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Section B

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NEWS



Researcher works toward finer healing Defense Department grant to fund wound compound studies Page 2A

Powertech shifts focus to S. Dakota

Millions raised to pay debts, push Dewey-Burdock Page 3A

THE EDGE Digital marketing drives growth

From smartphones to Twitter, build virtual relationships Page 9A

SPECIAL



Stepping Out Stoves for Ugandan farmers beneficial for spice trade, too Page 16A

LISTS Region's largest:

Greeley & Evans employers Page 6A

Windsor employers Page 7A

Chambers of Commerce Page 18A

Water storage, oil drilling don't mix

Well permits pose challenge to plans for NISP's Galeton

By Steve Porter

sporter@ncbr.com

GALETON — Building a 45,000-acre-foot water storage facility proposed for a few miles north of this tiny Weld County town will likely become a more

complicated endeavor. An oiland-gas-drilling revival has resulted in more than 30 operating and proposed wells moving into the immediate area of where the reservoir would be.

Galeton Reservoir is the smaller of two reservoirs under the

Northern Integrated Supply Project proposed by Northern Water in Berthoud. The much larger Glade Reservoir — at 170,000 acre-feet — has been more controversial because local environmentalists have actively opposed its construction.

Together, Glade and Galeton would annually supply 40,000 acre-feet of water to 15 cities, towns and water companies that have pledged to buy the water and

fund the estimated \$490 million NISP project.

There were no concerns about oil and gas activity in the proposed Galeton Reservoir area when the NISP project was first submitted to the U.S. Army Corps of Engineers in 2004. But in recent years, the area - part of the booming Niobrara Formation oil and gas field that stretches through Weld County into south-

See GALETON, 25A

Dairy industry ready to surge

Leprino opening this year signals better times ahead

By Steve Porter sporter@ncbr.com

GREELEY — The region's dairy sector will have to grow significantly in the years ahead to supply the new Leprino Foods plant soon to open in Greeley.

Dairy and agriculture observers say the ultimate projected milk need — about 7 million pounds per day once the plant is fully operaneed to almost double.

"The numbers vary some, but fluctuate from 60,000 to 70,000 cows (needed)," he said. "Our industry won't quite double but will grow dramatically."

AGPROfessionals helps develop agricultural properties. Haren said about 65 percent of his company's business is related to dairies, and he's been getting calls from dairy operators interested in relocating to Colorado.

"We're getting phone calls from around the country and from foreign countries interested

See LEPRINO, 24A



CONSTRUCTION UNDER WAY — Construction of a new Leprino Foods Inc. dairy products manufacturing facility is under way in Greeley, with the first phase of the facility set to open in the fall.











CSU researcher works toward better healing

Defense Department grant to fund wound compund studies

By Steve Porter

sporter@ncbr.com

FORT COLLINS — The goal of Melissa Reynolds' research at Colorado State University couldn't be much nobler — and that isn't an overstatement.

Reynolds, a chemistry professor and a Boettcher Foundation investigator, recently received a three-year, \$1.3 million grant from the U.S. Department of Defense to develop a revolutionary wound-healing material for treating battlefield injuries.

And while the DOD grant is focused on combat treatment, the material will also have a variety of applications in reducing the risk of infection and promoting faster healing.

"The idea here is the material would be applied right after the wound to help it heal faster and eventually dissolve in place without complications like infections and scarring," Reynolds said.

The key to the material is nitric oxide, a naturally occurring substance that helps prevent infection while promoting healthy cell growth in the body.

"The body already produces nitric oxide, so it's a more natural approach to keeping the body functioning more normally," Reynolds said.

Reynolds and her research team are in the early stages of developing a prototype that looks like powdered sugar right now.

"The material could be used on deep cuts inside the

skin and muscles to prevent infection and bleeding and help the cells start to grow back in a healthy way," Reynolds said. "Eventually, the material dissolves into the body."

Reynolds said she expects the eventual final product will more closely resemble gauze — long a staple in first-



Courtesy Colorado State University

WOUND HEALER – Melissa Reynolds, a chemistry professor at Colorado State University, talks with student Sarah Lantvit in Reynolds' lab. Reynolds recently was awarded a \$1.3 million grant from the U.S. Department of Defense to develop a better wound-healing aid to treat battlefield injuries.

See RESEARCH, 27A





These days, vampires are rather attractive

As far as cosmetic procedures go, a Vampire Facelift sounds about as inviting as a Swampthing Mud Treatment or the Hair Club for Werewolves. But don't reach for the crucifix just

Remember when vampires were hideous, pale-complected beings resting in coffins? Overnight, they've become sexy models gracing magazine covers. The amazing Hollywood transformation might have in something to do with the young adult fiction market — or maybe a patented dermal filler and rejuvenation treatment.

Before the procedure not marketed to young adults — a small vial of the patient's own blood is centrifuged to separate its constituent components. A serum of platelets and fibrin is then re-injected under the

Unlike similar procedures that simply rearrange unsightly belly fat into fuller lips or smoother wrinkles, once injected the serum activates cell growth and collagen production in the treated area. Because the body is producing new skin cells, effects of the procedure develop over a 12-week period and last for up to 18 months.

The procedure is new only in its cosmetic application. Orthopedic medicine started using the treatment to promote cell growth and healing for athletes with soft-tissue injuries. The technology has since been used to correct post-operative scars, repair skin depressions, provide burn care, joint care and treat wounds for diabetics.

What's the best part of the Vampire Facelift? You can see the effects for yourself — in a mirror.

Contact Harmony Laser Clinic at

www.harmonylaser.com for more information.

INSIDE

Briefcase12A	
Calendar 13A	
Classifieds29A	
Commentary28A	
Health 5A	
On The Job 14A	

Powertech shifts focus to South Dakota

Millions raised to pay debts, push Dewey-Burdock

By Steve Porter

sporter@ncbr.com

NUNN — Further progress on a proposed uranium mining operation a few miles west of Nunn in Weld County won't likely be happening any time soon.

The Canadian company that's been seeking to develop the site since 2007 said it will be focusing its money and energy on a similar project in South Dakota.

Powertech USA, a subsidiary of Vancouver, British Columbia-based Powertech Uranium Corp., just completed a public offering of 47.9 million shares in the company that raised \$22.5 million. On its website, the company said it would use \$12.5 million to pay off a portion of a \$25 million loan from Synatom, a Belgian company that decided last year to end its investment in Powertech.

Powertech said it would use the remaining \$10 million to complete permitting of its proposed 18,000-acre in-situ uranium extraction site near Edgemont, S.D., called Dewey-Burdock, and for general operating

Dick Clement, Powertech USA president and CEO, said the public offering was completed just as the Japanese earthquaketsunami-nuclear disaster was unfolding. Clement said the timing of the offering was fortuitous for Powertech, given the negative

publicity that's resulted from the nuclear

"I was very pleased with the timing of it," he said. "There were other companies out there seeking funding at the same time that didn't close in time and I feel sorry for them."

Clement said Powertech intends to pursue its Dewey-Burdock project and idle its Centennial project permitting process for

"It's far more advanced," he said of the project about 200 miles east of Casper, Wyo., and 80 miles southwest of Rapid City. "We're in the process of going through the several phases of permitting there. Dewey-Burdock is the first project we're anticipating bringing onstream."

See POWERTECH, 30A

Masks make museum's work possible

Annual art event involves community in major fundraiser

By Molly Armbrister

news@ncbr.com

FORT COLLINS — All nonprofits have to generate income, but the Fort Collins Museum of Art gets the whole community involved in its major fundraiser.

So involved that professional artists and amateurs alike end up creating works of their own that raise one-third of the museum's annual operating costs through the Masks event.

Masks began eight years ago and is now a highly anticipated yearly event, according to Marianne Lorenz, executive director of the Fort Collins Museum of Art, formerly known as the Museum of Contemporary Art.

Every year, the museum distributes 150 plain clay masks to artists, non-artists, and students to decorate however they like. The Masks are then displayed in a monthlong exhibition and silent auction.

Fifteen of the Masks are featured during a Gala live auction held near the end of the exhibition. The proceeds from both auctions go toward the museum's operating costs, as do profits from sales of tickets to the gala. This year's gala will take place April 30 at the Masonic Temple in Fort Collins, with an individual ticket price of \$100. Other revenue is also generated by sponsorships of certain Masks.

Masks have been purchased for as much as \$4,000 in the past, Lorenz said, but bids have been more modest since the economic downturn.

"We are slowly inching our way back to pre-2007 levels," Lorenz said. "We are very hopeful that 2011 will see significant increases in the amount of money raised during Masks."

Despite the downturn in profits, Masks has enabled the museum to put on some impressive shows, including a just completed exhibition of Ansel Adams photographs that drew 8,300 visitors. The work of other artists recently shown include the Western paintings of Michael Gregory and the fan-



Business Report file photo

IIME FUR MASKS — Fiber artist Mary McCauley created this mask, which she called Luna-See, for the 2010 Masks at MOCA fundraiser. This year the museum has a new name – the Fort Collins Museum of Art – and a new crop of masks that will be auctioned off beginning when the exhibit opens April 1.

tastic glass objects of William Morris

Shows by artists as well known as Adams are immensely expensive, according to Lorenz, but Masks provides a good financial base for big-name shows, which can, in turn, help garner more attention for the Masks show and sale.

"We have a larger base of people who know who we are, what we want to accomplish for the community and a proven track record of exhibitions that will draw larger numbers, she said. "So hopefully, more people will be interested in helping us with this major fundraiser by purchasing masks and attending the Gala."

Year-long process

The process that leads up to the Masks event is a lengthy one, beginning even

See MASKS, 27A

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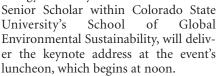
Ritter will speak at NCBR Green Summit

By Business Report Staff

Former FORT COLLINS — Colorado Gov. Bill Ritter will be on hand to help the Northern Colorado Business Report present the fifth annual Green Summit.

The day-long conference takes place Thursday, April 7, from 7 a.m. to 5 p.m. at the Hilton Fort Collins, 425 Prospect Road.

Ritter, who is now the director of the Center for the New Energy Economy and



He will also present NCBR's very first Environmental Entrepreneur Award. This award honors a Northern Colorado company that has had a significant positive impact on the environment and sustainability through the development of a product or service.

In addition to the lunch, Green Summit attendees can choose from a number of panel discussions and presentations as well as breakfast keynote speakers. During breakfast, Poudre Valley REA will present the Beyond the Limits Award, recognizing the commitment made by a Northern Colorado company to sustainable business practices.

This year's Green Summit panels include Finding the Green to go Green: Funding, Rebates and Incentives for Sustainability Projects; Green Power on the Go: Options Beyond Oil; Growing a Green Culture: Developing and Sustaining a Green Business Plan, and the Green Office: Cost Management through Green Technology, Waste Reduction and Efficient Paper Flow.

More than 30 businesses will also be exhibiting products and services to help other businesses implement green business strategies, and the Better Business



Bureau is sponsoring a Green Shred and E-cycling event as part of the Green Summit. Records will be shredded and recycled; e-waste such as computer components will be safely recycled through certified recyclers. There is no cost for Green Summit attendees.

Back by popular demand, the afternoon Green Summit sessions will be rapid-fire Hi 5 presentations by local businesses. Fifteen companies will each present a program instituted within their organization aimed at creating a more sustainable business practice. The time limit is 5 minutes using no more than 15 slides. Takeaways from the presentations will not be available in hard copy, but will be provided to Green Summit attendees through NCBR's website.

The city of Fort Collins' Climate Wise EnvirOvation reception will close the day of green business from 3 to 5 p.m.. This celebration recognizes Climate Wise partners who have achieved platinum, gold, silver or bronze levels of participation and honors their commitment to green initiatives. The public is invited to attend the EnvirOvation reception free of charge. For more information and to register go to the Climate Wise website, http://www.fcgov.com/climatewise/.

The City of Fort Collins is the title sponsor for the 2011 Green Summit. Other sponsors are Kennedy and Coe, the Better Business Bureau Serving Northern Colorado and Southern Wyoming, Poudre Valley REA, Project Can initiative of the Governor's Energy Office, Encana, The Hilton Fort Collins and DaVinci Sign Systems.

Tickets for the full-day Green Summit cost \$49, including breakfast and lunch, and may be purchased online at www.NCBR.com.

For more information, email events@NCBR.com or call De Dahlgren, NCBR events director, at 970-232-3132.

CORRECTIONS

The tribute to Kyle Dyas in the March 11 issue of the Business Report contained the wrong birth date. He was born in 1968.

The Business Report will correct any errors that appear in its pages. To suggest a correction or clarification, please contact editor Kate Hawthorne at 970-221-5400, ext. 212, or e-mail her at khawthorne@ncbr.com.

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Medical memberships may cover basic health needs

GeneralCare adopting new model for services

FORT COLLINS — Even with health-care reform, the cost of health insurance just seems to keep going up.

According to a December report from the Colorado Department of Regulatory

Agencies, the average increase for individual health insurance premiums by the 10 largest carriers in Colorado in 2010 was 12.9 percent. And rate increases are expected to continue in 2011.

health-care



provider in Fort Collins that's offering a new program to help people without insurance and employers who can't afford comprehensive insurance coverage packages for their employees to get access to basic care at a reasonable price.

GeneralCare Medical Clinic, at 620 S. Lemay Ave., is offering medical memberships that provide access to basic care for a monthly membership fee of \$50 and a charge of just \$30 per visit.

Members must commit to a one-year membership at \$600 but don't have to pay the entire amount upfront.

"It's not health insurance, it's health care," said Jeff Winkler, one of two physician assistants employed by GeneralCare, which also has a clinic in Windsor. "For most of the reasons you'd end up in a doctor's office, that's what

Those reasons include treatment for colds, minor injuries, wound sutures, bladder infections and physicals. GeneralCare also can do in-house X rays and in-house lab work. But Winkler said that list is not all-inclusive.

"There's no way to foresee everything, but we try to be accommodating and meet the needs of our members," he said. "We don't provide hospital care or emergency room care. It's essentially in-house medical services.'

Renee Lesser, GeneralCare's director of business development, said the 30year-old clinic started the program in January and has had an "exceptional" response so far. "People have told me this is the best thing that's been presented in a very long time," she said.

Lesser noted that the medical membership program does not screen out people with existing conditions and there's no limit on the number of visits. She said while the program is aimed at individuals who are without insurance or underinsured, it's also targeted toward employers who want to provide health-care coverage to their employees

"It's not health insurance, it's health care."

Jeff Winkler, P.A.

but can't afford the ever-rising costs of insurance.

"It's great for employers because they know exactly how much they have to pay each month, so it's cost-effective for them," she said.

There's no minimum number of employees required for an employer to sign up and the company can pay for all or a portion of the employee's medical membership. "It's an amazing benefit for them to retain and attract employees," she said.

Winkler said one of the reasons the business model works is that it cuts out the middle man. "There is no insurance person between the health-care provider and the member," he said.

Winkler cautions that the medical memberships don't cover major, serious illnesses or injuries that require hospitalization, and he advises members who can afford it to also have a catastrophic coverage policy to cover that kind of

"But (the membership) provides most of the care most people need most of the time," he said.

Winkler said the model is based on one first used in Springfield, Mo., in 2007. That clinic now has 1,100 members, most of whom came through employer memberships.

GeneralCare was founded in 1980 as an occupational medicine facility, and employs three physicians and a six-person nursing staff as well as PAs. Its medical membership program is believed to be the first in Northern Colorado, but probably not for long, Lesser said. "I don't doubt that others will follow," she said.

Winkler said GeneralCare's established history is an important aspect of the service.

"We are local people providing local services who have been here a long time," he said. "We really understand the health-care landscape of Northern

Winkler said he believes the medical membership program will provide a much-needed service when health-care costs are increasingly burdensome to families and businesses.

"It's not just important to a business but to our community," he said. "Somebody had to step up to do this."

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

Ask the Expert: SHOULDER PAIN

Question:

I have tried physical therapy and medication for my painful shoulder, but I'm still experiencing problems. Are there any new surgical options for shoulders?

Answer:

You may be a candidate for reverse total shoulder replacement. In this procedure, the arthritic or damaged ball in the shoulder joint is replaced by a socket fixed to the arm bone with a stem that fits within it. A metal ball is attached to the bone of the damaged socket with screws.

The reverse total shoulder replacement can restore comfort and function to shoulders with arthritis and massive defects in the rotator cuff. It provides stability because the muscles around the shoulder compress the ball and socket together.

A reverse total shoulder replacement should only be considered if:

- The condition of the shoulder is limiting the quality of the patient's life.
- Efforts at physical therapy and the use of mild analgesics have been unsuccessful, or a conventional shoulder replacement has failed.
- The patient is healthy, active, motivated and committed to complying with the rehabilitation program.

This procedure is not designed for patients with heavy use or sports requirements. It is designed to help the patient return to gentle activities of daily living.



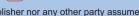
Daniel Heaston, M.D. Banner Mountain Vista Orthopaedic Clinic Appointments: (970) 348-0020



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Largest Greeley & Evans Employers

Private sector, ranked by no. of employees



RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	TOTAL EMPLOYEES 2011 TOTAL EMPLOYEES 2010	REVENUES 2010 REVENUES 2009	TYPE OF BUSINESS	E-MAIL WEB SITE	PERSON IN CHARGE TITLE OF PERSON IN CHARGE YEAR FOUNDED
1	NR	NORTH COLORADO MEDICAL CENTER 1801 16th St. Greeley, CO 80631 970-350-6000/970-350-6644	2,200 2,050	N/A N/A	Regional hospital offering trauma/ emergency, cardiac, oncology, birth center, women's and children's services, general and specialty surgery, burn, radiology, rehabilitation, helicopter air transport and outpatient services.	gene.haffner@bannerhealth.com www.bannerhealth.com	Richard O. Sutton CEO 1904
2	3	HENSEL PHELPS CONSTRUCTION CO. 420 Sixth Ave. Greeley, CO 80632 970-352-6565/970-352-9311	2,084 2,247	\$2,533,755,000 ① \$3,024,757,000	General contracting and construction.	mreitz@henselphelps.com www.henselphelps.com	Jerry L. Morgensen Jeffrey K. Wenaas Chairman President and COO 1937
3	4	STATE FARM INSURANCE CO. 1555 Promontory Circle Greeley, CO 80638 970-395-5000/970-395-5424	1,300 1,350	N/A N/A	Auto, home, life, health, business insurance and banking.	N/A www.statefarm.com	Dave Gonzales Sr. Senior vice president 1922
4	5	WAL-MART SUPERCENTER STORE, NO. 5051 920 47th Ave. Greeley, CO 80634 970-353-4231/970-353-8372	425 425 ②	N/A N/A	Retail grocery and discount store.	N/A www.walmart.com	Rick Krehbeil Manager 1962
5	6	WAL-MART SUPERCENTER STORE, NO. 980 3103 23rd Ave. Greeley, CO 80631 970-330-1452	425 410	N/A N/A	Retail merchandise, food.	N/A www.walmartstores.com	Richard Braddy Manager 1962
6	9	GOOD SAMARITAN SOCIETY - BONELL COMMUNITY 708 22nd St. Greeley, CO 80631 970-352-6082/970-356-7970	315 315	N/A N/A	Rehabilitation, transportation, skilled nursing, Alzheimer's care, wellness center and therapy pool. Medicare and Medicaid certified.	sandersl@good-sam.com www.good-sam.com	Shareen K. Anderson Executive director 1937
7	10	NORTH RANGE BEHAVIORAL HEALTH 1300 N. 17th Ave. Greeley, CO 80631 970-347-2120/970-347-9800	253 247	N/A \$18,200,000	Comprehensive community mental health and substance abuse disorder treatment center for Weld County.	N/A www.northrange.org	Larry Pottorff Executive director 1972
8	NR	WELLS FARGO, NATIONAL ASSOCIATION 5801 W. 11th St. Greeley, CO 80634 N/A	146 145	\$85,210,000,000 ① \$88,690,000,000	Banking, insurance, wealth management and estate planning, investments, mortgage and consumer finance.	N/A www.wellsfargo.com	Eric M. Adams Market president 1852
9	NR	EHRLICH DEALERSHIPS 2625 35th Ave. Greeley, CO 80634 970-353-5333/970-339-3930	141 ③ 172	N/A \$99,137,000	Auto dealerships.	sehrlich@ehrlichmotors.com www.ehrlichmotors.com	Scott Ehrlich President 1946
10	12	MEADOW GOLD DAIRY 450 25th St. Greeley, C0 80631 970-352-7860/970-352-0174	138 145	N/A N/A	Dairy products: milk, cottage cheese, sour cream, juices, ice cream mix.	john_guerin@deanfoods.com www.deanfoods.com	John Guerin General manager 1937
11	13	ENVISION CREATIVE SUPPORT FOR PEOPLE WITH DEVELOPMENTAL DISABILITIES 1050 37th St. Evans, CO 80620 970-339-3560/970-330-2261	134 129	\$8,781,503 \$9,285,056	Nonprofit; provides creative support from birth to death; aids individuals with developmental disabilities; helps their families manage financial and emotional demands.	bhughes@envisionco.org www.envisionco.org	Mary Lu Walton Executive director 1964
12	7	GREELEY MEDICAL CLINIC - POUDRE VALLEY MEDICAL GROUP 1900 116th St. Greeley, C0 80631 970-353-1551/970-350-2478	130 N/A	N/A N/A	Health care.	N/A pvhs.org/clinics	Troy Simon Practice management director N/A
13	NR	WELD COUNTY GARAGE 2699 47th Ave. Greeley, CO 80634 970-352-1313/970-356-8191	123 122	\$59,083,516 \$54,567,766	Buick, GMC vehicle dealership.	wyoder@weldcountygarage.com www.weldcountygarage.com	Warren Yoder General manager 1908
14	15	NORTHERN COLORADO PAPER 295 Tist Ave. Greeley, CO 80634 970-353-8787/970-353-2406	120 120	\$4,300,000 \$2,500,000	Distribution for paper products, janitorial supplies, disposable food service products and packaging materials. Office furniture.	contact@ncpaper.com www.ncpaper.com	Tim Warde President 1978
15	16	REHABILITATION & VISITING NURSE ASSOCIATION/RVNA 2105 Clubhouse Drive Greeley, CO 80634 970-330-5655/970-330-7146	110 110	N/A N/A	Skilled nursing, physical therapy, occupational therapy, speech therapy, medical social services and a certified home-care aide, personal care provider.	homecare@rvna.info www.rvnahomecare.com	Crystal G. Day R.N., MSN, President and CEO 1979
16	14	FLOOD & PETERSON INSURANCE INC. 4687 W. 18th St. Greeley, CO 80634 970-356-0123/970-330-1867	105 120	N/A N/A	Commercial insurance, employee benefits, health insurance, personal insurance, life insurance, surety bonds.	fpinfo@fpinsurance.com www.fpinsurance.com	Chris Richmond President 1939
17	17 d includes Gree	ROCHE CONSTRUCTORS INC. 361 71st Ave. Greeley, CO 80634 970-356-3611/970-356-3619	95 77	\$101,975,000 \$166,570,000	General contracting/construction management.	info@rocheconstructors.com www.rocheconstructors.com	Thomas J. Roche President 1971 s Report survey researched by Ross Manle of for future lists. e-mail research@ncbr.co

kegion surveyed includes Greeley and Evans.
N/A Not Available
NR-Not Previously Ranked
JBS, Asurion and Big R Bridge did not respond in time to be included on this list.
① Global revenues.

② Store HR estimated ③ Figure includes all three Greeley locations.

To be considered for future lists, e-mail research@ncbr.con





Largest Windsor Employers

Private sector, ranked by number of employees



RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	EMPLOYEES 2011 EMPLOYEES 2010	REVENUES 2010 REVENUES 2009	TYPE OF BUSINESS	E-MAIL WEB SITE	PERSON IN CHARGE TITLE YEAR FOUNDED
1	2	VESTAS BLADES AMERICA INC. 11140 Eastman Park Drive Windsor, C0 80550 970-674-6100/970-686-1103	700 500	N/A 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
2	1	CARESTREAM HEALTH INC. 2000 Howard Smith Ave. W. Windsor, CO 80550 970-304-4600/970-392-3425	521 600	N/A N/A	Medical films.	N/A www.carestreamhealth.com	Mike Haas Site manager 2007
3	3	KODAK COLORADO DIVISION 9952 Eastman Park Drive Windsor, CO 80551 970-686-7611/970-686-4154	240 240	N/A N/A	Consumer and commercial imaging products.	victoria.wagner@kodak.com www.kodak.com	Victoria Wagner Site manager, Kodak Colorado division 1969
4	4	OWENS-ILLINOIS INC. (0-1) 11133 Weld County Road 64-3/4 Windsor, Co 80550 970-674-3800/419-247-2505	206 206	N/A N/A	Glass container manufacturer.	N/A www.o-i.com	Chris Amatrone Plant manager 1903
5	6	UNIVERSAL FOREST PRODUCTS INC. 15 Walnut St. Windsor, CO 80550 970-686-9651/970-686-9670	85 120	N/A N/A	Manufacturer and distributor of wood and wood-alternative products to retail/ dealer, site-built construction, concrete, manufactured housing and industrial markets.	N/A www.ufpi.com	Allen Peters Western division president 1955
6	NR	PELICAN LAKES GOLF AND COUNTRY CLUB 1625 Pelican Lakes Point Windsor, CO 80550 970-674-0930/970-686-9701	75 75	\$2,090,000 \$1,950,000	Full-service country club featuring 27 holes of golf, locker rooms, swimming pool, Austin's Homestead Restaurant & Bar, banquet facilities, driving range and putting green.	pelicanlakescc@aol.com www.watervalley.com	Bob McNamee 1999
7	7	WATER VALLEY LAND CO. 1625 Pelican Lakes Point, Suite 201 Windsor, CO 80550 970-686-5828/970-686-2768	75 75	N/A N/A	Residential, commercial and retail real estate development.	info@watervalleyland.com www.watervalleyland.com	Martin Lind President/Owner 1990
8	NR	FRONT RANGE ENERGY 31375 Great Western Drive Windsor, Co 80550 970-674-2910/970-674-2914	35 N/A	N/A N/A	Ethanol production.	N/A www.frontrangeenergy.com	Dan R. Sanders Owner 2006
9	NR	DAVINCI SIGN SYSTEMS INC. 4496 Bent Drive Windsor, C0 80550 970-203-9292/970-203-9293	26 N/A	\$2,900,000 \$2,000,000	Award-winning architecture and electric signs. LED message centers. Signs for schools, hospitals, financial institutions, and retail. Custom metal fabrication, stone masonry. Electronic signage for interior and exterior applications. LCD displays.	info@davincisign.com www.davincisign.com	John "JJ" JJ Shaw President 2004
10	NR	WINDSOR HEALTH CLUB 655 Academy Court Windsor, CO 80550 970-686-2582/970-674-1080	25 25	N/A N/A	Cardio, free weights, circuit training, aerobics, kids' programs, personal training, post rehab, senior programs, cardio kickboxing, pilates, yoga, nutritional programs, and massage.	windsorhealthclub@hotmail.com www.windsorhealthclub.com	Eric L'orange Owner 1995
11	NR	BANK OF COLORADO 1041 Main St. Windsor, CO 80550 970-686-7631/970-686-9246	19 19	N/A N/A	Agricultural, commercial and personal banking.	tom.prenger@bankofcolorado.com www.bankofcolorado.com	Tom Prenger Branch president 1903
12	NR	WINDSOR CBP SPINE CENTER 1180 Main St., Suite 7 Windsor, CO 80550 970-686-9117/970-686-5441	17 17	N/A N/A	State-of-the-art rehabilition services including: class IV laser, power plate (vibration technology), corrective spinal rehabilitation, nutritional program with individual coaching.	See website. www.windsorspinecenter.com	Sandy Haas Jason Haas Owners N/A
N/A-Not Av	Area surveyed is Windsor. N/A-Not Available To be considered for future lists, e-mail research@ncbr.com NR-Not Available III and the considered for future lists, e-mail research@ncbr.com NR-Not Previously Ranked						

NATION AVAILABLE

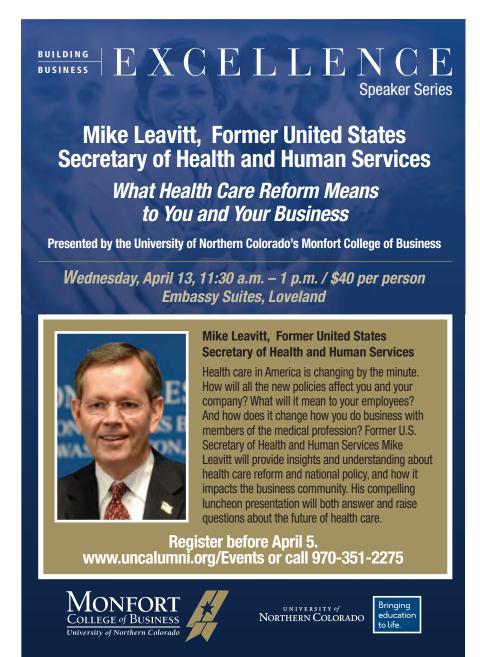
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Take age out of hiring equation

Presentation key to 'best fit' for your next job

While millions of people of all ages lost jobs in the past several years, many would argue that older workers have borne the brunt of the economic downturn.

Unable to afford retirement after the market meltdown, many baby boomers have been forced to keep working. As companies begin to rebuild, older candidates find themselves vying for jobs against younger, less-expensive talent. The job market remains fiercely



THE CAREER ENTHUSIAST Carrie Pinsky

remains fiercely competitive and many older workers with years of experience remain unemployed or underemployed.

Engage a group of boomers in a discussion about their job search and the conversation will very quickly turn to the topic of age. When experienced candidates don't hear back from employers, much less get the chance to interview, they assume they are being screened out unfairly. If companies are looking for

skills and qualifications, how can someone who meets or exceeds the listed job requirements not even get called?

"Let's be honest. Age discrimination is out there," according to Greg Churchman, a former HR consultant and current staffing manager with OtterBox. "But, it's out there for twenty-somethings as well. It all comes down to business needs. I may have a real need to hire a very experienced candidate who can hit the ground running. Or, perhaps a number of employees are nearing retirement and the goal is to build up my bench with younger talent."

Fit drives hiring decisions

Many elements drive recruitment decisions. Determining the "best fit" has much to do with company cultures, budgets, values, balancing the talent mix of existing teams, and a whole slew of other considerations that are difficult, if not impossible, to list on a posting.

While some recruiters may be screening out candidates based on age, the vast majority are just trying to find the right person for the job. It is often the case that the "right person" turns out to be someone with little or no experience.

"When screening resumes, I am not focusing on age," Churchman added. "I am looking to see if a candidate matches what the hiring manager is looking for. Very rarely will 'years of experience' stop me from presenting a resume even if the hiring manager's initial request called for someone with less experience. But this can lead to tough decisions. Hiring man-

agers may worry that an overqualified candidate will get bored in the position or that they will leave for more money if a new opportunity comes along."

Attitude check

How can older workers present themselves effectively in a fiercely competitive job market? First, check your attitude. If you believe that no one will hire you because of your age, it is highly likely that this will become your reality. A chip on the shoulder is quite unbecoming, and it repels rather than attracts people to you. Exude positivity.

There is so much job search advice available it can be hard to know which recommendations to follow. For instance, older workers are often counseled to create functional resumes. Skill-based or functional resumes are used when a job searcher wants to cover up a spotty employment history or transition previous experience to a new field or position. Mature workers may use functional resumes to avoid appearing too qualified, too expensive, or too old.

The problem is that the vast majority of HR professionals and recruiters simply don't like functional resumes. They tend to beg more questions than they answer about a candidate's background. This alone should be reason enough to stick with a chronological resume. For most positions, a two-page chronological resume that includes the past 10 to 15 years of experience is sufficient.

"I want to see where you have worked and what your specific accom-

plishments were in each position," Churchman said. "What you did 20 years ago is irrelevant. I want to understand what you have been doing lately."

Churchman also cautions against falsification. "Don't omit pertinent details such as your actual level of education. A comprehensive background check could uncover this information."

It may be easier to assume we are being screened out based on age than face the more daunting possibility that we are not presenting ourselves well to potential employers.

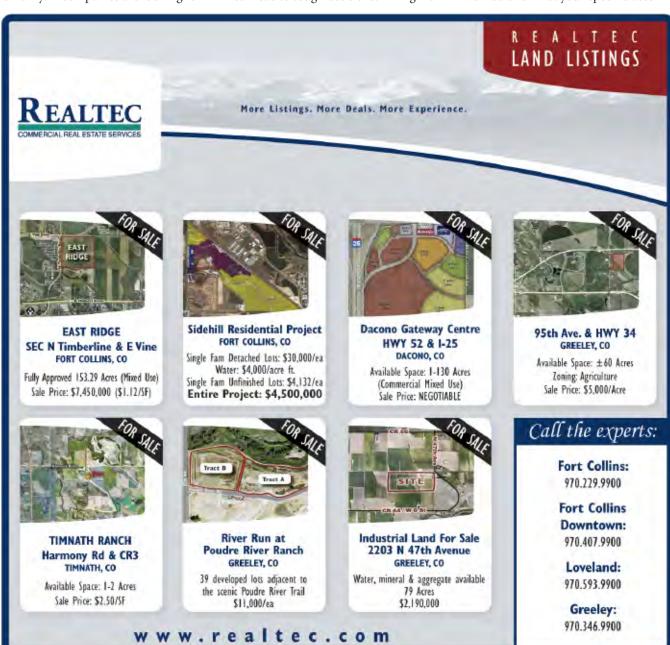
Network, network, network

Churchman offers one final piece of advice.

"Just like all of us, older workers need to continuously build and nurture their networks," he said. "When we serve others and generously share ideas and information, others will be much more likely to reach out and give us a hand up when we need it. It is through our networks that we are likely to discover our next opportunities."

By all means, seek legal counsel if you truly feel you have been discriminated against based on your age. Otherwise, commit to taking a fresh look at how you are approaching your job search. Recruiters are being bombarded with resumes, but finding candidates with the right blend of skills, qualifications and level of experience for a particular position continues to be challenging. Recruiters and job searchers alike need to keep age out of the hiring equation. When age remains an irrelevant variable, everyone involved can focus on identifying the "best fit" for any given position.

Carrie Pinsky also writes the Career Enthusiast blog at www.ncbr.com.





THE EDGE



TIME OUT

Snapshots of life outside the office

Page 11A

COLUMNS



Economic Indicators Lagging state data affect quality of economic analysis Page 16A

ETC.

Briefcase

Regional business developments Page 12A

Calendar

Events, seminars and dates to look forward to Page 13A

On The Job

People in the news, on the move Page 14A

Daily in Review

A look back at top news stories **Page 15A**

LISTS

Region's largest

Greeley & Evans employers Page 6A

Windsor employers Page 7A

Chambers of Commerce Page 18A

Digital marketing drives growth

From smartphones to Twitter, build virtual relationships

By Anne Cumming Rice

news@ncbr.com

For consumers, marketing efforts through Facebook and e-mail can be both a blessing and a nuisance. But for businesses, digital marketing is one of the most important components to growing a customer following, especially in today's economic climate.

"It's much more complex than throwing up a website," said Joel Comm, CEO of InfoMedia Inc., based in Loveland.

Traditionally, marketing has been about getting a company's message across in printed and broadcast form. Digital marketing encompasses radio, TV, Internet, social media, mobile phones, SMS/MMS, display and banner ads, digital outdoor and any other form of digital media.

The goal of both traditional and digital marketing is the same.

"The whole idea is, 'Like me, know me,

See DIGITAL, 10A



Business Report file photo

Clock-in to your passion each day



WHAT'S WORKING Brian Schwartz

Jim Mofhitz saw the time to turn hobby into business

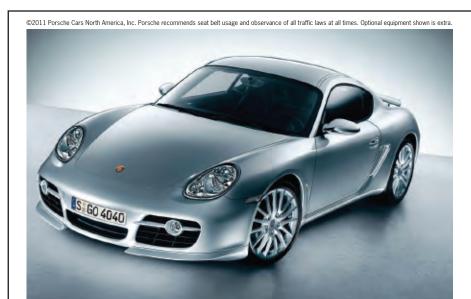
Jim Mofhitz of Wellington established his business, Humorous Clocks, in 1981, when he noticed his part-time hobby as a clock maker — his first true venture in the arts and crafts industry — was earning more than his day job in accounting.

During the craft show season, Mofhitz works almost around the clock — 12 hours a day, seven days a week — but he says it never feels like work; it still feels like a

hobby, even though he makes a couple thousand clocks a year. He thinks that's a critical common element among successful entrepreneurs: They work long hours, but the hours rarely feel like work because when you are doing something you are passionate about, something that fulfills a deep purpose within you. You'll be at it for hours upon hours, and it'll feel effortless.

Mofhitz has two employees, and used to pay \$100 per design to a professional calligrapher and printer to execute the clock faces he designed. Today he uses Corel Draw, and you can't tell the difference between what was done by a calligrapher and what was done by the comput-

See MOFHITZ, 20A



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DIGITAL, from 9A

trust me, pay me," Comm said. "The goal of all business is to meet needs and build relationships. The difference in the marketing is simply the method."

According to those who specialize in digital marketing, there are a few pieces that should be part of any company's marketing plan.

Social media

The big three in social media are Facebook, Twitter and LinkedIn. Whether you do all three — or more — depends on whether you have the time to maintain all of them yourself or hire someone to do it for you, whether internally or through an outside marketing agency.

effective means than Twitter to reach an audience. "Tweets" on Twitter are limited to 140 characters, while you can tell a larger story with a blog and get more meaningful interaction with the people who read it, said Amy Alcorn, marketing director for Fort Collins-based Aspen Grove Marketing.

"Blogs are a way of getting valuable content to a specialized audience, while Twitter is a consistent streaming of small snippets," Alcorn said.

The key with all social media is viewing it as an avenue to build relationships and share information with people. Content should be related to a company's product or service but stop short of being a commercial.

"Social media as a free advertising channel isn't very valuable to most people," Alcorn said. "Companies should be using social media as a place to connect

with their audience and build community with them. You have to ask yourself, 'Who is my audience and what do they need?'"

Doing that requires thought, authenticity and the ability to communicate well in writing, whether you're writing longer pieces in blogs or just a few words on Twitter.

"It's like developing relationships with people in real life, only it's on the Internet," Alcorn said.

Video

Commercials aren't just for TV anymore. As the No. 2 search engine in the world behind Google, YouTube has become an important part of digital marketing, said Brian Gardel, owner of Advanced Digital Technologies, which is based in Steamboat but does business across Northern Colorado.

"It's like developing relationships with people in real life, only it's on the Internet."

Amy Alcorn, marketing director Aspen Grove Marketing

"YouTube gives you the avenue to speak your message out in a video that's the equivalent of a TV commercial," Gardel said. "But the videos posted there have the ability to spread across audiences in a way that TV never will."

Companies can post videos that range from commercials to how-tos for products, and they are always available to watch online, unlike television commercials that come and go. Businesses can also use services that syndicate a video to other social media sites, thus spreading the message even further.

And the beauty of online video sites is that you don't have to be a professional or hire one to post a video.

"Probably the best thing you can do is hire a professional," Gardel said. "But if you don't want to do that, you can buy a camera, record video and edit it yourself. Then you can host it for free on sites like YouTube or Vimeo."

Companies don't have to update videos as often as they post on Facebook or Twitter. But they should put up new videos regularly if they want to drive traffic to their website, Gardel said.

Mobile marketing

In Asia, people do just about everything on their phones. The United States has been slower to jump on the smartphone bandwagon, but smartphone mania is coming — and quicker than most companies realize.

"So many businesses are struggling, and they could be doing so much better if they latched on to mobile marketing," Comm said.

The idea is simple: A restaurant, for example, sends out a text message to customers offering a free appetizer. The customer comes in and shows the text message to the server. The customer gets free food, and the restaurant gets more business

Businesses have been offering coupons and other deals on the Internet for years, with the idea that people would print out coupons on home computers. Now business owners have to get used to the idea that more and more people are carrying their computers around with them as smartphones.

The plus side of mobile marketing is that companies can tell how effective it is quickly and accurately.

"It's a marketing tool where you can track exactly how many people respond. You can't do that with other kinds of marketing," Comm said.

Businesses can be more effective with mobile marketing by being more intentional about spreading the word to customers they already have. At a restaurant, a notice on a table about signing up for text-message deals and specials may not be enough because not everyone sees it.

"Some people don't take advantage of mobile marketing because they don't know a business offers it," Alcorn said.



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TIME OUT

SOMETHING BLUE - 1. Amanda Balcerak, left, sons Bryce and Kade, and husband Damon Balcerak of Alliance Construction; Candice Hartley, Lamp Rynearson & Associates; Patrick Hartley; and Lacey Reckelhoff, RB+B Architects Inc., say "I do" to a photo op at the Dora Grace bridal boutique opening March 3. 2. Cheryl Kohl, left, and Kelli Johnson, both with High Plains Library District, and Chalice Springfield with Sears Real Estate network shushfree at the Greeley Chamber of Commerce Business Before Hours at Centennial Park Library March 9. **3.** Paul Matthews, left, public relations director for McKee Medical Center; Julie Johnson Haffner, executive director of McKee Medical Center Foundation; Marilyn Schock, CEO of McKee; Angel Hoffman, program director, Stepping Stones Adult Day Program; and Scott Sundheim, MD, founder of St. Matthew's Medical Clinic, stop for a moment after the McKee Medical Center

Foundation's Annual McKee Thanks event March 10. 4. Volunteers stand with the Habitat for Humanity Women Build float that won third place in the 2011 St. Patrick's Day Parade in Fort Collins.

Courtesy High Plains Library District and NCBR staff











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- Trebuchet Group
- Trees, Water & People

Level 2

- Café Ardour
- In Situ, Inc.
- Water Pik, Inc.

RSVP: fcgov.com/Climatewise (Register under EnvirOvation.)

Event is free and follows the Northern Colorado Business Report's annual Green Summit. Hors d'oeuvres, booths, complimentary beer and cash bar.





BRIEFCASE

Nonprofit notes

Northern Colorado residents raised \$83,651 to support the **Northern Colorado Empty Stocking Fund**. In its fourth year, the NCESF received \$62,738 in community donations, which was then matched with \$20,913 by **EI Pomar Foundation's North Regional Council**. The NCESF supports eight health and human service agencies in Larimer and Weld County. This year, over 370 individual donors and 15 corporate partners participated in the campaign.

US-Reports donated more than \$225,000 to charitable causes in 2010. Last year marked the launch of a new giving initiative, the "Give Back" program. Two percent of profits were given to charities and philanthropic organizations both Colorado-based and worldwide. Along with company donations, employees of the Loveland-based audit and inspection firm personally donated over \$1,000 and more than 100 hours to causes around Larimer County.

KUDOS

Fort Collins' **BlackSheep Bikes** received the honor of Best Off Road Bike at the 2011 North American Handbuilt Bike Show. It also garnered the most votes for the Best Titanium award, but there is a limit to one award per exhibitor.

EnviroTech Services Inc. had its ESI-Spray Mini Systems named one of the top new road maintenance and treatment products released in 2010 by Better Roads magazine. EnviroTech based in Greeley is a road maintenance and safety solutions company that produces products including road de-icers.

NEW PRODUCTS AND SERVICES

The Center for Family Outreach, a nonprofit agency that provides youth-oriented services in Fort Collins, now offers a new community program. The voluntary "Navigating the Adolescent Years" provides staff support to meet the needs of individuals. For information regarding fee structure, programming and schedules, call 970-495-0084 or visit http://thecenterforfamilyoutreach.org.

Northside Aztlan Community Center is offering a tutoring program to help students with homework. Bilingual help is available. Space is limited, cost is \$20 per week but available at a discount with qualification. Call 970-221-6655 for more information or to register.

RLE Technologies in Fort Collins released the SeaHawk LD2100, a distance-read leak detection controller. It signals accurate leak locations along up to 5,000 feet of SeaHawk sensing cable within seconds of detection. The LD2100 is an update of the SeaHawk LD2000 controller and expands on its existing technology by improving several capabilities and introducing advanced new features.

NEW LOCATION

20/20 Vision Center, owned by Greg Vosseteig, OD, will be relocated to 3501 S. Shields St. this spring. With nearly double the space, the new location is close to **Associates in Family Medicine** and easily accessible from both Horsetooth Road and Shields Street..

Osiris Computers & Consulting opened at 5748 S. College Ave., No. C in Fort Collins. The company offers custom-built computers; website design, building and hosting; and computer and gaming console repair and maintenance.

NEW NAME

OD's Sports Crossing LLC and **Q Investments LLC**, the Northern Colorado **Qdoba** franchise group, signed a five-year agreement for the naming of the rights to the 67,000- square-foot facility located at 218 Smokey St. in Fort Collins. The multi-purpose sports and events facility will continue to host sports activities for both adults and kids of all ages, birthday parties, corporate gatherings and special events.

DEALS

HeidiTown.com joined the **Loveland Chamber of Commerce**. HeidiTown.com is a blog about events, festivals and road trips in Colorado and beyond, written by Heidi Kerr-Schlaefer. Kerr-Schlaefer highlights different events to promote travel and tourism in Colorado.

The Associated General Contractors of Colorado announced an agreement with ZamRay LLC. The partnership will allow AGCC's members to access ZamRay's online construction resource at a discounted price. Visit www.AGCColorado.org to learn more.

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



Our world is better today because extraordinary individuals have taken risks. They started with only an idea – and they grew it into something much larger. Something that's changed lives, provided jobs, generated growth, and most importantly, they've helped shape our community.

Bravo! Enterepreneur Awards recognizes those individuals who demonstrate the characteristics of success and who have overcome obstacles to become one of our community's most respected business leaders. To learn more about Bravo! Entrepreneur Awards, please visit www.NCBR.com. Let's celebrate the entrepreneurial spirit of northern Colorado

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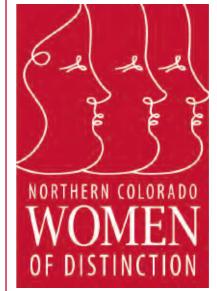


CALENDAR

- March 24 Greeley Chamber of Commerce Business After Hours, from 5 to 7 p.m., Whiskey River, 618 25th St. in Greeley. Cost: \$30/guest. Contact: Kim Barbour at 970-352-3567 or kim@greeley chamber.com.
- March 26 27 Fort Collins Series of Poker, starting at noon, Sunset Event Center, 242 Linden St. in Fort Collins. Cost: Donation suggested. Registration Deadline: ASAP. Contact: Kyle Villers 970-219-1200 or fortcollinsseries of poker@live.com.
- March 29 OtterCares Community Volunteer Fair, from 3 to 6:30 p.m., Hilton Fort Collins, 425 W. Prospect Road in Fort Collins. Contact: Tricia Lemmer at 888-695-8820 or info@ottercares.org.
- March 30 Landscape Design for Water-Wise Beauty, from 7 to 9 p.m., Drake Centre, 802 W. Drake Road in Fort Collins. Cost: Free. Contact: Michelle Finchum at 970-221-6700 or mfinchum@fcgov.com.
- **April 1** Access-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: 03/28/2011. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- **April 1** Web Site Analytics, from 5 to 7 p.m., Front Range Community College - BP119, 4616 S. Shields St. in Fort Collins. Cost: \$39. Registration Deadline: 03/29/2011. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- April 2 2 The National Ballet of Denver "An Evening of Stars", from 7:30 to 9:30 p.m., Ellie Caulkins Opera House, 950 13th St. in Denver. Cost: \$20-\$73. Contact: National Ballet of Denver at 303-860-1236 or info@nationalballetofdenver.org.
- April 2 9 Excel-Intermediate, from 9 a.m. to 1 p.m., Front Range Community College -BP152, 4616 S. Shields St. in Fort Collins. Cost: 159 (includes textbook). Registration Deadline: 03/28/2011. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- April 2 Exploring the Possibilities in Health Care, from 9 a.m. to 1 p.m., Front Range Community College - BP142, 4616 S. Shields St. in Fort Collins. Cost: \$49. Registration Deadline: 03/30/2011. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- April 2 Habitat's 8th Annual Gala: A Voyage to India, from 6 to 10 p.m., Fort Collins Hilton. Contact: Shannon Hein at 970-488-2704 or shein@fortcollinshabitat.org.
- April 2 Decadent Desserts, from 2:30 to 4:30 p.m., University of Northern Colorado Ballroom, in Greeley. Cost: \$35. Registration Deadline: tickets available at the door. Contact: The Women's Fund of Weld County at 970-304-9970 or jgehrman@signaturebanks.com.
- April 4 Health Savings Account Webinar, from 10:30 to 11:30 a.m. Cost: \$0. Contact: Amy Essig at 303-776-3105 or aessig@VBbenefits.com.
- **April 5** Pathways Hospice Mindful Grief Relief, from 5 to 6:30 p.m., Pathways Hospice, 305 Carpenter Road in Fort Collins. Cost: \$50. Contact: Michele Desnoes at 970-663-3500 or michele.desnoes@ pathways-care.org.
- **April 5** 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.
- **April 5** Fear no evil: The Upside to Social Media and Employment Screening, from noon to 1 p.m., Webinar, Register at http://tiny.cc/tandemselect. Cost: Free. Contact: Lindsay Gilliland at 970-232-3133 or Igilliland@ncbr.com.
- **April 5 14** Getting Started with QuickBooks, from noon to 1 p.m., Webinar. Cost: \$299. Registration Deadline: 4/1/11. Contact: Michele Guarino at 303-884-9175 or us@ASecondOffice.com.
- April 6 Pathways Hospice Newly Bereaved Group, from 6:30 to 8 p.m., Pathways Hospice, 305 Carpenter Road in Fort Collins. Cost: 25, no fee for hospice families. Contact: Michele Desnoes at 970-663-3500 or michele.desnoes@pathways-care.org.
- **April 6** Business Planning for Success, from 8:30 a.m. to noon, 125 S. Howes, Suite 150 in Fort Collins. Cost: \$40. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.

- **April 7** Web Analytics for Business, from 10 to 11:30 a.m., 125 S. Howes, Suite 150 in Fort Collins. Cost: \$25. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.
- April 7 Aims Job Fair, from 4 to 6 p.m., Island Grove Park Exhibition Building, 525 N. 15th Ave. in Greeley. Contact: Shana Hess at 970-353-3800, ext. 6716 or shess@co.weld.co.us.
- April 7 Loveland Chamber Business After Hours, from 5:30 to 7 p.m., Robin Event Rental, 138 Barberry Place in Loveland. Cost: 12 to pre-reg, 15 at the door. Registration Deadline: preregistration deadline is 5 p.m. the day before the event. Contact: Jim Worthen at 970-667-6311 or info@loveland.org.
- April 7 2011 NCBR Green summit, from 7 a.m. to 5 p.m., The Hilton Fort Collins, 425 W. Prospect Road in Fort Collins. Contact: De Dahlgren at 970-232-3132 or events@ncbr.com.
- April 8 Search Engine Optimization/Management, from 5 to 7 p.m., Front Range Community College - BP119, 4616 S. Shields St. in Fort Collins, Cost: \$39. Registration Deadline: 04/05/2011. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- April 9 30 Building Websites with XHTML, HTML and CSS, from 9 a.m. to 1 p.m., Front Range Community College - BP111, 4616 S. Shields St. in Fort Collins. Cost: 149 (single) \$159 (double) (includes textbook). Registration Deadline: 04/04/2011. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- April 9 JourneyQuest Springfest 5K, starting at 9 a.m., Edora Park, 1420 E. Stuart St. in Fort Collins. Cost: \$25. Contact: Shared Journeys Brain Injury Foundation at 970-430-9813 info@sharedjourneysfoundation.org.
- **April 9** Fort Collins Utilities' Home Improvement Event, from 10 a.m. to 3 p.m., Winter Marketplace at Opera Galleria, 123 N. College Ave. in Fort Collins. Contact: Crystal Shafii at 970-221-6700 or utilities@fcgov.com.
- April 9 Get Involved Community Volunteer Fair, from 10 a.m. to 2 p.m., Embassy Suites - Loveland, 4705 Clydesdale Parkway in Loveland. Cost: Free. Contact: Volunteers of America Northern Colorado Services at 970-472-9630 or voarsyp@frii.com.
- April 11 4 Community Building and Advocacy for Nonprofits, from 7 to 9 p.m., Front Range Community College - CP121, 4616 S. Shields St. in Fort Collins. Cost: \$49. Registration Deadline: 04/06/2011. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- April 12 In-Focus Sustainability Centers Series-ILE, from noon to 1 p.m., School of Global Environmental Sustainability, 108 Johnson Hall, Colorado State University in Fort Collins. Contact: Kerri McDermid at 970-492-4215 or kerri.mcdermid@colostate.edu.
- April 12 Windsor Chamber April Business AFTER Hours, from 5 to 7 p.m., Harmony Hand & Physical Therapy, 9299 Eastman Park Drive in Windsor. Contact: Windsor Chamber of Commerce at 970-686-7189 or information@windsorchamber.net.
- April 13 Culture Cafe-Science, from 6 to 7 p.m., Avogadro's Number, 605 S. Mason St. in Fort Collins. Contact: Kari at 970-419-8240 or beet.street.events@gmail.com.
- April 13 Greeley Chamber Business Before Hours, from 7 to 8:30 a.m., Day Spring Christian Academy, 3734 W. 10th St. in Greeley. Cost: \$0. Contact: Kim Barbour at 970-352-3567 or kim@greelevchamber.com.
- April 13 The Lowdown on Low Water Plants, from 7 to 9 p.m., Drake Centre, 802 W. Drake Road in Fort Collins. Cost: Free. Contact: Michelle Finchum at 970-221-6700 or mfinchum@fcgov.com.
- **April 13** What Healthcare Reform Means to Your and Your Business, from 11:30 a.m. to 1 p.m., Embassy Suites Hotel, in Loveland. Cost: \$40. Registration Deadline: April 5. Contact: Michael Leonard at 970-351-1273 or michael leonard@unco.edu.
- April 13 Loveland Chamber Business Before Hours, from 7:30 to 9 a.m., Dorothy's Catering, 2248 W. First St. in Loveland. Cost: Free to Loveland Chamber investors \$5/prereg, \$8/at the door for

- nonmembers. Contact: Jim Worthen at 970-667-6311 or info@loveland org
- April 13 I Need Financing, What Now?, from 11:30 a.m. to 12:30 p.m., 125 S. Howes, Suite 150 in Fort Collins. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.
- April 13 Pathways Hospice On Our Own, from 6:30 to 8 p.m., Pathways Hospice, 305 Carpenter Road in Fort Collins. Cost: No fee, no registration required. Contact: Lani Hickman at 970-663-3500 or lani.hickman@pathways-care.org.
- April 14 Crack the Codes... on your Credit Card Merchant Account, from 11:30 a.m. to 12:30 p.m., 125 S. Howes, Suite 150 in Fort Collins. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.
- April 14 Is Solar Right for You? Free Seminar, from 5:30 to 6:30 p.m., HighCraft Builders Design Studio, 429 S. Howes St. in Fort Collins. Cost: FREE. Contact: Luke Syres at 970-472-8100 or luke@highcraft.net.
- April 15 Access-Intermediate, from 8 a.m. to 5 p.m., Front Range Community College - BP152, 4616 S. Shields St. in Fort Collins. Cost: 159 (includes textbook). Registration Deadline: 04/11/2011. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- April 16 7 Keyboarding Skills Improvement, from 1:30 to 3:30 p.m., Front Range Community College - BP152, 4616 S. Shields St. in Fort Collins. Cost: \$59. Registration Deadline: 04/11/2011. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.
- April 17 Fort Collins Utilities' Home Improvement Event, from 11 a.m. to 3 p.m., Winter Farmers' Market at Foothills Mall and Sears. Contact: Crystal Shafii at 970-221-6700 utilities@fcgov.com.
- April 19 Make It Official, from 7 to 9 a.m., 125 S. Howes, Suite 150 in Fort Collins. Cost: \$25. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.



Celebrating the contributions women make to the Northern Colorado community.

Nominations now open at ncbr.com.

Northern Colorado



Do you need help getting your diabetes under control, help working toward a healthy weight, or relief from the stress of everyday life?

Miramont has a program for you.

Miramont Lifestyle Fitness is more than a gym, we encourage a LIFESTYLE.



energy for life

South 901 Oakridge Drive 970.282.1000

Central 2211 S. College Ave 970.225,2233

North 1800 Heath Parkway 970.221.5000

Centerra 3755 Precision Drive Suite 100. Loveland 970.744.5005



From northern Colorado to the world



We congratulate Rulon Stacey, president and CEO of Poudre Valley Health System, in his volunteer position as the new chairman of the American College of Healthcare Executives.

Rulon will guide the worldwide organization of more than 35,000 healthcare leaders who oversee hospitals and health systems. These are the leaders who shape the future of health care.

A champion of high-quality health care, Rulon has shaped PVHS into one of the nation's best healthcare providers.

He'll work in his ACHE role to make health care better for everyone.

Do you have ideas to offer? Go to Rulon's blog at http://visionary.pvhs.org and click on NoCO Health.

Rulon will listen.



POUDRE VALLEY HEALTH SYSTEM

pvhs.org

ON THE JOB

NONPROFIT

The Birthright of Loveland Board of Directors elected attorney Matt Busch to the board. Busch has served on the board of directors at the House of Neighborly Services and currently chairs the Parish Council at St. John the Baptist Catholic Church in



BUSCH

Johnstown. Birthright of Loveland assists girls and women experiencing an unplanned pregnancy.

FINANCE

Arizona-based private mortgage banking firm imortgage Inc. appointed **Gene Gustafson** branch manager for its newest branch in Fort Collins. Gustafson, a Windsor resident, begins the new venture with five industry veterans including longtime marketplace fixtures **Lisa Gustafson** and **Luke Cronin**.

Northwestern Mutual honored **Ryan E. Yoder,** CLU, ChFC, affiliated with The Cunningham Financial Group in Fort Collins, with its 2011 Western Region Managing Director Leader Award. The honor recognizes Yoder for an outstanding year of performance with Northwestern Mutual, serving the financial



YODER

security needs of clients and policyowners throughout the region.

John Heddens of Fort Collins achieved qualification in Million Dollar Round Table. Qualifying for MDRT is a career milestone achieved by less than 1 percent of the world's life insurance and financial services professionals.

MEDIA

Brian Hughes has been named General Manager for KRFC 88.9 FM in Fort Collins. Hughes, the community radio station's former volunteer coordinator, takes over for interim GM Dennis Bigelow, who will return to Live@Lunch as a volunteer technician and help keep the computers and audio equipment in good working order. John Hayes is the station's new program director.

REAL ESTATE

ACADEMICS

Janey Wise-Gronewoller of Re/Max Action Brokers has been recognized as an REO Specialist. Wise-Gronewoller is qualified to work with bank- and HUD-owned properties to assist homebuyers in the purchase process.



GRONEWOLLER

Sharon Robinson, dean of career/technical education at Front Range Community College's Larimer Campus, has been named FRCC's Administrator of the Year. Robinson has been dean since 2006. She joined FRCC after a career as a high school teacher in Oklahoma and Kansas and



ROBINSON

administrative positions with Denver Public Schools, including executive director of the Emily Griffith Opportunity School.

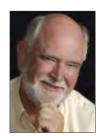
University of Phoenix Fort Collins Learning Center hired **Deborah K. Johansen** as the director of Academic Affairs. In her new role, she is responsible for hiring and managing faculty members, creating the program calendar and managing student inquiries. She will also be involved in building and



JOHANSEN

maintaining the quality of degree programs at the Fort Collins center.

Monfort College of Business Professor of Marketing Nathan D. Kling has been named to the Board of Trustees at the Kazakhstan Institute of Management, Economics and Strategic Research in Central Asia. The board serves as an oversight and policy-making group for the



KLING

university. Kling helped design a doctoral program in Business Administration at KIMEP in 2005.

Poudre High School in Fort Collins named **Natalie Stone** the new girls golf coach. Stone is a current member of Hanrahan Golf School and a former Colorado State University golf athlete.

Aims Community College selected **Michael Millsapps** to serve as the chief facilities management officer for the college. Millsapps steps into the position after serving three years as assistant director of facilities and operations at Aims.



MILLSAPPS

ACCOUNTING

Shaw & Associates hired **Susan Graham**, CPA, as senior accountant. Graham joins the firm with over five years of public accounting and tax experience, in addition to six years as an accounting manager within the real estate development and venture capital industry.

BOARDS

The Fort Collins Symphony has added **Roxanne Slayden** and **Kevin Dryg** to its board of directors.

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



DAILY IN REVIEW

Lind: Offers came in after disappointing auction

Editor's note: Daily in Review is a partial digest of stories reported in the Business Report Daily online service between March 7 and 18. 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.

WINDSOR — Water Valley developer Martin Lind said the March 17 auction of a number of his properties and land holdings didn't go as well as expected but the event generated many inquiries and possible deals after it was over.

"The actual event was really lifeless, but after it was over things just lit up," Lind said.

Lind said one example was a \$2.8 million sale of an industrial building in the Diamond Valley Industrial Park that had received a bid of \$2.1 million during the

He said final results won't be known for another 30 to 45 days.

"I would say we're north of \$12 million in sales right now, and I'm expecting it to be at least twice that in the next 30 days," he said.

More than 400 people attended the auction — probably the largest of its kind ever held in the region — with more than 100 registered bidders.

Lind sold a total of 13 of his commercial properties Thursday through Alabama-based J.P. King Auction Co., with six properties still awaiting final approval.

PUC approves Xcel solar settlement

DENVER — The Colorado Public Utilities Commission approved a March 18 settlement that will restart Xcel Energy's solar incentive program, while reducing the amount of subsidies paid up front for installations at residences and businesses.

The settlement will restore the solar incentive program until it is fully reviewed by the PUC within the next 12 to 14 months, according to a statement from the commission. Xcel had filed an application with the PUC last month to reduce its solar rebate from \$2 per watt to \$1.25 per watt, and suspended the program the following day.

The approved settlement allows Xcel to accept applications for up to an additional 60 megawatts of solar installations, while capping 2011 incentives at \$97.3 million. The agreement establishes a series of step-downs to reduce the upfront solar rebate for small customerowned systems from \$1.75 a watt to zero as more solar installations are added.

Production-based incentives, spread out over 10 years, will increase from 4 cents per kilowatt-hour to 14 cents per kwh for small customer-owned systems as the rebates are phased out.

As part of Colorado's 30 percent renewable energy standard, consumers pay a 2 percent surcharge on their monthly electric bills to support solar incentives and other renewable energy development.

Northern Colorado bridges get \$25 million fix

DENVER — Two bridges in Larimer County and two in Weld County are in line for a total of \$25.1 million in funding from the Colorado Bridge Enterprise's Build America Bonds pro-

In Larimer County, a bridge at U.S. Highway 287 north of State Highway 1 is set for a \$3.8 million fix this spring. Another, on State Highway 14 that crosses the Poudre River east of the road's junction with U.S. 287 will receive \$13.2 million in repairs in the spring of 2013.

In Weld County, a bridge on the Interstate 25 service road over the Little Thompson River south of the junction with State Highway 56 is slated for a \$3.5 million fix in summer 2012, and a

bridge on State Highway 66 that crosses the St. Vrain River west of Platteville is scheduled for a \$4.6 million repair that

The projects are among 63 bridges in 25 Colorado counties that will be repaired or replaced with the \$300 million CBE bond proceeds. The bonds are paid back with a bridge surcharge collected through state vehicle registration



Join us April 21, 2011 from 5-9pm at Embassy Suites Loveland for a festive evening celebrating trust and ethics in business.

The 13th Annual **BBB Torch Awards for Business Ethics**

To purchase tickets and for more information, please visit wynco.bbb.org/torch_awards or call Kellie Brown at 970,488,2036.

The Torch Awards is a program of the BBB Foundation.



Champion of Trust:

Champions of Trust: Northern Colorado Business Report / Wyoming Business Report Ethics Advocates: Colorado Ethics in Business Alliance / Poudre Valley Hospital
Torch Bearers: BizzSpot / Brown & Brown Insurance / Colorado State University College of Business Flood & Peterson Insurance, Inc. / Gallegos Sanitation, Inc. / Guaranty Bank and Trust Company Kennedy and Coe, LLC / Monfort College of Business, University of Northern Colorado Professional Finance Company, Inc. / University of Wyoming College of Business Video Sponsor: Advanced Media, Inc. / Design Sponsor: Caldera Event Group, LLC Red Carpet Reception Sponsor: The Photo Touch

INDEX OF LEADING ECONOMIC INDICATORS

Regional indicators show slow growth ahead

Lagging state data affect quality of economic analysis

The Northern Colorado Business Report Annual Monthly Growth Rate was negative from July to December 2010 but moved above zero in January. I think the decline of economic activity in Northern Colorado has halted and that 2011 and 2012 will show slow, but modest, growth. But it's hard to tell.

I am currently having significant data problems. The year-over-year October change looks especially bad, and the weakness in the July-December data has caused the forecast for 2011 and 2012 to decline. But that may have been caused by erroneous sales tax account data released by the state.

The Department of Revenue is computerizing or upgrading several of its data collection processes. The upgrade process for new and renewed sales tax accounts started in October, causing a partial-month low number which has not been corrected. No data has been released for subsequent months, either. The retail sales accounting process is also being revised, resulting in no new

data since October. I hope these processes will be complete before I report economic indicators in July.

So, we need to look at the current Growth Index and Growth Rate with some suspicion. I have used an econometric technique to estimate the missing values,

but it was developed using historical data and will not pick up turning points in the statistics. I will not comment further on the data series that are under revision here.

ECONOMIC

INDICATORS

John W. Green, Ph.D.

Regional Economist

National economy

The U.S. economy is growing slowly but that growth looks very shaky. Attempts to reduce the deficit while the economy is growing so slowly are likely to push the country back into recession.

Reductions in local, state and federal employment will reduce consumer spending, the main driving force for economic growth. Higher gasoline and food prices and lower home values will

have the same effect. Political gridlock will reduce consumer confidence, reinforcing trends toward more saving and less spending.

Conflict over workers' rights that began in Wisconsin may spread to other states. The outlook for the Mideast and our energy-dependent nation do not look bright for the rest of 2011. The pessimism

Employment

Colorado.

The state is currently revising employment data using the 2010 population census. Revisions for 2010 are reflected in my data, but revisions going back to 2000 will have

will be felt in Northern

to wait until July.

The decline in employment in
Northern Colorado has probably bottomed and should be increasing very slowly. Leprino is interviewing workers to start later this year and other major and minor employers are slowly hiring. Some sectors, including all levels of government, are reducing employment. CSU has indicated that it may reduce faculty positions because of lower levels

of state support, while at the same time increasing tuition as much as 20 percent, another blow to consumer balance sheets.

Unemployment numbers in Northern Colorado took a big jump as a result of state revisions to employment and labor force data. The labor force has been reduced, resulting in higher unemployment percentages. The labor force is the numerator of the frac-

See INDICATORS, 17A

Employers vetting more possible new hires

Background check increase signals economic upswing

By Kate Hawthorne

khawthorne@ncbr.com

Colorado's unemployment rate reached its highest level in 35 years in January – 9.1 percent – as the national rate was dipping its lowest level since April 2009 — 8.9 percent — in February. The state is releasing figures for February jobs the day this paper is published, but if pre-employment activity is any indica-

tion, they should mirror the national uptick in workers finding work.

Katie Zwetzig, principal of Fort Collins-based Tandem Select, has seen an uptick in the number of employers asking for background checks on potential hires.

"From a substantial increase in the number of applicants to a dramatic increase in products such as education verification checks that are often bypassed in tough economic times, the data supports the notion that our economy is on an upswing," she said.

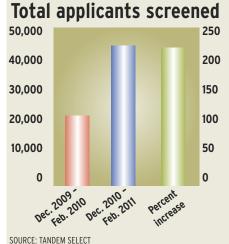
The number of applicants screened by Tandem — formerly Premier Employment Services — more than doubled last year, from 20,881 in the three months between December 2009 and February 2010 to 47,049 between December 2010 and February 2011.

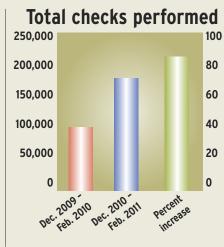
As employers have become more certain that the economy is rebounding, the total number of all background check searches rose 86 percent between December 2009 to February 2010 and December 2010 to February 2011, from 95,400 to 177,035 searches. The number of education and certification verifications rose by 99 percent in the same period, as employers began to hire for specialized positions that need specific certifications. These findings support the notion that hiring for more specialized, white collar positions is on the rise, Zwetzig said.

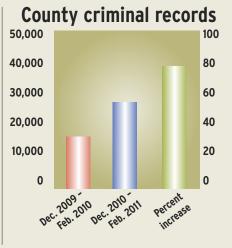
Military Service verification checks more than doubled as companies begin to dip into the talent pool of veterans returning from service in Iraq and Afghanistan, she added.

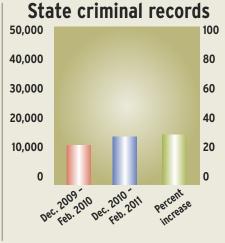
Tandem has also seen increases in other search requests: County criminal record searches were up 79 percent, from 15,531 checks in December 2009-February 2010 to 27,767 checks in December 2010-February 2011, and state criminal record searches up 36 percent, from 10,513 to 14,292. Drug tests rose a full 85 percent with more employers concerned about the accessibility of drugs through channels such as medical marijuana dispensaries.

Pre-employment screening on the rise









INDICATORS, from 16A

tion where the number unemployed (unchanged) is the denominator.

Motor vehicle registrations

Motor vehicle registrations picked up in 2010, probably because of strong new car sales and slightly better business conditions. The number of registrations in 2010 almost reached higher 2006 and 2008 levels. 2007 and 2009 were weak years. 2011 numbers should surpass 2008 peaks.

Construction

The total value of construction put in place in Northern Colorado was about the same in the second half of 2010 as in the same period in 2009. Thus, the boost to our economy from construction activity has stalled out. The effects of the federal stimulus money have dissipated. There is some commercial construction in Greeley and a large multi-unit apartment project in Larimer County balancing a slower residential construction market.

The number of new single-family detached housing permits issued in Northern Colorado in 2010 did increase slightly over 2009, probably as a result of government incentives. The 2010 increase was very small and our economy will struggle to repeat it in 2011.

Growth

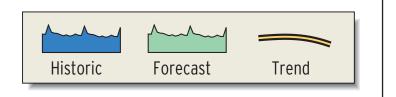
Economic growth in Northern Colorado appears to have stalled over the winter. The weather has not been severe enough to stall construction and other economic activity so this slowdown is ominous. I hope economic activity will pick back up as we progress through spring and summer.

State and local government budget problems, however, are not reflected in current statistics and may exert a significant drag on future economic activity. Industrial construction and production, along with healthy energy and health-care sectors, may pull our economy a little further out of the Great Recession.

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

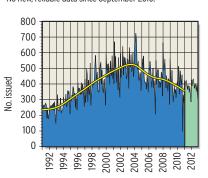
KEY

These economic indicators are provided by NCBR economist John Green.



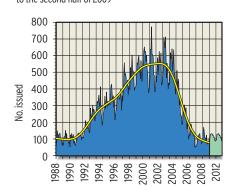
New sales-tax accounts

The state has not finished automating this data series. No new, reliable data since September 2010.



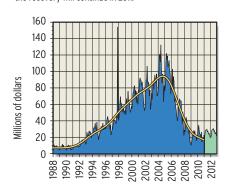
Single-family permits

The second half of 2010 was very similar to the second half of 2009



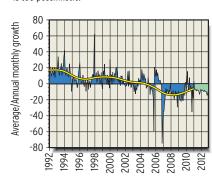
Single-family permit value

2010 was a better year than 2009. Hopefully, the recovery will continue in 2011.



Growth in the region

Growth is so excruciatingly slow. This forecast is too pessimistic.



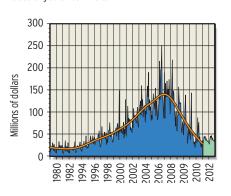
Unemployment rate

Unemployed workers are dropping out of the labor force causing unemployment to increase



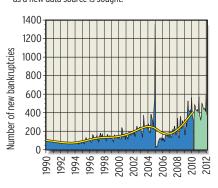
Total construction value

Hopefully, the spring rebound in 2011 will be as strong as it was in 2010.



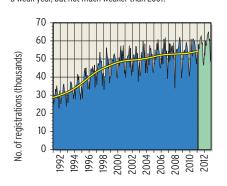
Bankruptcies

The number has been estimated since May 2010 as a new data source is sought.



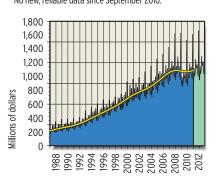
Motor-vehicle registrations

Registrations never did weaken much. 2009 was a weak year, but not much weaker than 2007



Retail sales

The state has not finished automating this data series.







www.ncbr.com | March 25 - April 7, 2011 18A | Northern Colorado Business Report

Largest Chambers of Commerce Ranked by no. of members





RANK	PREV RANK	CHAMBER ADDRESS OFFICE PHONE/OFFICE FAX	NO. OF MEMBERS 2011 NO. OF MEMBERS 2010	NO. OF EMPLOYEES NO. BOARD MEMBERS	BASE ANNUAL DUES \$	REVENUES 2010 REVENUES 2009	E-MAIL WEB SITE	PERSON IN CHARGE W/ TITLE YEAR FOUNDED
1	1	FORT COLLINS AREA CHAMBER OF COMMERCE 225 S. Meldrum St. Fort Collins, CO 80521 970-482-3746/970-482-3774	1,000 1,100	8 26	\$450	N/A N/A	info@fcchamber.org www.fortcollinschamber.org	1904
2	NR	LONGMONT AREA CHAMBER OF COMMERCE 528 Main St. Longmont, CO 80501 303-776-5295/303-776-5657	900 700	5 19	\$360	N/A N/A	staff@longmontchamber.org www.longmontchamber.org	1888
3	2	GREELEY CHAMBER OF COMMERCE/ VISITORS BUREAU 902 Seventh Ave. Greeley, C0 80631 970-352-3566/970-352-3572	700 736	7 30	N/A	N/A N/A	sarah@greeleychamber.com www.greeleychamber.com	1919
4	3	LOVELAND CHAMBER OF COMMERCE 5400 Stone Creek Circle Loveland, CO 80538 970-667-6311/970-667-5211	675 628	5 17	N/A	N/A N/A	info@loveland.org www.loveland.org	Brian Willms, President and CEO 1902
5	4	WINDSOR CHAMBER OF COMMERCE 421 Main St. Windsor, C0 80550 970-686-7189/970-686-0352	400 395	2 9	\$195	\$140,000 \$150,000	information@windsorchamber.net www.windsorchamber.net	1902
6		GREATER BRIGHTON AREA CHAMBER OF COMMERCE 1850 Egbert St., Suite 140 Brighton, CO 80601 303-659-0223/303-655-2153	320 N/A	2 10	N/A	N/A N/A	kwelch@brightonchamber.com www.brightonchamber.com	Kami Welch, Executive director 1955
7	6	EVANS AREA CHAMBER OF COMMERCE 3700 Golden St. Evans, C0 80620 970-330-4204/970-506-2726	259 250	1 11	\$125	\$60,000 \$60,000	ecc@evanschamber.org www.evanschamber.org	Michele Jones, Executive director 1984
8	5	CARBON VALLEY CHAMBER OF COMMERCE 8308 Colorado Blvd., Suite 203 Firestone, CO 80504 303-833-5933/303-833-0335	220 252	1 9	N/A	\$80,000 N/A	stephanie@carbonvalleychamber.com www.carbonvalleychamber.com	Bill Meier, President 1986
9		ERIE CHAMBER OF COMMERCE 235 Wells St., P.O. Box 97 Erie, CO 80516 303-828-3440/303-828-3330	200 200	N/A 10	N/A	N/A \$145,000	erie@eriechamber.org www.eriechamber.org	Elle Cabbage, Executive director 1995
10	8	JOHNSTOWN/MILLIKEN CHAMBER OF COMMERCE 112 E. S. First St., P.O. Box 501 Johnstown, CO 80534 970-587-7042/970-587-8703	190 190	1 11	\$175	\$76,400 \$81,500	info@johnstownmillikenchamber.com www.johnstownmillikenchamber.com	Kurt Rollin, President 1975
11	q	BERTHOUD AREA CHAMBER OF COMMERCE 344 Mountain Ave., P.O. Box 1709 Berthoud, CO 80513 970-532-4200/970-532-7690	186 176	N/A 12	N/A	N/A N/A	bcc@berthoudcolorado.com www.berthoudcolorado.com	1907
12	11	WELLINGTON AREA CHAMBER OF COMMERCE P.O. Box 1500 Wellington, CO 80549 970-568-4133	90 92	1 9	\$150	N/A N/A	membership@wellingtoncoloradochamber.net www.wellingtoncoloradochamber.net	William Schneider, Chair N/A
13		EATON CHAMBER OF COMMERCE P.O. Box 111 Eaton, CO 80615 970-454-3003	50 N/A	0	N/A	N/A N/A	N/A www.eatonchamber.org	Brandon Rohn, Chairman 2003
14 Region sur	12	SOUTH CENTRAL WELD CHAMBER OF COMMERCE P.O. Box 606 Platteville, CO 80651 970-324-3111/970-785-6155 srimer and Weld counties, and the city of Brighton.	45 60	N/A 7	N/A	N/A N/A	info@southcentralweldchamber.com www.southcentralweldchamber.com	2006 ess Report survey researched by Ross Manley

ponses to business report survey researched by Koss Manley To be considered for future lists, e-mail research@ncbr.com

Region surveyed is Latillet and were counted, and the start of the NAM NOT Available NR-Not Previously Ranked Fort Lupton Chamber of Commerce did not respond in time to be included in this list.



Business insurance plans: What do you really need?

How to protect your company and your cash

Insurance is something we all know we need to protect us against the liabilities that could put us out of business. What do we need to stay protected without draining our operating cash?

The general insurance most firms must consider include:

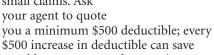
- General liability
- Property
- Workers' compensation
- Commercial umbrella
- Commercial auto
- Business income

Health insurance is a separate subject, one too large to cover here, so we will just focus on business protection.

David Stansfield, LUTCF, a 15-year Farmers Insurance agent in Fort Collins, suggests evaluating your business's insurance needs regularly. Depending on what type of business you have, there are ways to save money on insurance without sacrificing quality or coverage.

When you are looking for insurance, ask the agent or agency to shop your business for two or more quotes and/or different "packages" — a stand-alone policy that you pay for per line of insurance as well as the BOP, or Business Owner's Package, which provides many more coverages and can usually cost less than buying each policy separate.

Another way to save money on insurance is to self-insure for small claims. Ask



roughly 5 percent on the premium. Ask if the agent can provide two deductibles, one for property (contents) and one for liability (negligence). After all, these are two different losses, so doesn't it make sense to save money with two different deductibles?

Must-have coverage

There are some coverages that a business owner should always have. Not having these can bankrupt the business.

First on the list: Coverage for loss of income. When a business incurs a covered loss, the business owner usually loses income as well. For example, if a restaurant is closed for three weeks after a large kitchen fire, the owner is out three weeks' income and could possibly



THE CLEVER BUSINESSMAN Tommy Winston

"There are some coverages that a business owner should always have. Not having these can bankrupt the business."

lose the business, depending on the cash-flow situation.

When evaluating options for this type of coverage, ask yourself: "How long could my business be closed until I would not be OK?" If you cannot afford to be closed more than three days, then you should have loss of income coverage with no waiting period. If you can go three or more days, then you can take the more affordable three-day deductible.

Most BOP policies do have some coverage for loss of income, but many do not include Employment Practices Liability Insurance, or EPLI. EPLI covers losses arising from employer / employee disputes — the fastest growing type of claim, and one that can cost a business owner hundreds of thousands of dollars in legal fees and judg-

These are defense and indemnity losses involving litigation and courtawarded damages arising from claims against the business made by past, present and prospective employees. Many employment practices awards include both compensatory and punitive damages. Punitive damages tend to be the largest part and leave the business owner exposed to an unacceptable level of risk.

EPLI usually covers claims of:

- Discrimination
- Wrongful termination
- Sexual harassment
- Negligent promotion
- Refusal to hire
- Slander, defamation, libel, invasion of privacy
 - Prior acts

Insuring your firm against losses that would be hard to survive is a must, and working with your agent to get the best possible coverage and rate you need is possible. If you do not get what you want, shop your insurance needs and you will find the rates and coverage you need to protect a profitable bottom-

Tommy Winston is CEO of Winston Ventures Inc. in Wellington. He can be reached at 970-494-0400 or through www.winstonventuresinc.com.









Kate Hawthorne, Northern Colorado Business Report

TIME TO WORK – Jim Mofhitz shows off one of his custom clocks. Mofhitz, a former accountant, turned his clock-making hobby into a business 30 years ago.

MOFHITZ, from 9A

er. He admits he initially resisted moving over to the computer because it was "uncomfortable," but today he can create any customized clock face for virtually no cost.

Computers help the business in another way, too. In addition to his craft show appearances, Mofhitz estimates that 8 percent of his sales now come through his website, humorous-clocks.com.

Mofhitz plans to include the Greeley Arts Picnic at the end of July in his itinerary this year, and feels lucky that he's found a way to turn his hobby into a way to pay the bills.

Q: Which came first, the problem or the solution?

A: I love woodworking. The detail

and quality of clocks is appreciated, and I have pride in what I build. The humorous clocks used to represent only a small part of what I took to craft shows, but turned out to be my biggest seller. Today I have over 250 different clocks, and commonly do custom orders allowing my clients to have a unique one-of-a-kind clock.

Q: Did you use a business plan?

A: Not a formal one, but I do have to plan out which craft shows I want to participate in each year because you have to submit your applications early, and I also need to build up enough inventory.

Q: The passion that it fills for you personally?

A: I love going to the craft shows and meeting so many interesting people. The appreciation I receive from others who enjoy my product is rewarding.

Q: What was the genesis of the idea?

A: I was making clocks as a hobby when people started asking me to make clocks for them. When I noticed my part-time hobby as a clock maker was earning more than my job as a controller, I decided to go for it full time. In one of my first craft shows, the Gilroy Garlic Festival, I made more in two days than I did in a month as a controller.

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

A: Retired. Not sure if the business will be viable enough to sell or not, but I would like to see someone who is as passionate about the craft as I am to continue making the product.

Q: What were your biggest challenges?

A: Traveling as much as 229 days a year, and having leftover inventory.

Q: Are there one or two things you can attribute your success to?

A: My background as an accountant has helped me stay in business by staying focused on the numbers. You need to be careful not to overspend, and be realistic on the profits. I use a spreadsheet that highlights the most important indicators of whether or not a show I did made any money or

Q: Do you recommend an MBA? Any other resources?

A: No on the MBA, but you do need to understand how business works. Too many people in the craft business get buried because they lack common business sense. For resources a couple of great sites are FNO.com and craftreporter.com.

Q: Are there any areas where you need help?

A: Online marketing. If I could get (website sales) numbers up, I would be able to travel fewer days a year.

Q: Anything else?

A: I am always surprised at the number of people who work craft shows but have never looked back to see if it was profitable. I keep track of every show I have a booth at using a spreadsheet. Some are worth my time, others are not. Occasionally, I've even taken a loss. It helps me decide which shows to attend each year and which ones to pass up.

Brian Schwartz is the founder of 50 Interviews Inc., and can be reached at www.50interviews.com.



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Cookstoves for farmers good for spice trade, too

Rodelle helps local producers of vanilla beans for its extracts

What would it look like if each company in the industrialized world with a significant busi-

ness stake in a developing country took an interest in the wellbeing of the communities that helped it turn a profit?

One model might look like the emerging collaboration between Rodelle

Inc., the 75-year-old
Fort Collins-based producer of some of
the finest vanilla extract in the world;
the Uganda Vanilla Growers
Association, a top exporter from which
Rodelle buys its beans; and Trees, Water
& People, a Fort Collins-based nonprofit organization dedicated to "helping
communities to protect, conserve and
manage the natural resources upon
which their long-term well-being
depends."

Jane Albritton

What does that collaboration plan to do? Create a fuel-efficient cookstove program for the Ugandan farmers who



Courtesy Rodelle Organics

RESEARCH MISSION — Rodelle Partner Joe Basta, far right, with Trees, Water & People's Sebastian Africano sit with the matriarchs of the Bugonia district, Uganda, to discover more about cooking habits and needs.

grow and harvest the vanilla beans.

And what do cookstoves have to do with vanilla extract? Nothing directly. But replacing a smoky, fuel-wasting stove with one that makes efficient use of fuel and is virtually smoke-free directly — and measurably — improves a family's health. A stove with an inter-

nal combustion chamber has the additional economic appeal of saving the user time — by reducing wood gathering — and money — by reducing fuel costs.

The collaboration is in the early stages of determining just what a Ugandan woman in the Bugonia District might want in her kitchen. The effort began at a 2010 fundraiser benefiting the Haitian Education Leadership Program, Partners in Health, and TWP, organized by returned Peace Corps volunteers Melissa and Joe Basta. Melissa had served in Haiti; Joe in the Dominican Republic. Joe also happens

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to be one of the partners in Rodelle, a company that had made sustainability a working part of its culture.

"We believe that taking care of our communities and our environment means we're taking care of each other," Joe Basta said. "That's why we take an active role in programs that improve social and environmental standards in communities where we live and work."

Indeed, Rodelle's facility is windpowered and the company is a Silver Level Partner with the city of Fort Collins' Climate Wise program. Rodelle's environmental efforts have reduced greenhouse-gas emissions, increased energy efficiency and decreased waste. Therefore, it is no surprise that TWP's Central American stove program, which since 1998 has built nearly 40,000 Rocket Stoves, caught Basta's attention. What if such a program could be started in Uganda, one of the principal sources of his company's product?

Culturally coherent

The co-founders of TWP, Richard Fox and Stuart Conway — another returned Peace Corps volunteer thought it was a splendid idea, and one that TWP was uniquely equipped to facilitate. Sebastian Africano, deputy international director for TWP, knows a thing or two about fuel-efficient, culturally coherent cookstoves. He was trained as a Rocket Stove consultant by the Oregon-based Aprovecho Research Center, and has worked as an environmental adviser to the International Lifeline Fund, which has its own stove project in Sudan, Uganda and Kenya.

Both the partners at Rodelle and those at TWP knew from experience that having a sponsor and an expert are necessary to create a development project. But for a program to carry on under its own steam when the sponsor and the expert are long gone, local buyin — both management and interest must be in place from the beginning.

So there will also be two local players. The local partner is the UVAN. The growers' association pays a premium for vanilla beans and provides farmers and their families with extension services in health, livelihoods and environment. A small non-governmental organization already at work in Uganda — such as Joint Energy Environment Projects will most likely be used to launch the stoves project.

Then there are the women who will actually be using the stoves. Their consent to have their lives "improved" is

"People don't often think about the fact that cookstoves vary according to culture," said Claudia Menendez, international program coordinator for TWP. "But in the Americas, people like to cook standing over an open flame and might only use a cookstove once a week for making up a pot of beans. In Uganda, the stoves look completely different."

She added that for this project, the first step was to go into the kitchens to see what was being used and then to let the women try out some different stoves to see what they liked.

Earlier this month, in the company of Rodelle partners Joe Basta and Dan Berlin, Africano conducted a focus group with 36 women, five stoves, and 50 eggs donated by Aga Sekalala, founder of UVAN.

And the winner was? Not so fast. Before this project launches — probably after the vanilla bean harvest at the end of the summer — the partners have much to discuss. How will the various Rocket Stove options be manufactured? Transported? Installed? Monitored? Evaluated?

Creating a sustainable stove program will take some time and will not be easy, but if done with care it will do longterm good for the UVAN farmers.

Good for business

It will also be good for a Fort Collins business. It is one thing to claim "social responsibility" and another to do something lasting. Critics point out that lots of multi-national companies create facades of caring with little investment behind them. As long as a company like Rodelle wants to grow and prosper for another 75 years, producing everything from an organic line of products to Costco's store brand vanilla, it needs to

be operating in an environment that is also growing and prospering.

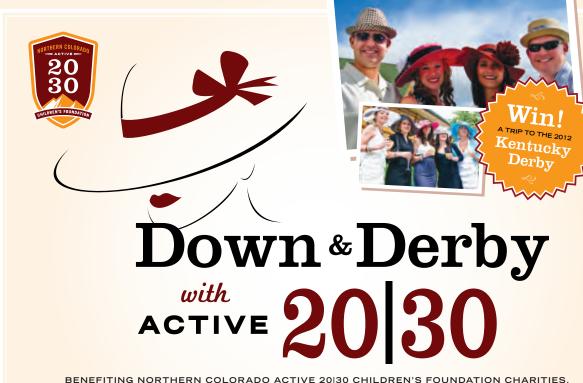
Then there are the geopolitical issues that roil countries on the African continent on a regular basis. With this single project, Rodelle builds human relationships from the ground up, from the smallholder Ugandan vanilla growers and their households to the local producer associations and UVAN, the exporter.

Such relationships are particularly important in the vanilla trade, because it literally takes a village to raise a bean. Vanilla is the second most labor-intensive spice in the world to produce beat out only by saffron — because every step in cultivation, from pollination to harvest, must be done by hand. So having a healthy, prosperous workforce that feels respected is no small matter. In 2009, riots in Madagascar where Rodelle maintains a good reputation for supporting families on the island's "vanilla coast" — sent a shiver through the global market.

If it is true that the local and global economies are now inextricably entwined, then smart money bets on a business model that recognizes the connections between sustainability and profitability — with a dash of human kindness added for good measure.

The Third Goal of the Peace Corps, set down in 1961, is to "contribute to the education of America and to more intelligent American participation in the world." Here in the organization's 50th year, it appears that Rodelle and TWP are helping to meet that goal.

Jane Albritton is a contributing writer for the Northern Colorado Business Report. She can be contacted at jane@tigerworks.com.



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LEPRINO, from 1A

factory is a big part of that interest, Haren said. The facility will eventually be about 883,000 square-feet, but the first phase set to open in late fall will be about 127,000 square feet and produce powdered milk.

Last month, Denver-based Leprino began accepting applications for employment at the new plant.

Industry suffering

Nationally, the dairy sector has been suffering in recent years. An oversupply of milk depressed prices, and higher fuel, feed and input costs resulted in shrinking profits for dairy farmers. In recent years, dairy operators have sent part of their herds to slaughter to help reduce the milk supply and pump up prices.

"Our industry won't quite double but will grow dramatically."

Tom Haren, owner AGPROfessionals LLC

Haren said the industry is beginning to get some life back.

"At our peak back in 2007 there were over 120,000 milk cows in Colorado," he said. "We dropped below 100,000 when the dairy market collapsed, but we're pretty much back up to our previous high."

Haren said Colorado is generally viewed as a great state for dairies with its relatively mild climate, especially in the summer. He said when AGPROfessionals gets out-of-state calls about relocating to Colorado, it's usually a family operation wanting to know details about living in the area, such as the quality of schools and proximity to churches.

Haren said one of the biggest challenges to getting the dairy industry healthy again is in obtaining financing. He noted that the loss of New Frontier Bank in Greeley in early 2010 was a blow to the industry and it's taken some time for other financing institutions to pick up the slack.

He said the ongoing national recession and financial hurdles have also slowed dairy growth.

"Investors and lenders want to see a specific business plan, including risk management and exit strategies," he said. "We have to answer a lot of whatife"

New producers needed

The Dairy Farmers of America cooperative has the contract to supply Leprino's milk needs. Les Hardesty, owner of Cozy Cow Dairy near Windsor and chairman of the board of the Mountain Area Council of DFA, said he's also seen increasing inquiries from out-of-state dairy operators considering a move to Colorado.

Hardesty said the DFA intends to give existing producers the first crack at providing milk for Leprino, but even with many of those producers expanding their operations there will still be a need for new dairies.

"It's a balancing act," he said. "We still want our current producers to have first opportunity, but with the expanded market we will need both to meet the demand."

Haren noted that, if local supplies can't meet Leprino's daily needs, milk will have to be shipped in from outside the area — and the cooperative would have to pay the freight.

"If this is balanced properly and you manage the growth and have enough production for the demand, everybody should be pretty happy," he said.

Hardesty said the arrival of Leprino and its ongoing demand for local milk will be a great thing for rejuvenating the region's dairy sector.

"I wouldn't call it a lifesaver, but I see opportunity," he said. "I certainly see it as an opportunity for a farmer to bring in a next generation and to expand with a solid local market. It's really a wonderful opportunity."

Big als



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"The supplemental EIS has to analyze all the environmental aspects of the project, and our goal is to make sure it's included in the supplemental EIS."

Gary Wockner, executive director Save the Poudre

GALETON, from 1A

ern Wyoming — has sprouted nearly a dozen drilling rigs with several more

And that caught the attention of Save the Poudre, a local group that aims to

stop the construction of Glade Reservoir and generally opposes NISP.

"We contacted the Corps (of Engineers) in January and asked them what their plan was for analyzing the oil-and-gas issue in and near the Galeton



site, and they got back about a month later and said they hadn't looked at that in the initial (Environmental Impact Study) but said they'd take a look at it in the supplemental draft of the EIS," said Gary Wockner, Save the Poudre executive director.

Completion of the supplemental draft EIS by the Corps of Engineers is expected later this year.

'The supplemental EIS has to analyze all the environmental impacts of the project, and our goal is to make sure that it's included in the supplemental EIS," Wockner said.

No impact?

Northern Water is promoting the NISP project as a way to help meet Northern Colorado's future water needs. Brian Werner, Northern spokesman, said

the drilling that's occurred in the proposed Galeton Reservoir area is a new wrinkle for the NISP project, which has been in planning stages since the 1990s. "They weren't

drilling when we start-

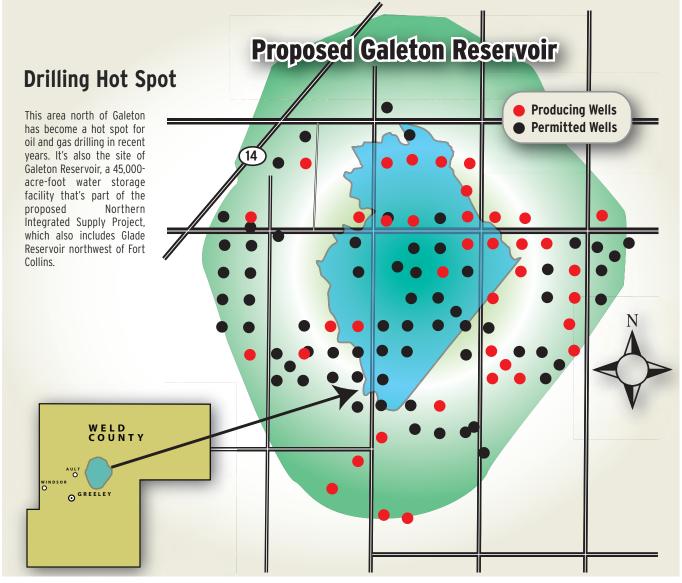
ed the project, but if



there's something we've learned how to be in this process it's to be flexible," Werner said. "We're highly confident there will be no impact on the project."

But Werner does concede that the presence of the drilling rigs on the Galeton site makes creating a water storage facility there more problematic.

"How long will it take for those wells to play out — eight, 10 years? They all play out eventually," he said. "We don't know if we'll build Glade first or Galeton. If the wells are there, it might



"We're highly confident there will be no impact on the project."

Brian Werner, spokesman Northern Water

force the decision to do Glade first."

Werner said those construction decisions will be left to the NISP participants. "It'll be the participants who make the decision once we have the (construction) permit in hand," he said.

Meanwhile, Werner said Northern will be talking to oil and gas companies in the Galeton area to gauge their plans.

The company with the most wells in the Galeton area and plans to drill several more is Houston-based Noble Energy, which has been doing intensive drilling in the Niobrara Formation and is building a 65,000-square-foot regional office on a 23-acre site in west Greeley.

Between 250 and 300 workers are expected to be based out of the Greeley

Jon Ekstrom, a spokesman for Noble Energy, said he's not sure what will happen if NISP gets the go-ahead to begin construction of a dam and other infrastructure for Galeton Reservoir.

"A lot of it depends on the pace of the permitting of the Galeton Reservoir," he said. "We will proceed as we have been doing until we're approached with something else."

Ekstrom said the mineral leases taken out on land in the Galeton Reservoir remain in effect as long as they are producing, meaning Noble could not be forced to leave the area until it is ready to

Ekstrom said the company has had success in the Galeton area and has no plans to leave soon.

"We've been pleased with our results in the area, and we believe it will continue to be one of many good areas for us in the future," he said.

Another concern of Save the Poudre is the hydraulic fracturing drilling technique used in the vicinity of the proposed reservoir site. Diesel fuel or fluids containing diesel fuel are used in the "fracking" of underground rock layers to get at oil and gas deposits.

Save the Poudre asked the Corps of Engineers to look into possible drinking water contamination that might result

"We will proceed as we have been doing until we're approached with something else."

Jon Ekstrom, spokesman Noble Energy

from fracking activities under the Galeton site.

But Ekstrom said fracking takes place "thousands of feet" below the water level and has not proven to be a source of water pollution.

"Water is certainly a sensitive issue and we're very sensitive to it," he said. "There's been no cases of fracking linked to the contamination of drinking water. We live and work in the area, too, and we want to do everything we can to protect the water."

SOURCE: MAP DATA GATHERED BY SAVE THE POUDRE COALITION: ILLUSTRATION BY BERNIE SIMON, NORTHERN COLORADO BUSINESS



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RESEARCH, from 2A

aid kits. "I think it'll have the touch and feel that gauze has, but maybe a little more rubbery," she said. "The problem with gauze is it can help stop bleeding but it doesn't do anything to promote healing."

Reynolds said the DOD is looking for a wound-healing product that can be taken into battle and used by field medics or the soldiers themselves to field dress a wound.

But she noted that the material could have far wider applications, including on-site treatment of disaster victims and in hospital emergency rooms.

"It's going to reduce infection and inflammation," Reynolds said. "Having a material that helps control the body's response (to a wound) is what our material aims to do and what current materials don't do."

Do better job

The new material could also be used to coat medical devices such as stents, orthopedic implants, patches and sutures and help those devices do a better job of what they're supposed to do treat the wound without causing complications in surrounding cells or tissues.

Reynolds will work with E.J. Ehrhart and Simon Turner, professors in CSU's College of Veterinary Medicine and Biomedical Sciences, to test the product when it reaches its latter phases. She said she expects the product to be ready for FDA clearance studies at the end of the three-year research period.

In 2010, Reynolds was named by the Boettcher Foundation one of only six Boettcher Foundation Investigators as part of the Webb-Waring Biomedical Research Program, which helps recruit, retain and advance scientific talent in Colorado.

"Dr. Reynolds has been on a steep trajectory in her research career following her recognition as a Boettcher Investigator," said Bill Farland, CSU's vice president for research. "The generous grants awarded by the Boettcher Foundation and state's Bioscience Discovery Evaluation Grant Program, through the Office of Economic Development and International Trade, have helped stimulate important research in her laboratory.'

Colorado's Bioscience Discovery Evaluation Grants are intended to accelerate commercialization of new discoveries and support new business development in bioscience and biofuels.

"We've made one generation of (wound-healing) materials so far and we're continuing to develop others, but now with the DOD funding we can really accelerate that," Reynolds said.

On behalf of Reynolds, the CSU Research Foundation filed a patent application and helped her form a company for accelerating the time-tomarket for biocompatible coatings. The company, Diazamed, licensed the product from CSURF and was created with the help of NeoTREX, the commercialization arm of the Cancer Supercluster at CSU. NeoTREX is a division of CSU Ventures Inc., a nonprofit corporation.

Reynolds said her current research is the culmination of a goal she's had since her college days. "For me, I've always wanted to improve the quality of life that patients receive," she said. "It seemed that this was a pretty important area that needed to be addressed, and (I'm) happy to be involved in it."

MASKS, from 3A

before the current year's event is complete, according to the museum's web-

Members of the museum get first priority when it comes to receiving their masks to decorate, then non-members who request one. When the masks are finished, they become property of the museum for the impending exhibition.

Many artists, such as Wendy Franzen, participate annually, designing a new mask every year.

What I like about the Masks fundraiser is that it has become a community-wide event," said Franzen, who has been contributing her work since the first event in 2003. "The show includes masks that have been made by a cross section of our city, including students and accomplished artists."

Franzen also credits the Masks fundraiser with an increased awareness of the arts in Fort Collins because designers come from such a large crosssection of the community. That awareness means a lot to local artists.

"As an artist, it is important to have a museum in my town, and this event gives artists a chance to give back to MOA and support its mission," she said.

Franzen was even inspired by the Masks event to go back to school, and is pursuing a Master of Fine Arts degree at Colorado State University.

"I enjoyed making the masks so much that I began to re-examine my own role in the arts," she said.

Franzen has designed some of the fundraiser's most beautiful Masks over the years, according to Lorenz. The Masks are decorated in a variety of ways, from beadwork to glass, giving the exhibition another element of diversity.

Masks by local students will be featured in their own room in the museum, by sponsored the Bohemian Foundation. Students from Rocky Mountain, Poudre, Fort Collins and Fossil Ridge high schools, as well as from Colorado State University, will have masks in the show, and museum patrons will be able to bid on the student works along with all the others.

The exhibition opens April 1 and will be open to the public through May 6. Admission for nonmembers is \$8 for adults, \$6 for seniors 65 or older, \$6 for students, and \$5 for children ages 7-18. Children under 6 and members of the museum are admitted for free. For more information about Masks and the April 30 gala, visit www.fcmoa.org.



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COMMENTARY

EDITORIAL

Library expansion rare ballot measure with no downside

Imagine a ballot measure that was straightforward and easy to understand, created jobs, improved an existing amenity, offered a 5-to-1 return on investment and cost absolutely zero additional tax dollars.

This isn't a utopian fantasy. It's the measure to expand Fort Collins' main library, a rare initiative with no discernable downside, on the April 5 ballot.

For those of us somewhere else during the 1970s, voting on this issue is a bit puzzling. Back in the day, however, citizens wanted to protect downtown green space. So, in 1975, voters approved an ordinance that limits the footprint of buildings in what is now known as Library Park to 5 percent of the total park area.

That should have allowed for expansion of the 34,000-square-foot library as the patron population grew to more than a million a year. But over the intervening 35 years, the park has become home to a cluster of historic cabins, with parking and driveways, as well as a play-

The current citizens' initiative is asking voters to amend the 1975 ordinance to require 85 percent of Library Park's area remain open space, allowing up to 15 percent to be used for structures.

The Poudre River Public Library District has the money set aside in a reserve fund to cover the \$4.2 million projected cost of the 6,000-square-foot expansion and remodel. Studies show every \$1 invested in libraries returns more than \$5 to the community, so it would be money well spent.

The expansion plans make efficient use of the building's cantilever design. The space under the second-floor overhang will be enclosed with masonry and glass to create more individual seating and group study areas. The new space will also bring the library into the 21st century with the latest technology as well as providing more community meeting areas and better access to the 3.3 million items in the collection. It will also allow some administrative functions to move into leased space elsewhere, a boost for the downtown real estate market.

Construction could start as soon as this fall and take between nine and 12 months to complete — a year of jobs in a still-struggling industry. And most of those 80 elm trees will remain standing.

The measure has been endorsed by the Fort Collins Chamber, the Downtown Business Association and the Downtown Development Authority. The city clerk stopped counting citizen signatures in support of it somewhere north of 5,000.

Vote yes on the library expansion. There's no reason not to.



Radio in heaven

Business ethics critical in both good times, bad

Never has the adage "When times get tough, the tough get going" been more applicable than these past three or four

years now referred to as the Great Recession.

We've witnessed businesses big and small rise to multiple challenges presented by an economy headlined by the home mortgage crisis, bank failures and high unemployment. We watched as some



GUEST COLUMN

B. Sue Wood

businesses thrived in this rocky economic climate while others met their untimely demise.

And if we've learned anything at all these past few years it is this: A business's foundation — its blueprint for success — is critical in good times and bad. A code of ethics is a key component for all successful business plans.

The Better Business Bureau is a vocal proponent of business ethics and annually recognizes Northern Colorado and Wyoming businesses that are exemplary in this regard. This year's event is planned for April 21 — well past Tax Day, thank goodness!

Each year the BBB teams with students from Colorado State University, University of Northern Colorado and the University of Wyoming to prepare exhaustive nomination forms that detail how the business interacts with stakeholders, employees, vendors and customers.

What becomes apparent in judging the nominations is that all nominees share these common traits: trust, honesty, truthfulness, transparency, responsiveness and integrity. They are not catchphrases or flowery adjectives thrown about willy-nilly. Let's take a closer look.

Common traits

Trust is paramount in any business relationship, be it business-to-business or business-to-customer. Trust means

you'll do what you say, you'll live up to the contract, you'll make it right. Not only does it pay off in customer loyalty, it benefits your bottom line. The Institute of Business Ethics' research study "Does Business Ethics Pay?", for example, found that companies displaying a clear commitment to ethical conduct consistently outperform companies that do not.

Honesty goes hand in hand with trust. In marketing and communications, ethical businesses avoid misleading customers by creating the false impression of sponsorship, endorsement, popularity, trustworthiness, product quality or business size. If your ad states "100 percent satisfaction," does your business honor this?

Truthfulness is as simple as ensuring that written and verbal communications are clear and that important facts aren't buried in the "fine print" or intentionally left out.

Transparency is a window to your business that lets the customer know immediately the nature of your business along with its location, ownership, policies, guarantees and procedures that bear on a customer's decision to buy.

Responsiveness — rather the lack of responsiveness — gets a lot of otherwise good businesses in trouble. A credible business responds promptly to questions, concerns and complaints from customers and should a dispute arise, seeks to resolve the issue quickly and fairly.

Integrity is all about maintaining your good reputation by not becoming involved in activities that reflect unfavorably on or adversely affect its public

If your business plan and/or employee manual does not include a code of business ethics, I encourage you to remedy the situation now and become an ethical business in the New Economy.

B. Sue Wood of Fort Collins is president of B. Sue Wood & Associates P.C. and chairman of the board of directors for the Better Business Bureau serving Northern Colorado and Wyoming.

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ext. 216



LETTERS TO THE EDITOR

Editor's note: The next edition of the Business Report will be published on April 8, three days after the Fort Collins municipal election.

Weitkunat for Mayor

There are members of the Fort Collins City Council who have consistently voted to do almost everything possible to prevent job creation, retard business growth, slow residential development, and infringe on private property rights — you know who you are. Such examples include the recent East/West home size restrictions, last month's "green" building code requirements the list goes on and on.

Karen Weitkunat has stated she wants to increase Fort Collins' existing economic base by reducing the scope of government in our lives, recruit new employers (large and small) to the region with a pro-business development agenda, wants to expand Halligan Reservoir to prepare for the next 10 years of growth, and will vote as mayor to limit government and protect personal property rights.

I encourage you to elect Karen Weitkunat mayor. She unashamedly and proudly states she is pro-growth, projobs, pro-develop, pro-smaller government, pro-water storage, etc. You know where she stands on issues. She is a business owner with over 23 years experience, served as President of the North Fort Collins Business Association, and served previously on the city council for 8 years − 2 of those years as Mayor Pro Tem.

Vote Karen Weitkanut our next mayor on April 5.

John J. Primsky Fort Collins

Cunniff for Mayor

Join me and many other local business people voting for Ross Cunniff for Mayor. Ross has demonstrated his public leadership style as being collaborative and unifying; he will balance community interests. His service to our community over the last 24 years has been broad and deep. Ross forged his leadership skills on the Poudre School District Board 1999-2007 and while Board President 2003-2005. He was a volunteer with Pathways Hospice, Larimer County Food Bank, served on the Fort Collins Parks & Recreation Board 1999-2003 and more. And he is an entrepreneur and a corporate director. We need Ross Cunniff as our Mayor-because he has the diverse experience and extraordinary leadership skills necessary to balance our common interests.

> Gary Carnes Fort Collins

Vote for future leadership

Freedom, the future and leadership for "We, the people" of Fort Collins are the keystones of the upcoming municipal election. Vision about, experience with and a practical approach to implementing freedom, especially for our children and grandchildren, are necessary requirements for the people we will select to be our next mayor and to three city council seats, Districts 2, 4 and 6.

A thriving business environment, jobs, affordable housing, water, energy, affordable transportation for all, and budgetary efficiencies are the critical issues in this campaign.

Karen Weitkunat, Susan Pawlak, Wade Troxell and Gerry Horak are all more than equal to and will provide continuing leadership for the daunting task of keeping Fort Collins "The Choice City." I strongly urge you to cast your mail ballot for them, but for the library initiative to expand its footprint in Library Park as well.

The library initiative amends the city ordinance to permit a library "footprint" which will permit in filling the first floor, expanding the Main Library by several thousand square feet while still maintaining 85 percent open space in the park with little disturbance of the beautiful trees there.

Instead of rock-and-roll to the poll, it's bagel-and-lox to the mailbox for Weitkenaut, Pawlak, Troxell and Horak! Mel Hilgenberg Fort Collins

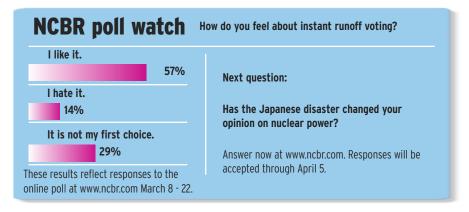
Chamber opposes ranked voting

(Business Report Daily, March 7, 2011)

I agree with David May. Though it is promoted to be simple as 1, 2, 3, a simple search on YouTube shows gobs of people, and councilmembers finding it's not all that simple. Seems a little racist as well. In Oakland, African American leaders are likening RCV to the 3/5th compromise of 1787. So why is it so important that Fort Collins changes the way it

Bradley

The Chamber is being disingenuous in its stated reasons for opposing the ballot measure. As a political heavyweight



with undue influence on city elections, it opposes measures like this one that would empower the grassroots and bring more people into the political process. Confusing? Complex? Since when is counting to three confusing? Manipulative? Not nearly so much as our current plurality elections, when candidates are leaned on to drop out so as not to split the vote. As for turnout, when Aspen conducted its ranked voting election (before defeated insiders overturned the system) they enjoyed a record turnout, as did Oakland this year with its first ranked voting election.

> Eric Fried Fort Collins

Keep it simple by voting down instant runoffs

(NCBR editorial, March 11, 2011)

You only scratch the surface of the potential problems that IRV can run into. But I think there's a lot of desire to do something about elections, so I understand where IRV's supporters are coming from. And so I think it's important to offer a positive alternative. I think approval voting is that alternative. It's simpler, and doesn't suffer from any of the bizarre and non-obvious problems that IRV has, and there is a group in Colorado (the Libertarian party of Colorado) that is already trying to push the idea forward.

> Dale Sheldon-Hess dale@sheldon-hess.org

It is interesting that Colorado's secretary of state Scott Gessler (in charge of elections) has endorsed approval voting. Of course, the response from the state has been to utterly ignore it, refuse to provide Coloradans with a good voting system choice, and instead ask them to choose between two bad systems: plain plurality or instant runoff. Approval voting: you approve or disapprove each can-(Nothing stops you from didate. approving more than one.) Mostapproved wins. It's that simple. It would run on every voting machine in the USA,

right now.

Warren D. Smith New York

The example the NCBR chose to illustrate a problem with ranked voting was bizarre, to say the least. Why would three relative newcomers be picked for a Lifetime Achievement award in the first place, and why would Lohan have the fewest first place votes yet the overwhelming number of second place votes? Only to make the NCBR's conclusion come out right.

Let's try some more reasonable numbers: Bush 48 percent, Gore 49 percent, Nader 2 percent, Buchanan 1 percent. Gore + Nader = 51 percent, winner = Bush. Ranked voting would have elected Gore. Clinton won with less than 50 percent due to Perot's 19 percent, and in 2006 Musgrave was re-elected to Congress with less than 45 percent while Paccione and Eric Eidsness split the other 55 percent. Ranked voting would solve that too. Approval voting DOES violate one person one vote, unlike instant runoff, and zero cities or counties in the U.S. use it, partly for that reason.

Eric Fried Fort Collins

NCMC 'Best of the Best'

(Business Report Daily, March 15, 2011)

Under Banner management NCMC has lost most of its general surgeons, its anesthesiologists, its endoscopists, its radiologists, the referral base of the Greeley Medical Clinic, and it seems to be in the process of losing its emergency room physicians — and Banner publishes a statement saying that it is awarding itself a certificate saying that Greeley is the Best of the Best. Wow — what are the others like??? All that said, I do believe that the NCMC "hands-on" caregivers are capable, compassionate people although that base of caregivers is being eroded.

> Stan Kerns Greeley

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Business Report file photo

EARLY DRILLING - Powertech crews were doing early exploratory drilling at the company's Centennial site west of Nunn during the summer of 2007. The company had hoped to complete its permitting in the first part of 2010, but new rules adopted by the Colorado legislature has pushed that process back.

POWERTECH, from 3A

South Dakota vote

And that became much more likely earlier this month when the South Dakota legislature voted to reduce the state's participation in permitting injection-well uranium mining projects.

On a 57-11 vote, the South Dakota House approved a bill that turned the permitting process over to the U.S. Environmental Protection Agency and Nuclear Regulatory Commission. The bill also sets aside some state rules on underground injection control Class III wells.

South Dakota Rep. Val Rausch, who sponsored the bill in the state House, said the bill was aimed at removing the duplication of getting permits from both the state and the federal government and as a cost-saving measure for the state.

"The state doesn't have specialists on staff for that," Rausch said. "We'd have to expand (the South Dakota Department of Environment and Natural Resources') staff."

Rausch said the department attended all the hearings on the bill and voiced no objection to it. Rausch, a Republican, also noted there was "strong bipartisan support."

Rausch did acknowledge that Powertech is currently the only company in the state that would benefit from the

"It was probably only one company going through the process at the time, so it might look like it was for only one company," he said. "But the intent is for it to apply to other companies, too."

Powertech's Clement said his compa-

See POWERTECH, 31A





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1:30 to 3:30 - High 5 Panels Actionable Ideas and Accessible Resources Any Business. Fifteen 5-minute presentations by Northern Colorado businesses.

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Japan disaster likely a setback for nuclear revival

Japan's unfolding nuclear disaster might be a huge setback for an industry that was just starting to get back on its feet.

The world's desire for power sources that were cleaner and more reliable than coal and oil - and the fading memories of previous disasters at Three Mile Island in Pennsylvania in 1979 and Chernobyl in the Ukraine in 1986 – were putting a new sheen of respectability on nuclear power.

Rapidly developing nations like China and India were ordering the construction of dozens of new nuclear plants, and the price of uranium oxide was on an upward trajectory in the second half of 2010 after floating at about \$40 per pound through June.

The price hit a high of \$74 a pound in mid-February of this year but started dropping immediately after the Japanese earthquake and tsunami that struck March 11. By March 14, the price had dropped to \$60 a pound and was down to about \$50 a pound a week later, when China declared a moratorium on the construction of new nuclear

Dick Clement, president and CEO of Powertech, the Canadian company that's pursuing uranium mining permits in Colorado and South Dakota, said he had no idea what the Japanese disaster might mean for his company.

"It's just too soon to tell," he said. Bob Duffy, a Colorado State University political science professor who wrote a book about U.S., nuclear politics, said while it's still not known how serious the Japanese nuclear situation will be, early indications are that it will be a setback for the industry.

"It's certainly not going to help if you're an advocate of nuclear power," he said. "Most public opinion polls had been showing fairly high levels of support compared to what it had been. At least in the short-term and perhaps in the long-term – depending on what happens - support will slump."

Duffy said the Japanese disaster will likely make it harder than ever to get financing for new nuclear projects, which are extremely expensive to build. The United States currently has 104 nuclear power plants online and four seeking approval, including one near Pueblo.

"This sort of refreshes for those old enough to remember (earlier disasters) and educates those experiencing it for the first time that there's no such thing as a free lunch," he said.

- Steve Porter

"All I can tell you is they don't have any of the permits they need from us yet."

Brian Walsh, hydrologist South Dakota Department of **Environment and Natural Resources**

POWERTECH, from 30A

ny did push for the bill.

"It was something we talked about with the governor and the legislature," he said. "We proposed this as something that would make sense and both the House and the Senate decided it was appropriate to proceed on that basis."

Not easier

However, Clement said the intent of the bill was not specifically to make it easier for Powertech to get its mining permit in South Dakota.

"It wasn't to get South Dakota out of the process," he said. "But to submit the applications to two agencies wasn't logical or practical."

Powertech has been pursuing permits for both projects simultaneously in South Dakota and Colorado. But the Colorado legislature in 2008 adopted measures to ensure Powertech and other future uranium mining companies would take steps to protect groundwater supplies and do their prospecting in a transparent manner.

Based on those laws, the Colorado Mined Land Reclamation Board last summer adopted several amendments to the state's Mined Land Reclamation Act. In November, Powertech USA sued the state of Colorado, the Mined Land Reclamation Board and Mike King, executive director of the Colorado Department of Natural Resources, claiming the new rules overstepped the bounds of the Legislature's action.

Clement said there has been no advancement of that lawsuit by Powertech.

"We're not pursuing it very stringently so we can focus on our efforts at Dewey-Burdock," he said.

Clement would not acknowledge that Colorado's regulatory environment is less friendly than South Dakota's.

"I think the regulatory climate in both states is very favorable," he said. "We have legislation in Colorado that makes it a little more strenuous."

Strong scrutiny remains

Brian Walsh, a hydrologist with the Dakota Department Environment and Natural Resources, said the new state law will make it easier for Powertech to get a mining permit.

"Under the way things were, Powertech would have had to get Class III injection permits from both the EPA and the state of South Dakota," he said. "Now it looks like they'll just have to get it from the EPA."

But Walsh said the state will still play a role in Powertech's path to a permit. "All I can tell you is they don't have any of the permits they need from us yet," he

And Powertech is still facing strong scrutiny from the federal government. Review of the safety-related portion of its Dewey-Burdock application to the Nuclear Regulatory Commission was stopped in early March and a two-day meeting is set for April 7 and 8 at the NRC's office in Rockville, Md., to resolve dozens of questions about the project.

Jay Davis, who lives next to Powertech's Centennial site near Nunn and is a strong opponent of the project, said he's glad the company's focus has shifted to South Dakota. But he worries that Powertech may be able to fast-track the permitting process there.

"It's worrisome in the sense that they get going up there and pulling in some money and start focusing on Centennial again," he said.

Davis said the hope by opponents of the project has always been that Powertech would eventually run out of money, and he noted that the company's share price has dwindled to as low as 14 cents a share. The price stood at 39 cents a share on March 21, but how that will fare in the wake of the still-unfolding Japanese nuclear disaster and world response to nuclear power safety is still to be determined.

And the value of uranium on the world market continues to drop, to about \$50 for a pound of U3O8 on March 21. (See sidebar at top.)

"If it goes under \$30 a pound, they'll have to pack it in," he said.

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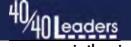
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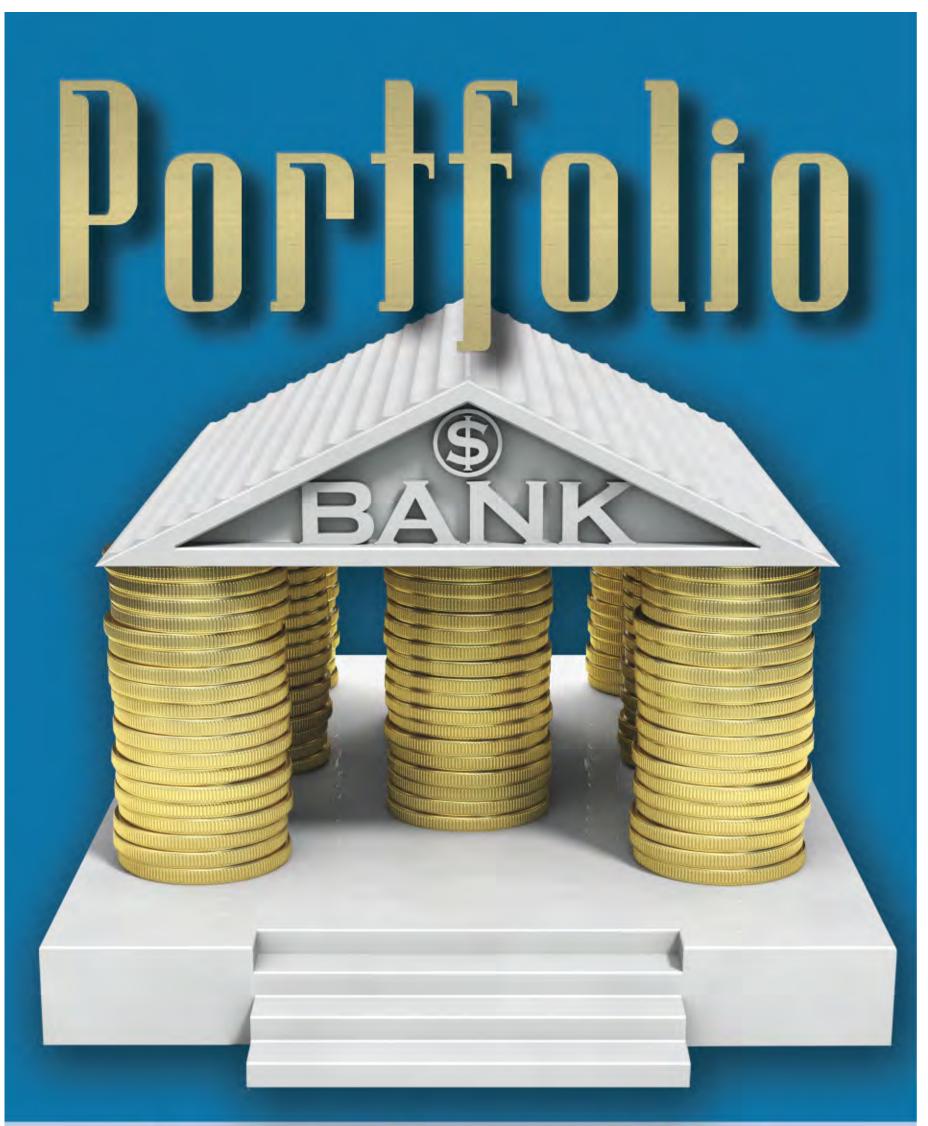


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www.bankofchoiceonline.com Products/Services: Full-service Person In Charge: Laura Grueber,

Bank of Choice

3780 W. 10th St. Greeley, CO 80634 Phone: 970-339-5600 Fax: 970-339-5848 Web site:

www.bankofchoiceonline.com Products/Services: Full-service Person In Charge: Ashley Rude,

Branch operations manager

7251 W. 20th St., Bldg. A Greeley, CO 80634 Phone: 970-339-5600 Fax: 970-339-5848

www.BankofChoiceOnline.com Products/Services: Full-service

Person In Charge: Jared Rudiger.

Bank of Choice

370 Justin Ave. Platteville, CO 80651 Phone: 970-785-2000 Fax: 970-785-2590

Web site: www.BankofChoiceOnline.com Products/Services: Full-service

Person In Charge: Yolanda Schmidt, Branch operations

Bank of Choice

1270 Automation Drive Windsor, CO 80550 Products/Services: Full-service Person In Charge: Ericka Cole

Branch operations manager

Bank of Colorado 312 Collins St.

Eaton, CO 80615 **Phone**: 970-454-1414 Fax: 970-454-1420 matt.pletcher@bankofcolorado.com

Web site: www.bankofcolorado.com Products/Services: Agricultural, commercial and personal banking. Person In Charge: Kaycee Lytle.

DAIN DIAMON OFFICES	····
CPAS	6E
CREDIT UNIONS	7E
INSURANCE	8
INVESTMENT ADVISERS	10
MORTGAGE LENDERS	111
MUTUAL FUNDS	138
PAYROLL COMPANIES	131
SAVINGS & LOAN	151
CDATENDEDC	151

Welcome to the 2011 edition of Portfolio, Northern Colorado's resource for the finance and insurance industries. This special section of The Northern Colorado Business Report includes listings of approximately 600 companies. We recommend you save this section, and look to this valuable directory when you're seeking financial services. To be considered for the next edition of Portfolio, e-mail research@ncbr.com or call 221-5400 x227. To submit your company data online, visit www.ncbr.com. Thanks for your interest in Portfolio and the Business Report.

Bank of Colorado 533 Big Thompson Ave.

INDEX

BANK BRANCH OFFICES

Estes Park, CO 80517 Phone: 970-586-8185 Fax: 970-586-8006

Web site: Products/Services: Agricultural. commercial and personal banking. Person In Charge: Brad Sishc,

Branch president Bank of Colorado

1102 Lincoln Ave. Fort Collins, CO 80524 Person In Charge: Cody Fullmer Branch president

VENTURE CAPITAL FIRMS **Bank of Colorado**

1609 E. Harmony Road Fort Collins, CO 80525 Phone: 970-206-1160 Fax: 970-206-1156

Web site: Products/Services: Banking Person In Charge: Tom Goding,

Bank of Colorado

President

Web site:

111 S. Rollie Ave. Fort Lupton, CO 80621 Phone: 303-857-3400 Fax: 303-857-3401

www.bankofcolorado.com Products/Services: Agricultural, commercial and personal banking Person In Charge: Donald Tomoi

Bank of Colorado

605 Fourth St. Fort Lupton, CO 80621 Phone: 303-857-3400 Fax: 303-857-3401 Web site:

www.bankofcolorado.com Products/Services: Agricultural, commercial and personal banking

Bank of Colorado 3640 W. 10th St. Greeley, CO 80634 Phone: 970-506-0100 Fax: 970-506-0093 E-mail: gludlow@pinnbank.com Web site:

www.bankofcolorado.com Products/Services: Agricultural, commercial and personal banking Person In Charge: Chris Leffler Branch manager

Bank of Colorado

4848 Thompson Parkway Johnstown, CO 80534 Person In Charge: Cody Fullmer Branch president

Bank of Colorado

1041 Main St. Windsor, CO 80550 Fax: 970-686-9246 E-mail:

tom.prenger@bankofcolorado.com Web site www.bankofcolorado.com Products/Services: Agricultural.

commercial and personal banking. Person In Charge: Tom Prenger Branch president

Bank of England 730 Bridge St., Suite 2 Brighton, CO 80601

Bank of the West

415 Mountain Ave Berthoud, CO 80513 Phone: 970-532-1000

Fax: 970-532-1100 Web site: www.bankofthewest.com Products/Services: Banking services, including loans and banking services for the agriculture community

Bank of the West 1795 E. Bridge St.

Brighton, CO 80601 Phone: 303-202-5330 Products/Services: Full-service

Person In Charge: Dawn DeMicco, Branch manager

Bank of the West

1075 W. Horsetooth Road Fort Collins, CO 80526 Fax: 970-223-7438 Web site: www.bankofthewest.com Products/Services: Banking services, including loans and banking services for the agriculture community Person In Charge: Nadine Trujillo-Rogers, Branch manager

Bank of the West 181 W. Boardwalk Drive, No. 101 Fort Collins, CO 80525 Products/Services: Full-service banking.

Person In Charge: Nadine Trujillo Rogers, Branch manag

Bank of the West 1437 E. Mulberry St.

Fort Collins, CO 80524 Phone: 970-267-3700 Fax: 970-493-2857 Web site: www.bankofthewest.com Products/Services: Banking services, including loans and banking services for the

Person In Charge: James Larsen,

Branch manage

Bank of the West 4290 W. 10th St. Greeley, CO 80634 Phone: 970-352-0077 Fax: 970-353-1495 Web site: www.bankofthewest.com

Products/Services: Banking services, including loans and banking services for the agriculture community

Person In Charge: Kathy Carter. Branch manage

Bank of the West 1111 11th St.

Greeley, CO 80631 Phone: 970-353-2640 Fax: 970-352-2773 Products/Services: Banking services, including loans and banking services for the agriculture community

Person In Charge: Jaci Bridge

Branch manager Rank of the West

303 E. Sixth St. Loveland, CO 80537 Fax: 970-669-7164 Web site: www.bankofthewest.com

Person In Charge: Bill Klena, Branch manager

Products/Services: Full-service banking.

Person In Charge: Kim Buxbaum, Branch manage

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McClure, President

BBVA Compass Bank Loveland, CO 80538 Phone: 970-622-8080 Fax: 970-663-4384

amy.olinger@bbvacompass.com Web site: www.bbvacompass.com Products/Services: Full-service

Person In Charge: Todd Kooi,

BBVACompass Bank

3131 S. College Ave. Fort Collins, CO 80525

Phone: 970-266-9090 Web site: www.compassweb.com Products/Services: Full-service

Person In Charge: Jack Hamilton,

Cache Bank and Trust

4645 Ziegler Road Fort Collins, CO 80528 Phone: 970-472-7900 Fax: 970-472-7902

E-mail: Ireeves@cachebankandtrust.com

www.cachebankandtrust.com Products/Services: Loans and banking services for commercial and personal entities.

Person In Charge: Lorna Reeves, SVP, Branch manager

Cache Bank and Trust 100 S. College Ave. Fort Collins, CO 80524

Person In Charge: Mary Corliss, Branch administration officer

Cache Bank and Trust

924 11th St. Greeley, CO 80631 Phone: 970-351-8600 Fax: 970-351-7878 Web site:

www.cachebankandtrust.com Products/Services: Loans and banking services for commercial and personal entities

Person In Charge: Byron W. Bateman, President and CEO

Cache Bank and Trust 4601 W. 20th St. Greeley, CO 80634 Phone: 970-351-8600

Fax: 970-351-7878 iredfern@cachebankandtrust.com Web site: www.cachebankandtrust.com

Products/Services: Loans and banking services for commercial and personal entities. Person In Charge: Byron W. Bateman, President and CEO

Canital West National Bank

2108 Milestone Drive Fort Collins, CO 80525 Phone: 970-282-2400 Fax: 970-282-8945 E-mail: questions@cwnbank.com Web site: www.cwnbank.com Products/Services: Full-service

community bank with emphasis on the small business community. Person In Charge: Doug Woods

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3650 35th Ave. Evans, CO 80620 Phone: 970-339-8430 Fax: 970-339-8431 E-mail:

ddougherty@coloradocommunityb Web site:

www.colora Products/Services: Personal and commercial banking, commercial and consumer loans. Person In Charge: Paul Edens.

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5855 Firestone Blvd Phone: 720-652-7255 Fax: 720-652-7265 Web site:

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Person In Charge: Max Ellis,

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10 Angove Ave. Johnstown, C0 80534 **Phone**: 970-587-2160 Fax: 970-587-5186

www.coloradocommunitybank.com Products/Services: Personal and commercial banking, commercial and consumer loans.

Person In Charge: Bill Bowlds Branch president

Colorado Community Bank 1050 Eagle Drive

Loveland, CO 80537 Phone: 970-278-0040 Fax: 970-278-0038 Web site:

www.coloradocommunitybank.com Products/Services: Personal and commercial banking, commercial and consumer loans Person In Charge: Harry Morgan,

Colorado Community Bank 1300 Broad St.

Milliken, CO 80543 Person In Charge: Michelle Keller, Branch president

Branch manager

Colorado Community Bank 3 S. Timber Ridge Parkway

Severance, CO 80546 Phone: 970-686-9090 Fax: 970-686-9197 Web site: www.coloradocommunitybank.com

Products/Services: Personal and commercial banking, commercial

and consumer loans Person In Charge: Brian Shephard,

Colorado East Bank & Trust

801 Flying Circle Blvd. Dacono, CO 80514 Phone: 303-833-9972 Web site: www.coloeast.com Products/Services: Full-service

Person In Charge: Chris Baca, Branch manager

Colorado East Bank & Trust

550 E. Woodward Ave Keenesburg, CO 80643 Phone: 303-723-0100 Fax: 303-732-9284 E-mail: rpippin@coloeast.com Web site: www.coloeast.com Products/Services: Loans and banking services, including services for the agricultural

Person In Charge: Rob A. Pippin, Regional president

Colorado East Bank & Trust 207 First Ave. LaSalle, CO 80645

Products/Services: Full-service Person In Charge: Marcia

Brotemarkle, Branch manager

Colorado East Bank & Trust 141 Main St. Mead, CO 80542

Phone: 970-535-6200 Web site: www.coloeast.com Products/Services: Banking. Person In Charge: Ryan Sword, Branch manage

Colorado East Bank & Trust 399 W. Fourth Ave.

Severance CO 80546 Products/Services: Full-service Person In Charge: Scott Bailey

-Farmers

Farmers Bank

713 S. Lemay Fort Collins, CO 80524 Person In Charge: Jim Miller, Branch president



Farmers Bank 119 First St.

Ault, CO 80610 Phone: 866-834-2121 E-mail: info@farmersbank weld com

Web site: www.farmersbank weld.com Products/Services: Full-service

bank. Person In Charge: Fred J. Bauer President

First - Citizens Bank & Trust Co. 2420 E. Harmony Road Fort Collins, CO 80528

Phone: 970-226-8460 Products/Services: Full-service Person In Charge: Andie

Rodenboch, Branch manager First - Citizens Bank & Trust Co.

3800 E. 15th Loveland, CO 80538 Products/Services: Full-service

Person In Charge: Andie

First FarmBank

127 22nd St. Greeley, CO 80631 Phone: 970-346-7900 Fax: 970-304-0458 E-mail: info@firstfarmbank.com Web site: www.firstfarmbank.com Products/Services: Full consumer, commercial and agricultural deposit and loar

Person In Charge: Daniel Allen,

First National Bank

First National Bank 1600 E. Bridge St.

Phone: 800-883-8773 Web site:

www.1stnationalbank.com Products/Services: Full-service

Person In Charge: Mark Driscoll,

First National Bank

First National Bank 4603 S. Timberline Road Fort Collins, CO 80528

Phone: 970-495-9450 www.1stnationalbank.com

Products/Services: Full-service Person In Charge: Mark Driscoll.

First National Bank

First National Bank

205 W. Oak St. Fort Collins, CO 80521 Phone: 970-495-9450

Web site: www.1stnationalbank.com Products/Services: Full-service

Person In Charge: Mark Driscoll

First National Bank

First National Bank 155 E. Boardwalk Drive

Fort Collins, CO 80525 Phone: 970-495-9450 Web site:

Products/Services: Full-service Person In Charge: Mark Driscoll,

first National Bank

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Fort Collins, CO 80524 Phone: 970-495-9450 Web site:

www.1stnationalbank.com Products/Services: Full-service

Person In Charge: Mark Driscoll,

First National Bank

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Person In Charge: Mark Driscoll

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2100 W. Drake Road Fort Collins, CO 80526 Phone: 970-495-9450 Web site:

www.1stnationalhank.com Products/Services: Full-service

Person In Charge: Mark Driscoll,

First National Bank

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112 S. Denver Ave. Fort Lupton, CO 80621 Phone: 800-883-8773 Web site:

Products/Services: Full-service Person In Charge: Mark Driscoll,

First National Bank

First National Bank 920 54th Ave. Greeley, CO 80634 **Phone**: 970-495-9450

Web site: www.1stnationalbank.com Products/Services: Full-service

Person In Charge: Mark Driscoll,

First National Bank

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Greeley, CO 80634 Person In Charge: Mark Driscoll,

First National Bank

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Person In Charge: Mark Driscoll, President

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President

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First National Bank Wellington, CO 80549 Phone: 970-495-9450 Web site: www.1stnationalbank.com

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First National Bank

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Products/Services: Full-service Person In Charge: Mark Driscoll,

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501 S. St. Vrain Lane, Suite 100 Estes Park, CO 80517 **Phone**: 970- 577-1234 Fax: 970-577-9175 E-mail: dsutter@fnbestes.com Web site: www.fnbestes.com Products/Services: Financial services

Person In Charge: Diane Sutter Branch manager

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Park 241 Park Lane Estes Park, CO 80517 **Phone**: 970-586-4485 Fax: 970-586-0517 E-mail: dsutter@fnbestes.comWeb site: www.fnbestes.com Products/Services: Full-service banking Person In Charge: David L. Taylor,

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Person In Charge: Kristi L. Benningsdorf, Branch president

FirstBank

410 F. Bromley Lane Brighton, C0 80601 **Phone**: 720-685-3300 Web site: www.1stbank.com Products/Services: Full-service banking Person In Charge: Bob Beuschle

FirstBank 512 Briggs Erie. CO 80516

Products/Services: Full-service banking. Person In Charge: Ryan Sahd, Vice

FirstBank 6080 Firestone Blvd

Firestone, CO 80504 Phone: 303-682-1800 Products/Services: Full-service banking Person In Charge: Ryan Sahd, Vice

FirstBank 2644 S. Timberline Road

Fort Collins CO 80525 Phone: 970-267-9500 Web site: www.efirstbank.com Products/Services: Full-service consumer and commercia banking

Person In Charge: Patrick M. Brady, Presiden

FirstBank 1013 E. Harmony Road Fort Collins, CO 80525 Phone: 970-223-4000 Fax: 970-282-3925 E-mail: banking@efirstbank.com Web site: www.efirstbank.com Products/Services: Full-service consumer and commercia banking. Person In Charge: Patrick M.

FirstBank

Brady, President

2315 S. College Ave Fort Collins, CO 80525 Phone: 970-493-1700 Fax: 970-282-3925 Weh site: www.efirsthank.com Products/Services: Full-service consumer and commercial banking.

Person In Charge: Patrick M. Brady, President

FirstBank 2901 23rd Ave Greeley, CO 80631 **Phone**: 970-339-9000 Fax: 970-339-2795 Products/Services: Full-service consumer and commercia banking.

Person In Charge: Patrick M.

Brady, President

FirstBank 4322 Ninth St. Road Greelev. CO 80634 Phone: 970-506-4477

Portfolio - Finance & Insurance Directory

Fax: 970-506-4488 Web site: www.efirstbank.com Products/Services: Full-service consumer and commercial

Person In Charge: Patrick M Brady, President

FirstBank 1352 W. Eisenhower Blvd. Loveland, CO 80537 Phone: 970-669-4000 Web site: www.efirstbank.com

consumer and commercial Person In Charge: Patrick M Brady, President

Products/Services: Full-service

FirstBank 225 E. 29th St Loveland, CO 80538 Phone: 970-669-4000

Web site: www.efirstbank.com Products/Services: Full-service consumer and commercial Person In Charge: Patrick M

FirstBank 1510 Main St

Brady, President

Windsor, CO 80550 Phone: 970-674-2900 Web site: www.efirstbank.com Products/Services: Full-service consumer and commercial

Person In Charge: Patrick M Brady, President

Great Western Bank 151 S. College Ave. Fort Collins, CO 80524 Phone: 970-226-1080 Fax: 970-225-4905

Web site: www.fcbcolo.com Person In Charge: Gail Grant, **Great Western Bank**

785 Cheeseman St. Erie, CO 80516 Phone: 303-828-0888 Fax: 303-729-3770 Web site: www.fcbcolo.com Person In Charge: Gail Grant, Market president

Great Western Bank 3711 JFK Parkway, Suite 100 Fort Collins, CO 80525 **Phone**: 970-206-4585

Fax: 970-223-2407 www.greatwesternbank.com Products/Services: Banking Person In Charge: Gail Grant, Market president

Guaranty Bank

Guaranty Bank & Trust Co. 100 Oak Ave Eaton, CO 80615 Phone: 970-454-3456 Fax: 970-454-2457 Web site:

www.quarantyhankco.com Products/Services: Full-service banking and loans. Person In Charge: Robert Burke Branch manager

> O **Guaranty Bank**

Guaranty Bank & Trust Co. 4650 Royal Vista Circle Fort Collins, CO 80528 Phone: 970-454-4199 E-mail:

jody.soper@guarantybankco.com Web site: www.guarantybankco.com

Products/Services: Full-service banking and loans. Construction financing, SBA lending, commercial and consumer.

Person In Charge: Robert Burke



Guaranty Bank & Trust Co. 1210 E. Mulberry St. Fort Collins, CO 80524 Phone: 970-454-4220 Fax: 970-224-3889 Web site: www.guarantybankco.com Products/Services: Denosits Person In Charge: Laurie Hart,

Branch manager

O **Guaranty Bank**

Guaranty Bank & Trust Co. 1550 E. Harmony Road Fort Collins, CO 80525 Phone: 970-204-0505 Fax: 970-204-6857 Web site:

www.guarantybankco.com Products/Services: Full-service Person In Charge: Laurie Hart, Branch manage



2900 S. College Ave., No. 204 Fort Collins, CO 80525 Phone: 970-223-3535 Fax: 970-266-2040 Web site: www.guarantybankco.com

Products/Services: Full-service banking and loans Person In Charge: Laurie Hart,

Branch manager

Guaranty Bank & Trust Co.

O **Guaranty Bank**

Guaranty Bank & Trust Co. 930 11th Ave Greeley, CO 80631 Phone: 970-356-3456 Fax: 970-454-4245 Web site: www.guarantvbankco.com Products/Services: Full-service banking and loans

Branch manage

O **Guaranty Bank**

Person In Charge: Penny Bruch

Guaranty Bank & Trust Co. 3561 Stagecoach Road Longmont, CO 80504 Phone: 970-266-0505 Web site:

www.guarantybankco.com Products/Services: Full-service Person In Charge: Dolli DiPetrillo. Branch manage

O **Guaranty Bank**

Guaranty Bank & Trust Co. 3151 N. Garfield Ave. Loveland, CO 80538 Phone: 970-267-6906 Fax: 970-267-6908

Web site: www.guarantybankco.com Products/Services: Financial services, commercial loans, cash management, agricultural loans, construction loan Person In Charge: Linda Fischer,



Guaranty Bank & Trust Co. 1401 S. Taft Ave Loveland, CO 80537 Phone: 970-278-1547 Fax: 970-267-6925 Web site: www.guarantybankco.com

Products/Services: Full-service banking and loans. Person In Charge: Linda Fischer, Branch manager

Guaranty Bank and Trust Co. 807 Mountain Ave. Berthoud, CO 80513 Person In Charge: Linda Fischer, Branch manager

> O **Guaranty Bank**

Guaranty Bank and Trust Co. 2707 E. Bromley Lane Brighton, CO 80601 Phone: 303-637-9797 Web site: Guarantybankonline.com Person In Charge: Dianna Martinez, Branch manager



Guaranty Bank and Trust Co. 2700 47th Ave. Greeley, CO 80634 Person In Charge: Robert Burke,

peggy.sage@homestatebank.com Web site:

Home State Bank 3227 S. Timberline Road

Fort Collins, CO 80525

Phone: 970-461-2292

Fax: 970-776-5357

Products/Services: All types of mortgage products for owner-occupied and investment real estate.

Person In Charge: Harry J. Devereaux, Presiden

Home State Bank 2337 S. Shields St.

Fort Collins, CO 80526 Phone: 970-203-6100 E-mail: bank@homestatebank.com

Web site: www.homestatebank.com Products/Services: Banking and

Person In Charge: Harry J. Devereaux, President

Home State Bank

303 E. Mountain Ave Fort Collins, CO 80524 Phone: 970-622-7188 Fax: 970-224-4180 E-mail: bank@homestatebank.com

Web site: Products/Services: Banking and

Person In Charge: Harry J. Devereaux, President

Home State Bank 1355 E. Eisenhower Blvd.

Loveland, CO 80538 Phone: 970-622-7198 Fax: 970-669-6228 Web site:

www.homestatebank.com Products/Services: Banking and

Person In Charge: Harry J. Devereaux, Presiden

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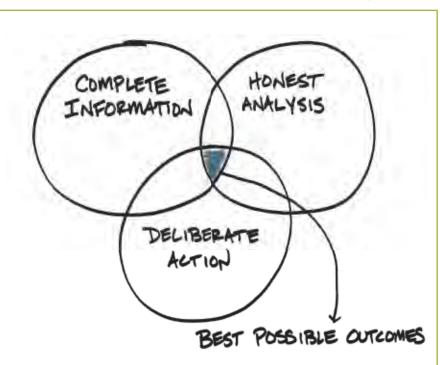
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Person In Charge: Harry J.

Home State Bank

7499 Westgate Drive Windsor, CO 80528 Phone: 970-203-6100 E-mail: bank@homestatebank.com Web site:

Products/Services: Banking and

Person In Charge: Harry J.

JPMorgan Chase Bank, National Association

11040 Colorado Blvd. Firestone, CO 80504 Web site: www.chase.com Products/Services: Full-service

Person In Charge: Sandra Escobar, Branch manager

JPMorgan Chase Bank, National

4603 Boardwalk Drive Fort Collins, CO 80528 Phone: 970-282-8626 Web site: www.chase.com Person In Charge: Bethany Peregoi, Branch manager

JPMorgan Chase Bank, National Association

2820 E. Harmony Road Fort Collins, CO 80528 Person In Charge: Chad Wuthrich,

JPMorgan Chase Bank, National

731 S. Lemay Ave Fort Collins, CO 80524 Phone: 970-622-7702 Fax: 970-224-9601 Web site: www.chase.com Person In Charge: Matt Bachicha, Branch manager

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Fort Collins, CO 80525 Phone: 970-622-7603 Fax: 970-484-7063 Web site: www.chase.com Products/Services: Consumer and business checking and savings, investments, mortgages

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Fort Collins, CO 80521 Fax: 970-472-6167 Web site: www.chase.com Products/Services: Full bank

Person In Charge: Brady Tomlin, Branch manager

JPMorgan Chase Bank, National

Association 4719 W 29th St Phone: 970-339-3238 Web site: www.chase.com Person In Charge: Randy Sorelle,

JPMorgan Chase Bank, National Association

822 Seventh St. Greeley, CO 80631 Phone: 970-392-3203 Fax: 970-395-7359 Products/Services: Full-service banking Person In Charge: Keven Holcomb.

JPMorgan Chase Bank, National 2600 W. 10th St.

Greeley CO 80631 Phone: 970-392-3330 Fax: 970-353-0109 Web site: www.chase.com Products/Services: Full-service

Person In Charge: Jacob Shepard,

Branch manager

JPMorgan Chase Bank, National Association

1375 Eagle Drive Loveland, CO 80537 Person In Charge: Oscar Maldonado, Branch manager

Association 975 N. Lincoln Ave Loveland, CO 80537 Phone: 970-622-7444 Fax: 970-635-5700 Web site: www.chase.com Products/Services: Full-service

JPMorgan Chase Bank, National

Person In Charge: Shirley Choury, Branch manager

JPMorgan Chase Bank, National

Association 200 E. Seventh St. Loveland, CO 80537 Phone: 970-622-7444 Fax: 970-622-7466

www.jpmorganchase.com Products/Services: Full-service banking. Person In Charge: Shirley Choury.

JPMorgan Chase Bank, National

Association 1905 W. Eisenhower Blvd. Loveland, CO 80537 Phone: 970-622-7679 Web site: www.chase.com Person In Charge: lan Groom, Branch manager

JPMorgan Chase Bank, National

160 W. 65th St Loveland CO 80538 Person In Charge: Jason Scharrel, Branch manager

JPMorgan Chase Bank, National

Association 1595 Main St. Windsor, CO 80550 Phone: 970-686-2867 Person In Charge: Jade Maasch, Branch manage

KeyBank, National Association 541 Big Thompson Ave.

Estes Park, CO 80517 Phone: 970-586-2364 Web site: www.keybank.com Products/Services: Banking Person In Charge: Tony Johnke,

Service manage

KeyBank, National Association 100 E. Drake Road

Fort Collins, CO 80525 Phone: 970-494-2480 Web site: www.keybank.com Products/Services: Banking services. Person In Charge: Shannon

Richardson, Branch manage KeyBank, National Association

300 W. Oak St. Fort Collins, CO 80521 Phone: 970-482-3216 Fax: 970-221-2811 Web site: www.keybank.com Products/Services: Full-service banking. Person In Charge: Christopher

KeyBank, National Association

1130 Haxton Drive Fort Collins, CO 80525 Phone: 970-226-3902 Web site: www.keybank.com Products/Services: Banking

KeyBank, National Association

Branch manager

Person In Charge: Billie Galbreath,

822 14th St. Greeley, CO 80631 Phone: 970-378-3220 Weh site: www.kevhank.com Products/Services: Banking Person In Charge: Chris Walters, Branch manager

KeyBank, National Association

Loveland, CO 80537 Phone: 970-667-3083 Web site: www.keybank.com Products/Services: Banking

Person In Charge: Michael Zimmerman, Branch manager

Mile High Banks

2950 N. Garfield Ave. Loveland, CO 80538 Phone: 970-669-6424 Fax: 970-669-8144 Web site: www.milehighbanks.com

Mountain Plains Farm Credit

Services 4505 W. 29th St. Greeley, CO 80633 Phone: 970-330-4071 Fax: 970-330-4420 E-mail: terry.anders@ifeedtheworld.com

Web site: www.ifeedtheworld.com Products/Services: Provides financial services for farmers ranchers, agribusinesses, and country home owners. Includes operating loans, equipment loans, livestock loans and crop insurance. Person In Charge: Allen Feit, Executive vice president

New West Bank Eaton, CO 80615

Phone: 970-454-1800

Fax: 970-454-1802

customer_service@newwest bank.biz Web site: www.newwestbank.biz Products/Services: Financial services, full-service, locally

E-mail:

agricultural loan services. Person In Charge: Tim Croissant, Branch president

Fax: 970-378-1801 E-mail: customer_service@newwestbank.b

New West Bank 3459 W. 20th St., Suite 114

Greeley, CO 80634

Phone: 970-378-1800

Web site: www.newwestbank.biz Products/Services: Financial services, full-service, locallyagricultural loan services. Person In Charge: Lonnie Ochsner, Branch president

Points West Community Bank

Wellington, CO 80549 Phone: 970-568-3250 E-mail: customerserviceco@pwcbank.com

Web site: www.pwcbank.com Products/Services: Banking. Person In Charge: Tom Gillespie, Branch manage

Points West Community Bank

Windsor, CO 80550 Phone: 970-686-0878 Fax: 970-686-0893 Web site: Products/Services: Banking. Person In Charge: Mark Brase Front Range manager

Signature Bank

Greeley, CO 80634 **Phone**: 970-330-1200 E-mail:

customerservice@signaturebanks

Web site www.signaturebanks.com Products/Services: Full-service

banking Person In Charge: Bob Hinderaker, President

Signature Bank 355 Eastman Park Drive Windsor, CO 80550

Fax: 970-674-3610 customerservice@signaturebanks.

www.signaturebanks.com Products/Services: Full-service banking. Person In Charge: Bob Hinderaker

Signature Bank Compassion Drive

Windsor, CO 80550 Person In Charge: Bob Hinderaker.

Summit Bank & Trust

Erie, CO 80516 Phone: 303-439-4888 Fax: 303-439-4899 E-mail: banker@summitbt.com Web site: www.summitbt.com Products/Services: Full-service banking Person In Charge: John Dill,

Branch manage **U.S. Bank National Association**

500 E. Bromley Lane Brighton, CO 80601 Phone: 303-655-9295 Products/Services: Banking Person In Charge: Christine Stevens, Branch manager

U.S. Bank, National Association

Estes Park, CO 80517 Phone: 970-586-4412 Web site: www.usbank.com Products/Services: Banking Person In Charge: Mark Wandas,

U.S. Bank, National Association

6110 Firestone Blvd. Firestone, CO 80504 Phone: 720-652-6691 Web site: www.usbank.com Products/Services: Banking. Person In Charge: Devin Woolf,

U.S. Bank, National Association

400 S. Howes St. Fort Collins, CO 80521 Web site: www.usbank.com Products/Services: Banking Person In Charge: Allen Rogers,

U.S. Bank, National Association

2602 S. Timberline Road Fort Collins, CO 80525 Phone: 970-206-0947 Web site: www.usbank.com Products/Services: Banking. Person In Charge: Brandon Clavette, Branch manager

U.S. Bank, National Association 4503 JFK Parkway

Fort Collins, CO 80525 Phone: 970-255-8591 Web site: www.usbank.com Products/Services: Banking. Person In Charge: Roberto Jackson, Branch manage

U.S. Bank, National Association 2160 W. Drake Road, No. 6 Fort Collins, CO 80526

Products/Services: Banking Person In Charge: Bryan Rice, Branch manager

U.S. Bank, National Association 301 E. Horsetooth Road

Fort Collins, CO 80525 Phone: 970-207-0799 Fax: 970-223-8628 Web site: www.usbank.com Products/Services: Banking. Person In Charge: Jeffrey Cook,

U.S. Bank, National Association 6922 W. 10th St

Greeley, CO 80634 Phone: 970-353-5101 Fax: 970-353-5082 Web site: www.usbank.com Products/Services: Banking. Person In Charge: Justin

Vialpando, Branch manager

U.S. Bank, National Association 4548 Centerplace Drive

Greeley, CO 80634 **Phone**: 970-330-5146 Web site: www.usbank.com Products/Services: Banking. Person In Charge: Leslie Tekler,

U.S. Bank, National Association 3690 W. 10th St.

Greeley, CO 80634 Phone: 970-392-9717 Fax: 970-352-7087 Web site: www.usbank.com Products/Services: Banking. Person In Charge: Tom Gibson, Branch manager

U.S. Bank, National Association

4949 Larimer Parkway Johnstown CO 80534 Phone: 970-624-3620 Web site: www.usbank.com Products/Services: Banking Person In Charge: Adna Romero,

U.S. Bank, National Association 2845 Linden Court

Loveland CO 80538 Phone: 970-669-5172 Fax: 970-669-0553 Products/Services: Banking. Person In Charge: Kelly Moe, Branch manager Richard Gibbs, Regional president

U.S. Bank, National Association 1275 Eagle Drive

Loveland CO 80537 Phone: 970-461-0115 Web site: www.usbank.com Products/Services: Banking Person In Charge: Jerik McCune Branch manage

U.S. Bank, National Association 1520 Main St.

Windsor, CO 80550 Phone: 970-686-0754 Web site: www.usbank.com Products/Services: Banking Person In Charge: Stefanie Johnson, Branch manager

Valley Bank & Trust 4900 E. Bromley Lane

Brighton, CO 80601 **Phone**: 303-659-3490 Fax: 303-659-2816 E-mail: contact@valleybankandtrust.com

Web site: www.valleybankandtrust.com Products/Services: Full-service personal and commercial banking including checking, savings, mortgage, small business loans,

and much more. Person In Charge: Donna J.

Valley Bank and Trust 30 N. Fourth Ave.

Brighton, CO 80601 Phone: 303-659-5450 Fax: 659-4183 Weh site www.valleybankandtrust.com Products/Services: Full-service

Person In Charge: Donna J Petrocco, President and CEO

Valley Bank and Trust 2380 E. Bridge St. Brighton, CO 80601 Phone: 303-659-1472 Fax: 303-659-1549 Products/Services: Full-service Person In Charge: Donna J.

Petrocco, President and CEO

Valley Bank and Trust Fifth and Oak St.

Frederick, CO 80530 Products/Services: Full-service Person In Charge: Donna J.

Valley Bank and Trust

Hudson, CO 80524 Products/Services: Full-service

Person In Charge: Donna J.



Verus Bank of Commerce 1432 E. Mulberry St., Unit B Fort Collins, CO 80524

Phone: 970-224-7200 Fax: 970-224-7219 E-mail: ebank@Larimerbank.com Web site: www.larimerbank.com Products/Services: Full-service Person In Charge: Mark Allen

VERUS Bank of Commerce

Verus Bank of Commerce

3700 S. College Ave., Unit 102 Fort Collins CO 80525 Phone: 970-204-1010 Fax: 970-204-1590 E-mail: gnalezny@verusboc.com Web site: www.verusboc.com Products/Services: Banking and Person In Charge: Gerard Nalezny,

VERUS Bank of Commerce Verus Bank of Commerce 102 E. 29th St.

Loveland, CO 80538 Phone: 970-679-7150 Fax: 970-679-7169

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15 S. Main St. Brighton, CO 8060 Person In Charge: Eric M. Adams, Market president

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320 E. Harmony Road Fort Collins, CO 80525 Phone: 970-493-3300 Fax: 970-416-8610 Web site: www.wellsfargo.com Person In Charge: Eric M. Adams, Market president

Wells Fargo, National Association

401 S. College Ave. Fort Collins, CO 80525 Person In Charge: Fric M. Adams. Market president

Wells Fargo, National Association

Fort Collins, CO 80525 Person In Charge: Eric M. Adams Market president

Wells Fargo, National Association

Market president

2827 E. Harmony Road Fort Collins, CO 80528 Phone: 970-266-4420 Web site: www.wellsfargo.com Products/Services: Banking, insurance, wealth management and estate planning, investments and consumer finance. Person In Charge: Eric M. Adams,

Wells Fargo, National Association 3500 JFK Parkway, Suite 110 Fort Collins, CO 80525 **Phone**: 970-233-3600 Fax: 970-224-0433 mark.hensler@wellsfargo.com

Web site: www.wellsfargo.com Products/Services: Banking,

insurance, wealth management and estate planning, investments, mortgage and consumer finance. Person In Charge: Eric M. Adams, Market president

Wells Fargo, National Association

4635 Centerplace Drive Greeley, CO 80634 Phone: 970-330-2946 Fax: 970-515-0112 Web site: www.wachovia.com Person In Charge: Eric M. Adams. Market presiden

Market president Wells Fargo, National

Association 5801 W. 11th St. Greelev. CO 80634 Web site: www.wellsfargo.com Products/Services: Banking, insurance, wealth management and estate planning, investments,

mortgage and consumer finance.

Person In Charge: Eric M. Adams,

Market president

Wells Fargo, National Association 2045 10th St Greeley, CO 80631 Phone: 970-351-4724 Web site: www.wellsfargo.com Products/Services: Full-service

Person In Charge: Eric M. Adams, Market presiden

Wells Fargo, National Association

2300 W. 16th St. Greeley, CO 80634 Phone: 970-378-2362 Fax: 970-353-9143 Web site: www.wellsfargo.com Products/Services: Full-service

Person In Charge: Eric M. Adams

Wells Fargo, National Association

Greeley, CO 80631 Phone: 970-378-3112 Fax: 970-378-3137 Web site: www.wellsfargo.com Products/Services: Full-service

Person In Charge: Eric M. Adams

Market president

Wells Fargo, National

Association 2164 35th Ave Greeley, CO 80634 Phone: 970-336-6244 Fax: 970-330-1004

E-mail: william.b.kurtz@wellsfargo.com Web site: www.wellsfargo.com Products/Services: Financial

services.

Person In Charge: Eric M. Adams,

Wells Fargo, National

Market president

Association 3710 Grant Ave. Loveland, CO 80538 Phone: 970-203-2540 Web site: www.wellsfargo.com Products/Services: Full-service

Person In Charge: Eric M. Adams, Market president

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1412 Hahns Peak Drive Loveland, CO 80538 Phone: 970-461-6360 Web site: www.wellsfargo.com Products/Services: Full-service

Person In Charge: Eric M. Adams, Market presider

Wells Fargo, National

Association 1069 Main St Windsor, CO 80550 Phone: 970-686-7900 Weh site: www.wellsfargo.com Products/Services: Full-service

Person In Charge: Eric M. Adams, Market president

Western States Bank 1520 E. Mulberry St.

Fort Collins, CO 80524 Products/Services: Full-service Person In Charge: Larry Meyer,

Western States Bank

1298 N. College Ave. Fort Collins, CO 80524 Phone: 970-224-1300 Fax: 970-224-1355 Products/Services: Full-service banking

Person In Charge: Larry Mever. Colorado regional president

Western States Bank

808 W. Eisenhower Blvd. Loveland, CO 80537 Phone: 970-593-1600 Fax: 970-593-3290

Web site: www.westernstatesbank.com Products/Services: Full-service

Person In Charge: Larry Meyer, Colorado regional presiden

CPAs

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903 N. Cleveland Ave., Suite B Loveland, CO 80537 Phone: 970-669-7200 Fax: 970-669-7211 E-mail: emacpa@frii.com Web site:

Products/Services: Auditing, tax preparation, and consulting.

Person In Charge: Mike Alexander,

Anderson & Whitney PC

5801 W. 11th St., Suite 300 Greeley, CO 80634 Phone: 970-352-7990 Fax: 970-352-1855 E-mail: larry@awhitney.com Web site: www.awhitney.com Products/Services: Certified public accounting firm. Person In Charge: Larry Atchison

Anton Collins Mitchell LLP

3545 W. 12th St., Suite 201 Greeley, CO 80634 Phone: 970-352-1700 Fax: 970-352-1708 E-mail: rwatkins@acmllp.com Web site: www.acmllp.com Products/Services: Audit, tax, consulting Person In Charge: Dan Schommer

B. Sue Wood and Associates PC $\,$

Randy Watkins, Partners

527 Remington St Fort Collins, CO 80524 Fax: 970-482-5629 Web site: www.bswpc.com Products/Services: Tax and Person In Charge: B. Sue Wood

Bartels & Co. LLC CPAs 7251 20th St., Bldg. D-1 Greeley, CO 80634 Phone: 970-352-7500 Fax: 970-352-2281 E-mail: rich@bartelscpa.com Web site: www.bartelscpa.com Products/Services: Full-service CPA firm including tax preparation and planning, auditing, bookkeeping and accounting Person In Charge: Richard J.

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Loveland, CO 80538 Phone: 970-669-7400 Fax: 970-669-7404 E-mail: rex@batesbishopcpa.com www.batesbishopcpa.com Products/Services: Payroll service and tax preparation

Bob German CPA PC

Person In Charge: Rex Bates

300 E. Boardwalk Drive, Bldg. 5B Fort Collins, CO 80525 Phone: 970-223-7373 Fax: 970-223-0157 Products/Services: Accounting Person In Charge: Bob German,

Brock and Co. CPAs PC

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Carl Henderson CPA 5455 U.S. Highway 36 Estes Park, CO 80517

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Person In Charge: Carl Henderson, Owne

Carothers & Vlasman PC

3555 Stanford Road Fort Collins, CO 80525 Phone: 970-223-7471 Fax: 970-225-2464 Products/Services: CPAs.

Carroll & Associates CPAs PC

702 W Drake Road Building D Fort Collins, CO 80526 Phone: 970-224-3357 Fax: 970-484-1277 E-mail: stevecarrollcna@nrodigy net Products/Services: CPAs. Person In Charge: Steve Carroll,

Cole and Crosier PC

210 Sunset Drive LaSalle, CO 80645 Phone: 970-284-5545 Fax: 970-284-5546 E-mail: bcrofierpc@qwestoffice.net Products/Services: Accounting

Person In Charge: Brian Crosier David Cole, Owners

Cowles Tax Service

1625 Eighth Ave Greeley, CO 80631 Phone: 970-353-1515 Products/Services: Tax return preparation Person In Charge: James Cowles.

Crona & Associates

1350 Graves Ave. Estes Park, CO 80517 Phone: 970-586-2328 Fax: 970-586-6771 E-mail: ieff@cronaandassociatescpas.com Products/Services: CPA. Person In Charge: Jeff Crona

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215 W. Magnolia St., No. 201 Fort Collins, CO 80521 Phone: 970-482-2179 Fax: 970-221-9405 E-mail: chuck@cwdeckercpa.com Web site: www.cwdeckercpa.com Products/Services: CPA. Person In Charge: Chuck Decker,

Dennis L. Oberhelman CPA

3819 St. Vrain Ave., Suite B Evans, CO 80620 Phone: 970-506-9431 Fax: 970-506-9432 E-mail: doberhelman@hotmail.com Products/Services: Certified public accountant. Person In Charge: Dennis L. Oberhelman, Owne

Donald E. Stephens CPA PC

2105 Maple Drive Loveland, CO 80538 Phone: 970-663-2020 Fax: 970-669-6317 Web site: www.donstephenscpa.com Products/Services: CPA. Person In Charge: Donald Stephens

Dye & Whitcomb LLC

4115 Boardwalk Drive, Suite 108 Fort Collins, CO 80525 Phone: 970-207-9724 Fax: 970-207-9750 E-mail: jkdye@dyewhitcomb.com Web site: www.dyewhitcomb.com Products/Services: Accounting and hookkeening services including payroll and tax preparation Person In Charge: James K. Dye, Principal

Eads & Associates Inc. 3003 E. Harmony Road, Suite 310

Fort Collins, CO 80528 Phone: 970-221-1477 Fax: 970-221-8506 E-mail: eads@eadscpa.com Web site: www.eadscpa.com Products/Services: CPA Person In Charge: Brad Eads, President



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QuickBooks and general business consulting. Person In Charge: Tom L. Gates,

corporation and partnership tax

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Geyer & Associates CPAs 125 S. Howes St., Suite 1040 Fort Collins, CO 80521 Phone: 970-484-7040 Fax: 970-484-3826 E-mail: dgevercpa@aol.com Web site: www.geyercpas.com
Products/Services: CPA. Person In Charge: Dana Geyer,

Gorsline Accounting Services 1630 25th Ave. Greeley, CO 80634 Phone: 970-352-2850 Fax: 970-352-2851 Products/Services: Accounting

Halliburton, Hogsett, Scott & Associates PC

873 N. Cleveland Ave. Loveland, CO 80537 Phone: 970-667-5316 Fax: 970-667-2269 E-mail: dih@hhsacpa.com Web site: www.hhsacpa.com Products/Services: Tax planning and preparation, estate tax planning, auditing and financial statement preparation. Person In Charge: Dennis J. Hogsett, CPA

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www.hooverharriscpa.com Products/Services: Complete available, payroll reports

Person In Charge: Wayne Hoover, Principal

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bobhunt@huntspillman.com Web site: www.huntspillman.com Products/Services: Accounting, auditing, tax, estate planning, financial planning, litigation support, consulting and forensic accounting

Person In Charge: Robert J. Hunt,

Jenny's Accounting 480 Washington Ave. Nunn CO 80648 Phone: 970-402-4050 E-mail: jenny@avianplains.com **Products/Services**: Bookkeeping and tax preparation for personal and small businesses. Also offering

desktop publishing. Person In Charge: Jenny Johnson

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Person in Charge: Jeff Wald,

109 Coronado Court Fort Collins, CO 80525 Phone: 970-224-9900 Fax: 970-377-6767 E-mail: paul@kwcpallc.com Web site: www.kwcpallc.com Products/Services: Accounting services, income tax preparation bookkeeping, business valuations Person In Charge: Paul Williams.

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Person In Charge: Melissa Clary, Dale Kruger, Vice president

Marquis, Emerson & Associates 2114 N. Lincoln St. Loveland, CO 81237 Phone: 970-667-3132

Fax: 970-667-5008 Web site: www.lovelandcpa.com

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Person In Charge: Paul F. Mueller, Managing director

Myron Lindgren 2903 Aspen Drive, Suite C Loveland CO 80538-2545 Phone: 970-669-3610 Fax: 970-669-3715 Person In Charge: Myron Lindgren

Nancy Marzonie 3938 JFK Parkway Fort Collins, CO 80525 Phone: 970-223-5123 Person In Charge: Nancy

NorCo CPAs LLC 6500 29th St., Suite, 260 Greeley, CO 80634 Phone: 970-351-7480 Fax: 970-351-8990 E-mail: d.spencer@norcocpas.com Products/Services: CPAs Person In Charge: Dianne Spencer, Owner

Odstrcil & Meis CPAs PC 1750 25th Ave., Suite 204 Greelev. CO 80634 Phone: 970-352-0661 Fax: 970-304-6850 E-mail: anita@meiscpas.com Web site: www.meiscpas.com Person In Charge: Anita Meis,

Richard Bonilla, mba 201 Cheyenne Drive Berthoud, CO 80513 Phone: 970-391-6365 Fax: 970-532-0615 E-mail: richard@bonilla.com Web site: www.richard.bonilla.com Products/Services: Accounting, tax cost accounting system and design, DCAA, and ERP system evaluation and implementation. Flat fee financial planning.

Person In Charge: Richard Bonilla

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RLR LLP 301 E. Olive St. Fort Collins, CO 80524 Phone: 970-692-5300 Fax: 970-692-5301 E-mail: info@rlrcpas.com Web site: www.rlrcpas.com
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Robert Green CPA PC 2308 W. 29th St., Suite 200 Greeley, CO 806312 Phone: 970-353-2727 Fax: 866-648-9769 Person In Charge: Robert Green

Rocky Mountain CPAs 1635 Foxtrail Drive, Suite 227 Loveland, CO 80538 Phone: 970-669-5364 E-mail Products/Services: CPA. Person In Charge: Cody Pisacka

Rodahl & Co. LLC 2038 Vermont Drive, No. 101 Fort Collins, CO 80525 Phone: 970-207-0747 Fax: 970-207-0753 Person In Charge: Dean Rodahl, CPA, Manager

Ruesch, Biddle & Larson CPAs 3535 W 12th St., Suite D Greeley, CO 80634 Phone: 970-353-1798 Fax: 970-353-1799

E-mail: william.ruesch@rblcpasllc.com Web site: www.rblcpasllc.com Products/Services: CPA firm Person In Charge: William R. Ruesch, Partner

Sample & Bailey CPA PC 375 E. Horsetooth Road, Bldg. 4, Suite 200 Fort Collins, CO 80525 Phone: 970-223-8825 Fax: 970-223-0817 E-mail: brichmond@sampleandbailev.com www.sampleandbailey.com **Products/Services**: Accounting, payroll, tax, financial services. Person In Charge: Denise Juliana. Managing shareholder

Schulz and Leonard PC 200 First St. Eaton, CO 80615 Phone: 970-454-3371 Fax: 970-454-3465 roger@schulzandleonard.com Web site: www.schulzandleonard.com Products/Services: Accounting and income tax services Person In Charge: Roger L. Schulz,

Roger L. Sample, President

Shinn Consulting CPAs PC Fort Collins, CO 80526 Fax: 970-494-7979 ralph@shinnconsultingcpas.com Web site:

Products/Services: Individual, business, estate, retirement, taxes and financial planning. Person In Charge: Ralph T. Shinn,

Siebert & Associates PC 8219 W. 20th St., Suite B Greeley, CO 80634 Phone: 970-353-3750 Fax: 970-353-3752 E-mail: bill@siebertcpa.com Products/Services: Certified public accountants and consultants.

Siebert, President

Soukup, Bush & Associates CPAs

2032 Caribou Drive, Suite 200 Fort Collins, CO 80525 Phone: 970-223-2727 Fax: 970-226-0813 E-mail: scott@soukupbush.com Web site: www.soukupbush.com Products/Services: CPA firm. Areas of Specialty include tax, cost segregation, business valuation, audits, 401(k) audits, consulting to dental practices. Person In Charge: Scott Bush,

Thill & Associates CPA PC 712 Whalers Way, Suite 300 Fort Collins, CO 80525 Phone: 970-484-2755 Fax: 970-206-4556 E-mail: denice@thillcpa.com Web site: www.thillcpa.com Products/Services: Full-service bookkeeping and tax-accounting Person In Charge: Cindy Thill, CPA

Tim Chavies & Associates 1707 61st Ave., Suite 101 Greeley, CO 80634-7997 Phone: 970-356-2284 Fax: 970-353-9701 Person In Charge: Tim Chavies.

William Cheedle PC 300 E. Boardwalk Drive, Bldg. 5B Fort Collins, CO 80525 Phone: 970-484-4411 Fax: 970-484-4479 E-mail: billchee@webaccess.net Person In Charge: William Cheedle, Owner

Yudien, Fry & Associates PC Fort Collins, CO 80524 Phone: 970-484-9655 Fax: 970-232-1475 E-mail: info@vfacpa.com Web site: www.yfacpa.com Products/Services: Full-service accounting, business consulting. **Person In Charge**: Stephanie Kimak, Partner

Credit Unions

Addison Avenue Credit Union 1371 Sculptor Drive Loveland, CO 80537 Phone: 970-613-4818 Fax: 970-613-4810 www.addisonavenue.com Products/Services: Financial services. Person In Charge: Tamara Toohey

Big Thompson Federal Credit 746 N. Cleveland Ave. Loveland, CO 80537 Phone: 970-669-4747 Fax: 970-669-6888 Web site: www.bigthompsonfcu.org Products/Services: Financial Person In Charge: Anne T.

Hrdlicka, CEO

College Credit Union of Greeley 1503 Ninth Ave Greeley, CO 80631 Phone: 970-330-3900 Fax: 970-330-3609 E-mail: info@collegecu.org Web site: www.collegecu.org Products/Services: Banking. Person In Charge: Walter W. Marx,

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Colorado State Employees Credit Union

2510 E. Harmony Road Phone: 970-353-4819 Web site: www.cuofco.org
Products/Services: Financial

Colorado State Employees **Credit Union** 2505 11th Ave Greeley, CO 80631 Phone: 970-353-4819 Products/Services: Financial

Credit Union of Colorado 2510 E. Harmony Road Fort Collins, CO 80528 Phone: 970-353-4819 Web site: www.cuofco.ora Products/Services: Financial

Person In Charge: Karen Durlin, Branch manage

Credit Union of Colorado 2505 11th Ave. Greelev. CO 80631 Phone: 970-353-4819 Web site: www.cuofco.org Products/Services: Financial

Elevations Credit Union Loveland, CO 80537 Phone: 970-222-5400 Products/Services: Financial

Person In Charge: Gerry Agnes

Public Service Credit Union 195 S. Kuner Road Brighton, CO 80601 Phone: 303-691-2345 Web site: www.pscu.org Products/Services: Full service financial institution. Person In Charge: Dave Maus, CEO

Public Service Credit Union 319 S. Meldrum St. Fort Collins, CO 80521 **Phone**: 970-416-5000 Fax: 970-416-5006 Products/Services: Full service Person In Charge: David Maus,

Public Service Credit Union 700 Whalers Way Fort Collins, CO 80525 Fax: 970-416-5006 Products/Services: Full service Person In Charge: David Maus,

Public Service Credit Union 2503 Research Blvd. Fort Collins, CO 80526 Phone: 970-416-5000 Fax: 970-416-5006 Web site: www.pscu.org Products/Services: Full service Person In Charge: David Maus,

Public Service Credit Union 900 S. Lemay Ave. Fort Collins, CO 80524 **Phone**: 970-416-5000 Fax: 970-416-5006 Products/Services: Full service Person In Charge: David Maus,

3512 W. 10th St., Unit 2 Greeley, CO 80634 **Phone**: 970-416-5000 Web site: www.pscu.org Products/Services: Full service Person In Charge: Dave Maus, CEO

Public Service Credit Union 2529 N. Lincoln Ave Loveland, CO 80538 Phone: 970-416-5000 Fax: 970-416-5006 Web site: www.pscu.org Products/Services: Full service Person In Charge: David Maus

Public Service Credit Union

422 Main St. Windsor, CO 80550 Fax: 970-416-5006 Web site: www.pscu.org Products/Services: Full service financial institution Person In Charge: David Maus

Weld Schools Credit Union 2555 47th Ave.

Greeley, CO 80634 Fax: 970-330-1668 E-mail: admin@weldschoolscu.com Web site: www.weldschoolscu.com Products/Services: Financial

Person In Charge: Steven

Insurance AAA Colorado

Fort Collins, CO 80525 Phone: 970-223-1111 Fax: 970-223-2788 Web site: www.aaa.com Products/Services: Insurance, air. tours, cruises, vacation packages, rental car and hotel reservations Full-service insurance and travel

3636 S. College Ave., Unit 2

agency. Person In Charge: Tami Morgan. Manager

ABC Insurance

121 E. Swallow Road, No. 115 Fort Collins, CO 80525 Phone: 970-484-3200 Fax: 970-484-3210 Products/Services: Insurance

Person In Charge: Chuck Noland,

Aigean Financial

2629 Redwing Road, Suite 116 Fort Collins, CO 80526 Phone: 970-229-0930 Fax: 970-229-0212 www.aigeanfinancial.com

Products/Services: Insurance provider Person In Charge: Robert D.

All Risk Insurance

2638 11th Ave., Suite B Greeley, CO 80631 Phone: 970-353-4200 Fax: 970-584-2743 E-mail: allriskgreelev@allriskauto.net Products/Services: Auto and

renters insurance. Person In Charge: Laurie Stecks, Manager

Allstate Insurance - Michalka

Agency 363 W. Drake Road. Garden Level

Fort Collins, CO 80526 Phone: 970-223-1332 Fax: 970-226-6991 E-mail: iamesmichalka@allstate.com Web site:

www.allstateagencies.com/JamesM ichalka/Welcome/ Products/Services: Insurance, retirement, life and family

Person In Charge: James I Michalka, Agency principal

Ameri Quote Insurance & Financial Services

1015 W. Horsetooth Road, Suite 201 Fort Collins, CO 80526 Phone: 970-221-1141 Fax: 970-482-3282 E-mail: iack@ameriquote.biz Web site: www.ameriquote.biz Products/Services: Independent brokerage, licensed with all major 'A" rated companies, specially designed to meet the needs of all types of people. Person In Charge: Jack P. Krier,

American Family Insurance- Roy Christman Agency

Loveland, CO 80538 Phone: 970-669-0007 E-mail: rchristm@amfam.com Web site:

www.roychristmanagency.com Products/Services: Specializing in insurance planning for individuals families and

Person In Charge: Roy Christman

American General

District leader

264 Camino Del Mundo Fort Collins, CO 80524 Phone: 970-482-2385 Fax: 970-416-1333 F-mail: reinhold55@aol.com Products/Services: Life insurance, annuities, investments, Person In Charge: Larry Siegfried,

Assurity Financial 155 W. Harvard St., Suite 401 Fort Collins, CO 80525

Fax: 970-223-2875 djohnson@johnsonbruen.com Web site: www.ibawealth.com Products/Services: Financial services

Person In Charge: Daniel B.

AXA Advisors LLC Fort Collins, CO 80526 Phone: 970-224-2800 Fax: 970-224-2787

Web site: www.axaonline.com Products/Services: Financial planning, asset management and

Person In Charge: John Heddens

AXA Advisors LLC

Fort Collins, CO 80525 Phone: 970-484-8626 Fax: 970-484-8627 Web site: www.axaonline.com Products/Services: Insurance Person In Charge: Mike J. Bertolette, Owne

Barry Gustafson Agency Inc. Loveland, CO 80538 Phone: 970-669-9390 Fax: 970-669-9704 E-mail: barry@advantageinsIIc.com

Web site: www.advantageinsllc.com Products/Services: All lines of insurance: commercial and

Person In Charge: Barry Gustafson Danielle Gustafson, Manager

Bischoff Insurance Agency Inc.

Brighton, CO 80601 Phone: 303-659-3603 Fax: 303-659-3605 E-mail: blake.bischoff.abxv@state Web site: www.statefarm.com

Products/Services: Insurance Person In Charge: Blake Bischoff,

Bob Snyder Insurance Agency

1135 N. Lincoln Ave., No. 2 Loveland, CO 80537 Phone: 970-461-5060 Fax: 970-461-5061 E-mail: bob@lovelandinsurance.com Web site: www.lovelandinsurance.com Products/Services: Auto, home, life, health, business insurance and employee benefits.

Person In Charge: Robert E.

Bode Financial Services

Snyder

4645 W. 18th St., Suite 300 Greeley, CO 80631 Phone: 970-356-4990 E-mail: brb@bodeagencv.com Products/Services: Investment advising, insurance. **Person In Charge**: Barry Bode,

Brown & Brown of Colorado 125 S. Howes St., Fifth Floor

Fort Collins, CO 80521 Phone: 970-482-7747 Fax: 970-484-4165 E-mail: smayor@bbcolorado.com Products/Services: Full lines property, casualty and employee Person In Charge: Scott Mayor, Executive vice president

Burrill Financial Service

2121 Midpoint Drive Suite 214 Fort Collins, CO 80525 Phone: 970-221-2492 Fax: 970-221-3201 Products/Services: Insurance Person In Charge: Donna J. Burrill

Choice Plus Insurance

2629 Redwing Road, Suite 310 Fort Collins, CO 80526 Phone: 970-226-3416 Fax: 970-267-8767 E-mail: chrisd@choiceplusins.com Web site: www.choiceplusins.com Products/Services: Group and individual health, life, disability, Medicare supplements, accident, dental and critical illness insurance.

Person In Charge: Chris Davies.

ColoHealth

1001-A E. Harmony Road Fort Collins, CO 80525 Phone: 866-749-2045 Fax: 866-284-0082 E-mail: wileylong@ColoHealth.com Web site: www.ColoHealth.com Products/Services: Individual and family health insurance plans. including plans qualified to work with health savings accounts (HSAs).

Colorado BW Insurance Agency

1075 W. Horsetooth Road, Suite 106 Fort Collins, CO 80526 Phone: 970-223-0924 Fax: 970-267-2231 E-mail: russ.henninger@bankofthe

Web site: www.bankofthewest.com Products/Services: Adviser for all types of commercial insurance including work comp. life and disability, and personal lines Person In Charge: Russ Henninger, Territory sales manager colorado

Colorado Farm Bureau 2231 E. Mulberry St. Fort Collins, CO 80524 Phone: 970-493-0108 Web site: www.cfbinsurance.com

Colorado Farm Bureau - Greeley

Products/Services: Insurance.

5312 W. Ninth St., Drive, Suite 140 Greeley, CO 80634 Phone: 970-353-8000 Fax: 970-353-8010 Web site: www.cfbmic.com Products/Services: Home, farm, auto and life insurance.

Colorado Farm Bureau Mutual

Insurance Co. 335 E. Mountain Ave Fort Collins, CO 80524 Phone: 970-482-3952 Web site: www.cfbinsurance.com Products/Services: Insurance

Colorado Insurance Advisors

323 W. Drake Road, No. 104 Fort Collins, CO 80526 Phone: 970-204-0044 Fax: 970-282-8848 E-mail: bill@ciadvs.com Products/Services: Personal and commercial insurance. Person In Charge: Susan Lacock.

Complete Spectrum Financial Services and Lending 1635 Foxtrail Drive

Loveland, CO 80538 Phone: 970-391-0462 Fax: 970-587-4009 E-mail: bobbiezink@msn.com Web site: www.complete spectrum.com

Products/Services: Financial services and education. Our services are free and we offer free financial education classes weekly. Person In Charge: Bobbie Zink,

Country Financial

1075 W. Horsetooth Road, Suite 200 Fort Collins, CO 80526 Phone: 970-221-9655 Fax: 970-221-1372 Web site: www.countryfinancial.com Products/Services: Financial Person In Charge: Brian S. Lacev.

Country Financial

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Fort Collins CO 80526 Fax: 970-416-5890 E-mail: david.wiegand@country financial.com Web site:

Products/Services: Financial

Crossroads Insurance Inc. Ault. CO 80610

Fax: 970-834-1393

cwiederspan@crossroadsinsurance Products/Services: Independent

insurance agency specializing in Person In Charge: Curt Wiederspan, President

Daniel Insurance Agency

2627 Redwing Road, Suite 330 Fort Collins, CO 80526 Phone: 970-223-5902 E-mail: danielinsurance@aol.com Products/Services: Business, workers compensation, home, auto, motorcycle and flood insurance. Person In Charge: Carl Daniel,

Denton Insurance Agency Inc. 205 Park Lane, Suite 207 Estes Park, CO 80517 Phone: 970-586-2989 Products/Services: Insurance

Eagle Mountain Wealth Management

2880 41st Ave

Greeley, CO 80634 Phone: 970-686-6733 Fax: 970-330-3479 E-mail: cindv.petersen424@amail.com

Products/Services: Insurance Person In Charge: Cynthia J.

Eastwood Insurance Agency 1221 28th Ave., No. 1

Greeley, CO 80634 Phone: 970-346-1446 Fax: 970-346-1023 E-mail: eastmary65@aol.com Products/Services: Specializing Person In Charge: Marypat Willie Eastwood

Employee Benefit Plus

1905 W. Eisenhower Blvd. Loveland, CO 80537 Phone: 970-679-0119 Fax: 970-744-4493 E-mail: harley@harleyelbert.com

www.employeebenefitsplus.net **Products/Services**: Group and individual health insurance broker. Person In Charge: Harley Elbert,

Employer Solutions Group

3760 E. 15th St., Suite 201 Loveland, CO 80538 Phone: 970-612-2022 Fax: 970-612-2021 E-mail: gsoden@esghr.com Web site: www.esghr.com Products/Services: Human resources expertise, payroll and administrative services, creative benefit offerings, and employer liability reduction

Person In Charge: Steve Pierson, president of operations - Colorado

Greg Soden, Vice president of sales

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Loveland, CO 80538 Phone: 970-679-7333 Fax: 866-456-4265 **E-mail**: steve-ewing@leavitt.com Web site: www.ewing-leavitt.com Products/Services: Commercial and personal insurance sales and service, group health insurance, bonding.

Person In Charge: Steve Ewing,

Bryan Brenning, Vice president

Farm Bureau Insurance 1524 W. Eisenhower Blvd. Loveland, CO 80537 Fax: 970-461-0230 E-mail: holly.diedrich@cfbmic.com Web site: www.fbfs.com Products/Services: Insurance

Person In Charge: Holly Diedrich Farmers Insurance Agency

1714 Topaz Drive, Suite 135 Loveland, CO 80537 Phone: 970-667-7454 Fax: 970-593-1413 E-mail: rackerman@farmersagent.com www.farmersagent.com/rackerman Products/Services: Insurance Person In Charge: Randy

Farmers Insurance Lucas Richmond Agency 400 E. Horsetooth, Suite 201

Fort Collins, CO 80525 Phone: 970-223-7432 Fax: 970-797-1974 E-mail: Irichmond@farmersagent.com Web site: www.lucasrichmond.com Person In Charge: Lucas

Farmers Union Insurance

420 Court Place Brighton, CO 80601 Phone: 303-659-9065 Fax: 800-726-3179 E-mail: bizbrighton@gmail.com Web site: www.nfuic.com Products/Services: Home, auto, Person In Charge: David Simon,

Farmers Union Service 827 11th St., Suite B Greeley, CO 80631 Phone: 970-352-6448 Fax: 970-352-1232 E-mail: bbfrei@hotmail.com

Web site: www.nfuic.com Products/Services: Broker for National Farmers Union Insurance, serving Colorado and Wyoming. Person In Charge: Bud Frei, Agent

Financial Strategies of Colorado 1600 W. First St. Loveland, CO 80537

Phone: 970-663-3211 Fax: 970-663-3216 E-mail: gary@fscolorado.com Web site: www.fscolorado.com Person In Charge: Gary W. Hansen,

Financial Strategies of Colorado

Loveland, CO 80537 Phone: 970-663-3211 Fax: 970-663-3216 E-mail: info@fscolorado.com Web site: www.fscolorado.com Products/Services: Financial

Person In Charge: Gary W. Hansen,



Flood & Peterson Insurance Inc. 4821 Wheaton Drive Fort Collins, CO 80525 Phone: 970-266-7132 Fax: 970-266-7143 E-mail:

jim.sampson@fpinsurance.com Web site: www.fpinsurance.com Products/Services: Employee benefits, group health commercial, personal insurance Person In Charge: Chris Richmond, President

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Flood & Peterson Insurance Inc. 4687 W. 18th St. Greeley, CO 80634 Phone: 970-356-0123 Fax: 970-330-1867 E-mail: fpinfo@fpinsurance.com Web site: www.fpinsurance.com Products/Services: Commercial insurance, employee benefits, health insurance, personal insurance, life insurance, surety

bonds. Person In Charge: Chris

Floyd Insurance Agency 143 E. Harvard St. Fort Collins, CO 80525 Phone: 970-420-8625

Products/Services: Insurance Person In Charge: John Floyd.

Freeman Insurance Agency 228 Elder Drive Loveland, CO 80538 Phone: 970-635-0695 Fax: 970-635-1843 E-mail:

Web site:

http://agent.allstate.com/DamonFi eeman Products/Services: Allstate

Person In Charge: Damon

Front Range Insurance Group 1100 Haxton Drive, Suite 100

Fort Collins, CO 80525 Phone: 970-223-1804 Fax: 970-225-2296 E-mail: info@frig.net Web site: www.frig.net Products/Services: Home, auto, RV, commercial, business and employee benefits, life and health Glen Wall Insurance Services

1013 37th Ave. Court. No. 101 Greeley, CO 80634 Phone: 970-353-2020 Fax: 970-353-9224 Products/Services: Insurance. Person In Charge: Jeff Wall,

Golden Age Financial 2009 Ninth St., Suite 6 Greeley, CO 80631 Phone: 970-356-6595 Fax: 970-356-9832 E-mail: jim@goldenagefinancial.net

Web site: www.goldenagefinancial.net Products/Services: Senior insurance.

Gollhofer Financial 1019 39th Ave., Suite N Greelev. CO 80634 **Phone**: 970-352-2144 Fax: 970-352-2159

Web site: www.gollhoferfinancial.com Products/Services: 403(b) and 457 plans, retirement specialist, annuity, life insurance, long-term care, group health, individual

jason@gollhoferfinancial.com

Person In Charge: Jason P. Gollhofer, President

Goodwin Financial Service Inc. 2038 Vermont Drive Fort Collins, CO 80525 Phone: 970-223-2377 Fax: 970-223-7040 E-mail: harryg@gfs01.com www.harrypgoodwin.com Products/Services: Managed money investments, annuities and

life insurance. Person In Charge: Harry P Goodwin, President and CEO

GrowSecure Inc. Insurance and **Financial Services** 1405 W. 29th St. Loveland, CO 80538 Phone: 970-669-1225 Fax: 866-835-5966

E-mail: erica@growsecure.com Web site: www.growsecure.com Products/Services: Insurance and annuities. Financial services to retirees in Northern Colorado Person In Charge: Chuck Layman Alicia Lewis Co-Owners

Helfrich & Associates Inc. 1120 38th Ave., Suite 2 Greeley, CO 80634 Phone: 970-353-8572 Fax: 970-353-9733 E-mail: SueHelfrich@allstate.com

Web site: http://agent.allstate.com/SueHelfri Products/Services: Allstate

insurance and financial products Person In Charge: Sue Helfrich,

Horsetooth Financial LLC 2500 Bedford Court Fort Collins, CO 80526

Phone: 970-377-3570 Fax: 970-377-3575 E-mail: mhall@1stallied.com Web site: Products/Services: Comprehensive wealth management planning, money management, estate planning

Person In Charge: Michael Hall

Branch manage Horsetooth Insurance and Financial LLC 1027 W. Horsetooth Road, Suite 202 Fort Collins, CO 80526

Phone: 970-206-4740 Fax: 970-206-0473 E-mail: kylie@allstate.com Web site: Products/Services: Allstate nsurance and financial products. Person In Charge: Kylie Gruver

816 S. College Ave Fort Collins, CO 80524 Phone: 970-482-2200 Fax: 970-482-2427 F-mail: larryhowell@allstate.com

http://agent.allstate.com/LarryHow

Howell Insurance Agency LLC

Products/Services: Allstate insurance and financial products Person In Charge: Larry L. Howell, Insurance Specialties Ltd.

148 W. Oak St. Fort Collins, CO 80524 Phone: 970-490-1530 E-mail: rimer123@yahoo.com Web site: www.insurancespecialties.us Products/Services: Health.

renters, auto and home insurance.

J-9 Crop Insurance Agency LLC 217 First St. Ault, CO 80610 Phone: 970-834-1160 Fax: 970-834-0348 E-mail: janine@j9crop.com Web site: www.j9crop.com Products/Services: Crop Person In Charge: Janine

James E. Comer Insurance **Agency Inc.** 1008 Driftwood, Suite B Fort Collins, CO 80525 Phone: 970-204-1100 Fax: 970-204-1404

Mike Freeman, Owners

Web site: http://agent.allstate.com/JamesCo Products/Services: Allstate insurance and financial products.

Person In Charge: James E.

Comer, Agent

JBA Wealth Management Group

Securities America 155 W. Harvard St., Suite 401 Fort Collins, CO 80525 Phone: 970-223-1922 Fax: 970-223-2875 E-mail: info@johnsonbruen.com Web site: www.jbawealth.com Products/Services: Life, health, disability and long-term care insurance. IRAs, mutual funds, bonds, common stock, annuities college plans, estate plans, 401(k)s, retirement plans, tax plans, money Person In Charge: Daniel B

Jeff Combs Group Inc. 4020 S. College Ave., No. 4 Fort Collins, CO 80525 Phone: 970-223-8171 Fax: 970-223-2521 E-mail: jeff.combs@allstate.com Web site: http://agent.allstate.com/JEFFCOM

Johnson, Barb Bruen

Products/Services: Allstate insurance and financial products. Person In Charge: Jeff Combs

John C. Beckett & Associates

220 Smith St. Fort Collins, CO 80524 Phone: 970-484-2805 Fax: 970-484-2885 E-mail: tim@beckettinsurance.com Web site: www.beckettinsurance.com

Products/Services: Insurance and Person In Charge: Tim Beckett, President

Lanteri Insurance Agency Inc. 1002 W. Drake Road, No. 101 Fort Collins, CO 80526 Phone: 970-482-0078 Fax: 970-482-0472 E-mail: mlanteri@allstate.com Web site: http://agent.allstate.com/mlanteri Products/Services: Allstate insurance and financial products. Person In Charge: Michael Lanteri,

Lee Johnson Agency LLC 1630 25th Ave., Suite K Greeley, CO 80634 **Phone**: 970-356-6620 Fax: 970-356-9384 E-mail: leejohnson@allstate.com Web site: www.agent.allstate.com/Lee Products/Services: Allstate

insurance and financial products.

Person In Charge: Leland

Johnson, LUTCF

MetLife Financial Services 1901 56th Ave., Suite 100 Phone: 970-330-2200 Fax: 970-330-3988 Products/Services: Insurance Mountain Wealth Management

515 S. Howes St. Fort Collins, CO 80521 Phone: 970-530-1018 Fax: 970-797-6458 E-mail:

sigrid@mountainwealth.com

www.mountainwealth.com Products/Services: Wealth management; catering to socially conscious businesses and individuals with investments that meet high environmental, social and corporate standards Person In Charge: Sigrid A. Gustafson, Financial planner Mitch O'Hare, President

Mowers and Greenfield

Fort Collins, CO 80525 Phone: 970-225-6534 Fax: 970-225-6535 E-mail: healthdesk@mowers greenfield.com Web site: www.mowersgreenfield.com Person In Charge: Randy

Navigation Financial Services

3662 Cassiopeia Lane Fort Collins, CO 80528 Phone: 970-672-1236 Web site: www.navigationfinancial services.com Products/Services: Investment Person In Charge: Adam E. Brunin,

Northern Colorado Insurance Service

525 N. Denver Ave Loveland, C0 80537 **Phone**: 970-622-9734 Fax: 970-663-6801 Products/Services: Insurance Person In Charge: Duane Albrecht, Northwestern Mutual Financial

Network 3665 JFK Parkway, Bldg. 1, Suite 100 Fort Collins, CO 80525 Phone: 970-225-3440 Fax: 970-226-5036 E-mail: krista.dunlap@nmfn.com

Web site: www.nmfn.com Products/Services: Life, disability and long-term care insurance, group benefits, retirement planning, investment management, mutual funds, annuities, financial, estate and business planning. Person In Charge: Ryan E. Yoder, Managing director, financia adviser

Northwestern Mutual Financial Network

507 N. Garfield Ave. Employee Benefits 736 Whalers Way, Bldg. G, Suite 110 Loveland, CO 80537 Phone: 970-669-5688 Fax: 970-669-5668 E-mail: karl.hagman@nmfn.com Web site: www.nmfn.com/karIhagman Products/Services: Financial

Payne Agency 1714 Topaz Drive, No. 135 Loveland, CO 80537 Phone: 970-663-4016 E-mail: kpayne1@farmersagent.com Web site: www.farmers.com/kpavne1 Person In Charge: Kendall Hanlon

Person In Charge: Karl G. Hagman,

Financial representative

PFS Insurance Group 4848 Thompson Parkway Johnstown, CO 80534 Phone: 970-635-9400 Fax: 970-635-9401 E-mail: gailg@mypfsinsurance.com Web site:

www.mvpfsinsurance.com Products/Services: Bonds, builders risk, business insurance, farm/ranch general liability, homeowners, personal auto, professional, umbrella liability workers compensation. Person In Charge: Dave Janssen Phillips Financial 3003 E. Harmony Road, Suite 310

Fort Collins, CO 80528 Phone: 970-204-9276 Fax: 970-221-8506

matt@mattphillipsfinancial.com

Web site: Products/Services: Financial planning, wealth management, investment planning, insurance. Person In Charge: Matt Phillips

Renaissance Insurance Group

101 E. Main St. Windsor, CO 80550 Phone: 970-674-8825 Fax: 970-674-8826 E-mail: ihelzer@reninsurance.com Web site: www.reninsurance.com Products/Services: Commercial, nersonal and farm/ranch

Person In Charge: Jay Helzer Ryan Hicks, Managing members

Rhonda J. Dudley Insurance Agency Inc. 208 E. 29th St Loveland, CO 80538 Phone: 970-663-3790 Fax: 970-663-5807 E-mail: rhonda@rhondadudlev.com Web site: www.rhondadudley.com

Products/Services: Insurance. Person In Charge: Rhonda Dudley, Safety & Health Alliance Inc.

405 Eighth St. S.E., Suite 9 Loveland, CO 80537 Phone: 970-635-2322 Fax: 970-635-2696 Products/Services: Safety training, regulatory compliance assistance and consulting for medical, health and general industry. Person In Charge: Cynthia A

Sanders Benefit Advisors 3944 John F. Kennedy Pkway

Fort Collins, CO 80525 Phone: 970-223-8809 Fax: 970-223-6763 E-mail: csanders@mstar.net Web site: www.healthandlifeguote.com Products/Services: Health, life,

planning. Person In Charge: Craig V. Sanders, Presiden

medicare, prescriptions for

disability, dental, long-term care,

medicare, annuities and retirement

Sanders Insurance Inc. 5 N. Main St. Brighton, CO 80601-1624 Phone: 303-659-5200 Fax: 303-659-5200 E-mail: bobsand@gwestoffice.net Products/Services: Health, life, auto, homeowners, business, farm and flood insurance. Person In Charge: Jerry Sanders

Bob Sanders

Shirazi Benefits 1770 25th Ave., No. 302 Greeley, CO 80634 Phone: 970-356-5151 Fax: 970-356-5154 E-mail: info@shirazibenefits.com Web site: www.shirazibenefits.com Products/Services: Specializing in employee benefits, financial planning, life, health and disability

insurance. Person In Charge: Hossein S. Shirazi, Masoud S. Shirazi, Ty Miller

The Craig C. Campbell Agency

262 E. Mountain Ave., No. 100 Fort Collins, CO 80524 Phone: 970-484-1400 Fax: 970-484-9018 Web site:

www.farmersagent.com/ccamphell1 Products/Services: Property and casualty, life, commercial, variable products. Farmers Insurance products.

Person In Charge: Craig Collins



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Products/Services: Commercial insurance Person In Charge: Pat Nickodemus, Vice president

The Investment Center Greeley, CO 80634 Phone: 970-475-1500

Fax: 970-475-1551 Web site: Products/Services: Financial services and income for life. Person In Charge: Douglas Lyons, Registered principal

The Principal Financial Group 123 N. College, Suite 200 Fort Collins, CO 80524 Phone: 970-224-2500 E-mail: rpmshea@aol.com Person In Charge: Roger P. Shea

Thrivent Financial for Lutherans 155 Boardwalk Drive, No. 400 Fort Collins, CO 80525 Phone: 970-225-6169 Fax: 888-436-7285 E-mail: paul.caylor@thrivent.com Web site: www.thrivent.com Products/Services: Financial Person In Charge: Paul A. Caylor,

Financial consultant

Thrivent Investment Management 1812 56th Ave Suite A Greeley, CO 80634 Phone: 970-330-7411 Fax: 970-330-7424 E-mail: dan.austin@thrivent.com Web site: www.thrivent.com Products/Services: Life insurance, health insurance, longterm care insurance, mutual funds, annuities, investments, financial planning, estate planning, retirement distribution planning. Person In Charge: Daniel L. Austin, Thrivent wealth adviser

Tribbett Agency LLC 1750 25th Ave., Suite 205 Greeley, CO 80634 Phone: 970-353-2291 Fax: 970-353-1269 Products/Services: Insurance. Person In Charge: Ronald E.

Trozan Insurance Agency Inc. 421 Stover St. Fort Collins, CO 80521

Phone: 970-224-5500 www.InsuranceDoctor.com **Products/Services**: Medicare supplements; individual, family and group insurance: life insurance; disability and long term

Person In Charge: Peter Trozan,

Union Colony Insurance 1218 Eighth Ave Greeley, CO 80631 Phone: 970-352-9500

Fax: 970-352-9206 E-mail: ucolonvins@viawest.net Products/Services: Full-service insurance agency specializing in farms including crop insurance, commercial, home, auto and umbrella insurance

Person In Charge: R. Mark Granberg, Owner

Vision Financial Group 1336 Oakridge Drive Fort Collins, CO 80525 Phone: 970-482-2000 Fax: 970-484-9271 greg@visionfinancialgroup.net Web site:

Products/Services: Financial services, retirement planning, tax-savings strategies, full-brokerage service, mutual funds, stocks, bonds and life insurance Person In Charge: Rodney K.

www.visionfinancialgroup.net

Gregory D. Anderson, Partners

Volk & Bell Benefits LLC 1100 Haxton Drive, Suite 100 Fort Collins, CO 80525 Phone: 970-223-1804 Fax: 970-225-2296 E-mail: info@vbbenefits.com Web site: www.vbbenefits.com Products/Services: Employee benefits sales and service.

Person In Charge: John W. Bell, Agency principal

WEALTH MANAGEMENT GROUP

Wealth Management Group 1073 N. Lincoln Ave. Loveland, CO 80537 Phone: 970-669-8200 Fax: 970-669-8282

E-mail: kari.boxleitner@wfadvisors.com Web site: www.bbrb.wfadv.com Products/Services: Financial planning, estate planning, investment management. Person In Charge: Charles Bouchard, Managing director, Senior financial adviser. Investment officer

Weedin Agency Inc. 235 Welch Ave Berthoud, CO 80513 Phone: 970-532-3131 Fax: 970-532-3100 E-mail: eric@weedinagency.com Weh site: www.sr-22colorado.com Products/Services: Auto, home, life, workers' compensation commercial, motorcycle, boat umbrella, professional, E&O, D&O. Person In Charge: Lawrence Weedin, Owner

Weedin Agency Inc. 1601 E. Eisenhower Blvd. Loveland, CO 80537-3929 Phone: 970-667-2145 Fax: 970-669-9295 E-mail: lawrence@weedinagency.com Web site: www.sr-22colorado.com Person In Charge: Lawrence Weedin

Welch Insurance Agency 2627 Redwing Road, No. 260 Fort Collins, CO 80526 Phone: 970-377-9420 Fax: 888-532-8031 E-mail: iwelch@farmersagent.com www.farmersagent.com/jwelch Person In Charge: Jason E. Welch

Welsh Insurance Agency Inc. 1310 E. Eisenhower Blvd. Loveland, CO 80537 Phone: 970-663-5404 Fax: 970-663-7183 E-mail: jeff@wiainsurance.com Web site: www.wiainsurance.com Products/Services: Auto, homeowners and business insurance, worker's compensation bonds.

Person In Charge: Jeffery Welsh,

William E. Penoyer Insurance

Agency 1126 Crestway Court Fort Collins, CO 80526 Phone: 970-266-9736 Fax: 970-266-9792 E-mail: bilchel@comcast.net Person In Charge: William E.

Investment **Advisers**

American General 264 Camino Del Mundo Fort Collins, CO 80524 Phone: 970-482-2385 Fax: 970-416-1333 E-mail: reinhold55@aol.com Products/Services: Life insurance, annuities, investments. Person In Charge: Larry Siegfried,

Ameriprise Financial 343 W. Drake Road, Suite 232 Fort Collins, CO 80526 Phone: 970-223-4400 Fax: 970-223-0283 E-mail: karl.w.harman@ampf.com www.ameripriseadvisors.com/karl.

w.harman Products/Services: Certified financial planning, retirement strategies, income strategies, investment strategies. Person In Charge: Karl Harman,

Assurity Financial 155 W. Harvard St., Suite 401 Fort Collins, CO 80525 Phone: 970-223-1921 Fax: 970-223-2875 E-mail:

diohnson@iohnsonbruen.com Web site: www.jbawealth.com Products/Services: Financial Person In Charge: Daniel B.

Beall Investment Services LLC 14605 Weld County Road 21 Platteville, CO 80651 Phone: 970-785-1101 Fax: 970-785-2890 E-mail: rbeall@beallinvestments.com www.beallinvestments.com

Products/Services: Full-service brokerage firm that offers a wide range of customized services including market information, fundamental research and technical analysis Person In Charge: Rex Beall,

Bode Financial Services 4645 W. 18th St., Suite 300 Greeley, CO 80631 Phone: 970-356-4990 E-mail: brb@bodeagencv.com Web site: www.bodeagenecy.com Products/Services: Investment advising, insurance. **Person In Charge**: Barry Bode, Partner

CapWest Securities Inc. 1821 56th Ave. Greeley, CO 80634 Phone: 970-353-7122 Fax: 970-330-5087 E-mail: shall@capwestsec.com Web site: www.capwestsec.com Products/Services: Full-service financial planning and investments. Person In Charge: Suzie Hall,

Registered representative

Chapel & Collins LLC 375 E. Horsetooth Road, Blda. 4. Suite 100 Fort Collins, CO 80525 Phone: 970-204-1376

Fax: 970-207-9701 E-mail: donna.chapel@raymondiames.com Products/Services: Financial

Products/Services: Financial advising planning services for retirement, education, investments, estates and risk management issues. Person In Charge: Donna Rendon

Charles Schwab & Co. Inc. 123 N. College Ave., No. 200 Fort Collins, CO 80524 Phone: 970-212-4717 Fax: 970-482-5496 E-mail: chris.barr@schwab.com Web site: www.schwab.com Products/Services: Financial services, online trading, advice and hanking.

Chapel, Owner

Person In Charge: Chris Barr, Vice president, financial consultant, CFP Choice Plus Insurance 2629 Redwing Road, Suite 310

Phone: 970-226-3416 Fax: 970-267-8767 E-mail: chrisd@choiceplusins.com Web site: www.choiceplusins.com Products/Services: Group and individual health, life, disability Medicare supplements, accident dental and critical illness

Fort Collins, CO 80526

Person In Charge: Chris Davies,

Colorado Financial Management

2725 Rocky Mountain Ave., Suite Loveland, CO 80538 Phone: 970-613-1392 Fax: 970-667-6406 E-mail: info@colofin.com Web site: www.colofin.com Products/Services: Investment strategy and retirement planning. Person In Charge: Josh Miller,

Complete Spectrum Financial Services and Lending 1635 Foxtrail Drive Loveland, CO 80538 Phone: 970-391-0462 Fax: 970-587-4009 E-mail: bobbiezink@msn.com Web site: www.complete spectrum.com Products/Services: Financial services and education. Our services and education our services are free and we offer free financial education classes weekly.

Cornerstone Wealth Management 4645 Ziegler Road, Suite 200 Fort Collins, CO 80528 Fax: 970-225-0297 craig@cornerstonewminc.com

Person In Charge: Bobbie Zink,

Web site: Products/Services: Financial advising.

Person In Charge: Craig

Cosner Financial Group 204 Maple St., Unit 104 Fort Collins, CO 80521

Phone: 970-482-3922 Fax: 877-560-8742 E-mail: rcosner@cosnerfg.com Web site: www.cosnerfinancialgroup.com

Person In Charge: James Cosner,

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PRIVATE WEALTH ON THE PRIVATE WEALTH W

Dunn Hogerty Private Wealth Counseling, A division of United Capital Financial Advisers LLC 412 W. Mountain Ave Fort Collins, CO 80521 Phone: 970-484-8806 Fax: 970-484-0997

dunnhogerty@unitedcp.com Web site: www.dunnhogertv.com Products/Services: Private wealth counseling and institutional investment management. Person In Charge: Thad R. Dunn, CFP(R), Managing director

Dennis M. Hogerty, Managing director Jerald L. Dunn, CFP(R), Managing director

Edward Jones Investments 172 N. College Ave., Suite B Fort Collins, CO 80524 Phone: 970-484-2280 E-mail: laura.arburv@edwardiones.com Web site: www.edwardjones.com Products/Services: Financial planning, stocks, bonds, mutual

funds, privately managed accounts, CDs, Person In Charge: Laura Arbury Financial adviser

Edward Jones Investments 300 E. Horsetooth Road, Suite 100 Fort Collins, CO 80525 Phone: 970-223-9929 Web site: www.edwardiones.com Products/Services: Insurance, retirement plans and college planning.

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ned.balmer@edwardjones.com Weh site: www.edwardjones.com Products/Services: Financial advisina. Person In Charge: Ned Balmer,

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150 Main St., Suite 1 Fort Lupton, CO 80621 Phone: 303-857-3983 E-mail: tony.merritt@edwardiones.com Web site: www.edwardjones.com Products/Services: Financial Person In Charge: Tony Merritt,

Edward Jones Investments 910 54th Ave., Suite 220 Greeley, CO 80634 Phone: 970-352-4549 Fax: 888-339-6571 E-mail: brian.larson@edwardiones.com Web site: www.edwardjones.com Products/Services: Insurance, bonds, stocks, Person In Charge: Kim Larson,

Investment representative

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retirement plans and college planning. Person In Charge: Doug Rechkemmer, Owner

Everance Financial Advisors 215 W. Oak St., Suite 720 Fort Collins, CO 80521 Fax: 970-672-0883

jerry.kennell@everance.com Weh site: www.everance.com Products/Services: Financial

Person In Charge: Jerry Kennell, Regional manager

First National Wealth Management

215 W. Oak St., Fourth floor Fort Collins, C0 80521 **Phone**: 970-495-1293 Web site: www.1stnationalbank.com

Products/Services: Financial planning, investment management, trust and estate services, private banking and retirement plan

Person In Charge: Jack Wolfe Senior managing director of wealth management

G5 Financial Group 4645 Ziegler Road, Suite 220 Fort Collins, CO 80521 Phone: 970-490-2033 E-mail: markkornblau@g5financial

Products/Services: Investment advising, financial planning. Person In Charge: Mark Kornblau,

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frangillis@gillisfinancial.com Web site: www.gillisfinancial.com Products/Services: 401(k) and retirement planning. Person In Charge: Francis Gillis Manager

Goodwin Financial Service Inc. 2038 Vermont Drive Fort Collins, CO 80525 Phone: 970-223-2377 Fax: 970-223-7040 E-mail: harryg@gfs01.com

Web site: www.harrypgoodwin.com Products/Services: Managed money investments, annuities and life insurance.

Person In Charge: Harry P Goodwin, President and CEO

Guidepost Financial Planning 19 Old Town Square, Suite 238

Fort Collins, CO 80524 **Phone**: 970-419-8212 E-mail: info@quidepostfinancial planning.com Web site:

www.guidepostfinancialplanning.com Products/Services: Financial advising

Person In Charge: Arlen T. Olberding, Founde

Horsetooth Financial LLC 2500 Bedford Court Fort Collins, CO 80526 Fax: 970-377-3575

E-mail: mhall@1stallied.com Web site: www.horsetoothfinancialllc.com Products/Services: Comprehensive wealth management planning, money management, estate planning. Person In Charge: Michael Hall.



Investment Centers of America located in Advantage Bank 4532 McMurry Ave., Suite 100 Fort Collins, CO 80525 Phone: 970-204-0450 **Fax**: 970-204-1535 E-mail: paul.andre@investment Web site:

www.advantagehanks.com Products/Services: Financial advising

Investment representative

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advising. **Person In Charge**: Paul Andre,

Investment representative



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E-mail: paul.andre@investment centers.com www.advantagebanks.com Products/Services: Financial

Person In Charge: Paul Andre. Investment representative



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Products/Services: Financial Person In Charge: Denise Martz Financial adviser



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Fax: 970-224-4180 michael.tarantino@investmentcent

Web site: www.michaeltarantino.net Products/Services: Investment advising Person In Charge: Michael Tarantino, Investment

representative



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michael.tarantino@investmentcent Web site: www.michaeltarantino.net

Products/Services: Investment advisina Person In Charge: Michael Tarantino, Investment representative



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kevin.dunnigan@investmentcenter www.helpwithmyinvestments.com Products/Services: Financial planning, investments, insurance, tax-free investments. IRA rollovers Person In Charge: Kevin Dunnigan,



MBA, CFP, CSA, Certified financial

Investment Centers of America located in Home State Bank 935 N. Cleveland Ave. Loveland, CO 80537 Phone: 970-669-9720/970-613-2185 Fax: 970-613-2181 E-mail: paul.hummel@investment Web site: paulhummel.com Products/Services: Financial

Person In Charge: Paul

Investment Centers of America located in Home State Bank 2695 W. Eisenhower Blvd. Loveland, CO 80537 Phone: 970-622-7408 Web site: www.helpwithmyinvestments.com Products/Services: Financial

Person In Charge: Tyler Rusch,

IRASpecialist.com 1200 S. College Ave., Suite 304 Fort Collins, CO 80524 Phone: 970-226-2983 Fax: 970-223-7391 E-mail: kevin@iraspecialist.com Web site: www.iraspecialist.com Products/Services: Retirement funding specialists. Person In Charge: Kevin Conroy,

President James L. Watt Financial Advisors Ltd. 6248 Buchanan St. Fort Collins, CO 80525 **Phone**: 970-225-1440 Fax: 970-797-1322 E-mail: jimwatt100@yukon2.com Products/Services: Registered investment advisor, fee-only (no

advice conflicts), financial

planning, asset management. CPA/PFS Person In Charge: James L. Watt,

JBA Wealth Management Group Securities America 155 W. Harvard St., Suite 401 Fort Collins, CO 80525 Phone: 970-223-1922 Fax: 970-223-2875 E-mail: info@iohnsonbruen.com Web site: www.jbawealth.com Products/Services: Life, health, disability and long-term care insurance. IRAs, mutual funds, bonds, common stock, annuities college plans, estate plans, 401(k)s,

management. Person In Charge: Daniel B. Barb Bruen

retirement plans, tax plans, money

Jim Saulnier CFP 322 E. Oak St. Fort Collins, CO 80524 Phone: 970-530-0556 E-mail: Jim@JimSaulnier.com Web site: www.jimsaulnier.com Products/Services: Retirement planning, investment management,

income planning. Person In Charge: Jim Saulnier 0wner L.L. Financial Group 200 E. Seventh St., Suite 312 Loveland, CO 80537

Phone: 970-613-1553 Fax: 970-613-1173 E-mail: lissr@financialnetwork.com Web site: www.llfinancialgroup.com Products/Services:

Comprehensive fee-based personal financial planning, and investment advisory services. Person In Charge: Rey Liss, CFP

375 E. Horsetooth Road, Shores 3, Suite 203 Fort Collins, CO 80525 Phone: 970-282-7526 Fax: 970-223-6990 E-mail: dan@longgreenplanning.com Web site: www.longgreenplanning.com Products/Services: Financial planning and investment advice

Person In Charge: Dan Burnett,

Partner

Long Green Planning Group

LPL Financial 316 W. Olive St. Fort Collins, CO 80521 Phone: 970-498-644 Fax: 970-232-9343 E-mail: thomas.hisev@lpl.com Products/Services: Complete

planning. Person In Charge: Thomas Hisey,

Macdonald Financial Services 4025 St. Cloud Drive, Suite 250

Loveland, CO 80538 Phone: 970-667-2950 Fax: 970-667-3397 E-mail: andrew.macdonald@lpl.com Web site: www.macdonaldfinancial services.com Products/Services: Wealth management and creation. Person In Charge: A.J. Macdonald,

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Products/Services: Wealth management, estate planning, insurance, retirement planning, lending, banking services. Person In Charge: Scott T. Baker,

Morgan Stanley Smith Barney Greeley, CO 80634 Phone: 970-506-9650 Fax: 970-506-9655 E-mail: gary.karre@mssb.com www.morganstanleysmith Products/Services: Financial Person In Charge: Gary H. Karre, First vice president, financial

G. Bruce Hemmings, Senior vice president Mountain Wealth Management

Fort Collins, CO 80521 Phone: 970-530-1018 Fax: 970-797-6458 E-mail: sigrid@mountainwealth.com

515 S. Howes St.

Web site: www.mountainwealth.com Products/Services: Wealth management; catering to socially conscious businesses and individuals with investments that

meet high environmental, social Person In Charge: Sigrid A. Mitch O'Hare, President

Navigation Financial Services

3662 Cassioneia Lane Fort Collins, CO 80528 Phone: 970-672-1236 Web site: www.navigationfinancial Products/Services: Investment

Person In Charge: Adam E. Brunin,

Northwestern Mutual Financial

3665 JFK Parkway, Bldg. 1, Suite 100 Fort Collins, CO 80525 Phone: 970-225-3440 Fax: 970-226-5036 E-mail: krista.dunlap@nmfn.com Web site: www.nmfn.com Products/Services: Life, disability and long-term care insurance. group benefits, retirement planning, investment management mutual funds, annuities, financial, estate and business planning. Person In Charge: Ryan E. Yoder Managing director, financial adviser

Oppenheimer & Co. Inc. 501 St. Vrain Lane, Suite 202 Estes Park, CO 80517 Phone: 970-586-1895 Fax: 970-586-1892 E-mail: mike.eitzen@opco.com Web site: www.opco.com Products/Services: Investment Person In Charge: Mike Eitzen, Senior director - investments

Q4 Wealth Management Inc. 5 Old Town Square, Suite 205-B Fort Collins, CO 80524 Phone: 970-237-3380 Fax: 970-484-4141 E-mail: jclagett@q4wm.com Web site: www.q4wm.com Products/Services: Investment Person In Charge: John Clagett,

Raymond James Financial

309 E. Mountain Ave., Suite 200 Fort Collins, C0 80524 Phone: 970-224-2193 Fax: 970-224-2194 Web site: www.raymondjames.com

Products/Services: Financia services, stock brokers, IRAs, money market accounts, etc. Person In Charge: Jeff Dunn

RBC Wealth Management 155 E. Boardwalk Drive, Suite 310 Fort Collins, CO 80525

Phone: 970-206-1174 Fax: 970-206-1464 E-mail: michael.trinen@rbc.com Web site: www.rbc.com Products/Services: Financial services. Person In Charge: Mike Trinen

REA Capital Management LLC 4703-B Boardwalk Drive, Suite 1 Fort Collins, CO 80525 Fax: 970-223-2615 Web site: www.reagroup.us Person In Charge: Jeffery V. Fanning, President and Managing

RLK-PLG Investment Management LLC 215 W. Magnolia St., Suite 200 Fort Collins, CO 80521 Phone: 970-484-2161 Fax: 970-484-2117

E-mail: paulg@crestoneim.com Products/Services: Investment advisory and financial consulting Person In Charge: Paul

Securities Finance 3307 S. College Ave. Fort Collins, CO 80525 Phone: 970-223-6687 Products/Services: Financial

Gronewoller, President

Shinn Consulting CPAs PC 702 W. Drake Road, Bldg. D Fort Collins, CO 80526 Phone: 970-206-1435 Fax: 970-494-7979 E-mail:

ralph@shinnconsultingcpas.com Web site: www.shinnconsultingcpas.com

Products/Services: Individual business, estate, retirement, taxes and financial planning. Person In Charge: Ralph T. Shinn

Stifel, Nicolaus & Co. 2809 F. Harmony Road, Suite 330 Fort Collins, CO 80528 Phone: 970-267-9666 Fax: 970-267-9055 Web site: www.stifel.com

Products/Services: Financial services, parent company Stifel Financial Corp., NYSE ticker symbol Person In Charge: Donald Yohon,

Vice president-investments Branch manager

The Craig C. Campbell Agency

262 E. Mountain Ave., No. 100 Fort Collins, CO 80524 Fax: 970-484-9018 Web site: www.farmersagent.com/ccampbell1 Products/Services: Property and casualty, life, commercial, variable products. Farmers Insurance

Person In Charge: Craig Collins Campbell, President

The Investment Center 1703 W. 61st. Ave. Greeley, CO 80634 **Phone**: 970-475-1500 Fax: 970-475-1551

Web site: www.helpwithmyinvestments.com Products/Services: Financial services and income for life. Person In Charge: Douglas Lyons, Registered principa

The Planning & Investment Center 760 Whalers Way, Bldg. A, Suite 201 Fort Collins, CO 80525 Phone: 970-663-3132

Fax: 970-663-1506 E-mail: steve@the-pic.com Web site: www.theplanningandinvestmentce Products/Services: Specializing

in retirement planning, investments and real estate alternatives Person In Charge: Stephen Everett, OSJ manager

Thomas Financial Services Inc.

125 S. Howes St., Suite 1040 Fort Collins, CO 80521 Phone: 970-482-0453 Fax: 970-482-1886 Person In Charge: Dan J. Spencer,

Thrivent Financial for Lutherans 155 Boardwalk Drive, No. 400 Fort Collins, CO 80525 Phone: 970-225-6169 Fax: 888-436-7285 E-mail: paul.caylor@thrivent.com Web site: www.thrivent.com Products/Services: Financial Person In Charge: Paul A. Caylor, Financial consultant

Thrivent Investment Management 1812 56th Ave., Suite A

Greeley, CO 80634 Phone: 970-330-7411 Fax: 970-330-7424 E-mail: dan.austin@thrivent.com Web site: www.thrivent.com Products/Services: Life insurance, health insurance, longterm care insurance, mutual funds, annuities, investments, financial

planning, estate planning, retirement distribution planning Person In Charge: Daniel L. Austin,

Transamerica Financial Advisors

4025 Automation Way, Suite B4 Fort Collins, CO 80525 Phone: 970-407-0039 Fax: 970-672-8804 E-mail: iroth@tfamail.com Web site: www.jjrothfinancial.com Products/Services: Full-Service financial planning and investments Person In Charge: Jody Roth.

Tributary Capital Management

Investment advisor representative

215 W. Oak St., Suite 201 Fort Collins, CO 80521 Phone: 970-495-1291 Fax: 970-419-5755 Web site: www.tributarycapital.com

Products/Services: Investment management services to institutional and high-net-worth

Person In Charge: David Jordan, Managing director-growth equities

UBS Financial Services Inc. 3711 JFK Parkway, Suite 410 Fort Collins, CO 80525 Fax: 970-498-4002 Web site:

www.ubs.com/financialservicesing **Products/Services**: Complete financial services, including managed accounts, retirement plans, mutual funds, CDs, taxexempt bonds, stocks, government

Person In Charge: Saul Guice, Branch manager, Associate

UBS Financial Services Inc. 1901 56th Ave., Suite 300 Greeley, CO 80634 Phone: 970-506-5800 Fax: 970-506-5858 Web site:

http://financialservicesinc.ubs.com /branch/greeleygl/ Products/Services: Complete financial services, including managed accounts, retirement plans, mutual funds, CDs, tax-exempt bonds, stocks, government

securities Person In Charge: John Lester, Branch manage

Vision Financial Group 1336 Oakridge Drive Fort Collins, CO 80525

Fax: 970-484-9271

greg@visionfinancialgroup.net Web site: www.visionfinancialgroup.net Products/Services: Financial services, retirement planning, tax-savings strategies, full-brokerage

service, mutual funds, stocks, Person In Charge: Rodney K Gregory D. Anderson, Partners

Waddell & Reed Inc. 2850 McClelland Drive, Suite 3000 Fort Collins, CO 80525-2186 Phone: 970-226-5800 Fax: 970-226-5802 Web site: www.waddell.com

Person In Charge: Jared Best, Division manage Waddell & Reed Inc. 5586 W. 19th St., Suite 1050 Greelev. CO 80634

Fax: 970-346-9983 E-mail: sjwaechter@wradvisors.com Weh site: www.swaechter.wrfa.com Person In Charge: Stephen Waechter

WEALTH MANAGEMENT GROUP

Wealth Management Group 1073 N. Lincoln Ave. Loveland CO 80537 Phone: 970-669-8200 Fax: 970-669-8282

kari.boxleitner@wfadvisors.com Web site: www.bbrb.wfadv.com Products/Services: Financial planning, estate planning, investment management Person In Charge: Charles

Bouchard, Managing director,

Senior financial adviser,

Investment officer

Wells Fargo Advisors 2900 S. College Ave., Suite 2B Fort Collins CO 80525-2585 Phone: 970-223-4800/800-967-

2596 Fax: 970-223-2851 Web site: www.wellsfarmoadvisors.com Person In Charge: Tom Mapp,

Branch manage Wells Fargo Advisors 4675 W. 20th St. Road Greeley, CO 80634

Phone: 970-330-8786 Fax: 970-330-8797 Web site: www.wellsfargoadvisors.com

Person In Charge: Rick Runyan, Branch manage

Wells Fargo Advisors

1073 N. Lincoln Ave. Loveland, CO 80537-4844 Phone: 970-669-8200/800-758-1652 Fax: 970-669-8282 Web site:

www.wellsfargoadvisors.com Products/Services: Full service. Person In Charge: Robert Janda

401 S. College Ave Fort Collins, CO 80524 Phone: 970-490-6278 Fax: 970-482-1523 Web site: www.wellsfargo.com Person In Charge: Isaih Graham,

Wells Fargo, National Association Greeley, CO 80634 Web site: www.wellsfargo.com Products/Services: Banking, insurance, wealth management and estate planning, investments mortgage and consumer finance. Person In Charge: Eric M. Adams,

Market president **World Financial Group** 2850 McClelland Drive, Suite 2600 Fort Collins, CO 80525 Phone: 970-223-2507

Web site: www.worldfinancialgroup.com Products/Services: Financial

Mortgage Lenders

1st City Mortgage Group 3615 Mitchell Drive Fort Collins, CO 80525 Phone: 970-266-9111 Fax: 970-266-0498 E-mail: moao@frii.com Web site: www.ftcollinsloan.com Products/Services: Specializing in residential mortgages for single family and multi-family homes. Person In Charge: Mick Occhiato Senior mortgage planner

A Better Mortgage 155 E. Boardwalk Drive, Suite 300 Fort Collins, CO 80525 Phone: 970-377-3200 E-mail: BestLoan4U@aol.com Web site: www.ABetterMortgageFort Collins.com Products/Services: Socially

responsible, green mortgage Person In Charge: Karen Miller, 0wner

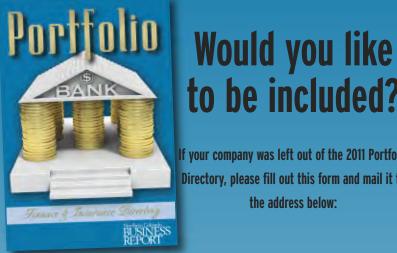
6200 W. Ninth St., Unit 3 Greeley, CO 80634 Phone: 970-353-1122 Fax: 970-797-1794 E-mail: ateammortgage@msn.com Web site: www.a-teammortgage.com Products/Services: Mortgage broker.

Person In Charge: Linda

Asmussen, Owner

Portfolio

It's data you can bank on.



to be included?

If your company was left out of the 2011 Portfolio Directory, please fill out this form and mail it to the address below:

Derson filling out form	Dhono Sovt. ()
Person filling out form	
Complete company name:	
P.O. Box City	State Zip
Address: City	State Zip
Phone: () Fax: ()_	
E-mail address: W	orld Wide Web site:
NAICS code:	
Product description:	
# of employees in Northern Colorado?	
# of employees worldwide?	
Subsidiary of another company? Y or N	
Parent company name:	
Headquarters location: City	State Zip
Founded when?	Public or Private
Exports Y or N Imports Y or	N
Stock exchange: NYSE/AMER/NASDAQ other? Stock symbol:	
Key contact person, title:	
Other contacts & titles:	

(Operations, Finance, Sales, Marketing, PR, Purchasing, Production, Controller, Engineering, Personnel, etc.)

Portfolio classifications:

BANK LOCATIONS CPA CREDIT UNIONS

INSURANCE INVESTMENT ADVISERS **MORTGAGE LENDERS** PAYROLL COMPANIES

SBA LENDERS VENTURE CAPITAL FIRMS MISCELLANEOUS

Annual revenue:

\$25,000-\$100,000 \$100,000-\$250,000 \$250,000-\$500,000 \$500,000-\$1 million \$1 million-\$2 million S2 million-S5 millior \$5 million-\$7.5 million \$7.5 million-\$10 million \$10 million-\$15 million \$25 million-\$35 million \$35 million-\$50 million \$50 million-\$75 million \$75 million-\$100 million \$100 million+



E-mail: research@ncbr.com

1550 E. Harmony Rd., Ste. 200 :: Fort Collins, CO 80525 :: 970.221.5400 • Fax: 970.221.5432 :: www.NCBR.com

Academy Mortgage Corp. 2695 Rocky Mountain Ave., No. 270 Loveland, CO 80537 Phone: 970-776-4336 Fax: 970-776-4304 E-mail: sherri.knott@academy.cc Web site:

www.academvmortgage.com/sherr Products/Services: Mortgage

lending services.

Person In Charge: Sherri Knott,

Bank of America Home Loans 3720 S. College Ave. Fort Collins CO 80525 Phone: 970-818-3038 Fax: 970-818-3017 Products/Services: Mortgage Person In Charge: Mark Wisroth,

Bank of America Home Loans Greeley, CO 80634 Phone: 970-339-0025

Products/Services: Mortgage Person In Charge: Mark Wisroth,

Bank of America Home Loans 3780 Garfield Ave., Suite 203 Loveland, CO 80538 Phone: 970-685-3964 Fax: 970-685-3942 Products/Services: Mortgage

Person In Charge: Mark Wisroth, Home loans manager

Bank of Colorado

533 Big Thompson Ave. Estes Park, CO 80517 Fax: 970-586-8006 Web site: www.bankofcolorado.com

Products/Services: Agricultural Person In Charge: Brad Sishc,

Bank of Colorado 605 Fourth St.

Fort Lupton, CO 80621 Phone: 303-857-3400 Fax: 303-857-3401 Web site: www.bankofcolorado.com Products/Services: Agricultural

commercial and personal banking.

Bank of Colorado 111 S. Rollie Ave. Fort Lupton, CO 80621

Fax: 303-857-3401 Web site: www.bankofcolorado.com Products/Services: Agricultural. commercial and personal banking. Person In Charge: Donald Tomoi

Bank of the West

1437 E. Mulberry St. Phone: 970-267-3700 Fax: 970-493-2857 Web site: www.bankofthewest.com Products/Services: Banking services, including loans and banking services for the agriculture community Person In Charge: James Larsen,

Bank of the West 1075 W. Horsetooth Road Fort Collins, CO 80526 Fax: 970-223-7438

Web site: www.bankofthewest.com Products/Services: Banking services, including loans and banking services for the agriculture community. Person In Charge: Nadine Trujillo-Rogers, Branch manager

Bank of the West Greeley, CO 80631 Phone: 970-353-2640 Fax: 970-352-2773 Web site: www.bankofthewest.com

Products/Services: Banking services, including loans and banking services for the agriculture community. Person In Charge: Jaci Bridge

Bank of the West 303 E. Sixth St. Loveland, CO 80537 Phone: 970-667-5150 Fax: 970-669-7164 Web site: www.bankofthewest.com Products/Services: Full-service banking. Person In Charge: Bill Klena.

Blue Diamond Mortgage LLC 832 W. Eisenhower Blvd., No. D Loveland, CO 80537 Phone: 970-461-0866 Fax: 970-461-0863 bdmortgage@qwestoffice.net Products/Services: Conventional, FHA.V.A., rural housing loans. construction loans, and

commercial loans. Person In Charge: Jose Santana,

Cache Bank and Trust Greeley, CO 80634 Phone: 970-351-8600 Fax: 970-351-7878 E-mail: iredfern@cachebankandtrust.com Web site:

www.cachebankandtrust.com Products/Services: Loans and banking services for commercial Person In Charge: Byron W

Capital West National Bank 2108 Milestone Drive Fort Collins, CO 80525 Phone: 970-282-2400 Fax: 970-282-8945 E-mail: questions@cwnbank.com Web site: www.cwnbank.com Products/Services: Full-service community bank with emphasis on the small business community Person In Charge: Doug Woods, President

Centennial Lending LLC 4112 Kodiak Court, Unit D Longmont, CO 80504 Phone: 720-494-2740 Fax: 720-494-2721 Web site: www.centennial lending.com Person In Charge: Mark Bostock, Cherry Creek Mortgage Greelev. CO 80634 Fax: 970-330-7042

slaforest@ccmclending.com Web site: www.stevelaforest.com Person In Charge: Steve LaForest, Branch manager

Complete Spectrum Financial Services and Lending 1635 Foxtrail Drive Loveland, CO 80538

Phone: 970-391-0462 Fax: 970-587-4009 E-mail: bobbiezink@msn.com Web site: www.complete-Products/Services: Financial

services and education. Our services are free and we offer free financial education classes weekly. Person In Charge: Bobbie Zink,

Cornerstone Mortgage Co. 2809 E. Harmony Road, Suite 200 Fort Collins CO 80528 Phone: 970-206-4663 Fax: 866-378-8418 E-mail: snowling@houseloan.com Web site: www.Colorado-Products/Services: Mortgage banking; conventional, government and first-time homebuyer financing and reverse mortgages, Refinance and Person In Charge: Gene Humphries, President, Colorado James C. Hunter III. Senior vice

Cornerstone Mortgage Co. 3726 Timberline Road, No. 102 Fort Collins, CO 80525 Phone: 970-226-2992 Fax: 970-226-4469 Products/Services: Mortgages Person In Charge: David

Stephenson, Office manager

Cornerstone Mortgage Co. Greeley, CO 80634 Phone: 970-313-1330 Fax: 970-339-0044 F-mail: theck@houseloan.com Web site: www.thebeckteam.net Products/Services: Conventional, FHA. VA. 203(k), CHFA, jumbo Person In Charge: Tom Beck

Equitable Savings & Loan Association 300 E. Horsetooth Road, Suite 102 Fort Collins, CO 80525 Phone: 970-223-1963 Fax: 970-223-1965 E-mail: stcloanteam@equitable

Beau Couch, Managing members

savings.com **Web site**: www.equitable savings.com Products/Services: Mortgage, loans, checking, savings. Person In Charge: Donald M. Koenig Jr., President

Family Mortgage Co. Inc. 505 E. Fourth St Loveland, CO 80537 Phone: 970-203-0284 Fax: 970-461-8753 E-mail: iohn@familymtgco.com Products/Services: Residential mortgage.

Person In Charge: John Giroux, FCM Home Loans 4900 S. College Ave., Suite 110 Fort Collins, CO 80525

Phone: 970-484-5626 Fax: 970-484-1180 E-mail: Scott@fcmmonev.com Web site: www.fcmmoney.com Products/Services: Residential and commercial financing private financing.

Person in Charge: Mandy Mulligan, Owner Scott Charpentier, Founding



First National Bank 155 E. Boardwalk Drive Fort Collins, CO 80525 Phone: 970-495-9450 Web site: www.1stnationalhank.com Products/Services: Full-service

Person In Charge: Mark Driscoll, President

First National Bank

First National Bank Lory Student Center - CSU Fort Collins, CO 80523 Phone: 970-495-9450 Web site: Products/Services: Full-service

Person In Charge: Mark Driscoll, President



First National Bank 4100 Harrison Ave. Wellington, CO 80549 Phone: 970-495-9450 www.1stnationalbank.com Products/Services: Full-service Person In Charge: Mark Driscoll.

First National Bank

First National Bank Windsor, CO 80550 Phone: 970-495-9450 Web site: www.1stnationalhank.com

Products/Services: Full-service Person In Charge: Mark Driscoll, President First National Bank Mortgage

750 N. Lincoln Ave Loveland, C0 80537 **Phone**: 970-494-5524 Fax: 970-419-5756 qvoelker@1stnationalbank.com Weh site www.1stnationalbank.com Products/Services: Financial Person In Charge: Gary R Voelker,

Sherri Elder, Operations manage

FirstBank 2315 S. College Ave.

Fort Collins, CO 80525 Phone: 970-493-1700 Fax: 970-282-3925 Web site: www.efirstbank.com Products/Services: Full-service consumer and commercial

Person In Charge: Patrick M Brady, President

FirstBank

1013 E. Harmony Road Fort Collins, CO 80525 Phone: 970-223-4000 Fax: 970-282-3925 E-mail: banking@efirstbank.com Web site: www.efirstbank.com Products/Services: Full-service consumer and commercial banking.

Person In Charge: Patrick M.

Brady, President

225 E. 29th St. Loveland, CO 80538 **Phone**: 970-669-4000 Web site: www.efirstbank.com Products/Services: Full-service consumer and commercial banking.

Person In Charge: Patrick M.

Brady, President

1352 W. Eisenhower Blvd. Loveland, CO 80537 Phone: 970-669-4000 Web site: www.efirstbank.com Products/Services: Full-service consumer and commercial banking.

Person In Charge: Patrick M.

Brady, President

1510 Main St Windsor, CO 80550 Phone: 970-674-2900 Web site: www.efirstbank.com Products/Services: Full-service consumer and commercial banking. **Person In Charge**: Patrick M.

Brady, President Funding Partners for Housing Solutions Inc. 214 S. College Ave., Second Floor Fort Collins, CO 80524 Phone: 970-494-2021 Fax: 970-494-2022 E-mail: info@fundingpartners.org Web site

www.fundingpartners.org Products/Services: Affordable housing financing. Person In Charge: Joe Rowan, Executive director Great Western Bank

785 Cheeseman St. Erie, CO 80516 Phone: 303-828-0888 Fax: 303-729-3770 Web site: www.fcbcolo.com Person In Charge: Gail Grant.



Guaranty Bank & Trust Co. 3561 Stagecoach Road Lonamont, CO 80504 Phone: 970-266-0505 Web site: www.guarantvbankco.com Products/Services: Full-service bank. Person In Charge: Dolli DiPetrillo,

Branch manager

Harmony Brokers 2720 Council Tree Ave., Suite 254 Fort Collins, CO 80525 Phone: 970-282-9488 Fax: 970-797-2640 E-mail: jeff@harmonybrokers.com Web site: www.harmonvbrokers.com Products/Services: Full-service

real estate. 3.5 percent total Person In Charge: Jeff Tyson,

Hastings Mortgage 2627 Redwing Road, Suite 320 Fort Collins, CO 80526 Phone: 970-223-8600 Fax: 970-226-3048 E-mail: admin@loanhm.com Web site: www.loanhm.com Products/Services: Mortgages real estate lending. Person In Charge: Jamie Merrill, Home State Bank 3227 S. Timberline Road Fort Collins, CO 80525 Fax: 970-776-5357

peggy.sage@homestatebank.com Web site:

Products/Services: All types of mortgage products for ov occupied and investment real estate

Person In Charge: Harry J. Devereaux, President

Home State Bank 2337 S. Shields St. Fort Collins, CO 80526 Phone: 970-203-6100 E-mail: bank@homestatebank.com www.homestatebank.com

Products/Services: Banking and

Person In Charge: Harry J. Devereaux, President

Home State Bank 1355 E. Eisenhower Blvd. Loveland, CO 80538 Phone: 970-622-7198 Fax: 970-669-6228 E-mail: bank@homestatebank.com Web site:

Products/Services: Banking and

Person In Charge: Harry J. Devereaux, President

Home State Bank 935 N. Cleveland Ave. Loveland, CO 80537 Phone: 970-203-6100 Fax: 970-669-6228 Web site:

www.homestatehank.com Products/Services: Banking and

Person In Charge: Harry J. Devereaux, President

Home State Bank 7499 Westgate Drive Windsor CO 80528 Phone: 970-203-6100 E-mail: bank@homestatebank.com www.homestatebank.com Products/Services: Banking and

Person In Charge: Harry J. Devereaux, President imortgage 2720 Council Tree Ave., Suite 218 Fort Collins, CO 80525

Phone: 970-449-6600 Fax: 877-385-6579 E-mail: gene.gustafson@imortgage.com Products/Services: Mortgages. Person In Charge: Gene Gustafson, Branch manage

KevBank, National Association Estes Park, CO 80517 Phone: 970-586-2364 Web site: www.keybank.com Products/Services: Banking

Person In Charge: Tony Johnke, Service manage

KeyBank, National Association 1130 Haxton Drive Fort Collins, CO 80525 Phone: 970-226-3902 Web site: www.keybank.com Products/Services: Banking services Person In Charge: Billie Galbreath

Branch manager

KeyBank, National Association 100 E. Drake Road Fort Collins, CO 80525 Phone: 970-494-2480 Web site: www.keybank.com Products/Services: Banking services Person In Charge: Shannon Richardson, Branch manage

KeyBank, National Association Greeley, CO 806 Phone: 970-378-3220 Web site: www.keybank.com Products/Services: Banking Person In Charge: Chris Walters,

KeyBank, National Association 125 E. Seventh St. Loveland, CO 80537 Phone: 970-667-3083 Web site: www.kevbank.com Products/Services: Banking services Person In Charge: Michael

Zimmerman, Branch manager

Mountain Plains Farm Credit Services 4505 W. 29th St. Greeley, CO 80633

Phone: 970-330-4071

Fax: 970-330-4420

E-mail:

terry.anders@ifeedtheworld.com Web site: www.ifeedtheworld.com

Products/Services: Provides financial services for farmers ranchers, agribusinesses, and country home owners, Includes operating loans, equipment loans, Spring Leaf Financial livestock loans and crop insurance. Person In Charge: Allen Feit, Executive vice president

Prime Lending Group LLC 1130 Grayhawk Road Faton, CO 80615 Phone: 970-454-0100 Fax: 970-454-1166 E-mail: kemah@primemountain.com Web site: www.primemountain.com Products/Services: Residential mortgage broker with options.

Public Service Credit Union 195 S. Kuner Road Brighton, CO 80601 Phone: 303-691-2345 Web site: www.pscu.org Products/Services: Full service Person In Charge: Dave Maus. CFO

Person In Charge: Kemah Thomas,

Public Service Credit Union 2503 Research Blvd. Fort Collins, CO 80526 Phone: 970-416-5000 Fax: 970-416-5006 Web site: www.pscu.org
Products/Services: Full service Person In Charge: David Maus

Public Service Credit Union 319 S. Meldrum St Fort Collins, CO 80521 Fax: 970-416-5006 Web site: www.pscu.org
Products/Services: Full service Person In Charge: David Maus,

Public Service Credit Union 700 Whalers Way Fort Collins, CO 80525 Phone: 970-416-5000 Fax: 970-416-5006 Web site: www.pscu.org
Products/Services: Full service Person In Charge: David Maus

Public Service Credit Union 900 S. Lemay Ave. Fort Collins, CO 80524 Fax: 970-416-5006 Web site: www.pscu.com
Products/Services: Full service Person In Charge: David Maus,

Public Service Credit Union 3512 W. 10th St., Unit 2 Greelev. CO 80634 Phone: 970-416-5000 Web site: www.pscu.org Products/Services: Full service Person In Charge: Dave Maus, CEO

Public Service Credit Union 2529 N. Lincoln Ave. Loveland, CO 80538 Phone: 970-416-5000 Fax: 970-416-5006 Web site: www.pscu.org Products/Services: Full service financial institution Person In Charge: David Maus,

422 Main St. Windsor, CO 80550 Fax: 970-416-5006 Web site: www.pscu.org Products/Services: Full service financial institution Person In Charge: David Maus,

Public Service Credit Union

RLK-PLG Investment Management LLC 215 W. Magnolia St., Suite 200 Fort Collins, CO 80521 Phone: 970-484-2161 Fax: 970-484-2117 E-mail: paulg@crestoneim.com Products/Services: Investment advisory and financial consulting services Person In Charge: Paul Gronewoller, President

4032 S. College Ave., Unit 6 Fort Collins, CO 80525 Phone: 970-225-0112 Fax: 970-225-1096 Web site: www.springleaffinancial.com Products/Services: Financial services.
Person In Charge: Michael Kaduk,

2803 E. Harmony Road Fort Collins CO 80528 Phone: 970-229-2512 Fax: 970-229-2511 E-mail: stu.hoime@thegroup mortgage.com Web site: www.thegroupmortgage.com Products/Services: New construction financing, home

The Group Guaranteed Mortgage

equity loans, first-time home buyers programs and fast upfront approval. Person In Charge: Stu Hoime. Venture managei

U.S. Bank National Association 3338 Arapahoe Road Erie, CO 80516 Phone: 303-269-8300 Fax: 303-926-0318 Web site: www.usbank.com Products/Services: Banking Person In Charge: Scott Wingfield, Branch manage

U.S. Bank, National Association 6110 Firestone Blvd. Firestone, CO 80504 Phone: 720-652-6691 Web site: www.usbank.com Products/Services: Banking. Person In Charge: Devin Woolf.

U.S. Bank, National Association 4503 JFK Parkway Fort Collins, CO 80525 Phone: 970-255-8591 Web site: www.usbank.com Products/Services: Banking. Person In Charge: Roberto

U.S. Bank, National Association 1275 Eagle Drive Loveland, CO 80537 Phone: 970-461-0115 Web site: www.usbank.com Products/Services: Banking. Person In Charge: Jerik McCune, Branch manage

U.S. Bank, National Association Loveland, CO 80538 Phone: 970-669-5172 Fax: 970-669-0553 Web site: www.usbank.com Person In Charge: Kelly Moe Branch manager Richard Gibbs, Regional president

US Bank Home Mortgage 400 Howes St Fort Collins, CO 80521 Phone: 970-416-5855 Fax: 970-493-7150 F-mail: kate harrison@ushank.com Web site: www.usbank.com Products/Services: Mortgages Person In Charge: Kate Harrison, Mortgage Ioan officer

VERUS Bank of Commerce

Verus Bank of Commerce 1432 E. Mulberry St., Unit B Fort Collins, CO 80524 Phone: 970-224-7200 Fax: 970-224-7219 E-mail: ebank@Lari Web site: www.larimerbank.com Products/Services: Full-service banking Person In Charge: Mark Allen

Wells Fargo Home Mortgage 3500 JFK Parkway, Suite 110 Fort Collins, CO 80525

Phone: 970-223-1856 Fax: 970-229-1930 mark.hensler@wellsfargo.com Web site: www.wellsfargo.com Products/Services: Mortgages Person In Charge: Mark L. Hensler,



Wells Fargo, National

3500 JFK Parkway, Suite 110 Fort Collins, CO 80525 Phone: 970-233-3600 Fax: 970-224-0433 E-mail:

mark hensler@wellsfargo.com Web site: www.wellsfargo.com Products/Services: Banking, and estate planning, investments, mortgage and consumer finance. Person In Charge: Eric M. Adams, Market president

Wells Fargo, National Association

5801 W. 11th St Greeley, CO 80634 Web site: www.wellsfargo.com Products/Services: Banking, insurance, wealth management and estate planning, investments. Person In Charge: Fric M. Adams.

Mutual Funds

Assurity Financial 155 W. Harvard St., Suite 401 Fort Collins, CO 80525 Phone: 970-223-1921 Fax: 970-223-2875

E-mail: diohnson@iohnsonbruen.com Products/Services: Financial

Person In Charge: Daniel B.

Charles Schwab & Co. Inc. 123 N. College Ave., No. 200 Fort Collins, CO 80524 Phone: 970-212-4717 Fax: 970-482-5496 Web site: www.schwab.com Products/Services: Financial services, online trading, advice

Person In Charge: Chris Barr, Vice president, financial consultant, CFI

First National Wealth

Management 215 W. Oak St., Fourth floor Phone: 970-495-1293 Web site:

www.1stnationalbank.com Products/Services: Financial planning, investment management trust and estate services, private banking and retirement plan services.

Person In Charge: Jack Wolfe. Senior managing director of wealth management

Goodwin Financial Service Inc. 2038 Vermont Drive Fort Collins, CO 80525

Fax: 970-223-7040 E-mail: harryg@gfs01.com Web site: www.harrvpgoodwin.com Products/Services: Managed money investments, annuities and

Person In Charge: Harry P Goodwin, President and CEO

Horsetooth Financial LLC 2500 Bedford Court Fort Collins, CO 80526

Phone: 970-377-3570 Fax: 970-377-3575 E-mail: mhall@1stallied.com Web site:

www.horsetoothfinancialllc.com Products/Services:

Comprehensive wealth management planning, money management, estate planning

Person In Charge: Michael Hall, Branch manager

Investment Centers of America located in Home State Bank 300 F 29th St Loveland, CO 80538 Phone: 970-622-2366 Fax: 970-622-2395

E-mail: kevin.dunnigan@investmentcenter

Web site: www.helpwithmvinvestments.com Products/Services: Financial planning, investments, insurance, tax-free investments. IRA rollovers,

retirement planning. Person In Charge: Kevin Dunnigan, MBA, CFP, CSA, Certified financial planner

Long Green Planning Group 375 E. Horsetooth Road, Shores 3,

Suite 203 Fort Collins, CO 80525 Phone: 970-282-7526 Fax: 970-223-6990

dan@longgreenplanning.com Web site: www.longgreenplanning.com Products/Services: Financial

planning and investment advice. Person In Charge: Dan Burnett,

LPL Financial

316 W. Olive St. Fort Collins, CO 80521 Phone: 970-498-644 Fax: 970-232-9343 E-mail: thomas.hisev@lpl.com Products/Services: Complete investment services and financial planning

Person In Charge: Thomas Hisev

Merrill Lynch 3555 Stanford Road, Suite 101 Fort Collins, CO 80525

Fax: 970-372-5643 Web site: www.ml.com
Products/Services: Wealth management, estate planning, insurance, retirement planning, lending, banking services.

money market accounts, etc. Person In Charge: Scott T. Baker, Person In Charge: Jeff Dunn

Mountain Wealth Management

515 S. Howes St. Fort Collins, C0 80521 **Phone**: 970-530-1018 Fax: 970-797-6458

sigrid@mountainwealth.com Web site:

www.mountainwealth.com Products/Services: Wealth management; catering to socially conscious businesses and individuals with investments that meet high environmental, social

and corporate standards. Person In Charge: Sigrid A. Gustafson, Financial planner Mitch O'Hare, President

Navigation Financial Services

Fort Collins, CO 80528 Phone: 970-672-1236 Web site:

www.navigationfinancialservices.c

Products/Services: Investment Person In Charge: Adam E. Brunin,

Northwestern Mutual Financial Network 3665 JFK Parkway, Bldg. 1, Suite 100 Fort Collins, CO 80525

Phone: 970-225-3440 E-mail: krista.dunlap@nmfn.com Web site: www.nmfn.com Products/Services: Life, disability and long-term care insurance. group benefits, retirement planning, investment management. mutual funds, annuities, financial, estate and business planning. Person In Charge: Rvan E. Yoder. Managing director, financial

Raymond James Financial Services

309 E. Mountain Ave., Suite 200 Fort Collins, CO 80524 Phone: 970-224-2193 Fax: 970-224-2194 Web site: www.raymondjames.com Products/Services: Financial services, stock brokers, IRAs,

561 Garden Drive, Unit B Windsor, CO 80550 Phone: 888-796-7963 E-mail: info@rwn3.com Web site: www.rwn3.com Products/Services: Conservative

The Investment Center

1703 W. 61st. Ave. Greeley, CO 80634 Phone: 970-475-1500 Fax: 970-475-1551 Web site: www.helpwithmvinvestments.com Products/Services: Financial services and income for life Person In Charge: Douglas Lyons

Registered principal

Thrivent Financial for Lutherans 155 Boardwalk Drive, No. 400 Fort Collins, CO 80525 **Phone**: 970-225-6169 Fax: 888-436-7285 E-mail: paul.caylor@thrivent.com Web site: www.thrivent.com Products/Services: Financial

Person In Charge: Paul A. Caylor,

Thrivent Investment Management

Greeley, CO 80634 Phone: 970-330-7411 Fax: 970-330-7424 E-mail: dan.austin@thrivent.com Products/Services: Life insurance, health insurance, long-term care insurance, mutual funds,

planning, estate planning, retirement distribution planning Person In Charge: Daniel L. Austin, Thrivent wealth adviser

annuities investments financial

WEALTH MANAGEMENT GROUP

Wealth Management Group 1073 N. Lincoln Ave. Loveland, CO 80537 Phone: 970-669-8200 Fax: 970-669-8282

E-mail:

kari.boxleitner@wfadvisors.com Web site: www.bbrb.wfadv.con Products/Services: Financial planning, estate planning investment management Person In Charge: Charles Bouchard, Managing director

Wells Fargo, National Association

Investment officer

Senior financial adviser,

5801 W. 11th St Greeley, CO 80634 Web site: www.wellsfargo.com Products/Services: Banking, insurance, wealth management and estate planning investments nortgage and consur Person In Charge: Eric M. Adams, Market presiden

Payroll Companies

Anderson & Whitney PC 5801 W. 11th St., Suite 300 Greeley, CO 80634 Phone: 970-352-7990 Fax: 970-352-1855

E-mail: larry@awhitney.com Web site: www.awhitnev.com Products/Services: Certified public accounting firm Person In Charge: Larry Atchison

Andrea J. Smith and Associates

760 Whalers Way Bldg. A, Suite 110 Fort Collins, CO 80525 Phone: 970-232-3122 Fax: 970-232-3123

E-mail: andrea@fortcollinsaccounting.com Web site:

www.fortcollinsaccounting.com Products/Services: Income tax services, payroll and bookkeeping services. Specializing in QuickBooks software. Advanced QuickBooks Certified ProAdvisor Person In Charge: Andrea J.

Bates & Bishop CPA Inc. 234 Elder Drive Loveland, CO 80538 Fax: 970-669-7404 E-mail: rex@batesbishopcpa.com Web site:

www.batesbishopcpa.com Products/Services: Payroll service and tax preparation Person In Charge: Rex Bates,

Capital Accounting & Finance

1015 37th Ave. Court, Suite 101 Greeley, CO 80634 Phone: 970-352-8118 Fax: 970-353-6690 E-mail: heidi@capitalafi.com Web site: www.capitalafi.com Products/Services: Individual and business income-tax preparation, full-payroll and bookkeeping service, QuickBooks consulting, installation and training Person In Charge: Heidi Klepper,

Dve & Whitcomb LLC 4115 Boardwalk Drive, Suite 108 Fort Collins, CO 80525

Phone: 970-207-9724 Fax: 970-207-9750 E-mail: ikdve@dvewhitcomb.com Web site: www.dyewhitcomb.com Products/Services: Accounting and bookkeeping services, including payroll and tax preparation

Person In Charge: James K. Dye,

Employer Solutions Group 3760 E. 15th St., Suite 201 Loveland CO 80538

Fax: 970-612-2021 E-mail: gsoden@esghr.com Web site: www.esghr.com Products/Services: Human resources expertise, payroll and administrative services, creative benefit offerings, and employer

liability reduction.

Person In Charge: Steve Pierson, Jessica Hergenreter, Vice president of operations - Colorado Greg Soden, Vice president of sales

2842 Claremont Drive Fort Collins, CO 80526 Phone: 970-204-9449 Fax: 970-204-9669 E-mail: firstprioritypay@cs.com Web site: www.firstprioritypayroll.com

First Priority Payroll

Products/Services: Accounting, auditing, bookkeeping and payroll

Person In Charge: Fred Martin, Manager, President

Frayer & Associates CPA PC

501 Stover St. Fort Collins, CO 80524 **Phone**: 970-419-3200 Fax: 970-419-3201 E-mail: mfrayercpa@yahoo.com Web site: www.frayerandassociates.com

Products/Services: Payroll, formal financial statements employee benefits and certified QuickBooks adviser, health insurance and retirement plans. **Person In Charge**: Mona F. Frayer,

Hanna, Holdredge & Associates

CPA PC 365 E. 27th St. Loveland, CO 80538 Phone: 970-667-2555 Fax: 970-669-9494 E-mail: info@lovelandcpas.com Web site: www.lovelandcpas.com Products/Services: Accounting, tax preparation, payroll services and QuickBooks consulting. Person In Charge: Linda L

Hoover Harris & Co. PC

4075 W. 11th St. Greeley, CO 80634 Phone: 970-352-1642 Fax: 970-352-0284 E-mail:

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Paychex Inc. 116 E. Oak St. Fort Collins, CO 80524 Phone: 970-219-4468 Fax: 866-694-4545

E-mail: nvandeventer@navchex.com Web site: www.paychex.com Products/Services: Payroll

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185 N. College Ave.

Fort Collins, CO 80524 Phone: 970-416-0711 Fax: 970-484-0095 Web site: www.paychoice.com Products/Services: Payroll and tax services, automated timekeeping systems, human resource software and support. employee benefit plans, integrated retirement plans, workers

employee background screening services, and more. Person In Charge: Kristen Hill

compensation insurance

Sample & Bailey CPA PC 375 E. Horsetooth Road, Bldg. 4,

Suite 200 Fort Collins, CO 80525 Fax: 970-223-0817

brichmond@sampleandbailey.com Web site:

Products/Services: Accounting. payroll, tax, financial services. **Person In Charge**: Denise Juliana, Managing shareholder



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Person In Charge: Kevin Welch, President and CEO

Universal Merchant Service 2900 S. College Ave., Suite LC Fort Collins, CO 80525 Phone: 970-472-4111 Fax: 970-416-6846 Web site: www.ledgerplus.net Products/Services: Payroll,

Products/Services: Banking services including loans and credit-card services, accounting, tax return preparation. Person In Charge: Morgan Bolls, agriculture community. Person In Charge: Kathy Carter, Branch manage

Bank of the West

Greeley, CO 80634

Cache Bank and Trust

4645 Ziegler Road

Fort Collins, CO 80528

Phone: 970-472-7900

Ireeves@cachebankandtrust.com

www.cachebankandtrust.com

Products/Services: Loans and

banking services for commercial

Person In Charge: Lorna Reeves

and personal entities.

SVP, Branch manage

Cache Bank and Trust

Greeley, CO 80631

Fax: 970-351-7878

Phone: 970-351-8600

and personal entities

Corp. 1175 Osage St., Suite 110

Denver, CO 80204 **Phone**: 303-893-8989

E-mail: bill@cedco.org

Web site: www.cedco.org Products/Services: Small

business fixed asset financer

Colorado Lending Source 518 17th St., Unit 1800

info@coloradolendingsource.org

Person In Charge: Mike O'Donnell,

first National Bank

Products/Services: Small

Person In Charge: Bill Bacon,

Fax: 303-892-8398

Executive directo

Denver. CO 80202

Fax: 303-657-0140

Executive director

First National Bank

205 W. Oak St. Fort Collins, CO 80521

Phone: 970-495-9450

www.1stnationalbank.com

Products/Services: Full-service

Person In Charge: Mark Driscoll

Web site:

Phone: 303-657-0010

Person In Charge: Byron W

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www.cachebankandtrust.com

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banking services for commercial

924 11th St.

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Savings & Loan

Equitable Savings & Loan Association 300 E. Horsetooth Road, Suite 102 Fort Collins, CO 80525 Phone: 970-223-1963 Fax: 970-223-1965 E-mail: stcloanteam@equitable

Web site: www.equitable-Products/Services: Mortgage, loans, checking, savings Person In Charge: Donald M. Koenig Jr., President

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customerservice@advantagebanks

www.advantagebanks.com Products/Services: Banking and financial services. Person In Charge: Robin Weis.

Bank of Colorado 1609 E. Harmony Road Fort Collins, CO 80525 Phone: 970-206-1160 Fax: 970-206-1156 Web site:

www.bankofcolorado.com Products/Services: Banking services. Person In Charge: Tom Goding,

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1041 Main St. Windsor, CO 80550 Phone: 970-686-7631 Fax: 970-686-9246 E-mail:

tom.prenger@bankofcolorado.com Web site:

www.bankofcolorado.com Products/Services: Agricultural, commercial and personal banking. Person In Charge: Tom Prenger, Branch president

Bank of the West 1075 W. Horsetooth Road Fort Collins, CO 80526 Phone: 970-267-2700 Fax: 970-223-7438

Web site: www.bankofthewest.com Products/Services: Banking services, including loans and banking services for the agriculture community. Person In Charge: Nadine Trujillo-

Rogers, Branch manager

First National Bank

Phone: 970-352-0077 Fax: 970-353-1495 First National Bank Web site: www.bankofthewest.com 1450 N. Boyd Lake Road Loveland, CO 80538 Phone: 970-495-9450

Web site: www.1stnationalhank.com Products/Services: Full-service

Person In Charge: Mark Driscoll,

First National Bank

First National Bank 750 N. Lincoln Ave Loveland, CO 80537 Phone: 970-495-9450 Web site:

www.1stnationalbank.com Products/Services: Full-service

Person In Charge: Mark Driscoll, President

2315 S. College Ave. Fort Collins, CO 80525 **Phone**: 970-493-1700 Fax: 970-282-3925

Web site: www.efirstbank.com Products/Services: Full-service

Person In Charge: Patrick M.

FirstBank 1013 E. Harmony Road Fort Collins, CO 80525 Phone: 970-223-4000 Fax: 970-282-3925 E-mail: banking@efirstbank.com

Web site: www.efirstbank.com Products/Services: Full-service consumer and commercial banking.

Person In Charge: Patrick M. Brady, President



Guaranty Bank & Trust Co. 3151 N. Garfield Ave. Loveland, CO 80538 Phone: 970-267-6906 Fax: 970-267-6908 Web site:

Products/Services: Financial services, commercial loans, cash management, agricultural loans, construction loans Person In Charge: Linda Fischer,

Branch manage

Home State Bank 2695 W. Eisenhower Blvd. Loveland, CO 80537 Phone: 970-203-6100 Fax: 970-669-6228 E-mail: bank@homestatebank.com

Web site: www.homestatebank.com Products/Services: Banking and

Person In Charge: Harry J. Devereaux, President

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Association 822 Seventh St. Greeley, CO 80631 Phone: 970-392-3203 **Fax**: 970-395-7359 Web site: www.chase.com Products/Services: Full-service

Portfolio – Finance & Insurance Directory

Person In Charge: Keven Holcomb, Branch manage

JPMorgan Chase Bank, National Association 2600 W. 10th St. Greeley, CO 80631 Phone: 970-392-3330

Fax: 970-353-0109 Web site: www.chase.com Products/Services: Full-service banking. Person In Charge: Jacob Shepard, Branch manager

KevBank, National Association 541 Big Thompson Ave. Estes Park, CO 80517 Phone: 970-586-2364 Web site: www.keybank.com

Products/Services: Banking Person In Charge: Tony Johnke Service manage

KeyBank, National Association 1130 Haxton Drive Fort Collins, CO 80525

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Person In Charge: Michael Zimmerman, Branch manager

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Person In Charge: Dave Maus, CEO

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U.S. Bank, National Association 3690 W. 10th St. Greeley, CO 80634

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Fax: 970-224-7219 E-mail: ebank@Larimerbank.com Web site: www.larimerbank.com Products/Services: Full-service banking

Person In Charge: Mark Allen Kross, President

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Products/Services: Banking and financial services. Person In Charge: Gerard Nalezny,

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Verus Bank of Commerce 102 E. 29th St

Loveland, CO 80538 Phone: 970-679-7150 Fax: 970-679-7169 E-mail:

ebank@lovelandbankofcommerce.c www.lovelandbankofcommerce.co

Products/Services: Full-service Person In Charge: Gerard Nalezny,

Wells Fargo, National Association

5801 W. 11th St Greeley, CO 80634 Web site: www.wellsfargo.com Products/Services: Banking, insurance, wealth management and estate planning, investments. mortgage and consumer finance. **Person In Charge**: Eric M. Adams, Market president

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Person In Charge: Dan Aweida, Jesse Aweida, Harry Ross, Managing partners

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September 15, 2011

7:00 a.m – 9:30 a.m. Embassy Suites – Loveland

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