makeup (number of owners and if any of these owners are related).

#### Outside audit help

When conducting your own audit of your legal entity it may be a good idea to consult with an outside CPA firm and legal counsel, too. Even if you have in-house legal and accounting it is well worth the expense to receive an unbiased opinion from an outside source. If you do this regularly, say once a year, it will also keep your inside staff alert and understanding completely why this entity was established.

Recently, my own business went through an audit of our entity, which was an LLC. Upon asking ourselves the questions above we decided to establish an S-Corp and close the LLC. Why?

This new entity will provide more legal protection with the corporate shell and provide more tax incentives for our type of business. These changes were not necessary until now. The company recently made other changes that affected our legal entity and the legislative changes in Washington encouraged us to look for more protection.

One of the hidden benefits to us was

## "Remember, managing growth must be handled just as carefully as when you are lacking sales."

that we had to change our website address, e-mail, letterhead and other collateral materials, and during that process we found other areas we could enhance, too.

When we set out to form a company or acquire an existing firm we many times get caught up with the day-to-day operation of the business and forget that as the business changes so must the legal entity. Do not wait until you have a situation where your current setup may cost a considerable amount of tax expense or liability to the firm. Anticipate new orders, new customers, new product launches, new geographic areas of revenue, and changes in hiring that all may affect the appropriate legal entity to achieve the best tax advantages while maintaining the least liability.

When firms decide to widen their market area to a regional or global basis, it requires changes to many operating procedures, and you should take those changes into account before you proceed. Remember, managing growth must be handled just as carefully as when you are lacking sales. If you do not have the best structure when growing and while revenue is increasing, all the profit could be eaten up in taxes and lawsuits.

Don't work so hard that you forget who you are.

Tommy Winston is CEO of Winston Ventures in Wellington, which consolidates industries through acquisition, recruits and hires, and helps the unemployed return to rewarding careers. He can be contacted at www.winstonventuresinc.com.

## **DUCKDUCK**, from 3

#### they wanted."

What the businesses wanted was an effective and affordable means to communicate with their customers. Vincent and Pawliczek delivered in the form of an application that ranks bargains based on the customers' proximity to the business

"There are restaurants running specials, but without DuckDuck, you wouldn't know unless you saw their sandwich boards or individual marketing," Vincent said. "Now you can see that, within two blocks, there are eight deals going on right now."

#### Push notifications

These push notifications, proposed by the business, are published between four and 21 times per month. Depending on the subscription level, the app can cost the business anywhere from \$49 to \$349 per month.

For that fee, merchants are buying the opportunity to publish a bargain tailored for their needs. By including a countdown clock on each deal, businesses are able to drive traffic during slow periods, while not disrupting organic traffic at busy times.

"DuckDuck has allowed us to change the way we run specials and how we get the word out to customers," Helm said. "It is such a real-time process that we now have the ability to run specials or deals spur the moment."

About 35 percent of participating businesses log in to their account and launch a deal when they see fit. The other 65 percent elect to participate in the Autopilot Program, where their deals are managed entirely by DuckDuck.

"If we notice the merchants haven't been running deals, we'll ask them what they want to do and when they want to do it," Vincent said. "Then we'll offer to take over."

In addition to the smart phone app, Vincent said a significant amount of traffic is driven by the DuckDuck Deal website, Twitter feed and Facebook page as well as e-mails.

"The Daily Deal e-mail is where we pull out one of the best deals that's going on that day," Vincent said. "Unlike a Groupon, though, we don't make you buy it when you see it; we just let you know that it's happening." As DuckDuck has grown in popular-

ity, users are doing more than just find-

ing a bargain burg-Some er. are planning entire nights using the service. "We've found this happening particularly in the college market,"



said. "A small group of women at CU told me that they recently used the app to choose bars for that evening based on deals from DuckDuck."

#### **Data collection**

DuckDuck Deal also collects market data that it shares with the merchants, free of charge. By helping businesses to generate and analyze data, Vincent said DuckDuck is saving them hundreds, if not thousands, of dollars over conventional advertising.

"We believe that it is effectively their data and they can use it to optimize their market," Vincent said. "From our perspective, the business will then want to use the app more, so it works out for both parties."

While the app is still relatively young, future plans are already in the works. Vincent said an incentive program that rewards end users with points if they share deals with their friends is in development.

"If the end users capture a deal, use a deal, or push deals to their friends over Facebook or Twitter, they will collect points," Vincent said. "Those points will lead to gift certificates to our partners or prizes."

To partner with new merchants and attract a wider user base, expansion into midwest college towns is DuckDuck Deal's next move.

"Our best strategy is to stay where the young people are," Vincent said. "We have been able to establish really positive relationships with independent businesses in college towns because we understand them and they understand what our product can do."

**Business** Marketplace

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#### **Airpark Village**

Six years after Denver developer Lloyd Goff announced plans to turn Fort Collins Downtown Airport into a 150-acre mixed-use community, lender Mile High Banks has filed a Notice of Election and demand with \$5.499 million of the original \$5.45 million loan still owed. There has been no development at the site.

Downtown Fort Collins

EMAY AVENUE

SOURCE: BUSINESS REPORT RESEARCH

### AIRPARK, from 1

the specifics of the litigation.

According to the filing in Larimer County, borrower Airpark Village LLC has until March 1 to cure the loan default before the property is sold on March 2.

Optimistic, Goff said that deadline gives him several months to secure financing. He said he is in talks with two potential investors, one of whom he hopes to go to contract with this month.

"We've got a lot of people looking at it. It's hard to say what's going to happen," Goff said. "If we had a decent market then we wouldn't be having any problems. We wouldn't have problems with the bank. The essence of human adventure is uncertainty."

#### **Competing visions**

Goff first acquired an option on the property, which is part of the city's East Mulberry Corridor, in 2004. The airport closed in 2006, and there were concerns that adjacent businesses, primarily aviation-related, would leave with it. Goff, though, said he did not have a problem filling existing space after purchasing the property that year, bringing in about 30 new tenants.

"We're full," he said. "We don't have anything left to rent. The hangars are all rented out."

Those tenants include some entertainment, computer and storage businesses, along with driver training for various groups like law enforcement and truck drivers.

Goff's vision for the property, however, looks very different.

"The first project we want to do is an energy tech institute, a brain trust that would link members with a conference center that sits on top of five labs and would allow us to get a national audience," he said. "We would work on energy research and development. The main theme of the campus, of the development project, is a research and development campus."

Goff wants to change the name of the futuristic development, eventually, to Energy Park One. He said the first building he envisions for the park can co-exist with the hangars, but the second building — still years away — would have to replace them.

Josh Birks, economic adviser for the city of Fort Collins, while not opposed to Goff's plans, sees the Airpark Village area more as an opportunity for light manufacturing and other industrial uses. He does not think its foreclosure would have much of an economic impact on the city.

"We have a need for reasonably affordable space for those kinds of uses," said Birks, who joined the city in March 2009. "We see that area as an opportunity to continue to enhance that part of the economy. I'm not sure the ultimate owner of the property will impact what happens there over the long term one way or the other. We haven't seen it as a major economic asset other than in terms of a place for light industrial manufacturing uses to site.

"We had initial conversations with the property owner before my time, and our contact diminished significantly just as he was trying to move the project forward," he added. "We've never done a formal estimate of the economic impact, but something closer to the status quo is the way we are looking at it from an economic impact standpoint at this time."

Birks said there are a number of other areas in the city that can respond to research and development opportunities, and the airpark is not an area they earnestly track as an economic development asset.

"Ultimately that area and parts of South College, south of Harmony, and parts of North College are the strongest places for small scale light industrial uses in the community and there are other opportunities for larger new construction and new employment," Birks said. "If companies are looking for affordable or existing facilities, those are the kind of places we think of as opportunities consistent with our overall vision."

Fort Collins Zoning Administrator Peter Barnes said the city annexed the Airpark Village property and zoned it as an E (Employment) zone, which has a wide variety of uses, at the request of Goff. The city also approved Goff's Overall Development Plan in 2008, but Goff has yet to submit a specific development plan for anything.

#### No flights allowed

One use that is not allowed in an E zone is an airport, and Goff has for years been involved in litigation with pilots who want to continue using the airport's runway. That's because an airport can be allowed in an E zone as a grandfathered, nonconforming use forever as long as the use was not abandoned for 12 consecutive months. After the FAA closed the airport in 2006 and 12 months passed, the city determined the property was not an airport anymore and thus lost its nonconforming status. However, some pilots continued to use the runway for occasional takeoffs and landings without notifying the FAA and argued that such use meant the airport had not in fact been abandoned.

At Goff's request, the city will look at the issue again to determine whether or not flying is allowed at the old airport.

"We expect to get the answer that zoning doesn't allow it and the FAA said it was shut down properly," Goff said.

He categorizes the zoning dispute as a minor annoyance compared to the much larger headache of the market collapse.



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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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