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Otters at home in Old Town



Molly Armbrister, Northern Colorado Business Report

FUN FOR OTTERS OF ALL AGES – Nancy Richardson, the driving force behind the new OtterBox headquarters in downtown Fort Collins, sits in the OtterSlide, which extends into the lobby from the second floor of the building. Read more about the building on Page 19.

PVHS rolls forward with expansion schedule

Prospect of JOA not slowing local system's growth

By Steve Porter
reporter@ncbr.com

FORT COLLINS — Poudre Valley Health System may be heading for a joint operating agreement with University of Colorado Hospital in Aurora, but PVHS is still aggressively moving forward with its own plans for millions in expansions and new equipment.

The two health-care systems signed a letter of intent in June to explore an agreement in which they would share an overall management structure and pool their revenues and expenses.

But until that document is signed the two systems are free to continue their capital expansion activities, said Grace Taylor, PVHS' chief strategy officer.

"It's going to be business as usual until the joint operating agreement is finalized," she said. "Once the JOA is established, we'll know more how the new arrangement will function."

Taylor said one of the biggest expansion projects currently under way is the installation of a second linear accelerator for the radiation oncology department at PVHS' Harmony Campus in southeast Fort Collins.

See PVHS, 30

To Register



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City, UNC, residents work to create University District

Effort can give neighborhood economic lift

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

GREELEY — Greeley native Linde Thompson and her husband, Ron, are the kind of people the proposed University District is all about.

Both have lived in Greeley most of their lives. Their home is not far from the University of Northern Colorado campus and they own residential and commercial properties in the district.

Most important, they care deeply about their city and especially the University District area, getting involved in numerous community improvement projects.

That's why Linde is helping spearhead the creation of a University District in Greeley, to make sure the area surrounding the university is a strong and vibrant part of the city.

"Ron and I are hopeful this project will not only help our own businesses but also enhance this part of Greeley, which we think is the best part of Greeley," she said.

Efforts to establish a University District, which would comprise six sub-



Steve Porter, Northern Colorado Business Report

See **DISTRICT, 33**

DISTRICT DESTINATION – Glenmere Park is a popular neighborhood and city gathering area and considered a destination point within the University District project.

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THE EYE

Superheroes: Loveland does not want you watching over

Superheroes are usually sighted standing akimbo, with cape billowing, or atop a high-rise watching over the city, with cape billowing.

Gothamites and Metropolitans appreciate the sense of security that comes from knowing someone in a billowing cape is watching over them in the superhero mode, not the creepy-guy-in-the-next-cubicle mode.

Northern Colorado was without a true superhero until online marketing firm **Madwire Media** opened in Loveland last year. Sightings of caped crusaders in and around Madwire's building at 504 W. Eisenhower Blvd. went through the roof after that.

What started as a way to keep the marketing geniuses' physical space edgy and over the top turned into a real attention-getter when **Spiderman, Batman, Incredible Hulk** and **Wonder Woman** mannequins started appearing on the outside of the firm's three-story building.

Parents brought their children by to marvel at the comic-book heroes and citizens demanded to know who would appear after Wonder Woman.

The answer is no one. Turns out the heroes violated a Loveland ordinance. No, not loitering. The kryptonite for Madwire's league of heroes is a local regulation prohibiting the use of promotional figures on business rooftops.

So, evildoers best avoid Madwire HQ, as it has four displaced superheroes now relegated to enforcing the 15-minute coffee break and making sure the roughly 70-member staff does not spend too much time on Facebook, with capes billowing.

Patent reform still pending, after six decades

Denver's satellite office among items remaining on hold

By **Joshua Zaffos**
news@ncbr.com

FORT COLLINS — In developing vaccines and recombinant proteins to stave off infectious diseases and illnesses, Ventria Bioscience works inside miniscule manufacturing spaces: grains of rice and barley.

"The plant is essentially the factory that makes the medicine," said Ventria CEO Scott Deeter.

The plant-based technology enables the

small, Fort Collins biotech company to develop products that are both cost-effective and affordable for production and distribution around the world. Within the competitive field of biopharmaceuticals, Ventria's innovative system has relied on the U.S. patent program to protect its medicines, technologies and uses. To date, the company holds 23 patents, with 29 more applications pending.

"The (patent) process is a little difficult because it's so unique to each country," said Deeter, whose company targets a worldwide market. For startup tech and bioscience companies in Colorado and other parts of

the country, just making their case to the U.S. patent office in Arlington, Va., near Washington, D.C., is "logistically difficult," Deeter added.

Many business leaders and inventors share those criticisms, and most applicants have withstood long delays because of a massive backlog at the U.S. Patent and Trademark Office. Roughly 1.2 million patents are pending in the office and more than 700,000 of them haven't even gone through a preliminary evaluation.

The country's patent program hasn't undergone a significant overhaul in 60 years. Over the past six years, Congress has tried to take up the cause of patent reform, with little progress. But a current bill that would align U.S. patent policy with

See **PATENT**, 29

F O C U S

Penny Flats to be ready to rent by April



Courtesy Brinkman Partners

SECOND FLAT — The second phase of Penny Flats in Old Town Fort Collins began July 21 with the goal to rent apartments in April. Designed for young professionals, the four-story building will contain 30 units with 46 bedrooms and have underground parking.

New building to be targeted to young, urban professionals

By **Molly Armbrister**
marmbrister@ncbr.com

FORT COLLINS — Old Town will have more residential rental options next year as the second phase of Penny Flats gets under way.

Construction began July 21 on the project on the northwest corner of Maple and Mason streets in downtown Fort Collins. The goal is to have apartments

available for rent in April.

The four-story building will contain 30 units with 46 total bedrooms designed for young professionals who want to live and work in Old Town. The units will provide modern, quality living for residents with a balcony in each unit, brick, stone and metal work, and underground parking for residents.

"There has not been a new for-rent residential project of this nature build in downtown Fort Collins in over 20 years," said Paul Brinkman, co-founder and CEO of Brinkman Partners, which is developing the new building.

The existing underground parking structure was initially completed as part of the first phase of the project in 2009.

Brinkman purchased the parcel from the previous developer on the project, Coburn Development, which brought the first 25-condo building to market at the end of 2008 with the participation of the city of Fort Collins. The mixed-use complex originally envisioned was similar to one in Boulder, but the planned 141-unit project stalled as the Fort Collins market entered the economic downturn.

Underground parking is a big selling point for the apartment complex, according to Kevin Brinkman, co-founder and managing broker of Brinkman Partners. Parking in Old Town is an issue any time an area is developed, but the underground parking structure will ensure that residents will have a place to park and will

See **PENNY FLATS**, 20

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NCBR's Women of Distinction to take center stage on Aug. 10

By NCBR Staff

LOVELAND — Eleven Northern Colorado women will be honored for their contributions to the region's business community at a breakfast on Wednesday, Aug. 10.

The *Northern Colorado Business Report* will present awards to local Women of Distinction for the third year at the Embassy Suites-Loveland.

"The response to this event has been so overwhelming that it has rapidly become one of our signature events," said Jeff Nuttall, publisher of *NCBR*. "We are proud to recognize the women who bring so much to Northern Colorado with these awards."

This year's honorees were chosen from a pool of about 80 nominees by a selection committee that included previous honorees and other members of the business community.

The 2011 Women of Distinction are:

- In the category of Banking and Finance: Julie Piepho of Cornerstone Mortgage.

- Business and Business Services: Pam King, the BBB serving Northern Colorado and Wyoming.

- Education: Colleen Laub, the Institute of Business and Medical Careers.

- Government: The Hon. Julie Kunce Field, Judge for Colorado's Eight Judicial District.

- Health care: Anne Yanagi, M.D., Poudre Valley Health System.

- Nonprofit Creative Industries: Annette Geiselman, Discovery Science Center.

- Nonprofit Human Services: Leona Martens, Weld Food Bank.

- Real Estate: Deanna McCrery, The Group Inc.

- Outstanding Volunteer: Yvonne Myers, Columbine Health Systems.

- Outstanding Mentor: Jean Shrober Morrell, University of Northern Colorado.



Scan to register

And a new category this year is Leading Lady of Northern Colorado, awarded to someone for pioneering efforts on behalf of the entire region. Trudy Sargent is the first Woman of Distinction to receive this honor.

These women will accept their awards and share their inspirations — always a highlight of the program — at the Women of Distinction breakfast, Aug. 10, 7:30 to 9:30 a.m. at the Embassy Suites Loveland. Cost to attend is \$39; table sponsorships are still available for \$400.

Registration is now open online at www.ncbr.com, under the events heading on the left-hand side of the homepage. Or scan the QR code on this page with your smartphone to go directly to the registration page.

For more information, contact *NCBR* Events and Marketing Director De Dahlgren at 970-221-5400, ext. 202, or events@ncbr.com.

C O R R E C T I O N S

The incorrect picture of Robert Castle ran in the On the Job section in the July 15 issue of the *Business Report*. Castle, a licensed loan originator and marketing specialist, joined Shea Mortgage in Fort Collins. Castle brings 17 years of continuous experience in Northern Colorado.



CASTLE

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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Boxelder looking at Thornton property for storage

CSU research center balking at floodwater facility on property

By Steve Porter
sporter@ncbr.com

WELLINGTON — The Boxelder Basin Regional Stormwater Authority is looking at a 300-acre property east of Interstate 25 and a few miles north of Fort Collins as a possible site for temporary water storage for its planned flood control system.

The property, now in irrigated agricultural operations, was among thousands of acres of farm land in Northern Colorado purchased by the city of Thornton in the mid-1980s to gain water rights for future growth.

The Boxelder Authority was formed in 2008 by the town of Wellington, city of Fort Collins and Larimer County to fund and construct improvements to reduce property damage along Boxelder Creek in the event of a 100-year flood.

Rex Burns, authority manager, said he planned meet with a representative from the city of Thornton on July 27 — after the *Business Report* went to press — to discuss buying the property for a flood storage facility that could temporarily hold up to 1,700 acre-feet of flood water.

See **BOXELDER**, 38






Steve Porter, Northern Colorado Business Report

TOURING BOXELDER — Members of the Boxelder Stormwater Authority board and other interested parties listen to Todd Jurgens, construction manager for the Clark Reservoir dredging project, explain how sludge removed from the reservoir will be transferred to settling ponds just north of the reservoir near the southeast intersection of I-25 and Owl Canyon Road (County Road 70). Removing 170,000 cubic yards from the bottom of Clark Reservoir to expand its flood storage capacity is part of the Boxelder Basin flood control project.

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THE WAY BANKING SHOULD BE

Alfalfa's Market 15 percent ahead of projections

Organic grocer finds regaining customers can be slow process

By **Beth Potter**
bpotter@bcbr.com

BOULDER — Resurrected Alfalfa's Market in Boulder has done about 15 percent better than expected since it reopened on Earth Day, April 22, according to co-founder Mark Retzliff.

But after about 10 weeks or so back in business, employees at the organic and natural grocery store are working hard to put on events that will bring more customers through the door, Retzliff said.

An all-you-can-eat pancake breakfast fundraiser on Saturday, July 30, with proceeds to benefit Community Food Share, is just one of the events that has been planned, said spokeswoman Sonja Tuitele. The store also hosts dog washes and other community events to lure in customers.

"We were closed for nine months and people went other places," Retzliff said. "I think we anticipated that people would be willing to change a little quicker than they have been. Behaviors take a while to change. We have to get them to come back to see what we are."

In addition, some store departments

weren't as organized as Retzliff and partners would have liked when the store reopened at 1651 Broadway. Some computer systems to gather and produce data didn't operate correctly, Retzliff said. And meat and seafood director Paul Gingrich was put in charge of prepared foods at the newly opened store when it didn't perform as well as expected.

Retzliff said the Federal Trade Commission did not require Austin, Texas-based Whole Foods Market Inc. to share its previous sales numbers, but that employees who worked at the old store shared enough information for the new partners to figure out how things are going.

Privately held Alfalfa's was closed for remodeling after the FTC ordered Whole Foods to sell a couple dozen locations.

The cheese and charcuterie department (charcuterie is the French word for pork deli meat butcher) has done better than expected, as has the bulk food section, including bulk oils, Retzliff said.

There's also a strong lunch business, a growing dinner business, and liquor store sales that are 10 percent to 15 percent above predictions.

"You have to be mindful when you open a new store that ... you take sales dollars from existing places. Our sales dollars come from other competitors here in town," Retzliff said. "We know the neighborhoods surrounding our store are very happy that we're back because they don't have to go to 28th

FROM THE ARCHIVES

To read more about the merger of Whole Foods and Wild Oats, free of charge, visit www.ncbr.com

- "Whole Foods to sell two Boulder stores," March 9, 2009
- "Whole Foods, Wild Oats get day in court," June 13, 2007
- "Whole Foods buying Wild Oats," Feb. 22, 2007

Street."

The wellness department is not doing as well, but its sales numbers are growing every week, Retzliff said. Customers need time to develop relationships with staffers about health issues, so the slow growth makes sense, he said.

Retzliff said he also noticed Whole Foods employees are in the store several times a week — apparently to check on organic milk prices, among others. The Whole Foods store brand organic milk is "now truly a loss leader for them," Retzliff said. "Since we opened, Whole Foods has significantly lowered their price on 365 organic milk."

Representatives at the Whole Foods Boulder office did not respond to calls for comment.

Competition at fever pitch

But grocery store competition in general is at a fever pitch, with even chains such as King Soopers (owned by Kroger Co. in Cincinnati, Ohio) touting Colorado ties.

"Nobody buys more local produce than King Soopers," said Kelli McGannon, a spokeswoman. "We're still very much in the community we serve."

Locally owned grocery store Lucky's Market at 3960 Broadway in Boulder works hard to keep customers coming back, too, said Nick Gulizia, general manager. Lucky's employees know most of its customers' names and use them, Gulizia said.

"We'll let the big guys fight it out. We're up the street, and we'll keep rolling with what we're doing," Gulizia said.

Retzliff has not ruled out possible future growth for Alfalfa's. Any new locations would duplicate Alfalfa's existing "community store" feel, he said, as well as focus on giving "foodie" customers what they want. The existing store carries more than 400 varieties of cheese, for example, he said.

"We thrive on folks who want to experiment and who have a broad interest in food," Retzliff said.

Calls to corporate offices of Sprouts Farmers Market, based in Phoenix, Ariz., and to Sunflower Farmers Market, also based in Phoenix, were not returned.



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Project to fine-tune wastewater treatment

Better monitoring of Poudre River could save money

FORT COLLINS — A proposal to create a network of real-time water-monitoring instruments along the Poudre River could help the city of Fort Collins save money on its wastewater treatment costs and spotlight technology developed and produced by local companies.

Mazdak Arabi, associate professor in Colorado State University's Department of Civil and Environmental Engineering, is proposing the city take part in a pilot project to reduce water utility costs by having a better picture of what's coming downstream.

"The goal is to understand the hydraulics regime of the water so utilities can adjust their operations on a daily basis so they don't treat more than they need to," Arabi said.

It's a prospect that's appealing to Kevin Gertig, the city's water resources manager.

"We want to put some of these



AGRIBUSINESS
Steve Porter

instruments in the field and monitor conditions all the way to the river's headwaters up to Cameron (Pass)," he said. "We could have almost real-time data and monitor subtle changes never before realized in the watershed."

Arabi notes that the Poudre River, with its relatively nearby headwaters above Fort Collins, is a good laboratory for studying river flows and pinpointing sources of mostly naturally occurring pollutants, such as phosphorous and nitrogen.

Gertig said the city now does "grab sample" testing of the river with field technicians collecting samples. But a system of monitoring equipment along the river to continuously sample the water quality would be a much more sophisticated approach, he noted.

"Why haven't we done this before? Simply because the technology has not been available," Gertig said. "The whole idea — and what's so exciting — is it's been a long dream by the city to get to this level. By getting these monitors we can realize subtle changes all the way up and down the line."

Arabi said the pilot project would go from eight monitoring locations up to 21, which would ultimately cost an estimated \$350,000 to \$400,000. He said that investment could be repaid eight to 10 times over the next five years by reducing wastewater treatment costs.

Arabi said he's hoping to start installing the monitors next month with the help of CSU engineering students and have the system in place by October.

Support needed

That's going to depend on getting government support and financial and in-kind assistance from partners in the private sector, he said, noting that he's received tentative commitments from Hach Co. and In-Situ for the first eight water monitors.

Arabi said the project offers educational opportunities for CSU students. "It would involve a significant number of engineering students," he said. "This provides a platform for CSU students to train and assess real-time data for building their dissertations. It's an incredible opportunity for CSU."

Gertig said wastewater treatment is one of the city's highest energy consumers — about 70 percent of the city's electricity needs — and lowering energy use and reducing the city's carbon footprint is a city priority.

But for the moment, the city can't take on the cost of the project alone, he said.

"We need more private-public partnerships if we're going to advance this technology in Northern Colorado," he said.

Josh Birks, the city's economic development advisor, said that's the next step.

"It's conceptual at this point but it's gaining traction," he said. "We're trying to figure out how to fund the project and gaining partners to do it."

Birks said one logical partner would be the Colorado Water Innovation Cluster, which includes dozens of local

companies and organizations involved in some way in the water industry.

Birks said the project could help shine a spotlight on local companies that participate in it. And that could ultimately stimulate economic development, he noted.

"What I see this doing is being an enabling platform for companies to succeed, to have a laboratory to prove their products — and that's where we could get the jobs benefit," he said.

Arabi said the pilot project is part of the Water Innovation Network, a partnership he's developing with CSU, local government and the water cluster. WIN's goal is to create a "truly integrated collaboration" that would seek to "advance the development, demonstration and commercialization of clean water technologies," he said.

Arabi said a successful WIN pilot project could help the region's economy in many ways.

"I think this is a great opportunity for the people of Colorado," he said. "It's focused on creating infrastructure that attracts new companies, lets existing companies spotlight their equipment and helps CSU students. And it really benefits government agencies to be good stewards of the environment and better manage their resources."

Steve Porter covers agribusiness and natural resources for the Northern Colorado Business Report. He can be reached at 970-232-3147 or at porter@ncbr.com.

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Customer service can impact your bottom line

Report: Consumers willing to pay for positive experience

Phones that don't get picked up, clerks ignoring customers and complaints that go unanswered or unresolved are among the many ways businesses big and small lose customers every day.

Does your business provide good customer service? Or have employees become lax in regard to how they are perceived on the phone or in person?

According to Lee Resources, for every customer complaint, there are 26 other customers who remain silent. And the ripple effect of an unhappy customer is tremendous.

"Satisfied customers tell three friends; angry customers tell 3,000," writes Pete Blackshaw, former chairman of the Council of Better Business Bureaus, in his book of the same name.

Consumers want good customer service and 60 percent are willing to pay more for it, according to a Harris Interactive Customer Experience Impact Report.

And good customer service, it turns out, is good for business. Eighty-one percent of companies with strong capabilities and competencies for delivering customer experience excellence are outperforming their competition, according to a 2009 survey by Peppers & Rogers Group.

In fact, good customer service can help businesses survive rocky patches. Karen Smith, co-owner of Colorado Boat Center in Loveland, a 2011 BBB Torch Award finalist, said business ethics — of which customer service is a key ingredient — is instrumental "if you want to stay in business." She added that it's also important if you want to enjoy the work that you do, if you want to keep both staff and customers long term, and if you want repeat business and referrals. "It all depends on your ethics, your integrity, how you do business — it is the foundation," she said.

Make customer service priority

If your bottom line is slipping, take a hard look at your company's customer service efforts and, if needed, take immediate steps to make customer service a priority. It can be as simple as training employees to treat others as they would want to be treated.

Regardless of the size of your company, consider developing a training program that allows employees to

"Satisfied customers tell three friends; angry customers tell 3,000."

Pete Blackshaw, former chairman
Council of Better Business Bureaus



BBB NEWS
Pam King

become knowledgeable on all aspects of your services and products — if you don't already have such a program.

Why is this important? A big part of selling is education. Employees need to know what they are selling, whether it's a product on the shelf or a service that only your business can provide. Teach your employees how to read a customer's personality and treat him or her accordingly. For instance, some people don't want to have a relationship with a salesperson, they just want to know where to locate something or ask a question. Others may want some attention or extra pampering.

When a customer is dissatisfied with a purchase or service, make certain you and your employee know how to handle the issue. Start by putting yourself in his or her shoes and try to see the problem as though it were your own.

Acknowledge your customer's distress and, most importantly, apologize and respond quickly. Keep in mind that a customer with a complaint can be turned into a public relations agent for your company. As Blackshaw points out, an unsatisfied customer is likely to spread his or her experience by word of mouth or the Internet; however, a customer whose problem has been satisfactorily resolved may remain a loyal customer. You should attempt to resolve the problem promptly and fairly.

Many people ask: Is the customer always right? No. At the BBB, we've dealt with many consumer complaints where businesses go above and beyond to make the situation right only to have the customer state it's not enough.

This doesn't mean you stop trying. Statements on your website or in your establishment that assure customers they are important and that the company will listen when they complain are important. Something as simple as "We appreciate your business and we want you to be satisfied" when used truthfully can make a big impression on your customer's perception of your business.

Pam King is president and chief executive officer of the Better Business Bureau serving Northern Colorado and Wyoming.



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Cost major factor in hiring plans

As economy picks up, employers face major workforce decisions

By **Kate Hawthorne**
khawthorne@ncbr.com

The latest unemployment report from the Colorado Department of Labor and Employment showed that private employers in the state added 7,100 jobs in the month of June. Good news, right?

However, that doesn't come close to replacing the tens of thousands of jobs lost to the Great Recession over the past three years. In fact, according to Colorado State University economist Martin Shields, the gap is even greater than it first appears.

"If we add jobs at the current rate, it will take us nine months to return to pre-recession levels, where we were in 2008, in Larimer County," he said at the Northern Colorado Mid-Year Economic Update on July 21. "In Weld County, it will take 15 months.

"But if we look at potential job growth — where we would have been if we had kept on

See **EMPLOYMENT, 34**

Doing ever more with even less

The recovery from the Great Recession continues to be "jobless" in part because employers are still not confident in future growth, at least not confident enough to hire for new positions. Another factor holding back hiring is that workers have continued to increase their productivity while stagnant wages have been eroded by rising consumer prices. This chart compares the percentage change from the fourth quarter of 2010 to the first quarter of 2011 (Q to Q) as well as the first quarter 2010 to first quarter 2011 (Y to Y).

	Nonfarm Business		Business		Manufacturing		Durable Manufacturing		Nondurable Manufacturing	
	Q to Q	Y to Y	Q to Q	Y to Y	Q to Q	Y to Y	Q to Q	Y to Y	Q to Q	Y to Y
Productivity	1.8	1.3	0.9	1.1	4.2	4.1	7.5	6.4	2.6	2.6
Output	3.2	3.2	2.6	3.1	7.7	6.6	14.0	10.6	1.5	2.5
Hours	1.4	1.9	1.7	2.0	3.3	2.4	6.1	3.9	-1.1	-0.1
Hourly compensation	2.5	2.0	2.3	2.0	2.8	3.4	2.9	3.7	2.1	2.3
Real hourly compensation	-2.6	-0.2	-2.8	-0.2	-2.4	1.1	-2.3	1.5	-3.0	0.1
Unit labor costs	0.7	0.7	1.5	0.9	-1.4	-0.7	-4.3	-2.5	-0.5	-0.3

SOURCE: U.S. BUREAU OF LABOR STATISTICS, FIRST QUARTER FIGURES, REVISED JUNE 2, 2011.

Metrics/stats/angels on the head of a pin



YOUTWINKFACE!
Laurie Macomber

How to measure effects of your social media efforts

You may remember last month's column, in which I gently counseled that small businesses probably will have to deal with social media this coming year, but have courage: There are ways to measure its value.

This month, I show how to measure the effect of dipping your toe — or your entire foot — into social media.

In order to calculate any ROI of social media, look at metrics, revenue and yearly growth, and cost-savings in areas like advertising, employee retention and R&D.

Bean counting ... and more!

Website statistics are one sure way of determining the direct benefits of your social media campaigns. Such metrics show you how many people visited your website, how many came there via your Facebook business page, what the bounce rate was (how many people "stuck around" your site, not leaving from the page they landed upon), how many people commented on your blog, how often you're talked about on other sites (also known as your social reputation) — things like that.

In essence, such metrics show you how big your exposure is. Instead of buying your way onto a national stage, social media encourages you to earn your way. You reach

See **SOCIAL MEDIA, 28**

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Cautious optimism for Latino businesses, entrepreneurs

Economic health depends on economy, education, emerging opportunities

The Great Recession hit wage earners across the board, some more than others.

A nationwide survey of 600 Latinos conducted in 2009 by LatinoMetrics revealed that half of Latino families were bringing in less income than the previous year, with one in three making the same money and only one in seven making more greenbacks.

Survey data also revealed that six in 10 Latinos were making ends meet; four of those indicated it's not easy but they're getting by. One in 10 said things are looking up, and another one thought all was moving along swimmingly.

The younger Latino maintains the most positive outlook on the economy, while those in the over-40 age bracket

and making less than \$20,000 per year are particularly concerned about finances. This latter group is also more likely to report that they have witnessed more Latinos leaving the United States recently than coming in.

"Hispanics have been hit hard by the Great Recession," according to Carlos Garcia, president of Garcia Research, in a summary report of the survey findings "The lowest income, Mexican-origin, mono-lingual Spanish segment (is) seeing the worst of it. Still this community has strong family support systems to help them weather

such situations. Perhaps due to that support, they are largely getting by and optimistic for the future."



LATINO VOICES
Ana Arias

Latino economic prospects

Latinos account for between 15 percent and 16 percent of the country's overall population. In Colorado, that number is closer to 21 percent. Hispanics represent the fastest-growing group in the nation in a number of categories, including consumers, employees, business owners, taxpayers and voters, the Hispanic Association on Corporate Responsibility has reported.

While analysis from the Pew Hispanic Center indicates that economic prospects for Latinos are particularly tied to the presence of a strong economy as well as skills training, pay for native-born Latinos and college-educated ones is catching up to those of white Anglos.

For example, the average full-time annual salary of \$31,000 — approximately 60 percent of what non-Latino whites made in 2000 — is what Latinos earned. Since the average pay of whites increased sharply at that time, the pay gap between white and Latino employees went up by \$7,000 for males and \$5,000 for females.

According to the Pew Hispanic Center, the earning gap "reflects the impact of recent Latino immigrants who comprise 40 percent of all Hispanics."

And while over-time wages for immigrants do improve, what keeps their earning potential from rising is the lower average education they hold. Studies show that all or almost all wage gaps between white and Latino workers are due to gaps in education and English language skills. The Center asserts that for Latino and non-Latino white workers who possess similar skills, there's nearly no wage differential.

Outlook and opportunities

The projected outlook for Hispanic-owned businesses is not insignificant. According to a report by HispanTelligence, "Hispanic-owned Businesses: Growth Projections to 2012," Latino-owned businesses are estimated to grow 41.8 percent within six years to 4.3 million, representing a total revenue increase of 39 percent or \$539 billion.

While the number of initiatives to assist Latino entrepreneurs and small business owners is on the rise, two particular resources are worth exploring: the federal Latino Technet Initiative and a book, "Latinovating: Green American Jobs and the Latinos Creating Them."

The Latino Tech-Net Initiative just launched in May. Spurred by the federal Recovery Act and administered by the Mission Economic Development Agency, the initiative supports 17 com-



PEDAL 2011

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“Studies show that all or almost all wage gaps between white and Latino workers are due to gaps in education and English language skills.”

LATINO, from 10

puter centers in 10 states are receiving computer equipment, software, and training to increase technology use by low-and moderate-income Latino families, small businesses and entrepreneurs to help create jobs and job opportunities. The Colorado Rural Housing Development Corp. in Del Norte is one of the participating agencies.

“This project will provide tools that enable businesses to conduct faster, more-efficient outreach and improve customer access through websites,

emails, and e-commerce,” Anna Gomez, deputy assistant secretary for communications and information for the National Telecommunications and Information Administration, explained in a recent blog post. Bilingual training will include basic digital literacy and business curricula specific to micro-entrepreneurs, including programs for budgeting, e-commerce and online marketing.”

In “Latinovating,” author and 2010 Latina Style Entrepreneur of the Year Graciela Tiscareño-Sato features successful business enterprises led by Latino innovators in 10 different sectors: solar energy, packaging, printing,

mechanical engineering, fashion design, software, ice and energy storage, eco consulting, venture capital, and social justice.

The next installment of this column will feature a mini-review of local and state resources, programs and organizations that can help Northern Colorado Latino entrepreneurs and businesses navigate their way through this lagging economy.

Ana Arias is principal of Arias Global Consulting, based in Fort Collins. She welcomes suggestions on topics you'd like to see covered in “Latino Voices” and can be reached at ana@ariasglobal.com.

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ON THE JOB

FINANCE

Ken Bennett of Loveland has been appointed director of Colorado Operations for Capitol Partners Inc., a Washington, D.C.-based firm that helps businesses and communities secure federal funding.



BENNETT

HEALTH CARE

Eric Reeves is the new director of Operations at Alpha Center, a Christian medical clinic in Fort Collins. He joins additional new staff member: **Emily Martin**,

R.N., and **Mekenzie Carlson**, Colorado State University student director.

REAL ESTATE

Emily Moore joined The Group Inc. Real Estate as a broker associate/partner at the Loveland office. Prior to joining The Group Moore worked in the hospitality industry as a manager of operations and in sales and marketing for 12 years.



MOORE

CONSTRUCTION

Brinkman Construction added **Sean Madland** as a project manager and **Dave Oswaldel** as a residential project manager. Madland is a LEED Accredited Professional and has a construction management degree from Northern Arizona University. Oswaldel holds a construction management degree from Colorado State University and will primarily be responsible for managing Brinkman's custom home projects.



MADLAND



OSWANDEL

ENGINEERING

Jordan Halvorson joined National Inspection Services as a consulting engineer. Halvorson is a University of Wyoming architectural engineering graduate and has over 10 years of experience as a design and consulting engineer on projects in Colorado, Wyoming, Arizona, and throughout the United States. She will assist NIS with the servicing of government contracts, private party due diligence assignments, forensic analysis, and the firm's litigation support practice.

ACADEMICS

Paula L. Cowen, an alumna of Colorado State University veterinary school, received the American Veterinary Medical Association's XII International Veterinary Congress Prize in recognition of outstanding service by an AVMA member who has contributed to international understanding of veterinary medicine.

MEDIA/MARKETING

Clay Pot Creative hired **Jim Vogl** as Web developer, **Levi Moe** as marketing strategist and

Cindy Kroeger as art director. The three together bring over 40 years of experience to the Fort Collins-based marketing agency.

ACCOUNTING

Cara Sloey passed the CPA Examination last month and will work to provide audits, tax preparation and financial planning for Kennedy and Coe LLC's Northern Colorado clients. Sloey has been with the firm for three years and serves industry groups ranging from construction and agriculture to trucking and oil and gas industries.

LAW

Sara K. Stieben, Esq., an associate attorney at Otis, Coan & Peters LLC, completed the Colorado Bar Association's Leadership Training Program. The program, known as COBALT, is a selective, interactive leadership training program designed specifically for lawyers with demonstrated leadership skills and commitment to leadership roles both in the legal field and in the local community. The real estate and business law firm promoted attorney **Michael C. Payne**, Esq. to senior associate. As a senior associate, Mr. Payne will continue to represent financial institutions, private lenders, businesses and individuals in complex commercial real estate and business litigation and transactions.



PAYNE

INSURANCE

Greg Soden joined Brown and Brown Insurance as a Group Benefits consultant/account executive. His specific role will be to work with companies to assist them with their group benefits plans including health, dental, vision, supplemental plans such as disability insurance. He will focus on Northern Colorado with the opportunity to work with companies throughout Colorado.



SODEN

ENERGY/UTILITIES

Peterson Energy Management hired **Chris Arnold** to expand its business development efforts throughout the Rocky Mountain region. Arnold will focus on identifying profitable new business opportunities in new and existing markets for the Loveland-based petroleum engineering and wellsite supervision company.

James Pratz joined Poudre Valley Rural Electric Association as the new key accounts representative. Pratz was previously director of Energy Services for Freeborn-Mower Cooperative Services in Albert Lea, Minn.



PRATZ

BOARDS

A Kid's Place CASA Program and Child Advocacy Center in Greeley announced the appointment of the 2011-12 board officers: **Dawn Couch**, chair; **Debbie Calvin**, vice chair; **Jill Weeldreyer**, secretary; and **Tonya Malcom**, treasurer. The board also appointed new board members **Marie Bray** and **Jennifer Jurado Johnson**.

MISCELLANEOUS

Sue Kahrs has joined the Better Business Bureau serving Northern Colorado and Wyoming as a business relations director. Kahrs works with businesses interested in BBB Accreditation. Previously, she oversaw 750 Avon representatives as a district sales manager in West Palm Beach, Fla.



KAHRS

Gerald Gates joined the staff at Goes Funeral Care in Fort Collins as funeral counselor. Gerald, who has a B.A. in Psychology, will serve in all aspects of funeral care at GFC.



GATES

Diana McKinney, office operations manager for the Northern Colorado Economic Development Corp., completed the International Economic Development Council basic course. The Basic Economic Development Course represents the first certification class required by IEDC to become a Certified Economic Developer.

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.

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BUSINESS LITERATURE

Learning makes everything 'Better by Mistake'

See what went wrong to make best of work missteps

By Terri Schlichenmeyer
news@ncbr.com

Ooops. You made a little mistake at work. OK, it wasn't so little. It was gargantuan.

Clients bailed, money was lost, everyone's mad at you. It was so bad, so colossal an error that you're sure you're going to lose your job over it. Which means you'll lose your house, you'll lose your family, you'll lose your dog and your truck, and your life will basically sound like a bad Country-Western song.

That kind of thinking is called hindsight bias, and you can just stop it. Instead, read "Better By Mistake" by Alina Tugend. That "little" error might be a huge opportunity.

So you made a mistake. Welcome to the club, says Tugend. The truth is that, from the time you wake up until you go to sleep, there are so many choices to make that the chance for error — no matter how small or large — is huge. Therefore, just face it: You're going to make mistakes.

But we, as a society, don't make much of a distinction between "good" mistakes and "bad" mistakes. The bigger the boo-boo, the higher the fear of punishment, which is something our parents and teachers might have inadvertently instilled in us, our personalities intensify, and our workplaces perpetuate.

What helps, according to Tugend, is to look back and understand where you went wrong and why the mistake happened. Did the aftermath make up for the initial panic? Can it be fixed? Did you learn something from it?

Automatic behavior change

If you learned to avoid everything for fear of making a mistake, Tugend says that's normal. But fear not: Millions of neurons in your brain evaluated the weight of that error, which will cause you to slow down next time. Making a mistake, therefore, automatically changes your behavior. The other good news is that our ability to monitor errors increases as we grow and age.

But what can be done about the mess you made? Tugend says that a real apology — one that's sincere, acknowledges the offense, admits regret and responsibility, and is offered immedi-

ately — goes a long way to patch things up. Saying "I'm sorry" is complex and tricky, but that's often all the offended person really wants.

So you say you ain't no saint. Neither were the saints, writes author Tugend in this lively, interesting (albeit occasionally off-track) little book.

Through old test results, experiments, expert opinions, and case studies, Tugend explains how mistakes can

be both mortifying and fortuitous at the same time. She studies mistakes that can literally mean life or death. She looks at how reactions to a mistake can color the perpetrator's ability to take risks in the future, which is important and helpful information for all managers. When something goes wrong at work, do you question an error or quash an employee?

"Better by Mistake" won't prevent you

from goofy gaffes or spectacular snafus, but it will make it easier to learn from your lapses and put things into perspective. If you need that reminding, it would be a slip-up to slip past this book.

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



BOOKS

"Better By Mistake: The Unexpected Benefits of Being Wrong" by Alina Tugend
2011, Riverhead Books, \$25.95 / \$32.50 Canada

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DAILY IN REVIEW

Bank of Choice closed, deposits assumed by Bank Midwest

Editor's note: Daily in Review is a partial digest of stories reported in the Business Report Daily online service between July 11 and 22. Follow Business Report Daily each day at www.ncbr.com — click on "Breaking News" on the home page — or subscribe to have the top items delivered to your inbox twice a day.

GREELEY — Bank of Choice was closed July 22 by the Colorado Division of Banking, with Bank Midwest, National Association, based in Kansas City, Mo., assuming all of its deposits.

All 17 branches of Bank of Choice, headquartered in Greeley, reopened during normal business hours beginning Saturday as branches of Bank Midwest. Depositors of Bank of Choice will automatically become depositors of Bank Midwest and deposits will continue to be insured by the Federal Deposit Insurance Corp.

As of March 31, Bank of Choice had approximately \$1.07 billion in total assets and \$924.9 million in deposits. In addition to assuming all of the deposits, Bank Midwest will purchase approximately \$853

million of Bank of Choice's failed assets.

In March, Bank of Choice was issued a corrective action directive by the FDIC, which referred to the bank as "significantly undercapitalized," after it reported a Tier 1 leverage capital ratio of 2.31 percent. The FDIC considers a bank to be adequately capitalized if it holds a leverage capital ratio of 4 percent or greater. Tier 1 capital is mainly composed of common stock and reserves.

In May, Bank of Choice President and CEO Joe Bonner told the Business Report Daily that the bank was "in the midst of

recapitalizing," and that the 30-day deadline to raise capital mentioned in the FDIC directive was "not a drop-dead date."

Bank of Choice is the 58th bank to fail in the nation this year, and the fifth in the state of Colorado. The last local FDIC-insured institution closed was Signature Bank on July 8. It reopened July 11 under ownership of Points West Bank.

Construction to begin soon on Windsor interchange

WINDSOR — Construction of a new interchange at Interstate 25 and State Highway 392 is expected to begin by the end of July or beginning of August.

About 100 people gathered July 13 at the Windsor Recreation Center to hear an update from the Colorado Department of Transportation on the \$28.5 million project that aims to reduce traffic congestion and improve safety at the interchange. Improvements to the interchange will also allow long-thwarted development adjacent to the interchange to move forward once it's completed in 2013.

Edward Kraemer and Sons Inc. of Plain, Wis., is the general contractor selected to rebuild the interchange, which will include a bridge that can accommodate two lanes going in each direction as well as a left-turn lane in each direction. The project will also include a 6-foot bike lane and 6.5-foot sidewalk on each side of the bridge, along with longer ramps, a frontage road realignment on the west side of the interchange and an expanded car-pool/vanpool parking area.

The first phase of the project will be the north half of the new bridge, which is expected to be complete by December. In early December, the bridge will be closed for eight days to allow contractors to do work on both sides, and traffic detoured.

The south half of the new bridge will be constructed from mid-December to May 2012. From June 2012 until Spring 2013, no work will be done while new bridge walls settle. The new interchange will be open and functional during that period, with final landscaping and natural stone wall facing completed during the spring of 2013.

Except for the eight-day closure in December, the interchange will continue to be open and usable, CDOT officials said.

Fort Collins Board of Realtors waiting for name change approval

FORT COLLINS — As part of its "revisioning" effort, the Fort Collins Board of Realtors has submitted a request to the National Association of Realtors to officially change its name to the Northern Colorado Realtor Association.

This request was approved via electronic vote by the FCBR's Board of Directors on June 28, and the formal request was submitted to the NAR on June 30, according to FCBR president Sean Dougherty.

The request is still pending, Dougherty said, and it takes 90 days for the NAR to come to a decision on a name change.

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<p>Event Architect and Producers:</p> 		<p>Register for BizFit 2011 online at www.NCbr.com Click on Events under Departments or scan here for the direct link</p>	

TIME OUT



DRAWN TOGETHER – 1. Joe Frye, left, Justin Larson and Frank Vaught celebrate the merging of Vaught Frye Ripley Design and JCL Architecture at the Vaught Frye Larson Architects open house July 14. **2.** Dustin Hedke with Sherwin Williams and Patrick Smith with NFIB get a reprieve from the heat at Greeley Young Professionals July 7 at Crabtree Brewery. **3.** Suzanne Akins, far right, owner of Akinz clothing company in Fort Collins, gives a tutorial on t-shirt screening to Articulate City attendees at the arts/cultural organization's CommunitEE Night July 19. **4.** Attendees network before the Mid-Year Economic Update hosted by Northern Colorado Business Report July 21 at Embassy Suites-Loveland.

Courtesy: Vaught Frye Larson Architects, Greeley Chamber of Commerce, Articulate City, Pixsure Perfect

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



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BRIEFCASE

Nonprofit notes

Houska Automotive donated a wheelchair-accessible van to Kaysey Yoder, a single mother who is a participant of **Project Self-Sufficiency**. Yoder accepted the keys to the vehicle on stage at the Lagoon Summer Concert Series at **Colorado State University**.

Loveland-based CPA firm **Hanna, Holdredge & Associates** collected 189 pairs of used eyeglasses for the **Berthoud Lions Club**. The collection box is still available in the firm's office if you have glasses to donate.

The **Greeley Fire Fighters IAFF Local 888** donated \$2,900 to **Weld Food Bank** to assist programs that work to alleviate hunger in Weld County. The money raised was a result of the Greeley Fire Fighters 10th Annual Benefit Poker Run. This benefit was in memory and honor of retired Greeley Fire Lieutenant Harold Schwalm who unexpectedly passed away earlier this year. The first \$2,500 raised was matched by a special gift from the **Gay & Lesbian Fund for Colorado**.

KUDOS

Berthoud-based **EnergyLogic Inc.** was named one of 149 Colorado Companies to Watch by the **Colorado Office of Economic Development and International Trade**. Colorado Companies to Watch honors second-stage companies that develop valuable products and services, create quality jobs, enrich communities and create new industries throughout Colorado.

Vision Graphics Inc., a Denver- and Loveland-based print and marketing communications provider received a Silver Award in **Sappi Fine Paper's** 14th North American Printers of the Year Competition. It was honored in the Best Catalogue category for its 2011 Dealer Workbook with **Spyder Active Sports**. Sappi's Printers of the Year compe-

tion recognizes print excellence and innovation produced on Sappi papers.

Banner Health has again been named one of Health Care's Most Wired companies for 2011 by **Hospitals and Health Networks** magazine. The award recognizes health-care organizations that demonstrate excellence in four information technology areas: infrastructure, business and administrative management, clinical quality and care continuum.

Fort Collins-based **Splash Pool Services Inc.** announced its team of lifeguards won first place at the State Championship **Colorado Parks and Recreation Association** Lifeguard Games this season, for the second year in a row. The competition is a statewide event at which teams of lifeguards from throughout Colorado compete in skills related events to demonstrate their competence and execution in their field of training.

NEW PRODUCTS AND SERVICES

Become Fit in Fort Collins, a fitness studio specializing in spinning and sports yoga, is now an official **CrossFit** box. Six certified CrossFit coaches can mix and match spinning, sports yoga and CrossFit to meet fitness needs.

DEALS

Tandem Select partnered with Connecticut-based **ERC Dataplus Inc.**, a recognized leader in talent acquisition technologies. Under the partnership, Tandem Select background screening services are fully integrated with ERC's Selecttech platform. For human resources administrators, this will mean greater efficiency in applicant tracking and onboarding, as they track comprehensive screening results from one dashboard, on one system.

Perfect Square, a Loveland-based visual communications and graphic design firm, will design collateral materials for **Engaging Loveland's** 2011 signature events and seasonal programs to support its mission to enhance tourism and attendance in Loveland.

CO2Nexus selected **Zebulon Solutions** of Berthoud to drive the productization of CO2Nexus's CO2 fabric and textile cleaning system. Zebulon Solutions will manage the productization effort as well as provide supply chain and industrialization engineering services.

DEADLINES

Colorado Creative Industries, a division of the **Office of Economic Development and International Trade**, announced the availability of the online guidelines and application for the 2011-12 Success through Art (StART) School Arts Education Implementation Grants. The deadline for receipt of the StART application is Aug. 25. Interested schools may access the application materials at www.coloradocreativeindustries.org.

MISCELLANEOUS

Be Local Northern Colorado welcomed new and renewing members **A Strategic Advantage**, **My Sister Knits**, **Fort Collins Food Cooperative**, **Café Ardour**, **Sutton Naturopathic Health Center**, **Lee's Cyclery**, **The Healing Gardens Medicinal Store**, **The Cycologist**, **Ten Thousand Villages**, **Algiers**, **Brave New Wheel**, **Clothes Pony**, **Med Vet Communications**, **Bones du Jour**, **To Your Health**, **Q4 Wealth Management**, **Valhall Arts**, **Eloquent Cow**, **GTS Therapeutics**, **Dream Theater Colorado**, and **Love Bug**.



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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.

CALENDAR

July 29 - Kristi's Big Night Out, starting at 6:30 p.m., Hilton Fort Collins, 425 W. Prospect Road in Fort Collins. Cost: \$25/in advance, \$35/at the door, kids 12 and under free. Contact: Kristi's Fund at 970-377-0591 or <http://kristisfund.com/>.

July 29 - Greeley Friday Fest, from 7 to 9 p.m., 9th Street Plaza, Ninth Street & Ninth Avenue in Greeley. Contact: Downtown Development Authority at 970-356-6775 or www.downtowngreeley.com.

July 29 - 30 - Arsenic and Old Lace, from 6:30 to 8:30 p.m., Baldpate Inn, 4900 S Highway 7 in Estes Park. Cost: \$15. Contact: Nancy Patton at 970-567-8888 or tcp.njp@gmail.com.

July 29 - 5 - Word-Intermediate, from 9 a.m. to 1 p.m., Front Range Community College, Blanca Peak Room 110, 4616 S. Shields St. in Fort Collins. Cost: \$159 (includes textbook). Registration Deadline: 7/26/11. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.

July 30 - 6 - Excel-Intermediate, from 9 a.m. to 1 p.m., Front Range Community College, Blanca Peak Room 110, 4616 S. Shields St. in Fort Collins. Cost: \$159 (includes textbook). Registration Deadline: 7/26/11. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.

July 30 - World music and food celebration, from 11 a.m. to 9 p.m., Old Town Square, in Fort Collins. Cost: Free.

Aug. 2 - Will My Business Make Money?, from 8:30 a.m. to noon, SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$40/prepaid, \$50/day of. Contact: SBDC at 970-498-9295 or www.sbdc-larimer.com.

Aug. 4 - Loveland Chamber Business After Hours, from 5:30 to 7 p.m., Clear Channel Northern Colorado, 4270 Byrd Drive in Loveland. Cost: \$12/pre-register, \$15/at the door. Registration Deadline: pre-registration deadline is 5 p.m. the day before the event. Contact: Jim Worthen at 970-667-6311 or info@loveland.org.

Aug. 4 - Business Planning for Success, from 8:30 a.m. to noon, 125 S Howes, Suite 150 Fort Collins, CO 80521, in. Cost: \$40. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.

Aug. 6 - 7 - 2nd Annual Windsor Fine Arts Festival, from 10 a.m. to 6 p.m., Boardwalk Park, in Windsor. Contact: Windsor Fine Arts Festival at 970-266-9800 or www.windsorfinearts.org.

Aug. 9 - Loveland Chamber In Focus Series, from 7:30 to 9 a.m., Loveland Chamber, 5400 Stone Creek Circle in Loveland. Contact: Jim Worthen at 970-667-6311 or jworthen@loveland.org.

Aug. 10 - Greeley Chamber Business Before Hours, from 7 to 8:30 a.m., NextCare Urgent Care, 2928 W. 10th St. in Greeley. Contact: Kim Barbour at 970-352-3567 or kim@greeleychamber.com.

Aug. 10 - Pathways Hospice On Our Own, from 6:30 to 8 p.m., Pathways Hospice, 305 Carpenter Road in Fort Collins. Cost: No fee, no registration. Contact: Michele Desnoes at 970-663-3500 or michele.desnoes@pathways-care.org.

Aug. 11 - I Need Financing, What Now?, from 11:30 a.m. to 12:30 p.m., SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.

Aug. 12 - 14 - Bohemian Nights at NewWestFest, Downtown Fort Collins.

Aug. 12 - 14 - Loveland Sculpture Invitational, from 9:30 a.m. to 4:30 p.m., Owen's Field - behind Loveland High School, 920 W. 29th (behind Loveland High School) in Loveland. Cost: \$25/each-Premiere Party, \$5/each admission to the weekend shows. Contact: Cindy Kenna (Event Director) at 970-663-7467 or lvsg@lovelandsculpturegroup.org.

Aug. 12 - 14 - Call for Volunteers - Creative Garden, Remington Parking Lot, in Fort Collins. Contact: Kerry Miller at 970-419-8240 or info@beetstreet.org.

Aug. 13 - 7th annual Senior Law Day, from 8 a.m. to 3:30 p.m., Colorado State University Lory Student Center, in Fort Collins. Cost: \$10/four of 12 seminars. Contact: Elder Care at 970-495-3442 or <http://www.eldercarenet.org>.

Aug. 13 - Fore! Kids & Kritters Benefit Golf Tournament, starting at 7 a.m., The Olde Course at Loveland, 2115 W. 29th St. in Loveland. Cost: \$110.

Registration Deadline: Aug. 10. Contact: Ruth Swanty at 970-593-9437 or ruthswanty@fortcollinscatrescue.org.

Aug. 14 - Pedal to the Point Bike Tour, starting at 7 a.m., Rides Begin and End at Waverly School, 10431 N. County Road 15 in Fort Collins. Cost: \$40/rider before June 1. Contact: Nathan Scott at 970-567-6459 or nscott@turningpnt.org.

Aug. 17 - Pathways Hospice Newly Bereaved Group, from 6:30 to 8 p.m., Pathways Hospice, 305 Carpenter Road in Fort Collins. Cost: \$30, no fee for hospice families. Contact: Michele Desnoes at 970-663-3500 or michele.desnoes@pathways-care.org.

Aug. 17 - Make it Official, from 7 to 9 a.m., SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$25. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.

Aug. 18 - Crack the Codes... On Your Credit Card Merchant Account, from 11:30 a.m. to 12:30 p.m., SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$0. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.

Aug. 18 - Advanced Environmental Monitoring, Control and Optimization, from 11 a.m. to noon, Free Webinar. Cost: Free. Contact: Jeremy Hein at 1-800-638-2638 or contact@42u.com.

Aug. 25 - Minimize Your Tax Burden, from 8:30 a.m. to noon, SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$40. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.

Aug. 25 - Greeley Chamber of Commerce Business After Hours, from 5 to 7 p.m., New West Bank, 3459 W. 20th St. in Greeley. Cost: \$30/guest. Contact: Kim Barbour at 970-352-3567 or kim@greeleychamber.com.

Aug. 26 - Monfort College of Business All Star Celebration, from 6 to 9 p.m., Coors Field, Blake St. in Denver. Cost: \$100. Contact: Ashlee Hille at 303-868-2578 or ashlee@mantoothcompany.com.

Aug. 26 - All Star Celebration, Coors Field, in Denver. Cost: \$100/person. Contact: UNC Alumni at www.uncalumni.org/events.

Aug. 26 - NoCo Active 20/30 Suitcase Party, from 6 to 11 p.m., Fort Collins-Loveland Airport. Contact: NoCo 20/30 at 970-488-3022 or kerrie@mantoothcompany.com.

Aug. 27 - Larimer County Walk to End Alzheimer's, starting at 9 a.m., Spring Canyon Park, 2626 W. Horsetooth Road in Fort Collins. Cost: Free. Contact: Megan Balmforth at 970-472-9798 or megan.balmforth@alz.org.

Aug. 31 - Social Media - A Starting Point, from 4 to 6 p.m., SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$25. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.

Sept. 1 - Social Media - Beyond the Basics, from 10 to 11:30 a.m., SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$25. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.

Sept. 1 - Loveland Chamber Business After Hours, from 5:30 to 7 p.m., Fairfield/Hampton Inns, 1710 Foxtrail Drive in Loveland. Cost: \$12/pre-register, \$15/at the door. Registration Deadline: pre-registration deadline is 5 p.m. the day before the event. Contact: Jim Worthen at 970-667-6311 or info@loveland.org.

Sept. 7 - Business Planning for Success, from 8:30 a.m. to noon, SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$40. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.

Sept. 8 - Strategic Branding, from 8:30 a.m. to noon, SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$40. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.

Sept. 9 - IMC Colorado Breakfast Program - Ed Tate on How to Breathe Life into Your Business Presentations, from 7:15 to 9 a.m., Denver Athletic Club, 1325 Glenarm in Denver. Cost: \$25/members, \$30/guests. Registration Deadline: 09/07/2011. Contact: Pat Sikora at 303-499-5723 or patsik@aol.com.

Sept. 9 - How to Out Market your Competition & Find Clients in Any Economy, Denver Athletic Club, 1325 Glenarm in Denver. Cost: \$75/IMC members, \$85/guests. Registration Deadline: 09/07/2011. Contact: Pat Sikora at 303-499-5723 or patsik@aol.com.

Sept. 10 - Chipper's Lanes Black Tie Bowling, from 6 to 10:30 p.m., Chippers Lanes, 217 W. Horsetooth Road in Fort Collins. Contact: Kerrie Luginbill at 303-621-6772 or kerrie@mantoothcompany.com.

Sept. 13 - Pathways Hospice Sacred Spaces, from 6 to 8 p.m., Pathways Hospice, 305 Carpenter Road in Fort Collins. Cost: \$90 (includes materials). Contact: Amanda Hillman at 970-663-3500 or amanda.hillman@pathways-care.org.

Sept. 14 - Greeley Chamber Business Before Hours, from 7 to 8:30 a.m., School District 6 & Contemporary Cook, 1025 Ninth Ave. in Greeley. Contact: Kim Barbour at 970-352-3567 or kim@greeleychamber.com.

Sept. 14 - Stop the Revolving Door! Hire & Retain Great Employees, from 8:30 to 11 a.m., SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$40. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.

Sept. 15 - Will My Business Make Money?, from 8:30 a.m. to noon, SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$40. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.

Sept. 16 - Give Hope, Friday at the Farm, from 6 to 11 p.m., 1230 S. Boise Ave., in Loveland. Cost: \$45/person. Contact: Kerrie Luginbill at 970-482-7644 or kerrie@mantoothcompany.com.

Sept. 21 - Make it Official, from 7 to 9 a.m., SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$25. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.

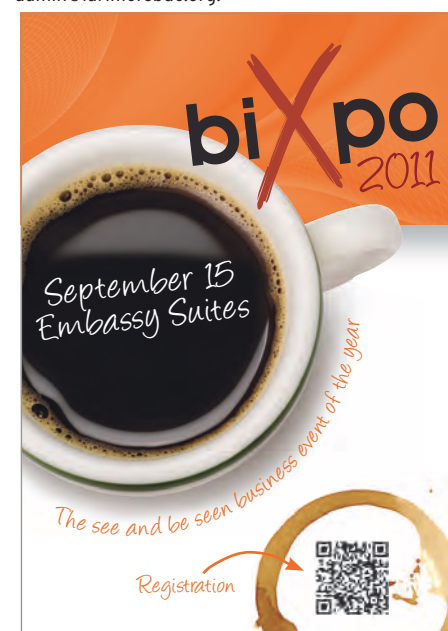
Sept. 22 - Business After Hours, from 5 to 7 p.m., Weld Food Bank, 1108 H St. in Greeley. Cost: \$30/guest. Contact: Kim Barbour at 970-352-3567 or kim@greeleychamber.com.

Sept. 24 - A Feast of Sacred Arts - The Ancient Church Alive Today, from 10 a.m. to 5 p.m., St. James Orthodox Christian Church, 2610 SE Frontage Road in Fort Collins. Cost: Free. Contact: Brenda O'Reilly at 970-613-4172 or info@drboreilly.com.

Sept. 28 - Understand Thy Numbers, from 8:30 a.m. to noon, SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$40. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.

Sept. 28 - Loveland Chamber In Focus Series, from 7:30 to 9 a.m., Loveland Chamber, 5400 Stone Creek Circle in Loveland. Contact: Jim Worthen at 970-667-6311 or jworthen@loveland.com.

Sept. 29 - Trademarks & Copyrights, from 10 a.m. to noon, SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$25. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.



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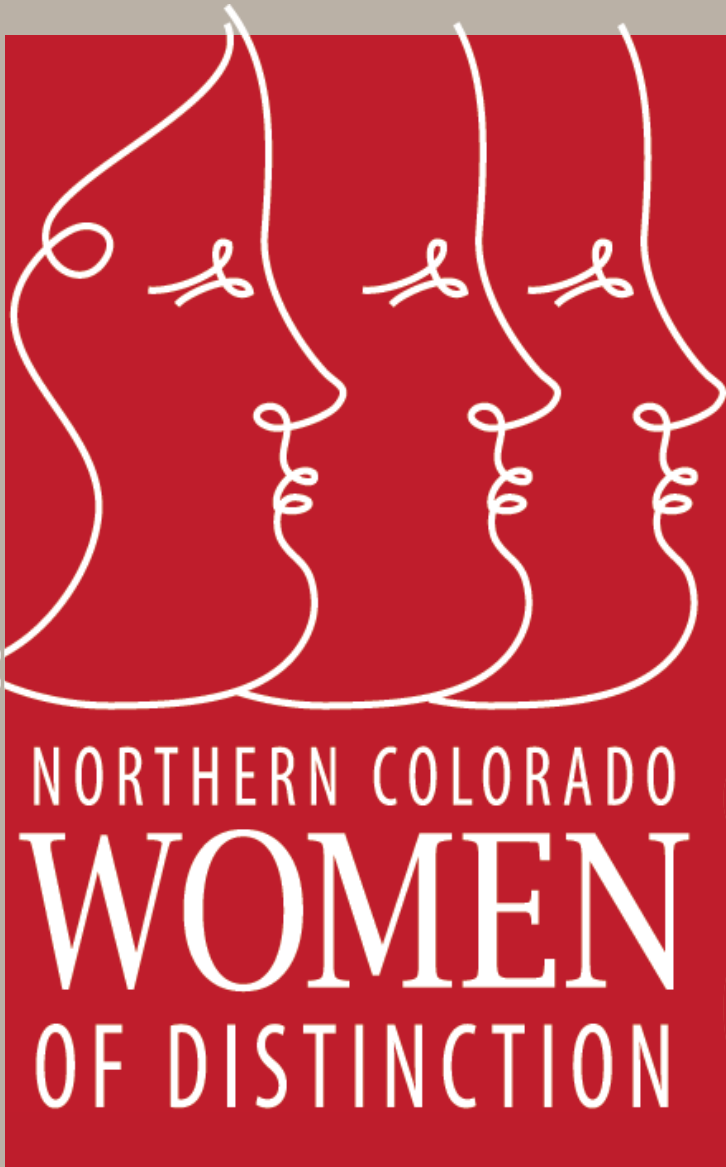
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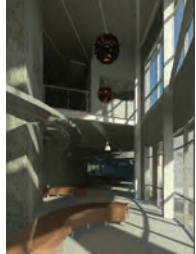
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NCAR facility designed to last
Massive Cheyenne building more than 'computer garage'
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LISTS
Region's largest

Retail real estate brokerages
Page 21

Office real estate brokerages
Page 23

Industrial real estate brokerages
Page 24

New Otter HQ makes big splash

Fort Collins building designed for creative collaboration, fun

By Molly Armbrister
marmbrister@ncbr.com

FORT COLLINS — OtterBox's core company values can be found in every nook and cranny of its new corporate headquarters at 209 S. Meldrum St. in Fort Collins. From subtle design details to the overt display of the namesake critter scattered throughout work areas and hallways, the space was built to foster collaboration and teamwork.

The 53,000-square-foot structure is a mix of old and new, making use of 10,000 square feet of a 13,000-square-foot building that originally stood on the spot. That building formerly housed Stantec, an architecture and landscape design firm, now located on Harmony

Road.

Although the infill project presented a number of design challenges, OtterBox founder and CEO Curt Richardson was determined to keep the company as close to Old Town as possible.

The Otter HQ is the culmination of the efforts of Nancy Richardson, president of the charitable arm of OtterBox, OtterCares, and wife of Curt Richardson, and a trio of Fort Collins firms: The Architects' Studio, who designed the building; Oglesby Design, who handled the interior spaces; and Brinkman Partners, who took care of the construction.

The finished product opened for business in June, a little more than a year after the groundbreaking last May, with space for about 250 employees. The building houses employees in IT and programming, customer service, public relations, sales, Web design and finance departments, and includes space for the company's executive offices.

The brand-new building is already close to capacity, with about 230 Otters working out of

FROM THE ARCHIVES

To read more about the evolution of the OtterBox headquarters, free of charge, go to www.ncbr.com.

- "Otter not boxed in by rapid growth," July 30, 2010
- "Otterbox finally breaks ground on headquarters," May 27, 2010
- "Otter Products loses big box after financing delay," June 19, 2009
- "Otters just want to have fun in new habitat," March 26, 2009



the new headquarters and no more plans to relocate any current employees there. The rest are still scattered in different offices in Fort Collins, a few on the second floor of 401 W.

See OTTERBOX, 32

FHA loan limits set to fall come Oct. 1

Most local loans have been under higher dollar caps

Beginning Oct. 1, homebuyers may find that getting a Federal Housing Administration-insured mortgage is more difficult than it has been in recent years, but only if mortgage professionals nationwide don't have their way.

Unless some sort of Congressional action

preventing the change takes place, the FHA will revert back to pre-2008 loan limits, affecting 669 counties nationwide, including Larimer and Weld.

Currently, Larimer County's loan limit is set at \$312,500, and Weld County's is \$417,000. The loan limit for both counties will drop to \$271,050, a difference of \$41,050 for Larimer



REAL ESTATE
Molly Armbrister

County and \$146,450 for Weld County.

With an FHA loan, borrowers must make a 3.5 percent down payment. (Federal regulators are still debating what constitutes a "reasonable" down payment for residential mortgages under the Dodd-Frank law, with the public comment period extended until Aug. 1.)

In an attempt to help those with bad credit and to bolster the suffering housing market, FHA loan limits were raised temporarily by the economic stimulus act in 2008, allowing FHA-eligible lending institutions to provide

See FHA, 22





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PENNY FLATS, from 3

keep residents' vehicles from taking up spaces on the streets.

Kevin Brinkman added that the project has been scaled back — from the initially planned six floors to four — to improve the parking ratio. The building itself will be developed within existing urban boundaries around Old Town, the Poudre River, and what will eventually be the Mason Corridor transit system.

In January, Brinkman Partners acquired the property for just over \$615,000 and received approval from the city to construct the 8,300-square-foot building. Once the apartments are finished, Brinkman Partners' property management arm will deal with the day-to-day operations of the facility, allowing tenants to take care of any problems that may arise with just one phone call.

"There has not been a new for-rent residential project of this nature build in downtown Fort Collins in over 20 years."

Paul Brinkman, co-founder and CEO
Brinkman Partners

The Northern Colorado Business Report and Kennedy and Coe are pleased to open nominations for the 2011 CFO of the Year Awards.

NORTHERN COLORADO CFO OF THE YEAR AWARDS



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
P.O. Box 270810
Fort Collins CO 80527

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

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, state, zip code _____

Nominee email _____ Nominee telephone _____

Company CEO's or owner's name _____

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

Nominator Information

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

Nominator's email _____ Nominator's telephone _____

Nominator's company's name _____

Nominator's company address – Street _____

Nominator's company address – City, state, zip code _____

September 15, 2011 7:00–9:30 a.m.

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.

Environmentally friendly, affordable

Penny Flats will incorporate several environmentally friendly elements, from energy efficiency to promoting bicycle riding and reduced vehicle use for residents. Because of Penny Flats' close proximity to the amenities of Old Town, residents will be less likely to rely on their vehicles, reducing emissions and improving air quality.

The units will feature high efficiency heating and hot water, high performance glazing on the windows, energy saving lighting controls and Energy Star appliances. Construction of the building will also make use of methods that minimize its environmental impact.

The apartments are meant to be affordable for the young professional, with monthly rents starting at \$800 to \$850 for a one-bedroom unit, according Kevin Brinkman.

Brinkman Partners, usually a commercial real estate developer, made a foray into student housing in 2009 with the Flats at the Oval, a \$9 million, 56,000-square-foot mixed-use redevelopment at the corner of Mason and Laurel streets. The residential portion of the building included 47 units of high-end housing for Colorado State University students.

"Apartment development is really where the market is right now," Kevin Brinkman said. He added that there is a high level of demand for rentable units in the current market, which has taken homeownership off the table for many. The latest survey of available rental units in the Fort Collins/Loveland market by the Colorado Division of Housing showed a mere 4 percent vacancy rate and rents on the rise, while Census data showed that Larimer County had issued 126 multifamily building permits through May, the third highest number in the state.

At the *Northern Colorado Business Report's* annual Mid-Year Economic Update July 21, Kevin Brinkman stressed the importance of finding new avenues for development, such as multifamily units, in the recovery of the construction market. Brinkman stressed that firms who make use of current trends and a bit of creativity have held on despite the hardships seen by the industry as a whole.

Although Brinkman Partners began as an office developer, apartments have become a focus, as well as owner-occupied commercial projects, such as the recently completed OtterBox headquarters, also in Old Town Fort Collins.

Largest Retail Real Estate Brokerages

Ranked by total retail square footage brokered



RANK	COMPANY ADDRESS PHONE/FAX	RETAIL SQ FT TOTAL 2010 RETAIL SQ FT LEASED 2010 RETAIL SQ FT SOLD 2010	NO. AGENTS E-MAIL WEB SITE	PERSON IN CHARGE YEAR FOUNDED NO. LOCATIONS
1	MARCUS & MILLICHAP 3711 JFK Parkway, Suite 320 Fort Collins, CO 80525 970-267-3300/970-267-3310	790,573 0 790,573	2 jamie.newland@marcusmillichap.com www.marcusmillichap.com	Michael Hoffman Regional manager 1995 1
2	SPERRY VAN NESS/THE GROUP COMMERCIAL LLC 2020 Caribou Drive, Suite 201 Fort Collins, CO 80525 970-207-0700/970-282-0785	329,010 183,524 145,486	15 steve.kawulok@svn.com www.svnco.com	Steve Kawulok Managing director 2008 1
3	REALTEC COMMERCIAL REAL ESTATE SERVICES INC. 255 E. Monroe, No. 4 Fort Collins, CO 80525 970-229-9900/970-488-1532	293,789 199,680 94,109	39 realtec@realtec.com www.realtec.com	Steve Stansfield President 1989 4
4	INVESTORS PROPERTIES OF COLORADO LLC 2850 McClelland Drive, Suite 1600 Fort Collins, CO 80525 970-226-2600/970-226-2609	25,012 25,012 0	2 mark@investors-usa.com www.investors-usa.com	Mark Lockwood Principal broker 2005 1
5	LOVELAND COMMERCIAL LLC 1043 Eagle Drive Loveland, CO 80537 970-667-7000/970-635-2514	23,985 23,985 0	5 nklein@lovelandcommercial.com www.lovelandcommercial.com	Eric Holsapple Blaine Rappe Partner Partner / Managing broker 1995 1
6	RE/MAX ACTION BROKERS 4102 S. Timberline Road Fort Collins, CO 80525 970-229-9200/970-229-9230	3,100 3,100 0	6 jcrawford@frii.net www.realestateactionbrokers.com	Jerry Crawford Managing broker 2004 2
7	THE W.W. REYNOLDS COS. 1600 Specht Point Road, Suite 123 Fort Collins, CO 80525 970-482-4800/970-221-5009	2,813 2,813 0	2 johns@wvreynolds.com www.wvreynolds.com	John G. Slack Asset manager / Property manager 1980 2
8	LIVINGSTON REAL ESTATE & DEVELOPMENT 736 Whalers Way, Bldg. 6, Suite 201 Fort Collins, CO 80525 970-266-0333/970-204-0350	2,500 2,500 0	1 tom@tomlrd.com tomlrd.com	Thomas Clark Livingston President, Owner 2005 1

Region surveyed includes Larimer and Weld counties, and the city of Brighton.
N/A - Not Available.
NR - Not Previously Ranked.
Newmark Merrill did not respond in time to be included on this list.

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

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FHA, from 19

insured loans at 125 percent of the median house price in a given area.

The use of the median home price rather than an average home price accounts for the discrepancy between the modified limits in Larimer and Weld counties, according to Gene Humphries, division president for Cornerstone Mortgage in Fort Collins.

Mortgage professionals, however, are working to prevent the change by supporting a bill introduced earlier this month in the U.S. House of Representatives by Reps. John Campbell, R-Calif., and Gary Ackerman, D-N.Y., that would keep the current loan limits through fiscal year 2013. The Congressmen are concerned that the housing market is too unstable to consider a reduction in loan ceilings that could increase costs for borrowers, and feel this would give it more time to recover by continuing to allow more people to purchase homes with the help of FHA-insured mortgages.

Lender associations, such as the Mortgage Action Alliance, are calling upon their members to petition members of Congress to support the legislation, House Resolution 2508, which has been referred to the Committee on Financial Services.

The MAA warns in a call to action to its members that if the temporary limits are allowed to expire on Oct. 1, "obtaining financing will become more difficult and expensive for borrowers, which in turn would inhibit home purchases or the ability to refinance into more affordable mortgages."

"The banking industry has been preparing for the change over time."

Rick Garcia, regional administrator
Housing and Urban Development

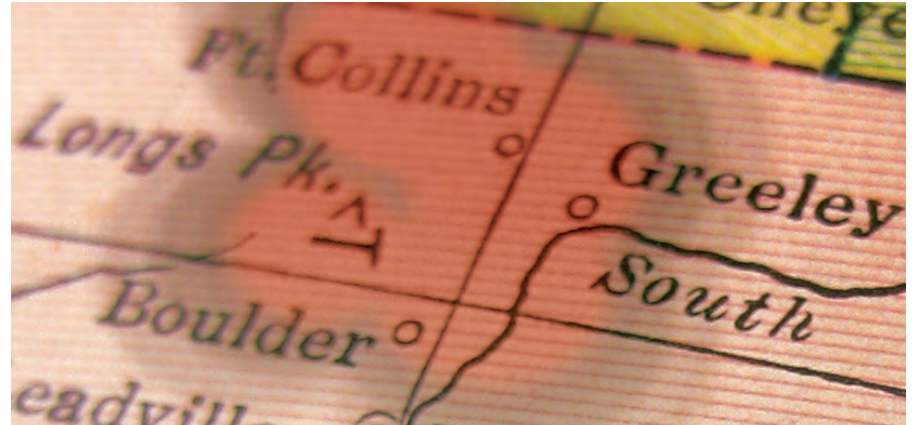
Not a whole lot of pinch

According to Housing and Urban Development regional administrator Rick Garcia, the average loan in 2010 and year-to-date in 2011 has been under the temporary limits in both Larimer and Weld counties, so the average buyer is "not going to feel a whole lot of pinch."

Garcia said that HUD and FHA data show only 5 percent of FHA-insured loans made in 2010 statewide would have been affected if the loan limit had been at the 2008 level. For loans made January through April this year, only 4 percent would have been affected.

Lawmakers in Washington are open to the idea of legislation that will extend the loan limits, according to Humphries, who added that HUD has not yet made clear the "trigger date" for the change.

In other words, potential borrowers will still be able to pursue a loan, but



	2010		2011 Jan.-April	
	Endorsements	Avg. Loan Amount	Endorsements	Avg. Loan Amount
Larimer County	2,427	\$189,198	894	\$178,998
Weld County	2,855	\$178,917	1,079	\$173,234

STATISTICS COURTESY OF UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

lenders have not yet been informed on where in the mortgage process a borrower must be in order to fall under the new limits, should they become effective on Oct. 1.

Overall, if the change occurs as planned, lenders will not notice much of a difference as the limits shift back to their original form, either, according to

Garcia.

"The banking industry has been preparing for the change over time," he said.

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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Largest Office Real Estate Brokerages

Ranked by total office square footage brokered



RANK	PREV RANK	COMPANY ADDRESS OFFICE PHONE/OFFICE FAX	OFFICE SQ FT TOTAL 2010	OFFICE SQ FT LEASED 2010	OFFICE SQ FT SOLD 2010	NO. AGENTS E-MAIL WEB SITE	PERSON IN CHARGE YEAR FOUNDED NO. LOCATIONS
1	2	REALTEC COMMERCIAL REAL ESTATE SERVICES INC. 255 E. Monroe, No. 4 Fort Collins, CO 80525 970-229-9900/970-488-1532	510,503	349,140	161,363	39 realtec@realtec.com www.realtec.com	Steve Stansfield, President 1989 4
2	1	SPERRY VAN NESS/THE GROUP COMMERCIAL LLC 2020 Caribou Drive, Suite 201 Fort Collins, CO 80525 970-207-0700/970-282-0785	213,586	109,252	104,334	15 steve.kawulok@svn.com www.svnco.com	Steve Kawulok, Managing director 2008 1
3	4	THE W.W. REYNOLDS COS. 1600 Specht Point Road, Suite 123 Fort Collins, CO 80525 970-482-4800/970-221-5009	77,923	77,923	0	2 johns@wwreynolds.com www.wwreynolds.com	John G. Slack, Asset manager / Property manager 1980 2
4	NR	BRINKMAN PARTNERS LLC 3003 E. Harmony Road, Suite 300 Fort Collins, CO 80528 970-206-4500/970-206-1011	70,075	50,692	19,383	2 kevin.brinkman@brinkmanpartners.com www.brinkmanpartners.com	Paul E. Brinkman Kevin Brinkman, Principals 2005 N/A
5	6	LIVINGSTON REAL ESTATE & DEVELOPMENT 736 Whalers Way, Bldg. G, Suite 201 Fort Collins, CO 80525 970-266-0333/970-204-0350	52,900	32,900	20,000	1 tom@tomlrd.com tomlrd.com	Thomas Clark Livingston, President, Owner 2005 1
6	5	RE/MAX ACTION BROKERS 4102 S. Timberline Road Fort Collins, CO 80525 970-229-9200/970-229-9230	26,480	18,480	8,000	6 jcrawford@frii.net www.realestateactionbrokers.com	Jerry Crawford, Managing broker 2004 2
7	7	LOVELAND COMMERCIAL LLC 1043 Eagle Drive Loveland, CO 80537 970-667-7000/970-635-2514	20,329	20,329	0	5 nklein@lovelandcommercial.com www.lovelandcommercial.com	Eric Holsapple, Partner Blaine Rappe, Partner / Managing broker 1995 1
8	8	MARCUS & MILLICHAP 3711 JFK Parkway, Suite 320 Fort Collins, CO 80525 970-267-3300/970-267-3310	5,133	0	5,133	2 jamie.newland@marcusmillichap.com www.marcusmillichap.com	Michael Hoffman, Regional manager 1995 1

Region surveyed includes Larimer and Weld counties and the city of Brighton.
N/A - Not Available.
NR - Not Previously Ranked.
Everitt-MacMillan Commercial did not respond in time to be included on this list.

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Largest Industrial Real Estate Brokerages

Ranked by total industrial square footage brokered



RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	INDUSTRIAL SQ FT TOTAL 2010	INDUSTRIAL SQ FT LEASED 2010	INDUSTRIAL SQ FT SOLD 2010	NO. AGENTS E-MAIL WEB SITE	PERSON IN CHARGE YEAR FOUNDED NO. LOCATIONS
1	2	REALTEC COMMERCIAL REAL ESTATE SERVICES INC. 255 E. Monroe, No. 4 Fort Collins, CO 80525 970-229-9900/970-488-1532	966,258	527,665	438,593	39 realtec@realtec.com www.realtec.com	Steve Stansfield, President 1989 4
2	1	SPERRY VAN NESS/THE GROUP COMMERCIAL LLC 2020 Caribou Drive, Suite 201 Fort Collins, CO 80525 970-207-0700/970-282-0785	460,100	348,623	111,477	15 steve.kawulok@svn.com www.svnco.com	Steve Kawulok, Managing director 2008 1
3	NR	BRINKMAN PARTNERS LLC 3003 E. Harmony Road, Suite 300 Fort Collins, CO 80528 970-206-4500/970-206-1011	91,756	49,879	41,877	2 kevin.brinkman@brinkmanpartners.com www.brinkmanpartners.com	Paul E. Brinkman Kevin Brinkman, Principals 2005 N/A
4	4	LOVELAND COMMERCIAL LLC 1043 Eagle Drive Loveland, CO 80537 970-667-7000/970-635-2514	90,483	30,782	59,701	5 nklein@lovelandcommercial.com www.lovelandcommercial.com	Eric Holsapple, Partner Blaine Rappe, Partner / Managing broker 1995 1
5	3	MARCUS & MILLICHAP 3711 JFK Parkway, Suite 320 Fort Collins, CO 80525 970-267-3300/970-267-3310	79,346	0	79,346	2 jamie.newland@marcusmillichap.com www.marcusmillichap.com	Michael Hoffman, Regional manager 1995 1
6	5	THE W.W. REYNOLDS COS. 1600 Specht Point Road, Suite 123 Fort Collins, CO 80525 970-482-4800/970-221-5009	39,540	39,540	0	2 johns@wreynolds.com www.wreynolds.com	John G. Slack, Asset manager / Property manager 1980 2
7	6	RE/MAX ACTION BROKERS 4102 S. Timberline Road Fort Collins, CO 80525 970-229-9200/970-229-9230	1,580	1,580	0	6 jcrawford@frii.net www.realestateactionbrokers.com	Jerry Crawford, Managing broker 2004 2

Region surveyed includes Larimer and Weld counties, and the city of Brighton.

N/A - Not Available.

NR - Not previously ranked.

Keller Williams Realty of Northern Colorado and Everitt-MacMillan Commercial did not respond in time to be included on the list.

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NCAR supercomputer facility designed to last



Courtesy <http://nwsc.ucar.edu/>

Massive Cheyenne building more than 'computer garage'

By MJ Clark
mjclark@wyoming.com

CHEYENNE — The NCAR super-computer soon to occupy 24 acres in the North Range Business Park, near the intersection of Interstates 80 and 25 in Cheyenne, is a source of pride across Wyoming. But when you stop to think about it, the building that will house the yet-to-be-delivered supercomputer is just as marvelous as what it will contain.

The architects tasked with designing

SUPER FUTURE SPACE — Architects of the NCAR supercomputer building in Cheyenne were tasked to design a building that could keep up with technology that hasn't been invented yet, not just a "computer garage."

the building were creating not just a "computer garage" but a structure that could keep up with technology that hasn't even been invented yet.

And, because computers like this and the buildings that house them are not

commissioned every day, they had to blaze their own trail in designing it. In addition, another challenge was that the project had to achieve, at minimum,

See NCAR, 26

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Phone: 303.572.7700

Scott Garel
scott.garel@grubb-ellis.com

Joe Heath
joe.heath@grubb-ellis.com

Don Misner
don.misner@grubb-ellis.com



Phone: 303.449.1420

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NCAR, from 25

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Ariel Madlambayan is a designer with H+L Architecture of Denver, the firm that designed the NCAR building.

"I don't think there has been a project like this done in the U.S. in recent time, with this kind of capacity or with the goals that were set for energy efficiency and flexibility," he said.

For a system as sophisticated as NCAR's, great attention had to be paid to the infrastructure of the site.

Powering up

The average supercomputer uses as much power as a medium-sized city. This supercomputer will use about half of that, or the equivalent of 20,000 households, Madlambayan explained.

"Data centers are one of the biggest

offenders of energy waste," added Katie Dabbs, PR and marketing manager for H+L Architecture. "(This project) is making other data centers re-evaluate what they're doing."

"If you look at the square footage of the building, the majority of it is related to mechanical, electrical and cooling," Madlambayan said. "The actual habited space is 17,680 square feet. We're looking at 53,266 square feet of actual computer floor, and the remaining 100,036 square feet are devoted to electrical and mechanical. That's not typical of any other kind of facility than a data center."

Just as key as the amount of power is the reliability of that power. A supercomputer can't ever lose power. So, the facility has to have not one reliable power source, but two separate power feeds so that if one grid goes down, the other takes over. In addition, supercomputers also have battery backup and generators

"Data centers are one of the biggest offenders of energy waste."

Katie Dabbs, PR and marketing manager
H+L Architecture

on site.

"We go way beyond what some of the biggest hospitals do," Madlambayan said.

Keeping it cool

For example, supercomputers generate a lot of heat, but need to stay cool. Wyoming's cool, dry climate gave the designers a leg up — supplemental cooling should only be needed for about 300

hours a year — but that was only the beginning.

Aside from climate control for the building, supercomputers have an internal cooling system as well.

Because the exact nature of the new computer has not yet been determined, and the nature of any future additions equally unknown, the designers had to provide the works for both air- and water-cooled equipment. Having both systems available will allow the building to support multiple generations of supercomputers.

One of the innovations that was offered for the facility, but turned down by Wyoming regulators, was using the water line supplying the city of Cheyenne as a means to remove heat produced by the facility. The city of Toronto uses a similar system, wasting excess heat into a nearby lake through a closed-loop system.

"It would have raised the temperature of the water by a degree and a half, and would have saved the city money because they wouldn't have to heat to water as high," Madlambayan said. "But that system wasn't viewed as fully tested. The state didn't feel comfortable with it."

The LEED advantage

Although the original plan was to shoot for LEED Platinum, the designers are happy with achieving LEED Gold.

"The facility has a PUE (Power Usage Effectiveness) of 1.1, and the minimum requirement for PUE is 1.3, so we beat it by 0.2. That's pretty energy efficient for a facility like this," Madlambayan said.

The design also makes significant use of day lighting, which is not only less expensive in the long run, but also could enhance employee morale. All inhabited spaces have a view to daylight or actual daylight within the space.

An attempt was made to source all construction materials from within 500 miles, so the stone was quarried in Lyons, Colo., and the precast concrete was trucked in from Denver. All the interior finishes use as many recycled and sustainable products as possible.

Keeping it around

The \$70 million facility is expected to have a lifespan of at least 50 years. There is room for expansion of the administration area, so that in 10 to 15 years, when Phase I reaches capacity, a twin facility will be built on the west side. Ultimately, the building will resemble a butterfly, with a small body (the administration area) and larger wings (twin computer facilities) on either side.

Expansion in the administration area is not expected.

"It's a pretty automated facility," Madlambayan said. "Users can log in remotely. People who are there are there to just monitor the performance of supercomputers."

Nonetheless, Madlambayan said the design team wanted to create a nice environment to work in.

"The building is obviously a very simple design," he added. "Because it was partially federally funded, we wanted to have a design that was responsible with the budget from an aesthetics viewpoint. (The facility has) a definite front door that they're happy with. There is a lot of visual openness, which reinforces their idea of being open and transparent with the community. That part was successful as well."

Wyoming Business Report *Editor MJ Clark lives in Lander.*

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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.

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**“Don’t rush,
and don’t expect
social media to
make you money
immediately.”**

SOCIAL MEDIA, from 9

a larger audience by virtue of how many people are interested in what you’re doing.

With your data in hand, you can begin to look for relationships so you can tell what is actually having an effect.

What’s the relationship between page views and conversions? Are page views a good estimate of conversions? Are people who visit your website landing on the home page, or elsewhere? Are visitors who get to your site via Facebook or Twitter actually buying? When you start to understand these relationships, you can begin to organize your online activities to produce, yes, sales.

The critical thing is to be patient. Social media grows slowly, but steadily. As you get more and more Twitter followers, you’ll see more people visiting your website. As your Facebook business page flourishes, you’ll gain inquiries from people and places you never expected.

Don’t rush, and don’t expect social media to make you money immediately. Once you’ve built a loyal following, you can expect gains, but take your time to build your committed community.

Oh, and be sure to ask. Ask the folks who call you, “Where did you hear about us?” Some won’t have any recall, but a few might and that could underscore your good decision to get involved in social media.

Cost savings

It’s also important to recognize that cost-savings are available to businesses that engage in social media marketing (SMM). Principally, you’ll save in four areas: traditional advertising costs, R&D, employee engagement and employee retention, and, lastly, customer service.

Sure, you’ll have to dedicate time and human resources to social media campaigns, but that’s the only capital you have to spend. Facebook, Twitter, LinkedIn, YouTube — they’re all free. All you need to do is have a good idea. Once you get the social media ball rolling, your costs will go down because you don’t have to keep paying for prime-time television advertisements or billboard placements. With a well-managed social media campaign, you can make your marketing dollars go further.

Research & Development

Believe it or not, social media has proven beneficial in R&D as well. Social media allows you to connect with a target audience, whether it’s a survey group that will try your new product, whether it’s a blog post that yields comments from experts, or whether it’s actually connecting to other professionals (who you may hire) through LinkedIn. Social

media is an avenue for connecting with all sorts of people who may prove important to you and your business.

Now here’s a novel way to benefit from conversations that are already occurring on social media platforms: Listen.

You can figure out ways to improve your product or service as it becomes evident from the content of the many conversations within earshot. You might even develop a new service or a new product before your competitors even think of it.

Employee engagement

Social media also fosters an atmosphere of employee engagement and increases rates of employee retention. Although social media is work and needs to be approached with specific goals and timelines in mind, it’s also supposed to be fun. Many of the best social media campaigns have a light-hearted mood about them. And one of the best ways to start a social media campaign is to encourage your employees to enter the fold and tweet about their jobs or post status updates about their work.

Posting updates and tweets about your work forces you to ask an important question: What do I care about most at work? Just asking the question helps you engage more fully. It also shows supervisors what their employees are thinking about and what they care about. Giving employees the freedom to do their own marketing for the business (within reason) has benefits that reach much further than traditional advertising.

Damage control

Increasingly, businesses are using social media in the customer service realm. In fact, they have no choice. Customers are using social media to post complaints and praise for companies and products; therefore, businesses need to be close on their heels.

The service side of social media can potentially save businesses big in customer service costs and certainly helps to increase public perception of your brand.

Instead of saying “Your call is very important to us, please stay on the line” imagine saying in public: “Here’s how we fixed your problem, Mr. Jones!”

In effect, social media makes good customer service better. When you help customers and clients in public, you push bad news out of sight and foster strong affiliation with your brand.

Get inside your customer’s Head

Relationship building and customer insight with social media helps you take “service” one step further. Discover what is of most concern to your clients and customers. You can “lurk” online and find out what’s bugging them and what’s making them ecstatic. The more you learn about what they think and, importantly, what they feel, the better prepared you’ll be to be in alignment with them. Where they hang out is where you want to be. Think of it like an Old Town brewpub — and your prospect and customer are seated right next to you at the bar! What would you ask them?

Until next month, see you in the social sphere!

Laurie Macomber is co-owner of Social Media Pilots in Fort Collins. For more information about the firm’s monthly Flight School and Social Media Roundtables, visit facebook.com/socialmediapilots.

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PATENT, from 3

European practices and also clear the way for new satellite patent offices outside the Beltway — including, potentially, one in Denver — could finally make its way into law.

Sen. Michael Bennet, D-Colorado, has championed the America Invents Act, and Denver as a likely candidate for a satellite office. Such an office could reduce application wait times for local inventors and small businesses, allowing them to more easily meet with patent examiners to explain their applications.

Both the House of Representatives and the Senate have passed versions of legislation and President Obama has expressed support for reform. But the details still need to be settled, and patent attorneys and others said reform could present a new set of problems for small businesses and inventors.

The Patent and Trademark Office issued more than 1,700 patents to Colorado companies in 2009, although many more applications are awaiting consideration.

“Colorado is a place where creativity and entrepreneurial horsepower are in abundant supply,” Bennet said. “We’re home to the highest-caliber research institutions and a forward-thinking business community that places a high premium on invention and innovation. Making it more affordable to bring new innovations to market will help unleash a new wave of innovation that creates high-paying jobs and grows our economy.”

First to file or invent?

The heart of the patent-reform effort is a change to a “first-to-file” system, used in Europe and most of the world. The United States now operates under the principle of “first to invent.” Reform backers, including Deeter, said revising the standard would improve efficiency and predictability and minimize disputes for the patent office and inventors.

“‘First to file’ clears up a lot of the ambiguity,” Deeter said, since the current U.S. system enables would-be inventors to take credit and claim patents for products they haven’t filed on.

Proposed changes would also simplify the examination timeline through an accelerated and cheaper review process for small entities. The patent process takes an average of three years, but can stretch even longer in the case of a dispute, costing companies valuable time and money. Among bioscience and pharmaceutical firms, such as Ventria, that must also endure a decade-long review from the U.S. Food and Drug Administration, the current timeline for patent evaluation threatens a business’ ability to profit from developing technologies.

A shortage of patent examiners and the office’s otherwise constrained budget are major causes of the backlog that could also be remedied through a reform bill. Under the current system, Congress can divert a percentage of filing fees to other federal needs. Over the past two decades, the patent office has reported that Congress has raided \$800 million for other projects, hamstringing the agency even as it faces an annual increase in applications.

Bennet is among a group of senators who have supported ending fee diversion, but that’s among the sticking points as legislation wends through Congress. The House version of the bill

continues the fee diversion.

Despite the general enthusiasm for reform, patent attorneys said many of the intended revisions would actually hurt small businesses and inventors.

Favor big corporations

Bill Cochran, a Fort Collins patent attorney who began his career as a patent examiner and later worked as intellectual-property litigation director at Hewlett-Packard, called the reform bill an “abomination” that will slow innovation and small-business job creation. A change to the “first-to-file” system and other reforms favor big corporations that have deep pockets and teams of lawyers who can quickly shoot off applications and challenge filings from smaller entities, he said.

He cited the case where Microsoft

recently lost an appeal to a small Canadian firm, i4i, which sued the software giant for \$290 million in 2007. According to i4i, Microsoft infringed on a patent on an editing program that later showed up in its Office products. In that case, the small company held off the corporate Goliath, but Cochran said changing the U.S. patent system would favor Microsoft the next time around in a similar situation.

“This significantly increases the burden on the patentee,” Cochran said. “Small companies are where the innovative patents come from, but this will kill jobs and reduce the amount of innovation coming out of the private sector.”


“From my perspective, that’s not a fair criticism,” Deeter, of Ventria, responded. “Big companies (already) have the resources. I don’t know that

patent reform is going to change that.”

Cochran and other patent attorneys said they do support the creation of satellite offices, but without eliminating fee diversion, that isn’t very likely. Plans for the first satellite office — to be located in Detroit — are on hold for now.

Bennet and his fellow senators are scheduled to reconsider the House version of the America Invents Act in September. Backers remain hopeful that funds will support satellite office expansions to Denver and elsewhere, but they also insist any change is good change for the beleaguered and backlogged patent program.

“It’s not as good as it could be,” Deeter said, of the bill and the possible holdup for satellite offices. “But it’s still an improvement.”



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Steve Porter, Northern Colorado Business Report

COMING DOWN – The former Cloverleaf Kennel Club dog track near Medical Center of the Rockies is being demolished by LVI Services in Denver under a \$1.2 million contract. PVHS owns the 41-acre site but currently has no definite plans for its reuse.

PVHS, from 1

Cancer patients have been receiving treatment on the existing accelerator almost around the clock, necessitating the need for a second one, at a cost about \$6.4 million. It is expected to be ready to treat patients in late January 2012.

Taylor said PVHS, which formed a partnership with Greeley Medical Clinic last year, is completing a new infusion center adjacent to GMC's property in Greeley, 1900 16th St.

The \$1.6 million, 9,000-square-foot facility — where patients are given drug treatments under medical supervision — is expected to be open in September, Taylor said.

"Our physicians believe it's needed and we believe it's a good service to the

Greeley community," she said.

Taylor, 34, was named PVHS' chief strategy officer in March and has worked for the health-care system for four years.

Two hospitals seeing changes

PVHS owns two hospitals — Poudre Valley Hospital in Fort Collins and Medical Center of the Rockies in Loveland — and is making improvements to both facilities.

At PVH, an expansion about three years ago included two then-unneeded, shelled operating spaces totaling about 1,800 square-feet. Taylor said those operating rooms are now needed and being outfitted for use.

The project, which began June 13 and includes some improvements to existing operating rooms, is expected to be finished by mid-January and cost about



Steve Porter, Northern Colorado Business Report

FIFTH FLOOR ADDITION – Medical Center of the Rockies will house the Life Skills Rehabilitation department currently located at Poudre Valley Hospital in Fort Collins. The department will move to MCR's fifth floor next year.

"It's going to be business as usual until the joint operating agreement is finalized."

Grace Taylor, chief strategy officer PVHS



Steve Porter, Northern Colorado Business Report

\$1.5 million.

PVHS is also moving a department called Life Skills Rehabilitation now housed at PVH to the fifth floor of MCR in east Loveland.

Taylor said the department is in the "very old" A Building at PVH. The Life Skills Rehab department will be relocated to a still-shelled wing of the fifth floor of MCR, which opened in 2007, and the A Building eventually removed.

Taylor said the department will include 18 to 22 beds for patients with traumatic brain injuries or strokes who need speech therapy and one-on-one specialized care.

Taylor said the cost of the relocation, now set for late 2012, has not yet been determined.

Demolition of the former Cloverleaf Dog Kennel dog track just north of MCR was scheduled to begin the week of July 25. PVHS owns the 41-acre property and has contracted — through McWhinney — to have LVI Services in Denver demolish the site for \$1.2 million.

The demolition is actually a deconstruction project, according to Jay Hardy, McWhinney spokesman, with most of the facility's construction materials being recycled.

"One of the things we're requiring (of LVI) is to maximize recycling and diverting as much as we can from the landfill," Hardy said.

That project is expected to be complete by mid-November. Taylor said PVHS currently has no specific plans for the site, although future expansion of nearby MCR is a possibility.

Frederick campus still on

Last August, PVHS and Longmont United Hospital announced they would jointly build a medical campus near Frederick to serve the growing southwest Weld County vicinity.

CHIEF OF STRATEGY – Grace Taylor was named Poudre Valley Health System's chief strategy officer in March after working in PVHS' administrative department for four years.

Longmont United paid \$7.2 million for the 70-acre property, but the two organizations have agreed to share 50/50 in the costs of building the campus. It will begin with the construction of an urgent care center.

"We're currently in the planning stage and hoping to start construction in the first half of 2012," Taylor said, adding that the costs of the facility have still not yet been established.

On July 19, PVHS opened Corbett House, a facility for homeless youth located within Mountain Crest Behavioral Healthcare Center, 4601 Corbett Drive, off East Harmony Road. Taylor said the unit will house up to eight youth for up to six months at a time to help them acquire job skills, go to school and receive counseling.

Construction of the unit was funded primarily by donations, including \$33,275 from the Poudre Valley Hospital Volunteer Association.

Taylor said PVHS currently owns about 145 acres of land near MCR, in Windsor and immediately east of its Redstone corporate office on the Harmony Campus that could be developed in the future.

PVHS expects to continue moving forward with its capital expansion plans after a joint operating agreement is signed, although details of how the new health systems will operate day-to-day remain to be determined, according to Taylor.

"We have a lot of things in common and it's been very easy to work with that group so far," she said. "We look forward to the new relationship."

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OTTERBOX, from 19

Mountain Ave. and about 80 in offices at 318 Canyon Ave. purchased by OtterBox in December 2009. Sixty-nine employees are currently stationed at the warehouse on Interstate 25 at Mulberry Street.

As the company grows, the best location for new employees will be determined.

Designed for teamwork

Collaboration among employees is emphasized throughout the headquarters, with conference rooms and common areas, including kitchenettes and meeting-ready balconies, at every turn.

Even the furnishings are collaboration-friendly, according to Nancy Richardson. Tables and chairs are lightweight and sometimes equipped with wheels to promote flexible use of almost any space for a meeting of any size, whether it is scheduled weeks in advance or an impromptu encounter at the office coffee machine.

"We wanted lots of areas that encourage open communication among everyone," she said.

Most of the conference rooms are equipped with SMART Boards and scheduling systems that can be accessed from employees' smartphones.

Office spaces at OtterBox also reflect the reputation the employees and the company as a whole have earned for being active and fun. Some desks prop up scooters and skateboards, preferred mode of transportation by some employees, while others are lined with action figures that provide inspiration for the art team.

Building design also included a bike storage and repair area in the lower level for the many avid cyclists who choose to bike to work, who also have the benefit of shower facilities.

Sliding into work

The building also features a workout room, and eventually, according to Richardson, maybe a massage table and a sub-contracted masseuse to keep employees healthy and happy.

The ideas of "active" and "fun" come together in the lobby, where the OtterSlide occasionally will deposit a member of the team toting a coffee mug in need of a refill. The feature is a bronze tribute to both the hard work otters are known for, as well as the playful spirit highly valued by the company, Richardson explained.

The slide was assembled in Germany by slide-maker Wiegand and shipped to Fort Collins in four pieces. Adorning the outside of the slide are eight bronze otters, cast by sculptor Anthony Terrazas. Richardson, Terrazas and Dawn Oglesby of Oglesby Design named each of them with an O-name, beginning with "Oscar" at the top of the slide and ending with "Otter Bob" at the bottom.

Wiegand was apprehensive about attaching sculptures to the outside of the slide, but stepped outside of its corporate comfort zone to create the slide. The end result is a "custom piece that had never been done before," Terrazas said.

The slide is meant to be a crown jewel of sorts for the three-story building.

"We looked at this building as a Rolls Royce," Terrazas said. "And the slide is like the hood ornament of the Rolls Royce."

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"It's really an area to take good care of."

Becky Safarik, community development director
Greeley

DISTRICT, from 2

neighborhoods around UNC, are gaining momentum, with five committees moving forward on issues of neighborhood livability, growth through education, creating destinations within the district, neighborhood design and creating a vibrant economy.

While the city of Greeley and UNC are taking leading roles in the effort, neighborhood involvement by residents and business owners has been strong, according to Becky Safarik, Greeley's community development director.



SAFARIK

"It's really been pleasing," she said. "I think we not only have people engaging but also saying this really makes sense to me."

Diverse area

The University District is a diverse area, with some of the most beautiful residential neighborhoods in the city and others — containing mostly rental properties — that are slipping into disrepair.

Safarik said the area is important to the city and its future.

"We're a college town and UNC is one of our top employers, along with North Colorado Medical Center, so (the district) has two of our top employers," she said. "Through the college and the hospital, it's an entry point for visitors. It's also one of our oldest and most established neighborhoods, which are treasured."

Safarik said the University District and the downtown are "two very important keystones for our (city) redevelopment plan. It's really an area to take good care of."

At a recent University District community meeting at Hillside Baptist church, about 50 people showed up on a Thursday evening to discuss progress and air concerns, including unkempt properties and businesses like tattoo parlors, that will be challenges to making the area more attractive and inviting to visitors and investors.

Bruce Biggi, the city's economic development manager, said a "One Yard at a Time" program aims to help landlords spruce up their properties with city technical assistance.

"The intent, as owners of real estate, is everybody has a vested interest in how that property looks," he said. "Taking one yard at a time will help create momentum."

But the University District will not take the lead in trying to clean out objec-



Steve Porter, Northern Colorado Business Report

CAMPUS BEAUTY – The University of Northern Colorado's campus is a crown jewel of Greeley and a core part of the University District being formed as a partnership between UNC, the city and neighborhood business and residential areas.

tionable businesses, said Brad Mueller, the city's planning manager.

"It's not the goal of this effort to push anybody out of the neighborhood," he said.

Active role

UNC is taking an active role because its future depends to some degree on being surrounded by a prosperous and attractive residential and business community.

Chuck Leonhardt, UNC vice president of university relations, is chairing the district's education committee, which seeks to find ways to more strongly engage students and community members.

"We feel if we can build a community, starting at the grassroots with education, many good things can happen," Leonhardt said. "We want to create a university district that's a magnet that people want to be part of."

Getting more people to visit the campus, either as part of UNC events like Homecoming or taking classes for credit or pleasure, are ideas for community-university engagement, he said.



NORTON

UNC President Kay Norton acknowledged the school's role as "an anchor institution in Greeley" and said creating a university district is "an idea whose time has come."

"For the last few decades, our relationship with our neighbors has been one of truly taking each other for granted," she said.

But Norton said now is the time for the university and the neighboring community to reach out to each other. That means creating an attractive area for

investment and development and where students and faculty might want to live, she said.

"I believe when we get this right collectively as a community we will be jump-starting the economy and social development of the community," Norton said.

Many challenges

UNC graduate Tony Groeger owns a business and has lived in the University District for more than 30 years. Groeger said he's hopeful for good things to come from the University District effort but sees many challenges.

Groeger notes Greeley's high number of foreclosures in recent years is making it hard to get money to reinvest in some neighborhoods, along with the fact that many district houses are 70 to 100 years old.

"At the end of the day, you have to figure out how to get capital moving in the right direction," he said. "The trick is how do you do it in such a tough financial market."

Groeger notes the problems facing the University District are similar to those facing college areas across the nation. He said it will take money, time, leadership and commitment to create a thriving district in Greeley.

"It's taken about 30 years to get this way and it will take at least a decade to turn it around," he said.

But things are happening. The Villa, a former UNC student housing complex a few blocks east of campus that had badly deteriorated, has been leveled and there are plans to build a new multi-family housing project on the site.

Ideas are percolating out of the citizen committees, including holding regular neighborhood gatherings and festivals to create a stronger sense of community.

Long-term goals include the possibility of forming a housing development corporation to increase owner occupancy and better promotion of key neighborhood destinations through signage and a website.

Supporters of the project acknowledge it will take years to create a fully realized University District. Committee chair Linde Thompson said she'll know when that happens "when people come into town who say I want to buy a house or start a business in the University District or go to an event there."

UNC President Norton said the university is taking an even longer view.

"We don't really view it so much as a project with a beginning, middle and an end but as convening a conversation that will be ongoing," she said.

"It's a great time to pick up some significant talent."

Meribeth Lunn, vice president of operations
Employer Solutions Group

EMPLOYMENT, from 9

pace without the recession — it will take us almost five years to reach that level in Larimer County, seven and a half years in Weld County."

Obviously, there are plenty of potential employees available in Northern Colorado. So, why aren't companies hiring more workers?

Aside from a lack of confidence in the strength of the current fragile recovery, there's the cost. A number of online calculators are available to help business owners ballpark it, but firm numbers aren't readily available. The Mountain States Employers Council no longer surveys its members on the subject because it is so variable, depending on the size of company, industry and type of position

hired.

"From actual experience, we have found that the cost to hire an employee can range anywhere from one-half to five times the annual salary," said Meribeth Lunn, vice president of operations for Employer Solutions Group in Loveland. "It can be an enormous expense, especially for small businesses."

That's enough to make a business owner want to make sure he or she makes the right hire the first time. That's why the actual hiring process has expanded to include multiple interviews with different people in the company as well as very deliberate decision-making among those firms actually hiring these days.

Hard and soft costs

The cost to hire includes both hard

and soft costs, according to Lunn.

Hard costs can include advertising the position, background checks, drug tests, a referral fee, signing bonuses and relocation costs.

Soft costs are things like time spent recruiting — usually by higher-paid employees such as the CEO or HR manager — the process of "onboarding" or getting the new hire oriented to the business, and the length of the learning curve.

Forget personality types and organizational dynamics. There are only two kinds of employees in any company when it comes to financials, according to Lunn: revenue producers or overhead. Advertising account managers are revenue producers; editors and reporters are overhead.

"A hiring manager has to weigh all the different factors when bringing on a new employee, but the most important is what will it take to maintain profitability," she said. "That's why you're in business."

For example, an employee with more experience may require a higher salary or more benefits to join the company, but may be able to begin producing sooner, lowering some of the soft costs. Or, maybe a salesperson could generate more revenue if the company hired an assistant to handle the paperwork — an overhead cost — while he or she is selling.

"Then you have to look at the budget to make sure the increased revenue will be able to pay for the assistant," Lunn said. "Especially when all companies are already running lean and mean, the decision of whether to add a new position is the hardest one that a manager has to make."

Jerry Thurber, CEO of background checking firm Tandem Select in Fort Collins, said he thinks that Northern Colorado companies are about as lean and mean as they are going to get.

"Most businesses have already lost as many jobs to attrition as they can," he said. "Now, when someone leaves, the company needs to fill the position as soon as they can, because otherwise they can't get the work done."

He said he's also seen a trend toward companies relying more on temporary or contingent workers for project-oriented work. They have the added benefit of, well, no added benefits. But over-reliance on independent contractors or what Lunn calls 1099 workers can put the company on a collision course with the CDLE and/or the IRS.

Lunn pointed out another challenge of running too lean, aside from morale problems among the remaining employees that can eventually filter down to customers and threaten client retention.

"You can replace a person who has been with the company for five years, but you can't replace that person's five years knowledge of the company," she said.

Lunn added that her observation of the local job market is that it is beginning to loosen up, and employees are feeling secure enough to change jobs. Combine that with those who had their companies disappear into the Great Recession, and "it's a great time to pick up some significant talent," she said.

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COMMENTARY

EDITORIAL

Read my lips: No new runways

As Congress whirls pugnaciously but ineffectually about the deficit/debt “debate,” it is also feverishly busy not taking care of the people’s business. Like the slow-witted Tasmanian Devil from the old Bugs Bunny cartoons, the inability of our elected representatives to compromise is leaving a swath of destruction across the landscape.

Case in point: The federal aviation tax that expired on July 22, costing the government \$25 million per day.

We could almost begrudgingly understand if the 21st extension of funding for the Federal Aviation Administration had been simply overlooked. The fact that the agency in charge of the nation’s airports is funded on a short-term basis rather than as part of the annual budget is the quintessential example of what’s wrong with the system that needs to be fixed nose to tail — revenues and spending, taxes and entitlements, the whole enchilada.

But no. To position itself with its political base for the 2012 election — and continue to make the point hammered since the last ballots of 2010 were counted — the House majority wants to prevent government workers from bargaining collectively. So it amended the otherwise routine aviation tax authorization to include an anti-union provision, as well as one defunding 13 rural airports in coincidentally Democratic districts. Maybe they thought they could hold ongoing infrastructure projects hostage, but the Senate balked.

So airlines are now pocketing the amounts that were supposed to pay to keep airports safe and in good repair. Did anyone really think that the industry, already struggling to make ends meet, would pass the savings along to fliers?

And not getting a break on your ticket to Omaha isn’t the biggest repercussion of this particular impasse. Ask the construction workers trying to make a living on airport projects that have been halted, or regions, like Northern Colorado, that rely on business aviation to attract and keep corporate jobs in the local economy.

Fort Collins-Loveland Airport had planned to begin a crucial runway rebuilding project next month — one that would support about 150 local jobs. Allegiant Air was willing to lend the airport the \$7 million for the project, since without it, officials anticipate emergency closures that would disrupt its flights this winter. But with FAA funding in limbo, the airport would have no way to repay such a loan.

That will be the lasting effect of the Summer of Stubbornness in D.C. The “full faith and credit of the U.S. Government” will become meaningless, if it hasn’t already.



How businesses can improve nation’s health-care system

As a veteran of the business world, I certainly understand why many business owners are apprehensive about the health-care system. They have enough on their plates simply dealing with the day-to-day challenges of a slowly recovering economy, meeting payroll, making a profit and keeping the lights on.

Businesses already pay a bulk of health-care expenses through their employees’ health insurance premiums, which, as we all know too well, continue to rise year after year. According to Colorado’s Insurance Commissioner, the average insurance premium rose by 22 percent between 2007 and 2009, with only a slight decrease in 2010.

According to the Centers for Medicare and Medicaid Services, health expenditures ballooned to 17.6 percent of GDP in 2009 and are expected to rise to 19.3 percent by 2019 — a substantial (and perhaps unsustainable) figure.

The actual health of Coloradans also influences the economy. While Colorado has a relatively low obesity rate among adults, the state’s childhood obesity rate is growing at the fourth-highest pace in the country. A recent statistic from the Centers for Disease Control and Prevention shows the health consequences related to obesity costs Coloradans an estimated \$874 million a year.

By thinking of health care as an “investment” rather than an “expense,” Colorado business leaders can help ensure a healthier workforce in the short-term while doing their part for the health-care system in the long-term. A few suggestions for meeting that challenge:

■ **Make wellness part of your culture.** Rather than absorbing double-digit premium hikes year after year,

employers can work to improve the health of their workforce by offering special incentives and encouraging a healthier work environment. Empirical data shows that these kinds of programs reduce absenteeism while increasing productivity and job satisfaction. In 2004, Coors Brewing Co. realized a \$6.15 return on investment for every dollar spent on its wellness program.

■ **Support healthier communities.** One of the best ways to fight obesity is to build healthier communities. That means ensuring safe, convenient pedestrian access to schools and attracting grocers and farmer’s markets where people have access to fresh fruits and vegetables. Businesses can support these efforts by supporting programs in their communities that make a difference.

■ **Get involved.** Most local chambers of commerce in Colorado are engaged in health policy through advocacy and educational efforts. For many business leaders, simply participating in health-related forums or keeping up with health policy briefs in chamber newsletters is a good starting point. The Center for Improving Value in Health Care is also partnering with the business community, providers and health plans to develop new solutions to contain costs, improve quality and build a stronger, more efficient health care system.

The Colorado Health Foundation’s Colorado Health Symposium this year set aside an entire day to examine the cost of health care on business and how businesses are leveraging provisions of the health-care reform act. Learn more at www.coloradohealth.org.

There’s no “silver bullet-point” that can cure the many ailments that afflict today’s health-care system. But businesses have a stake and a responsibility in paving a sustainable path to improve the physical and economic health of our state. These little steps could make a big difference in the long run.

Anne Warhover is president and CEO of the Colorado Health Foundation. Prior to joining the Foundation in 2004, she was CEO of the Downtown Denver Partnership.



GUEST COLUMN

Anne Warhover

Northern Colorado BUSINESS REPORT

OFFICE

1550 E. Harmony Road, 2nd floor
P.O. Box 270810
Fort Collins, CO 80527
800-440-3506 • 970-221-5400
Fax: 970-221-5432

www.ncbr.com

PUBLISHER

Jeff Nuttall
Direct: 232-3131 jnuttall@ncbr.com

NEWS

Editor
Kate Hawthorne
Direct: 232-3142 khawthorne@ncbr.com

Reporters

Steve Porter
Direct: 232-3147 sporter@ncbr.com

Molly Armbrister
Direct: 232-3139 marmbrister@ncbr.com

Copy Editor/Web Editor

Noah Guillaume
Direct: 232-3152 nguillaume@ncbr.com

Chief Researcher

Ross Manley
Direct: 232-3143 rmanley@ncbr.com

Research Assistant

Mariah Gant
Direct: 232-3149 mgant@ncbr.com

MARKETING

Director of Marketing and Events

De Dahlgren
Direct: 232-3132 ddahlgren@ncbr.com

Marketing/Events Assistant

Melissa Matonis
Direct: 232-3135 mmatonis@ncbr.com

ADVERTISING

Director of Sales
Dan Conway
Direct: 232-3145 dconway@ncbr.com

Senior Account Executive

Lindsay Gilliland
Direct: 232-3133 lgilliland@ncbr.com

Account Executive

Julie Constance
Direct: 232-3148 jconstance@ncbr.com

CUSTOM PUBLISHING

Custom Publishing Manager
Sandy Powell
Direct: 232-3144 spowell@ncbr.com

PRODUCTION

Production Manager
Bernie Simon
Direct: 232-3140 bsimon@ncbr.com

Art Director

Chad Collins
Direct: 232-3141 ccollins@ncbr.com

ADMINISTRATION

Office Manager / Front Desk
Tiffanie Moore
Direct: 232-3130 frontdesk@ncbr.com

CIRCULATION

Circulation Manager
Janet Hatfield
Direct: 232-3146 jhatfield@ncbr.com

CONTRIBUTING WRITERS & PHOTOGRAPHERS

Ana Arias, MJ Clark, John W. Green, Pam King, Laurie Macomber, Beth Potter, Terri Schlichenmeyer, Anne Warhover, Joshua Zaffos

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LETTERS TO THE EDITOR

PVHS denies NCMC claim it intends to build hospital in Greeley

(Business Report Daily, July 15, 2011)

In recent news accounts, Poudre Valley Health System leader Rulon Stacey has stated that “PVHS has more local doctors than anyone in Weld County, making us the local healthcare provider in Greeley and Weld County.”

Readers should have information that sheds a factual light on numbers of physicians who maintain their primary practice locations in Weld County. For instance, of the 371 physicians on staff at North Colorado Medical Center, Banner Health and NCMC employ 116 with primary practice locations in Weld County. I am only able to find 56 PVHS physicians that fit this correct definition of being local.

Perhaps Mr. Stacey was stretching the definition of local to include PVHS physicians with primary practice locations from outside the county who occasionally see patients in the Weld County offices of other PVHS physicians. These are visiting physicians, and they are not local.

Mr. Stacey, will you please provide the facts to support your claim? Where are the primary practice locations of all these Weld County physicians? If you or anyone would like to see the locations and numbers of our physicians, please visit: www.bannerhealth.com/ncmc, then go to the section at the bottom of the page for “Directory: Banner Health, NCMC physicians in Weld County.”

Scott Baker, Vice President, Operations
Banner Medical Group, Western Region

Editor’s note: In the Business Report Daily, the quote cited was attributed to Kevin Darst, PVHS spokesman.

Research shows grasses superior to corn in ethanol production

(Business Report Daily, July 15, 2011)

Remember when they made fun of GW Bush when he suggested switchgrass instead of corn for ethanol?

Jim Clark
Fort Collins

Fort Collins Board of Realtors waiting for name change approval

(Business Report Daily, July 13, 2011)

I am not in favor of name change — sounds like Fort Collins trying to dominate the Northern Colorado market. In my experience most Fort Collins brokers don’t know a damn thing about the Greeley market and generally give poor service here. More “Realtors” ought to give better service to customers watching out for customers’ best interest rather than trying to lock in commissions by dominating a market.

Richard Dendor
Greeley

Legislative Audit Committee votes unanimously to audit PUC

(Business Report Daily, July 11, 2011)

The decision regarding the replacement of coal-fired power plants is a multi-billion dollar decision which should not have been made by a small committee. That kind of action should be the responsibility of the Legislature

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and only in accordance with existing laws. The multi-billion dollar cost could be better spent on realistic goals and a comprehensive energy policy. The natural gas lobby was very effective in getting the PUC to make a very poor economic choice for the electric users in Colorado.

Ron Mettler
Greeley

Input on Parks and Wildlife merger sought

(Business Report Daily, July 11, 2011)

While great in theory, the question of which organization’s ideology will prevail is raised. On one hand, Colorado State Parks is driven to provide infrastructure and marketing for recreation. On the other, the Division of Wildlife is here to study and protect the wildlife resources in the state. These two functions are often juxtaposed, since wildlife is often affected by recreation and recreation has proven to be more economically valuable than wildlife/environment. Given improper balance, we have a merger that can wipe out the identity of the less popular and fun government entity (the DoW, no doubt). In contrast, we may end up with more wildlife-conscious recreational opportunities, which regrettably appears to primarily be highly publicized routes, permanent signing infrastructure, and scientifically relevant messages that most of the populace (residents and tourists) won’t read, connect to, or act on.

contact@killingcolorado.org

Sunrise-Monfort Family Clinic dawns in Evans

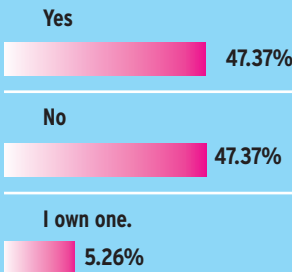
(NCBR, Aug. 17, 2007)

Never did really find the time to look into the hard work of the people that did the fundraising for this clinic, until I decided to apply for a position as a Billing Specialist. I decided to look into this clinic and find out a little more about it. Well, I must say I’m very proud of all their efforts, employees and all. They have done a tremendous job. I have visited for the first time this premises as I dropped off my resume. It’s a great place. Congratulations.

Oscar Torres
Greeley

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BOXELDER, from 5

Burns said the authority hasn't yet established a budget for how much it would pay for the property and publishing any amount would not be helpful in negotiations with Thornton.

Jack Etheredge, Thornton city manager, said he was not familiar with any of the details of the meeting with Burns except that it would involve the city's water resource manager and an aide to the deputy city manager.

Etheredge said it wouldn't be the first time the city has been asked to sell one of its Northern Colorado properties, most of which are still in some form of agricultural operations.

"Ultimately, the plan is to sell all the properties," he said. "We made a commitment many years ago to have good relationships with all the entities in the region. We will make the strongest possible attempt that, as land goes back into private hands, it meets the objectives of the communities there."

Etheredge said Thornton has pledged to transfer its land holdings in the region in a way that helps the local economy.

"Part of what we want to do is make sure it goes back in the best possible way to support the economy," he said.

In addition to reducing flood damage to homes and businesses, part of Boxelder Authority's mission is to help take land out of the flood zone to facilitate development.

ARDEC site previously eyed

For more than half a year, the authority has been focusing on establishing its 200-plus-acre Eastside Storage facility at the 1,000-acre Colorado State University-owned Agricultural Research, Development and Education Center on the east side of I-25 at 4616 N.E. Frontage Road.

Jennifer Borloft, ARDEC manager, said the center has studied Boxelder's proposal and determined that constructing an earthen dam along County Road 50 to build a storage facility that would catch water and release it slowly after a major flood event would be disruptive to the center's operations.

Borloft said the flood control site would be in the middle of cattle grazing and crop operations at the 20-year-old center, where more than 100 researchers conduct ag experiments.

"It would affect about 200 acres roughly just off our center pivot," Borloft said of the impact on crops. And displacing cattle operations could even be more disruptive, she said.

"We're so short on grazing land as it is. For us to move them off site to another location we'd have our herd health jeopardized."

Borloft said CSU has not yet ruled out allowing an Eastside Storage facility to be located at ARDEC but wants the authority to explore other possible land options.

"Our board will ask that other options be presented before they make a decision," she said. "We've not said no

"We've not said no, but we'd like them to explore other options."

Jennifer Bornhoff, manager
CSU Agricultural Research,
Development and Education Center

but we'd like for them to explore other options."

Burns said that's a fair position for CSU to take and why a meeting with Thornton was set up. "It's better for us to investigate and get answers and if it doesn't work out for one reason or another, we can say we have looked elsewhere," he said.

But Burns said a site needs to be finalized within the next year. "The dilemma is we don't want to invest money in studies until we have secured a site," he said. "We're fearful that if we don't secure right-of-way soon, it will make it much more difficult later. The ink needs to be on paper in the first half of '12."

Timnath role still sought

The authority is still hoping the town of Timnath will come aboard as a partner in the Boxelder project. The town, which also lies in the path of a Boxelder

Creek flood, has been studying the possibility for several months.

Sizing of the project's improvements and their ultimate cost depends on whether Timnath becomes a financial partner, with an estimated participation level of about \$4 million.

The entire Boxelder project has been estimated to cost about \$10.5 million.

Don Taranto of TST Engineering in Fort Collins is the contract engineer for Timnath on the project. He said Timnath's share in the project still needs to be determined.

"As we look at it right now, we haven't talked about a number that I'm confident with," he said, but dismissed a \$4 million contribution.

Taranto said he is updating the town board on the project as it develops, adding, "My goal is to have the whole Boxelder situation understood and a decision made by the board before the end of the year."

Taranto said he would recommend that Timnath not be a full participant but instead have a contractual relationship with the Authority.

Taranto said Timnath could choose to not make a financial contribution to the project and still reap some benefits of upstream flood control. But he said he doubted that would happen.

"If you wanted to simply be a bystander and get some benefit there is an opportunity for that," he said. "But there is a significantly larger benefit to being involved."



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Northern Colorado
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Business News

Western economy seen through the windshield

Field observations confirm statistical economic trends

I just returned from a month-long trip to Portland, Ore., to visit our sons and attend the GTO Nationals. I drove the '67 hardtop — just me and the GTO and the highway for 3,250 miles. Six days on the road.

I took the southern route west on U.S. Highway 40 to Salt Lake City, Interstate 80 to Winnemucca, back roads into southern Oregon and over to Grants Pass. I came back the northern route up I-84 to Umatilla, Walla Walla and Lewiston, Wash., and over Lolo Pass to Hamilton, Mont. Then down the Salmon Valley to Idaho Falls, east to Jackson, down to Rock Springs and back to Fort Collins.

Next year I won't have to make such a trip — the GTO Nationals will held at The Ranch from July 4 through 8, featuring more than 250 GTOs judged in over 20 classes, including concours.

On my road trip, I observed the scenery through the eye of an economist as well as a motorist.

There was a lot of tourist activity in Steamboat Springs but traffic on Highway 40 was sparse. Overall, on the entire trip, I saw very few camper trailers. I never had trouble getting a room at a roadside motel. I'd have to say that tourist travel this summer is way down, although there was also a lot of tourist activity in Klamath Falls, Ore.

There wasn't much road construction, except for a mess south of Salt Lake City on I-15. Neither did I see many cranes in downtown areas or new houses being built near the highways. The stimulus act halted our economy's slide into depression but the infrastructure spending has obviously not carried beyond the two-year life of the act.

The GTO gets about 17 mpg, so gas was a major expense. That's probably why tourism in big camper trailers is way down. I paid \$4.75 for premium gas in northern Nevada along a remote two-lane, but mostly I paid \$3.60 to \$4.20. Diesel was priced about equally with premium gas.

Traffic on I-5 south of Portland was as bad as always. It's the only interstate route from southern California to Seattle so it's always jammed, especially in Portland where we repeatedly hit stop-and-go traffic, with no discernable decrease in truck traffic this summer.

The crowds in the Portland restaurants were about the same as on other trips. There were a couple of new micro-

breweries in towns west of Portland so they are expanding, as they are in Northern Colorado.

Trucks, trees and turbine blades

In the lumbering areas of Oregon and Montana, I did not see as many trees coming out as I expected. There was some barge activity on the Columbia River but I saw fewer than 10 strings and never more than three barges in a string.

I did see several Vestas blades on transporters, both going east out of Portland and west on I-80 west of Laramie. A good sign for our local economy.

Truck traffic on I-80 was much less than I'm accustomed to, and I did not observe as much oil and gas activity in central Wyoming as I expected. The cowboys in the café in Pinedale were still complaining about the government and the environmentalists.

Speaking of the environment, it was good water year in the areas I traveled. There was a lot of runoff in all the streams and the Columbia was high, necessitating raising the drawbridges in Portland more often than usual. Agriculture looked very good on the upper Columbia into Lewiston, especially the grain crops.

In general, what I saw through the windshield is what the data says about the Northern Colorado economy. Employment is growing, but very slowly and mostly only in the alternative energy, health care, and food and beverage services sectors. Lumbering and manufacturing have not halted but output is flat or up slightly. Retail sales are occurring, but deleveraging is still affecting consumer demand.

The construction sector, both locally and in the Northwest, is mostly comatose. There is some but not enough to expand the economy as it did in the early 2000s as our population leveraged their future to buy housing and expand their consumption. Single-family housing permits are almost always less than 100 per month, down from over 600 per month at the peak in the mid-2000s.

A bright spot in our local statistics is motor vehicle registrations. We have had four very strong months through June. This is a sign that the local economy is expanding, although the increased activity has not shown up in other statistics that I follow.

The annual monthly growth rate of the Northern Colorado economy was positive in May but dropped back below zero in June. The Index of Economic Growth shows that our economy is now growing at twice the rate of 1991, down from 3.6 times 2004-05. It also shows that the downturn in growth has leveled off and is awaiting new stimulus to resume its expansion.

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



ON THE ECONOMY

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	March 8, 2012 Union Colony Civic Center Awards presentation and reception Title sponsor: Monfort College of Business
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	May 2012 Awards program and cocktail-hors d'oeuvres reception honoring 100 fastest-growing, privately-held companies in Northern Colorado.
	July 2012 Tickets \$32 per person includes lunch
	August 10, 2011: Embassy Suites, 7:30 - 9:30 a.m. Tickets \$39 per person includes breakfast Celebrating the contributions women make to the Northern Colorado community. An awards event. Sponsored by: Poudre Valley Health System; Better Business Bureau; EKS&H; Monfort College of Business; First National Wealth Management; Columbine Health; Palmer Flowers; Cache Bank and Trust; Women's Clinic of Northern Colorado; The Mantooth Company; SAthers Jewelers; Social Media Pilots; KUNC Radio and DaVinci.
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