

Northern Colorado BUSINESS REPORT \$1



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SECTION B

Volume 17 | Issue 16 | April 20 - May 3, 2012

Otterbox plans new building downtown

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

Fast-growing OtterBox is expanding its real-estate footprint yet again, with plans for a new building in downtown Fort Collins based on expectations its payroll will grow from 400 today to as many as 1,500 in the next three years.

With its ranks growing, the company also acquires the Rocky Mountain Bldg.

In a quiet deal that closed in October, the electronics case manufacturer purchased a seven-story building at 315 Oak St., a locale known as the Rocky Mountain Building, for \$927,000,

according to Larimer County public records. The building now houses 60 "Otters," as well as three startup companies formed by former OtterBox employees.

MEET THE NEW 'OTTERS'

Page 21A

In the same entrepreneurial spirit that began OtterBox, company CEO and founder Curt Richardson, along with President Brian Thomas, have
► See **OtterBox, 20A**

In quick order, Verus leaps to top of bank rankings

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

One year after it was formed in the merger of three local banks, Verus Bank of Commerce has broken through the ranks to emerge as one of the top 100 banks in the nation with assets under \$500 million.

Among its clients are some of Northern Colorado's premier companies, such as Eldon James, Colorado CustomWare, US-Reports and Palmer Flowers.

Brand-name clients, however, aren't enough to make the list. So how did Verus do it? How did it end up as No. 19 on the SNL Financial ranking of banks its size? How did it become the only Colorado bank to



Nalezny

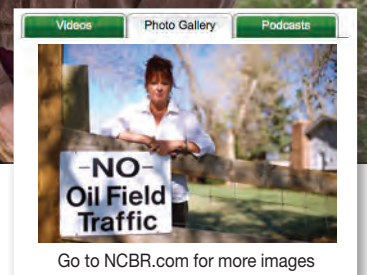
make the list?

► See **Verus, 7A**



JONATHAN CASTNER

April Beach, Wendy Leonard, Jen Palazzolo and Angie Nordstrum, in a field across from their children's elementary school where oil-well drilling is planned.



Erie, at the epicenter of oil opposition

A town where mounting tensions show no sign of relenting

BY STEVE LYNN
slynn@ncbr.com

ERIE — Angie Nordstrum can't stop worrying about the natural-gas wells planned a few hundred yards from Redhawk Elementary

School, where her 7-year-old son is a student.

"We have this wonderful little suburban utopia here and then all these gas wells infringe upon the community," Nordstrum said.

Nordstrum isn't alone in her worries. Anxiety over natural-gas drilling pervades this town on the Weld and Boulder county line. Some residents believe that

► See **Erie, 6A**

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Eldon James moving operations to Denver

The following is a wrap-up of breaking local business stories published daily on the Northern Colorado Business Report's website. Sign up for our free Daily E-Newsletter, an all-local business news report sent to your email each weekday. Just click on "Register" at www.ncbr.com.

Eldon James, a Loveland-based company that makes plastic tubing and hose fittings, is moving to Denver, a city official said.

Loveland Economic Development Director Betsey Hale said employees of the company told her it plans to move to Denver later this year.

The company has scheduled an open house for employees at the new site this weekend, she said.

The move would follow the company's recent decision to drop plans to relocate from Loveland to Timnath. Groundbreaking on the facility in Timnath was supposed to take place in early March.

But Eldon James CEO Marcia Coulson said the company's production capacity could not come online quickly enough under the project build-out timeline in Timnath. She said last week that Eldon James was evaluating other sites in Colorado, but did not specify whether the company would stay in Northern Colorado.

Eldon James had planned to continue using its facilities in Loveland as it relocated its headquarters to Timnath, though Coulson said eventually every-

thing could end up under one roof.

Vestas shares rise on takeover report

Vestas shares surged nearly 15 percent after it was reported that two Chinese rivals were considering takeover bids for the Danish wind turbine maker.

China's largest wind-turbine manufacturer Sinovel Wind Group and Xinjiang Goldwind Science & Technology Co., have discussed the prospect of soliciting bids, Danish newspaper Jyllands-Posten reported.

The newspaper cited anonymous sources in the corporate finance industry.

DAILY IN REVIEW

Vestas' stock price has dipped more than 50 percent since October following two profit warnings.

Vestas has four factories in Colorado, including one in Windsor. It has threatened to lay off 1,600 people nationwide if Congress does not renew a wind tax credit set to expire at the end of the year.

Leed Fabrication to hire 40 in Loveland

LOVELAND – Leed Fabrication

Services will hire 40 employees in the next three months to work at its new facility in Loveland, the company said.

Leed Fabrication, based in Brighton, manufactures equipment for oil and gas development nationwide. The company said it plans to hire welders, assemblers, machine operators and other staffers.

Cee-Jay Tool Co. once owned the 22,000-square-foot facility at 5100 Boyd Lake Ave. in Loveland. Leed Fabrication bought the building for \$2.1 million March 2.

"It was a facility very well-suited for our manufacturing purposes," said Gail Meisinger, director of human resources. "This facility had a lot of the equipment already in place that we need."

Leed Fabrication will hold a job fair at the Loveland facility from noon to 6 p.m. April 25.

The company also maintains facilities in Brighton and Greeley.

Hospital to take over Weld County ambulance service

Ambulance services in Weld County will soon be handled by North Colorado Medical Center and its operating partner, Banner Health.

"In the rapidly changing health care arena, this transfer provides the best way to ensure that the commu-

nities in Weld County continue to receive high-quality medical transport and services," the county said.

The move, it said, promises to improve efficiencies and reduce the costs of ambulance service.

Under the deal, NCMC Inc. will pay \$802,627 for the assets of the Weld County Paramedic Services.

It will take over on May 7.

WCPS has been providing ambulance services in Weld for 37 years.

New Belgium in as official USA Pro Cycling Challenge beer sponsor

New Belgium Brewing has signed on to become the official beer sponsor of the seven-day USA Pro Cycling Challenge.

The event, starting in Durango on Aug. 20 and finishing in Denver on Aug. 26, features world-class cyclists racing across the Colorado Rockies.

The event's deal with New Belgium extends through 2013.

"The USA Pro Cycling Challenge is a great fit for New Belgium," New Belgium CEO Kim Jordan said in a news release.

"The race is a powerful showcase for our beautiful state and it allows us to help grow awareness around the cycling issues we all hold dear. We're excited to see where we can take this in the next few years."



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Asheville: A little like The Fort

Any of the New Belgium Brewing folks relocating to Asheville, N.C., as part of the company's expansion might find a few things about the city that reminds them of Fort Collins.

They might miss the Rockies, but they'll be living in the Blue Ridge Mountains, one the most scenic anywhere with incredible white-water rafting opportunities.

NCBR EYE

They might miss CSU, but they'll have the University of North Carolina at Asheville, which lends a decidedly college-town feeling to the city.

They might miss telling friends and family they live in the "Napa Valley of Craft Breweries," but they'll be hanging out in "Beer City USA!"

And they even might miss our "420-friendly" crowd, but as the Asheville thread on marijuana.com noted, the place is "a stoner town."

In fact, on most days, anyone walking through downtown Asheville will notice at least three things: the sound of wind chimes that can be found hanging from the eaves of innumerable shops catering to tourists, the smell of incense burning from the same shops, and the occasional whiff of weed.

New Belgium was considering just one other city for its new \$175 million brewery: Philadelphia.

The City of Brotherly Love is one of America's greatest but, in terms of attitude (they pronounce it "addi-tood") and in most other ways, it's about as far from Fort Collins as the moon.

'New Energy Economy' faces legislative rewrite

Former Gov. Bill Ritter's "New Energy Economy" may soon reflect Gov. John Hickenlooper's desire to bring fossil fuels to the energy party under a new bill.

The measure, supported by Hickenlooper and sponsored by state Rep. Jon Becker, R-Fort Morgan, and state Sen. Pat Steadman, D-Denver,

► See **The Eye, 26A**

PVHS now selling insurance

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

Small businesses in Northern Colorado now have another option for providing group health insurance to employees, courtesy of a partnership between Poudre Valley Health System and Colorado Choice Health Plans.

PVHS quietly launched Peak Health Solutions in December, a family of insurance products that promote health and wellness programs, as well

as chronic illness management.

The health-management features of the plans cover 29 chronic-care conditions, according to Carl Smith, vice president of PVHS payor relations.

The plans also offer access to PVHS's many preventative care programs, such as Healthy Families and Healthy Hearts Club, often at reduced prices.

The program also includes an online service where members can manage their health information,

including family health histories and ongoing care.

Peak Health Solutions was developed to address a lack of coverage or inadequate coverage for employees of small businesses in the region and across the nation.

Nationwide, approximately 11 million employees of companies with fewer than 25 workers are uninsured, according to a report by HealthReform.gov.

The plans are also geared toward

► See **PVHS, 18A**

SMALL BUSINESS ENTERPRISE

Ventria looks for breakthrough plant-based drugs

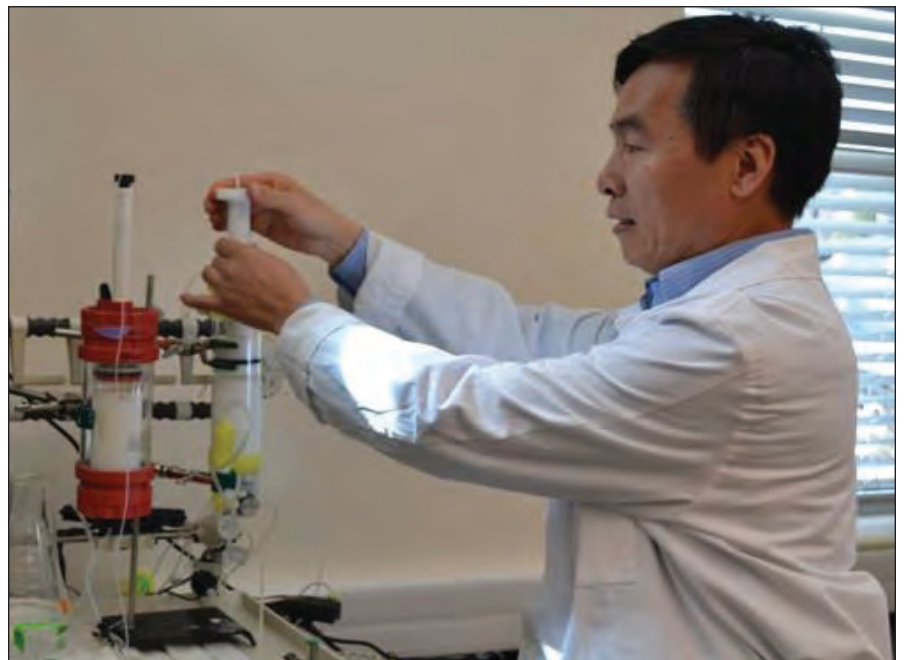
BY STEVE LYNN
slynn@ncbr.com

FORT COLLINS — Ventria Bioscience is making a drug that CEO Scott Deeter hopes someday will generate several billion dollars in revenue.

There are, of course, a few hurdles first.

Ventria has developed a method to make proteins and store them in self-pollinating plants such as rice and barley. The company plans to use those proteins, developed affordably and on a large scale, in drugs for worldwide distribution.

"Many of the biotech medicines are not available on a global basis," said Deeter, who was recently named a board member of the Colorado Bio-



VENTRIA

Ventria's molecular biology director, Deshui Zhang.

Science Association. "It's really our vision to make biotech medicine more available on a global basis because of this technology."

Established in 2001, the privately held drug company's laboratories are located in the Rocky Mountain Innosphere in Fort Collins. Ventria main-

tains exclusive rights to more than 25 issued patents and is in the process of securing another 21 patents.

"They're special because the material they use is plant-based, which is different from other companies that provide proteins for commercializa-

► See **Ventria, 18A**

NoCoBio incubates lofty five-year goal

This is one in an occasional feature. Email us at news@ncbr.com if you'd like your CEO to be considered.

BY STEVE LYNN
slynn@ncbr.com

FORT COLLINS — Mike Handley wants to help Northern Colorado life-science companies move their products to the marketplace.

Handley, appointed president of the Northern Colorado Bioscience Cluster in January, has an ambitious goal of helping to create 25 viable life-science companies over the next five

CEO Q&A

years. The target also involves helping create 250 jobs, each paying more than \$70,000 annually, according to the organization's strategic plan.

To achieve his objective, Handley

CEO Q&A

MIKE HANDLEY

Title: President

Company: Northern Colorado Bioscience Cluster

Address: 320 E. Vine Drive, Suite 323

Phone: 970-221-1301

Email: mike.handley@rmi2.org

Products/Services: The group aims to grow the life science industry in Northern Colorado.

plans to connect Northern Colorado life-science companies with everything from capital to licensing deals, he said.

"Our focus is to help start companies and then help companies that are here grow bigger," he said.

A graduate of Colorado State University with degrees in molecular biology and exercise physiology, Handley has worked in multiple positions in the life-sciences sector in his 17-year career.

His experience includes roles such as vice president of Minnow Medi-



NORTHERN COLORADO BIOSCIENCE CLUSTER

cal, now called Vessix Vascular; vice president of global regulatory compliance for Colorado Springs-based Spectranetics Corp.; and CEO of Accela Inc. Today, he serves as executive director and senior managing partner of Level 5 Partners, a venture

► See **Handley, 19A**

NCBR Mercury 100 event coming May 2

BUSINESS REPORT STAFF
news@ncbr.com



MERCURY 100 AWARDS

Where: Midtown Arts Center, Fort Collins
When: May 2, 2012
Time: 5:30 p.m. to 7:30 p.m.
Refreshments: Cocktails and hors d'oeuvres
Entertainment: Selections from "Sound of Music" performed by The Dinner Theatre at the Midtown Arts Center
Tickets: \$39
Contact: 970-221-5400
Website: NCBR.com

FORT COLLINS – The Northern Colorado Business Report's 13th annual Mercury 100 awards will be presented May 2, an event recognizing the fastest-growing businesses in the region.

Awards will be presented at a 5:30 p.m.-7:30 p.m. reception at the Midtown Arts Center at 3750 S. Mason St. in Fort Collins.

The 2012 Mercury 100 will be presented in five flights of 20 companies each. The rankings are based on revenue figures for 2010 and 2011 submitted to the Business Report research department. A random verification of revenues was conducted by the accounting and consulting firm of Anton Collins Mitchell. All businesses based in Larimer and Weld counties that submitted revenue figures were eligible for consideration.

At the awards presentation, the top five companies in each Mercury 100 flight will be recognized on stage.

The awards program will also include select numbers from A Dinner Theater's production of "The Sound of Music." A Dinner Theater is the Midtown Art Center's resident company. The Mercury 100 celebration will continue after the program in the Midtown Event Center ballroom with cocktails and

hors d'oeuvres.

The Mercury 100 Awards event is sponsored by Midtown Arts Center; Anton Collins Mitchell Accountants and Consultants; The Better Business Bureau serving Northern Colorado and Wyoming; Palmer Flowers; Otis, Coan & Peters Attorneys, LLC; Employer Solutions Group; TLC Payroll; Social Media Pilots; DaVinci Sign Systems Inc., and KUNC Community Radio.

Online registration for Mercury 100 is now open at www.ncbr.com. Individual tickets are priced at \$39.

For more information, contact De Dahlgren, BizWest Media events director, at 970-232-3132 or events@ncbr.com.

CORRECTIONS

A Page 1 story on Loveland's tourism aspirations in the April 6-19 Business Report incorrectly reported that the Loveland chamber runs the city's Visitors' Center. The center had been operated by the chamber but, as of Jan. 1, is overseen by the city.

A story on Page 11 in the April 6-19 Business Report erroneously reported Kansas City, Mo.-based Bank Midwest purchased Fort Morgan State Bank in 2011. The story should have said Bank Midwest purchased Bank of Choice.

The Business Report will correct any errors that appear in its pages. To suggest a correction or clarification, please contact editor Allen Greenberg at 970-232-3142, or email him at agreenberg@ncbr.com.

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Loveland's development incentives begin to see return

BY MOLLY ARMBRISTER
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Despite a couple of flops, the City of Loveland is slowly but surely seeing a return on the investment of most of the \$2.2 million in economic development incentives it handed out in 2008 and 2009.

Of the 11 businesses to which incentives were provided, nine have met the city's incentive agreement requirements.

Two, Colorado vNet and Lightning Hybrids Inc., have failed to do so.

Colorado vNet, which received a \$900,000 cash incentive, is no longer in business, a casualty of the recession.

The majority of its incentive went toward real estate improvement, according to Loveland Economic Development Director Betsey Hale. Because of this, City of Loveland property taxes for the building in which Colorado vNet was located increased from \$14,145 in 2005 to \$16,086 in 2011.

When Colorado vNet requested the funds in 2008, it estimate it would create 450 jobs within four years. The company produced lighting, media, security and climate systems for high-end homes, and when the real estate market tanked, so did vNet's business.

In December 2009, Loveland City Attorney John Duval filed suit with Larimer County District Court against vNet owner Bill Beierwaltes in an effort to recoup \$500,000 of the investment. The case remains unresolved.

Lightning Hybrids, while still in business, has fallen short

of the 25 jobs promised when it was provided with a \$50,000 cash incentive. As of 2010, the company employed 13 people.

The remaining nine investments provide a much brighter look at the incentive program in Loveland. In total, the city has collected \$782,320 in direct revenue from incentive recipients, for a combined ROI of 35.76 percent for investments made in 2008 and 2009, according to a report compiled by Hale.

Incentives such as those provided by Loveland are evaluated on a timeline of five years, Hale said, and many of the businesses that received incentives are ahead of schedule in terms of making good on their promises for job creation.

Jobs created are not factored into



Hale

ROI for incentives because the direct economic impact of job creation cannot be measured in the same way as property and sales tax, the two metrics taken into account when figuring the return on the incentives granted.

The two shining stars in terms of job creation do not collect sales tax, but Crop Production Services and Agrium Advanced Technology had created a combined 390 jobs as of 2010.

In total, the companies incentivized by the city created 419 jobs as of 2010, according to the 2010 State of Colorado Census of Employment and Wages. That number is even higher now, Hale said, but exact calculations beyond 2010 are not available.

Another highlight is JAX Outdoor Gear, one of two incentivized businesses that collects sales tax. With property tax and sales tax combined, JAX has generated \$582,189 in revenue to the city, far exceeding the \$300,000 cash payment provided to them.

An added bonus of JAX's presence in Loveland is the \$388,000 in sales tax from the surrounding businesses that are drawn to the area by the popular sporting goods store.

Most of the incentives provided by the city are cash, according to Hale, totaling \$1.8 million in 2008 and 2009. Another \$24,240 was granted

in waivers and backfills and \$353,143 was provided in fee deferrals.

The city is also still actively providing incentives to businesses. Earlier this month, Loveland-based Yancey's Food Service requested \$102,000 in fee waivers from the city for an 84,000-square-foot business expansion at its location at 5820 Piper Drive.

The expansion is expected to create \$140,000 in additional property taxes for the city. The Loveland City Council met to make an official decision on the matter on April 17, after the Business Report went to press.

When making recommendations to council in regards to incentivizing businesses, city staff makes use of third-party analysis, provided by Colorado State University economist Martin Shields, according to Hale.

Shields uses a conservative model designed specifically for Loveland to determine the economic impact of providing incentives to a company. The analysis for Yancey's shows that new net revenue to the city over a five-year period would be \$287,883.

The purpose of the economic impact survey is to help city council make smart decisions, and it sometimes recommends against providing businesses with incentives, Hale said.

"We try to help council take calculated risks," she said.



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ERIE from 1A

hydraulic fracturing, a drilling technique that involves pumping a mixture of water, sand and chemicals to release gas from shale, has poisoned their air.

They point to air-quality studies conducted in Colorado that have shown the presence of pollutants associated with oil and gas development. Others dislike the traffic and noise and what they say are unsightly wells.

Fracking operations began setting up in and around Erie around 2005; it is only confronting challenges related to oil and gas development that some towns throughout the West have dealt with for decades.

But the concerns of Erie parents and others can be found elsewhere, and the potential for a backlash from communities where drilling activity is creeping ever-closer to residential areas is something the industry is sensitive about and hopes to minimize.

Today, many Erie residents have wells just a few hundred feet from their homes. There are 188 producing wells in Erie.

The proximity of wells to everyday living has given rise to one particularly energetic group, Erie Rising. Four mothers, including Nordstrum, founded the organization to oppose fracturing operations, also known as “fracking.”

The moms can’t prove it, but they believe that ailments such as bloody and runny noses, colds and other health problems they say are common in town are linked to fracking.

“There’s a large number of kids with those problems here,” Nordstrum said.

A survivor of thyroid cancer, she is concerned that fracking can increase her risk of a recurrence. She points to a recent study conducted by a researcher from the University of Colorado at Denver Public School of Health showing that people living near hydraulic fracturing drilling sites have a greater risk of suffering from cancer and other illnesses.

Lisa McKenzie, the study’s author, found toxic chemicals such as the known carcinogen benzene in air samples collected from monitoring stations in Garfield County between 2008 and 2010. Methane, the primary component of natural gas, contains benzene and many other chemicals, according to the study.

Industry officials disputed the findings, with the Colorado Oil & Gas Association pointing out that the state aggressively regulates air pollution.

Jennifer Palazzolo, another Erie Rising co-founder, has a 6-year-old daughter who attends Redhawk Elementary, which was designed to meet green building standards.

The group doesn’t oppose natural gas development. Palazzolo just thinks it takes place too close to homes and schools.

She also is concerned about ozone pollution in an area with already high ozone levels.

“Let’s put this on hold ... get some answers and then go from there,” she said.



JONATHAN CASTNER

Marie Gabriella has a warning sign for oil crews who, she says, routinely and illegally cross her property to get to a drilling site behind her property.

The group has gained prominence since its formation in November. It has amassed a following on Facebook with more than 570 “likes” as well as influenced local leaders.

In March, another Erie Rising co-founder, April Beach, asked a scientist with the National Oceanic and Atmospheric Administration to present findings from his unpublished study on air quality to the town Board of Trustees.

As part of a nationwide study, scientist Steven Brown found that Erie, a town with a population of 18,000, contained higher levels of pollution associated with oil and gas development than Pasadena, Calif., and Houston. Those emissions, measured by a tower next to Erie High School, included methane, propane and butane.

Shortly after, Erie leaders passed a six-month moratorium barring new applications for mineral extraction, including oil and gas development.

The town joined Boulder and Longmont in passing temporary drilling bans. Erie’s prohibition does not affect applications approved before the ban.

Cheryl Hauger, a former trustee who vacated her seat after losing a contentious mayoral election, proposed the prohibition three times this year. The Board of Trustees finally approved the measure in a decisive 7-0 vote.

Hauger explained that when drilling started in Erie, oil and gas companies were not compelled to disclose ingredients in fracking fluids. The state law on that question was recently changed, and she grew concerned when she saw a list of those chemicals, which can include carcinogens.

Industry representatives contend that fracking is safe. They say cement and steel casing prevents chemicals from entering surface and ground water.

Encana, which drills the most natural-gas wells in Erie, uses several

kinds of equipment to reduce emissions, spokesman Doug Hock said. In addition to vapor-recovery equipment and pneumatic devices on pumps, the company relies on ultraviolet cameras that help it detect and stop emissions that leak from its systems.

Mayor Joe Wilson, who narrowly defeated Hauger, voted for the moratorium partly because residents had raised concerns about oil and gas drilling. Town leaders also timed the drilling prohibition with Gov. John Hickenlooper’s creation of a task force aimed at clarifying regulatory jurisdiction between state and local governments on oil and gas development.

Setbacks are one of the issues being reviewed by the Colorado Oil and Gas Conservation Commission. At the moment, the state requires a 150-foot setback in rural areas and a 350-foot setback in developed areas. Setbacks would have been raised to 1,000 feet under a bill that died in the Statehouse earlier this year.

Whether Erie will extend its moratorium is unknown. Wilson is hoping for an outcome that can satisfy all.

“Energy production and citizen safety can coexist,” he said.

He blames fracking fears on activist rhetoric that he said “mischaracterized the actual risks, preying on the fears and anger of those seeking to keep their kids safe.”

Activists have sent emails and posted items on Facebook that were “nonsense,” he said.

“Some of it borders on ridiculous,” he said.

But it isn’t just members of Erie Rising who have expressed concern.

Jim McKenna, a resident since 2002, believes that the drilling in Erie has gone too far.

“When they’re drilling so much that we’ve got air pollution from it, I think that’s overdoing it,” he said.

Sandy Hutzley, owner of FRP Apparel, an embroidery and printing shop in downtown Erie, believes that more research should be done before fracking proceeds.

“Is it a hazard, or is it not?” she said. “We don’t know. Do we want to wait five, 10 years from now and discover that it is and that we’re all getting sick and developing cancer?”

After trucks crossed through her property to drill nearby, Marie Gabriella got a sign warning them not to trespass.

“Every single time one of them comes on my property, I call the sheriff,” she said.

But not everyone here opposes drilling.

A well one block away from Erie resident Erin Bajcar’s home never made anyone sick, nor did it contaminate their water, she said. She considers tanks at the well site no more unsightly than solar panels.

Bajcar even has benefited directly from drilling. She receives a small payment from Encana because she owns mineral rights on her property under which the oil and gas company has drilled.

“I haven’t seen anything that really tells me, solid proof, that there’s any danger,” said Bajcar, who has lived in Erie for two decades.

Encana’s Hock said the company has responded to residents’ apprehension by holding public meetings to give them a chance to ask questions and express concerns. Company representatives also meet with community leaders regularly.

Encana even has offered to give activists tours of its drilling rigs.

“We feel like we’ve made a strong effort to address those concerns,” he said. “This is new activity for some of them. It’s not surprising that they

► See **Town, 7A**

VERUS from 1A

For perspective, it's important to note that 4,316 financial institutions were eligible for the list.

When deciding a bank's ranking, SNL Financial takes into account three criteria: profitability, asset quality, and growth. Here's how Verus stacked up:

Profitability

Profitability takes into consideration a bank's efficiency ratio. In Verus's case, this ratio is 43.66 percent, well below the state average of 77.55 percent. The lower the ratio, the better.

The efficiency ratio is based on the amount of overhead it takes to generate every \$1 of profit.

In total, the Verus employs 20 people including seven commercial lenders.

Co-founder Gerard Nalezny explained the bank does this by focusing on treating employees right, maintaining a good, local board, and, of course, by doing things better, faster and at a lower cost.

The bank, he said, is "judicious and careful" in expense management, meaning that it bank looks for ways to trim costs in ways both big and small.

For example, the bank cuts down on paper costs by printing documents on double-sided paper and sending out newsletters digitally rather than in print.

On a larger scale, Nalezny said, the bank cross-trains all employees, which not only allows for easier career progression, but also boosts efficiency and keeps the head count down.

In one of its largest, most visible cost-cutting measure, the bank closed its branch at 1432 Mulberry St. in Fort Collins last August.

"Closing an inferior branch facility now positions us better to add branches in the future," Nalezny told the Business Report at the time.

Asset quality

At a time when most banks were shying away from real estate loans, Verus increased the number of real estate loans on its books from \$80

Verus: The numbers

Here are the figures that helped the bank stand apart from so many others in its industry:

1. **Efficiency ratio:** 43.66 percent, calculated by dividing non-interest expense by revenue.

2. **Texas ratio:** 10.69 percent, calculated by dividing the sum of non-performing assets and delinquent loans by the sum of capital equity and loan-loss reserves.

3. **Asset growth:** Up 133 percent from fourth quarter of 2010, calculated by the Federal Deposit Insurance Corp.

Source: Verus, FDIC filings

million in the fourth quarter of 2010 to nearly \$200 million in the fourth quarter of 2011, an increase of 146 percent.

Approximately 25 percent of the real estate loans on its books are Small Business Administration loans, Nalezny said. SBA loans are guaranteed by the federal government, so they are lower-risk.

The bank's philosophy regarding real estate lending is that it is better to lend when real estate values are down, according to Nalezny. Lenders at the bank are also confident about the region's ability to continue to improve economically.

"We're bullish on the Northern Colorado economy," Nalezny said.

That attitude is reflected in the bank's loans to startups and smaller entrepreneurs, especially via SBA loans. The bank was the top SBA lender in Larimer County in 2011.

In addition, Verus lends almost exclusively to local businesses and residents, with very few assets held outside its market.

Its Texas ratio in the first quarter of 2012 was 10.69, and again, lower is better. This ratio is calculated by examining the amount of producing loans on a bank's books in relation to the number of troubled loans.

Of the bank's \$250 million in assets (mainly loans), just \$2.4 million were categorized as non-earning assets, meaning problem loans.

TOWN from 6A

might have questions or concerns regarding safety and impacts and so we want to be sure to address those."

The Colorado Oil & Gas Association has reacted by hiring a full-time community outreach coordinator.

That coordinator, who started in March, will work to improve communications with residents and organize forums statewide, association President Tisha Schuller said.

"I think we're in the beginning of a long work in progress," she said. "It's going to take a while to establish rapport and relationships and be a resource for communities."

The town of Erie ultimately cannot control whether oil and gas producers drill in the area; regulatory authority generally rests with the state, not municipal governments.

But the town wants to make sure that residents feel comfortable with the activity.

That's why it is asking producers to capture more of their emissions, said Fred Diehl, the town spokesman.

"We think the technology exists and that the industry can do better in terms of recovering fugitive emissions," Diehl said.

In addition, the town will spend \$50,000 on water-monitoring equipment this year that its few residents who rely on wells can use for free, he said.

"You have citizens who have concerns about these operations and want to make sure they're done safely," he said. "We're going to continue to work with the operators and the state on this."

Growth

Because its existence was the result of a merger, Verus isn't what those in the industry refer to as a de novo, or new, bank. Those institutions tend to grow very fast in their first few years. Still, the 133-percent growth in its asset base year-over-year clearly grabbed SNL's attention.

Verus was officially established on Feb. 14, 2011 by merging Fort Collins Commerce Bank, first chartered in 2005, Loveland Bank of Commerce and Larimer Bank of Commerce, both founded in 2007.

Combining the three banks last year allowed for the elimination of duplication and clears the path to adding "critical mass," according to

Nalezny.


Along those lines, the bank has made two new hires in the last month, both in commercial lender positions.

One of these two hires, Chris Jeavons, most recently with Advantage Bank, has a great deal of experience in the Greeley market, according to Nalezny, an area of Northern Colorado currently untapped by Verus.

"We're looking very seriously at expansion opportunities in Northern Colorado," Nalezny said.

Such a move could come before the end of the year, he said.

If so, that should help boost the bank's assets once more and, not incidentally, could land the bank on SNL's rankings once again.



UPSTATE COLORADO
ECONOMIC DEVELOPMENT

President/CEO Upstate Colorado (Weld County, Colorado)

Upstate Colorado Economic Development (upstate), a Colorado nonprofit corporation, seeks an energetic and experienced leader to direct and manage the mission and programs of its countywide economic development efforts. The organization is governed by a Board of Directors consisting of 13 people representing a broad range of industries, organizations and government in Weld County.

Weld County covers an area of 3,999 square miles in north central Colorado; bordered on the north by Wyoming and Nebraska and on the south by the Denver metropolitan area. Weld County's population is rapidly expanding and was one of the fastest growing counties in the nation during the past decade, with an average annual growth rate of 3.7%, twice the statewide average. The third largest county in Colorado, Weld County has an area greater than that of Rhode Island, Delaware, and the District of Columbia combined. Weld boasts a major university, some of the most productive farmland in the country, no long-term debt or a countywide sales tax.

Numerous industrial sites are located throughout Weld County. Fully developed rail and non-rail parks; undeveloped parcels, many zoned and with utilities adjacent to the property; a variety of industrial and commercial sites; and availability of both new and renovated prime office space are indicative of this area's attitude toward growth. Major employers who already call Weld County "home" include: Hensel-Phelps Construction, JBS Animal Protein Companies, Leprino Foods, Metal Container Corporation, Owens-Illinois, State Farm Insurance, and Vestas Wind Systems.

The successful candidate shall possess a bachelor's degree in a relevant field, a proven record of accomplishment, exceptional relationship-building talent, exceptional fundraising ability, and strong communication skills - with the ability to function effectively before a wide variety of public and private groups and forums. Prefer advanced education/certification and at least 6 years of comprehensive economic development experience.

Salary is dependent on qualifications.
Applications accepted until May 1, 2012.
Apply online at: <http://www.co.weld.co.us/>.

Please attach a current resume, salary history and cover letter to the application.



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—Vicki Lutz

*Executive Director, Crossroads Safehouse
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FOCUS: CAREERS AND TECH

Rx for job searchers: An hour a day on LinkedIn

Growing companies are changing the way they search for talent. Rather than posting ads and waiting for candidates to apply with cover letters and resumes, the vast majority of recruiters and hiring managers now proactively search for talent via social networks such as LinkedIn.



CAREERS
Carrie Pinsky

A good number of organizations also use Twitter to announce job openings and to engage with potential candidates. And let's not discount Facebook. Job leads and business opportunities are shared between friends and family on Facebook every single day.

What this means is that your online image is every bit as important as having a targeted resume. Maybe even more so! And being forthright about your recent layoff may not be as helpful as one might imagine. It could work against you. The currently employed seem to hold more fascination for recruiters than active job seekers.

Yes, we still need to play the traditional cover letter and resume game. But only about 20 to 25 percent of one's overall job search time should be spent applying for posted positions. The majority of our time should be dedicated to networking in person and online to engage

with people and to develop our careers.

Advice about how to create or polish one's profile can be confusing. Learning the technical ins and outs of various social networking sites is often overwhelming. And we are not all marketing experts. Effectively promoting our own skills and services is especially tricky.

According to Viveka von Rosen, author of the forthcoming, "LinkedIn Marketing: An Hour a Day," LinkedIn is not only a great place to post your education and experience, but one of the best sources for researching opportunities and connecting with people.

Von Rosen offers a few basic tips to get started. "Remember that your LinkedIn profile is an online presence. Use the summary section to clearly explain why someone should hire you. Spelling and grammar count. Create your profile in a Word document so that you can correct typos before you post online. Just as websites need to be content rich, your profile should include industry specific keywords to ensure you show up in searches. Lastly, most people don't have a large enough network. In order to be visible you need to grow the number of contacts in your niche industry."

Once your profile is updated and your contact list is growing, von Rosen suggests the following power tips to raise your visibility:

Join groups in your target industry. Alumni groups, location

➤ See **Careers, 17A**

Dick Tracy, get ready to eat your heart out

The next new thing: Smartwatches that allow you to receive emails and more

I've always had a fascination with wristwatches and I'll never forget the coolest watch I've ever owned. It was the mid-'80s and my mother bought me a calculator watch. The face of the watch was covered with ultra-miniature calculator keys, and I suppose there were some bony-fingered science-types out there who could perform some pretty complex calculations using it, but as an eight-year-old kid, I mostly used it to compute how many comic books I could buy with the three dollars and odd change I was carrying with me. It was actually a terrible gift to give a child because there were some pretty strict rules to using calculators in the classroom and one strapped to your wrist was a flagrant violation of that rule. So, in actuality, I never really got to wear it much.



GEEK CHIC
Michael Wailes

And that has been about it for watch technology over the past 30-some years. Not too many advances have been made in fashionable yet functional wrist wear. Oh sure, there have been numerous attempts at putting cameras and recording devices on watches so that you can spy on your boss, co-workers, or loved ones. But really. If you are that insecure with your professional and personal relationships, maybe your money is better

HOW COOL WOULD IT be to take a quick glance at your watch and be able to not only see who sent you the message, but be able to read it as well?

spent elsewhere. And while there is nothing stopping you from dropping 12 grand on a Breitling with a Swiss Chronograph that would make Chuck Yeager green with envy, do you really want to spend the equivalent of a year's tuition at a state school on a piece of jewelry that you probably will never wear outside of the house just because it is a \$12,000 watch? Yeah, me too.

There is no doubt that, for the average person, technology is centered around smartphones. Apart from being able to turn lead into gold, there are about five other things that your smartphone isn't able to control—or have some level of interaction with. And everyone has one. Everyone. I've seen children under 10 carrying iPhones and grandmothers who look like they are approaching 200 tweeting on Androids. If you aren't carrying a smartphone, then you my friend, are out of touch — both figuratively and literally ... because they have touchscreens, you know?

So I'm thinking to myself that it is strange that we don't have smart-

➤ See **Geek Chic, 10A**

Sales Event

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GEEK CHIC from 9A

watches. It seems like futurists are always talking about some new technological breakthrough that will make some common device, “small enough to wear on your wrist,” but I’m still wearing a Timex I found on the street over 12 years ago and it does the same thing its predecessor did. Well, I’m pleased to announce the future is here.

Imagine you are sitting in a meeting and your phone vibrates, indicating that you’ve just received an email. You don’t want to be that rude guy who reaches into his pocket, pulls out his phone and starts scrolling through messages. How cool would it be to take a quick

glance at your watch and be able to not only see who sent you the message, but be able to read it as well? Or how about being able to answer calls or send them to voicemail with a simple tap on your wrist?

Four smartwatches, with multi-touch screens, are starting to make waves by offering that type of functionality: the i’m Watch, Inpulse Smartwatch, WIMM One Smartwatch, and the Sony SmartWatch.

Using Bluetooth connectivity, the watches pair with your phone and work like any other Bluetooth device: control and functionality of specific actions and apps. All four

watches offer the same basic functionality, to varying degrees, of being able to view incoming messages, control basic phone operation, view calendars, control music players, and of course tell time. And regardless of what phone OS you are using, there is at least one that will work for you — the i’m Watch and WIMM One works with Android, Blackberry, and iPhones; the Inpulse works with Android and Blackberry; and the Sony Smartwatch works only with Android.

With the exception of the i’m Watch, which will run you anywhere between \$450 to \$2,000,

these watches can be purchased for less than \$200.

Most of the messaging functionality — email, text messaging, Facebook, and Twitter — only allow you to view the incoming message, not respond to it. While that might not seem practical, I don’t think you would want to try to compose any sort of message using a keyboard the size of a postage stamp. The benefit of the functionality is that you don’t have to reach into your pocket every time someone pings you with a message — a quick glance at your wrist would allow to see what is going on in your world.

Only the Sony Smartwatch and i’m Watch allow you to answer your phone through a bluetooth headset — the i’m Watch has a built-in speakerphone as well, ala Dick Tracy. I should be so cool.

Third-party app development is underway for all the devices and while it is still in its infancy, some pretty cool apps are already becoming available including “Viewfinder” which will stream the incoming image from your phone’s camera directly to the watch face. A tap on the wrist will trigger the phones shutter. Other third party apps hitting the markets are focused around fitness and bio-monitoring. But with all things app-related, it won’t be too long before there are a multitude of smartwatch accessible apps available. That \$12,000 chronograph seems kinda lame compared to a watch that not only has chronograph capabilities but can also tell you altitude, velocity, and give you GPS readouts of your current location, all while getting texts from your wife telling you to pick up a carton of milk.

From a fashion standpoint, most of the watches have interchangeable bands of varying widths and colors, and the Sony Smartwatch can be clipped directly to your clothing or backpacks/purses. The Sony Smartwatch is also the smallest of the bunch and looks fairly inconspicuous on the wrist, while the Inpulse is kind of bulky. The i’m Watch, which is a highly fashionable watch, looks big on smaller wrists like those of women and children, but is fairly striking when worn by a man.

While I am totally and completely excited over this new era of wristwatches, I am a little disappointed in that none of these watches currently has a calculator app on it and right now I’ve got three bucks and some spare change and am looking for something to read.

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

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BRIEFCASE

NONPROFIT NOTES

Fort Collins **Habitat for Humanity** is celebrating Earth Day by partnering with **Recycle That LLC** in a community-wide clothing drive. The event will be held April 21 from 9 a.m. to 5 p.m. in the Faith Evangelical Free Church parking lot at 3920 S. Shields St. Donations of unwanted clothing, shoes, household goods, books, CDs and DVDs will be accepted. Donations can also be made at the Habitat Re-Store or arranged for pick-up by calling (970) 488-2703.

Thrivent representatives Ryan Behm and Nancy Behm, along with Thrivent members, collected \$6,000 to provide supplies for teachers at Irish Elementary School. At Irish, the majority of students live below the poverty line and teachers often purchase supplies out of their own pockets. Thrivent Financial for Lutherans is a not-for-profit, Fortune 500 financial services membership organization helping members achieve financial security and give back to their communities.

Fort Collins Cat Rescue & Spay/Neuter Clinic's largest annual charity benefit, Whiskers N Wags Jubilee, netted \$62,000 to help finance the nonprofit's shelter and low-cost spay/neuter clinic, raising \$8,000 more than last year's event. Since its inception in June 2006, the shelter has found homes for more than 4,000 cats, and its clinic has performed more than 19,000 spay and neuter surgeries on dogs and cats since it opened in March 2007.

KUDOS

Sears Real Estate received three Leading Real Estate Companies of the World Member Achievement Awards, presented at the organization's 2012 annual conference in Orlando. The awards include the 2011 Crown of Excellence for superior performance in the area of sending and servicing clients referred through the network, the 2011 Award of Excellence for Outgoing Referral Production for introducing the largest number of clients per sales associate to other affiliates within the network, and the 2011 Peak Producers Award for sending the highest quantity of outgoing revenue-generating closings within the network.

Poudre Valley Rural Electric Association Inc. held its 73rd annual meeting for members on March 31. The meeting is held each year to report on association business and elect members to the board of directors. Balloting was conducted this year for four seats on the board, three from Larimer and one from Boulder County. The winners of the election were Roger Alexander, James F. Fender and Rick D. Johnson in Larimer County and Ronald G. Sutherland in Boulder County.

Poudre Valley Hospital was named one of 100 Top Hospitals in the U.S. by **Thomson Reuters**, an independent organization that annually evaluates the performance of 3,000 healthcare companies. The 241-bed Poudre Valley Hospital, a regional full-service hospital in Fort Collins, was the only Colorado hospital to make the 100 Top Hospital list. This was the seventh time since 2001 that PVH received the annual award.

NEW PRODUCTS AND SERVICES

Rand-Scot Inc., an engineering and manufacturer of products for the disabled, with new CEO Barbara Hoehn, is re-organizing after being in business since 1981. RS is adding a soft-goods division, with complementing products for EasyPivot patient lift and Saratoga hand-cycles. RS offers anti-microbial fabrics for all its products, including wheelchair cushion covers. RS also provides services in all phases of manufacturing such as machining, steel cutting, sandblasting, welding, powder coating, upholstery, assembly and world wide custom packaging/shipping.

Cycloptial3D introduced a Stereo Base Extender for the Panasonic AG-3DA1 that produces 3D images by maintaining accurate depth portrayal with subjects that are further away from the camera. The Stereo Base Extender uses high quality front surface mirrors to quadruple the lens spacing of the Panasonic A1 to create 3D results.

DEALS

Fort Collins construction equipment dealership **Industrial Diesel Service and Sales LLC** has joined **Titan Machinery Inc.**, a network of full-service agricultural and construction equipment stores in the U.S. and Europe. IDS' current employees will continue to serve area businesses.

Be Local Northern Colorado welcomed new and renewing members **Papa's Perfect Confections, Access Printer Supply, The Forge Publick House, RJM Automotive Buyers Agency, Mindstream Yoga, Ramplify, Become Fit, Albert Pit Barbecue, Wool Hat Furniture, Heinsight Solutions, Love Bug, In-Situ, Ingrained Bakery, Spring Kite Farm, Employment Solutions, Chiropractic Wellness Center, and Wild Alaska Salmon.** Learn more about local independent businesses at www.belocalfirst.org.

PROJECTS

Poudre Fire Authority's Fire Station 1 firefighters made an effort to use local materials in the remodel of the station, including using a spruce tree that had been removed for the expansion in the construction of station furniture. Planted as part of the original station in 1974, the tree remains significant to the station as a table that now sits at the heart of the building, where firefighters return after calls, share meals and tell stories.

MISCELLANEOUS

Miramont Lifestyle Fitness is offering a complimentary summertime membership for Fort Collins teens between the ages of 14 and 17 at its central and north locations. Participants will also have the opportunity to sign up for teen-specific fee-based training programs and a climbing wall membership. Official enrollment begins May 21 and will be capped on June 3. A registration form can be downloaded at www.miramontlifestyle.com, or contact fitness director Ryan Conover for more information at (970) 672-4236.

The **Loveland Chamber of Commerce** is now accepting grand marshal nominations for this year's annual Corn Roast Festival. Nominees must be long-standing community members who have made a significant im-

act on Loveland. Nominations must include a completed nomination form (found at the official Corn Roast Festival website, www.loveland.org/TheCornRoastFestival), at least two letters of support, a current candidate resume and collateral pieces such as articles or publications that speak to the candidate's qualifications for this prestigious role. Submissions and questions may be directed to info@loveland.org, and must be submitted by 5 p.m. on June 1.

If you have an item to share about name changes, new products or business news of note, e-mail it to Maggie Shafer at mshafer@ncbr.com, or mail it to Briefcase at NCBR, 1550 E. Harmony Road, Fort Collins, CO 80525.




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- ◆ Planning Commission
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- ◆ Workforce Investment Board

Apply ONLINE at:
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Applications also available at your local County office.
For more information, call 498-7015

Does your website look good on a Smartphone?...Be honest!

Smart phones are taking over the mobile market at an unprecedented rate, according to Madwire Media, Northern Colorado's web design and internet marketing leader. Google is predicting that by the end of this year, half of all Americans will own a smartphone. Considering the rapid growth of the mobile market and the increase in consumers searching online in this way, it is surprising that 79% of Google's largest customers don't have a mobile optimized website.

Consumers are increasingly choosing smart phones over computer & laptops for searches, social media, and 1 to 1 communication. Businesses that want to remain competitive need to integrate a fully mobile optimized experience to keep their mobile using customers happy. This includes a well-designed website and internet marketing plan, which includes responsive design.

The first piece of the puzzle is Mobile-Friendly website design. Mobile-Friendly design is the process of building your site so that it is user friendly and mobile compatible with the latest technology. Mobile-Friendly, or responsive design, allows the layout of your website to adjust and adapt to fit the device it is being viewed on.

The next step is a solid internet marketing plan. When conducting a search on a mobile device, only 2 paid search results will show up (these will be far more expensive and competitive than normal PPC campaigns), followed immediately by Google Places - which is ranked organically. This means that in order to be visible, your mobile site needs to be at the top.

The truth is, times are changing and so is the world of search and internet marketing. Simply having a website is no longer enough to be successful. Take advantage of Madwire Media's top notch web design and internet marketing services to step up your game in today's technologically driven world. Is your website mobile ready. It should be

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TIME OUT



AIMS COMMUNITY COLLEGE

One



HABITAT FOR HUMANITY

Three



SIERRA TRADING POST

Three

BUILDING A BETTER COMMUNITY — 1. Members of the Aims Board of Trustees pose with Sandra Neb, former board president. Neb was bestowed Trustee Emeritus status and a tree was dedicated in her honor at a March 7 meeting at the Fort Lupton Aims campus. 2. Ken Walter, Sierra Trading Post executive vice president of merchandising and marketing, Gary Imig, Sierra Trading Post president, and Craig C. Hau, senior advisor for Sperry Van Ness, pose at the March 23 grand opening of Sierra Trading Post's Fort Collins Technology Campus. 3. Volunteers flash a quick smile while working on the April 13 Blitz Build for the Fort Collins Habitat for Humanity sponsored by PresBuild.

Email your event photos to Maggie Shafer, mshafer@ncbr.com. Include complete identification of individuals.

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ON THE JOB

ACADEMICS

James Owiny, director of the animal care program at Colorado State University and university veterinarian, was selected as president-elect of the Mile High Branch of the American Association of Laboratory Animal Science. Owiny has also been appointed to the American College of Laboratory Animal Medicine Recruitment and Education Oversight Committee, another honor in the animal science community.

Aims Community College student **Donnie Schultz** was named to the All-Colorado Academic Team, sponsored by Phi Theta Kappa, the international honor society of community colleges. Schultz is one of 26 students across the state to be selected for the honor. He was chosen for his academic achievement, leadership and community service.



Roark

The Poudre School District and Poudre School District Foundation announced **Len Roark** as the 2012 Outstanding Community Education Advocate. Roark has a long history of volunteering in the Poudre School District including on the School Improvement

Team, as the Wellington representative on the District Advisory Board and as a member of the Steering Committee for the Ten-Year Facilities Master Plan, among other volunteer pursuits.

FINANCE

Brandon Tompkins joined Verus Bank of Commerce as a vice president and commercial lender. Tompkins will be focused primarily on business development efforts for the bank. A graduate of Colorado State University, Brandon began his banking career with First State Bank in Fort Collins in 2002 and has been involved in Northern Colorado community banking since.

First Western Trust announced that **Paula Hendrickson** was named among the top 50 advisors in the 2012 edition of 401kWire's annual 500 Most Influential Advisors in Defined Contribution list. As director of retirement consulting services at First Western, Hendrickson spearheads the sale, maintenance and growth of the firm's retirement plan practice.

ENGINEERING

Real Goods Solar announced **John Coletta** has joined the company as CFO. Coletta started his career at Arthur Anderson in its audit group. After leaving Arthur Anderson, John spent 14 years as a CFO, including 10 years for the Rock Bottom Restaurant chain, a company with more than 8,000 employees across 30 states.

MEDIA/MARKETING



Fine

AMG Creative Inc., a Northern Colorado advertising agency, announced the promotion of **Terry Fine**, former vice president of sales and marketing, to president. Fine succeeds Bill Neal, who will continue as CEO. For the past six years, Fine has been influential in expanding AMG Creative's marketing for clients through website development, pay-per-click campaigns, search-engine optimization and other online marketing tools.

LAW

Otis, Coan & Peters LLC attorney **Jennifer Lynn Peters** has been named by Colorado Super Lawyers & Rising Stars as one of the top

up-and-coming attorneys in the state for the second consecutive year. Peters represents businesses and individuals in complex commercial real estate and business litigation, as well as families and fiduciaries in probate and trust litigation.

INSURANCE

Bud Litchfield has been named a member of the 2011 Executive Council and is a life member of the Million Dollar Round Table with New York Life Insurance Co. Members of the council are among the most successful of New York Life's elite sales force.



Litchfield

Litchfield has been a New York Life agent since 1992, and is associated with New York Life's Colorado General Office in Arvada.

REAL ESTATE

The Group Inc., Real Estate announced that **Katie Moon** has joined as a broker associate/partner. Moon graduated from Colorado State University with honors, and holds a real estate license in both Colorado and California. Prior to joining The Group she was the director of sales for a solar energy company.



Moon

The Group Inc., Real Estate also announced that **Cassie Hau** has joined as a broker associate/partner at The Group's Centerra office. Hau obtained her real estate license in 2001 and worked as a licensed broker assistant at The Group and Sperry Van Ness/The Group Commercial until 2009. She was the broker/owner of Titanium Real Estate from 2009 until joining The Group.



Hau

Kurt Faulkner, Sally Brent and Chris Doyle

have each earned a Quality Service Certified Platinum award, the highest level of service achievement in the real estate industry. The award is in recognition of earning 100 percent client service satisfaction in 2011, as measured by Leading Research Corp. Doyle has received the QSC Platinum honor for the past six years. Faulkner, Brent and Doyle are broker associates/partners with The Group Inc., Real Estate.



Faulkner



Brent

Jeanette Meyer, principal of Meyer and Associates at RE/MAX Alliance, contributed \$750 to local and national charities in 2011 through her client-directed Make a Difference donations program. Clients



Doyle

selected one of five designated philanthropic organizations to direct a gift, which Meyer then made on behalf of the client. Meyer has been a residential realtor for more than 10 years, serving Fort Collins, Loveland, Greeley, Windsor, Wellington and the surrounding areas.



Meyer

To share about a promotion, job change or career news of note, e-mail it to Maggie Shafer at mshafer@ncbr.com, or mail it to On The Job at NCBR, 1550 E. Harmony Road, Fort Collins, CO 80525.

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BUSINESS BOOKS

Read this, if you're hitched to a rising business star

BY TERRI SCHLICHENMEYER

news@ncbr.com

Your boss can be such a tyrant. He makes you labor extra hours; in fact, he thinks it's natural that work has consumed your life. She's a workaholic and believes you are, too. He's obsessed with the biz, hopes you're the same and by the way, he's your spouse, so now what?

How does one survive when

half of a marriage embraces entrepreneurship but that half isn't you? What do you do when you didn't sign on for workaholicism? Find out by reading "For Better or For Work" by Meg Cadoux Hirshberg.

Your spouse has a dream of being his own boss. He's filled out reams of paperwork, commandeered a corner of the basement, and quit his "day job" to throw himself into the endeavor. This, of course, affects you, your family,

and your bank-book, not necessarily in that order.

So when an "entrepreneurial business sucks the entire family into its vortex" and credit cards are maxed on something you fear may fail, how do you cope? How can you trust, remain supportive, and keep the faith?

First of all, says Hirshberg, expect challenges. Businesses, like babies, need constant nurturing (although probably for a longer time). Work and home will over-

lap (especially if you work for the biz, too) and you'll have disagreements, but remember that there are "no don't-go-to-bed-angry policies" in your new HR manual.

Always, always communicate. Decide how much stress can you both tolerate, and how much risk. Where will the money

come from, and are you prepared to ask relatives (a whole 'nother stress-source) for funds?

Be willing to set limits. While it'll be impossible to avoid bringing work home, non-work activities are important, too. Continue to fairly divvy up childcare and household chores; know when to dumb down the smartphone; and if yours is a home-based business, remember that the kids live there, too.

Finally, says Hirshberg, be prepared for surprises. Don't hide resentments. Watch for fissures in the marriage and talk things out. Sketch out a dissolution plan, even if you're not thinking along those lines, because it's "easy to fall in love with" an entrepreneur and just as easy to fall out.

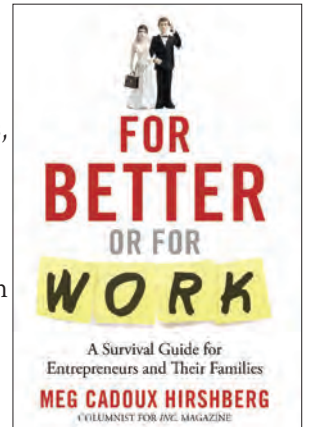
If ever there's been a must-read for starting a business, this one's it – but if you're the starter, "For Better or For Work" is not for you.

Using interviews and her own experiences as the wife of a business-builder, author Meg Cadoux Hirshberg shows a keen understanding of what a spouse goes through when married to an entrepreneur. What's really great is that Hirshberg "tried to examine every major area where entrepreneurship and domestic life intersect" and in doing so, she gives non-entrepreneurial spouses food for thought and ways to steel themselves for what's surely to come. That's beneficial beyond belief.

This book is honest, it's filled with examples, it has talking points at the end of each chapter, and if you've hitched your star to a future business star, then you absolutely need it.

For richer and for poorer, "For Better or For Work" can only help.

Terri Schlichenmeyer writes book reviews for the Business Report.



FOR BETTER OR FOR WORK

Meg Cadoux Hirshberg

The Northern Colorado Business Report and Kennedy and Coe are pleased to open nominations for the 2012 CFO of the Year Awards.

NORTHERN COLORADO

CFO

OF THE YEAR AWARDS

The Northern Colorado Business Report and Kennedy and Coe, LLC will recognize chief financial officers in our region whose efforts successfully navigate a company's financial future. Honorees will be recognized at the Bixpo 2012 opening event, Business Leaders Breakfast, September 26, 2012.

Nominee Information

Nominee's first name _____ Last name _____

Nominee company's name _____

Nominee company address – Street _____

Nominee company address – City, state, zip code _____

Nominee email _____ Nominee telephone _____

Company CEO's or owner's name _____

Company CEO's or owner's email _____ Company CEO's or owner's telephone _____

Nominator Information

Nominator's first name _____ Nominator's last name _____

Nominator's email _____ Nominator's telephone _____

Nominator's company's name _____

Nominator's company address – Street _____

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September 26, 2012 7:00–9:30 a.m.

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If your company would like to join us in sponsoring the Northern Colorado CFO of the Year Awards, contact De Dahlgren, NCBR Marketing Director at 970-232-3132.

Northern Colorado
BUSINESS REPORT

KENNEDY AND COE, LLC
CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS

2012 CFO of the Year Nomination Nomination deadline: August 1, 2012

The Northern Colorado CFO Awards are presented to recognize chief financial officers in the Northern Colorado region whose efforts successfully guide a company's financial future.

Candidates for the Northern Colorado CFO Awards must meet the following three criteria:

1. Candidates for the Northern Colorado CFO Awards are the individuals responsible for the financial management of their companies. They may or may not carry the title of chief financial officer, but they carry the responsibilities of that office.
2. Candidates must work in Northern Colorado (Larimer and Weld counties).
3. The company for which the candidate works must be headquartered in Northern Colorado.

Award Categories:

The Northern Colorado CFO Awards will be presented to CFOs in the primary three industry segments below. The private sector, for-profit segment has three categories ranked by employee base. Private sector not-for-profit organizations are divided into two categories based on focus. The final segment is for all governmental and public education entities. The final two awards are for specific accomplishments.

PRIVATE SECTOR

For-profit companies

- 1 – 49 Employees
- 50 – 99 Employees
- 100 plus Employees

Not-for-profit companies

- Human services
- Creative industries

PUBLIC SECTOR

This category includes all governments, public agencies and public schools.

DISTINCTIVE ACCOMPLISHMENTS

- Growth Leader - This category includes those CFOs who have been at the financial forefront of companies that have significantly increased revenues and/or profits.
- Lifetime Achievement – This category includes those CFOs who have demonstrated significant achievements over a career spanning a minimum of 25 years.

Candidates for the Northern Colorado CFO Awards must demonstrate achievements in the following two areas:

- Advancing and contributing to the success of the company for which he or she works.
- Community involvement and leadership.

Please describe this candidate's achievements in these two areas in a narrative of not more than 200 words.

Mail completed nominations to:
Northern Colorado Business Report
CFO Nominations
P.O. Box 270810
Fort Collins CO 80527

Nominations may also be emailed to: Events@NCBR.com.

Wolf Robotics forecasts 20-percent revenue growth

Wolf Robotics, a Fort Collins-based robotic devices manufacturer, expects revenue growth of 20 percent this year in part thanks to help from the Colorado Association for Manufacturing and Technology, or CAMT.

CAMT, of course, was the organization that recently withdrew from the effort to redevelop the old Agilent Technologies plant in Loveland. Officials said CAMT's vision for the plant didn't align with the developer's, a Kentucky company owned by a discount tobacco billionaire.

CAMT's role in the project would have included helping companies that moved into the plant expand and reach new markets.

It did just that for Wolf Robotics.

The company has manufactured robotic welding cells since 1978 as a division of ABB Group. Since the company broke away from ABB and started its own operations in 2003, it has grown from 20 employees to 110.

Wolf Robotics attributes its expansion to a combination of growth in international sales and participation in programs run by CAMT.

"They helped a lot," Wolf Robotics spokesman Chuck Boyer said. "There were other factors, but that was part of it."

The company projects international sales will grow from 1 percent of the company's revenue in 2010 to 4 or 5 percent this year. That growth stems from Wolf Robotics' participation in a CAMT program called ExporTech, which provides a

network of exporting resources for companies.

Wolf Robotics also has participated in the association's Visual Workplace program to improve internal communication and increase efficiency. The upshot was



TECHNOLOGY

Steve Lynn

a clean, colorful, organized and efficient manufacturing facility that has become a key part of the company's sales strategy.

Wolf Robotics also worked with the association to develop new products during a series of workshops that focused on innovation. Recently, CAMT connected the company with NASA technologies.

The program has helped the company "turn federal R&D and technology into products that will improve the efficiency of American manufacturing," said Lance Guymon, Wolf Robotics' director of engineering.

Innosphere client creating inmate monitoring system

Gordon Coombes, CEO of Canvasback Legal Technology LLC, is developing a better monitoring system for criminal offenders.

Working with leaders of two other companies at the Fort Collins technology and scientific startup incubator Rocky Mountain Innosphere, Coombes is creating software for a

system that tracks the location of offenders before and after their convictions.

Coombes, entrepreneur and former police officer, started Canvasback in 2009 and has operated at the Innosphere since 2010. He aims to reduce costs of analyzing and storing bail bond industry data.

Coombes' system will notify police, courts and victims if an offender, for example, misses a court appearance. The system also will manage records for the bail bond industry.

"It's pretty exciting what it does," he said. "It takes an industry that's so antiquated, (relying) on paper and pen still, and it takes it to a whole new level."

Kevin Kaiser, president of Clear Path Labs, and Peter Byrne, president of Crashboxx, helped Coombes find a way to develop the software for \$50,000. That figure is \$200,000 less than Coombes originally thought software development would cost.

"We're each going to benefit from each other," Coombes said. "We all bring something to the table to make a good concept greater and cheaper."

Will 'crowdfunding' bill aid tech startups?

President Obama last week signed into law the Jumpstart Our Business Startups Act (JOBS), a measure that included the so-called "crowdfunding" amendment.

Using crowdfunding, startups can raise capital online from multiple

investors, including through social media. Entrepreneurs provide information about their businesses and solicit investors to contribute capital.

The Northern Colorado tech industry will have to wait and see how the bill might benefit them.

"Fundamentally, we're certainly help our startups find new ways of raising money," said Todd Headley, president of tech transfer group CSU Ventures. "But we don't personally have any experience with it yet with our startups."

Hewlett-Packard holds girls tech camp

Tech-minded girls got a chance to learn more about a career in technology at an HP camp earlier this month.

Women fill more than half of the nation's professional jobs, but only 25 percent of information technology positions, according to the National Center for Women & Information Technology. Seeking to boost that statistic, HP gave female students from Fort Collins a taste of the opportunities provided by a technology career.

Students toured HP Workstations R&D and chemistry labs as well as connected with DreamWorks Animation artists.

Steve Lynn covers technology for the Northern Colorado Business Report. He can be contacted at slynn@ncbr.com or 970-232-3147.

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Be sure your business is ready for its 'zero moment of truth'

How does a business stay relevant in an environment where there is no longer a one-size-fits all business plan for success? Or where old-school businesses often compete neck-to-neck with entrepreneurial up-and-comers?

Answers are many, but the right answer for you is not always as simple as black and white. For some, it means engaging in social media. For others it means networking, networking, networking. And yet for others it boils down to simply doing what you say you will do – all of the time.

Factor in technology, which continues to evolve at morph speed, and you've got a lot of business owners – including me – shaking their heads. How is it possible to stay relevant when everything changes so fast?

Fortunately, there are steps that businesses can take, sometimes without too much effort. Organizations such as the Better Business Bureau, for example, provide Accredited Businesses with tools that help with customer engagement, Internet searches and all-things marketing.

The BBB goes to this effort because it understands that your Internet presence is essential for relevance in today's marketplace, regardless of industry or audience. To compete successfully, businesses need to keep up with the Joneses – especially the Jones' whiz kid who takes to the New Economy, smart devices and all-things-Internet faster than you can say "webcam."

Although many businesses shy away from social media campaigns, today's savvy business owners utilize social media to showcase products and services – from cosmetics to plumbing supplies and everything in between – on YouTube, Pinterest and Google+. They make sure their websites land on top of Internet searches and that the sites are user-friendly. And they blog, tweet and get LinkedIn.

The results almost always show up on the bottom line.

And now there's one more factor that business owners should embrace



BBB NEWS
 Ty Notestine

in order to stay relevant: ZMOT, the newest acronym being bandied about as the latest-greatest when it comes to B2B and customer relationships. ZMOT stands for

"zero-moment of truth," a term coined by Google's Jim Lecinski and author of the free book of the same name.

ZMOT is that time before making a purchasing decision that an ever-increasing number of customers use to check out the product, service or company before committing. Customers look for businesses that provide the product or service, check out reviews and look for alternatives.

According to Lecinski:

Since the recession began, 62 percent of businesses say they spend more time researching products and services online during the procurement process.

99 percent of small-business owners say search engines are the most effective tool for finding suppliers

100 percent of policy influencers use the Web to research issues.

What does this mean for your business? And mine?

Simply put, businesses can no longer be content to sit on the sidelines. Whether you're a sole proprietor or head of a multimillion-dollar enterprise, it's time to take to the Internet if you have not already done so. It's time to create a Facebook page, set up a Twitter and/or LinkedIn account. At the very least, every business should have a website that comes up in Internet searches. It's time to check to see if yours does – if

► See **BBB, 17A**

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As a cooperative, our business model is based on a set of principles, not profits. That means we work hard to help our consumers use less and save more. One way is by conducting energy audits to identify ways to reduce energy use. In 2011 our Commercial Energy Audit program identified significant savings for four local businesses. In 2012 we have expanded the program and invested in additional training and certifications for our in-house auditors. Call us at 970-282-6445 to find out how we can help your company save energy. After all, the most affordable electricity is the electricity you save. **Safe, reliable, affordable power.** That's what Poudre Valley REA is focused on. So you can focus on your business.

*Source: NCBR 2012 Book of Lists



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based groups, and groups that reflect your personal interests and passions are also recommended.

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Answer questions in LinkedIn's Answers in order to demonstrate expertise.

Regularly post status updates to reflect your current projects and interests.

Link to your personal website or blog. Every time you post a new entry it will be reflected as an update to your LinkedIn profile.

Continually update your profile with new skills, publications, patents, volunteer work, and projects.

Add a photo. Use Photoshop to soften lines if that is a concern. You have a 60% better chance of getting a connection if your profile includes a photo.

Gather recommendations and testimonials from colleagues who are willing to speak to the value you provide.

According to von Rosen, "Many people consider LinkedIn to be no more than a resume on steroids. But in order to use it successfully, LinkedIn needs to be an interactive rather than a passive tool. Just as you would not want your website to become stagnant, your LinkedIn profile needs to continually be refreshed."

Von Rosen adds, "Online networking is all about forming and building relationships with key people who can help you take your job search or business to the next level. In order to convert social media contacts into true connections, you must take relationships deeper and create rapport with people. Whether we are connecting in person or online, the goal is to build and nurture relationships."

What about those of us who simply don't want to self-promote on the Internet? Does this equate to career suicide? There is a growing sentiment that if you are not on LinkedIn there must be something wrong. Yet, it is important to note that there are exceptions. Some business sectors, such as manufacturing or education, have yet to fully embrace social media. Resumes and cover letters may soon become obsolete in some industries but they remain absolutely necessary for gaining access to many types of jobs.

LinkedIn rightfully claims to be the world's largest professional networking site. It is much more than just a job-hunting tool. It is a great contact manager making it easy to keep tabs on a large number of people. LinkedIn can also help us stay

abreast of what is going on in our industries. Finally, LinkedIn allows us to connect with people from all over the world thus expanding contacts beyond our local regions.

The most successful people embrace networking, online and in person, as a life skill rather than a job search technique. Like it or not, we are all in a perpetual state of career development. An hour a day on LinkedIn may be one of the best ways to ensure our own continued success.

Carrie Pinsky is a Fort Collins-based career and HR advisor. She can be reached at carrie@pinkskywriting.com.

BBB from 16A

you haven't already done so.

One more thing successful companies have in common that increases their relevance in the marketplace is a code of ethics. Stephen M.R. Covey, the New York Times best-selling author of "Smart Trust" and "The Speed of Trust," emphasizes that customers prefer to do business with companies they trust.

If you don't have an ethics policy, consider implementing the BBB's Code of Business Ethics into your business culture:

- build trust;
- advertise honestly;
- tell the truth;
- be transparent;

- honor promises;
- safeguard privacy;
- embody integrity.

Businesses up and down the Front Range are doing just this – and they're enjoying great success as a result.

On April 24, the Better Business Bureau will honor 11 finalists for the 2012 BBB Torch Awards for Business Ethics. All are proof that doing the right thing – and doing it well – is good for business.

Ty Notestine, partner/owner of Thomas & Tyler LLC in Greeley, is chairman of the BBB board of directors.





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VENTRIA from 3A

tion," said Holli Riebel, president and CEO of the bioscience association.

Ventria is one of many in Colorado's growing plant bioscience industry, which also makes fuel and agricultural products, she said.

Employing 28 people, Ventria also operates a division, InVitria, which creates cell culture products and is backed by venture capitalist Dave Dwyer of Boulder-based Vista Ventures.

Ventria recently completed a study of its flagship VEN100, a drug that consists of a protein found in breast milk that fights diarrhea caused by antibiotics in hospital patients, Deeter said. The study's results were published in the Journal of Health, Population and Nutrition.

Antibiotic-associated diarrhea affects as many as 25 percent of patients and costs the U.S. health care industry \$7.5 billion annually, he said. Antibiotics can treat the ailment, but no other drugs can prevent it.

The condition poses serious health risks, said Dr. William B. Greenough III, professor in the Division of Geriatric Medicine at Johns Hopkins University and the study's lead author. Ventria and Johns Hopkins scientists, including Greenough, developed the drug using technology the company licensed from the University of California, Berkeley.

The condition especially affects elderly people and those with poor immune systems.

"(Antibiotic-associated diarrhea) is a significant cause of morbidity and death in this population, and we are currently without preventive options," Greenough said. VEN100 "could have an important, positive impact on patient care."

Ventria announced earlier this month that it successfully completed its phase two clinical trial of the medicine. During the trial, a team of investigators from Johns Hopkins found that VEN100 reduced the incidence of the infection by about 50 percent, according to the company.

The next step for the drug is a phase three clinical trial, which will test it in a larger population.

"It's a multibillion-dollar revenue

product that would be substantially larger than anything else we're working on right now," Deeter said.

Ventria scientists also are in the early stages of developing vaccinations for animals to prevent rabies and Lyme disease from spreading to humans. The company is working with the Centers for Disease Control and Prevention's Division of Vector Borne Diseases in Fort Collins on the vaccines, using funding from the National Institutes of Health.

To prevent Lyme disease, scientists aim to vaccinate mice fed on by ticks.

The challenge will be to get mice to eat bait containing the vaccination.

PVHS from 3A

promoting local providers as a first choice for policyholders. Coverage is organized into two tiers, according to Cynthia Palmer, CEO of Colorado Choice Health Plans.

PVHS hospitals, clinics and other facilities, as well as local providers, are included in the first tier, meaning that policyholders will pay a smaller co-pay at these institutions. The insurance will also be accepted at Banner Health facilities and at providers in other parts of the state, Palmer said, but will fall into the tier-two range, resulting in a higher co-pay.

Choosing Alamosa-based Colorado Choice Health Plans was also an effort on PVHS's part to keep things local.

"The PVHS preference is always to work with a locally controlled or a Colorado-based health care organization rather than companies that operate in Colorado but send their profits out of state," University of Colorado Health CEO Rulon Stacey wrote in his "Visionary Healthcare" blog.

University of Colorado Health is the entity created by the joint operating agreement formed between PVHS and University of Colorado Hospital.

"A person enrolled in Peak Health Solutions has the opportunity to go to any contracted hospital or provider that he or she chooses," Stacey wrote. "It means people will not be forced to change their health care providers or the hospitals they prefer."

Although Colorado Choice Health Plans' home base is in southern Colorado, the company has established an office, staffed by three people, in Old Town Fort Collins, to offer sales support and provider services. The company plans on further establishing its Northern Colorado presence by the end of the year, Palmer said.

An extension of services at the Northern Colorado office will mean ramped-up marketing efforts, Palmer said. Peak Health Solutions is just beginning to be marketed in earnest, with a few local businesses shopping for plans with an effective date of June 1.

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The Torch Awards is a program of the BBB Foundation.

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HANDLEY from 3A

capital firm that owns eight bioscience companies.

Handley spends part of his week in San Francisco and, when here, works in a Rocky Mountain Innosphere office. "Coming out here opened my eyes that I could contribute a lot to the life-sciences community out here and help facilitate bioscience growth," Handley said.

Question: What's the state of the Northern Colorado bioscience industry?

Answer: We did an assessment of all the companies in the life-science space in Northern Colorado. It's grown, but the recession, as with most industries and companies, had an effect. We haven't seen the strong growth curve that you saw early in the decade. So what we want to do is help right that track. Part of it is the recession, the economy, and part of it is attracting capital and sources of intellectual property and other groups to the area to help facilitate a stronger critical mass for the life-sciences industry. The more companies we have with products on the market generating cash flow, the better off Northern Colorado will be. Right now, we're just not there. We don't have enough life-sciences companies that actually have approved products that are generating sales and generating cash flow. But we do have a lot of good companies here that almost are there, but they need more capital or some strategic guidance on how to get to the marketplace.

Q: What is the Northern Colorado Bioscience Cluster?

A: I've never been involved in "NoCoBio," had no inkling of what it was six months ago. At one time, there was a pretty strong NoCoBio presence. I think what we have now is an opportunity to create a Northern Colorado-focused life-science group that will help current companies grow and then help new companies start up. We want to do that in strong partnership with CBSA (Colorado BioScience Association). I picture us as more the Northern Colorado voice for CBSA. Some of the things that we're working on right now is we're going to basically have a CEO sandbox for all the C-level folks here. We're going to be able to get together on a regular basis; we're thinking monthly or quarterly right now. We're going to be working closely with CBSA on fundraising efforts. There's a movement right now to create a new technology fund out of the (state Public Employees' Retirement Association) and use some money from them. Nothing's solidified yet but our interest is to develop more localized capital, then make sure we get all the bioscience folks here in the local community together and talking to each other. There seems to be this artificial boundary between Fort Collins and Boulder-Denver. I would

like to get more interaction between CU-Denver and what they're doing and perhaps get some events that are co-sponsored that we try to get the Boulder-Denver people up here and likewise we try to get the Fort Collins people down there to more events.

Q: What are your goals for the group this year?

A: I think having folks look at non-diluted funding and also diluted funding mechanisms is very important and training them how to do that. There's a lot of focus, rightfully so, on helping local entrepreneurs in a way that they understand what they need to pitch and how they need to pitch it to venture capitalists.

Q: How do you do all this during a time when venture capital is drying up?

A: I think we have half the number of venture capitalists in the life sciences than we did five years ago. It's a problem that I think can be overcome. One can say I'm an optimist on that. What I tell startup companies that have technologies that are applicable to larger strategic companies is there's not a lack of demand for new products. The new companies out there should be focusing on the Pfizers, the Abbotts, the Medtronics, the Mercks of the world. Those guys have a need for new products as great as any time in their history. I don't believe there's a lack of capital; I think there needs to be a redirection or refocus where the capital needs to come from. I think venture capital is no longer the primary mode of investment for a lot of startups in the life sciences. The primary mode of investment should be, if it hasn't been redirected already, to find a strategic partner that will help fund you or pay for the development cost and then move your company forward.

Q: Have you seen success so far?

A: What we want to do takes funding, so (Innosphere CEO Mike Freeman) and I have been working on that. We've got some funding for NoCoBio through several groups. It's starting to ramp up. We kind of had a slow start. Some of it's my bandwidth because I've got my firm, Level 5, and several companies that I own. I'm also advisor to multiple public and private entities. But you're going to see a lot more information come out about NoCoBio planning, where our strategic focus is going to be, our meetings, our partnership with CBSA. So I think we're starting to see some success, but it's not going to be overnight. We're going to provide value. We're not just a forum to get together and drink some beers. We're actually here helping you get introductions to capital, defining commercialization strategies. The real successes will come later this year.

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OTTERBOX from 1A

invested in the ideas of a handful of Otters with their own business-launching aspirations. Nerdy Minds Marketing, Wild Rock PR and IOAK Technologies are all offshoots of OtterBox's success, run and staffed by former OtterBox employees and supported by OtterBox's executive team in a variety of ways.

The purchase of the Rocky Mountain Building is only the beginning of OtterBox's growth plans for the next few years.

Also in the works is another building just across the street from its 52,000-square-foot headquarters at 209 S. Meldrum St., which was completed in the summer of 2011. A new, 53,000-square-foot, five-story building is making its way through the city's permitting process, and, upon approval, should break ground by fall. The property's address is 331 Meldrum St.

The company hopes to have employees moved into the new building within 18 months, according to Thomas, and when the building is complete, he estimates, it will be at capacity.

There are still more plans in the works for housing Otterbox employees, to be put in motion when construction on the new facility is finished. The Rocky Mountain Building will be renovated, Thomas said, and additional buildings will be constructed near it.

Supply-chain management and IT

are two of the departments experiencing the most growth, as is customer service. There are currently 65 positions open at the company, according to Thomas.

The company's expansion has shown no sign of slowing; it added 55 people in the first quarter compared to 16 in the same period last year.

Ultimately, the plan is to create a "campus" in downtown Fort Collins that will allow for connectivity between employees in different buildings, as well as easy access to downtown amenities that will not only benefit OtterBox, but bolster business for downtown restaurants and other retailers, according to Thomas.

OtterBox has also leased two spaces with the option to purchase just to the west of the Rio Grande Mexican restaurant at 151 and 153 W. Mountain Ave.

Finding space for OtterBox's 400 employees has been a struggle for the company, which got its start in a Fort Collins garage in 1998 manufacturing waterproof cases for PDAs. When the 52,000-square-foot headquarters opened in June 2011, it was at capacity with 250 employees.

Less than a year later, several of the building's many conference rooms have been transformed into offices. Ancillary buildings, such as OtterBox's facilities at 318 Canyon Ave. and on the second floor of 201 W. Mountain Ave., have taken on more overflow

Growing fast

OtterBox will soon have nine buildings in its portfolio.

1. OtterBox headquarters at 209 S. Meldrum St.
2. 318 Canyon Ave.
3. 401 W. Oak St.
4. 416 W. Oak St.
5. 401 W. Mountain Ave.
6. 402 W. Mountain Ave. and 107 N. Meldrum St.
7. 760 SW Frontage Road
8. 315 W. Oak St.
9. 331 S. Meldrum St.



FORT COLLINS

Source: OtterBox

as the company continues to grow.

More employees could be squeezed into the existing space, Thomas said, but preserving the culture of the company is important to the executive team, a culture that includes lots of "space for creativity" for employees.

OtterBox's staffing growth is a reflection of its revenue growth:

OtterBox's revenue grew by 106 percent from \$170 million in 2010 to \$350 million in 2011, according to Business Report research.

As the company continues to grow, the hope is to create an "innovation center" that fosters entrepreneurs and helps create even more high-quality jobs locally.

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Three new companies spring from OtterBox's success

BY MOLLY ARMBRISTER

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Out of the success of one of Fort Collins' best-known companies, three new ventures have sprouted, mentored by the very same people who turned OtterBox into an international technology-protection giant.

Most in Northern Colorado know the story of OtterBox, including the fact that founder and CEO Curt Richardson began the business in a garage in 1998, manufacturing waterproof cases for PDAs. In the 14 years that have passed, the company has grown to employ 400 people locally, as well as dozens more in offices throughout Europe, Asia and Australia, bringing in \$350 million in revenue in 2011.

OtterBox's success is often attributed to Richardson's entrepreneurial spirit and drive to create a company culture that not only keeps employees happy but also fosters creativity and productivity. From this culture, three new startups are making their entrance into the world.

The first of the three, Nerdy Minds Marketing, was launched in January and is run by former OtterBox Web Business Development Manager Mary Merritt. Merritt joined OtterBox in 2006 to work on direct consumer sales, search-engine optimization and other necessities for

building an online presence.

After going through the company's "Life Plan" program, Merritt found her entrepreneurial side. "It pulled things to the forefront that I wasn't really paying attention to," Merritt said.

The Life Plan consists of a two-day process during which a life coach works with employees to determine their goals and what sorts of opportunities are best suited to them. OtterBox employees are offered the chance to take part in a Life Plan after one year of employment.

With both the financial and moral support of Richardson and OtterBox President Brian Thomas, Merritt launched her company out of an office at 315 W. Oak St. in Fort Collins, part of the Rocky Mountain Building, an office complex purchased by OtterBox last October.

Nerdy Minds now employs six people and counts 15 businesses, both local and from elsewhere in the country, as clients. The company focuses on web-based marketing, and currently has no specialty as far as industries serviced.

"We'll let fate decide our niche for us," Merritt said.

Richardson and Thomas provide not only financial backing for the company, but also serve in coaching roles. Merritt describes their involvement as "a good mix of 'You figure it

“We'll let fate decide our niche for us.”

Mary Merritt

FOUNDER
NERDY MINDS MARKETING

out' and 'We'll help you if you need it.'"

Nerdy Minds' next-door neighbor on the seventh floor of the Rocky Mountain Building is another OtterBox-grown startup, a public relations company called Wild Rock PR.

Wild Rock is spearheaded by Kristen Gollhofer, who was with OtterBox as a PR specialist for seven years, long enough to watch the company grow from 15 employees to 400.

While watching OtterBox grow, Gollhofer "caught the entrepreneurial bug," and opened her business on March 1.

Gollhofer also took advantage of the Life Plan, something she said benefited her both personally and professionally.

"It really helps you understand your past and identify your core values," she said.

Wild Rock retains seven people as consultants, specializing in different areas. At the moment, the firm provides its services to 13 clients, from startups to experienced companies,

sometimes working in conjunction with Nerdy Minds to help clients develop their web presence.

OtterBox's influence in Wild Rock is similar to its role in Nerdy Minds, with Richardson and Thomas financially invested in the company, but with Gollhofer as principal owner.

"(Richardson and Thomas) both really act as mentors, coaching and directing toward the right way to do things," Gollhofer said. "It's been an amazing ride."

The third startup to come out of OtterBox is also the most mysterious, at least for the time being. IOAK Technologies, abbreviated from 1 Of A Kind Technologies, is also located within the 315 W. Oak property, but will soon move in to one of two other properties next to The Rio Grande Mexican restaurant being leased by OtterBox at 153 W. Mountain Ave.

OtterBox is leasing this office space with the option to buy, as well as the space next door at 151 W. Mountain.

IOAK is backed by Richardson and Thomas, as well as former OtterBox CFO Kurt Hoeven. IOAK will work to develop what Thomas called "high-end, world-changing, game-changing technologies."

Plans for what those technologies might be are not yet finalized.

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Eldon James loss demands exploration

For the past few years, Eldon James has been one of Corporate Northern Colorado's bright lights, a shining testament to all that is possible in our part of the state, an exciting growth story pregnant with potential for even greater things. Sadly, frustratingly, all of that will soon be gone.



EDITOR'S NOTEBOOK
Allen Greenberg

The Loveland-based company, we had been led to believe, was planning to build a new \$12-million, 75,000-square-foot facility in Timnath. Instead, it is now headed south, moving to a location at the Stapleton airport redevelopment project in Denver.

The news, appropriately enough, broke on Friday the 13th. It most certainly ruined the weekends of key players in the economic-development game.

Eldon James, in case you haven't heard of it, makes plastic tubing and fittings used in a wide range of industries including pharmaceuticals and auto manufacturing. In all, it makes more than 6,000 products.

It's not a huge company, with just 36 employees on payroll. But with its clean rooms and growing fortunes, it's on the cutting edge, a "cool" company deploying some of the intellectual capital so critical in today's economy. That, of course, helps attract other manufacturers, including those in the life sciences and biotech realms and their well-paying jobs. The Business Report thought so highly of this company that it made it one of its Bravo Entrepreneur award winners this year.

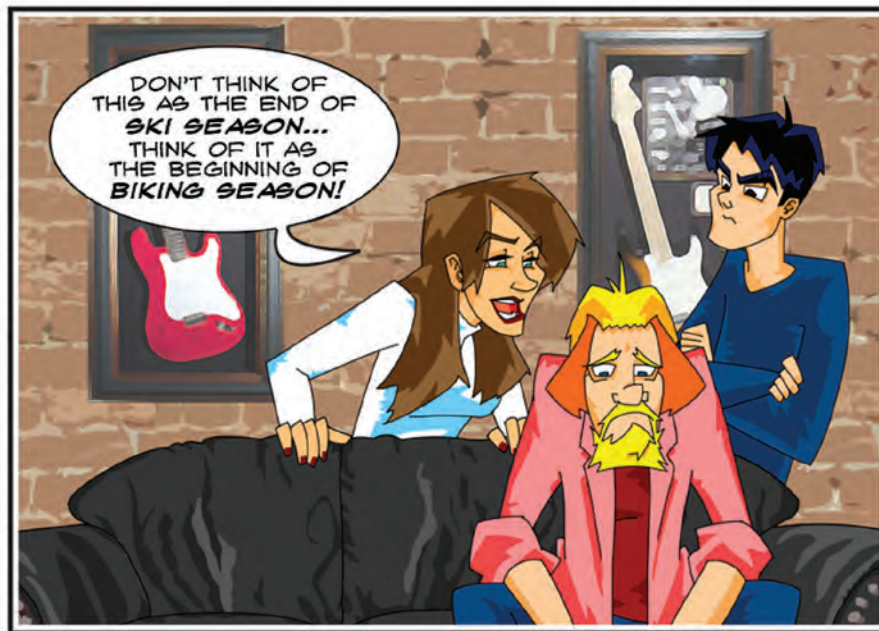
So how we ever let Eldon James slip away is a question that urgently needs to be answered. Its pending departure is a definite black eye and with an economy still in recovery, not something we want to see repeating itself.

The list of rationalizations, explanations and excuses, no doubt, is long. Among them: We didn't have the rich tax breaks they wanted, or, perhaps, they were in a big rush to get something bigger.

That, in fact, is what the company claimed in revealing its decision.

"The need to ramp-up production has set new priorities for the

▶ See **EDITOR'S NOTEBOOK, 31A**



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Prevention: The Rx to offset spiraling health care costs

It's no secret that Colorado businesses pay a hefty price for Coloradans' health – with health insurance premiums representing the most obvious and visible cost.

Health insurance premiums will increase by an average of 9.4 percent for Colorado businesses in 2012, projects Lockton Benefit Group. That's on top of more than \$7 billion Colorado companies spent on health care premiums in 2010, according to the Colorado Division of Insurance.

Setting premiums aside, Colorado businesses also pay a hidden price for poor health. A study published in the American Journal of Health Promotion found that obese employees are about 75 percent more likely to experience high rates of absenteeism than healthy-weight employees.

Though Colorado is often cited as the "leanest" state in the nation, rising obesity rates weigh heavily on our economy. According to one study, Colorado spent \$1.6 billion on obesity in 2009. The study takes into account medical expenses, sick days and health-related productivity costs associated with obesity. Meanwhile, results from the 2011 Colorado Health Report Card show that Colorado's obesity rate rose from 19 percent to 22 percent in one year – marking the first time the state crossed the 20-percent threshold.

Released annually by the Colorado Health Foundation in collaboration with the Colorado Health

Institute, the Report Card highlights a number of factors that could ultimately help and hurt Colorado's health and economic well-being. For example, while Colorado made some encouraging progress in health insurance coverage for adults and children, it continues to lag behind in prenatal care and dental care for children.

In this less-than-ideal economic climate, how can Colorado businesses reduce the growth of health insurance premiums and increase productivity by keeping employees healthy? Research suggests we could improve health and rein in costs by investing in prevention practices that stop disease and promote good health in communities and for employers.

According to The Trust for America's Health, an annual investment of \$10 per Coloradan in community-based prevention efforts could save more than \$232 million annually in health care costs after five years – a \$5.05 return for every \$1 invested. Unfortunately, despite potential cost savings, prevention efforts represent less than 5 percent of every \$1 spent on health care in the United States.

How can Colorado businesses get involved in prevention? They can implement programs to keep workers healthy and productive while reining in costs. That means instituting workplace wellness programs such as health risk assessments, tobacco cessation, nutrition education and gym memberships and administering onsite flu vaccination clinics for employees and their families.

Working with businesses, our nonprofit partners and other health and health care stakeholders, we're hopeful that future Report Cards

▶ See **Guest Opinion, 31A**



GUEST OPINION
Anne Warhover

Northern Colorado BUSINESS REPORT

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EDITOR'S NOTEBOOK from 30A

company, and we're moving in a direction that will suit our space requirements, as well as our time constraints," Eldon James President Marcia Coulson said in a news release.

Frankly, it's staggering that the company couldn't find the right kind of space here. What about the old Agilent Technologies plant right in its hometown of Loveland? But I won't fault the company for acting out of self-interest. Coulson obviously gave the pros and cons a cold-eye assessment and went with the strictly unsentimental choice: yank up roots, don't look back and move to the big city.

Because Eldon James is a private company, few know what really goes on behind its closed doors. But Coulson can clearly be a tough businesswoman. There was much fanfare in Timnath after it landed Eldon James. But pity the poor mayor of little Timnath, Jill Grossman-Belisle, who never even got a phone call from Eldon James after it decided to pull the plug. She had to hear it from someone else.

Anyway, it's more than just unfortunate to lose Eldon James. This is not the sort of defeat that we can simply shrug off and put behind us.

No, what we've got here is an honest-to-goodness, come-to-Jesus opportunity. And, so, in response, what I suggest we need is a big pow-wow, one where the hard questions can be asked in a thorough scrubbing of this episode.

The boards of the Northern Colorado Economic Development Corp., the Upstate Economic Development Board, the chamber presidents, the mayors and all of the other big chiefs need to lock themselves in a room and figure this one out.

And when they're done, and perhaps developed some notions about how to reduce the odds of similar future losses, they can tell us what really caused one of our few rising stars to vanish.

Allen Greenberg is the editor of the Northern Colorado Business Report. He can be reached at 970-232-3142 or agreenberg@ncbr.com

GUEST OPINION from 30A

will begin to show an uptick that will over time make Colorado the healthiest state in the nation. The goal is to increase the number of Coloradans with health insurance and ensuring they have access to quality, coordinated care and encouraging healthy living.

By investing in effective prevention policies, business and civic leaders can be assured of a sound "return on investment" that will help Colo-

radans become healthier and more productive.

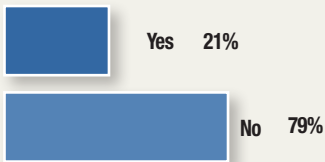
Learn more about the 2011 Colorado Health Report Card and its supplement, "Prevention: Strong Investments in Colorado's Health" at www.ColoradoHealthReportCard.org.

Anne Warhover, president and CEO of the Colorado Health Foundation, can be reached at awarhover@coloradohealth.org.

NCBR Opinion Poll

Our online question:

Are you in favor of staggering closing times for Old Town bars?



These results reflect responses to the online poll at www.ncbr.com.

This poll is not scientific and reflects only the opinions of those Internet users who have chosen to participate. The results cannot be assumed to represent the opinions of Internet users in general, nor the public as a whole.

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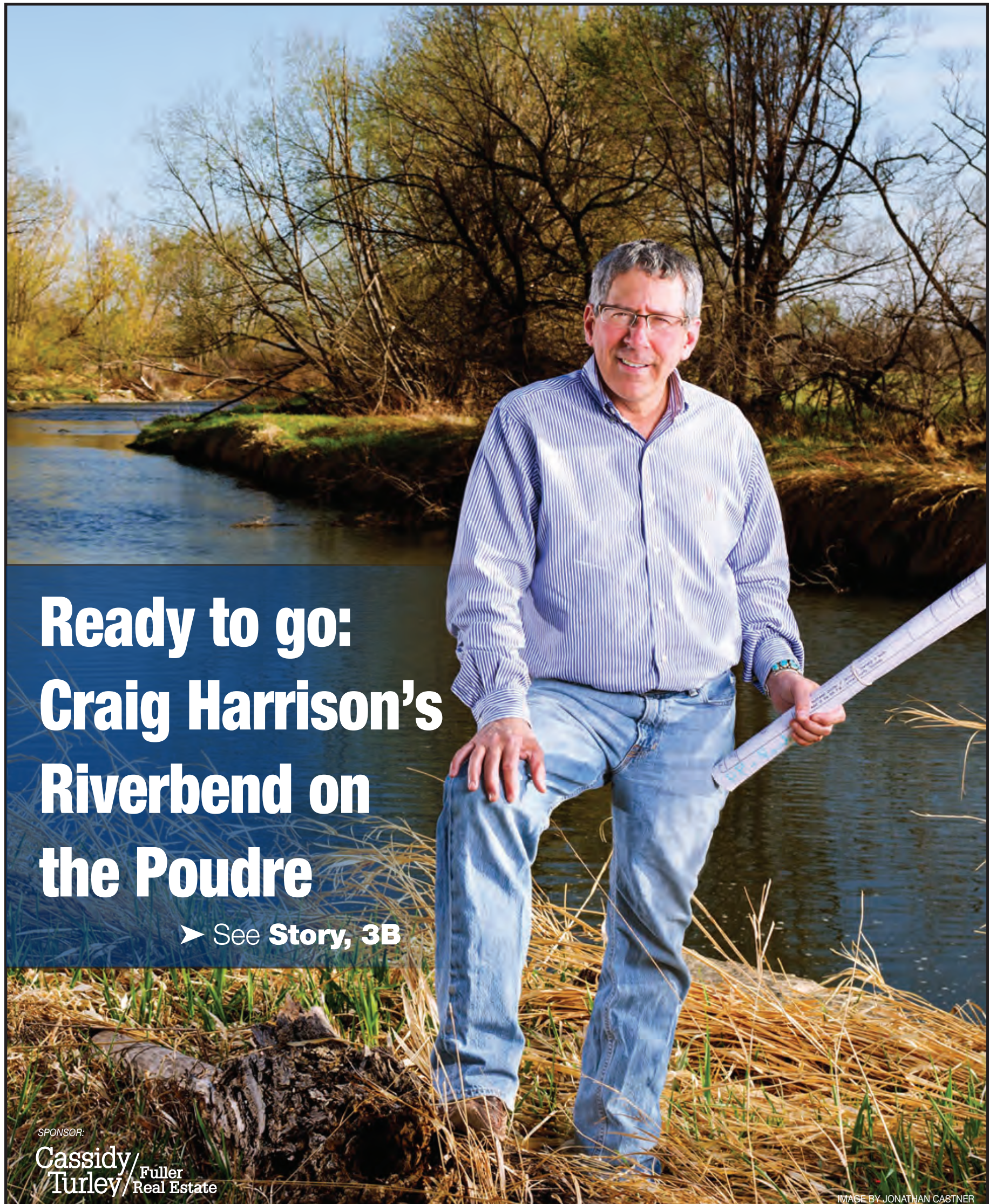


REAL ESTATE & CONSTRUCTION

2B | Loveland makes plans to smash things

4B | First and Main moving ahead in Longmont

FOCUS: DEVELOPMENT



**Ready to go:
Craig Harrison's
Riverbend on
the Poudre**

► See **Story, 3B**

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Real Estate

IMAGE BY JONATHAN CASTNER

Demolition of 2 Loveland buildings to start this summer

The City of Loveland will move forward with plans to tear down two buildings downtown this summer. The effort will include removing contaminants from the soil under the buildings, with the goal of preparing the area for redevelopment.

The structures at 301 and 319 N. Lincoln are both city-owned. The building at 301 N. Lincoln is commonly known as the “Leslie the Cleaner” building, and is the source of the contaminants in the soil beneath both buildings.

Perchloroethylene, or PCE, is a dry-cleaning solvent that was commonly used at Leslie the Cleaner, a long-standing dry-cleaning business in downtown Loveland.

When PCE hits the air, it turns into a gas that can contaminate indoor air, according to Loveland City Planner Mike Scholl.

To address the problem, the city must hire an environmental contaminant removal company to treat the soil and remove traces of the chemicals. Asbestos abatement and lead paint removal will also be

needed to ensure the safety of the site for future use.

A company has not yet been selected by the city, Scholl said, but the process from start to finish should take about eight weeks.

A \$313,000 Environmental Protection Agency grant will help pay for the cleanup. The Loveland City Council last year appropriated \$242,800 for the purchase and demolition of the property.

Once the buildings are torn down, the city can begin to actively market the properties for redevelopment, Scholl said. The available space could be used for commercial or residential use, or a mix of the two.

The buildings were purchased by the city so that it could raze them and clear the path to redevelopment.

The city would be willing to partner with a private developer if the right deal comes along, Scholl said. Incentives for redevelopment are available, he noted.

Loveland is in the midst of a big redevelopment push. All development downtown receives a fee waiver from the city, according to Scholl, and many downtown properties are helped along by the city in some fashion.

For example, projects such as the Lincoln Place Apartments are

being constructed within one of the downtown Urban Renewal Areas.

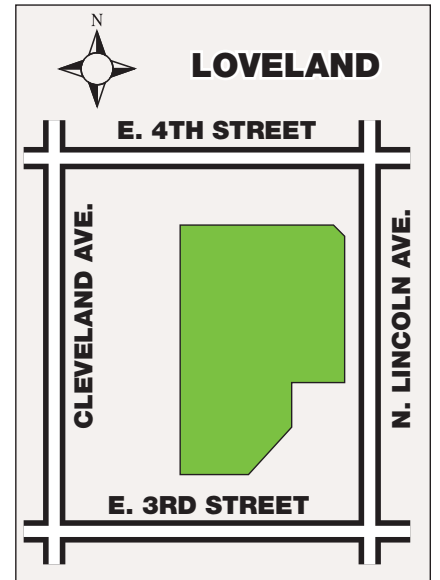
More prominently, the \$4.2 million Rialto Bridge project was a joint venture between the city of Loveland, the Rialto Bridge company, and the Community Foundation of Northern Colorado. The project added a three-story building that provides space for Rialto Theater storage, workshop and dressing rooms and a community room, reception space and conference room.

The private portion of the project houses Next Door Food & Drink, a tapas restaurant and wine bar, which opened in March. The third floor of the addition houses private offices.

The Loveland Library project included the addition of 24,700 square feet and came with a price tag of \$8.1 million. The project, which is expected to earn LEED certification, was financed through a combination of funding sources, including \$2 million raised by the nonprofit Friends of the Library.

Fort Collins ranked high for home-price appreciation

The Fort Collins-Loveland metropolitan area ranks sixth in the nation for home-price appreciation, according to the House Price Index



BUSINESS REPORT

Two buildings in the area marked in green will be torn down.

recorded by the Federal Housing Finance Agency.

Home prices have increased 1.49 percent year-over-year from Dec. 31, 2010 in the Fort Collins-Loveland survey area.

Factors that play into the price appreciation vary widely, from job growth to historically low vacancy rates. Also giving the area a boost is the fact that the market never

► See **Armbrister, 6B**

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● Travis Krayenhagen — Yard Foreman

Travis is the day-to-day, man in charge of the lumber and dispatch crew. For him, experience is key. Knowing that the Sutherlands' lumber crew has a lot of years in the industry, and that they are familiar with the contractors, gives him the confidence needed to run a successful operation.

“Customer service is the #1 priority here at the store. Our goal is to provide our clients with the best service as quickly as possible and as accurately as possible. We make sure that our lumber is the best quality available, and contractors don't have to worry about us putting packs in the wrong locations on the jobsite. It'll be done right!”



● Spook Victor — Dispatcher

“We pride ourselves on getting orders out in 24 hours, our people are knowledgeable, and most of all we focus is on satisfying the customer. Because we offer so many different types of building products, including whole houses, we have to maintain an organized and efficient procedure that's tailored to the customer's needs.”

Spook's goal is to make sure that trucks are accurately loaded and that the drivers are punctual. He knows that attention must be paid from start finish to ensure an enjoyable experience for his customers.

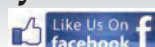
“Our deliveries are all about being on time, and containing exactly what the customer ordered.”



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Riverbend: A new gateway to Timnath?

BY IVY HUGHES
news@ncbr.com

To get to downtown Timnath might someday mean heading south of Harmony Road, not north.

At least that's the vision Loveland developer Craig Harrison has created for his proposed Riverbend Urban Village.

Not a lot of the residents and business owners in Timnath have heard about the plan, but that's about to change.

Harrison, president of Harrison Resource Corp., will soon begin to actively market his \$100 million plan, and if all goes as he hopes, he will have helped create a vibrant commercial center where today very little exists.

As envisioned, his Riverbend will be built on a 70-acre site on the southeast corner of Harmony and County Road 5.

If he can pull it off, Riverbend will be the largest commercial development in Northern Colorado since the completion of the 3,000-acre Centerra project.

The town and the Poudre Fire Authority have already committed to build a town hall, police station and fire station on the site, though Riverbend would be much more than a collection of municipal buildings.

Harrison wants the project to be

the new gateway to Timnath, a "turn of the century agriculture" epicenter of commerce and culture with two restaurants, a corporate park, a bank, a performing arts center and possibly a gourmet grocery store.

The amount of coordination and plate-twirling required to make this project more than a municipal cul-de-sac is, to say the least, staggering, but Harrison might just be able to pull it off. His company has done \$625 million in business in the last 30 years, and Harrison has deep experience in commercial development and land-use in Northern Colorado.

"This has been my home for 33 years, so unlike other projects I'm doing like the Niobrara Energy Park (in Carr), this is in my living room," he said of Riverbend. "It's got a whole different level of thought behind it."

That living room could have some nice views.

Riverbend would go up along 900 feet of the Poudre River. Also, the Poudre River Trail extension will pass through it in two to three years. Harrison's cattle ranch, Harrison Land & Cattle Co., is south of the project.

"I think this is going to have a great impact on the community as far as creating jobs and retail establishments and drawing people to Timnath," said Timnath Town Planner TJ Dlubac. "We're hoping that with the economy



BUSINESS REPORT

Craig Harrison's vision would cost \$100 million.

the way it is, that this movement will create a snowball effect and bring more development."

The first phase of the project, on the northeast corner of the property, would include the fire station, police station, Timnath town hall and seven additional sites. Infrastructure improvements will start around June 15 and should be complete by the end of 2012, with construction on the fire

station beginning sometime next year. The police station and town hall are several years off, at the soonest.

In Harrison's view, the construction of the fire station will help encourage restaurateurs and other businesses to move in long before work begins on the town hall or police station.

West of phase one, phase two includes about 10 sites and two 3,000- to 6,000-square-foot riverfront spaces for what Harrison hopes would be high-end restaurants similar in style and cuisine to Jay's or the Rio.

The next phase would include a five-acre corporate campus with six lots and a regional arts and performing center west of the river. Harrison's wife, who is active in the arts, inspired the idea for a performing arts center. Harrison, however, admits it might be difficult to find a solid funding source for such as center.

Perhaps more realistically, Harrison sees phase three as a "senior campus," a residential development for those 55 and older.

In any case, Poudre Fire Authority Chief Tom DeMint said the site's proximity is perfect for the estimated \$4 million PFA Station 8.

"We're going to be sandwiched between the police station and city hall and we have really good access to I-25," DeMint said. "With the busi-

► See **Riverbend, 6B**

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Real Estate

Retail Bounces Back in Northern Colorado

By Aki Palmer & Jim Palmer

Good news to report today: not all is doom and gloom when it comes to the state of the Larimer and Weld County retail real estate market. Solid market fundamentals, smart government and great leadership have kept our retail real estate market from seeing the types of downturns others have experienced.

Today, our retail vacancy rate in Northern Colorado is below the national average. According to CoStar Group, a commercial real estate information, marketing & analytic company, retail vacancies in the Larimer and Weld County market are at 7.5% compared to 12.9% throughout the US. This is the first time since 2007 that we've experienced net positive absorption in retail vacancies in our region.

Several companies are expanding and hiring in Northern Colorado as our market is viewed as a safe place to grow and a desired place to live. Cost Plus World Market, Home Goods, a TJX Company, just announced its entry into our market

and will be absorbing a majority of the former Linen's & Things space in south Ft Collins. Other retailers are expanding such as JoAnn Fabrics, which recently relocated from 15,000sf space to 22,000sf in the same immediate trade area in Ft Collins. The Greeley Mall is currently under contact through an on-line auction to a Nevada based company. In Loveland, a partnership affiliated with Foundations Church purchased

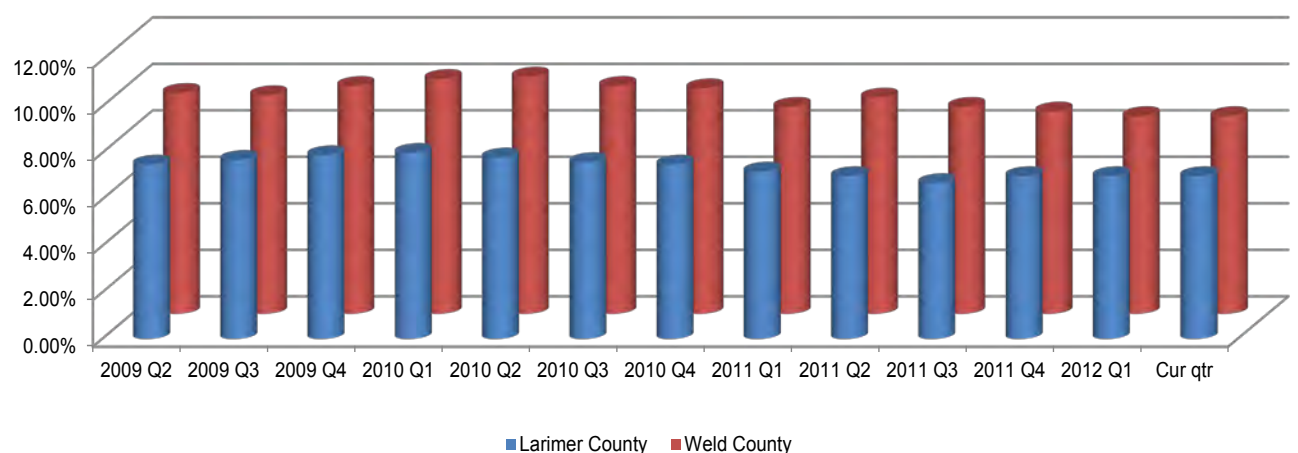
the former Metrolux movie theater located on Denver Avenue and Hwy 34. The church has plans to convert the 37,750sf former theater into its new home.

Most are confident but cautiously optimistic about the future. Unlike the peak of The Great Recession, capital markets thawed and have brought investors seeking retail assets off the sidelines and back

into investments at record low interest rates.

Retailers are also taking advantage are also taking advantage of Small Business Administration (SBA) loan programs, allowing them the ability to purchase their own real estate. Overall, in 2012 we expect to see positive absorption and increased investment in our retail market.

Vacancy Rates - Larimer & Weld County



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Longmont's big plans for First and Main project

BY HEATHER MCWILLIAMS
news@ncbr.com

LONGMONT — After months of public input, study and consulting Longmont officials have unveiled the final draft proposal plan meant to reinvigorate Longmont's downtown area.

The First and Main Station revitalization project aims to draw new development to the area, both commercial and residential, as well as improve community use and access to businesses, greenways and public spaces.

Centered in the heart of Longmont at the intersection of First Avenue and Main Street, across from the former Butterball LLC processing plant, the redevelopment project will extend approximately a quarter mile in each direction, said David Starnes, redevelopment manager for the city of Longmont, and include nearly 500 acres. The draft proposal includes short-term, mid-term and long-term goals for the area over a 25-year span, Starnes said, and focuses around a transit-oriented development plan.

"The idea is to have ground-floor businesses, then apartment units or condos above," said Phil Greenwald, transportation planner for Longmont.

It's a concept that fits with studies showing a Generation Y population of young professionals interested in living close to shopping areas coupled with a growing population of empty-nesters, both groups ready to reduce dependency on personal cars.

The plan proposes mixed zoning for residential and commercial use, a core commercial section and a focus on quality pedestrian and public transportation access. The proposal is expected to go to the Longmont City Council for adoption in late May.

The plan originally hinged on a transit center meant to accommodate the Regional Transportation District's extension of FasTracks commuter rail to Longmont, a plan derailed by RTD's FasTracks financial problems.

"We're still pushing for the train, but this station is now flexible enough to include bus rapid transit if that's what RTD intends," Greenwald said.

The transit center would be funded by \$17 million from RTD for a Longmont station, Greenwald said, and construction could start as early as next year. Even with no commuter rail, the transit center could serve as a hub to unite existing Longmont public transportation.

The First and Main proposal also addresses streetscape and infrastructure concerns that might deter private developers, such as fixing some floodplain issues, expanding and improving sidewalks, creating a pedestrian underpass for the railroad crossing next to the former Butterball processing plant and connecting the area via a bike path to the St. Vrain River and nearby trails, Starnes said.

The proposal garnered positive community support at the unveiling, Starnes said, and aligned with public recommendations, such as keeping the historic character of the downtown area, increasing public use spaces and parks and capitalizing on Longmont's small town, community-oriented feel.

Additional funding for the project will come from urban renewal financing since a portion of the area is considered blighted – funds that can be used for anything considered of "public benefit," Starnes said. Infrastructure and inward-looking improvements should lay the groundwork for future private developers, Starnes said.

The city has already landed its first big fish: Longmont's Cheese Importers plans to relocate near First and Main this summer, Starnes said.

Cheese Importers is a "destination" business, drawing more than 60,000 people a year to its current location on South Pratt Parkway where it's been housed for 26 years, said co-owner Samm White. The business sells 500 different kinds of cheese to retail and wholesale customers.



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Real estate development: a mixed bag

Public-sector construction projects are waning, but multifamily market remains solid

A recent report from Beacon Hill Institute ranks Colorado as the third-most economically competitive state. We continue to see decreasing unemployment, positive job growth, and a new sense of optimism from business owners and consumers – all pointing to an improving regional economy.

The Governor's Office of State Planning and Budgeting in March announced that the state general fund revenue is projected to be \$164.5 million higher in the next fiscal year than was originally forecasted, due to continued improvement in the job market and increased confidence among households and businesses.

While confidence is up, the reality is that commercial development is still playing catch up. Financing remains a challenge for private developers and competition for jobs among builders remains high.

It's clear that the real estate development landscape remains a mixed bag.

On one hand, we are seeing an uptick in development projects in Northern Colorado. For example,

DTMF Investments, an affiliate of Loveland-based McWhinney, recently purchased 16 acres to build



GUEST COLUMN

Terry Drahota

a Class A apartment community. On the other hand, private developers are still struggling with access to capital.

We've been busy estimating on a variety of projects, including multifamily housing, HUD-

financed projects and projects financed by REITs, but competition for construction projects is tight and materials costs continue to fluctuate. Concrete and steel prices are up, while lumber has been holding steady. Gypsum and drywall products were up 10 percent last year and another 30 percent since January.

According to recent news from the Association of General Contractors, "Construction spending in February topped year-ago totals by 5.8 percent as a double-digit

increase in private construction offset a small drop in public-sector spending."

"It is heartening to see that nearly all private residential and nonresidential segments exceeded their February 2011 levels this February and that the decline in public construction has moderated from the steep pace of early last year," said Ken Simonson, the association's chief economist. "The improvement is too widespread to be attributable just to favorable weather comparisons."

Simonson noted that public construction spending declined 1.4 percent in February from a year earlier and 1.7 percent from January. The two largest public categories showed similar results. Highway and street construction, the largest public category, edged up 0.4 percent year-over-year but fell 2.6 percent for the month.


Educational spending rose 0.8 percent over 12 months but dropped 2.5 percent from January to February. Association officials warned that public construction spending may soon decline more sharply, unless lawmakers provide

adequate funding for transportation and other infrastructure needs.


Public sector construction projects may be waning, but the multifamily market remains solid. The Arbors at Sweetgrass, a 249-unit Class A apartment community in Fort Collins, recently sold for \$115,000 per unit, "a very strong price," according to the Colorado Real Estate Journal. CB Richard Ellis broker David Potarf was quoted as saying the sale shows the strength of the market in Northern Colorado.

While the economic downturn has been tough on contractors and those servicing the real estate development industry, we are hopeful that lending for private developers becomes more readily available, fees continue to increase for jobs and the economy continues to trend upward.

Terry Drahota is president and CEO of Drahota, a Fort Collins-based and general contractor and construction management company. Reach him at terry.drahota@drahota.com or 970-204-0100.



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ARMBRISTER from 2B

bottomed out quite like other parts of the country.

Zillow.com, while not necessarily known for its up-to-the-minute data, agrees with the home price trends noted by the FHFA. The Zillow Home Price Index for the nation decreased by 4.5 percent from February 2011 to Febru-

ary of this year, to \$145,400. In Colorado, the index fell over the same period by 1.3 percent to \$199,300.

Molly Armbrister covers real estate for the Northern Colorado Business Report. She can be reached at marmbrister@ncbr.com or 970-232-3139.

RIVERBEND from 3B

ness development and restaurants, we can't say we don't like that because it will help with funding."

While DeMint's sentiments are favorable, others are more reserved about Riverbend. Some said they've never heard of or know very little about Riverbend. Some feel the town has been left in the dark, others are holding their tongues until they actually see work begin and others still are cautiously optimistic that the development will boost the town's economy.

Timnath has grown from 225 to more than 500 residents within the last three years and some say it could grow to 30,000 residents within the next 25 years. Harrison wasn't planning on opening up the Riverbend project until 2014 but said talks with the town helped change his mind.

"When we sat down and met with the town about that site, I told them I wasn't ready to open this project just

yet," he said. "But I said 'Hey, if we could somehow put in a bigger municipal component there, then I think we'd have enough to break it open.'"

Harrison also was encouraged by the approved widening of Harmony Road, which will coincide with the relocation of County Road 3F and Country Road 5, which will be moved to the east. That will create a new intersection giving access to the Riverbend project.

"I think the downtown area of Timnath will eventually turn into some boutique-type commercial thing very similar to Niwot," Harrison said, adding that, with the addition of more commercial space along that portion of Harmony, traffic may be rerouted around rather than through the downtown. "If you look back 20 years from now, I think you will see the epicenter of Timnath surrounding this (Riverfront) property."

That, at least, is his vision.



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