

Green Business

Compost office scraps, have them taken away by bike

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Northern Colorado April 9-22, 2010 Vol. 15. No. 14 www.ncbr.com

No reform to health care, critics say

Impacts on costs, delivery, business seen as negatives

By Steve Porter

sporter@ncbr.com

The head of Banner Health Systems, which owns McKee Medical Center in Loveland and

operates North Colorado Medical Center in Greeley, is among those warning that the new healthcare overhaul will take a toll on delivery of

care without delivering the promised reforms.

"The stress and strain on the

FINE

(health-care) delivery system will be pretty significant," said Peter Fine, Banner Health president and CEO. He said the strain will come from potentially 32 million new patients who will be covered under the Patient Protection and Affordable Care Act signed into law by President Obama in late

"Who's going to take care of them?" Fine asks. "Family physicians are already hard to find.

They're going to go back to the emergency room, and you haven't changed the system."

Fine said the new law is "really about health industry reform, but you haven't changed the delivery system."

Fine maintains the new law will have negative impacts on hospitals, family doctors and state Medicaid programs as more people qualify to receive care as the

See REFORM, 26A

Commercial real estate boom shaped future

By Kristen Tatti

ktatti@ncbr.com

As Interstate 25 became Northern Colorado's Main Street in the late 1990s, developers started toying with plans for what would soon become the booming corridors of the region.

In the late 1990s, commercial buildings merely dotted the interchanges along the highway. Long stretches of farmland still occupied the miles between the cities and towns. Developers who correctly predicted the drawing power of the region's only major transportation corridor then have since harvested a bumper crop of retail, office and industrial construction. The commercial market is no longer flourishing in the Great Recession, but the buildings that sprouted during the boom years have left the area changed forever.

The major commercial centers today were hardly recognizable 12 ears ago. What is now Centerra was as yet unnamed. The outlet mall in Loveland was an island at the I-25/U.S. Highway 34 inter-



Page 19A

change. Harmony Road in Fort Collins was home to several major employers, but residential, retail and office spaces existed only in a city plan. Greeley development was just beginning its creep westward while the southern portions of Weld County were drawing major employers east to the interstate.

A February 1998 Business Report article dubbed the Rocky Mountain Factory Stores "Loveland's ace in the hole." The shops, now known as the Outlets at Loveland, helped the city's retail sales tax collections increase 18 percent from 1994 to 1997. Development around the outlets then was limited to a few business parks miles to the north and south and the nearby offices of Factual Data Corp. — formerly based in Fort Collins — now known as Kroll.

In 1998, McWhinney Colorado Enterprises hadn't yet acquired the 3,000 acres for See Then...and Now Centerra, By Dan Feiveson but most of the

property was at least under option, and development plans were already in the works. McWhinney Enterprises announced September 1998 that it was planning to develop 1,000 acres at the

See MAIN STREET, 18A





May 5, 2010

Tickets are still available! www.NCBR.com

Emissions testing targets NoCo ozone levels

Program expanded over objections of both county boards

By Kristen Tatti

ktatti@ncbr.com

New auto emission testing is coming to Northern Colorado this fall, despite opposition from officials in Larimer and Weld counties. With the benefits and burdens of the program will also come almost 100 new jobs.

Residents of the most populated portions of the region will be required to submit their vehicles to biennial or annual emission testing, depending on the age of the vehicle, beginning Nov. 1. The inclusion of Northern Colorado into the Denver metro area program has been in the works for a couple of years, according to Paul Tourangeau, director of the Air Pollution Control Division of Colorado's Department of Public Health & Environment.

The Air Quality Control Commission initially expanded the Automobile Inspection and Readjustment program — known as AIR — to limited areas of Northern Colorado following the adoption of the state's 2008 Ozone Action Plan. The plan was adopted after an ozone standard violation in 2007 at a monitor station at Rocky Flats.

"Non-attainment triggered the need

to look at a whole slew of options to address emissions," Tourangeau said.

One of those options was to expand the boundary for AIR testing. The AQCC did this to the extent of its authority at the time; however, the passage of Senate Bill 09-003 directed it to further review and expand the boundaries (see map).

The AQCC held a March 18 meeting in Weld County to confirm the boundaries, which encompass 85 percent of the vehicle population and about 15 percent of the two-county landmass, and set the date for implementation.

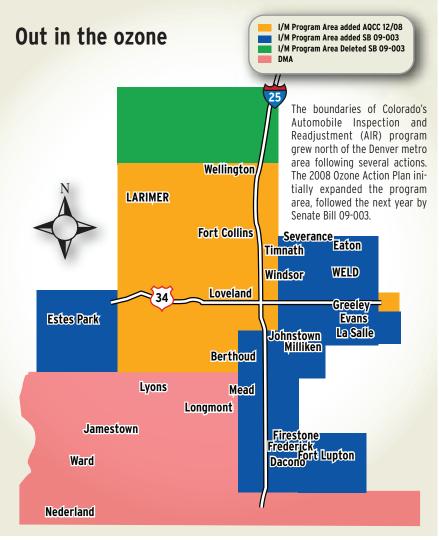
"These are challenging programs to implement because it touches all of us," Tourangeau said.

At that meeting, both the Weld and Larimer County Commissions expressed concerns over the costs of the program relative to the benefits it would reap. Weld commissioners unanimously approved a resolution on Feb. 3 to oppose the expansion of the emissiontesting program this year and wait until the implementation of a new Ozone Action Plan for 2013.

The Larimer County Commission submitted an official statement at the March hearing expressing similar concerns, and pointed out that other action items from the 2008 plan would have more of an impact at less of a cost to the general public.

In the 2008 Ozone Action Plan, the expansion of the testing program into

See EMISSIONS, 13A



SOURCE: COLORADO AIR POLLUTION CONTROL DIVISION



THE EYE

Greeley, Fort Collins Think Big, think broadband

Complete these sentences: "At least 100 million U.S. homes should have affordable access to...," "every American should have affordable access to robust...," "to ensure the safety of Americans, every first responder should have access to a nationwide...."

If you said "health care," you haven't been paying attention. The correct answer is "super-awesome Internet," according to the goals set out by the **Federal**

Communications

Commission in its national broadband plan.

It seems this "Interweb" thing is here to stay and the FCC is formulating a plan to get broadband-level Internet to everyone in the United States. And our friends at Google Inc. want to help.

Google is big enough to do what it wants. The planetwide search engine's name is a misspelling of googol — the digit 1 followed by 100 zeros — but that could refer to the number of pathetic spam letters sent from Nigeria each day, too.

Now Google wants us all to think as big as it does and get to wherever we find to go on the Internet even quicker. The **Think Big Gig** project will test a fiber network capable of speeds 100 times faster than what we have now in our homes now.

Super-awesome. But what could you do with that kind of speed? Google says: high-quality videoconferencing, to start. Geeks say: stream uber-HD TV and make instantaneous computer backups.

That's it. That's the gamut of proposed uses for the Big Gig, although The Eye could sees it making e-mail feel like the U.S. Postal Service. Not a whole lot, but still, every city in the U.S. wants to be the testbed for it — including Fort Collins, Greeley and Boulder. But does anywhere want it as bad as Google, Kan.?

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Agriculture lands spared 'blight' label

Bipartisan support in legislature sends measure to governor

By Steve Porter

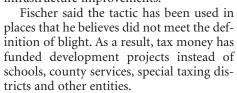
sporter@ncbr.com

After June 1, most Colorado agricultural lands may no longer be considered "blighted" areas in need of tax increment financing for development.

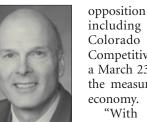
House Bill 1107, sponsored by state Rep. Randy Fischer, D-Fort Collins, was adopted by strong bipartisan votes in both the House and Senate. The bill was awaiting the signature of Gov. Bill Ritter on April 5.

The so-called "blight" bill aims to curb

the efforts of developers and cities to declare agricultural land on the outskirts of communities blighted and therefore eligible to be included in urban renewal zones. The property tax increase on that land is then used by project developers to help fund infrastructure improvements.



The bill passed with a 59-5 vote in the House and 31-2 in the Senate, despite



FISCHER

opposition from several business groups, including the Denver Metro Chamber, Colorado Concern and the Colorado Competitive Council. The council wrote in a March 23 letter to legislative leaders that the measure would be bad for the state's economy.

"With the enactment of this bill, Colorado will effectively eliminate 12 to 15 percent of the total number of jobs we could gain in one year," the letter states. "Additionally, this legislation could lead to sprawl, as future developments would be forced to bypass open agricultural land."

On the other hand, Fischer notes that the bill had the support of the Colorado chapter of the American Planning Association, Colorado Farm Bureau, Rocky Mountain Farmers Union, the Colorado

See LANDS, 20A

F O C U S

Today scrapbooks, tomorrow the world

Rocky Mountain Ventures takes its scanner to market

By Kristen Tatti

ktatti@ncbr.com

FORT COLLINS — Former Hewlett Packard employee Gordon Nuttall, with the help of other displaced professionals, is preparing to launch the first of what is expected to be many products for Rocky Mountain Ventures Co.

Nuttall will officially unveil the Flip-Pal mobile scanner at an industry tradeshow in July. The convertible scanner, with two U.S. patents issued and four pending, uses secure digital memories cards — the same as those used in digital cameras — to store scanned items and to hold application-specific software. Nuttall envisions the portable Flip-Pal taking the scrapbooking sector by storm, allowing photo scans of items already affixed in a book or frame.

Nuttall knows his way around a scanner. For much of his more than 30 years at HP he worked as a lead designer in the digital imaging products division. Nuttall kept improving scanner technology but noticed that there was a computer involved.

"Back then, it was always the desktop scanner," he said.

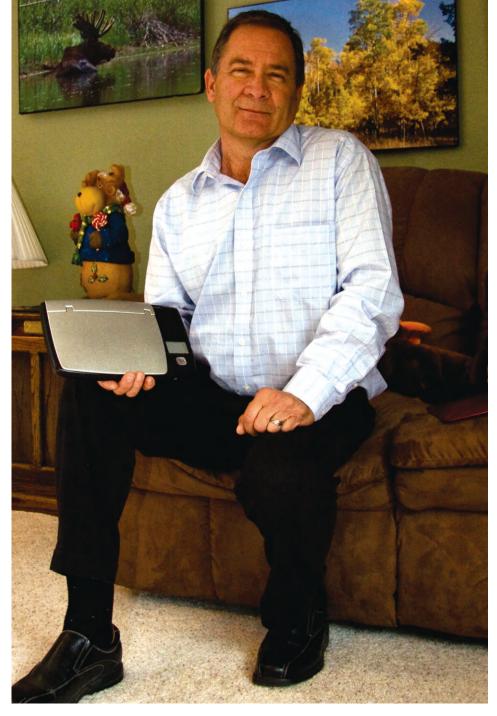
The HP engineers would focus on increasing scan speed, creating more robust software products to accompany the hardware or improving the resolution. The thing that didn't change was the scanner's physical connection to a computer.

"We've just reinvented their use model," Nuttall said. "It's more about watching the customer and seeing what they're doing."

Constant innovation mode

Nuttall recalled the glory days at HP when organic innovation ruled. That's a hard thing to find at a large company now, when there is less internal early-stage

See RMV, 25A

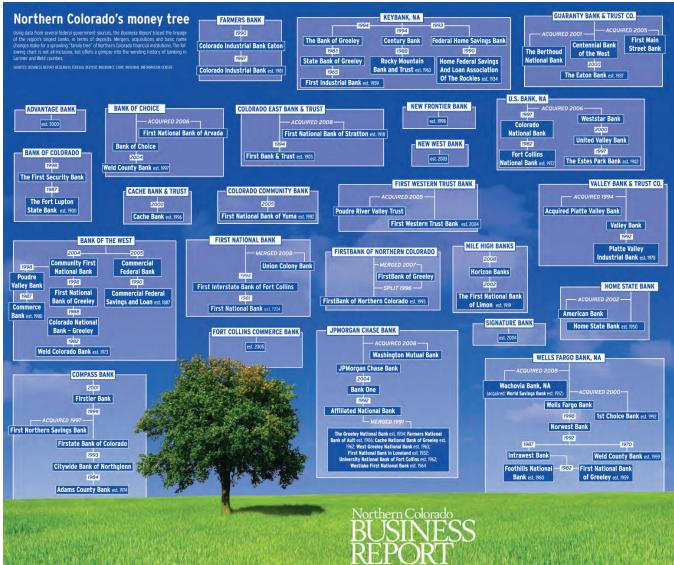


Krista Watzel, Northern Colorado Business Report

EVERYBODY'S PAL — Gordon Nuttall shows off the Flip-Pal mobile scanner developed by Rocky Mountain Ventures in Fort Collins. Without a tether to a computer, the scanner can get in places most other scanners can't like books and framed pictures.

www.ncbr.com | April 9-22, 2010 4A | Northern Colorado Business Report

NCBR staffers bring home pile of awards





FAMILY - The flowchart of Northern Colorado's banking family tree, researched by NCBR Writer Kristen Tatti and illustrated by NCBR Art Director Chad Collins, won the top feature award in the Society of Professional Journalists' Top of the Rockies contest.

FROM THE ARCHIVES

View stories by Tatti, Porter and Rice, and more, in the Northern Colorado Business Report archives at ncbr.com.

By Business Report staff

DENVER When the Society of Professional Journalists hands out the Top of the Rockies awards on April 10, the *Northern* Business Colorado Report will be well TATTI represented.



tect Justin Larson. Steve Porter's health care and agribusiness columns once again received first place for business columns, while Tatti's banking and technology columns came in a close second.

Tatti scored a hat trick with another award, an honorable PORTER mention in the category of general business reporting for her look at the legal wrangling over the iFart iPhone app produced by local developer Joel Comm.

The final award for NCBR was an honorable mention for editorial writing for Editor Kate Hawthorne.



HAWTHORNE

SPJ Region 9 includes newspapers throughout Colorado, New Mexico, Utah and Wyoming. The regional convention is being held in Denver this weekend.

RRECTI

The Business Report will correct any errors that appear in its pages. To suggest a correction or clarification, please contact editor Kate Hawthorne at 970-221-5400, ext. 224, or e-mail her at khawthorne@ncbr.com.

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The Northern Colorado Business Report (ISSN 1094-8198) is published biweekly, with an extra issue in December, by The Northern Colorado Business Report Inc., a Colorado corporation, 141 S. College Ave., Fort Collins, CO 80524. Periodical postage paid at Fort Collins and additional

offices. Subscriptions are \$49.97. International subscriptions are \$175.00.

> POSTMASTER: Send change-of-address notices to: The Northern Colorado Business Report, Post Office Box 1399, Fort Collins, CO 80522, 970-221-5400 • 800-440-3506 • Fax: 970-221-5432 E-mail: editor@ncbr.com • www.ncbr.com





COLLINS



RICE





NoCo left waiting on high-speed rail service

Trains along north Front Range likely arrive near caboose

Bv Steve Porter

sporter@ncbr.com

The chairman of the Rocky Mountain Rail Authority said a justreleased report on the feasibility of highspeed rail service in Colorado indicates Northern Colorado may be one of the last places in the state to benefit.

Harry Dale, a Clear Creek County commissioner who headed the RMRA task force over the last 18 months, said the study found high-speed rail to be a feasible mode of transportation in the state's Interstate 25 and Interstate 70 travel corridors.

But the study also showed projected demand for the service along the Front Range north of Denver — predicted to be about 4 million riders annually in the year 2025 — was less than other routes. Dale said the route with the most promise for ridership is between Colorado Springs and Denver with an estimated 6.2 million annual riders. "The strength of the system is really in the south," he said.

Possible routes between Denver and Denver International Airport and between Denver and Summit County each projected about 5 million riders per year.

Dale said that's what the numbers say in 2010, but that could change.

"Those are the indications today, but all of that could change based on growth," he said. 'This is the very first step, and we may well determine a need to do that north leg sooner than later."



Larimer County Commissioner Tom Donnelly, who sat on the RMRA study group for a year, said he was disappointed to learn the North Front Range might be one of the last areas to be served.

"I guess the data proves what the data proves," he said.

Donnelly said the high-speed rail concept may ultimately prove to be only a concept. "Realistically, will it ever happen? Who knows?"

But Donnelly said it's "absolutely" critical to find ways to cope with increasing traffic congestion. "We can either fail to plan or plan to fail," he said. "We shouldn't take anything off the table."

Dale said a North Front Range leg is still "ahead of going to Pueblo or going further west to Eagle County." Extending the train to Pueblo and west of Summit County was also studied, along with possible service to Glenwood Springs, Grand Junction and Steamboat Springs, which all need further evaluation, he said.

The \$1.4 million study, funded by the Colorado Department of Transportation and more than 50 local governments and transit-authority members, looked at several possible high-speed rail options. The goal was to determine if they would the Federal Railroad Administration's threshold for highspeed rail feasibility standards.

Those standards include economic benefits that would exceed the costs of building the system and that such a system could operate profitably without government subsidies.

Dale said the study revealed those criteria could be met in Colorado. "Highspeed rail can provide a faster, more reliable travel option within and between mountain communities and areas up and down the Front Range," he said.

\$33 million in benefits

The study indicated the system, which would cost an estimated \$21.13 billion to build, would generate \$33 billion in benefits including jobs, increased property values and a better quality of life for travelers tired of fighting increasingly congested interstate traffic.

"The big challenge in all of this is where do we get the capital to build all of this and get the return on the investment," Dale said. Meeting the FRA criteria makes a Colorado high-speed system eligible for federal grants and other aid.

But the system would be funded by users once it's up and running, with a projected 35 million passengers each year. The study said service would include two to three trains per hour in peak periods and more than 18 electric-powered trains capable of speeds of up to 220 mph per day in both the I-25 and I-70 corridors.

The study looked at several travel sce-

narios, including a trip from Fort Collins to Silverthorne that would take an estimated two hours and cost \$48 in 2010 dollars.

Dale said a North Front Range leg of the system would likely run in the I-25 median. "For the most part, from Thornton to Fort Collins it would run in the I-25 right-of-way, depending on where that roams," he said.

Dale said that, assuming funding can be found, the timetable for building the system would take at least 10 years for preparation for the first phase of the system and another 10 years or more to complete construction. The first phase would likely include service between Denver and DIA and between Denver and Colorado Springs.

'We're optimistic in the report and say it could be 2020, but 2025 to 2030 may be more realistic," he said.

"So much of this depends on leadership," Dale aded. "Frankly, we have not had a lot of support from the governor's office or the legislature so far. Hopefully, somebody will run with it."

Dale said the next step is already underway. In January, CDOT received a \$1.4 million federal grant to develop a state rail plan that's slated to begin later this year, along with a local transit connectivity plan.

Once those plans are completed, Dale said the state can seek federal designation to become the nation's 11th highspeed rail corridor.

Dale said he's glad to have the RMRA final report behind him but admits there is so much more to do before anyone rides a high-speed train in Colorado.



www.westernstatesbank.com



Spring planting season appears off to good start

Hopeful growing conditions follow plentiful harvests

In an industry that can see dramatic ups and downs depending on the weather and market demands, things are looking pretty good for Northern Colorado agriculture as the region's farmers begin the spring planting season.

Good harvests in 2009 of corn, sugar beets and wheat — due to plentiful moisture, good growing conditions and stable markets — are showing indications of being followed by another good growing year in 2010.

"We've had good spring growth so far," said Mark Arnusch, a southeast Weld County farmer, of the winter wheat crop that's breaking through in fields across the region. Winter wheat, planted in the fall and harvested in mid-summer, did well last year and has depressed market prices. But Arnusch is hopeful that situation will improve as harvest time approaches.

"The wheat market isn't what we'd like to see right now," he said. "We had a very large crop as a nation last year and world supplies are up right now. But this year we have one of the smallest crops because wet fall conditions didn't allow for as much planting."

Arnusch, who grows corn, wheat, sugar beets, onions and sunflowers, said

last year's corn crop not only got a late start but also took longer than usual to mature, resulting in some corn being harvested as late as January.

"I've only seen that happen twice," he said. "It was very unusual."

Arnusch said
the corn harvest
ended up exceeding expectations.

ended up exceeding expectations. "We knew it was late and that it could have affected the yield, but it was some of the best we've seen harvested."

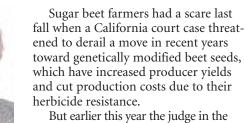
Crop projection figures released.

AGRIBUSINESS

Crop projection figures released March 31 by the National Agricultural Statistics Service show Colorado farmers intending to plant 1.35 million acres in corn — up by 250,000 acres over 2009. Corn farmers are encouraged by reports that mostly-corn-based ethanol production is expected to grow more than 16 percent globally in 2010. The U.S. is the world's largest producer of ethanol, with 12 billion gallons of ethanol expected to be produced this year compared to 10.75 billion gallons in 2009, according to the Renewable Fuels Association.

Arnusch said Colorado farmers are banking on a continuing strong demand for corn in 2010.

"Consumption is still good, the ethanol demand is still high and the livestock demand is still robust," he said.



But earlier this year the judge in the case declined to order an injunction against using the seeds — requested by some organic producers and environmental groups until further studies of the seeds can be completed — assuring another planting season with the GM seeds.

"The genetically modified seeds are producing bigger yields and reducing our reliance on migratory workers (for weeding)," Arnusch said. "And it's allowing us to bring sugar to the market at a lower cost."

Northeast Colorado is by far the state's largest producer of sugar beets, with 22,300 acres of the 33,800 acres planted statewide in 2008.

Corn, wheat and sugar beets are the three biggest crops grown in the Northeast region of Colorado, which includes Larimer and Weld counties. Weld County, one of the top agricultural counties in the nation, was the fourth-highest Colorado corn producer in 2008 with 13.7 million bushels. Yuma County is the state's biggest corn-growing county, producing 43.13 million bushels that year, according to NASS.

Bill Meyer, director of NASS's Colorado office in Lakewood, said Colorado corn farmers had average yields of 167 bushels per acre last year compared to 153 bushels in 2008. Wheat also had good yields in 2009, Meyer said, bringing in an average of 45 bushels per acre compared to 37 bushels per acre in 2008.

But the most recent crop projections for 2010 show Colorado farmers apparently reducing their other plantings in favor of corn. This year's wheat planting outlook shows farmers intending to plant 145,000 fewer acres, while sugar beet planting is projected to be down by 5,300 acres.

The NASS report also shows the number of acres expected to be planted in dry beans down by 1,000 acres and barley down by 5,000 planted acres.

Arnusch said a key component to a good harvest in 2010, as always, is the amount of water available for irrigated growing. "That's pivotal to everything, and right now water supplies in local reservoirs are excellent," he said. "Although this year's snowpack is still below normal, we are in good shape for storage right now."

Arnusch said 2010 is looking good but the final harvest will again depend on what kind of weather comes to Northern Colorado this year.

"What we need is a little luck from Mother Nature, some good warm conditions and we'll be on our way," he said.

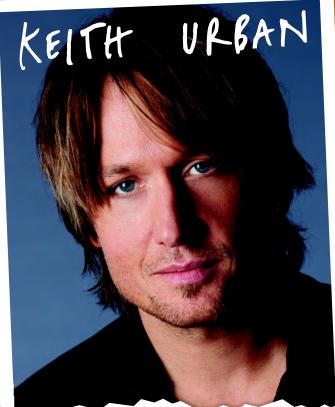
Steve Porter covers agribusiness for the Northern Colorado Business Report. He can be reached at 970-221-5400, ext. 225 or at sporter@ncbr.com.

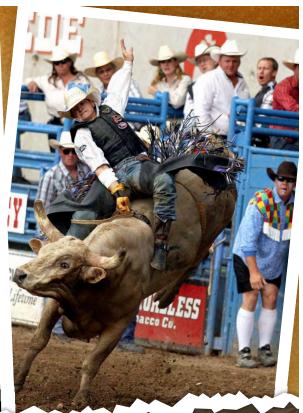




Northern Colorado







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Circle of Trust more important than ever

The Circle of Trust among businesses, consumers and the Better Business Bureau is more important now than ever before. The current business climate — both the highs and lows — demands it.

On April 15, six businesses from Northern Colorado and Wyoming will receive the Better Business Bureau Torch Award for Business Ethics. All are deserving of the honor and all are excellent role models for how good business practices and ethics result in successful businesses.

The owners and managers of these businesses, however, didn't just wake up

one morning and decide to operate their businesses in an ethical fashion. They were trained, sometimes from a very early age by their parents, teachers and others, on the importance of doing the right thing, even when it's the hardest thing to do.



GUEST COLUMN Pam King

Education and outreach is key to the future of an ethical business climate here in Northern Colorado, across our country and around the globe. This is why in coming months and years you will see the BBB Foundation enhancing its efforts with numerous new programs and offerings designed to bring trust back to the marketplace through education, advocacy, empowerment, recognition and research of ethical practices with BBB Accredited Businesses, future Accredited Business owners, and consumers.

The BBB Torch Awards, now in its 12th year, is one of our most visible programs to date. For the last nine years, the BBB has partnered with the business colleges at the University of Northern Colorado, Colorado State University and the University of Wyoming in preparation of Torch Award nominations as part of business ethics classes. This puts university students in touch with business owners and managers who work hard every day to ensure ethics are visible in all aspects of the business, from employment practices to customer and vendor relations. Students find out first-hand what is involved in running a business that maintains integrity, transparency, honesty and truthfulness.

To enhance this program, the BBB Foundation is working with the universities in several ways to expand business ethics teaching opportunities. Guest lectures from previous Torch Award winners, implementation of an ethics simulation course, empowering students to make tough ethical decisions, and developing an ethics training/aptitude course for BBB Accredited Business are all programs that are on the table.

Tied closely to the Torch Awards, the award-winning BBB/Rotary Ethics Scholarship effort has been an important partnership for BBB. It is so

Torch Awards 2010

The 12th annual Torch Awards for Business Ethics will be presented on April 15 at the Embassy Suites Loveland. Featured speaker will be Steve Cox, president and CEO of the Council of Better Business Bureaus. For more information, contact the BBB at wynco.bbb.org or call Kellie Brown at 970-488-2036.

rewarding to present an annual \$5,000 scholarship to one of our talented and committed high school students from Colorado or Wyoming.

Message of trust

In coming months — and years — you'll be seeing your BBB out and about throughout our 38-county region in Northern Colorado and Wyoming as we share with businesses and consumers our message of trust, business ethics and marketplace trends. We will continue to sponsor community events that benefit our business and consumer communities like our first shred and e-cycle event that resulted in 551 consumers dropping off 6.2 tons of documents for shredding and enough electronics to fill two semi-trailers.

And when it comes to consumer issues, we are taking a proactive stance with the formation of Fraud Front, a collaborative effort with law enforcement and consumer regulatory agencies.

Online we are breaking records for driving consumers to trustworthy businesses and organizations. We are Linked in, tweeting and making friends on Facebook. In the last 12 months we topped 1 million instances of services. Our search-engine optimization efforts mean we now show up in the first pages of Google, Yahoo! and Bing, and we have a new search-engine widget that lets consumers easily identify BBB Accredited Businesses. And we are partnered with JD Powers.

With a couple clicks of the mouse, you can find trustworthy Accredited Businesses and request a quote for a service or a product. You have access to our BBBlog and consumer and business tips and information, including scam alerts. You can find Business Reliability Reports for more than 4 million businesses in the United States and Canada. If you are an Accredited Business, you can use the BBB online seal on your own Web site to let consumers know you are a trustworthy business.

The Better Business Bureau is more relevant than ever before because trust is more relevant than ever before.

Pam King is president/CEO of the Better Business Bureau serving Northern Colorado and Wyoming. Contact the BBB at wynco.bbb.org or call 970-484-1348 or 800-564-0371.

THE EDGE



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Step forward still tech-years behind

But don't blame 3G 'technology;' it's all about the standards

Along my personal path toward nerdvana, I listen to a plethora of podcasts on

myriad subjects — a special thanks to Merriam Webster's Word of the Day podcast for teaching me the proper use of "plethora" and "myriad."

On an episode of Knowledge@Wharton, Scott Snyder, president and COO of Decision Strategies International, was interviewed about his new book, "The New World of Wireless: How to Compete in the 4G Revolution."



GEEK
CHIC
Michael D. Wailes

4G Revolution."
Yeah, you read that right: 4G. I know the world is abuzz with talk about 3G this and

3G that, and how much better your life will

See GEEK, 29A



SOURCE: BUSINESS REPORT RESEARCH

Entrepreneurs evolve in new economy



THE AUTHENTIC ENTREPRENEUR Dawn Duncan

Relationships take center stage as definition of success changes

There's a new breed of entrepreneur in today's business community, something different than the traditional driven, unlimited income-focused, independent type. We are experiencing a time of tremendous change and today's entrepreneurs are evolving as they open and operate their businesses.

What has changed? When we look back over the years, we've seen entrepreneurs at times be money-hungry, greedy and ruthless in their pursuit of success. Certainly the desire to make and grow revenues is somewhere inside

every entrepreneur, but gradually they've become more heart-centric and less dollars-focused, responding not only to their own changing values, but the overall attitudes of the world around them.

Not every entrepreneur has embraced the ideas of sustainability, giving back and doing what we love yet I believe that is the direction business will take in the coming years.

One major change has been the birth of the "New Relationship Economy." When my father, an entrepreneur since 1957, heard this, he scoffed that it was nothing new. To him, success has always been rooted in the relationships you build and how you nurture them.

Not every entrepreneur has centered success around

See ENTREPRENEUR, 30A

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ON THE JOB

FINANCE

Citadel Advisory Group, a Colorado-based boutique investment banking firm, promoted ${\bf Susan}$ Schell to president. Schell has experience in banking and financial planning. For the last five years, she has been an instructor for graduate courses in the College of Business at Colorado State University, currently teaching Corporate Communication in the MBA program.

Ryan Yoder, a financial representative of Northwestern Mutual and managing director of The Northern Colorado/Southern Wyoming Group, has been approved for membership in the 1010 Million Dollar Round Table for the ninth consecutive year.

Adams Bank & Trust hired Nathan Ewert as

regional president of the Northern Colorado region, including branches in Fort Collins, Firestone and Berthoud. Adams Bank & Trust is a \$500 million commercial bank with five branches in Colorado and 10 branches in Nebraska.

ACADEMICS

Fort Collins Mayor **Doug Hutchinson** presented **Ann Rohr**, president of Fort Collins-based Weston Distance Learning Inc., with the city's Character In Action Award. The monthly Character In Action Award is sponsored by Character Fort Collins. The U.S. Career Institute, operated by Weston Distance Learning Inc., named medical billing graduate Karen Neary as its Outstanding Graduate based on course GPA, professional competence, professional persistence and business success.

William G. Allen joined the Institute of Business and Medical Careers as the mathematics/general education adjunct instructor at the Greeley branch campus. Carole C. Schriefer is the new paralegal adjunct instructor at the Fort Collins Campus.

The Academy of Criminal Justice Sciences

selected Philip Reichel, professor of Criminal Justice and director of the School of Sociology and Criminal Justice at the University of Northern Colorado, to represent the organization at the 12th United Nations Congress on Crime Prevention and Criminal Justice held this



REICHEL

month in Salvador, Brazil. The event is the world's largest and most diverse gathering of policymakers and practitioners in the areas of crime prevention and criminal justice.

HEALTH CARE

Gastroenterologist Mark Rosenblatt, MD, started seeing patients March 1 with North Colorado Gastroenterology in Greeley. Rosenblatt joins Ahmed Sherif, MD, Yazan Qwaider, MD, and Amber Ciarvella,



ROSENBLATT



DETTERER

Detterer joined the Banner Medical Clinic-Highland Meadows in Windsor in March and is seeing new patients. As a family nurse practitioner, Detterer provides care to patients of all ages including

assessment, diagnosis, treatment and patient education for wellness, acute and chronic health concerns. Most recently, Detterer practiced in the Milliken Family Clinic.

REAL ESTATE

Doug Mast, Leslie Henckel and Jon Budish, broker associates with Re/Max Action Brokers, earned the Certified Distressed Property Expert designation. Kathy Scribner and Shannan Zitney both earned the national Short Sales and Foreclosure Resource certification.

Denise Kloster joined The Group Inc. Real Estate as a broker associate/partner. Kloster is a certified distressed property expert and can be reached at the Loveland office.

ENGINEERING

Lamp, Rynearson & Associates Inc. in Fort Collins named current stockholders Frank Kohl PLS, CFedS; Terry Atkins PE, LEED AP; Virgil Oligmueller PE; Nancy Pridal PE, and Todd Whitfield, LS principals of in the firm. Lamp Rynearson provides civil engineering, survey, land planning, and project leadership in public infrastructure and private development and redevelopment projects.

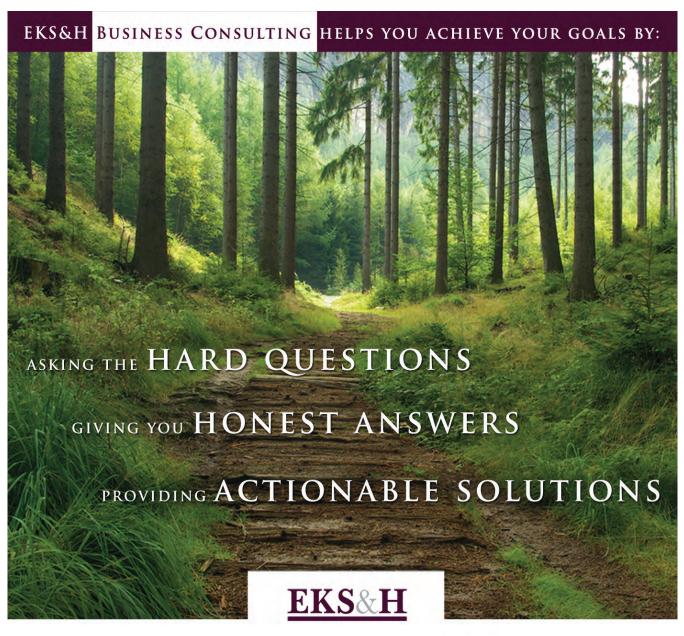
LAW

Colorado Super Lawyers named Michael C. Payne, associate attorney with Otis, Coan & Peters LLC in Fort Collins, and Brian Leone, a partner with Myatt Brandes & Gast PC in Fort Collins, as two 2010 Colorado Rising Stars. Lawyers who are 40 years old or younger and who have practiced law for 10 years or less are eligible for this statewide honor. Candidates are evaluated based on 12 indicators of peer recognition and professional achievement.

BOARDS

The Poudre Valley Rural Electric Association elected to its board Jack R. Schneider, president; Thaine J. Michie, vice president; Robert A. Lock, secretary-treasurer; Gail Spencer Hole, assistant secretary-treasurer. PVREA representation on affiliated boards is: Michie, Tri-State G&T; Schneider, Colorado Rural Electric Association; and Lock, Western United Electric Supply Corp.

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



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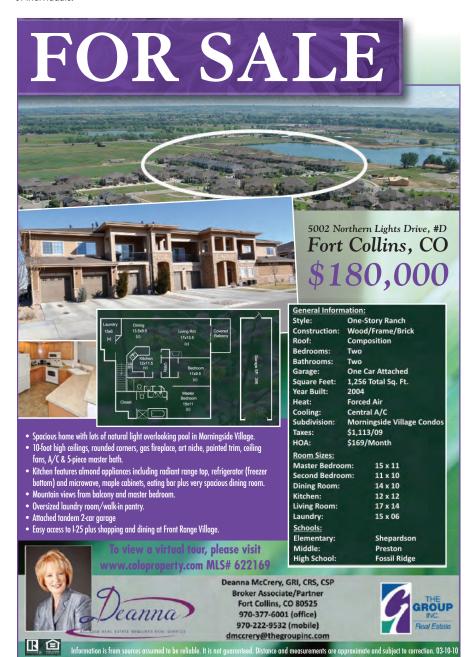
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MIX IT UP - 1. Heather Fritzler, left, American Family Insurance agent; Will Delmar, Country Financial representative; and Crystal Vilkaitis, founder and CEO of 3 Elements, enjoy the refreshments at the March 15 Loveland Chamber of Commerce STIR Mixer at Henry's Pub. 2. Dr. Adrienne LeBailly, left, director of public health for Larimer County, receives 'thanks' from Marilyn Schock, CEO of McKee Medical Center; Julie Johnson Haffner, executive director of the McKee Medical Center Foundation; and Betsey Hale, right, business development manager for the city of Loveland, at the March 9 McKee Medical Center Foundation McKee Thanks luncheon. 3. Bob Poncelow, a battalion chief with Poudre Fire Authority, leads a tour of the newly commissioned, LEED-certified Station 4 for the Northern Colorado Chapter of the U.S Green Building Council on March 17. 4. Jen Johns, left, of Crossroads Safehouse; Rebekah Mooney, sales manager at Mountain View Systems; and Nick Christensen, managing principal of Chrisland Inc., celebrate Project Self-Sufficiency at the March 23 community breakfast at the Drake Centre in Fort Collins.

photos by Business Report staff, McKee Medical Center Foundation, Loveland Chamber of Commerce

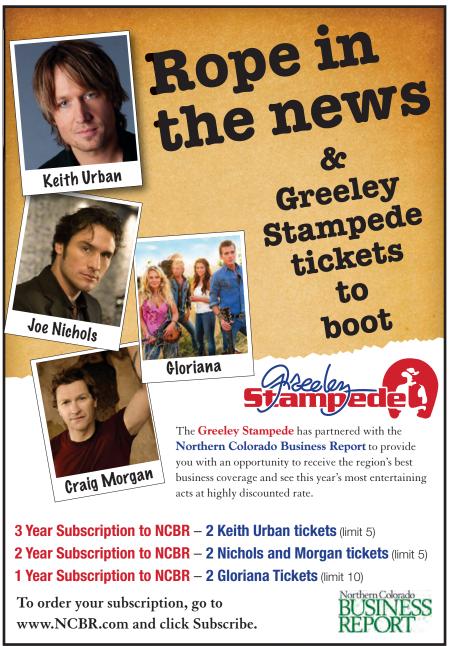
E-mail your event photos to Editor Kate Hawthorne, khawthorne@ncbr.com. Include complete identification











BRIEFCASE

NEW PRODUCTS AND SERVICES

Poudre Fire Authority is supporting the Install. Inspect. Protect. Campaign sponsored by the **U.S. Fire Administration** to reduce injuries and the loss of life by starting a new Residential Safety Program. Homeowners can make an appointment with firefighters who will go to homes and conduct a safety survey. For more information call 970-221-6574 or visit www.poudre-fire.org or www.usfa.dhs.gov/smokealarm.

FLEXX Productions in Fort Collins expanded its business to include a power division, called **FLEXX Power & Support**. FLEXX Power & Support provides power, lighting, festival power and distribution, temporary heating, air conditioning and small construction equipment for events of any size.

NEW LOCATION

Java Bean has opened at the Greeley Mall. The coffee shop serves Silver Canyon Coffee roasted in Boulder. The eatery's menu includes a selection of healthy deli-style sandwiches, salads, yogurts, parfaits and juices. Smoothies, frozen drinks and grilled panini are expected to join the menu soon.

Jody J. Roth Financial with Transamerica Financial Advisors Inc. moved to a new location at 4025 Automation Way, Suite B4, Fort Collins 80525. The location is the same office park, but one building over.

DEADLINES

The Colorado Force Women's Soccer Team is

seeking groups/individuals to perform the national anthem at home games at the Loveland Sports Park, 950 N. Boyd Ave., for games on June 4, June 6, June 10, June 26, July 12 - all starting at 7 p.m. All performers will receive free entrance to the game as well as recognition before the performance. For more information, please contact Cayla at cayla@forcesoccer.org.

The deadline to apply for one of the current openings on Larimer County Boards and Commissions is April 30. The spring application process is now under way so that new members can begin their terms in July. Citizens can apply online at www.larimer.org/boards, or pick up an application at a county office. Contact Diane Tokarz in the Larimer County Commissioners' Office at 498-7015, dtorkarz@larimer.org for more details.

Junior Achievement launched its sixth annual "Excellence through Ethics" essay contest, in which high school seniors can compete for a \$5,000 college scholarship by applying their knowledge of ethical decision-making and sharing their views on the importance of ethics in business. To enter, seniors must compose an original essay of 500 words or less in response to an ethical dilemma posted on Junior Achievement's website, www.ja.org. Entries must be submitted online and will be accepted until April 30

ANNIVERSARIES

J & T Feeds in Greeley celebrated eight years in business in March. In addition to pet food and supplies, J & T also has feed for livestock including horse, chicken, swine, goats, cattle and sheep. The store also hosts low cost vaccine clinics bimonthly and low cost spay & neuter clinics monthly.

Since it first opened its doors to the community on March 2, 2009, the **Sister Mary Alice Murphy Center for Hope** in Fort Collins has provided homelessness prevention support to more than 3,300 individuals. Unlike an overnight homeless shelter, the Center for Hope is designed to help people with their immediate needs while addressing the underlying causes of their crisis and working towards long-term change.

This month, **Fostering Families Today** magazine in Windsor will celebrate 10 years of publishing its nationally distributed foster family magazine. Founded in 1990 by publisher Richard Fischer, Fostering Families Today provides foster parents with up-to-date, quality information to help them navigate America's foster care system.

PROJECTS

The Windsor-Severance Library Addition and Remodel project, designed by Thorp Associates Architects and Planners in Estes Park, is featured by the American Library Association in the April issue of its magazine, American Libraries. Each year the ALA reviews hundreds of applicants and recognizes the top 30 new library projects in the nation and Canada.

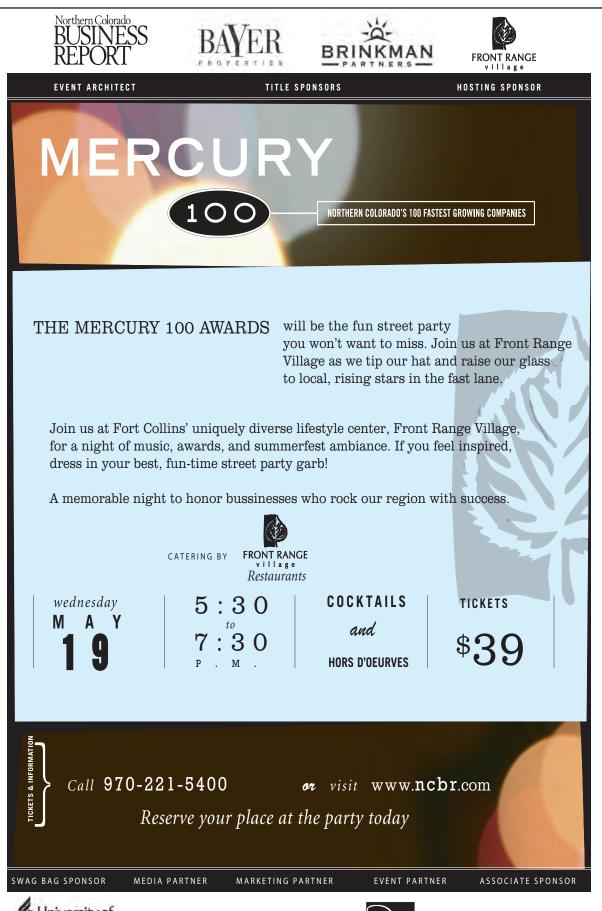
Trout Unlimited, a coldwater fisheries conservation organization, awarded a \$1,000 Embrace-A-Stream grant to its Rocky Mountain Flycasters Chapter in Fort Collins. The chapter is partnering with the Colorado Division of Wildlife and Fossil Ridge High School to introduce a stream and trout habitat learning unit in the classroom. The program will introduce high school science students to the fundamentals of a healthy ecological system for trout and their lifecycle and habitat needs.

MISCELLANEOUS

Be Local Northern Colorado welcomed new and renewing members Habitat Home Supply Store, Rickards Long & Rulon LLP, Fort Collins Nursery, Exodus Moving & Storage, Poster It! and Pixels & Press.

Central Wyoming College in Riverton, Wyo. and **Southern Adventist University** in Tennessee have contracted **Stenbakken Photography** in Greeley to enliven promotional material for their institutions. Stenbakken Photography specializes in commercial, editorial, higher education and health-care photography.

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













"We have programs in several states."

Renee Allen, public information manager **Envirotest**

EMISSIONS, from 2A

the North Front Range is estimated to reduce ozone producing emissions volatile organic compounds (VOCs), such as hydrocarbons, and nitrogen oxides (NOx) — by about one ton per day each. The plan listed several potential strategies that would have a much larger impact on emissions. For example, elimination of Colorado's ethanol waiver for blended fuels would reduce VOC emissions by 10 tons per day. Emission controls on power plants, boilers and cement kilns was estimated to have a NOx reduction of 30 to 45 tons per day.

The Larimer County Commission was successful in arguing for a 2011 implementation for the Estes Park area so that more information on the emission impact there can be gathered.

Recent improvements

Weld County's ozone monitoring site, which was in compliance for the 2007 to 2009 testing period, has seen improvements in the past three cycles. One of the Fort Collins monitors saw the same trend, but if any one of the 13 ozone monitors the federally mandated nine-county area, including Larimer and Weld, is in non-attainment, the entire area is in non-attainment.

Tourangeau also defended the program expansion by explaining that ozone does not form at the source of the emissions, but rather when NOx and VOCs react under certain conditions with sunlight. Often, the ozone becomes an issue far from the source of the emis-

Tourangeau said that the AQCC is considering and has considered many options to remain in compliance. The oil and gas industry has implemented several rounds of emission controls that have had a tremendous impact already. He pointed out that the current Environmental Protection Agency standard of .075 parts per million is set for a reduction in the coming months, possibly as low as .06 ppm. Under the current standard, five monitoring sites were in non-attainment for the 2007 to 2009 monitoring period - South Boulder Creek, Chatfield State Park, Rocky Flats, the National Renewable Energy Laboratory and Fort Collins West. If the new standard goes as low as .06, all of the sites would be in non-attainment.

New testing stations

With the boundaries approved and the start date set. Colorado's testing contractor Envirotest Systems Corp. is moving forward with plans to set up four testing stations in the region. The company has a long history and vast network of emission testing throughout the

"We have programs in several states," said Renee Allen, public information manager for Envirotest.

In fact, the Connecticut-based company is the largest emission testing company in North America and one of the largest in the world. Envirotest has been operating centralized testing stations in the Denver area for 15 years and now runs 14 testing stations.

The stations conduct biennial tests for 1982 and newer vehicles using a dynamometer to simulate various driving conditions. A visual inspection and gas cap pressure test are also performed before giving a vehicle a pass or fail. Vehicles made before 1982 are given the tailpipe test, which was previously in place in Northern Colorado. Those tests are required annually.

The cost for the biennial test is \$25 and the annual test is \$15. Allen said that the company will be ready to start testing by November.

"We are working on acquiring all of the permits for building and will break ground as soon as possible," she said. 'We're well into the process.'

Allen declined to give the specific locations selected for the stations but said there will be one each in Fort Collins, Loveland, Greeley and Dacono. Altogether, the sites will employ 80 to 100 workers.

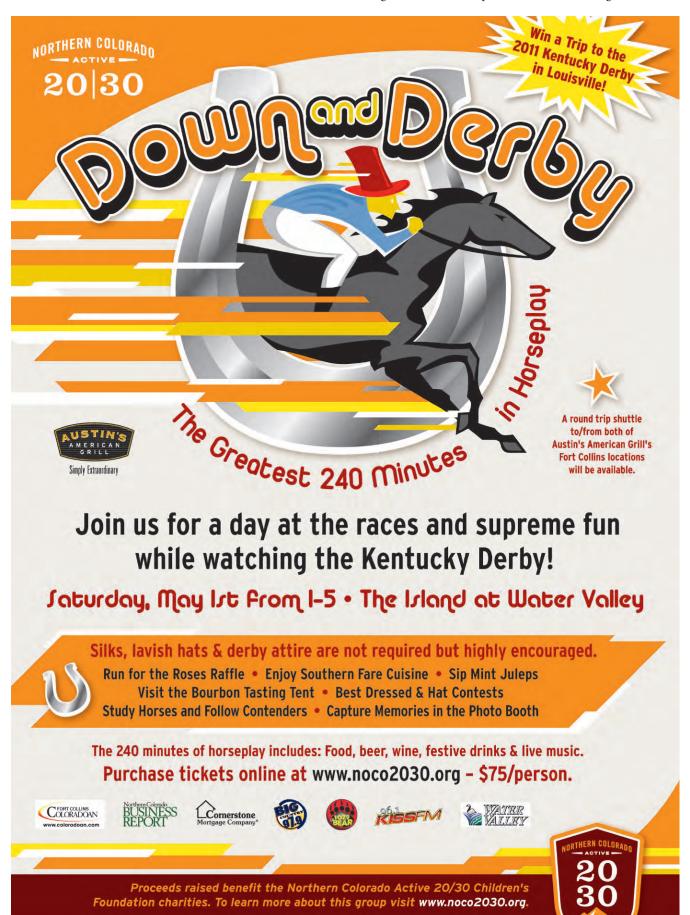
Envirotest will also employ its mobile Rapid Screen program in Northern Colorado. The program uses remote sensing technology in panel trucks to test passing vehicles. If a vehicle gets two "clean" screens from one of the remote sensing points at least two months before its registration is due it can forego the trip to the testing station but the fee will still be required.

The emission testing business

appears to be fairly lucrative. According to the Colorado State Auditor's report on the AIR program, total 2008 revenue from the centralized testing stations, decentralized stations conducting tailpipe tests and the state oversight fee was \$19.7 million.

The auditor's report, released in September 2009, showed that of the 716,000 vehicles tested in the Denver metro area, 660,000, or 92 percent, passed the test at the first inspection. An additional 56,000 vehicles, or 8 percent, initially failed, and of those 49,000 were repaired and passed a retest.

The report concluded that while the program has been successful in reducing ozone-causing emissions, the reductions represent a relatively small amount in the grand scheme of the Denver metro ozone concentration, and "may be more expensive than those provided by other air pollution control strategies."



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Giving back by taking time for others

Fundraisers to life skills, volunteers vital for nonprofits

By Michelle Venus

news@ncbr.com

Andrea Koppenhofer is one busy lady, especially in March. She chairs the Masks at MOCA committee of the board of directors for the Fort Collins Museum of Contemporary Art, the most significant fundraiser for the Old Town museum. Koppenhofer oversees preparations for the exhibit's opening at the First Friday Gallery Walk in April and then the Gala a month later, the proceeds of which fund nearly a third of the museum's budget.

"It's a big job," she admits. "We're producing a signature event that a lot of people look forward to. Masks is our



Kate Hawthorne, Northern Colorado Business Report

DONATING TIME AND TALENT — The annual Masks at MOCA exhibit at the Fort Collins Museum of Contemporary art features masks decorated and donated by local artists to raise money for the museum through a silent auction. This year, more than 160 masks have been donated and \$10,000 bid during the first week; a select few will be auctioned live at the gala on May 1.









most highly attended opening. Last year was the first year the Gala was held in the Museum. Hosting the event in our historic building gives us a chance to show off, but it's also a lot more to man-

10 p.m. at the museum. For more information,

All for free.

visit www. fcmoca.org.

"We couldn't exist as the institution we are today without our volunteers," said Marianne Lorenz, FCMOCA's exec-

The efforts of the museum's approximately 75 volunteers equal one full time employee.

"It comes out to about \$42,000 a year," Lorenz explained. "We certainly couldn't produce Masks without our volunteer committee. They put in hundreds of hours: soliciting sponsors, handling marketing and publicity, distributing and collecting the masks and pretty much producing the entire event, including the Gala. It's a big deal."

If that weren't enough, FCMOCA isn't the only nonprofit that benefits from Koppenhofer's time. The attorney also volunteers for CASA of Larimer County and chairs the Larimer County Bar Association Pro Bono program.

"I've chosen to put my skills and experience towards volunteering because the greater Fort Collins community is our home," she said. "I believe a community is only as good as the resi-

See MOCA, 31A

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Columbine Poudre Home Care, LLC

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Medical Home Care

Lifestyle Centre

Health Club

Market Centre

Market Centre

Rehabilitation Services

Columbine Therapy Services

Medical Equipment & Supplies

Poudre Infusion Therapy, LLC

Health Services

CALENDAR

- April 9 Loveland Mountain View Rotary 3rd Annual Charity Hoedown, from 5:30 to 11 p.m., Ellis Ranch & Events Center, 2333 Ellis Ranch Lane in Loveland. Cost: \$50/person, \$75/couple. Registration Deadline: call for details. Contact: Monica Graham at 970-690-1576 or graham@ carpetnetworkco.com.
- April 10 Voyage to Africa 7th Annual Hard Hat Gala to benefit Habitat for Humanity, starting at 6 p.m., Embassy Suites Loveland, in Loveland. Cost: \$80 individual ticket, 140 couple tickets. Contact: Shannon Hein at 9704882704 or shein@fortcollinshabitat.org.
- April 10 Photography Workshop: Light Painting, from 1 p.m. to 8 p.m., The Center for Fine Art Photography (in the Poudre River Arts Center), 400 N. College Ave. in Fort Collins. Cost: \$130/members, \$140/nonmembers. Contact: Hamidah Glasgow at 970-224-1010 or contact@c4fap.org.
- April 10 Colorado Author Showcase, from 10 a.m. to 4 p.m., Carbon Valley Regional Library, 7 Park Ave. in Firestone. Cost: FREE - Donations Appreciated. Contact: Melissa Jensen at 970-590-9881 or mjensen@highplains.us.
- April 10 11 Mountain lion seminar, Front Range Community College/Bobcat Ridge, in Fort Collins. Cost: \$150/Rocky Mountain Cat Conservancy members, \$160/otherwise. Contact: Barb Patterson at 970-204-8310 or W W . conservancy.org/seminars.
- April 11 Hair Raiser Event, from 1 to 5 p.m., Rocky Mountain High School, 1300 Swallow Road in Fort Collins. Contact: Hair Raiser at 970-488-7023 or www.raisesomehair.com.
- April 12 Northern Colorado Legislative Alliance final Monday Morning Meeting, starting at 7:30 a.m., State Farm Insurance, 1555 Promontory Circle in Greeley. Cost: \$15/each for Fort Collins, Greeley and Loveland chamber members, \$20/non-members. Contact: Sandra Hagen Solin 303-837-1714 or shsolin@capitolsolutions.com.
- **April 13** Emotional Intelligence at Work, from 11:15 a.m. to 1 p.m., Best Western, 5542 E. US Highway 34 in Loveland. Cost: \$18/NCHRA members, \$15/students, \$28/non-members. Contact: NCHRA at www.nchra.com.
- **April 13** Loveland Chamber Business Before Hours, from 7:30 to 9 a.m., Office Depot in Orchards Shopping Center, 277 E. 29th St. in Loveland. Cost: \$7/pre-registers by 5 p.m., 4/12/10, \$10/Chamber investors, \$11 to pre-register, \$15/other interested participants. Contact: Loveland Chamber of Commerce at 970-667-6311 or info@loveland.org.
- April 13 Be Local Northern Colorado Networking, starting at 8 a.m., Cafe Vino, 1200 S. College Ave. in Fort Collins. Contact: Be Local at www.belocal nc.org.
- **April 13** Career and Educational Fair 2010, from 4 to 6 p.m., Exhibition Building, Island Grove Regional Park, 425 N. 15th Ave. in Greeley. Contact: Marie Llamas at 970-353-3800, ext. 6713 or mllamas@co weld co us
- **April 13** Workshop: Accelerating Sales in a Down Market, from 11:30 a.m. to 1 p.m., Colorado Welcome Center, 3745 E. Prospect Road in Fort Collins. Cost: \$20. Registration Deadline: April 10. Contact: Robert Anderson at 970-231-2772 or info@sbacenter.org.
- **April 14** Greeley Chamber of Commerce Business Before Hours, from 1 to 8:30 a.m., Alms Community College, Ed Beaty Hall, 5401 W. 20th St. in Greeley. Contact: Kim Barbour at 970-352-356 or kim@greeleychamber.com.
- April 14 Fort Collins Area Chamber of Commerce Spring Showcase, from noon to 5 p.m., Hilton Fort Collins, 425 W. Prospect Road in Fort Collins. \$30/non-member. \$25/members. Registration Deadline: 4/12/2010. Contact: Fort Collins Chamber at 970-482-3746 or www. Fort Collins Chamber. com.
- April 14 Fort Collins Area Chamber Business After Hours, from 5:30 to 7:30 p.m., Hilton Fort Collins, 425 W. Prospect Road in Fort Collins. Cost:

- \$13/member until 5 p.m. April 13, \$20/member at the door, \$30/non-member. Contact: Fort Collins Chamber at 970-482-3746 www.FortCollinsChamber.com.
- April 14 Upstate Colorado Economic Development Annual Dinner, starting at 5:30 p.m., University of Northern Colorado Ballroom, in Greeley. Cost: \$45/investors, \$55/others. Contact: Upstate Colorado at 970-356-4565.
- April 14 Do you balance? STIR Loveland bring life coach Tiffany Lehman to its members, from 7:30 to 9 a.m., Loveland Chamber of Commerce, 5400 Stone Creek Circle in Loveland. Cost: free/STIR Loveland members, \$10/nonmembers. Pre-register www.loveland.org, or call 667-6311. Walk-ins are welcome until the event reaches capacity. Contact: Loveland Chamber of Commerce at 970-667-6311 or stir@loveland.org.
- April 15 Employer Solutions Group Seminar / Lunch, from 11:45 a.m. to 1 p.m., New York Life, 3003 E. Harmony Road, No. 110 in Fort Collins. Cost: No cost. Contact: Stacy Stolen at 970-612-2022 or sstolen@esghr.com.
- **April 15** Community Character Breakfast, from 6:45 to 8 a.m., The Moot House, 2626 S. College Ave. in Fort Collins. Cost: free, donations accepted. Registration Deadline: April 14, 2010. Contact: Meghan Coleman at 970-266-2671 or mcoleman @characterfortcollins.org.
- **April 15** Community Character Lunch, from 11:30 a.m. to 1 p.m., Cache Bank & Trust, 100 S. College Ave. in Fort Collins. Cost: free, donations accepted. Registration Deadline: 12 p.m., April 14. Contact: Meghan Coleman at 970-266-2671 or mcoleman@characterfortcollins.org.
- April 15 12th Annual Torch Awards for Business Ethics, starting at 5 p.m., Embassy Suites -Loveland, in Loveland. Contact: Better Business Bureau at 970-488-2036 or www.wynco.bbb.org.
- April 15 22 Strategies & Tactics for Marketing Globally, 1625 Broadway, Suite 680 in Denver. Contact: Justin at 303-592-5757 or wtcdenver@att.net.
- April 15 Johnstown-Milliken Chamber of Commerce Business Networking Luncheon, from 11:30 a.m. to 1:30 p.m., Best Western Crossroads Inn & Conference Center, 5542 E. U.S. Highway 34 in Loveland. Cost: \$20. Registration Deadline: RSVP required. Contact: Johnstown-Milliken Chamber at 970-587-7042 or info@johnt 0 millikenchamber.com.
- April 16 "Samite," starting at 5:30 p.m., Lincoln Center, 417 W. Magnolia St. in Fort Collins. Cost: \$10. Contact: Lincoln Center Box Office at 970-221-6730 or www.LCTIX.com.
- April 17 Hands-on QuickBooks, from 9 a.m. to 4 p.m., Loveland Small Business Development Center, 441 E. Fourth St., Suite 101a in Loveland. Cost: \$120. Contact: Mary Ann Huffines at 970-667-4106 or maryann@lovelandsbdc.org.
- April 17 Artist-In-Residence: Writer Robert Root, starting at 2 p.m., Estes Park Museum, 200 Fourth St. in Estes Park. Cost: Free. Contact: Suzy Blackhurst at 970-577-9900 sblackhurst@estes.org.
- April 19 Classics from the Martha Graham Dance Co., starting at 7:30 p.m., Lincoln Center, 417 W. Magnolia St. in Fort Collins. Cost: \$14 - \$28. Contact: Lincoln Center Box Office at 970-221-6730 or www LCTIX com
- April 20 Trademark & Copyright, from 10 a.m. to noon, SBDC office (Key Bank Tower), 125 S. Howes St., Suite 150 in Fort Collins. Cost: \$25/prepaid, \$35/day of. Contact: SBDC at 970-498-9295 or www.sbdc-larimer.com.
- April 20 Cyber Chat Series: Where Brands Get Into Peoples' Hands, from 7:30 a.m. to 9 a.m., Loveland Chamber of Commerce, 5400 Stone Creek Circle in Loveland. Cost: \$10/nonmembers. Registration Deadline: April 20. Contact: Nicole Hegg at 970-744-4792 or NHegg@loveland.org.
- April 20 Right Start I Business Registration & Entity, from 7 to 9 a.m., SBDC office, 125 S. Howes St., Suite 150 (Key Bank Tower) in Fort Collins. Cost: \$25, \$35/day of. Contact: SBDC at 970-498-9295 or www.sbdc-larimer.com.

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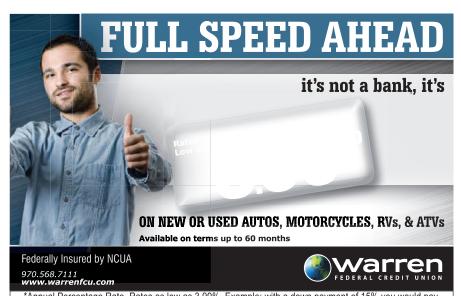
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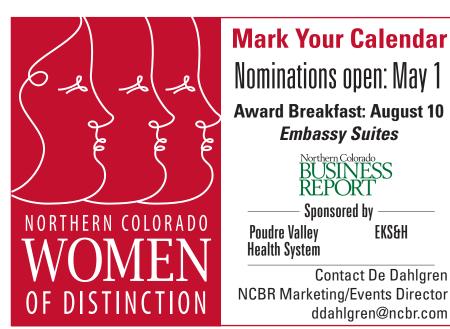
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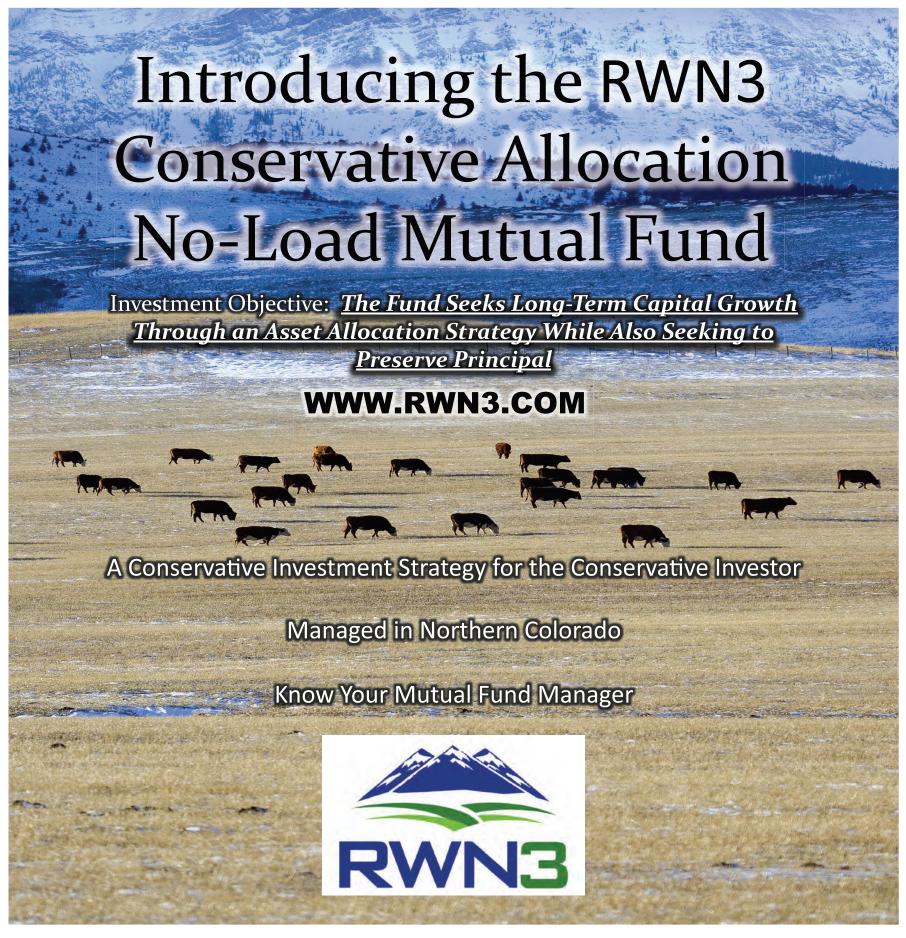
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Asset allocation does not guarantee a profit, nor does it protect against loss.

The RWN3 Conservative Allocation Fund is distributed by Grand Distribution Services, LLC.

Special Report

April 9-22, 2010 **www.ncbr.com**

BANKING & FINANCE

LISTS

Region's largest

Mortgage lenders

Law offices Page 24A

Family-owned businesses Page 27A

See Section B



LEED organizations Page 6B

Environmental services organizations/ recyclers Page 8B

Small businesses turn to credit unions

Belief in projects puts Public Service in touch with owners' dreams

By Jessica Centers

news@ncbr.com

The economy had yet to hit bottom when Tom and Jan Peters began planning the expansion of their Fort Collins Brewery three years ago. Still, a bank loan for the \$3.9 million project was hard to come by. At first, they didn't think of turning to their credit union because they thought of credit unions as providing loans to private individuals, not commercial enterprises.

Then they met Herb White, vice president of Business Services & PR at Public Service Credit Union. He came to their place of business – just like a small-town banker in an old movie – and he explained that PSCU was moving in the direction of providing loans to small businesses.

"It wouldn't have been possible," Tom Peters says now, as the Fort Collins Brewery is slated to complete its new 30,000-square-foot facility in the "Brewery Triangle" near New Belgium Brewing Co. and Odell Brewing in June. "He looked at us personally. What's the right thing to do rather than the safe thing? He believed in our project, our ability."

Ken Hamko, who took over the 50-year-old Widow McCoy restaurant in Loveland in December, tells a similar story. He was turned down for a loan by Home State Bank before securing financing through PSCU.

"To me, they made my dream possible," he said. "They had faith in me and the history of the restaurant."

White knows that finding financing is difficult for small businesses right now, and the credit union is in an excellent position financially to fill that need for capital. While banks struggle under increasing pressure from federal regulators, credit unions, as tax-exempt member-owned cooperatives, operate under a different set of regulations and with a different mission.

"We truly believe credit unions are here to help people when they need it, and we need to help people more than ever right now," White said. "We've never seen a bigger need to help members more than now. We're open, available, doing loans. We'll look at everyone."

Most banks will look at the numbers, see a business' trends are down and that's it. White said PSCU recognizes everyone's trends are down in this climate.

"We've got to look beyond that, help them through that crisis," he said. "We have money to lend out. If we needed to borrow money, we have the ability. Delinquencies are probably

See CREDIT UNIONS, 23A

New bank commissioner finally takes over



BANKINGKristen Tatti

Strunk plans to visit every state-supervised bank during his first year in position

After almost a year and a half and several rounds of searching, the Colorado Division of Banking has found its new leader.

Starting April 12, Steve Strunk, an industry veteran with decades of turnaround experience, will become state Bank Commissioner. While he has never worked for a regulatory body, Strunk's employment history includes a 10-year period in which he dealt with regulatory authorities on a nearly

daily basis.

Colorado Securities Commissioner Fred Joseph has been acting bank commissioner since Richard Fulkerson retired in November 2008 after 13 years on the job. The Department of Regulatory Agencies struggled to find someone with the appropriate experience to take over permanently and a year ago expanded the search nationally. However, the last man



STRUNK

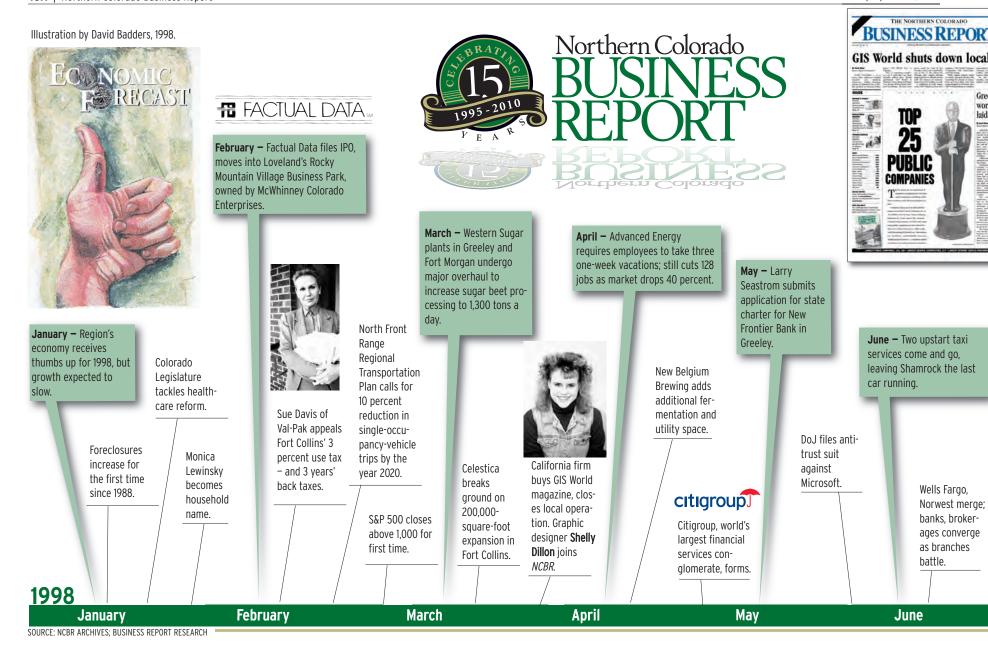
standing was plucked from the Colorado Springs branch of an Oklahoma bank.

Since the mid-1970s, Strunk has served in an assortment of roles at federally and state-chartered banks of various

See STRUNK, 26A







MAIN STREET, from 1A

northeast corner of I-25/US 34 into "the next Interlocken," referring to the tech-focused business park in Broomfield.

"Our goal is to have the next Sun Microsystems or Hewlett-Packard here.



What's up next

April 23	1999	Tech Bust
May 7	2000	Ag Challenges
May 21	2001	Transportation
June 4	2002	Security
June 18	2003	Health Care Competition
July 2	2004	Brewing
July 16	2005	Icons/10 Years
July 30	2006	Education/Tech Transfer
Aug. 13	2007	New Energy Economy
Aug. 27	2008	Meltdown
Sept. 10	2009	New Frontier
Sept. 24	2010	Recovery
Oct. 8		Where we go from here

Previously published anniversary stories: NoCo on the Net 1995-96 Labor and Employment 1997

Read these stories and view the timeline at www.NCBR.com.

If you have any suggestions for other topics, or if your company or organization is celebrating an anniversary this year, let us know at www.ncbr.com, or e-mail editor Kate Hawthorne at khawthorne@ncbr.com. We look forward to hearing from you!

It will be primarily office with some research and development," said Chad McWhinney in a 1998 *Business Report* interview. "We can accommodate approximately 11 million square feet."

As markets shift, development shifts with it. The late '90s became a legendarily volatile time for tech companies, and today the site is home to the Promenade Shops at Centerra.

"We spend a lot of time studying best practices throughout America," McWhinney told the *Business Report* recently, adding that trend tracking was very important in the early stages of the development. "Since we started in the early '90s, we've been a company that pays great attention to emerging trends."

McWhinney said that there were a few visions for the Centerra development that didn't quite pan out. In addition to a major technology park, plans for a hotel and conference center didn't materialize. John Q. Hammons chose instead to locate the Embassy Suites on Larimer County-owned land just north of Crossroads Boulevard. The development still benefits from the proximity to I-25 and the northern edge of Centerra.

Development along I-25 has been driven by quick and easy access in an increasingly regional economy.

"Northern Colorado continues to become a region," McWhinney said. "Back in the '90s, it was viewed as Fort Collins, Loveland, Greeley, Windsor, etc. as being separate communities. We saw early on that it would become a region."

Magnet for activity

As Northern Colorado grew as a region, I-25/34 became its focal point, or as developer Craig Harrison puts it, a magnet for activity. In 1998, his Harrison Resource Corp. was working to develop acreage six miles east of I-25 known at

the time as TriPointe — now Promontory.

Harrison saw in the late 1980s that I-25/34 was pulling development toward itself – Loveland was heading east, Greeley was heading west and Fort Collins was heading south.

"Everything was heading out to Main Street," he said.

Harrison purchased 670 acres at Greeley's western-most reaches for that reason – and because the city had run a sewer trunk line out there in the late 1980s. The property, at first called Gateway Farms, is right where U.S. 34 splits into the business route and bypass. It originally was zoned only for commercial and industrial uses, but when one of Greeley's major employers moved in, a major rezoning included residential in hopes of attracting a national developer.

Harrison spent much of the 10 years he owned the property getting it prepared for development. During his ownership, he was approached several times by three companies looking for space — Leprino Foods, which only recently decided on an east Greeley location; ConAgra Inc., which has now morphed into meatpacking giant JBS; and State Farm Insurance. It was State Farm that started the parade to the site and got the city to open up the western portions of Greeley to residential development, which has boomed in recent years.

Harrison closed on a deal in mid-1999 to sell much of Tri-Pointe to Westfield Development Co. Inc. for \$7 million, and 130 acres to State Farm to build a new 450,000-square-foot office campus.

"I think Promontory was Greeley's answer to making a large site development-ready," he said recently, adding that without the earlier sewer extension development would have been difficult.

'Yellow Brick Road'

Infrastructure was a common theme for the most active development corridors. Stu MacMillan pointed out that the infrastructure put in place on Harmony Road in the late 1970s to accommodate Hewlett-Packard Co. led to the late 1990s' boom in development that dubbed the eastern stretch of pavement the "Yellow Brick Road."

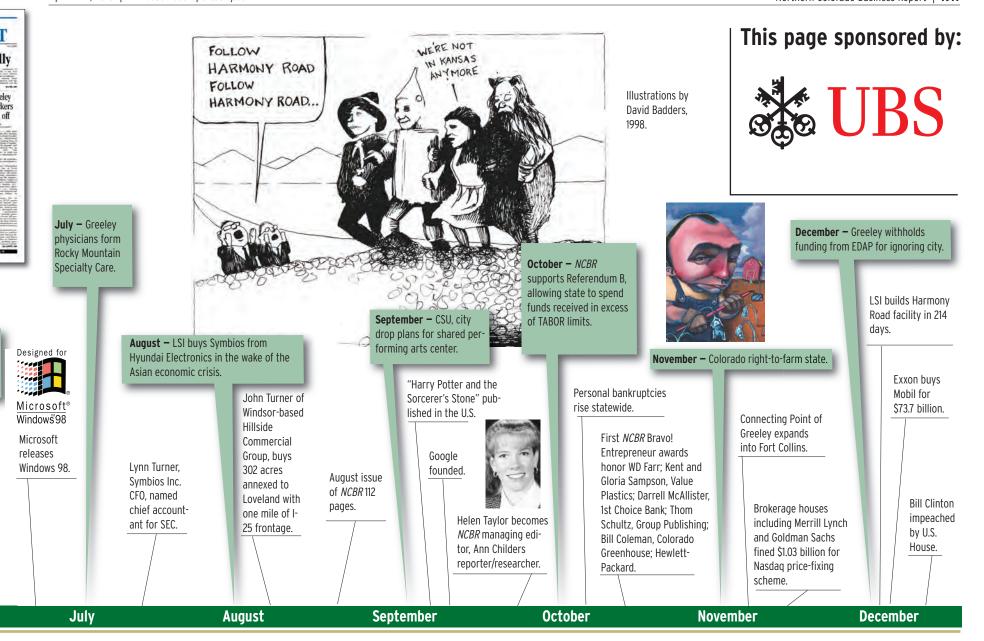
In 1998, MacMillan, a broker with Everitt Cos., was just seeing the fruits of a years-long process that resulted in the Harmony Corridor Plan. The plan started as a gathering of the few property owners who recognized that Harmony Road was going to soon become the main gateway to Fort Collins. The group wanted design guidelines to ensure that the development that did occur would be high-quality and well-thought-out.

East Harmony Road began its transformation into what it is today in 1998. In that year, Celestica broke ground on its facility, which is now home to Intel. Symbios Inc., acquired by LSI Logic, started its facility directly across County Road 9, now known as Ziegler Road. The facility now houses several companies, including Intel rival Advanced Micro Devices.

The existence of primary employers coupled with the lack of new development space on College Avenue led to a push of retail and office development along East Harmony.

MacMillan concedes now that there is still about five to seven years' worth of development to be done on Harmony, but he feels that the same opportunities that existed for Fort Collins on Harmony in the late 1990s exist now for other I-25 centric areas – the town of Timnath, Crossroads Boulevard east of I-25, Prospect Road and the portion of the I-25/34 area annexed to Johnstown, to name a few.

April 9-22, 2010 | www.businessreportdaily.com Northern Colorado Business Report | **19A**



Crunching business data not for the faint of heart

"Business is not for the faint of heart." That was what the cyborg voice over the *Business Report*'s hold music once said. I probably only waited on hold a few times in the years following the startup of DataJoe, but that mantra has stuck with me, likely for two reasons: 1. it could be the marching hymn of the *Business Report* and maybe all business journals; and 2. I like cyborgs.

As the proprietor of DataJoe, a spinoff of the *Business Report* that helps data publishers produce ranked lists and sell them online, I work with a lot of business journals. Business journals have a way of taking on the characteristics of the communities they serve, and for good reason. The publications' fortunes are tied intimately to the pillar industries they cover, even as they report the highs and lows of those industries with equal detachment.

The economic fallout of the past 18 months has challenged virtually every major industry in Northern Colorado and by extension its business newspaper. But unlike many other markets that have fared worse, no single industry propels this region as forcefully as does entrepreneurship. The same has always held true for the *Business Report*.

"Business takes decisive, bold action," the cyborg said.

Over the summer of 2001, then-copublisher Chris Wood and I hit the road like Chris Farley and David Spade in "Tommy Boy" to visit a handful of other business journals between Colorado and Pennsylvania to gauge their interest in our system for managing ranked lists. We actually signed one of them on, and DataJoe became selfaware at that moment.

We all assumed the risk and uncertainty that comes with safeguarding another business's assets. But there was never a question of whether any of this made sense; our prime directive — like that of Northern Colorado — was to honor the spirit of entrepreneurship. DataJoe was born.

'Action based on knowledge'

When we first discussed the possibility of DataJoe (long before the name existed), I had been working at the *Business Report* for two years as researcher/reporter. Up until that time I really had just wanted to be a reporter. My M.O. from day one was to complete my ranked list assignments as quickly as possible to have time to write a story or two for the upcoming issue. Within my first week on the job, I began cobbling together some basic tools to make my research responsibilities bearable.

Being the researcher at a business journal is tough. Like business, it's not for the faint of heart. When he hired me, Chris warned that the job came with "a lot of brain damage." (But also health insurance and a Fort Collins Club membership.) When I started, my job involved faxing surveys one at a





THEN...AND NOW

Dan Feiveson

time to hundreds of local businesses and then calling the businesses that did not respond. I keyed the data into a Quark file, sent the file off to our production staff and immediately began faxing out surveys for the next list while I waited for the first to hit the stands and the complaints to roll in.

Slowly things got better. The list content began flowing in and out of a database before it went on to the fax machine or Quark. Accuracy improved. I experimented with creating Quark layouts directly out of my Frankenstein system and queuing surveys via e-mail instead of fax. Less than a year later, I was leaning pretty heavily on my mechanized counterpart, but barely took notice: I still wanted to be a reporter.

The next year was incredible. I was almost a full-time reporter, delegating most of my duties to an assistant who used the tools I created to produce

more research content than ever before. I shared an office with Tom Hacker, an immensely talented reporter and editor, who taught me, among a great many other things, to ridicule words like "synergy" and "win-win" — as well as the people who use them.

But by the end of the year, the voice of the cyborg I'd created (not unlike the one that may yet lurk somewhere inside the *Business Report*'s phone system) was calling me back to ranked lists and I knew that despite a whole-hearted effort, I remained only half a reporter.

The researcher side of my career — powered, as we say, by DataJoe — made quick work of the reporter side. Database structures, release cycles and tradeshow booths replaced bylines, interviews and eleventh-hour news leads. And I find myself leaning all the more on my mechanized counterpart, wondering, hopefully, where he'll lead us next.

Regardless of the destination, I am comforted knowing that the spirit that guides Northern Colorado's many entrepreneurs remains the lifeblood of our business.

Dan Feiveson wrote and researched for NCBR from 1998 to 2002, when he became president of DataJoe LLC, based in Lakewood, which now employs a half-dozen professionals serving more than 70 publications from Alaska to the UK and everywhere in between.

www.ncbr.com | April 9-22, 2010 **20A** | Northern Colorado Business Report

LANDS, from 3A

Environmental Coalition, the Colorado Special District Association, the Colorado Firechiefs Association, Colorado Counties Inc. and the Colorado Municipal League.

Fischer said the bill is a "modest" attempt to rein in abuses of the blight designation.

"This bill really is a very modest and reasonable set of restrictions on including ag land within an urban renewal area," he said. "It essentially says ag land is not blight, which has been used by municipalities to incorporate land into a

The blight designation was originally intended to revitalize slums and other already developed areas.

Fischer cited the proposed Horizon Uptown project in Aurora, which has

designated about 500 acres of ag land at the southwest corner of Interstate 70 and E-470 as blighted. The plan is to convert the area into a retail, office and residential development that would realize \$90 million in tax increment financing over the URA's 25-year life.

"People have said that's one of the most prime development areas in the Front Range," Fischer said. "That's the kind of thing I'm hoping to see stopped by this bill. Development ends up getting a subsidy with other people's tax dol-

Some exceptions allowed

The bill does make exceptions to allow some ag land to be included in an urban renewal area, including land designated a brownfield site by the Environmental Protection Agency or if at least two-thirds of the land is contigu-

"It essentially says ag land is not blight."

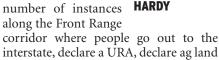
Rep. Randy Fischer **D-Fort Collins**

at least one-half of that development is itself a slum or blighted.

The bill also contains a provision that land may be included in the urban renewal area if "each public body that levies an ad valorem property tax on the agricultural land agrees in writing to the inclusion of the agricultural land within

Fischer said the issue was a matter of statewide concern because such projects can divert tax money from schools, which the state has an obligation to backfill.

"We've seen number of instances HARDY along the Front Range



tax dollars," he said. Fischer said he decided to carry the bill after watching McWhinney and the city of Loveland agree to form a URA six years ago for the future development of Centerra, at the intersection of U.S.

as blighted and essentially siphon away

"The high cost of providing infrastructure out there was the reason for doing it," he said. "I'm not sure that project would have been feasible without the huge subsidy they got from the blight designation.

Highway 34 and Interstate 25.

But Jay Hardy, vice president and general manager of Centerra, said the 2004 agreement was based on achieving three major goals: to increase sales taxes to the city, to provide jobs and to make regional public improvements.

Hardy said in Centerra's case the blight designation proved to be a boon to the region, with 12 percent of all of Loveland's city sales tax generated at Centerra, more than 7,400 jobs created and \$30 million in regional improvements, including interchange improvements at US 34 and Crossroads Boulevard — two of the three major I-25 intersections in the area.

Centerra had full support

Hardy said the Centerra agreement had the full support of all the deal's play-

"I think it's really important to note that this can often end up siphoning revenues from schools and the county," he said. "But unlike many URAs, we had full school district support, the county was in full support and so was the city. They were all in support of the program."

Hardy said he understands the intent of Fischer's bill and that designation of ag land as blighted does have the potential to be misused. But that wasn't the case with Centerra, he insists.

'We have two of three major interchange improvements being done through the URA," he said. "I think there's a tremendous amount of good that's come from it."

Fischer said he rejects criticism that the bill will result in the loss of jobs. "I think we've put conditions in the bill that still allow ag land to receive tax increment financing. If all the districts agree, you could still incorporate ag land within a URA."

And he also rejects the sprawl criticism leveled at the bill. "I think just the opposite is true," he said. "The hope is it will facilitate more infill and redevelopment because ag land will no longer be attractive out on the edge of cities."

Fischer also defends his bill against those who say it could devalue ag land by removing it from URA consideration. "It could still be sold for development," he said. "Location and proximity to schools and infrastructure will still be the No. 1 thing that interests developers, and when cities grow in an orderly fashion, these lands will continue to be a good source of income for their owners."



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DataBank The Vault's Always Open

Ranked by total dollar volume of loans originated in region

RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	TOTAL REGIONAL LOAN DOLLAR VOLUME 2009 TOTAL REGIONAL LOAN DOLLAR VOLUME 2008	AVG. REGIONAL LOAN SIZE 2009 AVG. REGIONAL LOAN SIZE 2008	NO. LOCATIONS EMPLOYEES-LOCAL	PERCENT OF LOANS IN LARIMER, WELD AND BRIGHTON PERCENT OF LOANS REFINANCED	PERCENT OF LOANS CONVENTIONAL PERCENT OF LOANS GOVERNMENT	E-MAIL WEB SITE	PERSON IN CHARGE TITLE YEAR FOUNDED
1	1	WELLS FARGO HOME MORTGAGE 3500 JFK Parkway, Suite 110 Fort Collins, CO 80525 970-223-1856/970-229-1930	\$1,800,000,000 \$1,200,000,000	\$225,000 \$245,000	7 34	50% 65%	60% 40%	mark.hensler@wellsfargo.com www.wellsfargo.com	Mark Hensler Branch manager 1906
2	11	BANK OF AMERICA HOME LOANS ① 3720 S. College Ave. Fort Collins, CO 80525 970-416-7746/970-416-7642	\$315,425,034 \$192,033,350	\$200,908 N/A	10 48	85% 60%	69% 31%	paul.delagarza@bankofamerica.com www.bankofamerica.com/homeloans	Nancy R. Smith Area sales manager 1969
3	NR	BANK OF COLORADO MORTGAGE DIVISION 4848 Thompson Parkway Loveland, CO 80534 970-663-2999/970-461-9777	\$224,000,000 \$107,000,000	\$200,000 \$200,000	26 30	60% 55%	60% 40%	N/A www.bankofcoloradomortgage.com	Clark Johnson President 1903
4	2	THE GROUP GUARANTEED MORTGAGE 2803 E. Harmony Road Fort Collins, CO 80528 970-229-2512/970-229-2511	\$216,959,665 \$175,414,520	\$212,706 \$204,684	6 10	93% 42%	72% 28%	stu_hoime@thegroupmortgage.com www.thegroupmortgage.com	Stu Hoime Venture manager 2006
5	4	1ST CITY MORTGAGE GROUP 3615 Mitchell Drive Fort Collins, CO 80525 970-266-911/970-266-0498	\$155,292,100 \$97,170,590	\$219,200 \$224,412	1 16	87% 52%	59% 31%	moao@frii.com www.ftcollinsloan.com	Mick Occhiato Senior mortgage planner 2001
6	3	FCM HOME LOANS ② 4900 S. College Ave., Suite 110 Fort Collins, CO 80525 970-484-5626/970-484-1180	\$130,000,000 \$116,160,000	\$242,000 \$237,000	1 10	98% 65%	28% 71%	Scott@fcmmoney.com www.fcmmoney.com	Mandy Mulligan Owner 1993
7	5	FIRSTBANK OF NORTHERN COLORADO 1013 E. Harmony Road Fort Collins, CO 80525 970-223-4000/970-282-3925	\$101,041,000 \$62,804,000	\$164,294 \$169,283	18 59	N/A N/A	N/A N/A	N/A www.efirstbank.com	Patrick M. Brady President 1963
8	7	EQUITABLE SAVINGS & LOAN ASSOCIATION 300 E. Horsetooth Road, Suite 102 Fort Collins, C0 80525 970-223-1963/970-223-1965	\$59,219,739 \$39,699,050	\$128,181 \$91,053	10 N/A	N/A N/A	N/A N/A	N/A www.equitable-savings.com	Donald M. Koenig Jr. President 1954
9	8	HOME STATE BANK - MORTGAGE DIVISION 327 S. Timberline Road Fort Collins, CO 80525 970-461-2292/970-776-5357	\$33,714,000 \$21,458,000	\$213,300 \$216,755	9 4	99% 65%	89% 11%	peggy.sage@homestatebank.com www.homestatebank.com	Harry Devereaux President 1950
10	6	TIERONE BANK COMMERCIAL REAL ESTATE LOAN OFFICE 2318 72nd Ave. Court Greeley, CO 80634 970-351-8944/N/A	\$27,000,000 ③ \$48,000,000	\$0 \$5,000,000	1	N/A N/A	100% N/A	kathleen.snodgrass@tieronebank.com www.tieronebank.com	Kathleen Snodgrass Vice president 1907
11	9	BLUE DIAMOND MORTGAGE LLC 832 W. Eisenhower Blvd., No. D Loveland, CO 80537 970-461-0866/970-461-0863	\$18,550,000 \$21,000,000	\$190,000 \$200,000	1 2	70% 55%	80% 20%	bdmortgage@qwestoffice.net N/A	Jose Santana Manager 2002
12 N/A-Not Av	NR vailable.	A TEAM MORTGAGE LLC 6200 W. Ninth St., Unit 3 Greeley, C0 80634 970-353-1122/970-797-1794	\$3,000,000 \$2,750,000	\$225,000 \$215,000	1	100% 50%	80% 20% Base	ateammortgage@msn.com www.a-team-mortgage.com d upon responses to Business Report survey resear	Linda Asmussen Owner 1996 ched by Noelle Maestas

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

N/A-Not Available.
NR - Not Previously Ranked.
Region surveyed is Larimer and Weld counties and Brighton.
① Formerly Countrywide Home Loan.

③ Commericial lending only. Not residential.



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IFITTEST EXECS

Personal Challenge

Good health is good business, and what better way to make an effort to trim healthcare costs than to challenge yourself or a company team to improve fitness levels. Take the challenge.

There are limited openings available. So, don't wait.

Participate in the Banner Health 2010 Fittest Executives Challenge as an individual. The Challenge includes business managers, owners, partners and executives/equivalent key organizational leaders.



EKS&H - 2009 Most Improved Team

IFITTEST EXECS

TeamFit Challenge

Challenge your company to become more

fit. Lead a 5-member team from your company.

What are the team requirements?

- It's very easy to put together a team, and it only takes 5 people from your company.
- One member must be a CEO or manager.
- The other 4 need to be employed full-time at the company registering the team. There is no limit on age, gender representation or fitness level because the challenge is to see how much your team can improve over the 3-month course of the Banner Health 2010 Fittest Executives Challenge.

'ittest EXECS Ifittest EXECS Ifittest EX

Fittest Execs Awards and Rewards

In the Fittest Execs Challenge there are both awards and rewards.

The Awards

At the Fittest Execs Power Lunch individuals and teams will be recognized for both improvement and fitness. Awards will be presented to these winners:

Overall Fittest Individual Most Improved Individual Overall Fittest Team Most Improved Team

One-On-One Team Challenge Winners

Fitness assessment includes

- HRA Health Risk Appraisal
- Blood pressure Finger stick blood draw for cholesterol and glucose level
- Body fat using bio impedance
- Flexibility

- Weight
- Hip-to-waist ratio ☐ Sit-up test
- Push-up test
- Step test

Fittest Execs Entry Fees

\$99 Individual participation fee \$545 The value provided by Banner Health, Daily Endorphin and NCBR

Team participation fee - 5 member team \$650 \$2,880 The value provided by Banner Health, Daily Endorphin and NCBR

The Rewards

First, everyone will be more fit at the end of the challenge and have fun getting there.

Banner Health

- Everyone will receive two fitness assessments by Banner Health. The first assessment provides a benchmark from which to measure progress over the 90 days of the Banner Health Fittest Execs Challenge. The second assessment will show individual (and team) improvement. The two assessments are a \$185 value provided as part of participant entry fees.
- The experts at Banner Health will provide every participant with 3 months of weekly fitness tips. Weekly reminders and suggestions will help keep you on track to meet the challenge.

DailyEndorphin

- Something new and exciting has been added to this year's Fittest Execs Challenge. The use of DailyEndophin, an online tracking tool, will be provided to every challenge participant as part of the challenge entry fee.
- DailyEndorphin will provide all participants with a virtual event venue for the challenge and add an online tool for you to use in tracking your exercise activity time. Enter your profile and exercise goals, and the site does the rest.

Tickets to the Northern Colorado Business Report Fittest Execs Power Lunch - September 16

- The Fittest Exec Challenge Awards will be presented at the NCBR Power
- Every participant receives one ticket to the Power Lunch.
- Teams receive one ticket per participant.

Questions?

Email De Dahlgren, Marketing Director for NCBR, at ddahlgren@NCBR.com or call 970-221-5400, ext. 202.

Awards Power Lunch

The Banner Health Fittest Executive Individual Challenge winners and team winners will be announced and honored during the Fittest Execs Power Lunch at Bixpo, September 16, 2010.

Team Recognition

- Company team recognition and promotion at the Power Lunch will be included for all teams participating in the Fittest Execs Challenge.
- Companies will be included in stage presentations, have signage on tables and have logos included in the event program.

Getting Started is Easy!

- Step 1: Individuals: To register for Fittest Execs go to www.ncbr.com, click on Events. Click on Fittest Execs and click on I'm Taking the Challenge. Teams: Email De Dahlgren, Marketing Director for NCBR, at ddahlgren@NCBR.com or call 970-221-5400, ext. 202
- Once registered, you will receive a confirming telephone call or email.
- Step 3: Then, all you need to do is schedule a visit to a Banner Health affiliate for your fitness evaluation. Make your appointment as soon as possible to take full advantage of the free fitness tools and tips Banner Health's staff will provide to help you be as ready as possible for your evaluation.



North Colorado Medical Center







CREDIT UNIONS, from 17A

not where we want them, but they're well in line with economic conditions.'

The business lending side of the PSCU operation kicked into gear three years ago - just in time for the Fort Collins Brewery. White admits that restaurants still tend to be some of the most likely lenders to default, but the restaurants PSCU is financing are unique.

"The biggest thing for us (in deciding to finance the brewery) is Tom and Jan," White said. "They were incredible people to work with. They truly believed in the project, put their whole heart and soul into this business and we can see that. It was going to be beneficial to them, us and the community. They know their business in and out, hit projections within 1 percent. Everything came into play, and it seemed like a great project."

SBA loan part of financing

PCSU, which entered the Fort Collins market when it purchased the defunct Norlarco Credit Union in February 2008, is financing the project together with the Small Business Administration 504 loan program that works with real estate ventures. PCSU takes a mortgage for 50 percent of the project cost, SBA for 40 percent, and the Peterses come up with the remaining 10 percent.

The building includes 4,000 square feet of lease space for a restaurant, and 7,500 square feet of warehouse space for industrial tenants. Peters is in talks with a distillery for some of that space. The restaurant section is also still available for lease.



Kate Hawthorne, Northern Colorado Business Report

UNDER CONSTRUCTION – Businesses such as the Fort Collins Brewery have found willing lenders for new projects in local credit unions. Public Service Credit Union is financing the brewery's expansion at the corner of Mulberry Street and Lincoln Avenue in Fort Collins, which will also house a restaurant when completed later this year.

A community room with seating for 60 people will be located between the restaurant and tasting room for private functions or group meetings. There will also be additional office space for management, sales staff and production on the second floor, and plenty of ceiling height for larger fermentation equipment.

White said it's been clear that the city of Fort Collins is also a big supporter of the project. "This was the smoothest I've ever seen a project go through at city," he said. "Putting them closer to New Belgium and Odell creates a little brewery tour for the city. The location's perfect. The north side of Fort Collins is

where growth is. It seems like a good idea to get in on the ground floor."

Last year, when the longtime owners of Widow McCoy were preparing to retire, Ken Hamko was already working with the SBA but also needed to secure bank financing to buy the business and the real estate. He went to Home State Bank, which had been the restaurant's bank for 18 years. "It took them three months of back and forth and then they said no," Hamko recalls. "It delayed the whole process."

Someone with the SBA suggested Hamko go to PSCU. "Within a week, we were ready to rock and roll," he said.

When Hamko took over the business

in December, he kept on 25 of the restaurant's longtime employees.

It was already a successful business, so it made perfect sense to finance, White

"The credit union comes out and visits us at our place of business and wants to see the operation, the way banks used to be," Peters said, whereas banks in this climate want you to come to them with your plans, 10 years in business and 40 percent down.

That's not realistic for many small businesses, which is why Peters hopes the credit union can continue to help those businesses grow, along with the local



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Largest Law Offices Ranked by number of attorneys



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1	1	LIND, LAWRENCE & OTTENHOFF LLP 355 Eastman Park Drive, Suite 200 Windsor, CO 80550 970-674-9888/970-674-9535	12 0	1 0	0	8 4 3 22	Real estate; business & estate planning; water rights & adjudication; agriculture and livestock; probate, trusts and wills (including litigation); general civil litigation; construction; insurance coverage & defense; employee benefits litigation; barking; traffic, DUI, and misdemeanor criminal; land-use and regulation.	ken@llolaw.com www.llolaw.com	Kenneth F. Lind Member Windsor 1984
2	NR	FISCHER, BROWN, BARTLETT & GUNN PC 1319 E. Prospect Road Fort Collins, C0 80525 970-407-9000/970-407-1055	9 0	1 0	0	5 2 0 13	Estate planning and probate, trust administration, water rights, water quality and environmental law.	mbrown@fbgpc.com N/A	William R Fischer William Brown Presidents Fort Collins 1996
3	2	OTIS, COAN & PETERS LLC 1812 56th Ave. Greeley, CO 80634 970-330-6700/970-330-2969	9	2 0	2 1	3 6 6 20	Real estate development and transactions, business entities and transactions, quasi-governmental agencies, commercial litigation, creditor's rights, probate litigation, and appellate litigation.	jvannoy@nocolegal.com www.nocolegal.com	Fred Otis Member Greeley 1998
4	3	WICK & TRAUTWEIN LLC 323 S. College Ave., Suite 3 Fort Collins, CO 80522 970-482-4011/970-482-8929	8 0	1 0	0	3 5 6 14	Civil litigation, general business, domestic, estate planning.	info@wicklaw.com www.wicklaw.com	Robin Wick Managing member Fort Collins 1978
5	5	MYATT BRANDES & GAST PC 323 S. College Ave., Suite 1 Fort Collins, CO 80524 970-482-4846/970-482-3038	7 0	1 0	0	6 1 2 16	Real estate, business planning & formation, trial & appellate practice, banking law, employment law, will and trusts.	rbrandes@myattbrandesgast.com N/A	Ramsey D. Myatt President Fort Collins 1938
6	NR	JORGENSEN, MOTYCKA & LEWIS PC 916 Tenth St. Greeley, CO 80631 970-304-0075/970-351-8421	7 0	1	0	5 2 3 14	Civil personal injury, real estate, litigation, estate planning, probate litigation, tax, criminal defense, divorce, domestic relations.	N/A www.counselcolorado.com	Anne B. Jorgensen Managing stockholder Longmont 1989
7	4	ALLEN, VAHRENWALD & JOHNSON LLC 125 S. Howes St., Suite 1100 Fort Collins, CO 80521 970-482-5058/970-482-5175	7 0	1 0	0	5 1 5 12	Family law, transactional law, real estate law, commercial litigation, business organizations, estate & tax planning, probate, employment law (employers),criminal defense.	jack@avjlaw.com www.avjlaw.com	Jack Vahrenwald Member Fort Collins 1915
8	9	COCHRAN, FREUND & YOUNG LLC 2026 Caribou Drive, Suite 201 Fort Collins, CO 80525 970-492-1100/970-492-1101	7 1	1 2	0 3	3 4 4 15	An intellectual-property firm that practices patent, copyright, trademark and trade secret law, technology licensing, as well as counseling and litigation in these areas.	billc@patentlegal.com www.patentlegal.com	William W. Cochran Managing member Fort Collins 2000
9	7	WITWER, OLDENBURG, BARRY & JOHNSON LLP 822 Seventh St., Suite 760 Greeley, CO 80631 970-352-3161/970-352-3165	6 0	1	0	5 1 1 11	Real estate, banking, commercial transactions, probate, wills, trust & estate planning, school law, personal injury, employment (employers), oil & gas, and land- use.	N/A N/A	John J. Barry Partner Greeley 1963
10	17	CLARK WILLIAMS AND MATSUNAKA LLC 2881 N. Monroe Ave. Loveland, CO 80538 970-669-8668/970-667-7524	6 0	1 0	0 2	3 3 2 4	Property, estates, wills, civil litigation, water law, business contracts, family law.	STMLAW1@aol.com www.clarkwilliamsandmatsunaka.com	Stan Matsunaka Partner Loveland 1995
11	12	RITSEMA & LYON PC 2629 Redwing Road, Suite 330 Fort Collins, CO 80526 970-204-9053/970-204-9058	5 34	1 5	3 5	16 18 0 12	Workers' compensation defense.	N/A www.ritsema-lyon.com	Kim Dale Starr Managing partner Denver 1993
12	10	WINTERS, HELLERICH & HUGHES LLC 5754 W. 11th St., Suite 101 Greeley, CO 80631 970-352-4805/970-352-6547	5 0	1	0	5 0 3 13	Civil trial, trials, appeals, personal injury, litigation, estate planning, wills, trusts, probate, real estate, negligence, bankruptcy, foreclosure, family.	thellerich@wh_h.com www.whhlawpractice.com	Jerry Winters Member/Manager Greeley 2004
13	11	SANTANGELO LAW OFFICES PC 125 S. Howes St., Third Floor Fort Collins, CO 80521 970-224-3100/970-224-3175	5 0	1	0 1	0 0 3 12	Patent, copyright, trademark, trade secret, unfair competition, technology, computer, property law.	ideas@idea-asset.com www.idea-asset.com	Luke Santangelo Member Fort Collins 1991
14	8	LIGGETT, SMITH & JOHNSON PC ① 425 W. Mulberry St., Suite 112 Fort Collins, CO 80521 970-482-9770/970-482-0339	4 0	1	0	3 1 0 5	Civil litigation, criminal defense, domestic, real estate & personal injury.	smetzo@ftccolaw.com www.ftccolaw.com	David Johnson Managing partner Fort Collins 1980
15	18	WOLFE, VAN ACKERN & CUYPERS LLP 1008 Centre Ave. Fort Collins, CO 80526 970-493-8787/970-493-8788	3 0	1 0	0	3 0 1 3	Business, securities, tax, estate planning & administration, real estate.	office@wvc-law.com N/A	Kenneth C. Wolfe Senior partner Fort Collins 1971
16	16	RINGENBERG, FUNK & BELLER PC 215 W. Oak St., 10th Floor Fort Collins, CO 80521 970-482-1056/970-482-0819	3 0	1 0	0	3 0 2 6	Business transactions, banking, commercial litigation.	jmf@rfb-law.com www.rfb-law.com	James E. Ringenberg Richard Beller Joel M. Funk Shareholder Fort Collins 1937
17	NR	THE DOW LAW FIRM LLC 323 S. College Ave., Suite 7 Fort Collins, CO 80524 970-498-9900/970-498-9966	2 0	1 0	0	2 0 2 2	Business/corporate, real estate, tax, estate planning, water law.	dow@dowlawfirm.com www.dowlawfirm.com	Timothy J. Dow Member Fort Collins 1997
18	NR	HOUCHIN & ASSOCIATES PC 201 S. College Ave Fort Collins, CO 80524 970-493-1070/888-524-8248	2 0	1	1 0	1 1 1 4	Business formation & development, arts & entertainment, copyright, trademark,contracts & licensing. Flat monthly membership fee client service model.	kevin.houchin@houchinlaw.com www.houchinlaw.com	Kevin Houchin Fort Collins 2004

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

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Krista Watzel, Northern Colorado Business Report

SCAN ANYWHERE - Gordon Nuttall uses the Flip-Pal mobile scanner to scan a photo album. Nuttall envisions Flip-Pal being very popular in the scrapbooking sector.

RMV, from 3A

research and development and more acquisition of transformative technology. Nuttall and his colleagues, many of whom also spent time at HP, wanted to start a company that was in constant innovation mode.

The team met at NoCoNet, a forum for displaced workers. They formed Rocky Mountain Ventures as a consulting firm offering "shovel-ready" innovation, but soon decided that they had all the right talent to bring their own ideas to market instead of doing it for others.

"We're more of a go-to-market company," Nuttall said, explaining that the focus is on taking existing, established technologies to new markets.

The Flip-Pal will be Rocky Mountain Ventures' first but not only product. Nuttall said several others are in the hopper but he couldn't reveal details yet.

Nuttall credits Flip-Pal's relatively fast entry onto the commercial market to the powerhouse team of experts. Working out of his basement, Nuttall meets with about 14 people at least once a week. Each person has a particular expertise to add to the goal of getting a product to market, from marketing to website development to funding.

On the funding front, Nuttall is taking a different route than most startups. He says he's looking for "adventure investors" through a small public offering. He's filed the necessary paperwork with the U.S. Securities and Exchange Commission and will be holding a series of meetings to pitch his product. Nuttall hopes to find 20 to 30 investors with \$10,000 to \$50,000 to place.

Even without funding secured Flip-Pal is close to hitting its first market.

"We're a small company," he said. "We don't have a million dollars to get the word out."

Aiming for the head pin

Nuttall likened his marketing strategy to a game of bowling. He will focus on a single target – the head pin – and hope the others fall after it.

For the Flip-Pal scanner, Nuttall identified scrapbooking enthusiasts as the head pin. He'll launch the scanner at the Craft and Hobby Association summer convention in Chicago in July. He's already worked with some focus groups that have resulted in a price point under \$150 and future product updates such as an LCD screen to display thumbnails of the scanned photos.

From the niche of scrapbooking, Nuttall hopes that the general consumer market might open up. He also plans to launch variations of the scanner into different commercial markets – health care, hospitality, legal, and others. For each market, the scanners will come with appropriately sized screens, and the SD card software will be tailored to the application.

Even before its official launch, the scanner has already seen some success locally. The Flip-Pal was selected as the consumer product of the year at the Boulder-based DaVinci Institute's Investor Showcase.

"I think Gordon's business model is on the verge of taking off," said Thomas Frey, executive director of the DaVinci Institute. "I have no doubt he'll pull it

The Inventor Showcase is in its sixth year. Frey said that they have moved the event to a larger venue and dropped "Colorado" from its name since it is seeing an increasing number of out-of-state exhibitors. The increase in would-be entrepreneurs isn't surprising given the high unemployment rate now.

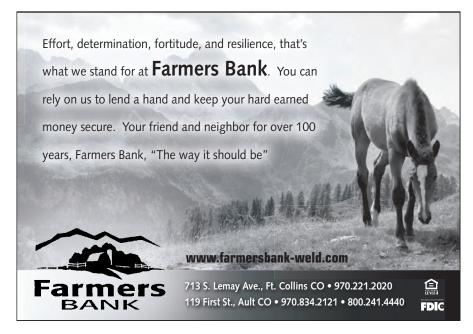
What goes on is that anytime there is a layoff, 7 percent of those people will try to start a business," Frey said.

Frey refers to the business model of the resulting ventures as the empire of one. Teams of experts are formed around a project or product, then disperse once it is "done" - in Rocky Mountain Venture's case, when the product hits the market.

Frey also noted that the narrow market entry for the scanner is a good one.

"With over 100 million products, there's a lot of noise in the marketplace," Frey said. "So, how do you rise above the

Nuttall and the Rocky Mountain Ventures team hope the Flip-Pal will soon rise above the noise of paper punches and laminators, and then







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REFORM, from 1A

law begins to take effect over the next four years.

"The other thing that's very disconcerting is the additional pressure on states to pick up Medicaid coverage," he said. "The states will still need to come up with Dollar One to match Medicaid."

Medicaid, passed as part of health-care reform in 1965 along with Medicare for seniors, is a program whose costs are shared by the state and federal government. Under the 2010 reform, the federal government will pay the full cost of newly eligible Medicaid recipients over the next three years, according to an analysis by HealthLeaders, a provider of health-care information.

Mixed feelings

Fort Collins family physician Cory Carroll, M.D., a strong proponent of a national single-payer system like that used in Canada and other advanced countries, has mixed feelings about the new law.

"I'm ecstatic that we're beginning to talk about this in a meaningful way, although I'm disappointed that the public option wasn't included," he said. A so-called public option was passed by the U.S. House of Representatives but could not find enough votes in the Senate and was excluded from the final bill.

Carroll shares Fine's view that there won't be enough primary care doctors to serve the millions of additional people who will be covered.

"We don't have the capacity to take care of all these new people," he said. "This is going to point out that defect and we'll see more emergency room care. I hate to say it, but this (law) is not going

Health-care reform highlights

Changes in the new law include:

- Insurers cannot refuse coverage based on a pre-existing condition
- Insurers cannot drop coverage of policyholders who become sick
- Insurers cannot impose lifetime caps on coverage
- Children can be covered on parents' plan until age 26
- Expansion of the Medicaid program for poor families and individuals
- \$500 billion in subsidies over the next decade to help low and moderateincome people buy insurance in a state exchange, or insurance pool
- \$11 billion to help fund community health clinics for the poor
- \$40 billion in tax credits to small business to help offset insurance costs
- Closing of the Medicare drug coverage gap, known as the "doughnut hole"

SOURCE: PATIENT PROTECTION AND AFFORDABLE CARE ACT

to have any real significant impact on the cost of health care."

Carroll said he thinks the health insurance companies — who fiercely opposed the public option out of fear that a government-run plan would drive them out of business — were the real winners

"They won because they wrote the law," he said. "I'm disappointed and I'm frustrated by the fact that there's overwhelming evidence that there are better outcomes in a single-payer system.

"I think a public option would have allowed for more competition," he added. "A for-profit system just doesn't work in health care."

Boon to insurance industry?

While some aspects of the new law will go into effect immediately, others will be phased in over the next several years. The bill does include some real reforms, such as no longer allowing insurance companies to deny coverage because of a pre-existing condition or to drop a policyholder because of an expensive illness.

Those reforms will cost insurance companies more, but on the other hand the industry will gain millions of new customers because of the law's requirement that most people carry insurance, including young, healthy people who often don't buy it.

Robert Zirkelbach, a spokesman for American Health Insurance Plans, said the insurance industry does not regard the law as a boon to its bottom line.

"Getting more people covered is a step forward, but this legislation won't reduce health-care costs," he said. "It imposes more taxes and regulations that will increase the cost of coverage."

Several insurance companies across the nation have been seeking big rate increases in anticipation of the new law going into effect. In Michigan, some insurance companies have asked for 56 percent premium increases while companies in California have sought rate increases as high as 39 percent.

Zirkelbach said rate increases are needed because of the steadily rising cost of delivering care. "Premiums are increasing because medical costs are soaring and younger people are dropping out (of coverage) due to the economy," he said. "Our members are seeing rate increases at hospitals of more than

40 percent and there's no focus on those increases. Unless there's greater focus on the underlying costs of medical care, health-care reform won't be sustainable."

Small business attack

The new law aims to help businesses, particularly small businesses, cope with the ever-rising cost of employer-based health insurance coverage, where premiums have more than doubled since 2000 — rising three times faster than wages.

Starting this year, businesses with fewer than 25 employees will be eligible for new tax credits that would cover up to 35 percent of their health insurance premiums. It's estimated that about 60 percent of Americans get their health insurance through their place of employment.

But small business has been reluctant to embrace anything about the new law. Tony Gagliardi, Colorado chapter director of the National Federation of Independent Business, has nothing good to say about the law.

"From NFIB's standpoint, this is really about the biggest tax increase in history," he said. "It's a job-loss bill that will do very little. This is nothing but an allout attack on the health industry and small business."

Gagliardi said new paperwork requirements will cost small business, as owners are forced to hire consultants to deal with the complexities of the law. He also notes that businesses with more than 50 workers that don't provide government-approved coverage by 2014 will face a tax of \$2,000 per worker.

"This isn't going to reduce (health-care costs for business) or slow it down," he said. "This will kick it into high gear."

STRUNK, from 17A

sizes. Over that time, he has earned a reputation as a turnaround expert that has him on a first-name basis with the Federal Reserve Bank of Kansas City President Tom Hoenig.

"I enjoyed working with Steve and I know that his banking experience and background will serve him well as he takes on the very important responsibility of serving Colorado," Hoenig said in the announcement of Strunk's appointment.

Strunk's longest stint at a single bank was also his most well-known turnaround. He was recruited to join Albuquerque's Sunwest Financial Services Inc. in 1990. At the time, according to Strunk, regulators were doubtful about the \$3.6 billion bank holding company, which held nonperforming assets in excess of 11 percent of total assets.

He worked for two years to clean up the books, implementing rather drastic changes such as beefing up the internal real estate appraisal department from three employees to 15. The move prompted an Office of the Comptroller of the Currency official to remark that the department was better equipped even than Citibank's, Strunk said.

"It was really a landmark case for people in the industry," he said.

Two years after Strunk joined Sunwest, the holding company was acquired by Boatmen's Bancshares Inc., which was in turn acquired by NationsBank, which was then merged with Bank of America. Strunk stayed on until 1999, a year after the BofA merger. He spent the next nine months at Texas Capital Bank and then six years at Nevada State Bank before landing in Colorado.

"Moving to Colorado was the first time my wife and I actually selected a location to continue my career," he said.

Colorado Springs experience

In 2006, Strunk joined New Mexicobased First Community Bank's Colorado Springs branch as a commercial banker. He stayed just over two years.

"It became clear to me that they

wouldn't be a longtime player," he said.

The Colorado locations of the bank were purchased by Great Western Bank following regulatory pressure for First Community to improve its financial standing. Strunk moved on to serve as the Colorado president for Kirkpatrick Bank, an Edmond-Okla.-based institution with just under \$500,000 million in assets. The Colorado Springs branch of Kirkpatrick is the only one outside of Oklahoma.

Strunk didn't apply for the commissioner job until Oct. 31, almost a year after it became available, because he was only at Kirkpatrick for a couple of

"I wanted to accomplish certain things," he said. "I didn't think that it was appropriate to leave without accomplishing those things."

Strunk said that Kirkpatrick was generally healthy when he joined, but there were a few asset issues to work through. At the end of 2008, the bank's nonperforming loans stood at \$11.8 million. By the end of 2009, that had been cut by more than half to \$5.5 million. He said he now feels comfortable enough with

the bank's portfolio and team to move on.

Strunk decided to take on the challenge of being the state's top banking regulator because he feels truly passionate about the industry.

"In addition to banking being my occupation, it's my hobby," he said. "I eat and breathe banking."

Strunk said he plans to review the most recent exams of all 107 banks under the supervision of the Division of Banking and hopes to visit all of them within the first year. He also plans to divide the state's banks into quartiles based on their books in order to focus more resources on the least healthy institutions.

"I believe I can be of service to the state of Colorado and its residents," he said, explaining that the top priority will be to protect the banking public. "I want bankers to know that I will be a strong, but fair, regulator."

Kristen Tatti covers the banking industry for the Northern Colorado Business Report. She can be reached at 970-221-5400, ext. 219 or ktatti@ncbr.com.

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Largest Family-Owned Businesses Ranked by gross revenues

RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	REVENUES 2009 REVENUES 2008	EMPLOYEES 2010	PERCENT FAMILY- OWNED	TYPE OF BUSINESS	OWNER NO. FAMILY MEMBERS INVOLVED IN DAY-TO-DAY OPERATIONS	E-MAIL WEB SITE	PERSON IN CHARGE TITLE OF PERSON IN CHARGE YEAR FOUNDED
1	2	ROCHE CONSTRUCTORS INC. 361 71st Ave. Greeley, C0 80634 970-356-3611/970-356-3619	\$166,570,000 \$143,998,345	100	100%	General contracting and construction.	Tom Roche 2	info@rocheconstructors.com www.rocheconstructors.com	Thomas J. Roche President 1971
2	3	NEW BELGIUM BREWING CO. 500 Linden St. Fort Collins, CO 80524 970-221-0524/970-221-0535	\$125,000,000 \$93,000,000	225	56%	Belgian-style craft beers, including seven year-round and four special-release brews.	Kim Jordan & Jeff Lebesch 3	nbb@newbelgium.com www.newbelgium.com	Kim Jordan Jeff Lebesch CEO Co-founders 1991
3	NR	EHRLICH DEALERSHIPS 2625 35th Ave. Greeley, C0 80634 970-353-5333/970-353-4702	\$109,790,047 \$132,069,099	163	100%	Auto dealerships.	Scott Ehrlich	N/A www.ehrlichmotors.com	Scott Ehrlich President 1946
4	4	MARKLEY MOTORS INC. 3401 S. College Ave. Fort Collins, CO 80525 800-226-2213/970-282-6825	\$96,144,420 \$92,427,470	180	100%	Honda, Pontiac, Buick, GMC vehicles.	Gene and Doug Markley 5	rbelisle@markleymotors.com www.markleymotors.com	Douglas E. Markley President 1936
5	NR	G & M IMPLEMENT INC. 1717 Second Ave. Greeley, CO 80631 970-378-1202/970-378-1396	\$84,000,000 N/A	19	N/A	Sales and repair of farm equipment.	N/A N/A	gnmimplement@aol.com www.gmimplement.com	Glenn Pfeif Owner 2002
6	6	WELD COUNTY GARAGE 2699 47th Ave. Greeley, CO 80634 970-352-1313/970-356-8191	\$54,567,766 \$67,476,000	118	100%	Buick, Pontiac, GMC vehicle dealership.	Warren Yoder 2	wyoder@weldcountygarage.com www.weldcountygarage.com	Warren Yoder General manager 1908
7	NR	NORTHERN COLORADO PAPER 295 71st Ave. Greeley, CO 80634 970-353-8787/970-353-4518	\$43,845,000 \$44,808,000	120	N/A	Distribution for paper products, janitorial supplies, disposable food service products and packaging materials.	N/A N/A	contact@ncpaper.com www.ncpaper.com	Tim Warde President 1978
8	NR	ADVANCE TANK & CONSTRUCTION CO. 3700 E. Larimer County Road 64 Wellington, CO 80549 970-568-3444/970-568-3435	\$38,000,000 \$38,000,000	150	100%	Steel plate products such as ethanol, biodiesel, water storage tanks, bins and silos.	Van Alsburg Family 4	Iclay@advancetank.com www.advancetank.com	James Clay Lisa K. Clay President General counsel 1981
9	8	FORNEY INDUSTRIES INC. 1830 Laporte Ave. Fort Collins, CO 80521 800-521-6038/970-498-9505	\$37,800,000 \$39,000,000	235	100%	Metal working product distributor. Sells to 10,000+ retail outlets in the United States.	Anderson and Forney Family	sales@forneyind.com www.forneyind.com	Steve Anderson CEO, President 1932
10	9	CO'S BMW CENTER 4150 Byrd Drive Loveland, CO 80538-9044 970-292-5200/970-292-5719	\$35,870,000 \$38,000,000	32	100%	BMW automobiles, sales, parts, service, pre-owned cars and trucks.	Christina Dawkins, Rosalie VanHerwaarden 3	sales@cosbmw.com www.cosbmw.com	Christina Dawkins General manager, Owner 1974
11	7	WALKER MANUFACTURING CO. 5925 E. Harmony Road Fort Collins, CO 80528 970-221-5614/970-221-5619	\$35,427,000 \$48,603,000	122	100%	Commercial-grade riding and walk-behind lawnmowers and attachments.	Walker Family 5	bobw@walkermowers.com www.walkermowers.com	Bob W. Walker President 1959
12	5	DRAHOTA 4700 Innovation Drive, Bldg. C Fort Collins, C0 80525 970-204-0100/970-204-0200	\$30,000,000 \$68,000,000	36	100%	Full-service construction manager/general contractor staffed with LEED Accredited Professionals.	Terry and JoAnn Drahota 2	info@drahota.com www.drahota.com	Terry L. Drahota President 1973
13	12	GOOD DAY PHARMACY - COMPANY WIDE 653 Denver Ave. Loveland, CO 80537 970-461-1975/970-461-4042	\$22,000,000 \$21,000,000	94	100%	Medical equipment sales & rentals, medical supplies, Rx compounding, specialty pharmacy for assisted living & long-term care.	David Lamb, Nancy Lamb and Vicki Einhellig 3	goodday@gooddaypharmacy.com www.gooddaypharmacy.com	Vicki Einhellig, R.Ph. President, COO 1985
14	11	HARSH INTERNATIONAL INC. 600 Oak Ave. Eaton, CO 80615 970-454-2291/970-454-3491	\$20,000,000 \$25,000,000	96	100%	Cattle-feed mixers, hydraulic dumping equipment, contract laser and water-jet cutting and environmental solutions.	Brown family 4	harsh@harshenviro.com www.harshenviro.com	Robert E. Brown President 1948
15	NR	NEW HORIZONS TRAVEL AGENCY INC. 300 E. Boardwalk Drive Fort Collins, CO 80525 970-223-7400/970-225-0538	\$15,348,000 \$23,207,000	20	100%	Full-service travel agency. Also specializing in athletic group travel.	Dale Clarken 1	dalec@travelnewhorizons.com www.travelnewhorizons.com	Dale D. Clarken President 1980
16	NR	ROOF CHECK INC. 1610 Skyway Drive Longmont, CO 80504 ① 303-678-7828/303-678-7615	\$15,000,000 \$21	105	100%	Industrial, residential, commercial roofing, sheet metal fabrication, gutters, downspouts, maintenance and repair.	Chris and Linda Cain 5	chris@roof-check.com www.roof-check.com	Chris A. Cain Linda Cain Owners 1984
17	NR	GALLEGOS SANITATION INC. 1941 Heath Parkway, Suite 2 Fort Collins, CO 80521 970-484-5556/970-484-0662	\$13,333,130 \$13,466,740	130	100%	Recycling & waste collection for home, business, or construction projects, including special events and portable restroom rentals.	Gerald, Arthur, and Rudy Gallegos 15	CustService@gallegossanitation.com www.GallegosSanitation.com	Gerald E. Gallegos President 1959
18	NR	COLORADO CUSTOMWARE INC. 1109 Oak Park Drive, Suite 100 Fort Collins, CO 80525 970-212-4001/970-223-4204	\$10,844,579 \$7,458,357	103	94%	Assessment and tax collection software for state and local government.	Lori Schlotter 2	info@cci.ws www.coloradocustomware.com	Lori Schlotter CEO, Owner, President 1989
19	16	MILL BROTHERS LANDSCAPE GROUP 6121 E. Harmony Road Fort Collins, CO 80528 970-493-3883/970-493-4943	\$10,700,000 \$10,800,000	140	100%	Design and installation of award- winning landscape and irrigation systems; year-round landscape management services.	Kevin Mill and Andy Mill 2	kmill@millbrothers.com www.millbrothers.com	Kevin Mill Andy Mill Owners 1980
20	NR	ECKSTINE ELECTRIC CO. 13739 Weld County Road 25 1/2 Platteville, CO 80651 970-785-0601/970-785-2821	\$9,000,000 \$11,300,000	37	60%	Electrical, commercial, institutional, industrial, farm, service, and fire alarm.	Linda and Mike Eckstine 2	info@eckstineelectric.com www.eckstineelectric.com	Michael Eckstine President 1954
21	NR	ALLEN PLUMBING & MECHANICAL INC. 101 S. Link Lane Fort Collins, C0 80524 970-484-4848/970-484-4448	\$8,200,000 \$9,100,000	70	100%	New construction, commercial, residential, remodel and 24/7 service division.	Allen Family 2	allenph@allenph.com www.allenph.com	Mike Allen Jeff Allen President CEO 1962
22	NR	MIRAMONT LIFESTYLE FITNESS 901 Oakridge Drive Fort Collins, CO 80525 970-282-1000/970-282-9294	\$8,132,477 \$5,705,424	350	100%	Health club with fitness and wellness programs.	Cliff Buchholz 6	chrisr@miramontlifestyle.com www.MiramontLifestyle.com	Chris Ramers Shane Hunsinger General managers 1979
23	17	COLORADO PRECAST CONCRETE INC. 1820 E. Colorado Highway 402 Loveland, CO 80537 970-669-0535/970-669-0674	\$7,200,000 \$9,990,000	55	100%	Precast concrete products, underground utilities, septic tanks, architectural products, small buildings, and PVC pipes.	Penny Hayward & Scott Hayward 2	scott@coloprecast.com www.coloprecast.com	K. Scott Hayward Penny Hayward President CEO 1975
24	NR	J-9 CROP INSURANCE AGENCY LLC 217 First St. Ault, CO 80610 970-834-1160/970-834-0348	\$6,500,000 \$6,500,000	5	100%	Crop insurance.	Janine and Mike Freeman 3	janine@j9crop.com N/A	Janine Freeman Mike Freeman Owners 1997
25	NR	BAESSLER HOMES 3505 Holman Court Greeley, C0 80631 970-356-6251/970-352-5404	\$6,500,000 \$6,500,000	7	100%	Design and building of custom homes.	Moritz E. Baessler 3	Jamie@BaesslerHomes.com www.BaesslerHomes.com	Moritz (Ted) E. Baessler Jamie E. Baessler President Vice president 1968
Region sur	rveyed is	Larimer and Weld counties and Brighton.						Based upon responses to Business Report sur	vey researched by Noelle Maesta

Region surveyed is Larimer and Weld counties and Brighton. WA-Not Available.
NR-Not Previously Ranked

① Weld county

1968
Based upon responses to Business Report survey researched by Moelle Maestas
To be considered for future lists, e-mail research@ncbr.com

Restaurant industry remains wary of health reform

But even national trade group admits some things work

Health-care reform has been signed into federal law, and although no one knows exactly how

it will affect the social fabric, the National Restaurant Association, for one, remains cautious. Its official position, according to a March 19 memo, was that the bill would have a "severe negative impact on restaurant busi-



STEPPING OUT

Jane Albritton

nesses... (and) would increase costs and impose extremely onerous administrative burdens throughout the industry."

These worries appear to stem from the industry's demographics: It is dominated by seasonal, small businesses that employ a high proportion of young and part-time workers.

The Accommodation and Food Services sector also saw an annual turnover rate of 75 percent in 2008, compared to 49 percent in the overall private sector, according to the Bureau of Labor Statistics. Whether that is a reason to oppose health-care reform or an indication that reform is overdue may be simply a matter of perspective.

However, the NRA does approve of some elements of reform: the provision that allows restaurateurs to set the criteria for offering health benefits to parttime workers; a 90-day penalty-free waiting period, so that new employees do not get covered for three months; special provisions for multistate operators; and the definition of a full-time employee based on number of hours worked quarterly instead of weekly.

In a way, the restaurant business — the second largest employer in the private sector — may be an ideal canary in the health-care coalmine. The industry exists in a perpetual state of optimistic reinvention. Profit margins are notoriously low, chefs notoriously temperamental. Servers rarely see their work as a long-term professional choice; many



Kate Hawthorne, Northern Colorado Business Report

SNOOZE CREW — Adam and Jon Schlegel, owners, and Debra Ryan, Daybreak Diva (and general manager), get ready to open the third location of Snooze, an AM Eatery — the first outside of Denver — in Fort Collins on April 19. They have hired 34 employees for the breakfast spot, which fills the space on Mountain Avenue formerly occupied by Puttin' on the Ritz salon.

would rather be acting or skiing. As a result, a locally owned establishment or small chain needs to be nimble enough to adjust quickly when hail wipes out the spinach crop or the price of jet fuel raises the price of fresh fish.

How well health-care reform plays out in the industry might be a real test for how well a government plan can work in a sector driven by entrepreneurial zest.

By the way, the number one employer in the private sector is, perhaps ironically, health care.



The breakfast club

On March 31, Patty and Rayno Seaser, founders and owners of the **Egg & I** restaurant, were inducted into the **Colorado Restaurant Association** Hall of Fame, honoring more than two decades in business in Northern Colorado. Bravo.

Hoping to follow in the Seasers' success is John Schlegel. In 2006 Schlegel, a graduate of the University of Denver's hospitality program, decided that fine

dining was not in his future, so he opened **Snooze**, an AM Eatery.

A scant four years later, one Denver restaurant has become three and Schlegel the winner of the CRA's 2010 "Exceptional Newcomer" Signature Dish Award. This award recognizes an individual "new on the scene who is making extraordinary contributions in the hospitality industry and the community, demonstrating leadership and innovation."

Schlegel also made a winning choice to focus on breakfast and lunch.
According to market-intelligence firm Mintel, breakfast has become the hottest area of competition in the foodservice industry, with restaurants adding more than 460 new breakfast items to menus in 2009 — more than in 2007 or 2008, respectively. And while diners seem to be spending less on breakfast than in the past, Mintel forecasts the market will pick up speed in 2011 and expand by 13 percent from 2009 to 2014.

Anticipating the coming growth for breakfast food all day long, the newest Snooze restaurant will open this month at 144 W. Mountain Ave. in Fort Collins, right across the street from La Crêperie.



Comings and goings

The drama attending the tax-induced closing of **Schmidt's Bakery** and **Delicatessen** in Greeley followed quickly by the Loveland location — which reopened in time for Easter — has been well documented. These are hard times for restaurants. Keeping both the lights on and sales taxes flowing to the state's coffers is becoming more difficult. **Plank** in Fort Collins did not pass the tax buck and was shut down.

With any luck, Harry Schmidt and the cities of Greeley and Loveland will come up with a plan that will keep Northern Colorado in stollens and kuchens well into the future. Otherwise, it's off to **Andrea's Homestead Café** in Lyons to satisfy that craving for gewürzkucken.

Sometimes good news arrives quietly when good cooking, good planning and a great concept converge. This spring, Tom Stoner will open a new **Spoons, Soups & Salads** at Harmony and Timberline roads in Fort Collins.

"It has been a slow process," he said.
"We have been looking to expand to the Harmony corridor, and now the time is right. I have watched the traffic that comes in and out of the **Starbucks** next door. There will be no problem for us being busy."

Stoner, with business partner Martin Dickey, opened the first Spoons in the **Northern Hotel** in 2003. Next stop was Campus West on Elizabeth Street. Then in a canny move in 2005, Stoner contracted with Colorado State University to create a commissary kitchen, serve meals in one of the dorms and have a presence in the **Lory Student Center** food court. With a big central kitchen, Stoner was able to eliminate the need to maintain a kitchen in each location while controlling the quality of the offerings and keeping the batches small.

And then he waited. The menu expanded and the Campus West location expanded, but the economy looked wrong for opening a new location. Now the Harmony corridor is ready.

Stoner noted that too often a good

See STEPPING OUT, 29A



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GEEK, from 9A

be if you just switch to 3G, and how if you take the square root of 3G times the difference of 3G times pi you still end up with 3G and ...

Great marketing has the public at large clamoring for this would-be technology du jour, while very few people really understanding what 3G is. Ask 10 different people what 3G is, and be prepared for 3 gazillion different answers. I actually had one person tell me that 3G is a special channel/band on the Internet that you can only access with an iPhone. Another said Colorado's elevation was too high to get reliable 3G signals, and still another "was pretty sure" it had something to do with the type of batteries you use in your phone.

I'm happy to report that they are all wrong — but sadly, they are still allowed to play outside unsupervised. Third generation, or 3G for short, is a set of standards developed by the **International Telecommunications** Union that specifies the accessibility and speed for mobile devices. In fact, the real name for the family of standards is International Mobile Telecommunications-2000. I guess 3G just rolls off the tongue better.

The 3G standards are a fairly lengthy affair, much longer than I have room for here, and for the attention you have there. Suffice it to say, 3G was a major step forward in the world of wireless communications — telephone, video and data, i.e., multi-media, to be used in a mobile environment.

Compared to the service standards set forth in 2G (Second Generation Wireless), which upgraded analog service to digital, 3G made it possible for the simultaneous use of speech and data services along with a considerably higher data transfer rate — up to 14 Mbits per second download speed. This may come as a shock to some of our younger readers, but cell phones used to be nothing more than highly unreliable

STEPPING OUT, from 28A

chef, eager to have a place of his or her own, forgets the business basics and fails not in the kitchen but in the office. But good things happen when a graduate of the Culinary Institute of America brings both talent and business savvy to the restaurant scene. Good food; no drama.



Guilt-free carnivorous consumption

For those who harbor a little guilt about consuming huge amounts of juicy meats fresh off the rotisserie, here is an opportunity to eat large and do good. For the month of April, Rodizio **Grill** in Fort Collins will donate a portion of its proceeds to Project Self-Sufficiency, a local, nonprofit organization that helps parents and families achieve economic independence from community and government assistance. Bon appetite!

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

cordless phones. Implementation of 3G standards has changed all that.

Really old hat, in tech years

One misnomer out there is that 3G is a fairly new "technology." As we've already learned, it isn't really so much a "technology" as a set of standards. The technology that is actually implemented by way of those standards is really old hat — in tech years (you know, like dog

The first commercial 3G wireless networks were started almost a decade ago in Japan. Verizon Wireless introduced its first 3G network in the United States way back in 2003 (remember how we used to wear our hair back then?), and a 3G network was even launched in Iraq in 2007.

What is new is the number of devices that are fully 3G

compliant/compatible. Just because your service provider operates on a 3G network doesn't mean that your phone will, so don't pull out that bag phone and expect to get anything more than curious stares. My friend who thought 3G was a special Internet channel only available to iPhone users was partially right. The iPhone is a 3G compatible device, but it isn't the only one.

Adoption and implementation of the 3G network standards also depends on the limitations of the current infrastructure (think cellular towers and data switching stations). Converting a 2G network into a 3G compliant network can be astronomically expensive. And I use the word astronomically quite literally — you've heard of communications satellites, haven't you? Because of these costs, widespread adoption of 3G standards has been slow — in tech years.

So why the brief lesson on 3G networks? One of the things Scott Snyder mentioned on the podcast was how 4G wireless networks would change the way we work and play by creating "one giant wireless ecosystem" that buzzes with innovation. I don't know about you, but I like the sound of that and would like to explore what all a "wireless ecosystem" would entail. So this month's column has served as a "where we are" in terms of wireless networks, with the next to be the "where we're a-headin."

Well, I'm throwing on my research hat and venturing off into uncharted waters to gather more information about this coming 4G revolution. Until next time: Cogito. Lego. Diligo.

Michael D. Wailes is an Interactive Developer at Burns Marketing Communications in Johnstown.



www.ncbr.com | April 9-22, 2010 **30A** | Northern Colorado Business Report

"People want to do business with people they like.

It's that simple."

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ENTREPRENEUR, from 9A

the philosophy that people are truly the heart of their accomplishments. Wins have been attributed to long hours, hard work, diligence, competitiveness and the ability to strategically and tactically outmaneuver the people who are threats to growth.

The New Relationship Economy goes beyond a trite idea that people matter. It reaches far past actual client relationships and delves deeply into one's desire and ability to create and maintain a powerful, dynamic network of people. This is not a "leads group" mentality, where people do business with each other simply because they happen to pay dues to the same organization or show up at the same meetings. This, to

fective model that is based in archaic mindset.

People want to do business with people they like. It's that simple. People will pay more for a product or service to get it from a trusted source. Today's business world demands tailoring and custom-fitting at every turn.

The people who are sought out in business relationships and networking today are ones known as reciprocators, connectors, individuals who fuel relationships and ultimately the success of others while benefiting themselves simultaneously. This win-win attitude ensures everyone feels appreciated, heard and valued, and not used for their knowledge, contacts, or influence.

Brain-pickers not needed

the "invasion of the brain pickers." The New Relationship Economy is the polar opposite from randomly focusing on people whose brain you can pick to glean what you want from them and never return the favor. That method just doesn't work and even if it did in the past, today's culture will kill it faster than you can come up with whose brain you want to pick.

Powerful, strategic and rewarding friendships are forming in the entrepreneurial and general business world. Social media, when used frequently and properly, builds personal relationships that go well beyond the board room or negotiation table.

It's reverse psychology really; we used to be taught how to strategically hunt for customers, use fancy business school techniques to entice them into buying from us and constantly track our goals and progress in charts, graphs and numbers to ensure we were "successful." Now, our success has a different set of rules.

How many people can you call close friends? Colleagues? Confidants? If your business hit a rough spot and you were short on money or resources, what network would you have to help you? If you don't subscribe to the relationshipfocused mentality, chances are you would end up shopping for resources online or in the phone book — and your chances of success may be significantly marginalized as a result.

People help others when there is mutual trust and sharing of information, resources and values. Many of the people I would call my "business family" don't necessarily agree with my views on all things worldly, political, or business. However, they would be available to me immediately if I needed their

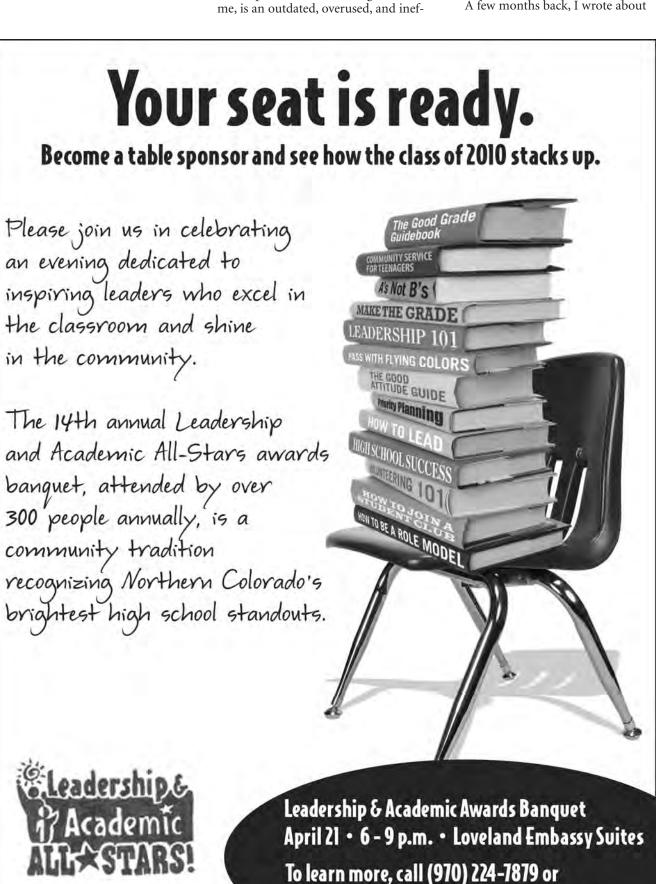
This is a tough pill for some entrepreneurs to swallow as they are so focused on revenue generating, putting their name out and gaining market share. However, as the world continues to recover from recession, setbacks and monumental changes (some good, some bad), it's imperative that we learn to create and maintain relationships that will sustain us as people as well as business operators.

Sort through your current network. In Pile A should be the people you can trust and whom you value for advice; they are the people you feel inclined to assist in any situation. Pile B consists of people you don't know very well or you are uncertain as to the value of your relationship. Pile C is the wastebasket.

You don't need "relationships" that only use you for your time and energy and give nothing back. The relationship-based focus is built entirely around quality, not quantity. So rather than collect 100 business cards at the next community function you attend, find two or three people you really connect with and grow those relationships beyond

In the end, you will find that your attitude and your overall success show marked differences by taking this approach to business. You'll be ahead of the game consistently as you watch your competitors fail as a result of archaic thinking and behavior.

Dawn Duncan is the owner of Broadreach Recruiting & Consulting, a Fort Collins-based firm. Contact her at 970-221-3511 or www.broadreachrecruiting.com.



email brandontrenasty@coloradoan.com



Kate Hawthorne, Northern Colorado Business Report

MOCA, from 14A

dents' commitment to it. This community welcomes this spirit and invites volunteerism with many great opportunities. I am enjoying every minute of it."

Koppenhofer isn't alone. According to Independent Sector, a leadership forum for charities, foundations and corporate giving programs in the United States, 83.9 million American adults volunteer, representing the equivalent of more than 9 million full-time employees at an annual value of \$239 billion, based on the current hourly value of volunteer service of \$20.25.

More than 32 percent of Coloradans donate their time, ranking the state 17th in the nation for volunteerism, at an average rate of \$20.84 per hour.

Volunteers vital to nonprofits

That means more than money to nonprofits throughout Northern Colorado, whether they are in the arts or provide service to those in need.

Denise Freestone, artistic director and co-founder of OpenStage Theatre & Co. in Fort Collins, calculates the total annual value of volunteer hours to her organization at \$490,000.

"If we deduct the stipends we pay cast and crew, it's closer to \$450,000," she said. "The general public just doesn't understand the contribution our artists make to OpenStage and to the community as a whole. Our company members give their time and talents out of passion and love for theater. They can't make a living wage as actors or technicians. There would be no OpenStage if we didn't have volunteers, and that is true for virtually every arts organization in town."

Brian Hughes, development and communications coordinator Envision, Creative Support for People with Developmental Disabilities in Greeley, spends a great portion of his time on increasing the organization's volunteer base.

"Because our clients are developmentally disabled, our volunteers provide them with companionship and guidance through different partnership opportunities," he explained. "For instance, we have one client who is very high functioning, but has a hard time picking up on social cues and finds interaction with others difficult. With one of our volunteers at his side, he can more easily do the things he loves: bowling, for instance. He has a hard time with simple transactions like renting bowling shoes. Having another party there helps him

navigate through the process."

Envision saw a 2.5 percent cut in state funding in 2009 and anticipates further cuts that could exceed 4 percent this year. "We may have to dramatically reduce the services to our clients if we don't find dedicated volunteers. More than ever, they are crucial to Envision," Hughes said.

Need, response on the rise

Stephanie Gausch, volunteer coordinator for the Weld Food Bank agrees. "Our volunteers are the backbone of the Food Bank," she said. "Honestly, I just don't know what we do without them. It's what allows us to run."

As unemployment remains high, so does demand for the Food Bank's services. It distributed over 8.1 million pounds of food in 2009, a 36 percent increase over 2008. The Emergency Food Box program has seen a 44 percent increase over this time last year.

The good news is that the Food Bank has also seen a 15 percent increase in its volunteer roster over the last six months. Gausch attributes this to a greater focus on volunteering in general, and to the unemployed wanting to make meaningful contributions with their time now that money is tight.

Sara Zidon, volunteer coordinator at Alternatives to Violence in Loveland, said she relies on volunteers 24/7 — lit-

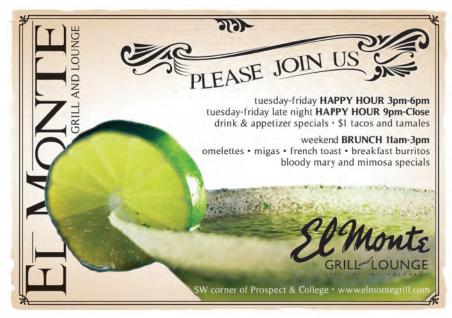
"The majority are victim advocates who are on call to respond to crises," she explained. "They're there to offer emotional support and advocacy for our clients and to provide information about other agencies when necessary. We also use volunteers for child care and administrative assistance."

While Alternatives to Violence's client base is primarily women and children, men also come to the organization as victims of domestic abuse, and Zidon is working hard to build a male volunteer

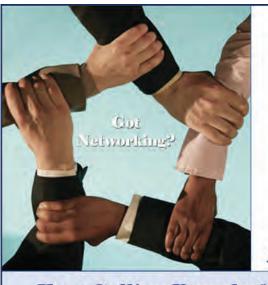
Mike Ramirez is the first to fill that role. A full-time student at Aims Community College and father of two, Ramirez was recruited at a volunteer fair. "They cornered me, and then they wouldn't let me go," he joked.

In addition to giving 15 hours a week to Alternatives to Violence, Ramirez is involved with Kairos Prison Ministry, a national faith-based organization that councils inmates on choices and accountability, and drives to the correctional facility in Sterling once a month.

"My plate has always been full, but I think I've moved to a platter now," he









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COMMENTARY

EDITORIAL

When rules are good enough, stop upgrading

As Voltaire said, the best is the enemy of the good.

Take floodplain regulations, for example. About 10 years ago, with cleanup from the devastating 1997 Spring Creek Flood ongoing, Fort Collins wanted to ratchet up local development regulations from the 100-year FEMA standards to a more stringent 500-year standard. However, instead of making the city a safer place, the change would have banned nearly all activity along the Cache la Poudre River, including development of then soon-to-bebuilt Wal-Mart on East Mulberry Street and the still-proposed amphitheatre on the Oxbow site near downtown.

Cooler heads prevailed, and the city put extensive effort into the Downtown River Corridor Implementation Program, a plan to integrate the river into the cultural and recreational life of citizens and visitors alike.

The plan has mostly worked, especially the portions dedicated to stormwater improvements and flood control, to balance the needs of the river and its wildlife with the desire of people to live, work and play near it. UniverCity Connections works to strengthen human interaction with the river, and developers use the 100-year floodplain as a basis for decision making. The engineering and experience behind the rules are well understood and accepted.

Now the Colorado Water Conservation Board floats essentially the same idea rejected by Fort Collins a decade ago — set the minimum statewide floodplain standards to mitigate against a flood the size of Spring Creek, which has a 0.2 percent chance of occurring in any one year.

We appreciate that the board is charged with protecting the safety of all Coloradans. But we feel local representatives are in the best position to decide how and where to strike a balance between reducing potential risk and creating the amenities its residents want.

We applaud the local development community for taking their objections to the state so forcefully, and the Fort Collins Water Board for taking a stand against the state's overreaching. We also applaud the state board for modifying some of the most onerous proposed regulations in response.

But there is much work still to be done on the state rules; the comment period is open through April 30. Our suggestion would be to keep the 100-year standard in place and make the remaining proposed changes recommended guidelines, not regulatory mandates. Then individual communities can decide for themselves whether the best flood protection possible is worth the loss of good economic projects.



Debt lawyers' bad actions unacceptable to industry

On March 10, Colorado Attorney

GUEST

COLUMN

Mike Cosenza

Mike Shoop

Matt Laws

Rozanne Andersen

General John Suthers

announced a settlement with three out-of-state debt lawyers that included significant penalties.

cant penalties.
The Fair Debt
Collection

Practices Act and individual state laws regulating the debt collection industry are not recommended guidelines, they are the law. Rogue debt collectors such as those cited by the attorney general should be held accountable for their actions.

As an industry, we are working diligently and expeditiously to ensure that all consumers are treated respectfully and legally. Despite what most people believe, we care very deeply when bad actors cross the line and break the law or treat consumers disrespectfully because they taint a profession and industry that, frankly, does not have a great reputation.

As the national trade association for the debt collection industry, ACA International remains steadfast in helping the vast majority of debt collection firms that legally and respectfully work with consumers. When there are complaints or questions, we work to resolve them efficiently and effectively.

We believe that complaint resolution helps consumers find answers to their questions and resolve their complaints, reducing the likelihood and expense of adjudication. That's why we are working with the Federal Trade Commission and the Council of Better Business Bureaus to better assess consumer complaints and ensure that, as an industry, we better understand and diligently address them.

According to the BBB's 2009 data, the collection industry resolved 85 percent of the complaints it had received, compared to the average of 73.8 percent among all industries tracked by the

BBB. We are proud of our rate for complaint resolution, but we are pushing ourselves to do better.

Debt collection is a significant component of our nation's economic health. Just as our nation's businesses struggle to regain their economic footing and lawmakers continue to debate new ways to spark hiring and economic growth, including tax breaks and incentives, recovering money owed to creditors is essential as well.

Typically, American businesses write off more than \$140 billion in consumer debt and our industry is able to recover more than \$40 billion on their behalf. Nationally, the debt collection industry directly and indirectly employs more than 300,000 people with a payroll of more than \$11.5 billion. Not ironically, it is a growing industry despite the economy, illustrated by a recent announcement in Overland Park, Kan., regarding a Colorado agency that is expanding its operation and adding 1,200 jobs.

Consumers do have important rights when dealing with a collector as they work to resolve their debts. For information on consumers rights under the law and how to communicate effectively with collectors to resolve debts, visit askdoctordebt.com. Created by ACA International Education Foundation, it is a valuable, comprehensive and straightforward tool that helps consumers finds answers to their important questions.

Rozanne Andersen is CEO of ACA International; Mike Cosenza is CEO of Accounts Receivable Management Inc., which has a call center in Colorado Springs; Matt Laws is CEO of Wakefield and Associates in Aurora; and Mike Shoop is president of Professional Finance Co. in Greeley, past president of ACA International and past chair of the Colorado Collection Agency Board, which operates as part of the consumer protection division in the office of the Colorado Attorney General.

Northern Colorado BUSINESS REPORT

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LETTERS TO THE EDITOR

The 'in' box is open

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

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

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

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

The Group finds flaws in U.S. News & **World Report story**

Recently US News & World Report ran a story on America's most "underwater" housing markets. Greeley was ranked fifth on the list of cities with the highest concentration of homes with negative equity.

Members of The Group Inc. Real Estate's senior management team reviewed the story and noticed that the author chose to only include one city per state. Las Vegas; Merced, Calif.; Phoenix, and Orlando were the cities ranked ahead of Greeley. We were surprised that only one city per state was included on the list. We realize there are many cities in California, Florida and Arizona that should be ranked well ahead of Greeley.

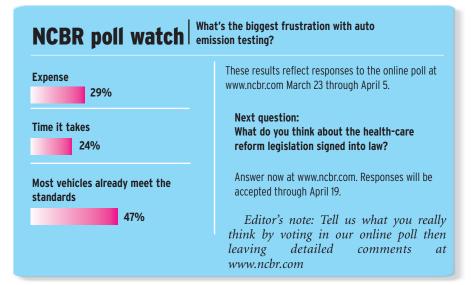
The way that the story is written suggests that Greeley is one of the very worst real estate markets in the whole country. The data that we rely on would suggest that this is not true. The Group frequently cites the Federal Housing Finance Agency's House Price Index (www.fhfa.gov) which ranks Greeley 114th out of 299 metropolitan areas in terms of year-over-year appreciation. Colorado is the third-ranked state in the country according to the same index. Zillow, which US News & World Report used as the resource of their story, has Greeley ranked 54th out of 142 cities for year-over-year appreciation.

In our company we take pride in being the source of information and for providing accurate data to our customers. Colorado in general and Northern Colorado specifically continue to outperform the rest of the nation in both real estate and employment. We believe in the long-term health of our local markets.

> Eric Thompson, president The Group Inc. Real Estate

Studies take pulse of local real estate industry

(NCBR, March 26, 2010)



The statement that the "Home Valuation Code of Conduct aims to set up a firewall between the appraiser and the borrower and originator by requiring the use of an appraisal management company" is incorrect. The HVCC does not require use of appraisal management companies at all; it merely requires separation of the appraisal function from the loan-origination function. This can be done by the originating lender having an appraisal operation that does not report to the loan-origination staff. Many lenders have had HVCC-compliant appraisal departments separate from their loan departments since 1989, when appraiser independence was required by

FIRREA. While many lenders have recently taken the "easy" route of using appraisal management companies, there is no such requirement in HVCC.

Matt Cook California

Suddenly laid off or in career transition? (NCBR, March 26, 2010)

Being laid off could be and often is one of the best things that can happen to someone, depending on their response! It is absolutely possible to find joy and peace in spite of a layoff. As a former journalist, and someone who's been laid off

See LETTERS, 34A

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LETTERS TO THE EDITOR

LETTERS, from 33A

twice in a 12-year time span — each time totaling two years — all four years as a single mother, I learned to thrive, not just survive. I learned to make things happen for myself, and at the end of each layoff not only did I have "a job," I had the career change of my dreams, despite no college degree, and the job of my dreams.

Mary Aucoin Kaarto

Texa

Successful relationships built upon solid foundation of trust

(NCBR, March 26, 2010)

Well said! We often lose sight of what's important, this is a refreshing reminder of that.

Greg Mengel Missouri

How to play nice in social media world (NCBR, March 26, 2010)

Yes, I agree! Allowing your social networking presences to be integrated with one another is crucial and one of the places where some businesses fall short. So often websites don't have links to all the places where a company has a presence. After all the good intentions of setting up an account and posting there regularly, it's important to let people know where they can find you.

Debbie Hemley www.impressionsthroughmedia.com

Critical path even more critical in down economy

(NCBR, March 26, 2010)

Chunking out a project can help you focus on certain areas to be completed and organize the tasks and activities into workgroups. These workgroups or phases can be a more effective approach in managing the entire project. . . . The list can be expanded or broken down even further, depending on the type of project you are managing. Slicing up a project into phases is a sound approach that keeps the overall project running smoothly.

Gravity Gardener info@gravitygarden.com

AE acquires PV-inverter manufacturer

(Business Report Daily, March 24, 2010)

It's normally a good sign that the economy is turning around when deals like this are taking place, but when the companies are getting government subsidies that are causing Coloradans to lose jobs it makes me question the economics:www.whosaidyousaid.com/2010/03/are-green-jobs-worth-price.html.

Dustin Parks Denver

FC wants Google's 1-gig broadband, too

(Business Report Daily, March 19, 2010)

Since a high-speed network in a single location will only accelerate local communication (the rest of the Internet will not be increasingly accessible), to me the question is what kind of local communication is being limited by a

lack of bandwidth? What vital potential information exchange in Fort Collins is currently limited by bandwidth? I suspect that the most valuable information exchange in Fort Collins will continue to be interpersonal rather than Internet-based, and that it will be a long time before the power of a raised eyebrow will be supplanted by a data-stream.

The power and value of increasing bandwidth has only increased as a significant portion of the Internet increases its bandwidth, and this will continue to be a gradual process: a radical change at any one location seems irrelevant. In any case, Google has already shown us that information is not the same as data, and that the most potent data analysis system is one which elegantly results in a very simple (low-bandwidth) information stream.

But maybe I'm wrong. If so, it probably doesn't really matter which city blazes a new trail.

Peter Olins Windsor

Grant honored as Rotary's Master Agriculturist

(Business Report Daily, Feb. 24, 2010)

Andy Grant has a big heart that offers healthy food to thousands of people. He is our hero! Together we are transforming the way that food is grown and enjoyed by many folks! We live in extraordinary times.

Bailey & Dennis Stenson Happy Heart Farms CSA Fort Collins

BLOG COMMENTS

Can you build a great sales team on salary?

(Everybody Sells, Lee Porter, March 23, 2010)

One thing that I have started to notice is that other sales professionals I encounter enjoy the salary + commission structure because of the amount of relationship building they do, day in and day out. No matter if they are working in the media or banking, they all have been extremely competitive and successful with salary + commission. Those who I have met that are strictly on commission work at a high-turnover employer. Those who are salary only don't see the importance of the quality of the sales process. Interesting topic!

Kristelle Siarza Albuquerque, NM

I Google, Therefore I Am

(The Career Enthusiast, Carrie Pinsky, March 23, 2010)

As a business coach, I help clients establish what's good/bad currently in their situation for starters. Many times we take our current environment for granted. So great prescription!

Shane Siegfried Fort Collins

Business Marketplace



EXECUTIVE DIRECTOR, MEALS ON WHEELS

The Executive Director reports to the Board of Directors and manages the Fort Collins Meals on Wheels program. Key Responsibilities include: management of the daily planning and delivery of client meals, ensuring high quality service; pursuing grant opportunities through written proposals and verbal presentations; maintaining and performing prescribed bookkeeping activities; participating in all Board meetings.

Qualifications include: Bachelor's degree with 5 years experience in Human Services or related fields. Non-profit sector experience is preferred.

Two years of supervisory experience. Fundraising and grant writing experience. Excellent human relations and communications skills. Strong knowledge of budgeting and financial processes. Proficiency with MS Office and QuickBooks is required. Must have valid State of Colorado driver's license, automobile insurance and pass a background review.

Qualified applicants should send a cover letter including salary requirement and a current resume by April 15th. Applicant material may be emailed to Valerie@fcmow.org (please indicate Executive Director Position) or sent to:

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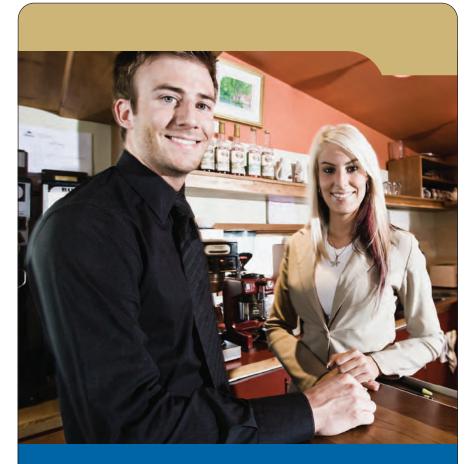


Population Colorado Larimer County Weld County	2008 4939456* 292825* 249775*	2010 5,218,144 306,176 267,938	2015 5,737,305 338,548 311,230	2020 6,287,021 373,471 363,048	2035 7,819,775 480,691 555,661	Last update 10/08 10/08 10/08
General	Latest month	Prev. listing	Change prev. mo.	Last year	Change prev. year	Last update
Employment Unemployment Colo. Unemp. Rate Lmr. Unemp. Rate Weld Unemp. Rate	264,561 23,746 8.30% 7.20% 9.80%	263,675 23,621 8.20% 7.20% 9.70%	0.34% 0.53% N/A N/A N/A	276,174 13,681 7.60% 6.50% 8.40%	-4.20% 73.57% N/A N/A N/A	2/10 2/10 2/10 2/10 2/10
Motor vehicle reg.	50,173	45,391	10.54%	50,414	-0.48%	2/10
Vectra Small Busines: Colorado index	s 85.9	83.6	2.75%	79.2	8.46%	2/10
U.S. index	94.5	93.8	0.75%	54.6	73.08%	2/10
Bankruptcies Larimer County Chapter 7 Chapter 13 Weld County	90 10	115 9	-21.74% 11.11%	123 9	-26.83% 11.11%	2/10 2/10
Chapter 7 Chapter 13	116 31	128 26	-9.38% 19.23%	70 8	65.71% 287.50%	2/10 2/10
Foreclosures		20	172070	· ·	20110070	2,10
Larimer County Value (000s) Weld County Value (000s)	137 \$146,895 197 \$49,730	151 \$38,535 224 \$64,022	-9.27% 281.20% -12.05% -22.32%	152 \$39,556 190 \$32,488	-9.87% 271.36% 3.68% 53.07%	11/09 11/09 11/09 11/09
Consumer Price (Colo	orado, Wyoming, Mo	ontana and Utah)			
Index (1982-84 = 100) Food & beverages Housing Transportation Medical Care	220.703 226.203 192.346 396.206	220.861 226.228 192.819 391.02	-0.07% -0.01% -0.25% 1.33%	223.707 229.162 173.15 380.963	-1.34% -1.29% 11.09% 4.00%	2/09 2/09 2/09 2/09
Total construction (0 Larimer County Weld County	\$12,606 \$17,454	\$20,448 \$36,045	-38.35% -51.58%	\$23,360 \$15,082	-46.04% 15.73%	2/10 2/10
Building permits						
Larimer County Weld County	32 73	23 61	39.13% 19.67%	31 37	3.23% 97.30%	2/10 2/10
Apartment vacancies						
F.CLoveland Greeley	6.30% 7.1.%	5.60% 7.1.%	N/A N/A	4.30% 8.10%	N/A N/A	12/09 12/09
Apartment rent F.CLoveland Greeley	\$854 \$637	\$846 \$629	0.91% 1.28%	\$810 \$629	5.47% 1.25%	12/09 12/09
Office vacancy rates	·					
Fort Collins Loveland	16.79% 10.52%	14.65% 8.30%	N/A N/A	Date 9.74%	N/A N/A	9/09 9/09
Greeley Retail vacancy rates	18.25%	17.52%	N/A	16.26%	N/A	9/09
Fort Collins	10.42%	9.51%	N/A	8.76%	N/A	9/09
Loveland Greeley	7.94% 14.99%	7.59% 5.84%	N/A N/A	7.61% 14.03%	N/A N/A	9/09 9/09
Industrial vacancy ra		J.0470		1-1.0370		·
Fort Collins Loveland	6.41% 7.84%	5.84% 8.33%	N/A N/A	6.06% 6.63%	N/A N/A	9/09 9/09
Greeley	9.57%	9.00%	N/A N/A	9.42%	N/A N/A	9/09
SALES Restaurant retail (00)	0s)					
Larimer County	\$128,246	\$119,881	6.98%	\$97,883	31.02%	9/09
Weld County Gross sales (000s)	\$57,487	\$57,299	0.33%	\$34,303	67.59%	9/09
Larimer County	\$591,577	\$717,597	-17.56%	\$670,397	-11.76%	10/09
Weld County	\$542,710	\$661,252	-17.93%	\$626,675	-13.40%	10/09

Note: Unless otherwise indicated, all statistics are for Larimer and Weld counties combined

* Courtesy U.S. Census Bureau; projected population numbers from the Colorado Division of Local Government

Sources: U.S. Census Bureau; Colorado Division of Local Government (County population projections); Larimer County Workforces Center (Employment stats); Fort Collins-Loveland Municipal Airport; Larimer, Weld County Depts. of Motor Vehicles (Motor vehicle registrations); Vectra Bank Colorado (Colorado & U.S. Small Business Indices); F.W. Dodge Data (Construction statistics); SKLD Information Services LLC (Bankruptcy, foreclosure); LexisNexis (Patents); The Home Builders Association of Northern Colorado (Building permits); Colorado Division of Housing (Apartment vacancies & rates); Realtec Commercial Real Estate Services Inc. (Office, retail, industrialvacancy rates); Colorado Deptment of Revenue (Restaurant sales, gross sales figures, new sales tax accounts); U.S. Depts. of Labor, Bureau of Labor Statistics (Consumer Price Index).



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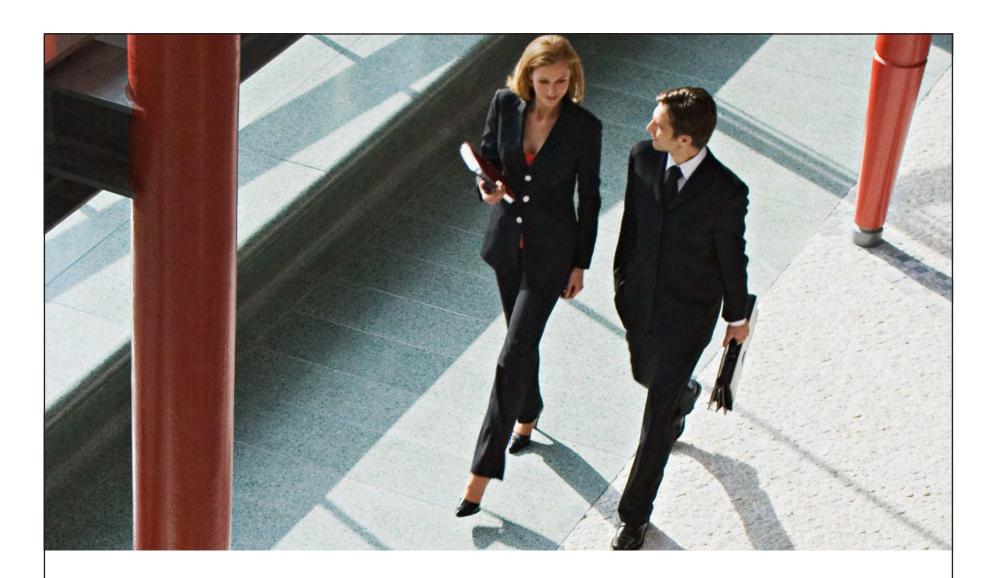
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www.ncbr.com | April 9-22, 2010 2B | Northern Colorado Business Report

Composting becomes part of office recycling efforts

Clean Air reduces solid waste stream, increases air quality

By Kay Rios

news@ncbr.com

Does your office break room get a little, well, funky by the end of the week, as the remains of sack lunches mingle with the coffee grounds in the garbage can? A local company has a solution that can save your company some money while saving room in the landfill — and clearing the air.

Clean Air Compost, a 2009 spinoff of Clean Air Lawn Care in Fort Collins, will collect items that can be composted all animal parts, liquids, sauces, liquor, soft drinks, milk, coffee grounds and filters, vegetables, paper goods, waxed/corrugated boxes, eggs and egg cartons from businesses that sign up and agree to sort the items for pickup. The discards are then hauled to a registered composting facility where they are turned into compost to be used to enrich growing

The service quickly attracted interest from some big players, according to Kimber Korsgaard, Clean Air Compost representative.

"Hewlett Packard, Columbine Health Systems, Anheuser Busch, Wal-Mart, Rio Grande Mexican Restaurant — we



Chad Collins, Northern Colorado Business Report

ECO TRANSPORT - When customers of Clean Air Compost have filled up their bins, Rob Martin of Rob's Bike Courier Service hauls the material to a registered composting facility - when possible. The courier service provides traditional business delivery services and residential errands as well.

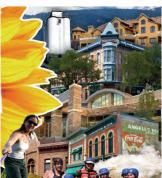
looked to companies that had a lot of castoffs and we've had great response," she said. "The Rio Grande was one of our first clients and we haul away 15,000

pounds of food and compostable waste from there each month. Columbine Health Systems, we take an average of 38,000 pounds of compostables a month. And that's just two businesses. We also have Opera Galleria, the

See COMPOSTING, 7B



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School's in session for green-job seekers

Local colleges teach skills needed in New **Energy Economy**

In late March, Gov. Bill Ritter signed off on a new law that requires 30 percent of Colorado's electricity to come

from renewable sources. The upgrade from the previous 20-percent goal gives the state one of the highest renewable energy standards in the country. It also means that Colorado, where the creation of green jobs is already hyped, has even more reason to



nurture a workforce trained in renewable energy systems.

A 2008 report, commissioned by the Governor's Energy Office, estimated Colorado is poised to add 600,000 green jobs by 2030, as the state increases its support of those businesses that support renewable energy and energy efficiency. Lawmakers expect the state's higher renewable standard to generate thousands of new jobs over the next decade.

Continued government support and

the boom in green enterprises are essential to those projections becoming reality. But a second component to the growth of green jobs will be to ensure that there is an employee pool prepared for work in sustainable industries. It's not an opportunity that local colleges and universities have overlooked.

At the Larimer campus of Front Range Community College, a new Clean Energy Technology program is training students in operations and technical skills. Program director Glenn Wilson said an advisory board of local renewable-energy company leaders, who already acknowledge a lag in capable employees, helped develop program curriculum.

"It's pretty new and unique," Wilson

Students take a broad yet directed array of courses meant to prepare them for a range of responsibilities — tech development, manufacturing, facilities operations, maintenance — within renewable-energy industries.

"We think there's going to be a lot of change and movement," Wilson said, referring to the ongoing jockeying between solar, wind and other alt-energy businesses. "We're teaching to the needs. I haven't seen anything that offers this flexibility."

Front Range's program includes a one-year certificate track and a twoyear associate's degree. Interest couldn't be higher: In Fall 2009, the program quickly met its initial 48-student cap,



Courtesy www.nrel.gov

and Wilson expects to take in another 72 students this year.

Sustainable building courses

Aims Community College in Greeley is launching certificate programs in sustainable building and construction management, among other green-job training tracks. John Mangin, chair of the school's Applied Environmental Technology department, said course loads incorporate traditional engineering and construction courses with classes that focus on sustainable materials

and renewable energy technology.

According to Mangin, green building and LEED (Leadership in Energy and Environmental Design) certification "are pushing the industry and not just at the design level. So, it's important for contractors to know the systems and that's where we see the need."

The college began its green-building certificate program last fall, with a modest inaugural class of about a dozen students. This year, Aims will start offering a program for multi-industry system technicians that will train students in applied

See GREEN-JOB, 11B

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The New Energy Frontier in Colorado

Let common sense help blaze path to rural job creation

It's rare to find a solution to energy problems that has support from farmers and ranchers, hunting and fishing groups, labor unions, conservation groups, and industry. Yet Coloradans agree that renewable energy sources such as solar and wind offer important benefits for our economy, environment and rural communities. In fact, our state is recognized as the national leader

in what many call "the new energy frontier." As such, we have a responsibility to seize this opportunity, and do it right from the start.

Poke your head outside anywhere along Interstate 70 and you can feel the power of the wind. Drive across the Eastern Plains



GUEST COLUMN Michael Bowman

and see acres of crops standing ready to be transformed into next-generation biofuels. Stop any Coloradan on the street and he or she will proudly tell you that the sun shines 300 days a year in our state.

Speak to officials in Logan County and they'll tell you one-seventh of their county tax base now comes from the Peetz Table wind projects. Fly low across the Eastern Plains and witness the wellheads to the ocean of natural gas below our prairie that will play a critical role in the development of our wind and solar resources.

Embracing this new energy frontier sets the stage for historic opportunities in rural areas of our state that have in the past had limited options for economic growth. It holds the potential of being the most significant job creator we've seen since the oil boom of the 1970s and '80s.

Vestas has built a wind turbine blade plant in Windsor and is working on plants in Brighton and Pueblo. Sun Power Corp. is planning to open a new solar farm in the San Luis Valley later this year. Producers in the eastern part of our state are leasing land for wind farms, generating income for families and growing the local tax base to support schools and infrastructure.

However, it's a new energy frontier, which means that we are forging a path through parts unknown as modern-day pioneers. It's not always going to be easy, but one of the most exciting things about renewable energy is that it fosters collaboration and common-sense solutions to challenges.

Job creation

Case in point is the Wray School District wind turbine. This innovative community project has been fraught with technical issues. But, like our pioneering ancestors before us who were undeterred by setbacks, the problems will be solved and Wray's accomplishment will serve as a valuable roadmap for other community-based projects across Colorado, inspiring the creation of new jobs, clean energy and student achievement.

Or consider the bipartisan proposal that industry, labor and others put together to increase the renewable energy requirement for energy companies in Colorado. The Legislature has passed House Bill 1001, an aggressive, job-creating bill that could result in as many as 100,000 homes being equipped with solar panels, small wind turbines or other clean energy sources.

Common sense is also prevailing at the Department of the Interior, which oversees energy resources on our public lands. Instead of letting proposed projects languish in red tape, Interior Secretary Ken Salazar has directed the Bureau of Land Management to fasttrack proposals for more than 30 renewable energy projects across the West.

A native Coloradan, Salazar also recognizes that while it's important to move quickly to develop renewable energy, we need to consider potential environmental impacts from the start, taking steps to protect our water, wildlife and the spectacular landscapes we call home. As he said, "In harnessing renewable resources we act as stewards of our lands — like farmers who harvest abundant supplies but protect the resources that will sustain us for generations."

Fortunately for our economy, environment and rural communities, the transition to our clean energy future is happening right here in Colorado. It is up to all to all of us to work together, and use common sense to lead the way.

Michael Bowman is a fifth-generation Coloradan and farmer from Wray. He serves on the National Steering Committee for the national agriculture energy working group "25x'25" and served as chair of Colorado's New Energy Future in 2006. Bowman, a Democrat, is a candidate for the state Senate District 1



One Picture Is Worth A Thousand Watts

The Governor's Energy Office has announced that Poudre Valley Rural Electric Association is the winner of the 2009 Governor's Excellence in Renewable Energy Award for institutions/utilities. The award, pictured above, honors organizations that have made outstanding contributions to protecting the environment through the promotion, implementation and technology development of renewable energy in Colorado.

Some of the accomplishments cited in making the award were:

Providing rebates for 10 new residential PV system installations with a total PV generation output of 43.3 kW.

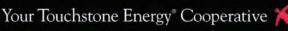
Six wind system installations added for a total of 19.2 KW.

Partnering with the Center for Resource Conservation to install a 21kW PV array at the Lyons High School.

Supporting 1.2 million kilowatt hours of renewable wind power production per month through our Green Power Program.

Poudre Valley REA is a non-profit electric cooperative serving 35,000 members in Northern Colorado.







Interns, experts help spot energy waste

County Youth Corps, city provide range of energy assessments

By Joshua Arnold

news@ncbr.com

The Larimer County Youth Conservation Corps and city of Fort Collins Utilities are providing local homeowners and businesses with energy efficiency checkups that can help them save on their energy bills.

The Youth Conservation Corps has been providing basic home energy audits to county residents at no charge since the end of January. Eight Corps members aged 18 to 24 work in teams of two, performing visual inspections of home appliances and heating and cooling systems, as well as installing energy efficient products such as fluorescent light bulbs, shower heads and programmable thermostats.

"One of the biggest surprises people have is, 'What do you mean there is no cost? What's the catch?'" said Lew Wymisner of the Larimer County Workforce Center, which oversees the Youth Corps as part of the Workforce Investment Act program. "Well, there is no catch. This is the program we offer."

The Conservation Corps, a 10-week

XXXX Residence XXXXXXX Road Fort Collins, CO 80526 (970) XXX-XXXX	t Collins Cons	erves. A Yea	r-Round Ac	tivity.	ort Control	ollins Logic	
udit Date: omeowner oncerns: Energy efficiency veather at time of udit: Conditioned area 2,316 square feet							
of home: Background Info: Home was originally been replaced. The constructed over a formstructed over a fo	2,316 square leet. Home was originally built in 1977. Most of the original windows in the home have been replaced. The attic has been insulated with blown fiberglass. The home is been replaced. The attic has been insulated with blown fiberglass. The home is constructed over a full basement with the exception of the family room which is constructed over a crawl space.						
Summary of Recommendations					Financial I	ncentives	
Summary of Recomments		Save Energy	Improve Comfort	Improve IAQ*	Fort Collins Utilities**	XCEL***	
	Priority	Lilorgy					
Building Shell				Yes	×	×	
Eliminate Heat Run to Garage. Patch & Seal House to Garage Penetration.	High	Yes	Yes	Yes	X	X	
& Seal House to Garage 1 Characteristics Create Conditioned Crawl Space	High	Yes	Yes Yes	163	X	X	
Air Seal Skylight Shaft Walls in Attic	High	Yes	res	+			l
Install Controlled Mechanical	a at a ta	No	Yes	Yes	X		1
Ventilation	High	140					1
na hamical	Medium	Yes	No	No		-	1
Lower Water Heater Set Point to 120°	Medium	Yes	Yes	Yes			1
Maintenance	Wicdian				X		1
Combustion Safety	Medium	Yes		Yes	^		1
Replace "Natural Draft" Water Heater							
Electrical Use Check Electrical Usage on							
Defrigerators and Freezer. Take	a a condition on	Yes	No	No	X		4
A stion as Warranted.	Medium	Yes	No	No			-
Check for Phantom Plug Loads	Medium	100					\dashv
Motor Hea	Medium	Yes	No	No	X		_
Replace Toilets with 1.28gpf models.							
*Indoor Air Quality				and oir o	AVH poiled	C, and windo	w
*Indoor Air Quality **Fort Collins Utilities Home Efficiency Prinstallation contractors that are participat recommendations from Fort Collins Utilities@tcgov.com for more information utilities@tcgov.com for more information.	es, you must	utilize a co	ntractor froi	II tilat list.	for improve Contact Utili nergy.com	ment ities at (970)	221-67

Courtesy fcgov.com

summer internship program with ann environmental focus that started 17 years ago through AmeriCorps, first offered the home energy assessments in 2009. Last year Corps members performed audits on 483 homes in Larimer County. As a result, according to the Corps' website, an estimated 4

"One of the biggest surprises people have is, 'What do you mean there is no cost?""

Lew Wymisner Larimer County Workforce Center

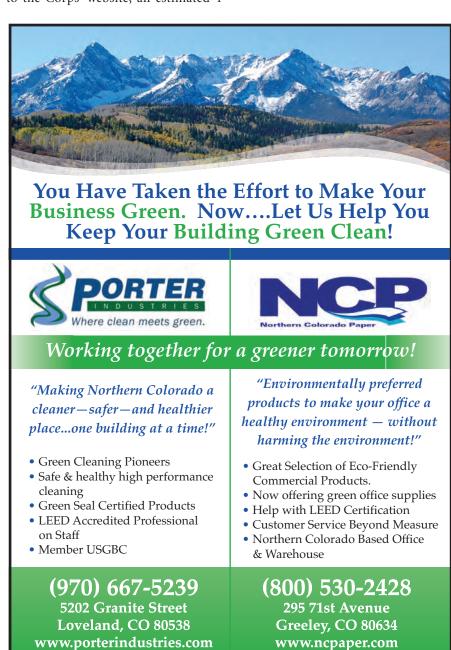
million pounds of carbon emissions were saved and more than 5,000 fluorescent light bulbs were installed.

Before the program begins, Corps members, who make \$8.50 per hour, go through a two-week training program to prepare them for entering into the homes. They are trained in techniques to complete the assessments as well as a strong emphasis in customer service to help educate homeowners in ways they can save energy and money.

"I was really nervous when I thought we were just going to hop into

See ENERGY WASTE, 10B





www.ncbr.com | April 9-22, 2010 6B | Northern Colorado Business Report

LEED Organizations

Ranked by no. of accredited professionals on staff



RANK	PREV RANK	COMPANY PHONE/FAX	NO. ACCREDITED LEED PROFESSIONALS	AREAS OF SPECIALTY	MAJOR PROJECTS	YEAR FOUNDED
1	1	THE NEENAN CO. 2620 E. Prospect Road, Suite 100 Fort Collins, CO 80525 970-493-8747/970-493-5869 info@neenan.com/ www.neenan.com	45	Design-build firm specializing in education, health care, government and commercial buildings.	Weld County School District RE-3J, Keenesburg.	1966
2	3	COLORADO STATE UNIVERSITY Adminstration Bldg. Fort Collins, CO 80523 970-491-7194/970-491-5541 presofc@lamar.colostate.edu/ www.colostate.edu	26	Home of the Institute for the Built Environment.	LEED certified Transit Center, Green Classrooms of Guggenhiem.	1870
3	2	HENSEL PHELPS CONSTRUCTION CO. 420 Sixth Ave. Greeley, CO 80632 970-352-6565/970-352-9311 mreitz@henselphelps.com/ www.henselphelps.com	23	Commercial general contracting and LEED.	Larimer County Justice Center, Cache Bank and Trust headquarters.	1937
4	4	RB+B ARCHITECTS INC. 315 E. Mountain Ave., Suite 100 Fort Collins, CO 80524 970-484-0117/970-484-0264 contact@rbbarchitects.com/ www.rbbarchitects.com	13	Education, religious, commercial, medical, recreation.	Fossil Ridge High School, LEED Silver certified; Seven Generations Office Park, LEED Platinum certified.	1953
5	5	ALLIANCE CONSTRUCTION SOLUTIONS 2725 Rocky Mountain Ave. Loveland, CO 80538 970-663-9700/970-663-9750 info@allianceconstruction.com / www.allianceconstruction.com	9	Unparalleled industry repeat / referral rates - client satisfaction	Pioneer Charter School project, Burr Oak Design Center, United Way Day Services Center, Morgan Community College in Ft Morgan and Green Valley Ranch Library in Denver.	1982
6	8	CITY OF FORT COLLINS 300 Laporte Ave. Fort Collins, CO 80522 970-221-6505/970-224-6107 cityinfo@fcgov.com/ www.fcgov.com/business	7	Municipality.	City of Fort Collins Vehicle Storage Building, LEED Silver certified.	1873
7	6	DELTA CONSTRUCTION INC. 208 Racquette Drive Fort Collins, CO 80524 970-498-8766/970-498-8770 ssulivan@deltaconstruction.com/ www.deltaconstruction.com	4	Design-build, medical, light industrial, custom office, tenant finish, remodel, mixed-use, custom residential, and LEED projects.	Dako Cytomation, McWhinney Flex R&D.	1975
8	13	DOHN CONSTRUCTION INC. 2642 Midpoint Drive Fort Collins, CO 80525 970-490-1855/970-490-6093 ddohn@dohnconstruction.com/ www.dohnconstruction.com/	4	Commercial, multifamily, and high-end residential construction management and general contracting services.	Miramont Sports Center, Centennial Bank at Loveland Marketplace.	1992
9	7	U.S. ENGINEERING CO. 729 S.E. Eighth St. Loveland, CO 80537 970-669-1666/970-663-0685 tclark@usengineering.com/ www.usengineering.com	3	Total mechanical construction and maintenance services.	Union Colony Civic Center, Greeley.	1893
10	10	AECOM DESIGN + PLANNING ① 240 E. Mountain Ave Fort Collins, CO 80524 970-484-6073/970-484-8518 shara.pool@aecom.com/ www.aecom.com	2	Landscape design, planning and urban design, environment, LEED.	Tokyo midtown project, Porta Nuova in Milan.	1939
11	9	ARCHITECTURE PLUS PC 318 E. Oak St. Fort Collins, CO 80524 970-493-1220/970-224-1314 tomk@aplusarch.com/ www.aplusarch.com	2	Architecture.	Poudre Fire Authority Fire Training Academy, Avery House.	1970
12	NR	DRAHOTA 4700 Innovation Drive, Bldg. C Fort Collins, CO 80525 970-204-0100/970-204-0200 info@drahota.com/ www.drahota.com	2	Full-service construction; manager/general contractor staffed with LEED Accredited Professionals; experienced with LEED construction; Gold Partner with Climate Wise.	Skyline Center for Health, Ptarmigan Country Club.	1973
13	NR	BEAUDIN GANZE CONSULTING ENGINEERS INC. 251 Linden St., Suite 200 Fort Collins, C0 80524 970-221-5691/970-221-5697 info@bgce.com/ www.bgce.com	2	Resort facilities, health-care facilities, commercial buildings, recreation facilities, education facilities, multi-family and highend custom residential projects.	Snowmass Village Building, The Bridges at Steamboat, Silverthorne Schools, 7 Generations Office Park, United Way Housing Services Center.	1992
14	NR	ARCHITECTURE WEST LLC 4710 S. College Ave. Fort Collins, C0 80525 970-207-0424/970-207-9191 Info@ArchitectureWestLLC.com/ www.architecturewestllc.com/	2	Architecture.	Sundance Professional Centre.	1996
15	NR	INTEGRATED MECHANICAL LLC 223 Linden St., No. 204 Fort Collins, C0 80524-4430 970-556-0570	2	Plumbing, heating, air conditioning.	Aims Automotive, Windsor, Sargent Jr./Sr. High School, Alamosa; Sky Pond Offices, Loveland; Harmony One, Fort Collins; Poudre Fire Authority, Fort Collins.	2003
16	NR	VERDE LLC 123 N. College Ave., Suite 200 Fort Collins, CO 80524 970-212-4625/970-567-2621 DanT@VerdeProjectDevelopment.com/ www.VerdeProjectDevelopment.com	2	Development Project Management (DPM) services for business owners, land owners, real estate investors, organizations, municipalities, or anyone with a great idea for a building project.	Milestone Business Park in Fort Collins, Colorado Community Bank in Greeley, Industrial Flex Building in Windsor, Agilent Renovations on Loveland, New Belgium Brewery Brewhouse Expansion in Fort Collins, New Belgium Brewery Water Treatment Plant in Fort Collins.	2004
17	NR	JCL ARCHITECTURE INC. 401 S. Mason St. Fort Collins, CO 80524 970-224-5710/970-224-5715 kyle@theartofconstruction.com/ www.theartofconstruction.com	2	Commercial, educational, industrial and residential architecture.	Westfield Business Park, Laramie, WY.; Crossroads Safehouse.	2004
18	11	SEVEN GENERATIONS LLC 4038 Timberline Road, Suite 100 Fort Collins, C0 80525 970-420-0000/970-797-1913	2	Sustainable development architecture and LEED construction projects.	Seven Generations/Compliance Partners building.	2008
LEED Accre ① AECOM r	dited Profe nerged wit	sue@7genllc.com/ www.7genllc.com essional data provided by the United States Green Building Council (USGBC) h EDAW Inc. Nov. 2009			Based upon responses to Business Report survey researched by To be considered for future lists, e-mail re	oy Noelle Maestas search@ncbr.com

Blending Business & the Environment



* Go to www.NCBR.com, select The Green Book (under Special Publications) to view The Green Book as a Flash publication).







Special Publications



COMPOSTING, from 2B

Trail Head and several others. The list keeps growing."

The result is a substantial diversion of waste from local landfills. About a quarter of the country's food (26 million tons) gets thrown into the garbage each year, according to U.S. Department of Agriculture estimates. And that's on the light side. A recent study by the University of Arizona puts the figure closer to 50 percent once food waste from supermarkets, restaurants and convenience stores is taken into consideration. The study estimates that those areas throw out 27 million tons between them each year.

On the local level, food waste is the number one material by weight being tossed in the Larimer County landfill. This doesn't just take up space. Decomposing food waste creates methane gas, and methane traps 23 times as much heat in the atmosphere as the same amount of carbon dioxide. And while county residents divert about 30 percent of their waste through recycling and other activities - matching the national average in 2008 — approximately 40 percent of what makes it to the dump could be composted instead, according to Clean Air's website.

Payoff in dollars and cents

Composting is certainly better for the environment but there's also the possibility of improving a company's bottom line. Columbine Health Systems joined the effort in January because it fit an internal philosophy, said Heather McNeill, Columbine's procurement manager. "It's part of our sense of community to give back and also reduce our carbon footprint. We're doing everything we can to be as green as possible."

But the effort has also paid off in dollars and cents.

"One of our buildings was able to reduce the trash dumpster, actually eliminate it altogether, saving on trash-hauling costs," McNeill said. "That was incredible. I was hoping to see a financial benefit but didn't really expect it but it happened. We are really excited about

Sunflower Farmers Market in Fort Collins just signed on with the Clean Air service April 1 with similar goals. "The first thing is that it's the right thing to do," according to store director Leland Kehler. "And it fits very well with our business model of natural and organic foods and healthy living. Our goal is to get to where we have zero impact on the landfill. And we see it as a potential cost

Businesses aren't the only ones jumping into the composting mix. Lesher Middle School, an IB world school in Fort Collins, has had students sorting lunchroom castoffs since the beginning of the school year. Lesher Principal Tom Dodd was easy to convince when he was approached about participating in the program by Pete Hall, Poudre School District safety and environmental coordinator and director of facilities.

"I grew up on a dairy farm, hunting and fishing, and I love the outdoors, and I think we need to take care of it," Dodd said. "I've always been an advocate for reducing our impact on the environment. They knew that and also knew I'm a progressive thinker who wants to do new things. They put me in touch with Clean Air Compost and we started

"I was hoping to see a financial benefit but didn't really expect it but it happened."

Heather McNeill, procurement manager Columbine Health Systems

composting."

There was a learning curve, Dodd acknowledged.

"It was a little slow getting it off the

ground. We had to get buy-in from the kids and we needed to teach them how to sort everything," he recalled. "Our head custodian, Eric Caron, and a group of kids volunteered to stand by the bins and directed people: 'That's recycling, that's for the landfill, that's compostable.' It's really about creating awareness."

That awareness has resulted in more than 45,000 pounds of waste from Lesher being diverted from the landfill since the program began in August.

Idea catching on

The composting idea is catching on with cities around the country, Korsgaard said. In fact, the city of Fort Collins helped Clean Air Compost secure a stimulus grant to get the ball

Clean Air Compost began as a joint

venture between Clean Air Lawn Care and National Recycling, two Fort Collins companies. In April 2009, the respective owners, Kelly Giard and Carey Smith, created Clean Air Recycling & Waste Services, the official name of Clean Air Compost.

The company was awarded a Recycling Resources Economic Opportunity Fund grant from the Colorado Department of Public Health & Environment in August to expand the program. The grant funding runs through June.

Clean Air's long-term plan is to offer a curbside composting option to residential areas.

"That's our ultimate goal," Korsgaard said. "First we need to establish the financial foundation that will support a residential side so it's affordable to the customers."



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Largest Environmental Services Organizations/ Recyclers Ranked by no. employees

RANK	PREV RANI	COMPANY ADDRESS (PHONE/FAX	EMPLOYEES 2010 EMPLOYEES 2009	REVENUES 2009 REVENUES 2008	PRODUCTS/SERVICES	E-MAIL WEB SITE	PERSON IN CHARGE W/TITLE YEAR FOUNDED
1	1	AECOM ENVIRONMENT ① 1601 Prospect Parkway Fort Collins, C0 80525 970-493-8878/970-493-0213	190 190	N/A N/A	Environmental engineering & consulting.	sheryl.burbridge@aecom.com www.aecom.com	Phil Hackney, Vice president & District manager 1985
2	4	WASTE MANAGEMENT OF NORTHERN COLORADO 40950 Weld County Road 25 Ault, CO 80610 970-482-6319/970-674-2515	190 90	N/A N/A	Environmental services provider offering recycling services, solid waste collection and disposal services.	N/A www.WMColorado.com	Dan DeWaard, District manager N/A
3	2	GALLEGOS SANITATION INC. 1941 Heath Parkway, Suite 2 Fort Collins, CO 80521 970-484-5556/970-484-0662	130 160	\$13,333,130 \$13,466,740	Recycling & waste collection for home, business, or construction projects, including special events and portable restroom rentals.	CustService@gallegossanitation.com www.GallegosSanitation.com	Gerald E. Gallegos, President 1959
4	3	ACCESS COMPUTER PRODUCTS INC. 451 W. 69th St. Loveland, CO 80538 970-612-2060/970-612-1135	105 95	\$20,000,000 \$17,002,000	Recycles used ink and printer cartridges, computers, laptops, monitors, Palm Pilots, cell phones, iPods, and other electronic items.	access@accessftc.com www.accessrecycling.com; www.cartridgesforkids.com; www.accesscellphones.com	Joe Goodell, President 1987
5	NR	ENERGYLOGIC INC. 309 Mountain Ave. / P.O. Box N Berthoud, CO 80513 970-532-3220/970-532-5074	80 29	\$1,900,000 \$1,600,000	Energy efficiency consulting and testing for homebuilders and homeowners. Supporting Energy Star, Built Green and LEED. Also working in LEED-NC and EB and performing commercial energy audits and recommissioning.	info@nrglogic.com www.nrglogic.com	Steve Byers, Principal 2006
6	NR	ENVIROFIT INTERNATIONAL LTD. 109 N. College Ave., Suite 200 Fort Collins, CO 80524 970-372-2874/970-221-1550	60 12	N/A N/A	Creates & sells scalable technologies (like clean-burning cookstoves) that solve global health and environmental problems in developing countries.	info@envirofit.org www.envirofit.org	Ron Bills, Chairman and CEO 2003
7	NR	A-1 ORGANICS 16350 Weld County Road 76 Eaton, C0 80615 970-454-3492/970-454-3232	51 46	N/A N/A	Composts, wood mulches, grinding and screening services, green waste recycling, food waste recycling, general recycling services.	info@a1organics.com www.a1organics.com	Chuck Wilson, CEO, President 1974
8	5	AIR RESOURCE SPECIALISTS INC. 1901 Sharp Point Drive, Suite E Fort Collins, CO 80525 970-484-7941/970-484-3423	49 47	\$6,408,190 \$7,900,000	Environmental consulting in ambient air quality-related monitoring, modeling, analysis, regulatory compliance, research and instrumentation.	info@air-resource.com www.air-resource.com	Joseph P. Adlhoch, President David L. Dietrich, Executive vice president 1981
9	NR	ENVIROPEST 455 Denver Ave. Loveland, CO 80537 970-484-0345/970-674-0484	46 47	\$3,400,000 \$2,800,000	Pest control, nuisance wildlife, damage repair / restoration and organic lawn treatments.	info@enviropest.com www.enviropest.com	Marc Dykstra, President 1965
10	NR	BIO-MEDICAL JANITORIAL INC. P.O. Box 272982 Fort Collins, CO 80527 970-266-1065/970-266-8442	41 46	\$825,000 \$810,000	Specialized janitorial service for the medical community.	mromero@biomedjf.com BioMedicalJanitorial.com	Marquita Romero Ben Romero, Owners 1998
11	NR	STEWART ENVIRONMENTAL CONSULTANTS INC. 3801 Automation Way, Suite 200 Fort Collins, CO 80525 970-226-5500/970-226-4946	30 30	N/A N/A	Specializes in water and the design of energy process engineering. Anaerobic digestion systems, and biodiesel facility. Compliance & permitting, environmental site assessments (ESAs), mold, asbestos, and air pollution.	info@stewartenv.com www.stewartenv.com	David R. Stewart, President 1985
12	6	CITY OF LOVELAND - SOLID WASTE DIVISION 105 W. Fifth St. Loveland, CO 80537 970-962-2529	26 25	N/A N/A	Residential collection of refuse, recyclable materials and yard debris; drop-site for recyclable materials and organics.	solid_waste@ci.loveland.co.us www.ci.loveland.co.us	Bruce Philbrick, Superintendent N/A

Region surveyed is Larimer and Weld counties Brighton. N/A·Not Available NR·Not Previously Ranked

Formerly ENSR Consulting Corp. Toxicology

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



Happy birthday, Earth Day

Forty years later, green movement goes mainstream

Bv Kate Hawthorne

khawthorne@ncbr.com

April 22 is the 40th anniversary of the first Earth Day, and the calendar is full of events to mark the occasion.

Underlying the wealth of festivals, expos, forums, summits,

dedication of community gardens and musical celebrations for all ages is the fact that the "green movement" has grown up since 1970. Living and doing business in an environmentally sensitive manner is no longer some far-out hippie philosophy. Green is now mainstream.

And Northern Colorado - in fact, the whole state and its New Energy Economy - is right in the middle of it

Colorado recently enacted some of the most far-reaching clean-energy legislation in the country, requiring 30 percent of large utilities' electricity to come from renewable energy resources by 2020. And 3 percent of this standard must be met by local solar power, leading to the construction and instal-

lation of thousands of solar rooftops, panels and turbines. More than 200 solar companies already operate in Colorado and this increase should create additional job opportunities.

Not to mention the hundreds of primary jobs already coming online in the manufacturing sector with companies like the homegrown Abound Solar and the multinational Vestas Wind Systems.

And not all the clean energy jobs are in construction and manufacturing. When the San Francisco-based Center for Resource Solutions wanted to launch its "Buy Clean Energy 2010" campaign, it hired Linden, a Fort Collins-based marketing firm, to build its website. The online campaign encourages individuals

and organizations to buy renewable energy in support of the 40th anniversary of Earth Day, with an ultimate goal of gaining 1 billion unique kilowatthours purchased through the site.

website, www.buyclean The energy.org, gives users tools to research local utility green-power programs, or buy renewable energy certificates immediatley, then routes them back to the site to share personal testimonials about the importance of purchasing clean energy. Participants can also share their actions with friends and contacts through social



Courtesy www.buycleanenergy.com

THINK GLOBALLY, DESIGN LOCALLY - Fort Collins-based Linden created the website for an organization dedicated to selling energy from renewable sources.

media sites, including Facebook and Twitter.

The center hopes the streamlined, three-step approach will help convert many households and businesses who are pro-renewable energy into active consumers by demystifying the sign-up

Supporters of the campaign include organizations and businesses such as the Natural Resources Defense Council, Sterling Planet, EcoElectrons, the American Council on Renewable Energy, Earth Day Network — and Xcel Energy, which supplies electricity to 70 percent of Colorado households.

Can't get much more mainstream

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see how simple actions become big numbers - numbers that tell the story of a better Colorado.



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ENERGY WASTE, from 5B

people's houses, so the training was really good," said Ashley Swett, an energy corps member. "There are a lot of things I don't think we could have done without the training."

The response from homeowners to the Youth Corps has been overwhelmingly positive.

"The feedback from the communihas been fantastic," Energy Coordinator Bradie Kiefer said. "I have had several e-mails and phone calls after we have come into the home telling us how fantastic the program was, as well as e-mails and phone calls for recommendations from neighbors of client's homes we've gone into."

Perhaps one of the most positive

to those who are administering the audits. Corps members receive an AmeriCorps educational award, as well as a Home Energy Survey Professional Certificate from the Residential Energy Services Network for completion of the program. The experience also provides them with the basic skills they need to pursue a job in the field or other green industry jobs. It also helps develop strong customer service skills.

Swett said she plans to go back to school after the program to become an administrative assistant, but is also leaving the door open to become a certified auditor.

Kiefer said that they have already completed audits of 250 homes this year and hope to have completed over 400 by the time the program ends on

Utilities options

Fort Collins Utilities has provided free energy assessments for businesses for the past decade, but a new home efficiency program has been gaining interest since it started in January.

"The business audit starts with some gathering of information like operating hours, type of business and a detailed bill analysis," said Energy Services Manager John Phelan. "We take a look at the components of rate structure and how they are charged and can do comparisons with other businesses before coming on site."

Qualified utilities auditors or consultants go to the site of the business and inspect the lighting, the mechanical systems, computer systems and more, according to Phelan. Then they provide a customized report telling

improve savings on their utility bills and save energy.

Phelan said that they don't actually make changes themselves but provide recommendations so customers may look into what changes they actually want to make.

"On the commercial side we have rebates in quite a few different areas,

"We have probably done 150 homes on a residential scale and do about 50 business audits a year."

John Phelan, **Energy Services Manager** Fort Collins Utilities

but one that is taken advantage of the most is the fluorescent lighting," Phelan said. "We also offer rebates for things like motors, air conditioning units, food service, refrigeration technology, and a custom category can be used. So we have quite a broad range

of rebates." Utilities' new home efficiency program offers customers two types of assessments. The "Efficiency Audit" is priced at \$60 and includes an air leakage test, an infrared camera scan and combustion safety testing.

Customers also have the chance to opt for the more diagnostic "Efficiency Audit Plus," which includes everything in the regular efficiency audit and emphasizes wholehouse performance testing and problem solving. The "Efficiency Audit Plus" is priced at \$150.

Following the audits homeowners receive a report prioritizing the recommended efficiency improvements and information about available rebates.

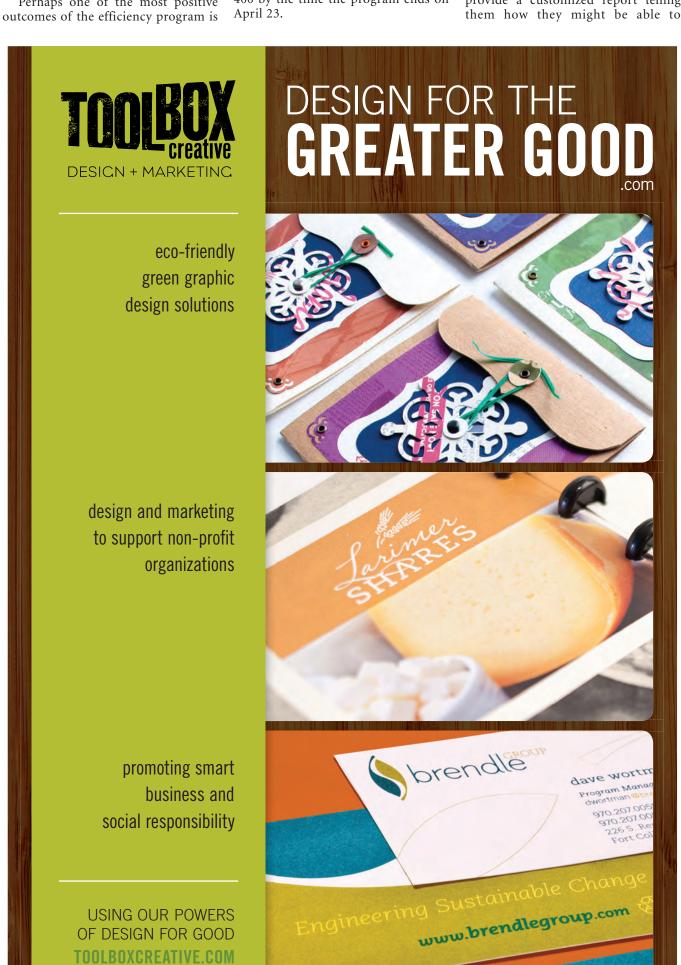
'There are also rebates on the residential side for many different appliances like washers and dishwashers, and also new rebates for insulation and upgrades and resealing of windows," Phelan said.

The city provides a list of approved contractors that customers need to work with to be eligible to receive the

'We have been very busy these first few months with the program," Phelan said. "We have probably done 150 homes on a residential scale and do about 50 business audits a year."

The audits also include an educational component.

"I think the green industry in general is looking for skills around how homes and businesses use electricity, and the connection between the equipment that's there and the behavioral component to help people understand how they are using energy," Phelan said.



GREEN-JOB, from 3B

skills for jobs, ranging from hybrid vehicle maintenance to solar panel installation to smart-grid operations.

"Students are really looking for this kind of stuff, and they see that it's beneficial for them to get training in these programs," Mangin said.

Both community colleges are finding a mix of students: teenagers fresh out of high school, adults looking for retraining and new job skills, and current employees from companies like Vestas Wind Systems who are getting schooled to climb the corporate ladder with the support of their employers.

'The Green University'

At Colorado State University -"The Green University," as its PR campaign goes — the school's strengths in engineering and natural resources have been preparing students for green jobs since long before the term came into vogue. But the university is also trying to attract nontraditional students looking for new career paths, particularly military veterans.

In November, the school announced a formal relationship with Denverbased nonprofit Veterans Green Jobs to facilitate educational opportunities for veterans and their families in areas including forestry, green construction, renewable energy development and sustainable business.

Bill Doe, an associate dean in CSU's Warner College of Natural Resources and a board member with Veterans Green Jobs, says the skills that many veterans pick up in the Armed Forces

make them well-suited to take on green jobs, where communications and technical competence figure heavily into the successes of individual businesses and entire industries.

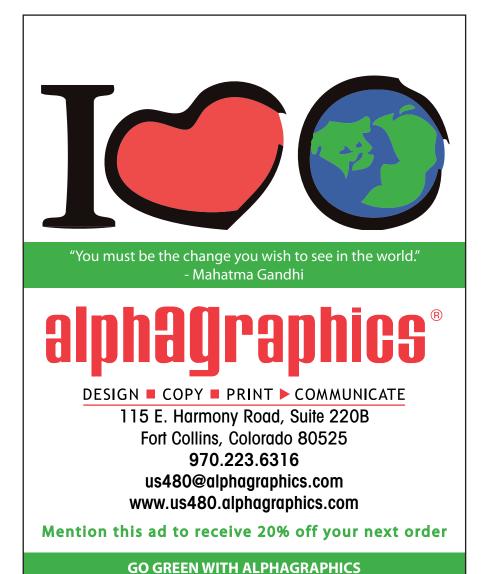
For now, the agreement opens a door for veterans interested in green jobs and a four-year education, Doe said, while Veterans Green Jobs provides additional trainings and workshops elsewhere in the state. The nonprofit, which is involved with similar initiatives in Pennsylvania and Virginia, has already partnered with metro Denver community colleges to teach veterans home-weatherization skills, performing work on low-income homes in the San Luis Valley. It is also partnering with Berthoud-based EnergyLogic Inc. on a weatherization program in suburban Denver, which has created several dozen new jobs.

"It's about the transition for military veterans back into society with the prospect of a sustainable livelihood," Doe explained.

It's also about relevancy for both the academic institutions and the diverse workforce seeking these opportunities. At a moment of high unemployment and low state funding for higher ed, colleges need to adapt to economic and political trends. Connecting interested students with green-job employers is a promising decision.

"One thing we always strive for is relevancy," Aims' Mangin said. "It helps us to be competitive for students, and with our push for funding. This isn't something that's going to fade away."

Joshua Zaffos is a freelance journalist based in Northern Colorado who covers environmental issues for the Business Report. Contact him at news@ncbr.com.





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