

Small Business Guide: 2011 A resource

for businesses

Northern Colorado BUSILESS \$1 June 17-30, 2011 Vol. 16, No. 20 www.ncbr.com

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Buy-here-eat-here movement grows stronger in NoCo Page 2



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Fort Collins backs off NISP goal

Council does not share eco-devo position on water

By Steve Porter

sporter@ncbr.com

FORT COLLINS — A letter from the city council to Gov. John Hickenlooper makes it clear that Fort Collins does not endorse an economic development goal recently set by Weld and Larimer county officials to support the

Northern Integrated Supply Project.

Officials from both counties put their stamp of approval on a goal to "develop, preserve and enhance water storage and delivery options in the region," which included NISP, the expansion of Halligan and Seaman reservoirs in Poudre Canyon and the conversion of abandoned gravel pits to water storage.

The goal was one of six sent by the counties to the state Office of Economic Development as part of the governor's statewide Bottom Up County Economic Development Initiative.

But the Fort Collins city council, after being informed of the

goal by Gary Wockner, director of the Save the Poudre group opposed to NISP, sent a letter to Gov. Hickenlooper on May 27 reminding him that the city is on record opposing the NISP project.

The letter, signed by Mayor Karen Weitkunat, said the city has "deep concern" with the goal that included support of NISP in its action plan.

See NISP, 26

Stampede working to welcome Latinos

Organizers strive for inclusive events, vendors

By Ana Arias

news@ncbr.com

GREELEY — This year, along with the more traditional festivities such as concerts, rodeo events, demolition derby, a lumberjack competition and motorcycle, bicycle and 10K running races, the Greeley Independence Stampede has a new initiative: to more actively welcome Latinos and visitors of other ethnicities.

Bill Ogg is the executive director of the Greeley Stampede, a nonprofit corporation that spearheads this celebration of Independence Day, local heritage and community, running from June 24 to July 4. He's candid about the 89-year-old organization's early stages to be more inclusive in its outreach to different ethnicities.

"We recognize that 30 to 40 percent of our population is of Latino descent or influence, and

See STAMPEDE, 28



 $Photo\ by\ Tony\ Bruguire,\ courtesy\ Greeley\ Stampede$

WELCOME COMMITTEE – The Greeley Independence Stampede, running from June 24 - July 4, added Latino musical groups, businesses and concessions to be more inclusive in its outreach to different ethnicities.

Loveland scores ACE

CAMT chooses developer for new tech park

By Joshua Zaffos

news@ncbr.com

LOVELAND — Loveland and Northern Colorado can finally celebrate — and breathe a sigh of relief: The city has officially landed the Aerospace and Clean Energy Manufacturing and Innovation Park following a sixmonth-long selection process.

The planned research-and-development center to be located at the former Agilent Technologies site on 14th Street in Loveland is expected to house 70-plus companies and eventually create an estimated 10,000 jobs.

The concept of the ACE park originated from a December 2010 agreement between the Colorado

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Nonprofit marks five years of being local

Buy-here-eat-here movement grows stronger in NoCo

By Steve Porter

sporter@ncbr.com

FORT COLLINS — When summer rolls around, thoughts turn to gardening, fresh produce and farmers' markets.

That's something Be Local Northern Colorado has dedicated itself to encouraging over the last five years, along with spreading the gospel of "Buy Local, Eat Local" all year round.

Be Local is the creation of Hill Grimmett and Gailmarie Kimmel, who started out on separate missions but came together in 2006 to forge a non-profit organization. Its main early accomplishment was to start the annual Winter Farmers Markets in downtown Fort Collins.

Grimmett had launched the Northern Colorado Food Incubator in 2004, and Kimmel created the Local Living Economy Project in 2006 with the first Be Local coupon book.

"He'd been doing a food incubator for business and I came out with a tool," recalled Kimmel. "We realized we were on the same page as far as a vision."

The pair set about in December 2006 organizing the first Winter Farmers' Market for bakers, salsa makers, jam and

"Every study says locally owned businesses have a stronger economic impact than those who aren't."

Hill Grimmett, co-founder Be Local

jelly makers and others in the region whose products did not depend on summer markets.

"It was frankly an experiment," Grimmett said. "They'd basically been saying when the farmers' markets close, they may not have anything to sell but we still do. So the winter markets were kind of an experiment."

The winter markets were also open to local craftspeople.

"We were looking at businesses that had the decision-makers here, independent people," Kimmel said. "From a consumer point of view, what we were trying to do was think about things that are made close to where we live."

"It was more helping people make the decision not to buy something from a

big-box store, to instead buy something from a neighbor," she said.

Catching on

The winter markets began to catch on and have been growing in popularity with Northern Colorado consumers. By the winter of 2008-09, there were five markets from November through March. The markets are now held from late October through early April.

"It made it so there was at least one farmers' market in Fort Collins every month of the year," said Grimmett. "Growers realized people were coming in January and February to buy product if they had it to sell."

That encouraged growers to raise winter produce in greenhouses around the region.

"We began to have people with fresh produce all through the year," Grimmett said. "We had fresh lettuce locally grown in January. You can't beat that."

Be Local has also focused on putting out "Eat Local" food guides that help consumers find Be Local members. The guides also alert consumers to the region's farmers' markets, community gardens, cooking classes and other things of interest to those wishing to be part of a network of locally based food-related businesses.

Fossil Creek Farms, a Community-Supported Agriculture vegetable operation in southeast Fort Collins, has been selling its produce at farmers' markets and to local restaurants and school dis-



Steve Porter, Northern Colorado Business Report

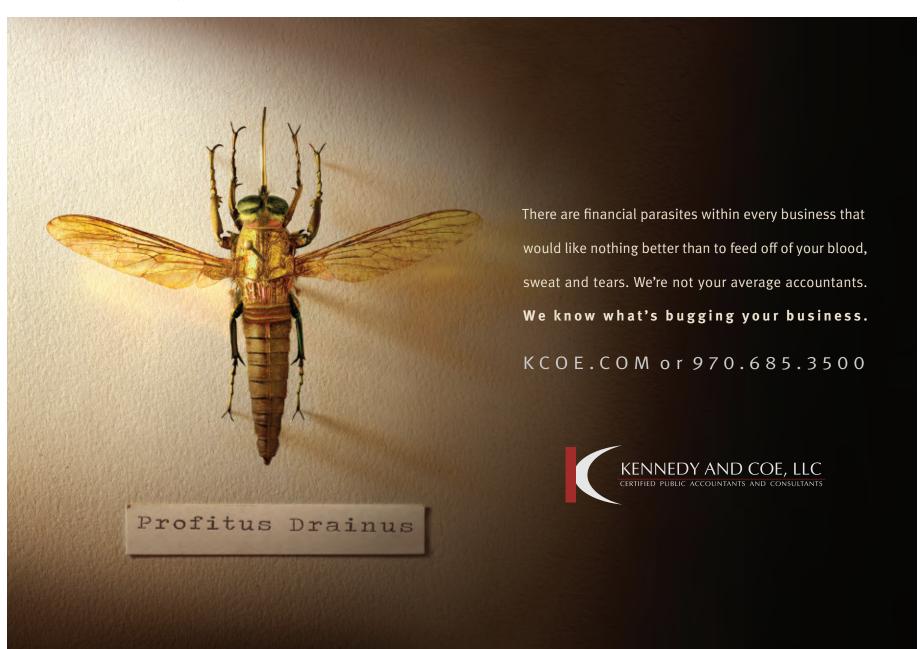
KEEPING IT LOCAL — Hill Grimmett and Gailmarie Kimmel are founders of Be Local Northern Colorado, a nonprofit group dedicated to developing a network of local food growers and encouraging consumers to buy local and eat local. Kimmel is leaving Be Local after five years "to take a rest" but Grimmett will remain as executive director.

tricts since 2008.

Simply put, CSAs are produce businesses that sell shares to the public, who then can obtain fresh local produce throughout the harvest season.

Steve Maitland, Fossil Creek owner, said becoming a member of Be Local Northern Colorado has been a fruitful

See BE LOCAL, 20



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THE

A Greeley Chamber can be all yours

What would your reaction be when you heard your company is up for sale? "Pretty well shocked" was

Greeley Chamber of Commerce President Sarah MacQuiddy's reaction when

MacQuiddy's reaction when she heard the news from a board member, who heard it from a real estate agent. MacQuiddy immediately

called the Las Vegas-based broker listing the chamber to find out what was going on.

MacQuiddy told The Eye that the chamber for sale is not the chamber already established in Greeley, but rather a chamber franchise concept.

The chamber franchise offers free lifetime memberships, free events and discounts to all members. As owner and president you get a protected territory, Internet site, logos, training materials, marketing tools, etc. Net income "should be no less than 50K and can easily exceed 100K per year." All for an asking price of \$12,000.

The broker told
MacQuiddy that one of
these free-chambers does
exist in Colorado, but would
not disclose where. The broker also added that another
of these chambers is doing
quite well in the Las Vegas
area

"It's quite a concept," MacQuiddy said. "You get to be the president (of the free chamber) for ever and ever."

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EZs can benefit businesses, workers

Tax credits available for contributions to nonprofits as well

By Molly Armbrister

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Since Larimer County initially applied to be a part of the state Enterprise Zone program in 1993, the tax credits associated with the program have been a part of the county's economic culture.

Today, 70 percent of Colorado is part of one of the state's 16 EZs, including many high-profile projects in Northern Colorado such as the ACE park and the Rialto Bridge in Loveland, and the Weld Food Bank in Greeley

However, according Larimer County Enterprise Zone Administrator Lew Wymisner, many business owners don't know about EZs, how they work, or how they can benefit from them.

Enterprise zones were created by the state legislature in 1986 to attract businesses to economically distressed areas.

There are two important distinctions in EZs, according to Weld County Zone Administrator Cathy Schulte. One component of the program applies to businesses that are located in EZs. These businesses can use tax credits that serve as an incentive to attract and retain employers in areas where jobs are needed most.

The second component relates to taxpayers who donate to nonprofits located in EZs. This tax credit, called the contribution credit, is available to taxpayers who make contributions for local enterprise zone development projects or for assisting job training and placement for the homeless, Wymisner explained.

The amount of the credit is 25 percent of the value of the contribution, up to \$100,000, according to a fact sheet from the state Office of Economic Development and International Trade.

In Weld County, there are 13 agencies that benefit from the contribution credit, including the Greeley Downtown Development Authority and the Greeley Philharmonic.

All EZ businesses and organizations are held to the same standards, according to Schulte, who works through the public/private Upstate Colorado Economic

See ENTERPRISE, 25

F O C U S

See Estes Park sights from a Segway soon

Windsor resident to lead visitors on standup area tours

By Steve Porter

sporter@ncbr.com

ESTES PARK — At the age of 76, Jack Hershey could be sitting in a rocking chair or playing shuffleboard at the senior center.

Instead, the Colorado transplant is about to open a Segway-based tourism business in Estes Park.

A resident of Windsor, Hershey will not only own Segway Tours USA but also plans to lead some of the tours of the town and nearby area when the business opens at 517 Big Thompson Road on June 20.

"There are people out there looking for fun and I'm going to give it to them," said Hershey, who plans to have eight of the gyroscopically balanced transportation devices available to Estes Park visitors and residents.

Hershey's business venture will be the third in Estes Park to feature Segways, which were first sold to the public in 2001. A local Segway sales outlet folded when its owner passed away, and another tour operation flourished between 2005 and 2007

Hershey said his business will feature a one-hour-plus ride around the town with a tour guide who will talk about the area's historic and scenic aspects.

Hershey said he has not yet decided how much the ride will cost but will be somewhere north of \$50.

The town's planning department approved Hershey's business license in early June with a business plan that calls for five to six tours per day between 8 a.m. and 7 p.m.

Mayor's idea

Hershey said he got the idea to start the business from former Windsor Mayor Ed Starck, who became a bit of a local celebrity for riding around town on his Segway. "I saw one at a Fourth of July celebration and got interested in it," Starck said. "I went up to Estes Park and tried one out and my wife tried one out and in 15 minutes we were up on the trails in Estes Park. She bought one for our 40th anniversary, and being a good husband I bought one for her, too."

Starck said a conversation they had about the device's business potential resulted in Hershey taking the Segway plunge.

"I hope it works out for him," he said. "I personally didn't want to get involved in a business. I retired in 2003 and wanted to keep it that way."

Hershey was also retired when he got interested in Segways. A native of Los Angeles, Hershey had a business that sold a material that protected buildings from graffiti. He moved to Colorado to be closer to a daughter and decided to stay.

Hershey said the battery-powered devices are incredibly intuitive and respond to leaning one way or the other and pushing forward or pulling back on the steering handle.

"It took me about 15 seconds to learn it," he said. "It really is a very easy thing to do."

Safety concerns

Sanford Greenberg, owner of Rocky Mountain Segway in Boulder — the only Segway sales outlet in Northern Colorado — said "sales are decent," although the device's \$5,000 to \$6,000 price is a deterrent to many. "Each year (sales have) picked up," he added.

Greenberg said the two-wheeled devices have a top speed of 12.5 mph and are reasonably safe.

"They're safe if you know what you're doing and not if you don't," he said. "We always recommend wearing a helmet."

The device's safety was brought into question last fall when the owner of the company that makes the Segway died after driving one off a cliff at his estate in England.

Starck, a strong proponent of Segways, knows riding them must be done responsibly. Starck, 67, said he was riding his in



Steve Porter, Northern Colorado Business Report

SEGWAY ENTREPRENEUR – Jack Hershey, 76, is opening a Segway-based tourism business in Estes Park on June 20. Hershey says the vehicles are fun and easy to ride and a great way to experience the beauty of the area.

downtown Windsor several weeks ago when he hit a curb and broke his leg.

"Do I blame the Segway? No. I could have taken the same dirty spill on my bicycle," he said. "They're very pedestrianfriendly and user-friendly but like anything else you have to be careful."

Meantime, Hershey said if his Estes Park business is a success he's interested in setting up other similar Segway businesses in the Redwoods of Washington state or in Yosemite National Park.

"As far as tourism is concerned, we haven't even seen the tip of the iceberg yet," he said.

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Grantmaking zooms through ZoomGrants

Online technology takes paper out of funding paperwork

By Tracee Sioux

news@ncbr.com

FORT COLLINS — A step in the green direction is also streamlining grantmaking for applicants and grantors alike. Fort Collins-based ZoomGrants is taking the process paperless, saving

thousands of dollars for each proposal.

"We manage an online grant proposal and review process for private foundations and local governments," said Geoff Hamilton, president founder ZoomGrants, which



of **HAMILTON**

launched in 2002. "It's a national market, but we serve cities and counties across the country on the public side."

Before ZoomGrants' online technology, grantors would receive reams of paper in a grant application. The paper would then be photocopied for all the grant reviewers in an organization.

The process was costly. ZoomGrants estimates the average cost of a single paper grant with 40 applicants, at 15 pages each with 15 grant reviewers, at around \$8,010 for 9,000 sheets of paper. Add to that staff salary to make and distribute the copies, including benefits and time, at \$12,500 for a total annual expense of \$20,510.

ZoomGrants streamlined the process with new software, accessible by each grant reviewer, using no paper, cutting staff time, allowing all applicants to fill out the grant application online free-ofcharge. That reduced the cost to between \$1,495 and \$3,999 per year.

ZoomGrants charges vary according

to how many grants organization awards each year and which tier of licensing a grantmaker purchases, though an unlimited number of applicants can apply without increasing the charge to grantmak-



ers. Applicants, usually students or nonprofit organizations, hoping to be awarded scholarships or grants are never charged.

Business zooming along

"Business is going very well, it's growing," reports Andy Smith, vice president of ZoomGrants. "This culture that 'private folks do more with less' has been a stimulus for our business in a lot of ways. We use green technology, it saves staff time and it saves real money by not having to go to Kinko's to make copies. Governments are wisely using technology to streamline a lot of processes. We've got the right solution at the right time, we're finding."

ZoomGrants currently serves more than 30 customers including the cities of Fort Collins and Loveland and Washington, D.C., and clients in California, New Jersey, Nevada and Washington. More than 80 nonprofits in Larimer County have submitted proposals from a granting agency using ZoomGrants.

Darcy McClure, vice president of community investment for the United Way of Larimer County and former community partnership manager for the city of Loveland, sees ZoomGrants as a great improvement in the grantmaking process.

"United Way will start using (ZoomGrants) next month," McClure said. "We used them when I worked for Loveland and it was a great improvement being able to go to an online sys-

See ZOOMGRANTS, 21

RRECTI

Deconstruction began on four buildings on the Kodak Colorado Division campus on June 1. An incorrect date was included in the June 3 issue of the Business Report.

The Business Report will correct any errors that appear in its pages. To suggest a correction or clarification, please contact editor Kate Hawthorne at 970-232-3142, 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 BizWest Media LLC, a Colorado limited liability company. 1550 E. Harmony Road, 2nd Floor, Fort Collins, CO 80525. 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: Northern Colorado Business Report PO Box 270810 • Fort Collins, CO 80527

970-221-5400 • 800-440-3506 • Fax: 970-221-5432 E-mail: frontdesk@ncbr.com • www.ncbr.com

The Grove returns, with green modifications

'More sustainable' plan has hearing before P&Z board

Almost a year after it was originally submitted to the Fort Collins Planning and Zoning board, the controversial Grove student housing project was

heard by the board again on June 16, after the *Business Report* went to press. The new plan includes modifications to help alleviate concerns voiced by the board, city council and the project's neighbors.



REAL ESTATEMolly Armbrister

As proposed by North Carolinabased developer Campus Crest, The Grove would consist of a 218-unit complex at the southwest corner of Center Avenue and Rolland Moore Drive just south of the Colorado State University campus, and would sit on 27.5 acres leased from the CSU Research Foundation.

The complex has been hotly contested, with residents from nearby neighborhoods publicly raising concerns about land use code compliance, environmental standards and the involve-

ment of Campus Crest in various litigations.

Campus Crest has constructed 27 other student-housing complexes nationwide, including one in Evans that caters to University of Northern Colorado students.

The Fort Collins project would house 612 students, according to site designer Linda Ripley of Ripley Design Inc., and allow them to live affordably, close to the campus.

The last version of the plan was ultimately rejected by city council. A redesign by Ripley alleviated land use code issues, and moved the project further away from a wetland in the area, leaving 300 feet between the proposed buildings and residential subdivisions to the north.

Neither the Fort Collins City Council nor the planning and zoning board formally considers the reputation of a developer when deciding whether or not to approve a project.

To mitigate the protest concerning the environmental aspect of the complex, Campus Crest began work in January with CSU's Institute for the Built Environment, a multidisciplinary research institute that promotes sustainability in construction.

According to Josie Plaut, director of projects at IBE, Campus Crest officials have made two major commitments to make the proposed facility more sustainable. They pledged to voluntarily follow the recently adopted citywide

"I feel that we've made great strides in positive directions."

Mike Hartnett, chief investment officer

Campus Crest

Green Code, and to strive for LEED residential certification.

The Green Code will not go into effect until Jan. 1, 2012, and projects approved before that date do not have to adhere to the new code, but Campus Crest decided to follow the code regardless of their approval date.

Plaut said that, because Campus Crest is a national company, it has a prototype for its projects that it duplicates in different cities. But through working with IBE, the company has redesigned this prototype to reflect environmentally friendly standards.

Because of these changes, Campus Crest projects in subsequent cities will also be more sustainable. A workshop involving utilities personnel, CSU students and faculty, and industry professionals helped give suggestions on what changes should be made to The Grove prototype

Plaut also said that Campus Crest plans to use materials that fall into the realm of "healthy building," such as finishes that reduce toxins and create a better living environment.

"It's not just about being more environmentally friendly, it's also about spaces being healthier and reducing exposure of residents to toxins," Plaut said.

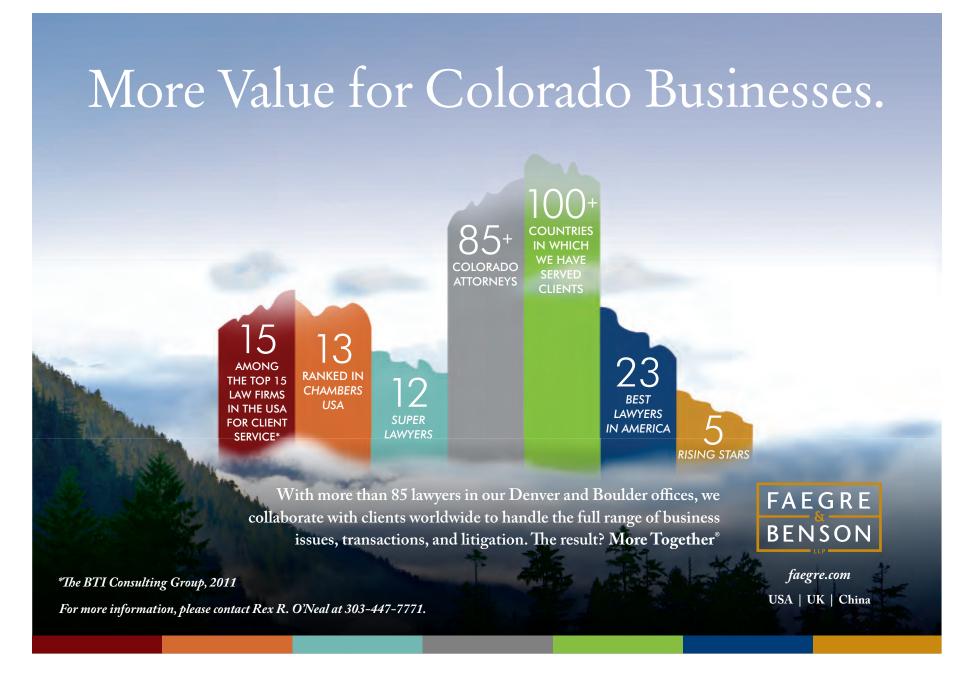
Mike Hartnett, chief investment officer of Campus Crest, said that the work his company has done with IBE has been very educational and positive.

"I feel that we've made great strides in positive directions," Hartnett said, calling the experience "exceptionally positive."

The changes to the prototype will affect projects that will begin construction in September, according to Hartnett. Campus Crest is also working on a plan to retrofit existing buildings with green elements.

Ripley echoed Hartnett's sentiments. "Despite how contentious the process has been to date, the project is better for it," she said. "Pushback from well-meaning neighbors caused Campus Crest to think more about sustainability building issues and they have changed their building prototype as a result."

Molly Armbrister covers real estate for the Northern Colorado Business Report. She can be reached at 970-221-5400, ext. 209 or at marmbrister@ncbr.com.



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'Step up to the plate and take a swing'

Greg Stroh goes to bat for new drink niche with mix1

Born into entrepreneurial family, Greg Stroh worked for his family's Stroh Brewery Co. in Michigan for 11 years before he made a big splash in the

beverage world. He and his partner Todd Woloson started Boulder-based IZZE Beverage Co. in 2002 and sold it to PepsiCo for \$75 million in 2006.

Today, Greg Stroh has once again defined a new niche in the industry as one of three cofounders of mix1, which pro-

three cofounders of mix1, which produces an all-natural "functional bever-

WORKING

Brian Schwartz

age" of the same name.

Q: What was the genesis of the idea for mix1?

A: I knew Dr. James Rouse from my days at IZZE. We were always throwing around ideas back then. I met him for lunch one day and we were discussing how his patients were always asking for an all-natural meal replacement, and none existed! Ensure and Boost were the only ones in the market doing at least \$500 million a year, and they are both owned by large pharmaceutical companies.

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

A: The problem existed, and we wanted to create a true functional beverage to serve the market. We envisioned creating the highest quality all-natural products, to have a truly functional nutrition for wellness and peak performance that promotes health, wellness and performance. Our passion is to define the functional beverage market.

Q: What is the passion that it fills for you personally?

A: To create something from nothing. Putting it all on the line and taking risks. Free enterprise is something unique to the U.S. as compared to most other countries. I feel I have an obligation to embrace it. I enjoy wearing all the different hats it takes to run a company.

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

A: Having an international presence, to be the product that has defined a new functional beverage market. To have expanded products beyond the mix1 drinks we have today.

Q: What are the biggest challenges you face as an entrepreneur?

A: It's easy to be the Monday morning quarterback and see all the faults in everything going wrong around you. You need to have a thick skin and be willing to wear multiple hats. As an entrepreneur, you will make mistakes. The big question will be how do you deal with your mistakes and stick together as a team. Will you be able to react quickly? You have to focus on the

problem, not the person. It's important not to second guess yourself or dwell on the mistakes but to learn from them and move on quickly. Your success will be defined by how well you react to challenges and adversity.



STROH

The best advice I can give is that you just have to be willing to step up to the plate and take a swing.

Q: What aspects of ownership are the most rewarding?

A: The positive feedback I get and the pride in seeing our product out there. I love watching people we hire blossom and realize their full potential and accomplish the success that results from their efforts.

Q: What is the most important attribute you look for in an employee?

A: The first and foremost important thing they must have is passion. They must have passion for the product, the company, and the idea. Everyone here is passionate about nutrition. I seek people who have an entrepreneurial mindset, willing to take risks and be innovative and never settling for the status quo.

Q: Do you recommend any books or an MBA?

A: I don't have an MBA myself but I think it is valuable to hire MBAs. There are many books I could recommend, but the ones that are on the top of my mind right now are "The Tipping Point" by Malcom Gladwell and "Purple Cow" by Seth Godin.

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

A: "Get up to bat and take a swing, just go for it!" and "Believe in yourself, you'll be a lot more fun to be around." There is a fine line in not being conceited, but you do need to love yourself and know you have a lot to offer the world. It starts with believing in yourself!

Q: Is there anything else you'd like to share?

A: I think the worst thing you can do is get overly focused on the end point of where you think your company will be; it distracts you and you will wind up missing other opportunities. Mid-stage, you just want to create options. If you're having fun and enjoying yourself, success will happen, but if you are in it for the end game, others will sense it and you won't attract the right people or success.

Be sure you know the main drivers of your business. In our model, it's all about sales and marketing. We outsource everything except for sales and marketing because we know that's what it takes to be successful. I think back to the many microbreweries that were good but went out of business in the '90s. If you look at the ones that failed, you'll see that they tried to do it all. The successful ones like Sam Adams focused on the sales and marketing, knowing that finding and pleasing customers was the most important thing.

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







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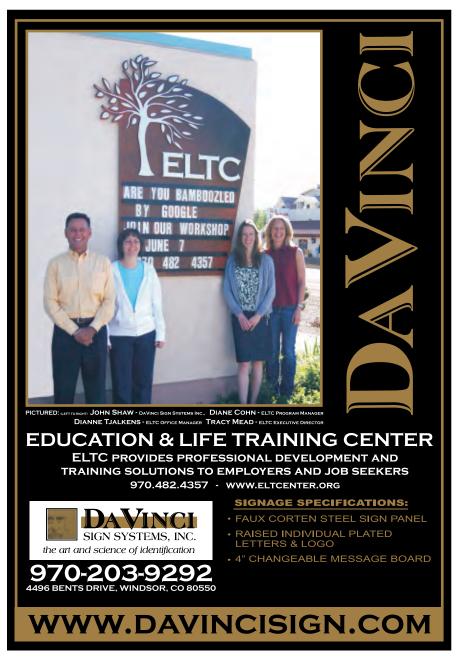
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New keg on the block ready to tap

Startup Pateros Creek joins local breweries as craft market grows

By Ivy Hughes

news@ncbr.com

In May, brewers from nine Fort Collins breweries unveiled Fort Collins Collusion 2011 Ale, a collaborative beer created in celebration of American Craft Beer Week. Though they're technically competitors, cooperation among Fort Collins' brewers isn't uncommon, and that's part of the reason Steve Jones believes his new brewery, Pateros Creek Brewing, will succeed in the city's expansive microbrew culture.

'There's a big support network among the breweries," said Jones, Pateros' president and brewer. "I was part of the Collaboration beer and that really encapsulated exactly what craft brewing is all about. If I shoot an email to one of these guys with a question

See PATEROS CREEK, 10



Kate Hawthorne, Northern Colorado Business Report

FAMILY BREWS - Bob, Steve and Cathy Jones take a break from outfitting the taproom at Pateros Creek Brewing Co., Fort Collins' newest startup beer producer, with a pitcher of Stimulator Pale Ale.

The high cost of stress in the workplace



THE CAREER **ENTHUSIAST** Carrie Pinsky

New approaches needed to reduce health consequences

Mary experiences a racing heart every time her supervisor passes her desk. She has been battling serious headaches and is on the verge of developing ulcers. She is a single mom. Fear of being laid off and an excessive workload has taken a toll on her health, but she doesn't take time off because she doesn't want to be seen as replaceable or lazy.

Jim rarely speaks up in meetings. He has learned to keep a low profile to avoid being publically ridiculed by the boss. On a scale of one to 10, Jim's morale and selfconfidence is hovering around a two. He dreads getting up each day to go to work.

Susan has been juggling work and caring for her ailing mother for the past six months. She tosses and turns at night with worry about work and the mounting medical bills. Her doctor prescribed sleeping pills as well as antidepressants. Last week, Susan's boss gave her a written warning for excessive lateness and for falling asleep at her desk.

Unfortunately, situations like these are quite common in the workplace today. According to the National Institute of Occupational Safety and Health, signs of workplace stress include headaches, sleep disturbances, poor concentration, short temper, upset stomach, depres-

Audi

Truth in Engineering

See WORKPLACE, 12



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PATEROS CREEK, from 8

they'd get back to me and say, 'Here's what we did."

Many of the city's brewers have helped Jones turn his homebrew hobby into a business. Loveland-based Grimm Brothers Brewhouse contracted with Jones, allowing him to use tank space to prepare for his June 11 grand opening. Several other breweries, including Equinox Brewing and New Belgium Brewing, offered advice and support.

Despite the collegial collaboration, every time a new brewery opens in Fort Collins, people want to know about saturation of the local suds market.

"When you consider all the beer

consumed in the U.S., only 5 percent is craft beer," said Bryan Simpson of New Belgium. "There's definitely an opportunity to grow the market. I can't think of one (local brewery) that isn't succeeding."

That goes for the entire industry in the United States. Figures released in March by the Boulder-based Brewers Association showed that in 2010 craft brewing grew by 11 percent by volume and 12 percent by dollar value, compared to 7 percent and 10 percent respectively in 2009. In contrast, overall beer sales were down an estimated 1 percent by volume in 2010.

And the number of breweries operation for some or all of 2010 was the highest since the late 1800s – 1,753 nationwide, according to the Brewers Association.

New brews

Pateros brews four beers — Cache La Porter, Stimulator Pale Ale, Old Town Ale and Lady Moon. Cache La Porter, a brown porter, won several homebrew awards not long after Jones, a former porter hater, developed it.

Stimulator Pale Ale was also an unexpected surprise.

"I was wanting to brew something and didn't want to buy any ingredients, so I went with the ingredients in my house," Jones said about creating Stimulator Pale Ale. "I made a beer with it and it turned out to be really good. I continued to make that beer, tweaked the recipe a few times and went back to the original."

The Old Town Ale is Pateros' most popular brew. Jones calls it a "lawn mower/hot day" beer.

"I'm not sure success is a matter of standing out as opposed to also creating a great beer," Jones said. "There's such a huge market for it that people are excited to see new breweries pop up, and if the beer is quality, I think people will be willing to come back to try someone else's interpretation of what beer can be."

The **Pateros Creek** brewery is open from 12 p.m. to 7 p.m. Tuesday through Sunday.

While the older breweries represent what Fort Collins has become — innovative, entrepreneurial — Pateros celebrates what it was, each beer named after a little piece of Fort Collins history. The brewery's name, Pateros Creek, was the original name of the Cache la Poudre River.

Jones is also a Fort Collins original. He went to Fort Collins High School, graduated from Colorado State University with a degree in computer science, got interested in craft beer and got started on his career with a home brewing kit.

"The brewing kind of got out of control," Jones said. "Things got to a point where my wife said, 'If you want to do it, do it,' so I wrote a business plan."

Creative capital raise

After finishing his business plan in 2008, he asked newer, smaller brewers such as Equinox and Grimm Brothers how to creatively raise capital. The Fort Collins Local Development Co. loaned him \$16,000 for building improvements, but local banks turned him down. So in true entrepreneurial fashion, he turned to family and friends, eventually raising about \$120,000, the majority of which — \$100,000 — came from private investors.

"We actually did find two investors because we were contracted with Grimm Brothers," Jones said. "We had our beer around in some bars, they tasted and loved it so much they wanted to be a part of it. It's definitely tough getting money, and for a lot of people, that's when it's do or die. You have to go for it and make ends meet the best you can."

Funding isn't the only challenge Jones faced. Although local brewers were instrumental in helping Jones, he had a little run-in with CooperSmith's Pub & Brewing in 2009 when the brewer threatened legal action over Pateros' original name — Horsetooth Brewing Co. CooperSmith's claimed the name was a copyright infringement on its Horsetooth Stout. Jones doesn't say much about the issue. He changed the name of his company and has focused on renovating the 242 N. College Ave. building that now houses Pateros' 10-barrel brewhouse and taproom.

Despite the numerous breweries in Northern Colorado, Jones said the market isn't saturated.

"The culture is so vibrant and growing," Jones said. "There's a large beer culture in town and it's not just the people who live here. People come from Denver for beer. People come from out of state for beer. There's a huge draw for the beer we produce. When we were talking to people, most said, 'We'd love to give you a try because you're a local company,' and once you build your local fan base, they help you move further along."



July 21, 2011, 7:30 a.m. – 9:30 a.m.

Embassy Suites – Loveland

Content:

What the economic indicators are saying?
Is the recession over?
When will unemployment numbers go down?
Will home sales and prices recover in the next year?
Is the construction industry building again?
What are the implications for Northern Colorado?

Format:

Panel of regional economists moderated by an expert in economic and business development

Who needs to be at this informational event?

All business owners, managers and consultants responsible for or involved in stratgeic planning for their companies and clients.

Company CEO's, CFO's and COO's Small business owners Company controllers Accounting managers Human resource managers Tax accountants

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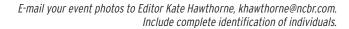
Contact De Dahlgren - Events@NCBR.com for more information

June 17-30, 2011 | www.businessreportdaily.com

TIME OUT















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WORKPLACE, from 8

sion, fatigue and burnout. If left untreated, these issues can lead to more advanced health problems such as cardiovascular disease, back or upper extremity disorders, ulcers, impaired immune functioning, severe depression, and even suicide.

A recent survey conducted by Watson Wyatt Worldwide and the National Business Group on Health reported that work-related stress is at an all-time high. Yet the majority of employers are doing little to combat the issue.

The report found excessive work hours, lack of work/life balance, and fear and uncertainty about job security to be the top stressors facing employees today. Associated with these issues were marked increases in absenteeism and higher utilization of health benefits, disability insurance and EAP programs. These issues are linked to decreased productivity and have a negative impact on the bottom line. Furthermore, the survey sponsors predict that it will be very hard as a nation to ever fully recover economically if we don't find better ways to help employees deal with stress.

And still the vast majority of employers look the other way. Many companies take the perspective that they don't have time or resources to help employees cope with the struggles of life. After all, our country was built on the premise that when the going gets tough, the tough get going. On the other hand, maybe it's time to admit that the current approach to work isn't really working.

Happier, healthier employees

Enter Christine Gust. Gust's unique blend of credentials includes an MBA and 15 years' experience in human resources with Fortune 500 companies; she is also a doctor of naturopathy. Gust consults with organizations that are committed to helping their employees be healthier and happier, as well as individuals who are ready to make changes to the way they work.

Gust blends her business and HR background with her commitment to natural healing and wellness to help people create what she calls "personal sustainability." For Gust, this goes way beyond simply managing stress.

"It is about caring for oneself and creating personally fulfilling, joyful ways of working," she explained. "I want to inspire people to think differently about

work. I begin by helping people discover their underlying beliefs about work. I don't believe that work should drain or deplete us. Work should nourish and fill us up."

Most organizations have varying levels of dysfunction embedded in their processes and internal cultures that are often the root causes of job dissatisfaction and workplace stress. But this isn't about blaming employers. So much of what makes people literally "sick and tired" comes from within. It could be our limiting beliefs about work, unclear personal values, or the inability to set healthy boundaries.

Ultimately, the source of the stress doesn't matter. It is how we respond that makes the difference. Where do we begin?

"Running away is rarely the answer," Gust said. "I help people learn how to make better choices for themselves, and then if it makes sense we can explore new paths. Simply reminding people that they always have the option to leave and that they are not stuck in their jobs can reduce the strain they are under. This gives people the mental space to figure out what's next.

"Many of the clients I work with are unclear about what it is they really do want," she added. "Some discounted their dreams long ago and don't want to get hurt again. Others cannot afford to lose their jobs and they are too busy holding it all together to consider other options. I help people begin to believe that it is possible to create satisfying work. Often when we begin caring for ourselves — nutritionally, physically, emotionally — we can find the joy in our current situations."

Soft approach to change

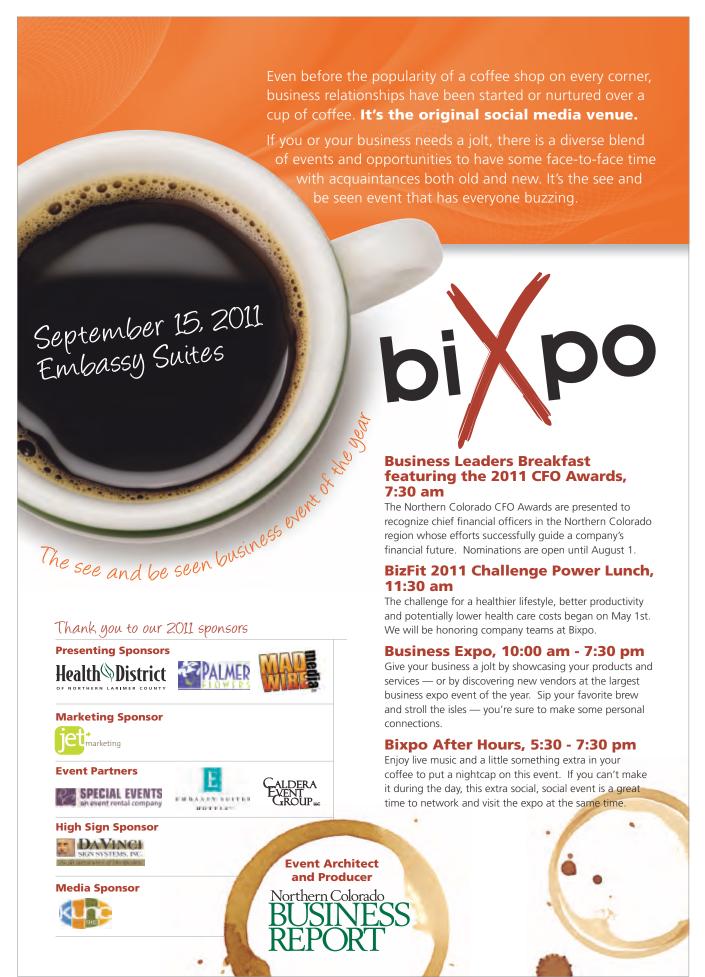
Gust takes a soft, gentle approach to making change. Her work is guided by homeopathic principles that call for small doses and short sessions.

"When we make small, incremental changes in our lives, it is easier to observe and notice the difference," she said. "For example, if someone is struggling with work/life balance, I don't insist they leave the office by 5 p.m. every day. Too much change will only add to their stress. I might suggest they leave on time one day a week and then check in with themselves to see how that feels. Transformation and lasting positive change happens little by little."

What we can learn from Mary, Jim and Susan is that we need to be aware of early warning signs of stress before the situation becomes more serious. Stress may be a fact of life but stress-related disorders should never be considered a natural consequence of working. We all deserve to find work that enriches who we are as well as the world around us.

Legacy employers, those who plan to be in business for years to come and want to make a positive impact on the world, will take steps to make wellness a priority for their workers. Ultimately though we must take responsibility for our own health and wellbeing. Guidance from a professional can help us move beyond managing our stress to creating a fulfilling, sustainable way of working. The first step is believing this is possible.

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



ON THE JOB

NONPROFIT

The Homelessness Prevention Initiative welcomed Anne Gerhard as its new program associate. Gerhard joins HPI after successfully completing a year as an AmeriCorps Vista volunteer assigned to the United Way of Larimer County.

FINANCE

Ryan Land, with Wells Fargo Bank for almost 10 years, has accepted a position as a senior relationship manager with Rabo AgriFinance in Loveland.

WISROTH

HARVEY

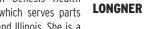
Parent company Rabobank, headquartered in The Netherlands, is a financial partner for thousands of individuals. businesses. farmers and ranchers, food and agribusiness companies across the globe.



Marilyn Harvey joined Pinnacle Financial Services as a Benefits Account executive. Harvey brings over 15 years' industry experience with a wide array of assignments.



North Colorado Medical Center added Lynn Longner to its leadership team. Longner started in May as the director of Medical Staff Services. Prior to NCMC, Longner served in a similar role with Genesis Health System, which serves parts of Iowa and Illinois. She is a



registered nurse by training and has worked in utilization/case management and quality management.

REAL ESTATE

Lisa Michie is now an owner at Sears Real Estate in Greeley. Michie has been in real estate 12 years and a broker at Sears Real Estate since December 2009. Michie specializes in Weld and Larimer counties. Chalice Springfield, CEO/Managing Broker of Sears Real Estate, has been elected to the Board of Directors of the Weld Food Bank. Fara Dyer has recently joined Sears Real Estate. Dyer specializes in residential real estate, new construction, short sale properties and investment properties.



DYFR

Jim Palmer has joined NewMark Merrill Mountain States as the division's first Coloradobased leasing agent. Leasing previously was handled by parent NewMark Merrill Cos. in California. Palmer's responsibilities include assessing economic feasibility of potential commercial real estate projects, coordinating subsequent and public approvals, conducting due diligence for acquisitions.

TECHNOLOGY

Loveland-based Numerica Corp. hired research scientist **Navraj Singh**, M.S. Singh joins Numerica to track orbiting objects and debris in the ever-growing space catalog and to work on an airborne infrared sensor integration solution for the Missile

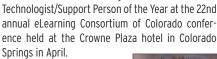
Defense Agency.

ENGINEERING

Lamp, Rynearson & Associates Project Engineer Erin Mathews, PE, received her Colorado professional engineering license. Dave **Berglund**, PLS, transitioned into the position of survey project manager. Berglund is a licensed professional land surveyor in the state of Colorado.



Jean Otte, director of Online Learning at Aims Community College, was named the 2011 eLearning





Denise Juliana, CPA, shareholder at Sample & Bailey, CPAs has been elected to the board of directors of the Colorado Clean Energy Cluster, an economic development organization.



JULIANA

MATHEWS

BERGLUND

Dan W. Soukup has joined Soukup, Bush and Associates CPAs, P.C. in Fort Collins as staff accountant. Prior to joining Soukup, Bush, Soukup worked for five years for the multinational accounting firm Deloitte & Touche, LLP.

LAW

Daniel W. Jones, Esq., an associate attorney at Otis, Coan & Peters LLC, completed the Leadership Weld County program. Leadership Weld County is a Greeley Chamber of Commerce pro-



JONES

gram committed to ensuring that the community will continue to identify, educate and motivate current and emerging leaders to improve Weld County through personal and collective commitment.

INSURANCE

Jeff Tetrick, CFO of Pinnacol Assurance, was named chairman of LiveWell Colorado's Worksite Wellness Leadership Group. Tetrick joins 12 other business leaders in encouraging more organizations to implement worksite wellness initiatives across Colorado, with the ultimate goal of reducing obesity by promoting healthy eating and active liv-

MEDIA/MARKETING

Scrubs Medical Janitorial Inc. hired **Marge Brodahl** as the director of Franchise Marketing. Before joining Scrubs, Brodahl served as the director of marketing for Information Technology BRODAHL Experts in Fort Collins and as



the director of marketing for American Management Systems Inc. in Fairfax, Va.

> 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, 1550 E. Harmony Road, Fort Collins, CO 80525.





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You can't live a perfect day without doing something for

someone who will never be able to repay you. ~John Wooden

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DAILY IN REVIEW

Home State Bank to open Longmont Branch

Editor's note: Daily in Review is a partial digest of stories reported in the Business Report Daily online service between May 31-June 10. Follow Business Report Daily each day at www.ncbr.com — click on "Breaking News" on the home page — or subscribe to have each day's top items delivered to your inbox twice a day.

LONGMONT — Loveland-based Home State Bank has received final approval from the state and federal regulators to open a branch in Roosevelt Place at 636 Coffman St. in Longmont.

Home State Bank, the largest locally owned bank in Larimer County, plans to open its new branch late this summer, according to Home State chairman Jack Devereaux.

The branch will be Home State's 10th, joining four branches in Loveland, three in Fort Collins and one each in Windsor and Berthoud.

Home State Bank considered "a couple" of different locations in Longmont, including the former Great Western Bank

location at 600 Kimbark St. But Executive Vice President Mark Bower said the 2,934 square feet on the first floor of Roosevelt Place best suited their needs. It had been previously finished for a bank tenant, according to the website of leasing agent Keith Burden, but never occupied due to the economic meltdown.

Two employees have been hired to come on board at the new location: Keith Dickelman, who will serve as a senior vice president, and Tamara Byrd, as vice president of commercial lending.

Bent Fork Grill•The Buzz•Cache Bank & Trust•Cherry Creek Mortgage Company•FASTSIGNS Greeley•FirstFarm Bank•First National Bank•Greeley Tent & Awning•GrowthWeaver,LLC•Hampton Inn & Suites•Home Team Lending•Kennedy & Coe, LLC•Lafarge, NA• Lamp Rynearson & Associates•Lidiak Photography • North American Title•Northern Colorado Business Report•Northern Colorado Paper•Old Chicago•Pepsi Cola Bottling•Pioneer Press•Poudre Valley Medical Group • Shirazi Benefits, LLC•Spradley Barr Greeley•State Farm Insurance Companies•The Tavern at St. Michaels•The Tribune•Unified Title Company

nmunity College •American Eagle Distributing/Budweiser•Anderson &Whitney, PC•Banner Health/North Colorado Medical Center Cache Bank & Trust•Cherry Creek Mortgage Company•FASTSIGNS Greeley•FirstFarm Bank• First National Bank•Greeley Tent

Home State will likely hire three to four more employees to staff the full service branch, Bower said.

Insurer Humana fined \$299,000 by state regulators

DENVER — Humana Insurance Co. and Humana Health Plan Inc. have been fined \$299,000 for market conduct violations affecting consumers.

The Colorado Department of Regulatory Agencies' Division of Insurance announced fines of \$184,000 for Humana Insurance and \$115,000 for Humana Health Plan. Both companies are licensed in Colorado and are headquartered in Louisville, Ky.

The market conduct violations, which covered the period of July 1, 2007, through June 30, 2009, included missing or incorrect information provided in policy forms, in some cases related to mandatory benefits coverage; failing to pay claims within time frames required by state law; and failing to use correct procedures when terminating coverage, among others.

CSU signs 10-year deal with Coca-Cola

FORT COLLINS — Colorado State University has announced a 10-year, \$5.2 million strategic partnership with the refreshment unit of Coca-Cola Co.

"The university will receive \$5.2 million in cash to fund student scholarships and internships and support academic programs, but the partnership is worth double that," said Dell Rae Moellenberg of CSU's public relations office.

In exchange, Coca-Cola will become the exclusive beverage supplier to the campus, according to Moellenberg. PepsiCo Inc. had been the school's beverage provider.

A portion of the annual funds will also help create the Beverage Management Institute in CSU's College of Business.

NCAR shows off Wyoming Supercomputing Center

CHEYENNE — Major construction at the National Center for Atmospheric Research-Wyoming Supercomputing Center is wrapping up this August outside Cheyenne, and crews will start to test the facility's infrastructure while administrators select the supercomputer that will occupy the site this fall. The center will allow scientists to run extremely complex computer models and processes to answer questions relating to climate change and weather forecasting, including the formation of hurricanes and tornadoes and numerous other fields of scientific research.

Construction began last June, after NCAR and its managing agency, the University Corporation for Atmospheric Research, decided in 2007 to locate the supercomputer center in Wyoming. NCAR currently houses several supercomputers at its Mesa Laboratory in Boulder, but the Wyoming center will increase the agency's computing capabilities by 15 to 20 times, said Rick Anthes, UCAR president.

The supercomputer will cost another \$25 million to \$30 million and should be ready for testing in early 2012.





five bucks. If your duck is plucked, you win a car! Good Luck!

Tickets will be sold through noon, July 25, and can be purchased at the Greeley Chamber or anywhere you see the car. For more information, call 970-352-3566. Need not be present to win.

Sponsored in part by our Chairman's Circle members and members of the Greeley Chamber Proceeds benefit the Greeley Chamber of Commerce Program of Work

BRIEFCASE

Nonprofit notes

Over 1,500 bicyclists rode in the McKee Medical Center 24th annual Community Classic Bike Tour on May 15, raising more than \$85,000 despite cold temperatures and wet roads. One hundred percent of registration fees and sponsorships benefited the **Stepping** Stones Adult Day Program at McKee.

Fresh produce that is planted, cultivated and harvested this summer at the Food Bank for Larimer County's Garden of Hope will find its way onto the tables of those living in four low-income neighborhoods in Larimer County through a partnership between HomeGrown, a Poudre Valley Health **System** program, and the Food Bank. Gardens maintained by HomeGrown and all produce will be free for neighborhood residents.

KUDOS

J-U-B Engineers Inc. is now a charter member of the Institute for Sustainable Infrastructure. A nonprofit organization, ISI is designed to do for the infrastructure sector what the Green Building Council (and the LEED rating system) does for the vertical building sector.

She She Nail and Wax Lounge of Fort Collins receive the award for Fastest Growing Spa in Colorado from Eminence Organics Skincare, an organic line originated in Hungary. She She offers skincare, massage, waxing, nail treatments, cosmetics, makeup and skincare education, spray tanning, and a full retail boutique in an "unspa setting."

Interstates Cos. of Fort Collins achieved the Diamond Safety Training and Evaluation Process level at the annual Associated Builders and **Contractors** Safety and Scholarship Awards Banquet in May. Interstate was the only ABC Rocky Mountain Chapter member to achieve the elite Diamond level. **Hensel Phelps Construction Co.** in Greeley earned the platinum level; Gracon Corp. and LPR Construction Co., both of Loveland, and Roche Constructors Inc. and TCC Corp., both of Greeley, earned the gold level; Coloscapes Concrete Inc. in Windsor and Gregory Electric **Inc.** in Loveland the silver level.

NEW PRODUCTS AND SERVICES

The **Lincoln Center** in Fort Collins is bringing back the Fort Collins Studio Tour after a three-year hiatus. The public is invited to visit more than 40 artists in 36 private art studios in Fort Collins, LaPorte and Bellvue on self-guided tours June 25 and 26, 10 a.m. to 5 p.m. Visitors can see how art is

made, meet the artists personally, and purchase art directly from the artists. Visit the Lincoln Center website for more information about the event and the participating artists www.lctix.com/galleriesevents.php.

NEW LOCATION

Mueller & Associates CPA LLC, a Lovelandbased tax and accounting services firm, opened an office at 1191 Woodstock Drive, Suite 8 in Estes Park this month. The Estes Park office expands the firm's ability to offer customized tax and accounting services to its fast-growing base of customers and prospects in the area.

Boulder Scientific Co. broke ground for an expansion production facility on the northwest corner of Colorado Highways 60 and 257 in Milliken. The company provides catalysts used in the manufacture of plastics and other industrial and consumer products such as food packaging grade films, automotive and construction grade synthetic rubber, and clothing.

Construction is under way for the new Fort Morgan Federal Credit Union, which will occupy a two-acre lot at the northeast corner of East Railroad Avenue and Sherman Street in the Salud Business Park in Fort Morgan. The park will be anchored by a new Salud Family Health Center. The new FMFCU is a branch of the **Sterling Federal Credit Union**. Both projects were designed by Thomas Beck of T.W. Beck Architects in Estes Park.

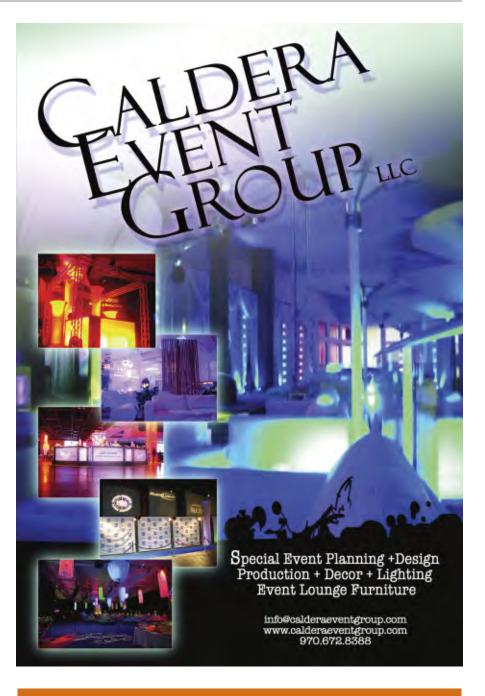
ANNIVERSARIES

In honor of **New Belgium**'s 20th anniversary, the brewery's flagship Fat Tire Amber Ale is getting a makeover. The result is New Belgium Super Cru, part of the esteemed Lips of Faith series. This special creation, along with Abbey Grand Cru, make up the second rollout of Lips of Faith beers this year. Super Cru is 10 percent ABV and is available in 22-ounce bombers and on tap. Abbey Grand Cru is 9.5 percent ABV and is available in 22-ounce bombers and draft.

Advanced Energy Industries Inc., based in Fort Collins, recently celebrated 30 years in business. Founded in 1981 as a startup introducing switchmode power technology to the semiconductor processing market, the company has consistently been a leader in power conversion products used in thin-films manufacturing and renewable-energy generation.

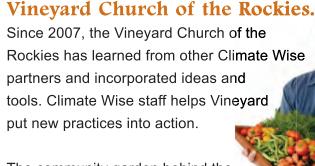
> If you have an item to share about name changes, new products or business news of note, e-mail it to Noah Guillaume at nguillaume@ncbr.com, or mail it to Briefcase at NCBR, 1550 E. Harmony Road, Fort Collins, CO 80525.





Working Together to Reach a Better Future.

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The community garden behind the church, formerly a volleyball court, is one unique project. Nurturing nature and community, the garden provides food for homeless and under-resourced people in the community. It is manned by volunteers and is a source of pride for the chu**rch** with bumper crops of tomatoes, onions and squash.

Join Climate Wise. It's easy. It's fun. (970) 221-6700 • fcgov.com/climatewise



HANS BREUER PHOTO BY CAMBON STUDIOS





MUST ATTEND EVENTS



10. Motorsports Racing Spectacular

For the race fan and thrill seeker this event is like a motorsports buffet - there is something for every race fan and thrill seeker to enjoy. Two hours of side by side racing with speedway style motorcycle racing, Mini Sprint Cars, Dwarf Cars, and ATV 4 wheeler racing and Hot Rod 4x4 pickups going side by side in a half a foot of slimy mud!

Monday, July 4 at 7pm Tickets: \$15 (\$6) \$2 more day of races



RINGOFF

9. Historic Centennial Village

The 30+ buildings set amid beautiful landscaping on 8 acres give the feel of reproduction village showcasing how early Greeley and Weld County settlers lived, worked, and played. Centennial Village will also feature special demonstrations and re-enactments.

FREE with park admission



A set of gifted singers and instrumentalists sing through some of the greatest songs of one of America's most brilliant singer-songwriters, Johnny Cash. The Stampede Troupe will perform eight shows during the Greeley Stampede.

Dinner and show tickets are \$37.50 for adults and \$32.50 for those under 13. The show only performances are \$22. All theatre tickets include parking & park admission.



The Stampede will host the Skates & Spurs Women's Roller Derby Tournament. The eight team tournament will feature teams around the region battling for the bragging rights during the 4-day tournament held in the Exhibition Building.

Friday, July 1-Monday, July 4 Tickets: \$15-17 4-Day Pass: \$45



6. K99 Concert Series

This year's Stampede Arena concert series is the most affordable lineup in years

Friday, June 24
Saturday, June 25
Friday, July 1
Saturday, July 2

Rodney Atkins with Little Big Town \$24 & \$29 Clint Black with Josh Kelley \$22 & \$27 Chris Young with Steel Magnolia \$22 & \$27

Cheap Trick with Blue Oyster Cult

MARK YOUR CALENDARS

Grease Monkey Demolition Derby

Sunday, June 26 at 2pm Tickets: \$20 & \$25 (\$12) **GMC Independence Day Parade** Monday, July 4 at 9am 10th Avenue, 19th St to 5th St

\$24 & \$29

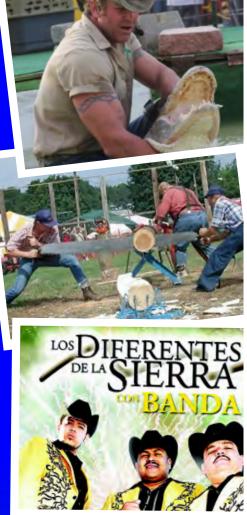
5. The Best Rodeo Action

The Stampede Arena is the best venue in the region to watch a Pro Rodeo. In addition, the Greeley Stampede draws the top professional cowboys and cowgirls every year to Greeley.

Saturday, June 25	Kids Rodeo	FREE with park admission
Monday, June 27 sponsored by Bank of Co	PRCA Xtreme Bulls lorado	\$20 & \$25 (\$12)
	PRCA Pro Rodeo nk Night sponsored by North C	
	PRCA Pro Rodeo Appreciation Night sponsored	\$12 & \$20 (\$6) by JBS
Thursday, June 30 sponsored by AgLand Inc	PRCA Pro Rodeo	\$12 & \$20 (\$6)
Saturday, July 2 sponsored by Anadarko	PRCA Pro Rodeo Petroleum Company	\$12 & \$20 (\$6)
Sunday, July 3 sponsored by Western Da	PRCA Pro Rodeo airy Association	\$12 & \$20 (\$6)
Monday, July 4	PRCA Pro Rodeo	\$15 & \$25 (\$10)







4. Ehrlich Toyota Kids Korral

This year's special kids area will feature the popular petting zoo and two new family friendly attractions- daily gator and lumberjack shows. All kids korral activities are **FREE** with park admission

Gator Show

The Swampmaster's Gator Show & Exhibit will feature Jeff Quattrocchi, the Swampmaster, catch an 8 foot, 200lb alligator with his bare hands.

Lumberjack Show sponsored by State Farm Insurance

The Paul Bunyan Lumberjack Show features axe throwing, underhand chopping, one man crosscut sawing, precision chainsaw racing, & dragster chainsaws.

3. Anadarko Pavilion Stage

The new entertainment stage, located near the Pavilion, will showcase music and community organizations scheduled and coordinated by 98.5 KYGO, 107.9 The Bear, 100.7 KOLT FM, 96.5 La Tricolor, and the Greeley Tribune.

FREE with park admission

2. Mutton Bustin in the Park

The Stampede will feature one of the most popular rodeo events every day during the event in the Pavilion. Mutton Bustin in the Park sponsored by First National Bank, will allow kids ages 3-7, under 55lbs, the opportunity to ride a sheep for a chance to mutton bust during a Pro Rodeo performance.

FREE to watch with park admission FREE to participate, space is limited

1. Darryl Worley

Spend your Independence Day with one of country music's most patriotic singers- Darryl Worley. His top hits include "I Miss My Friend", "Have You Forgotten?", and "Awful, Beautiful Life".

Monday, July 4 **FREE** with park admission

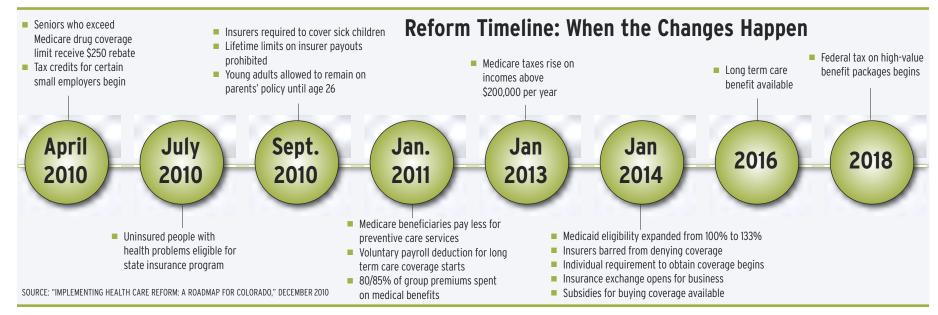
Big Country 97.9 Stage



www.GreeleyStampede.org 970-356-7787

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HEALTH CARE



Health exchange on track for implementation

New board to be seated by July 1 to guide process

By Kate Hawthorne

khawthorne@ncbr.com

DENVER — When Gov. John Hickenlooper signed Senate Bill 200 into law on June 1, he not only made Colorado the eighth state to comply with federal law requiring creation of health insurance exchanges. He also ensured that a year of work on health-care reform implementation in the state continues to the next level.

"SB 200 was a milestone," said Joan Henneberry, director of the Colorado Health Insurance Exchange, where small businesses and individuals can shop for health insurance. "It was the enabling legislation that allows us to go ahead."

SB 200, sponsored in the Senate by

Sen. Betty Boyd, D-Lakewood, and in the House by Rep. Amy Stephens, R-Colorado Springs, was passed in the final weeks of the 2011 legislative session without a single Senate Republican vote. That made Colorado the only state so far to pass exchange legislation through a divided legislature, Hickenlooper said at the bill-signing ceremony.

The next step, as required by the law, is to seat a nine-member board of directors to direct and oversee implementation of the exchanges. The governor will

appoint five members — not state employees — while the leadership of the state House and Senate will each select two, to serve four-year terms; three exofficio nonvoting members will include the state insurance commissioner and representatives from the offices of Health Care Policy and Financing and Economic Development. The board must be seated by July 1, but they can't be simply political appointments.

"It was important to get a skill-based

See EXCHANGE, 19

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Exchange information

For more information about implementation of health exchanges in Colorado, or to become involved in the process, go to coloradohealthinstitute.org or Colorado.gov/healthreform.

EXCHANGE, from 18

board," Henneberry said. "The legislation outlines the skill set requirements for directors."

SB 200 says that a majority of the voting members must be business representatives or individuals not directly affiliated with the insurance industry, with demonstrated expertise in one, preferably two or more, areas such as health care finance or economics; individual or small employer health insurance coverage; health benefits administration; administration of a public or private health-care delivery system; the provision of health-care services; information technology; or starting a small business with 50 or fewer employees.

Henneberry said the board's first meeting is tentatively scheduled for July 11. When it begins meeting, it will be responsible for, among other things, appointing an executive director to administer the exchange, creating operational and financial plans, and considering the structure of the exchange, including the appropriate size of the small employer market.

Volunteer working groups

The board will be able to hit the ground running, according to Henneberry, because of the efforts of 65 volunteers representing various stakeholders such as the business community, insurance industry, health care providers and economists and analysts.

"They've been meeting on an ongoing basis since last year, divided into four working groups, to help tee up the issues for the board," she said.

One group focused on data analysis, running various simulations based on income and demographic assumptions to determine which insurance products would be most likely to be in demand.

Another focused on small employers, what factors would be most important for them in using the exchange, and how to make it easy for them to use.

Verification and enrollment occupied the efforts of a third group, which focused on IT and other solutions to effectively and efficiently determine eligibility to participate in the exchange and then work with it.

And the last group has been exploring marketing, education and outreach issues, what specific messages need to be delivered to educate the public and employers on how to access the pro-

Henneberry said all this advance work will help, but the board will still be looking at pretty tight deadlines for implementation of the exchanges.

"We have to be ready to open the doors by late 2013, since the Affordable Care Act requires people to start getting benefits by Jan. 1, 2014," she said. "That means we have to start testing in July 2013 before an open enrollment in the fourth quarter, at the latest. We have just about two years to get all the work done."

While Colorado faces a massive effort to implement its health exchange by the Affordable Care Act deadline, it is far and away ahead of other states, even the few that have passed enabling legislation.

"Lots of states are still at the information-gathering stage," Henneberry said. "They have until the end of the year to decide if they want to pass enabling legislation in 2012. A couple have their legislatures just starting to draft a bill (like SB200), and a couple haven't done anything. Some will decide they just won't do it."

If they don't, or can't, state residents will by default be included in the federal exchange program. This makes Colorado a national leader in how to keep state control of the process.

"We are absolutely in the top quartile

"We have just about two years to get all the work done."

Joan Henneberry, director Colorado Health Insurance Exchange

in terms of progress," Henneberry said. "The last year has helped us a lot."

And all this planning has been done without spending one dime of state money, according to Henneberry. It has all come from a \$1 million federal planning grant awarded at the beginning of

'We've spent about half of it so far, so we're on track," she said. "We've been totally focused on keeping things lean and efficient."

The exchange is supposed to be selfsupporting by 2015, and Henneberry said that efforts so far have been focused on creating partnerships with private businesses in the state, which could result in job creation among local companies.

While implementation of the exchange moves along, Colorado is also one of 26 states suing the federal government over the constitutionality of mandating health coverage. That suit, most recently heard by a federal appellate judge in Atlanta on June 8, could reach the Supreme Court as early as its next session, which begins in October.

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pvhs.org/clinics

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BE LOCAL, from 2

experience.

"We have seen our CSA triple in sales since (joining)," he said.

Maitland said Fossil Creek has about 50 CSA members getting food from his 10-acre farm but could "probably handle 200" if he focused exclusively on CSA farming.

Maitland said he's glad to see a growing interest in locally grown items and noted there's a growing number of CSAs to satisfy that demand.

"I think if a person knows what a CSA is and is Internet-savvy, they'll be able to find one," he said. "I think in Fort Collins and around the country it's really starting to get rolling."

Maitland said he believes that's

because more and more people want to buy local and eat local.

"It just seems like supporting your local economy is a very important thing," he said. "There's no sense shipping in what can be grown here and you know where it's coming from."

Many motivations

Grimmett and Kimmel say there are many reasons why increasing numbers of people are beginning to buy local food whenever possible.

"I think it's a confluence of many, many things," Grimmett said. "I hear all kinds of motivations. Food safety is one. Healthier eating is another thread. Cooking as recreation is part of it, and some people think local food has a more positive environmental impact."

"I think it sometimes comes down to

taste and feeling better when their food is more alive and real," Kimmel added.

And even though buying locally grown food can cost a little more than what's at the supermarket, Kimmel said there are other factors to consider.

"A huge part of the conversation is about value and worth," she said. "It's not just about price. At some point we're

Get Local

For more information, visit www.BeLocalFirst.org or call 970-219-3382.

doing ourselves in when we don't look at what's behind the price, at what's really healthy and sustainable."

Be Local Northern Colorado has

about 300 members that include growers, retailers, restaurants, food groups and service providers. "It's a little bit of everybody," Kimmel said. "The common denominator is they are all independent, locally owned businesses."

And that's good for the local economy, Grimmett notes. "Every study says locally owned businesses have a stronger economic impact than those who aren't," he said.

The underlying philosophy of Be Local is to support the kind of locally owned infrastructure that once flourished everywhere, Grimmett said.

"How do you re-establish a placebased, human-scale living economy?" he said. "It's a sense that we create the economy together and it's not just imposed on us, that we're actual participants in this and not just passive consumers."

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Family Physicians on

Coe Construction completed a 7,600 square-foot addition to the existing Johnstown Health Clinic for the NCMC, Inc. Board of Directors and Banner Health in June 2011. The project included 12 exam rooms, one procedure room, and a basement under one half of the addition. An elevator was also added to provide better access to the basement level of the new and existing underground level. The Coe crew had to excavate, with

Exam Room



Procedure Room



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ZOOMGRANTS, from 4

tem. It's easier for agencies applying for grant funds too, because it's Web-based, they can go in, work on it, save, and have someone else sign on to help provide input.

"For the city, it was a very good experience," she continued. "It absolutely saves money, especially time spent processing grant applications and managing documents and money in terms of staff time. I can comfortably say that it saved thousands of dollars in terms of staff time saved."

The city of Fort Collins began using ZoomGrants during the Fall 2009 funding cycle. Prior to that, nonprofit organizations were required to submit 20 to 30 copies of applications that ranged from eight to 20 pages.

"We would have stacks and stacks and stacks of applications," said Sharon Thomas, city grant administrator. "ZoomGrants eliminated all of that. Everything is submitted electronically. It's been really good for staff as well as for applicants.

"They have been very accommodating and wonderful to work with," she added. "They really listen to their customers and make changes."

A notable private client is the Phoenix Suns basketball team, which uses ZoomGrants to administer multiple grants and scholarships. Their review committee has 35 people on it and one of their grant programs received over 300 applications.

The amount of paper that ZoomGrants has saved them is very significant," Smith noted.

"The amount of paper that ZoomGrants has saved them is very significant."

Andy Smith, vice president ZoomGrants

Personal experience

Hamilton, who wrote the ZoomGrants system, received his MBA from Colorado State University with a concentration on nonprofit management. He also worked as a graduate assistant building websites. After graduation he was looking for a job as a grant administrator.

"I realized I would have to go through stacks and stacks of paper proposals if I did get that job. I didn't want to go through all that paper," he recalled. "So I started building an online system. Once I realized this could be its own business, I stopped looking for a job."

ZoomGrants has six employees and intends to hire several more by year-end. The company focuses on the triple bottom line: people, planet and prosperity, according to Smith.

"We grow the business because of our commitment to customer service and we focus on the intuitive nature of our technology so it's easy and simple to use for all users," he added.

Banner Health and Johnstown their Expansion!

surgical accuracy, right next to the existing basement walls, build the new addition, and complete the tie-ins through the old exterior walls to join the spaces together - all while keeping the clinic open. Construction was completed just six months after the project started in December 2010. Finishing touches by Coe involved new paint and new flooring in the existing portion of the clinic for a seamless match.

Nurses Station #1



Nurses Station #2











Congratulations and thank you...

...to Coe Construction and Johnstown Family Physicians for expanding our ability to serve the health care needs of the community.



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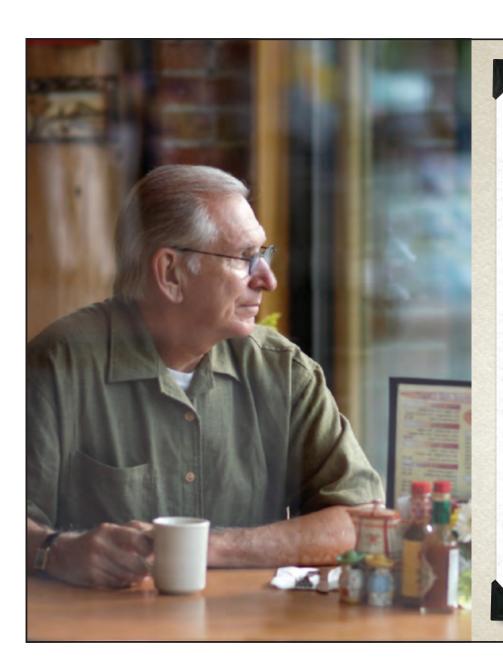
Largest Alternative Medicine Providers DataBank The Vault's Always Open



Ranked by number of providers

RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	NO. LICENSED PROVIDERS NO. EMPLOYEES NO. OF CLINICS IN REGION	PRODUCTS/SERVICES	WEB SITE E-MAIL	PERSON IN CHARGE TITLE OF PERSON IN CHARGE YEAR FOUNDED
1	12	AMARA MASSAGE THERAPY CENTER 100 W. Olive St. Fort Collins, CO 80524 970-484-2629/970-493-9150	5 9 1	Massage therapy center.	www.amaramassage.com info@amaramassage.com	Mike Mazza Owner 2005
2	2	EATON THERAPEUTIC CENTER 123 EIm Ave. Eaton, CO 80615 970-454-2224/970-454-3147	5 8 1	Swedish massage therapy, deep tissue therapy, sports therapy, mud and herbal wraps, massage for two, raindrop therapy, contact reflex analysis, health food store with gluten-free products.	www.eatontherapeutic.com eatontherapeuticcenter@hotmail.com	Dorothy Mongan Owner 1985
3	4	ABARR LAKE CHIROPRACTIC & ACUPUNCTURE CLINIC PC 2680 Abarr Drive Loveland, CO 80538 970-622-8775/970-622-8761	4 5 1	Chiropractic, acupuncture, massage therapy and nutrition.	www.abarrlake.com N/A	Amy Reeves Owner 1999
4	3	CENTER FOR ADVANCED BODYWORK 2030 Blue Mesa Court Loveland, C0 80538 970-663-6501/970-663-4524	3 4 1	Medical massage, chiropractic, physiotherapy, neuromuscular re-education, sports therapy.	www.coloradobodywork.com josh@coloradobodywork.com	Joshua J. Crill President 1998
5	6	PIVOTAL WELLNESS 4021 S. College Ave., Suite B Fort Collins, CO 80525 970-266-0003/970-266-8077	3 1 1	Chiropractic, decompression, orthotics, cold laser, kinesio taping, rehab, corrective exercise therapy, massage therapy, counseling/coaching, yoga, TRX and core classes.	www.pivotalwellness.com info@pivotalwellness.com	Brian D. Hollstrom, D.C. Cathy A. Hollstrom, D.C. Jennifer Hollstrom, D.C. 2001
6	9	LIFEWORKS CHIROPRACTIC WELLNESS CENTER 2032 Lowe St., Suite 102 Fort Collins, CO 80525 970-377-1810/970-377-1815	2 5 1	Family chiropractic wellness center, total wellness, acupuncture, massage, nutritional counseling, physical and mental fitness.	www.lifeworks-chiropractic.com info@lifeworks-chiropractic.com	Justin Thole Owner 2002
7	NR	KELLEY HEALING ARTS CENTER 209 E. Swallow Road Fort Collins, CO 80525 970-223-7425/866-225-2126	2 4 1	Natural therapies including homeopathy, acupuncture, herbal medicine, physical medicine, nutrition and kinesiology.	www.threeriversnaturalmedicine.com threeriversnaturalmedicine@gmail.com	Mark Kelley Buffy Binder Practitioners N/A
8	NR	ACUPUNCTURE OF THE ROCKIES 308 S. Howes St. Fort Collins, C0 80521 970-416-9600	2 3 1	Complete acupuncture care, Chinese herbal medicine, massage therapy, Specializing in sports injuries and pain, respiratory conditions and dermatology.	www.acupunctureoftherockies.com diana@acupunctureoftherockies.com	Diana Hermann Owner 2002
9	5	SOLECKI CHIROPRACTIC & ACUPUNCTURE 3624 W. 10th St. Greeley, Co 80634 970-353-2101/970-353-0754	2 3 1	Chiropractic, acupuncture, nutrition, massage, disc compression therapy and sports rehabilitation.	www.soleckichiro.com dr.nicole@soleckichiro.com dr.david@soleckichiro.com	David Solecki Nicole Solecki Owners 2001
10	NR	SAGE HOLISTIC HEALTH 1136 N. Lincoln Ave. Loveland, CO 80537 970-667-7071/970-667-4755	2 2 1	Naturopathic and Chinese medicine, holistic health care, botanical medicine, homeopathy, acupuncture and nutritional counseling.	www.sageholistichealth.com N/A	Dee G. Koloski Kathryn Plummer N.D., L.Ac. N.D. 2003
11	10	COBERLY CHIROPRACTIC INC. 3025 N. Taff Ave., Suite A Loveland, CO 80538 970-203-0621/970-461-2462	1 3 1	Chiropractic care, massage therapy, nutritional and exercise counseling. Standard Process supplements, ice packs, biofreeze, and cervical traction equipment.	www.chiroguy.com drcoberly@chiroguy.com	Guy Coberly, D.C., CCEP Owner 1999
12	8	CHIROPRACTIC WORKS 2801 S. Remington St., Suite 2 Fort Collins, CO 80525 970-229-9993/970-229-9993 es the city of Brighton and Larimer and Weld counties.	1 2 1	Complete chiropractic care; specialize in low-back pain and sciatica, also neck, knee, shoulder pain, arthritis and migraines; diversified and flexion-distraction technique (spinal decompression), board-certified in acupuncture, facials, footrubs.	www.chiroworker.com chiroworker@yahoo.com	Stephen B. Asquith Owner 1985 s Report survey researched by Ross Manle

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ER management group loses contract after 30 years

NCMC replaces physician group with TeamHealth

GREELEY – A group of emergency room doctors that provided emergency care services at North Colorado Medical

Center in Greeley for almost 31 years is looking for new employment following the cancellation of their contract.

Since 1980, North Colorado Emergency Physicians P.C. has been providing emergency care in NCMC's emergency depart-



Steve Porter

ment, growing from five personnel to 26 as the region and demands on the department grew.

But in February, NCMC notified the ER group and announced to NCMC's medical staff that NCEP's contract would not be renewed because NCMC had contracted with TeamHealth, a Tennesseebased, for-profit management group.

NCEP's contract officially ended

John Hurst was one of NCEP's founding physicians, and he lamented the end of an era in a letter sent to the Greeley Tribune, saying the cancellation of the service contract was "unconscionably callous."

"After hearing the presentation of the new for-profit administrators, most of the current ER physicians and almost all of the physician assistants are choosing to leave NCMC," Hurst said. "The consensus is that the new management does not represent a change for the better and that our treatment from Banner administrators at NCMC has created a climate of distrust."

Of the 26 personnel in NCEP, eight have agreed to stay on under TeamHealth.

Hurst was out of town and not available for comment, but Frank Purdie, another one of the NCEP original partners, said he, too, was disappointed with how the transition was handled.

"We came here on July 1, 1980, and we've been faithful servants to the people of Greeley and I really don't think we deserved what happened," Purdie said.

NCMC is operated by Phoenixbased Banner Health, which also owns McKee Medical Center in Loveland.

NCMC CEO Rick Sutton sent a letter to the hospital's medical staff in February that said TeamHealth would be replacing NCEP in the emergency room. In the letter, Sutton did not detail why the changeover was taking place after 30 years.

"At this time, we feel that the expertise and resources of a nationally experienced group will be beneficial in managing the physician component in our ER," Sutton wrote. "We're very grateful to the individual members of North

Colorado Emergency Physicians for their dedication to our community and we're confident that many, if not most, of the physicians in our ER will remain at NCMC as a part of TeamHealth."

Purdie said one reason many of the former NCEP physicians were not staying was because to do so would have resulted in a substantial pay cut.

"My understanding was the initial pay cut was 40 percent with an incentive clause where you could earn half of that back," he said. "So you could work harder and still not make what you were making."

Bill Byron, Banner spokesman, said in an emailed response to questions that the changeover was not related to performance, cost savings or NCEP staffing levels.

Byron said the decision to change "was made with respect to leadership that would be more closely aligned with Banner's direction in the future," without elaborating.

Byron said McKee Medical Center's ER is being managed by Big Thompson Emergency Physicians and added, "I am not aware of any plans with respect to a change in that organization."

Purdie said he was definitely not going to be part of TeamHealth.

Purdie, 62, said he was hoping to finish his career at NCMC but now is applying for a new position in a tight market. He said the contract cancellation blindsided the group.

'The 26 people who were there were time-tested, proven and compatible," Purdie said. "You just can't replace a team like that, and that gave us confidence that we'd continue."

Purdie noted that NCEP was given a one-year contract extension last fall but said there was "not a hint" that NCMC was looking to replace them.

"If it wasn't something we could correct, then it strikes me it was just part of a corporate plan" he said

Jim Campain, another NCEP ER physician who lost his job, said the group was performing well as measured by HealthGrades, a neutral group that rates doctors, hospitals and practices. He said NCEP was one of four ER management groups in Colorado to win HealthGrades' Emergency Medicine Excellence Award in 2010.

Campain said the contract cancellation was "shocking."

"There really was no warning," he said. "I met with Rick Sutton every month and there was no talk of our group being replaced or restructured."

Campain said a patient survey showed some dissatisfaction with NCMC's ER regarding waiting times but not about the care patients received.

But Campain said the NCEP physicians did respond to the survey as best

One thing I came away with is the hospital couldn't back up a claim we were bad doctors because there's absolutely no evidence of that."

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



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Largest Breweries and Brewpubs

Ranked by total barrels sold



RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	TOTAL BARRELS SOLD 2010	EMPLOYEES 2011	PERCENT OF BUSINESS IN REGION PERCENT OF BUSINESS ELSEWHERE	PRODUCT LINES	BREWMASTER(S) OWNER	E-MAIL WEB SITE YEAR FOUNDED
1	2	NEW BELGIUM BREWING 500 Linden St. Fort Collins, CO 80524 970-221-0524/970-221-0535	661,075	380	N/A N/A	Fat Tire, Sunshine Wheat, Mothership Wit, Abbey, Trippel, Blue Paddle, 1554, Lips of Faith beers, seasonal releases.	Peter Bouckaert Kim Jordan primary, employee-owned.	nbb@newbelgium.com www.newbelgium.com 1991
2	3	ODELL BREWING CO. INC. 800 E. Lincoln Ave. Fort Collins, CO 80524 970-498-9070/970-498-0706	51,500	64	25% 75%	Hand crafted beers.	Doug Odell Doug, Wynne & Corkie Odell	cheers@odellbrewing.com www.odellbrewing.com 1989
3	4	FORT COLLINS BREWERY 1020 E. Lincoln Ave. Fort Collins, CO 80524 970-472-1499/970-472-1520	10,000	20	10% 90%	1900 Amber Lager, Tom's Major Pomegranate Wheat, Red Banshee Ale, Rocky Mountain IPA, Kidd Lager, Z Lager, Chocolate Stout, and seasonals.	John Swanson, Doug Smith Tom and Jan Peters	info@fortcollinsbrewery.com www.fortcollinsbrewery.com 2003
4	5	COOPERSMITH'S PUB & BREWING 5 Old Town Square Fort Collins, CO 80524 970-498-0483/970-498-0471	1,950	110	100% 0%	Hand crafted beers.	Dwight Hall Scott Smith	coopland@coopersmithspub.com www.coopersmithspub.com 1989
5	7	C.B. POTTS RESTAURANT & BREWERY 1415 W. Elizabeth St. Fort Collins, CO 80521 970-221-1139/970-484-1846	1,328	2	99% 1%	Buttface Amber Ale, Big Red IPA, Big Horn Hefeweizen, Colorado Blonde, 71 Pale Ale, Total Disorder Porter, Oktoberfest, Sno Angel, Mai Bock, Barefoot Wit	Kirk Lombardi Ram International	klombardi@theram.com www.cbpotts.com 1971
6	6	ESTES PARK BREWERY 470 Prospect Village Drive Estes Park, CO 80517 970-586-5421/970-586-0651	1,118	25	95% 5%	Samson Stout, Stinger Honey Wheat, Longs Peak Raspberry Wheat, Renegade IPA.	Eric Bratrud Eric Bratrud & Tyler Lemirande	epbrewery@epbrewery.net www.epbrewery.net 1994
7	8	CRABTREE BREWING CO. 625 Third St., Unit D Greeley, CO 80631 970-356-0516	1,100	10	85% 15%	Hand crafted beers.	Jeff Crabtree Jeff & Stephanie Crabtree	info@crabtreebrewing.com www.crabtreebrewing.com 2006
8	NR	EQUINOX BREWING 133 Remington St. Fort Collins, CO 80524 970-430-6489	527	9	100% 0%	Ever changing menu of hand-crafted beers.	Colin Westcott Colin and Shannon Westcott	info@equinoxbrewing.com www.equinoxbrewing.com 2010
9	NR	FUNKWERKS 1900 E. Lincoln Ave. Fort Collins, CO 80524 970-482-FUNK	10	6	85% 15%	N/A	Gordon Schuck Gordon Schuck Brad Lincoln	tellmemoreyougoldentongueddevil@funkwerks.com www.funkwerks.com 2010

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

Region surveyed includes Larimer and Weld counties and the city of Brighton. N/A - Not Applicable. NR - Not Previously Ranked.

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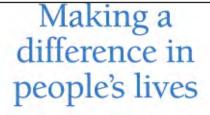
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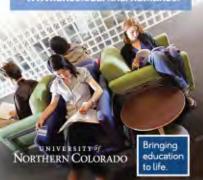




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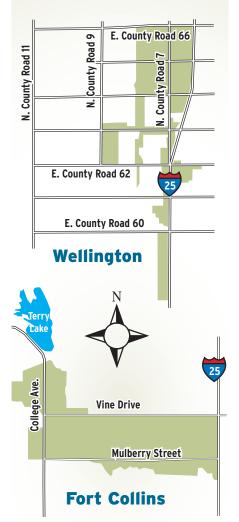


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In the Zone

Businesses that locate within enterprise zones are entitled to tax credits, while contributions to nonprofits in the zones can earn donors similar tax breaks. The 25-year-old program was originally designed to attract investment to economically distressed areas, but has expanded over the years. Colored areas on the maps indicate the enterprise zones in Fort Collins, Loveland, Berthoud and Wellington.





"I can tell you about economic distress. We see it every day in our lobby."

Lew Wymisner, administrator **Larimer County Enterprise Zones**

ENTERPRISE, from 3

Development.

"The criteria for enterprise zones are established at the state level," she said.

Wymisner said that the duties associated with administering EZs fell upon the Larimer County Workforce Center in 1994, after the county commissioners decided that the credits would be best used in assisting those Larimer County residents in economic distress.

Once he was assigned his new task, Wymisner began using the credits to help the working poor, most often through the contribution credit.

"I can tell you about economic distress," Wymisner said. "We see it every day in our lobby."

Changes not debated

Introduced during the 2011 legislative session, Colorado House Bill 1314 would have made access to EZ tax credits easier, but no decision was made before the session ended May 11.

HB-1314 would have removed the requirement, beginning Jan. 1, 2012, that taxpayers obtain pre-certification from the EZ administrator before "engaging in an activity for which the taxpayer intends to claim an enterprise zone tax credit."

Rep. Jerry Sonnenberg, R-Sterling, co-sponsored the bill with Rep. Cheri Jahn, D-Wheat Ridge. The pre-certification requirement limits the ability to grow a business in the enterprise zone, according to Sonnenberg.

"I am disappointed that the Senate chose to not deal with Republican bills that were sent to the Senate in a timely manner," Sonnenberg said. He is contemplating bringing the bill back for the next legislative session.

In Weld County, Schulte is available to answer questions about the pre-certification guidelines through Upstate.

In Larimer County, anyone interested in locating a business within an enterprise zone or making a contribution to an eligible organization can check the website for the Larimer County Workforce Center, which features a locator that will tell a user if a particular address is located in an EZ.

Also available on the website is a list of agencies that offer a tax credit. The local organizations give residents an incentive to donate their money to causes in Northern Colorado, Wymisner said, which is what people in Larimer County want.

"People would rather donate their money here than in Denver or somewhere else," Wymisner said.

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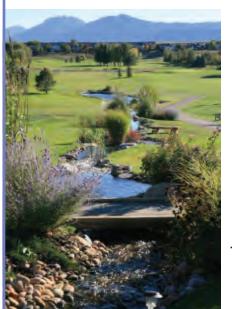






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NISP, from 1

The letter said city staff was "not provided an opportunity to review the final draft" of the goals statement and that it was "a surprise" to the city that the NISP-supporting goal was included.

Strong reservations

"Furthermore, the city has very strong reservations about (NISP)," the letter continues. "As you may know, Fort Collins' City Council voted unanimously to oppose the project as it was described in the Draft Environmental Impact Statement published in 2009."

The letter attaches a nine-page executive summary of concerns drafted when the council unanimously voted to oppose NISP on Sept. 2, 2008. At the time of the vote, the council was reacting lic review.

Those concerns included worries that the proposed 170,000-acre-foot Glade Reservoir just north of Ted's Place near the mouth of Poudre Canyon would divert up to 71 percent of Cache la Poudre River water upstream from the city of Fort Collins, and could result in the need to fund tens of millions of dollars in water and wastewater improve-

The U.S. Army Corps of Engineers is currently reviewing those concerns and others as it prepares a Supplemental EIS for the project, which is expected to be released sometime next year.

Mayor Weitkunat, elected in April, said the letter aimed to set the record straight on where Fort Collins stands with the NISP proposal as currently designed.

"The intent was to state Fort Collins'

"It was a positioning that really didn't have Fort Collins' input."

Karen Weitkunat, Mayor Fort Collins

involved or contacted with what went on," she said of the goal-setting process, which had been touted as a good example of regional cooperation.

"It came as a surprise, especially the statement on NISP," she said. "It was a positioning that really didn't have Fort Collins' input."

Weitkunat, who persoanlly supports

sible for letting the goal slip into the final goal statement for the region.

"You have to say maybe the city wasn't real vigilant," she said.

Weld County idea

Frank Lancaster, Larimer County manager, said Larimer officials basically went along with Weld County's desire to include the goal in the final document.

"The endorsement of NISP came only from the Weld County side," he said. "It wasn't even mentioned on our side. It didn't come up at all."

Tom Donnelly, Larimer County commissioners' chair, confirmed inserting the goal was a Weld County idea.

Weld did insert that specific goal," he said. "It's not our goal. But Larimer County does strongly support the NISP project. Water and jobs are strongly tied together and economic development is definitely a top priority for Larimer County.

'We're in the worst economic downturn since the Great Depression," Donnelly added. "This (NISP) project is part of the solution to maintain agriculture and for economic development for the future."

NISP is being promoted by Berthoud-based Northern Water, which has signed 11 towns and cities and four water districts to pay for the estimated \$490 million storage project. Neither Greeley nor Fort Collins, which have their own municipal water supplies, are participants in NISP.

Barbara Kirkmeyer, chair of the Weld County board of commissioners, said Weld County heard loudly from its constituents that support of NISP and water storage in general was a high priority.

"The goal is actually about supporting water storage projects," she said. "That came from our seven regional meetings we had, so we had that in our Weld County plan."

The two counties came together — as requested by the governor's office — to develop a combined regional economic plan. That's when the NISP-related goal was included and sent on to the state, Kirkmeyer said.

"There was a very fast timeframe at that point to get our goals together," she said.

Not behind closed doors

But Kirkmeyer said Weld County stands behind the NISP-related goal and denies it was inserted without an opportunity for public comment.

Everyone had the opportunity to comment," she said. "Gary (Wockner) makes it sound as if it was done behind closed doors, and that wasn't the case."

Wockner insists the "public process was subverted" and that's why he contacted the Fort Collins city council through emails when he learned about the NISPrelated goal being sent to the state.

Wockner said he also sent a letter to the state on behalf of Save the Poudre.

"We are requesting that supporting NISP be removed from the economic development plan for Northern Colorado," he said. "We think NISP would drain and destroy the Poudre River and harm the Northern Colorado economy."

But getting the NISP-related goal removed from the region's plan will likely be a difficult challenge for Save the Poudre, which claims it gathered more than 4,000 emails of support.

"Water storage has always been a goal for this area," Kirkmeyer said. "It's not coming out of the plan. It's the economic plan for the region and we still want that in there."



ACE, from 1

Association for Manufacturing and Technology, a statewide manufacturing assistance center, and NASA, the federal space agency. ACE is the centerpiece of an initiative to boost the state's already considerable clean-energy and aerospace industries.

Calls for site proposals attracted about 40 bids from communities up and down the Front Range, but Loveland seemed to gain an edge in wooing CAMT and economic-development officials, not only with the purchase of the former Agilent property but also an avalanche of letters of support from residents and schoolchildren. One endearing Valentine, from a boy named Zachary, seemed to capture the spirit and desire for both Loveland officials and CAMT staff: "Maybe we can get together, and you can interview me so I can support my mom that is in really bad shape please...I'd love for you to join our Loveland community," Zachary wrote.

The love letters made their impression: At a June 9 special meeting of the Loveland city council, CAMT staff announced that the group has selected United Properties, a Minnesota-based developer with offices in Denver, to develop the ACE park on the 167-acre former Agilent parcel, officially confirming the city's selection.

Loveland Mayor Cecil Gutierrez and city officials, state representatives and U.S. Congressional staff in attendance were emphatic with their gratitude, but also had plenty of questions about how – and when — the next phases of development will occur.

Recruiting tenants

Elaine Thorndike, CAMT CEO, said half a dozen companies have already written letters of interest and another 20 potential clients have also been identified. The development team, consisting of CAMT and United Properties staff, is recruiting tenants who have product prototypes or who are looking to accelerate commercialization. By targeting this class of enterprises, the ACE park should fill a gap in the region between incubator organizations and established tech businesses.

The development team will meet twice a week over the next 60 days to develop a draft business plan, Thorndike said, and bring interested companies on tours of the site, which includes 811,000 square feet of space in four buildings. Initial plans for the project include renovating two 50,000-square-foot buildings to serve as labs for a number of ACE companies.

"The primary draw will be the shared services that we can put in the buildings," Thorndike said, adding that CAMT hopes to receive donated equipment from other federal labs.

Cynthia Christie, CAMT's representative with an office on Colorado State University campus, has helped identify tenants among local companies looking to expand. Christie said she has worked closely with the Northern Colorado Economic Development Corp. and Upstate Colorado Economic Development to connect with businesses in Larimer and Weld counties.

Land prep first step

In addition to lining up tenants, the development team may also need to address or mitigate several environmental issues, including potential groundwater contamination, existing waste piles and asbestos, before opening up the property.

Officials from United Properties said

the family-owned company, which was founded in 1916 to manage real estate holdings of Hamms Brewing Co., has plenty of experience preparing and managing sites with pollution or contamination factors.

"It's not unusual. It's the norm rather than the exception," United president Frank Dutke said during the city council meeting.

Loveland city officials have already spent roughly \$250,000 completing due diligence studies for the site and did not find any "earth-shattering" problems, according to Betsey Hale, city business development manager. The development team will review the studies as part of the plans for the next two months.

Kevin Kelley, a Denver-based United vice president who will head the company's efforts on the ACE park, said he also expected few major roadblocks that could delay development.

"Those buildings were well-built and

well-maintained," Kelley said, "It would be my preference to repopulate them (first), and then we could have new buildings.'

United has also frequently invested in community arts and education programs, through its related Pohland Foundation, and Hale and others said Loveland is hopeful the company will similarly support the city.

"The fit with our (artistic) creatives in Loveland is a great one," Hale said. "They're also really big in community giving, with lots of scholarship programs."

The big question: When?

Pending review of the studies, the city, which has agreed to purchase the 300plus acre site from Agilent for \$5.8 million, will sell the park parcel to the development team while retaining an additional 127 acres as city open space.

Agilent, which will still have roughly

350 employees in one building on campus, has agreed to work with the city to prepare the site for transfer to the developer, added Loveland city manager Bill Cahill.

While waiting for the acquisition papers to be signed and due diligence to be completed, CAMT and United officials aren't ready to set a timeline for opening the site, although a CAMT press release said the ACE initiative should be adding 10,000 new jobs in Loveland and elsewhere in the state within five years. Members of the development team declined to say when businesses might move into the ACE park, or when new job opportunities would be available, after being asked by Mayor Gutierrez.

Among the signs of the high anticipation for the site, Larimer County Commissioner Tom Donnelly said the county Workforce Center has already received 2,000 applications from people looking for work at the ACE park.



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Third of July at the Stampede

The second Sunday of the Greeley Independence Stampede will feature a full lineup of Latino musical artists playing free concerts:

1:30 P.M. Grupo Descontrol 2:30 P.M. Terre Musical 3:30 P.M. Grupo Kaoba 4:30 P.M. Los Graneros de la Sierra 6:30 P.M. Grupo Bajo Vero 8:30 P.M. Atrevidos de Morelos 9:30 P.M. Las Diferentes de la Sierra

SOURCE: GREELEY STAMPEDE

Photo by Tony Bruguire, courtesy Greeley Stampede

STAMPEDE, from 1

that's a tremendous part of the celebration that may not have been sincerely invited to participate as frequently as it could," Ogg said. "July 3rd is a day where we're focusing attractions and activities intended to particularly motivate our Latino community to attend the Stampede," he adds.

Last year the Stampede welcomed 230,000 folks. That's a fairly significant gathering for a city with approximately 252,825 residents counted in the current U.S. Census.

"We're taking baby steps to identify the Latino spokespeople — like civic clubs, fraternal organizations, or ethnic groups — who would be able to tell us what attractions are most favorable to the local interests," Ogg said.

Toward that effort, organizers have sought and spoken to a number of people in the Greeley Latino community to learn what would make the event more special and relevant to this robust populace. It's a work in progress.

"When you ask a dozen people for their suggestions, you get three dozen ideas," Ogg siad. "We're trying to figure out how to focus those suggestions and make the best decisions we can."

Learning what is relevant and engaging to Latino would-be Stampede attendees will take time. The organizers realize it will also take a commitment of resources, and consistent initiatives to identify and engage with Northern Colorado Latino community leaders, and members who

Business Marketplace

BUSINESS REPORT

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Photo by Randy Owens, courtesy Greeley Stampede

have the pulse of the interests, needs and expectations of their compatriots.

At the same time, Stampede organizers are eager to appeal to Greeley natives and those of other heritages as well.

'We also want to be welcoming to Germans and Irish and all other ethnicities that make up the region's population," Ogg said. "We've tried, and while not yet successfully — though certainly not for a lack of effort — I don't think we've done nearly what we need to do in working with appropriate contacts in the Greeley area and Northern Colorado." One example he highlights is how to become more involved with the influx of Somalis and Burmese locally.

Celebrate culture

According to Ogg, the impetus for the annual Stampede celebration goes beyond the western heritage of Greeley.

"It's a very traditional time for picnics and reunions and those types of events that celebrate community," he said. "But it's also recognizing our country's independence and the ability to assemble and have parties and celebrate culture."

Admission to the Stampede is modest. General adult admission is \$5; seniors and youth pay \$2 each. Widely available coupons worth \$2 per person can reduce admission for seniors and youth to nothing, while adults pay \$3 each. The price of admission is included in tickets to any event such as the rodeo, demolition derby, or concerts.

Those concerts feature artists from various genres such as rock, country, and gospel throughout the two-week event. But on July 3 free concerts on one of the stages will shine the light on Latino musical groups hosted by radio station 96.5 FM (La Tricolor) and Entravision's TV network.

In addition to the music, Stampede organizers have made a more concerted effort to include Latino businesses and concessions. Vendors such as Tropical Sno, Western Wear, and La Fiesta will participate this year.

Lorena Muñoz, owner of La Fiesta, an authentic Mexican foods establishment that offers to-go items and catering services from its location at 1918 Ninthth St. in Greeley, will attend as a vendor for the

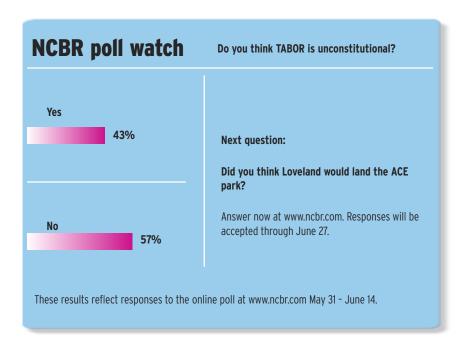
"I made the initial contact with the city of Greeley who referred me to the Greeley Stampede organization," Muñoz said. "That's how I obtained information on the process and costs associated with becoming a vendor."

She has attended the Stampede with her family in the past and found the family-oriented focus welcoming. But with kids who want to get on every ride and attend every event, she said the event can get a bit costly.

Regardless of cultural backgrounds, skin tones, or accents, patrons of the Greeley Stampede might also consider the organization's investment in their community.

This year the nonprofit will provide 16 graduating high school seniors in Weld and Larimer counties with \$1,000 scholarships, and reimburse or compensate area youth and fraternal civic groups for assisting with event hosting duties such as parking coordination and ticket taking, to the tune of \$130,000.

Ultimately, Ogg said, the intent is to extend nothing less than a "wholesome invitation for people of all cultures and ethnicities and religious beliefs to come celebrate what is a long-standing tradition of festival in Greeley, Colorado. The entire Greeley Stampede has attractions and fun entertaining activities to do for all people. Everyone is welcome every day."



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COMMENTARY

EDITORIAL

Colorado leading the exchange

Colorado is leading the way in creating a new state-based health exchange that's a key part of the Patient Protection and Affordable Care Act, otherwise known as the federal health care reform act signed into law by President Obama last year.

On June 1, Gov. John Hickenlooper signed Senate Bill 200, a bipartisan measure that had business group and health reformer support and will help lay the foundation for a working health exchange that must be in place by January 1, 2014.

Signing the measure made Colorado the eighth state to comply with PPACA, but Hickenlooper noted Colorado was the first state with a divided legislature to do so.

Now, the state has until July 1 to seat a nine-member board of directors to direct and oversee the implementation of the exchange.

As can be quickly noted, this is a tight timeline but Colorado has taken up the challenge and is so far hitting the milestones in meeting the requirements of the federal health care law.

The bill was sponsored by Sen. Betty Boyd, a Lakewood Democrat, and Rep. Amy Stephens, a Republican from Monument. It was a compromise between those who strongly support the federal health care law and those who want to maintain as much state control as possible in setting up the exchange.

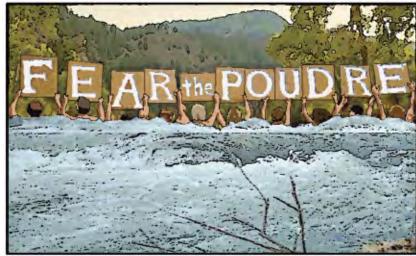
Not creating an exchange - where businesses and individuals can shop for health care insurance and save money through bulk buying power - would have resulted in Colorado

having to be part of a federally-created exchange with far less say over how it would work.

Within the next couple of weeks, Gov. Hickenlooper will appoint five members of the exchange board of directors and the House and Senate leadership will each appoint two.

These appointees will have the opportunity to take a visionary stance in helping bring down the cost of health insurance in Colorado. That, after all, is in large part what health care reform is all about.

We hope Colorado remains a leader in this endeavor.



No Co cities watch for rising waters.

LETTERS TO THE EDITOR

Deconstruction at Kodak

(KUNC, June 2, 2011)

Outstanding interview this morning on KUNC. I was impressed by all of the facts and details you offered pertaining to the deconstruction of Kodak in Windsor. It was obvious that you were well prepared talk about this subject. A+ all the way.

Ross Livingston Loveland

Editor's note: NCBR Publisher Jeff Nuttall can be heard every other Thursday morning on KUNC 91.5 FM during Morning Edition.

Weld County gets pumped over natural gas vehicles

(NCBR, June 3, 2011)

When I heard about CNG cars and that Weld County was putting in the pumps, I bought a 2011 Civic Nat Gas car to beat the rush. I am on board and pleased with the car. Go Weld County!!!

Ray Bouska Loveland

Insurer Humana fined \$299,000 by state regulators

(Business Report Daily, June 7, 2011)

Good! I have nothing against Humana per se, but notice that every single one of the listed violations would have adversely affected an individual insured, a person. Too often these large insurance companies seem to forget that they don't provide coverage for a "segment of the population;" they provide coverage for individuals. When even one person is improperly overbilled, denied coverage, has claims delayed in payment, is mis-described in underwriting criteria, whose claims are improperly reviewed, or whose coverage is improperly terminated, every person insured by that company is

> Cary Alburn Fort Collins

The Humana market conduct violations cited in this communication occurred between 2 and 4 years ago! Why such a large time lapse since then? Is Humana just now being cited, or is the information just now surfacing? Has Humana responded? What's their response? Have they paid the fines?

Mike Yahna Fort Collins

My wife and I were insured with Humana for one year. We paid 100 percent of our premium out of pocket. I only utilized the insurance once, for a routine doctor's visit and they didn't pay for it, even though I thought they should have. Finally, on the one year anniversary of our premium our rate increased by approx. \$100 per month. So, we dropped our coverage with Humana.

Robert Armstrong Fort Collins

Xcel rolls out two-tiered rates on June 1

(Business Report Daily, May 31, 2011)

Really, doesn't Xcel mean to say that the Tier 2 rate is so they can make more money for what is already a highly profitable company? I understand the need to offset costs in the summer months when usage increases, but there has to be a more equitable solution. Families cannot afford the outrageous price increase. Seriously, Xcel, cut back on some fat-cat salaries!

Kelli Meis

POLL COMMENTS

Editor's note: Tell us how you really feel by answering our online poll then leaving additional comments at www.ncbr.com.

Do you think TABOR is unconstitutional?

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Ron Augustine

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Help employees keep company secrets secret

Confidentiality begins with what should be off-limits

You would think that a trial attorney with over 20 years' experience would be cynical, but I believe that virtually all

employees try to be loyal and want to work for their employer's success. If nothing else, they know the employer's prosperity means they won't lose their job.





KEEP IT LEGAL Alan Blakeley

share our work experiences with families and friends outside the company.

Employers generally want employees to talk about their companies. It can be great publicity. A manufacturer of an ointment to treat mosquito bites, for example, likes it when employees tell friends that the ointment is non-oily and pleasant smelling, has all natural ingredients from locally grown flowers and performed great during tests. However, the employee who, in a bout of excessive chattiness, tells outsiders the exact combination of flowers, where to find them and the process the company uses in rendering them into an ointment, is a liability.

How do you help employees, who typically want their companies to succeed and prosper, determine the limits of what they may communicate and what's off limits?

First, understand what information your company has that should not be communicated. Simply saying to employees, "Don't talk about company business outside the company" is about as effective as saying, "Don't make personal phone calls during business hours." Moreover, lumping all company information in the pile of "do not communicate" indicates to employees that nothing is more secret than anything else. This devalues the information that you really need to keep secret.

Once you determine what is confidential and what is not, having employees sign a non-disclosure agreement is a good second step. The agreement should not specify the exact parameters of confidential or secret processes, but simply require employees to keep essential material confidential during their term of employment and after their employment ends. A well-drafted agreement can be enforced if the employee, for whatever reason, goes to a competi-

Communicate personally

So, should you call all your employees together for a meeting? Distribute the confidentiality agreements? Have everyone sign them, then go back to

Nor should you send an email or paper memo to employees and ask them "to sign and return the attached confidentiality agreement." Either

course is a waste of time.

Depending upon the size of your enterprise, speak with each existing employee individually, either in person or through supervisors with whom you've already met and discussed the issue. Hand the individual the agreement and give some examples of what is and is not confidential information.

But wait, there's more. Ask the employee to give you an example of confidential material and non-confidential information he or she has contact with. Even employees who may not think they have access to confidential data probably do.

By doing this, you will know whether the employee has internalized the concept. You may even want to make notes on the agreement, listing examples the employees give. For new employees, as you orient or train them, spend some time talking about confidential material they may encounter.

This certainly takes more time and effort than simply distributing the agreements to be signed. But, in the event an employee falters in the future, you have a much better position either to counsel the individual or, if need be, to enforce your rights in court based on trade secrets.

For counseling, you can remind the employee of the discussion you had when presenting the agreement. In the event you need to enforce your rights against a competitor, you will be able to show that you took reasonable steps to safeguard your trade secrets.

Importance of company secrets

You have two other opportunities to help employees understand the importance of company secrets. First, when you become aware of a breach or a potential breach, take the time to remind all similar employees of the importance of secrecy as to some things they know or hear. But not with a memo.

If it is important enough to keep secret, it is important enough to mention in person to others, without embarrassing the person who slipped. If it is no more important than to be relegated to a memo, expect employees to

Finally, each time you do a performance review remind employees of confidentiality. Your secrets and other critical information and processes give you a competitive advantage. Protect them by helping to plug the greatest source of leaks – well-meaning employees who speak without realizing what they may be giving away.

Alan Blakley is a lawyer with CR MILES PC in Fort Collins. He may be reached at afblakley@crmiles.com. The information included in this column is general information. You should contact your own lawver before making any legal decisions.

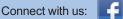




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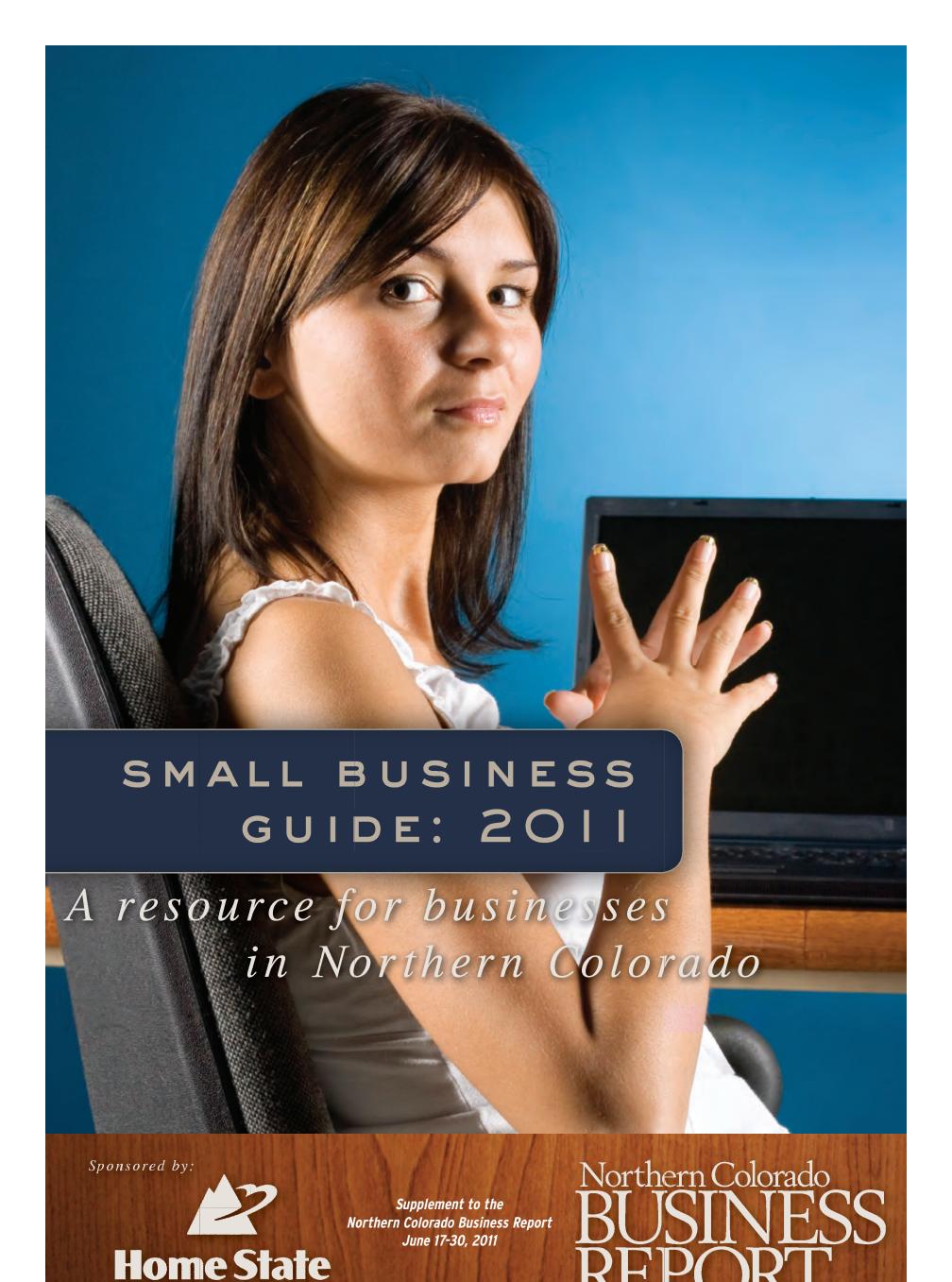
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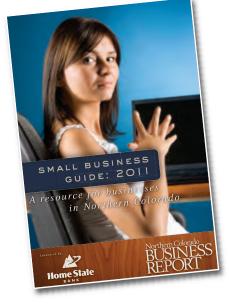
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WEALTH MANAGEMENT CRUCIAL FOR **BUSINESS OWNERS**SBG-12



ROBERT J. PYLE, CFP, CFA

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1	6	U.S. BANK, NATIONAL ASSOCIATION 2845 Linden Court Leveland, CD 80538 970-669-5772/970-669-0553	\$10,387,300	\$2,545,900 \$7,685,200 \$156,200	25	N/A N/A www.usbank.com	Kelly Moe, Branch manager Richard Gibbs, Regional presid N/A
2	NR	VERUS BANK OF COMMERCE (1) \$700.5. College Age, Unit 102 Fort Colles, CO 80525 \$70-204-100/970-204-1590	\$9,483,700	\$8,31,700 \$1,12,000	16	Fort Collins gnalkznyliverusboc.com www.verusboc.com	Gerard Nalepsy, CEO Mark Kross, President 2005
3	16	CELTIC BANK CORP. 340 E 400 Seuth Salt Lake City, UT 84111 801-363-6500/801-363-6562	\$6,800,500	\$4,800,500 \$2,000,000	5	Salt Lake City, Utah croll-cellschaltk.com www.cellschaltk.com	Reese Howell CEO & directo
4	24	ADVANTAGE BANK 1475 N. Deriver Ave. Leveland, CD 80538 970-623-7962/970-613-1853	\$6,499,000	\$2,000,000 \$4,499,000	5	Lowland customerservice/Padvantagebanks.com www.advantagebanks.com	Robin Weis, Branch manage
5	12	HOME STATE BANK 2695 W. Experiosyst Blvd. Loveland, CD 80537 970-203-6800,970-669-6228	\$6,440,300	\$3.500,900	16	N/A bank/Phomestatebank.com www.homestatebank.com	Harry Deveregax, President
6	2	WELLS FAROD, NATIONAL ASSOCIATION SBOUK, 100-SI, Driving, CD 906:34 970-336-636	\$5,80(900	\$1,172,200 \$1,652,700 \$877,000	22	N/A N/A www.welstango.com	Eric Adams, Market presiden
7	5	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION 2600 W. 10th St. Evenley, Clo Bib.31 970-392-3330/970-353-0109	\$5,157,600	\$1,922,600 \$1,546,900 \$1,688,000	36	San Francisco N/A www.chase.com	Jacob Shepard, Branch manag N/A
8	NR	GREAT WESTERN BANK 100 N. Phillips Ave. Signs Falls, 30 57104 605-334-2548	\$4,580,500	\$4.50,500 \$150,000	12	Sinux Falls, SD M/A www.fsbnn.com	Ken Karels, CEO 1922
9	NR	EVOLVE BANK & TRUST 9777 Pyramid Court, Suite 230 Engineedd, CD 8012 727-962-3539(900-381-9497	\$4,366,000	\$4,366,000 \$0 \$0	2	N/A N/A www.getavahed.com	Micholas Goraczkowski, Loa officer 1925
10	NR	COBIZ BANK 4695 Queber St. Denier CO 8026 303-322-6463/303-322-5518	\$4340,000	\$4,340,000 \$0 \$0	5	N/A N/A www.cobizbank.com	Margaret Brown, President N/A

LIST: REGION'S LARGEST SBA LENDERS SBG-10,11

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2000	5,327	6,469	8,064	11,688	8,942	11,275	7,931	7,563	40,398
2005	5,609	6,620	8,214	11,808	8,872	11,317	7,807	7,350	40,316
2010	5,500	6,216	7,683	10,981	8,251	10,661	7,340	7,126	39,775

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The Small Business Innovation Imperative

Creative thinking creates advantage over competition

With President Obama's call for the small business community to focus on innovation and creativity to enhance America's competitiveness in the world economy, it's time for entrepreneurs and small business owners to take up the challenge.

Startup America is an initiative aimed at strengthening access for entrepreneurs and firms with high growth potential to a range of government and private sector support, from capital and mentoring to reducing barriers.

Startup America

For more information on Startup America visit http://www.sba.gov/startupamerica.

But whether a new venture in a highgrowth sector, or a cog in the main street economic engine, it's essential for every business to focus on innovations that will help build and support the nation's ever-evolving business environment.

The legend of the phoenix, the mythical sacred firebird, can provide a useful metaphor for the current state of small business in America. Like the phoenix, small business must periodically reinvent itself in order to survive and prosper. And like the recent economic meltdown, and subsequent beginnings of recovery, the phoenix symbolizes the extinction of the old, replaced by the new and rejuvenated spirit.

Rising from the ashes of near extinction may be somewhat of a stretch when looking at what has happened to American small business over the last two years, but for many small company owners and their employees, the experiences and feelings associated with the Great Recession have been both memorable and traumatic.

Such business trauma often brings us to a cross roads in our thinking and attitudes in how we approach business operations and our business future. The beginnings of rejuvenation should include discovering ways to take our companies "outside the box," which includes being innovative and creative in what we sell, and how we sell it.

Here are a few suggestions to begin fostering a more innovative and creative business environment:

Look at your company culture. The process of innovation cannot be realized without first having a culture that both fosters and rewards creativity. This culture is often the result of an entrepreneur's vision, insight and risktaking mentality being allowed to filter down through the organization, and



DAN HANNAHER Region VIII Administrator U.S. Small Business Administration

encouraged to proliferate. Companies which embrace a culture of risk-taking without fear of failure or reprisal are ripe for tapping employee creativity, which leads to innovation.

Look at your staff. Having a business culture that sustains creativity as a core value works best when coupled with staff prone to being creative. Employees who love marketing, strategy, product development and other similar functions are often a good fit for teams

charged with leading the company toward creative and innovative solutions. By the same token, inviting participation from anyone in the company who can creatively contribute to the effort signals a culture of inclusion and helps maximize staff morale.

■ **Don't try to force creativity.** Some of the best ideas come of their own volition, in their own time frame, and from disparate sources. It is much more important to foster collaboration within a company than it is to try and set up deadlines, goals and objectives that demand creativity and innovation. Some of the most creative minds resist formalized structure, and instead thrive on free-flowing, uninhibited "space" from which the best ideas emerge.

Use an innovation-leading question. Using a form of the following questions with a group of employees can jump-start the creative juices and lead to some amazing mental gymnastics: "What is impossible to do in our business today, but if we could do it, would fundamentally change who we are, what we make, or how we sell?" Or, "What could we do differently that would make what we do or sell more exciting to consumers?"

■ Capture all ideas, no matter how **crazy they seem.** Encourage the practice of capturing all ideas, whether they are generated through a formal meeting, at informal events or gatherings, or even from occasional daydreaming by random employees. The genesis of great innovation can often come from the most innocuous source. Capturing the initial idea forms the basis for future collaboration and development.

■ **Go down multiple paths.** Allow the innovation process to travel down concurrent paths, even going in different directions. Creative thinking along several paths must be fostered in order for ideas to be proven to have potential, be tabled for future development, or discarded. Since innovation is such a dynamic process, multiple lines of thinking must be allowed to co-exist so ideas can be fully developed to fruition or

Innovation involves undertaking a process that results in creating truly unique solutions in the form of business models, products or services. So, whether you're an active participant in the Startup America initiative, or simply an enterprise looking to grow and succeed, like a reincarnated phoenix rising from the ashes of its former self, we can reinvent the small business landscape in America by creating and innovating the next generation of new products and services consumers will get excited about.

Hannaher Dan Regional Administrator for the U.S. Small Business Administration. He can be reached at daniel.hannaher@sba.gov.

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Tips to financing startup companies

Adequate financing crucial to success of new businesses

The first few years in business are critical. You need to balance many competing priorities and make sure you cover all the essential details.

Securing adequate funding is perhaps the single most important thing you can do to prepare for success. Take the time to fully understand and evaluate your

Three ways to secure funding

If you have the resources, tapping your personal assets is the easiest way to fund your business; however, many new businesses must seek outside investors, borrow, or do both to meet their initial funding needs. Weigh potential risks and rewards of each approach carefully before you put up your own capital, issue equity, or take on debt.

Typical sources of start-up financing range from informal to institutional:

- Personal savings from other assets;
- family members and friends;
- individual "angel" investors;
- supplier financing;
- investor groups and venture capital firms;

SBA (U.S. Small Business Administration) loans;

commercial lenders.

A responsible lender first will consid-

er your company's ability to repay loans. To do that, they'll review with you the "five Cs of credit," so be sure to provide all the details:

- Capacity How do you intend to repay the loan?
- Capital How much of your own capital have you invested in the business?
- Collateral What forms of repayment security can you provide the lender and what secondary sources and assets are available to ensure payment?
- **Conditions** How will the money be used? In other words, will it be used for working capital, additional equipment or inventory?
- Character What is your personal credit history and financial reputation?

Both lenders and investors prefer entrepreneurs who've invested some of their own money in their new venture. Having some "skin in the game" sends the message that you are committed to making your business succeed.

Control cash flow

Once you secure funding, you'll want to manage this precious resource as efficiently as possible. The key is to question every expense and keep overhead as low as possible.

To track expenses, set up your accounting software well in advance, and make sure you have the appropriate checking and operating accounts in place. Monitor these four key areas:

■ Inflows. Ask, "How soon are my customers paying me?" Then decide when you need them to pay you. Send



ERIC M. ADAMS Market Manager - Larimer County Wells Fargo Bank N.A.

invoices immediately, make sure they are received, and ensure they're paid by the due date. If the check doesn't arrive, call and ask, "When can I expect payment?"

Cash outflows. Managing how and when you pay your bills can make an impact on your cash flow. Using a business credit card to pay monthly bills and everyday expenses can help you preserve your cash on hand and better track business expenses. Moreover, if you take advantage of an available rewards program, you can use accumulated points toward other business purchases - helping you save even more.

- **Expenses.** Every dollar you spend on inventory or overhead is a dollar you can't use to grow your business. Make sure you understand how often your inventory turns, and your best-sellers and worst-sellers. Look for opportunities to ship products straight from your vendors to your customers.
- Everything that affects cash flow. Are you not getting value from some employees or vendors? Can you negotiate different payment plans with vendors or lower the cost of doing business with them? Are there expenses you can cut without affecting profitability?

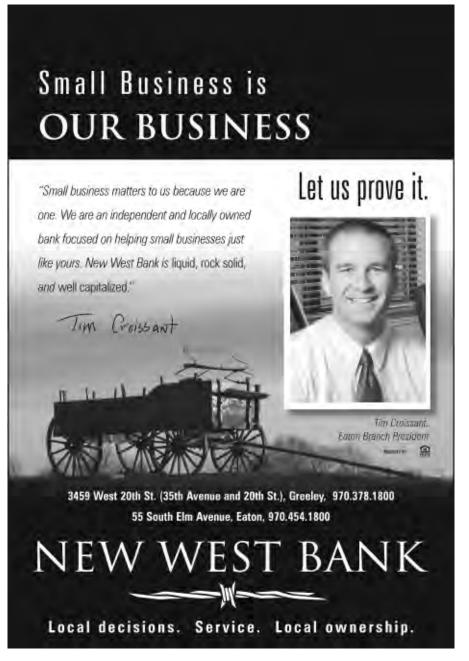
Action steps

- **Maximize cash flow.** Increase cash on hand by giving your customers payment options. Merchant services can help you accept credit cards, debit cards, and electronic checks for payments.
- Control your bills. There are many options to make paying bills convenient and consistent, including scheduling payments using business debit and business credit cards, and online payment solutions.
- Manage payroll. Review state and federal employment tax laws that might affect your payroll process. Decide who will process your payroll — an internal employee or a vendor.
- Watch your overhead. Look for any other areas where you can cut costs and reduce your burn rate, and try to live below your means.
- Plan for the future. Reduce your need to borrow down the road by establishing a separate account dedicated to future expenses and projects.

Eric M. Adams is Wells Fargo market president for Larimer County. He can be 970-266-7735 reached at eric.m.adams@wellsfargo.com.



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DORA provides Small **Business Guide to Insurance**

Everything you need to know about business coverages

By Kate Hawthorne

khawthorne@ncbr.com

Anyone who owns a business with employees — or has ever worked for someone else — in Colorado knows about Workers' Compensation and Unemployment Insurance. Those are two forms of insurance required by the

But when are other types of coverage required? And how can small businesses be sure they have the coverage they

The state Department of Regulatory Agencies' Division of Insurance is here to help. Really.

The Division has put together a comprehensive guide to the whole range of business insurance — required, recommended and maybe-a-good-ideadepending-on-your situation — especially designed for startups and small businesses. The Guide to Insurance for Small Business is available on the Division of Insurance website at www.dora.state.co.us/insurance/consumer/businessguide.htm.

"Growth in small businesses is a critical element to Colorado's economic health," said John J. Postolowski, Interim Commissioner of Insurance, in releasing the guide. "The guide to insurance is one of many resources Colorado is providing to enable new and small businesses to succeed."

The guide covers not only insurance that protects businesses' investment in time, money and other resources and their workers, but also insurance that helps protect the busnesses' customers as well. Should anything go wrong with goods and services, certain insurance may compensate people who interact with a business.

An insurance agent who is licensed to sell insurance or broker may offer a "package" that covers many small business needs, or design a policy with coverage designed for the particular business. It is important for the business owner to know what the policy includes and what his or her business needs.

Required insurance Workers'

Colorado state law mandates that a business provides workers' compensation coverage for all employees. This insurance provides prompt, partial wage

Compensation

replacement and covers medical expenses for workers injured on the job. The business must pay the full cost of this insurance. It is unlawful to deduct the cost of this coverage from an employee's wages. (See page SBG - 7 for more infor-

Unemployment Insurance — All Colorado businesses with employees are subject to Unemployment Insurance tax. The underlying purpose of the unemployment benefits program is to help



KATE HAWTHORNE

Northern Colorado Business Report

maintain the economic and purchasing power of the community by assisting the most exposed members of the community, the unemployed worker.

Unemployment Insurance is not regulated by the Division of Insurance, but by the Colorado Department of Labor and Employment. The CDLE has an extensive employer handbook to help determine if a business must pay Unemployment Insurance Tax and to determine whether someone is an employee of the business and eligible for Unemployment Insurance benefits.

Automobile Insurance — Any vehicles used by the company must be properly insured according to Colorado law, whether they are owned, borrowed or leased.

The minimum limits of liability required are:

- \$25,000 per person for bodily
- \$50,000 per accident for bodily injury
- \$15,000 per accident for property

Policies are not limited to these minimums and additional coverage may be purchased. A person who is injured in a car accident is not restricted to seeking only those amounts if the damages or medical costs are greater, and may attempt to collect additional damages or reimbursement for losses directly from the business or vehicle owner.

Professional Liability Insurance required for certain professions. For other professions, it may be strongly recommended, if not required by law. Professional Liability Insurance may be called "Malpractice" insurance for s professions (doctors and other health professionals) and "Errors and Omissions" (E&O) for other professions. This type of insurance can pay the costs to defend the professional's reputation and cover the potential damages to anyone who was harmed by improper actions or negligence.

Lender-required insurance — If the business acquires a loan to purchase a building, vehicles or equipment, the bank or lender may require insurance to protect its investment. This is at the discretion of the lender, not the state.

Other types of business insurance

Depending on the type of service or products offered, a small business may purchase insurance coverage which includes:

- general liability;
- errors and omissions (E&O);
- property coverage for fire, water damage and more;
 - spoilage of inventory;
- business equipment and equipment breakdown;
- inland marine for mobile equipment;
- crime; employee dishonesty, burglary & robbery;
 - business interruption;
- commercial automobile and use of non-owned vehicles:
 - property of others;
 - employers' liability;
 - umbrella & excess liability;
 - farm or crop coverage.

The Guide to Insurance for Small Business from DORA covers all these coverages, as well as flood insurance (not usually covered under property policies) and some of the requirements for employers under the federal Affordable Care Act. It also discusses the difference between actual cash value and replacement cost coverage, life insurance for key employees, and what can constitute a business interruption.

One of the most helpful features of the guide is its extensive collection of links to other insurance resources, some of which can be found elsewhere on this page.

Learn more

Just a few of the many, many links to additional information that are part of the Colorado Division of Insurance's Guide to Insurance for Small Business:

Colorado Small Business Resource Guide	www.colorado.gov/cs/Satellite/OEDIT/0EDIT/1154721645662
Colorado Secretary of State	www.sos.state.co.us/pubs/business/conducting_business.html
CDLE Employer Handbook on Understanding Unemployment Insurance in Colorado	www.coworkforce.com/uit/employershandbook/employer_handbook.asp
Division of Workers Compensation	www.colorado.gov/cs/Satellite/CDLE-WorkComp/CDLE/1240336932511
Disaster planning for small business	www.naic.org/documents/consumer_alert_disaster_planning_small_business.htm
DORA's Division of Registrations	www.dora.state.co.us/registrations/index.htm
Information for employers about health care benefits	www.healthcare.gov/foryou/employers/index.html
National Flood Insurance Program	floodsmart.gov

SOURCE: COLORADO DORA, DIVISION OF INSURANCE

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Toll Free: (877) 852-6799 info@coloradolendingsource.org www.coloradolendingsource.org The Northern Colorado Business Report and Kennedy and Coe are pleased to open nominations for the 2011 CFO of the Year Awards.

NORTHERN COLORADO



The Northern Colorado Business Report and Kennedy and Coe, LLC will recognize chief financial officers in our region whose efforts successfully navigate a company's financial future. Honorees will be recognized at the Bixpo 2011 opening event, Business Leaders Breakfast, September 15, 2011.

Nominee Information

Nominee's first name	Last name
Nominee company's name	
Nominee company address – Street	
Nominee company address – City, s	tate, zip code
Nominee email	Nominee telephone
Company CEO's or owner's name	
Company CEO's or owner's email	Company CEO's or owner's telephone
Nominator Information	
Nominator's first name	Nominator's last name
Nominator's email	Nominator's telephone
Nominator's company's name	
Nominator's company address – Stre	eet

September 15, 2011 7:00-9:30 a.m.

Nominator's company address - City, state, zip code

Embassy Suites - Loveland

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





2011 CFO of the Year Nomination Nomination deadline: August 1, 2011

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

Candidates for the Northern Colorado CFO Awards will meet the following three criteria.

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

Award Categories:

The Northern Colorado CFO Awards will be presented to CFO's based their company's size ranked by number of employees. Non-profit companies categories are based on type of services provided either human services or creative industries. Please select one category into which the nominee's company falls.

- 1-9 Employees
- 10 –24 Employees
- 25 49 Employees
- 50 99 Employees
- 100+ Employees
- Nonprofit Human Services
- Nonprofit Creative Industries

Candidates for the Northern Colorado CFO Awards will demonstrate their achievements in the following areas. Please limit the narrative for each section to 200 words or less.

- Describe how this candidate for the Northern Colorado CFO Award has advanced and contributed to the success of the company for which he or she works.
- Describe how this candidate has advanced and shown leadership within the industry to which her or his company belongs and /or the field of financial operations.
- Describe how this candidate is involved with and shown leadership within the community.
- Describe or list how this candidate has continued to develop professionally earning additional certifications and/or degrees.
- Describe or list this candidate's other significant achievements such as honors, awards and recognitions.

Mail completed nominations to:
Northern Colorado Business Report
CFO Nominations
1550 East Harmony, 2nd Floor
Fort Collins CO 80525

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

Annual checkup can protect against Workers' Comp claims

Correct questions on coverage, process can save company

By Kevin Ring

kevin@workcompprofessionals.com

As a small business owner, it's a good idea to set aside time each year to take a step back and look at your Workers' Compensation program. By assessing its strengths and weaknesses, you can spot potential dangers that could easily result in higher insurance premiums.

This 14-point checklist can help you determine if you are doing all you can to safeguard your company and your employees:

1. Do you know your lowest possible **Experience Modification Factor?**

Even if your Mod is low, working toward the lowest possible Mod is the best way to ensure long-term savings.

2. Have you reviewed your Injury and Illness Prevention Program (IIPP) recently?

The IIPP should be a living document that is updated when new equipment or practices are introduced and changes occur with the company's size or functions.

3. How effective is your hiring

If injuries occurred shortly after hiring, the hiring and training process should be examined. Having a consistent process for background checks and medical exams help prevent hiring the wrong person for a job.

4. When was the last supervisors'

Supervisors play a key role in the management of injuries as well as staff morale. Consistent training in both the functional and human relationship aspects of their jobs is essential to be sure they have the confidence and skills to create a high performance culture within their team.

5. How quickly are claims reported?

If claims are not reported within 24 hours of the incident, there is work to be

6. If the accident investigation reveals measures that should be taken to prevent future incidents, how quickly are they addressed?

The employers' response to an injury sends a critical message to employees. In addition to a thorough investigative process, employers should have a response process in place: what are the options to resolve the problem, who is responsible for insuring changes are made and implemented, and how is this communicated to employees.

7. How many of your claims involved lost time?

The percentage of claims that are lost time is another key metric in managing Workers' Compensation expenses. A good target for lost time is no more than 20 percent to 25 percent of claims. Higher percentages are a red flag, signaling a problem.

8. How often are open claims and reserves reviewed?

Excessive time lags in care or claims

may indicate that a case can be spiraling out of control. At a minimum, open claims and reserves should be reviewed quarterly.

9. How many of your claims are litigated?

Ideally, a 5 percent litigation rate is very good, 10 percent to 15 percent is good and anything over 20 percent should be considered a red flag and warrant further analysis.



10. Do injured employees hear regularly from their supervisor and receive payments on a timely basis?

Injured employees who feel neglected or hopelessly lost in the system are fodder for hungry lawyers.

11. Is your return-to-work program working properly?

The sluggish economy and uncertainty over the sustainability of the recovery has put pressure on return to work programs. Examine your program to see if the jobs are meaningful, truly transitional, and meeting established metrics to return the injured employee to their original position in a timely fashion.

12. Are you and your employees prepared for an OSHA visit?

OSHA has an aggressive agenda. If it's been a while since you've done a walkthrough to identify potential problems, review your recordkeeping training documentation, written safety and health programs or discuss the procedure should an inspector appear, now is the time to do it.

13. How effective are your medical cost controls?

While state statutes differ with respect to the extent to which employers can direct injured workers to certain medical providers, the medical management of a Workers' Comp claim is essential to reducing costs. Evaluate your relationships with medical providers and medical bill review processes to be sure they are working for you and your injured employee.

14. What have you done about wellness programs and how successful have they been?

Wellness programs have been front and center recently. If you have one, what are the participation rates and the results? Are you monitoring the correct metrics? If you don't have one, now is the time to explore the options.

Assessing your strengths and weaknesses will help you set priorities to ensure that Workers' your Compensation program works effectively for you and your employees.

Kevin Ring is the Lead Workers' Compensation Analyst for the Institute of WorkCompProfessionals, based in Asheville, N.C. He can be contacted at 828-274-0959 or kevin@workcompprofessionals.com.

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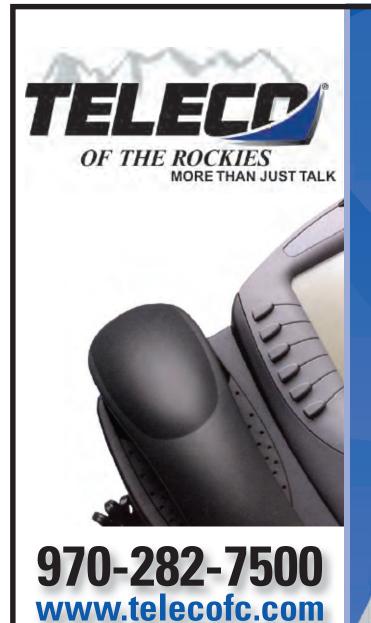


Largest SBA Lenders

Ranked by gross amount of SBA loans made in Northern Colorado



RANK	PREV RANK	LENDER ADDRESS PHONE/FAX	ADAMS/LARIMER/WELD DOLLAR AMOUNT 2010	ADAMS LOANS LARIMER LOANS WELD LOANS	TOTAL NO. OF ADAMS/LARIMER/ WELD COUNTIES LOANS 2010	NATIONAL HEADQUARTERS E-MAIL WEBSITE	PERSON IN CHARGE W/ TITLE YEAR FOUNDED
1	6	U.S. BANK, NATIONAL ASSOCIATION 2845 Linden Court Loveland, C0 80538 970-669-5172/970-669-0553	\$10,387,300	\$2,545,900 \$7,685,200 \$156,200	25	N/A N/A www.usbank.com	Kelly Moe, Branch manager Richard Gibbs, Regional president N/A
2	NR	VERUS BANK OF COMMERCE ① 3700 S. College Ave., Unit 102 Fort Collins, CO 80525 970-204-1010/970-204-1590	\$9,483,700	\$0 \$8,371,700 \$1,112,000	16	Fort Collins gnalezny@verusboc.com www.verusboc.com	Gerard Nalezny, CEO Mark Kross, President 2005
3	16	CELTIC BANK CORP. 340 E. 400 South Salt Lake City, UT 84111 801-363-6500/801-363-6562	\$6,800,500	\$4,800,500 \$0 \$2,000,000	5	Salt Lake City, Utah crc@celticbank.com www.celticbank.com	Reese Howell, CEO & director 2001
4	24	ADVANTAGE BANK 1475 N. Denver Ave. Loveland, CO 80538 970-613-1982/970-613-1853	\$6,499,000	\$0 \$2,000,000 \$4,499,000	5	Loveland customerservice@advantagebanks.com www.advantagebanks.com	Robin Weis, Branch manager 2000
5	12	HOME STATE BANK 2695 W. Eisenhower Blvd. Loveland, C0 80537 970-203-6100/970-669-6228	\$6,440,300	\$0 \$3,470,600 \$2,969,700	16	N/A bank@homestatebank.com www.homestatebank.com	Harry Devereaux, President 1950
6	2	WELLS FARGO, NATIONAL ASSOCIATION 5801 W. 11th St. Greeley, CO 80634 970-336-6315	\$5,801,900	\$3,172,200 \$1,652,700 \$977,000	32	N/A N/A www.wellsfargo.com	Eric Adams, Market president 1852
7	5	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION 2600 W. 10th St. Greeley, Co 80631 970-392-3330/970-353-0109	\$5,157,600	\$1,922,600 \$1,546,900 \$1,688,100	36	San Francisco N/A www.chase.com	Jacob Shepard, Branch manager N/A
8	NR	GREAT WESTERN BANK 100 N. Phillips Ave. Sioux Falls, SD 57104 605-334-2548	\$4,580,500	\$0 \$4,430,500 \$150,000	12	Sioux Falls, SD N/A www.fsbnm.com	Ken Karels, CEO 1922
9	NR	EVOLVE BANK & TRUST 9777 Pyramid Court, Suite 230 Englewood, CO 80112 720-862-3839/800-381-9497	\$4,366,000	\$4,366,000 \$0 \$0	2	N/A N/A www.getevolved.com	Nicholas Goraczkowski, Loan officer 1925
10	NR	COBIZ BANK 4695 Quebec St. Denver, C0 80216 303-322-6467/303-322-5518	\$4,340,000	\$4,340,000 \$0 \$0	5	N/A N/A www.cobizbank.com	Margaret Brown, President N/A
11	NR	LIVE OAK BANKING CO. 8310 S. Valley Highway, Suite 300 Englewood, CO 80112 888-606-6226/866-570-5591	\$4,166,000	\$0 \$280,000 \$3,886,000	4	N/A N/A www.liveoakbank.com	David Lucht, President and COO James Mahan, CEO and Chairman of the Board 2007
12	NR	COMPASS BANK 15 S. 20th St. Birmingham, AL 35233 800-239-1996	\$3,664,500	\$899,500 \$1,475,000 \$1,290,000	13	Birmingham, Ala. N/A www.bbvacompass.com	Francisco Gonzalez, Chairman and CEO 1964



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RANK	PREV RANK	LENDER ADDRESS PHONE/FAX	ADAMS/LARIMER/WELD DOLLAR AMOUNT 2010	ADAMS LOANS LARIMER LOANS WELD LOANS	TOTAL NO. OF ADAMS/LARIMER/ WELD COUNTIES LOANS 2010	NATIONAL HEADQUARTERS E-MAIL Website	PERSON IN CHARGE W/ TITLE YEAR FOUNDED
13	NR	HANA SMALL BUSINESS LENDING INC. 1000 Wilshire Blvd., 20th Floor Los Angeles, CA 90017 888-476-9788	\$3,615,000	\$3,615,000 \$0 \$0	2	Los Angeles N/A www.hanasba.com	Andrew Cho, President N/A
14	4	KEYBANK, NATIONAL ASSOCIATION 100 E. Drake Road Fort Collins, CO 80525 970-494-2480	\$3,537,000	\$927,000 \$810,000 \$1,800,000	8	N/A N/A www.keybank.com	Shannon Richardson, Branch manager 1994
15	NR	FIRST-CITIZENS BANK & TRUST CO. 2420 E. Harmony Road Fort Collins, CO 80528 970-226-8460	\$3,145,000	\$2,000,000 \$1,145,000 \$0	3	N/A N/A www.uwbank.com	Frank Holding, Chairman and CE 1913
16	NR	WILSHIRE STATE BANK 3200 Wilshire Blvd., 14th Floor Los Angeles, CA 90010 213-387-3200/213-427-6562	\$3,054,000	\$1,433,000 \$0 \$1,621,000	6	Los Angeles N/A www.wilshirebank.com	Soo Min, President 1980
17	NR	POINTS WEST COMMUNITY BANK 1291 Main St. Windsor, CO 80550 970-686-0878/970-686-0893	\$2,500,000	\$2,500,000 \$0	1	N/A N/A www.pointswestbank.com	Mark Brase, Front Range manage 1906
18	NR	BANK OF COLORADO 1609 E. Harmony Road Fort Collins, CO 80525 970-206-1160/970-206-1156	\$1,735,000	\$0 \$1,446,000 \$289,000	5	Fort Collins N/A www.bankofcolorado.com	Tom Goding, President 1900
19	NR	AMER. BUS. LENDING INC. 1420 W. Mockingbird Lane, Suite 540 Dallas, TX 75247 214-580-8660/214-580-8661	\$1,666,000	\$0 \$0 \$1,666,000	1	N/A info@abisba.com www.abisba.com	Charles Bell, President and CEO N/A
20	NR	BANK OF AMERICA 3780 N. Garfield Ave. Loveland, CO 80538 970-461-3442	\$1,350,000	\$1,350,000 \$0 \$0	1	N/A N/A www.bankofamerica.com	Mark Wisroth, Home Loans Manager N/A
21	7	FIRST NATIONAL BANK OF OMAHA 1601 Capitol Ave. Omaha, NE 68102 402-341-0500	\$1,024,500	\$0 \$853,800 \$170,700	10	Omaha, Neb. N/A www.firstnational.com	Bruce Lauritzen, Chairman 1857
22	NR	GUARANTY BANK & TRUST CO. 3151 N. Garfield Ave. Loveland, CO 80538 970-267-6906/970-267-6908	\$965,000	\$365,000 \$0 \$600,000	3	Eaton N/A www.guarantybankco.com	Linda Fischer, Branch manager 1993
23	NR	FIRSTBANK 2315 S. College Ave. Fort Collins, CO 80525 970-493-1700/970-282-3925	\$871,500	\$0 \$220,000 \$651,500	3	N/A N/A www.efirstbank.com	Patrick Brady, President 1963
24	17	VALLEY BANK AND TRUST CO. DBA WESTERN STATES BANK 1701 First Ave. Scottsbluff, NE 69361 308-632-7500	\$670,000	\$670,000 \$0 \$0	3	Gering, Neb. N/A www.valleybankne.com	John P. Stinner, President and CEO 1996
25	NR	PEOPLES BANK & TRUST 1899 Buford Highway Buford, GA 30518 770-932-1900	\$640,000	\$640,000 \$0 \$0	1	Buford, Ga. helpdesk@peoplesbanktrust.net www.peoplesbanktrust.com	N/A

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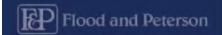


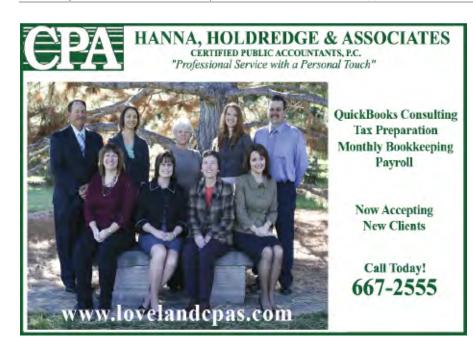
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Wealth management crucial for biz owners

No time like present to begin thinking of retirement, exit plan

Time is of the essence for small- to medium-sized business owners. And most of that time is spent running their business, with any free time reserved for family. Wealth management often takes a back seat.

It's not that business owners don't think about wealth management — they want to provide and protect wealth for their family's future. It's that they sometimes struggle making the decisions how to go about it. Many wonder how they can get cash out of their business, or how to remain diversified from the venture being their only investment.

One major obstacle is just making the time to meet with someone for help. There also can be a lack of organization of their finances. Business owners are sometimes not sure where to start in terms of gathering their paperwork. They might not know where they stand in terms of being on track to retirement or when work can become optional.

What is the solution?

Setting up an appointment with a qualified wealth management professional is a good start. Having someone to help organize your investments, coach your decisions, and coordinate your other financial professionals can be extremely beneficial.

Get organized to get started

Set the appointment about two weeks away and ask the professional to send you a list of things needed for the initial meeting. If you are not ready yet, use the next quarter to get organized.

As financial statements come in throughout the quarter, file each in a separate folder. You should have all mutual fund statements, brokerage statements, insurance policies, employee benefit statements, including 401(k), tax returns and wills and trust information.

Once this is complete, you are ready to set the appointment. Start thinking about what you would do if you didn't have to work.

Over the years, we have helped many small business owners get started and achieve their dream. One client was leaving the corporate world after many years, and was in the midst of starting a consulting firm. He needed advice on setting up a new 401(k) for the business to benefit him and his wife. We were able to coordinate with his accountant to set up a retirement plan with contributions of more than \$70,000 and they are well on their way to having work be optional.

What should you expect in the initial

You should expect a series of questions that cover all aspects of your financial life including your values, goals, your important relationships, who are your current advisers, how you want to be involved in the whole process and your interests. The initial meeting will uncover what is really important to you and your family in the present and



ROBERT J. PYLE, CFP, CFA President Diversified Asset Management Inc.

future. It will touch areas of advance planning such as charitable giving, wealth enhancement, wealth transfer and wealth protection. This information should all be consolidated into one planning document later.

Analyze various paths

A good independent wealth manager will help you clearly lay out your objectives and the potential risk and rewards of various paths to those objectives. He or she should help you avoid distractions and stay focused on your original goals and values.

Without the help of a wealth manager, business owners can encounter unnecessary risks by gambling on individual stocks, relying on unproven forecasts, chasing past returns, running up unnecessary costs and tax liabilities, and failing to rebalance their portfolios to take account of changing risks.

Find a wealth manager who is ready to do all the worrying for you. Let him or her help you build a long-term strategy for your long-term goals - not one that is based on the day-to-day changes in the market. But still make the time to meet periodically with your adviser as your needs change and to ensure you are still on course.

Be sure to find a wealth manager that understands your end goals and appetite for risk. A wealth manager who takes the time to know and understand your professional and personal goals will be keenly aware that some risks aren't worth taking.

Risk can never be completely eliminated. With no risk, there is no return. But your chances of success are increased with professional financial knowledge and a diversified portfolio.

Robert J. Pyle, CFP, CFA, is president of Boulder-based Diversified Asset Management Inc., an investment adviser registered with the Securities and Exchange Commission. This column reflects the writer's views and is not a recommendation to buy or sell any investment. It does not constitute investment advice. Contact him at 303-440-2906 or

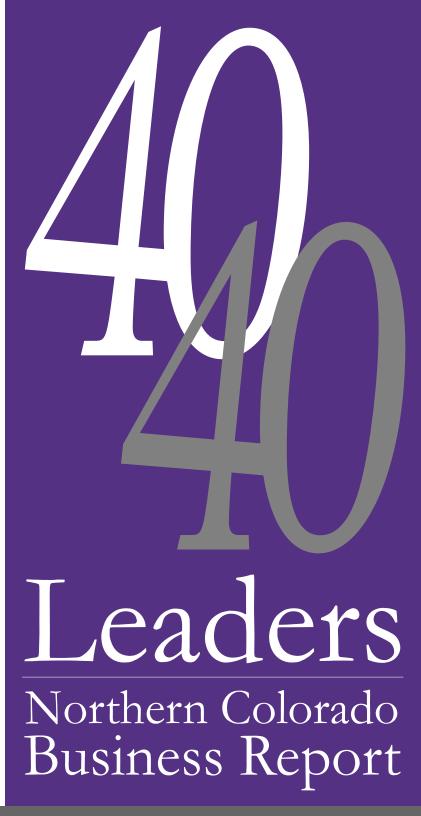
rpyle@diversifiedassetmanagement.com.

NOMINATIONS ARE OPEN

If you or someone you know is under forty years of age and is shaping the future of Northern Colorado by being a business leader and an active participant in the community, go straight to the 40-40 Leaders nomination by scanning this QR code.



Scan now. Nominate now. And do it more than once. Awards will be presented in distinct business categories, and you may nominate as many qualified candidates as you know.



And spread the word: THE PARTY IS ON!

The 5th annual 40-40 Leader Awards will be presented October 6 at the Embassy Suites

The nomination deadline is July 15, 2011. Candidates must be under the age of forty on December 31, 2011. Candidates must also live and work in Larimer or Weld Counties. Nominations may be submitted by email, events@ncbr.com, or by mail, 40-40 Leaders, Northern Colorado Business Report, 1550 East Harmony Road, Fort Collins, CO 80525.

Not using a smart phone? The nomination form is on the Northern Colorado Business Report website, NCBR.com. From the homepage click on Events and scroll to the 40-40 Leaders logo.

40 - 40 Leaders is an event production of the Northern Colorado Business Report and Emerge Colorado.

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Distribution of private sector employment by firm size class

Small businesses - those with fewer than 500 employees - accounted for about 55 percent of American jobs in the first quarter of 2010. That market share has remained steady throughout the 21st century, and is only slightly lower than days when the high tech bubble was inflating rapidly. For the past 15 years, the largest number and percentage of small business jobs has been with firms with between 20 and 50 employees.

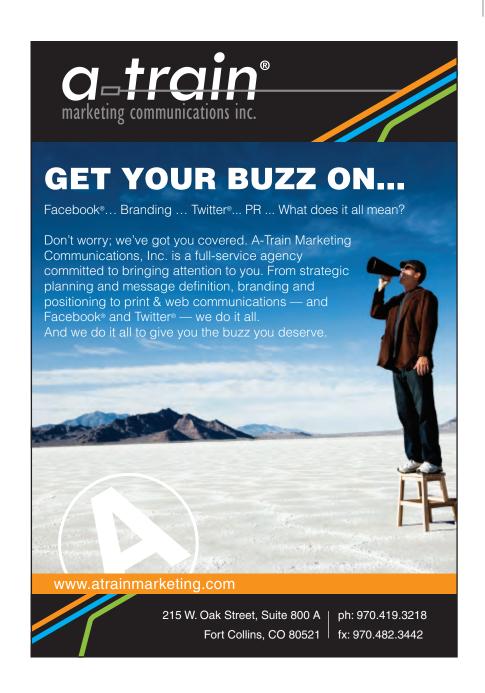
Year	1 to 4 employess	5-9 employ- ees	10 to 19 employees	20 to 49 employees	50 to 99 employees	100 to 249 employees	250 to 499 employees	500 to 999 employees	1,000 or more employ- ees
1995	5,099	6,182	7,508	10,688	8,083	10,068	6,815	6,297	33,848
2000	5,327	6,469	8,064	11,688	8,942	11,275	7,931	7,563	40,398
2005	5,609	6,620	8,214	11,808	8,872	11,317	7,807	7,350	40,316
2010	5,500	6,216	7,683	10,981	8,251	10,661	7,340	7,126	39,775

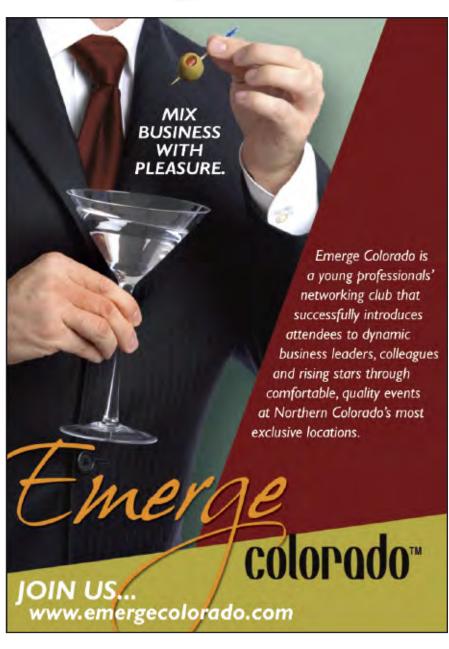
SOURCE: U.S. BUREAU OF LABOR STATISTICS

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John Latham — Monfort Institute

John Latham has 30+ years experience driving high-performance in companies as a business leader and professor. Today, he is at the University of Northern Colorado's Monfort Institute, which is part of the Monfort College of Business and a Baldrige Award recipient. The Monfort Institute has been a major force in organizing and researching Baldrige Award recipients, including The Ritz-Carlton and Boeing. He knows what business, healthcare, education and non-profits can do to maintain the gain and take it to the next level.



"The secret ingredient in our Sunset Stout? The SBA loan that got us started."

Colin and Shannon Westcott have introduced something new to craft brewing in Fort Collins. At **Equinox Brewing** beer lovers can sample hand-crafted ales and lagers in a shaded beer garden, and then go next door to **Hops and Berries** for the recipe and all the supplies needed to brew the same beer at home.

"Our dream was to brew premium, boutique beers and share our expertise with beer-lovers," says Colin. "Thanks to the SBA loan that **Home State Bank** provided, our dream has come to life."

"We really appreciate the low rate on our SBA loan," says Shannon. "Home State Bank made the whole process easy. And Kathe set up our construction loan so we'd pay low, interest-only payments until we opened for business. That helped a lot!"

If you'd like to sample the incredible flavor of a fine, small-batch beer, visit Colin and Shannon at Equinox Brewing. But if you're looking for an SBA-backed loan to start or expand your business, call the SBA lending experts. At Home State Bank.

Call Kathe Mehlbach in Fort Collins: 970-613-2172 Or David Besch in Loveland: 970-622-2361

