

All things Bixpo

Your guide to region's biggest B2B extravaganza Inside

Northern Colorado BUSILES \$1 Sept. 10-23, 2010 Vol. 15, No. 25 www.ncbr.com

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Cuts take bite out of crime lab

Regional project on indefinite hold for energy grants diversion By Jessica Centers

news@ncbr.com

WELD COUNTY — Gov. Bill Ritter's recent decision to freeze energy impact grants and divert those funds elsewhere to help curb a \$60 million budget shortfall means that Weld County —

one of the largest energy producers in the state — will be paying more than its fair share to balance the state budget, county officials argue.

The \$4 million Weld County is losing as a result of cuts puts two projects indefinitely on hold – communication towers and a

regional crime lab. Weld County Commissioner Sean Conway said the loss is not just a financial blow, it means the county's emergency management system cannot keep up with the county's growth in the midst of an oil and gas boom.

See LAB, 32



Business Report file photo, 2001

Bank's resounding failure resulted from bad loans, practices

By Steve Porter

sporter@ncbr.com

A once proud and strong community lender — especially to Northern Colorado

agribusiness — toppled in 2009, the result of bad loans, the bankruptcy of a major borrower and unsound lending practices.

New Frontier Bank was founded in Greeley in 1998, and grew into the largest agricultural lender in the region. It also attracted deposits, skyrocketing past \$2 billion in assets by the end of 2008.

But by the time it was taken into receivership by the Federal Deposit and Insurance Corp. in April 2009 the once high-flying bank had lost more than \$11 million in the first

quarter of the year. The doors closed forever in May, but fallout from the bank's demise continued to reverberate through the rest of the year and beyond.

Despite its seeming success, New Frontier was already in trouble in late 2008. It was

See **Then...and Now**By Kristen Tatti
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facing increased regulatory scrutiny on a number of issues, including not maintaining adequate levels of capital or reserves for loan loss-

See NEW FRONTIER, 20





BUSINESS LEADERS BREAKFAST



September 16 at Find out more and make reservations www.ncbr.com; click on Events under Departments.

Floodplain change concerns property owners

Proposal would end development in 100-year flood zone

By Steve Porter

sporter@ncbr.com

FORT COLLINS — A recommendation by city staff and the city's water board to prohibit new development in the Poudre River 100-year floodplain has property owners worried that such a policy would devalue their land without compensation.

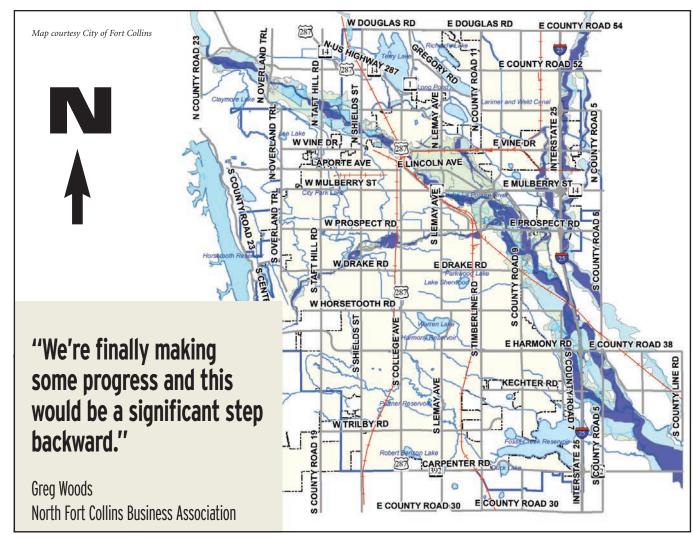
That's especially true in the North College Urban Renewal Area, where the city has invested millions to help landowners develop a long-neglected area that's just starting to make some headway.

Greg Woods, a spokesman for the North Fort Collins Business Association, said the potential change in floodplain policy is causing a high level of concern among members.

"The North Fort Collins Business Association is extremely concerned about the effects this could have," Woods said. "No. 1, it's kind of like comparing it to eminent domain but with no payback to property owners. You can't expand your building at all.

"From the river north (along College Avenue) about one-third mile, you

See FLOODPLAIN, 31



FLOODPLAIN ZONE – This map shows the Cache la Poudre River as it passes through downtown Fort Collins. Local property owners are concerned about a possible change in city policy that would prohibit new development or expansion of existing development in the surrounding floodplain.



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THE EYE

Can virtual beer tasting be for real?

The Eye can't really decide how to even attempt to wrap its mind around the concept of a "virtual beer tasting." After two or three virtual beers, could you pass a breathalyzer test? And therein lies the real question: What's the difference?

The innovative folks at Lyons-based **Oskar Blues** — said to be the first to can craft beer — proposed a virtual beer tasting for 7 p.m. on Sept. 9 — after this issue already went to press.

The beer is real, the tasting is real, but doing both together with other people at the same time is the virtual part. Participants were asked to purchase their beer choices in advance and, from the comfort of their own homes, log on to Twitter, Facebook, beer blogs or the Beer Bloggers Conference website http://beerbloggers conference.org/colorado/ to "sniff, taste and write about your thoughts" with other beer lovers.

Is this a new avenue for social media or a loophole to the "never drink alone" rule?

And in light of recent events, is Oskar Blues prepared for the possible virtual bar fight that escalates into a virtual "riot"? And then all tasting sites will have to be relocated at the least three clicks away from virtual ecommerce webpages run by stores in the heart of Old Town Fort Collins.

C-h-e-e-r-s-!

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ZED ahead: FC smart grid ready to roll

Xcel's experiment in Boulder ends, suffers major cost overruns

By Joshua Zaffos

news@ncbr.com

FORT COLLINS — Two years in the making, Fort Collins' zero-net-energy district is on the verge of launching an \$11.4 million "smart grid" project in Old Town Fort Collins and on the Colorado State University campus.

The Fort ZED Renewable and Distributed System Integration project will test whether the use of alternative and dispersed energy sources from the city, Larimer County, CSU, InteGrid Lab, and

New Belgium Brewing can help reduce power use during peak times when the electric grid is most stressed.

A U.S. Department of Energy grant supplied \$6.3 million for the three-year project; community investors provided a \$5.1 million match. City utility managers and supporting tech partners, including the Brendle Group, Woodward Governor and Spirae Inc., have spent two years setting up the project and plan to "go live" in early 2011.

The progress stands somewhat in contrast to recent setbacks for another Front Range, smart-grid project. In late August, Xcel Energy revealed that the costs of its SmartGridCity demonstration project in Boulder, initially estimated at \$15.3 million, had nearly tripled.

Just a year ago, SmartGridCity commenced and received praise for being able to forge ahead on the company's own investment and donated equipment, while Fort ZED simmered in a holding pattern waiting to receive its federal grant from the American Reinvestment and Recovery Act. Now, Fort Collins's mart grid is about to get its "jumpstart" — as proponents refer to the RDSI project — while Xcel has stated it will neither expand nor replicate its Boulder project.

"There really hasn't been a slowdown (for Fort ZED) because it is grant-funded and time-bound," said Dave Wortman, a program manager with the Brendle Group. "It's going pretty much full speed ahead."

Boulder demo project

SmartGridCity has introduced 24,000 two-way smart meters into homes and businesses in Boulder to relay information about

See FORT ZED, 26

F O C U S

NoCo Link makes Northern Colorado the star



Courtesy NoCo Link

ON LOCATION — Janice Mount prepares to interview another local guest on location in Old Town Square for the first episode of NoCo Link, set to premier on NoCo 5 on Sept. 14. Mount created the TV magazine as a showcase for local businesses and nonprofit organizations.

New TV magazine to premier on local channels Tuesday

By Maryjo Morgan

news@ncbr.com

FORT COLLINS — The August day is hot. Camera crews stand ready. Janice Mount, creator and host of the new television magazine program NoCo Link, invites her next guest to be seated in the cool shade of Old Town's leafy canopy.

The guest for this segment is Deanne

Mulvihill, executive area manager for Arbonne International, which sells health and beauty products through independent consultants. She fidgets, fingers her notes, then sits. She glances from the camera to nearby onlookers to the power cables snaking underfoot. Her gaze settles on her smiling hostess. Mount welcomes Mulvihill and the interview begins.

Mulvihill said later that once the cameras started rolling, she saw nothing but Mount's eyes and calmed down immediately.

"Janice made everybody there comfortable," she said. "It was an awesome experience. Janice was relaxed and in control. There was no tension (on the set); I was

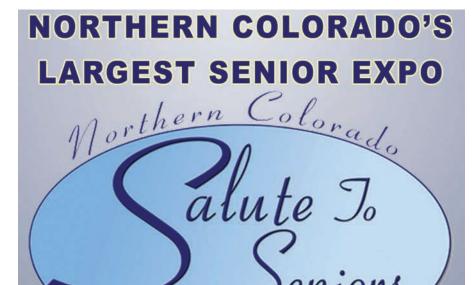
very impressed. She is one class act."

Each 30-minute NoCo Link show will spotlight several local businesses and non-profit organizations. An event calendar and segments on history and individuals making a difference in the community round out the broadcast. Filming takes place at various businesses and facilities in the Northern Colorado region. The program premier is slated to air at noon Tuesday, Sept. 14 on NoCo Channel 5 (Comcast 8 or 14) and at 10:30 p.m. on KCDO-TV Channel 3.

Mount believes Northern Colorado has the businesses, viewership and economic clout to sustain her ambitious concept,

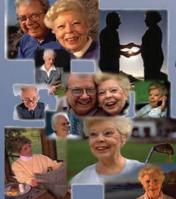
See NOCO LINK, 37





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Bixpo ready to rock with networking opportunities

By Business Report staff

LOVELAND — The sixth annual edition of the region's largest business-to-business exposition Bixpo, set for Sept. 16, has something for everyone, and every budget.

"You can choose how much Bixpo you want to have. Come for the free trade show, or attend every ticketed event – it's up to you – but the Embassy Suites-Loveland is definitely the place to be this year," said Jeff Nuttall, publisher of the *Northern Colorado Business Report*, host of Bixpo.

A complete schedule and show guide is inserted in this edition of *NCBR* for your planning convenience.

Attendees at the Business Leaders Breakfast will hear Don Marostica, director of the Colorado Office of Economic Development and International Trade, speak in-depth on economic development and regionalization in Northern Colorado, then get a pre-opening tour of the Bixpo exhibits. The breakfast is sponsored by First National Wealth management and cost to attend is \$39.

The admission-free exposition opens to the public at 10:30 a.m., and will remain open throughout the day, thanks to title sponsor A-Train Marketing.

In both the morning and the afternoon, Bixpo exhibitors and attendees can participate in three free workshops on marketing — using e-mail, social media, and the old reliable face-to-face method — presented right in the exhibit hall by Constant Contact, Social Media Pilots and Sandler Training.

At 11:30 a.m., Northern Colorado's Fittest Execs will be revealed at a Power Lunch. Awards will be presented to those businesspeople who have successfully completed the Fittest Execs Challenge sponsored by Banner Health. Tickets are



¢41 aaala

New to Bixpo this year is the Rocky Mountain Governmental Purchasing Association Reverse Vendor Trade Show, to be presented in two sessions beginning at 12:30 and 3 p.m. Pre-registration and a fee of \$129 is required to attend either session.

At 2:30 p.m., we all scream when Jerry Greenfield, the Jerry in Ben & Jerry's, hosts an invitation-only ice cream social for 40/40 Leader alumni, followed by an awards reception for this year's outstanding business leaders under the age of 40. Cost to attend the reception is \$40; corporate tables are \$550. Sponsors are Community Foundation of Northern Colorado and First National Wealth Management.

The exhibit hall will close for half an hour at 5 p.m. so it can be converted into the venue for an after-party like none that has gone before, with live, local music on two stages, beverages and snacks, and a final chance to meet and mingle with the businesses and individuals that make Northern Colorado and Southern Wyoming such a vibrant place to live and work. Title sponsor for Bixpo Rocks is EKS&H, and tickets are a mere \$25 online, \$30 at the door.

Find out more and make reservations for ticketed events at www.ncbr.com; click on Events under Departments. Questions? E-mail *NCBR* Events and Marketing Manager De Dahlgren at events@ncbr.com, or call 970-221-5400, ext. 202.

CORRECTIONS

There were a total of 739 homes sales in the Greeley-Evans area during the first six months of 2010 compared to 719 for the same period in 2009. A chart in the Aug. 13 issue of the *Northern Colorado Business Report* contained an inaccurate number for 2010.

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

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Williams leaving Loveland in pretty good shape

Longtime city manager practical, good to work with

By Kate Hawthorne

khawthorne@ncbr.com

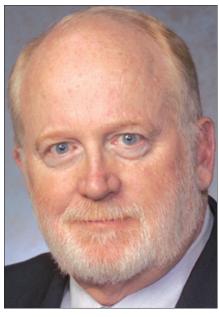
LOVELAND — For a guy with a red rag in his back pocket, Don Williams has done pretty well for himself — and for the citizens of Loveland.

When he retires after eight years as city manager on Sept. 16, he'll be leaving a city in good shape, with a national reputation and several new projects under way.

Assistant City Manager Rod Wensing will be acting city manager until the new manager, still to be selected by the Loveland City Council, begins work somewhere around Nov. 1. Two candidates remain under consideration: Bill Cahill, 54, assistant city manager of Merced, Calif., and Matt LeCerf, 33, city manager of Maryville, Mo.

Williams, 63, said he has not been involved in the search for his successor, nor did he want to be. What he's looking forward to is moving back to Missouri to be close to his grandchildren — and fishing.

Williams first came west from the Kansas City, Mo., fire department in the 1970s to work for the Regional Transportation District in Denver. He



WILLIAMS

was transportation manager during the development of the 16th Street Mall, and recalls the challenges of putting the first electric buses on the downtown street along with conventional diesel-powered models.

"It was the dance of the elephants," Williams recalled. "The electrics were so slow, the regular buses wound up right behind them."

Williams moved to Aspen, where he worked for the Roaring Fork Transit District until 1986, when he began to manage the Loveland city vehicle fleet. He was selected as city manager in 2002,

"Don approached everything with a pragmatic attitude."

Frank Lancaster, Larimer County Manager

and has now served in the position longer than his seven predecessors.

"I discovered I had a passion for it," Williams said.

One of the biggest projects that Williams worked on during his tenure as manager was the development of Centerra on the city's eastern edge. That included not only the office and commercial buildings that rapidly sprouted on former farmland owned by Chad and Troy McWhinney, but also the new location for the Larimer County Fairgrounds from downtown to what is now known as The Ranch. The Promenade Shops at Centerra added enormously to the retail base of the Loveland economy, and The Ranch is now home to the Embassy Suites Hotel and Conference Center, the largest facility of its kind in Northern Colorado.

Those projects required Williams to work closely with his counterparts in the other cities in the region, as well as Larimer County, on potentially contentious issues. Although there were lots of possibilities for disagreement, everyone who worked with him said his practical, no-nonsense approach was one of his greatest assets.

Pragmatic attitude

"Don approached everything with a pragmatic attitude," said Frank Lancaster, Larimer County Manager. "He took the approach that, as managers, it was our job to work out the details and keep the politics out of it. He would work to put the difficulties behind us and get it done."

Lancaster is about to begin his 30th year with the county, his 16th as manager. He also came up through the ranks of city government, starting as horticulturialist for the city of Cheyenne before joining Larimer County, and has worked with about eight Loveland managers in his day.

He said the most difficult issue to come up between the county and Loveland was moving the old fairgrounds to The Ranch. He praised Williams for seeing both sides of the controversy.

"He was a supporter of the project, but he knew the citizens had an attach-

See WILLIAMS, 36

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Competition in cattle industry sizzling issue

JBS USA intends to buy another big feedlot in Arizona

By Steve Porter

sporter@ncbr.com

A proposal by JBS USA to buy an Arizona feedlot is shining a spotlight on the state of fair competition in the U.S. beef industry.

JBS S.A., which is headquartered in Brazil and does business in the United States under Greeley-based JBS USA, is planning to spend \$24 million to buy McElhaney Feedyard, a 130,000-head cattle-feeding operation in Welton, Ariz.

"We are very pleased with the proposed acquisition of this state-of-the-art installation through which we can liaise with local producers and ranchers to provide feed service for their cattle and customize the animal diet to suit the needs of our many customers not only in the U.S. but around the world," said Wesley Batista in a June 30 statement announcing the proposed purchase, which must first pass regulatory scrutiny.

Batista's announcement said the purchase was part of the company's strategy to "continue our efforts to bring efficiencies to the sector for the benefit of all."

But that view is not shared by Montana-based R-CALF USA, an advocacy group for independent cattle producers in Colorado and across the nation. R-CALF CEO Bill Bullard said his organization has petitioned the Justice Department to block the McElhaney purchase.

In 2008, the Justice Department filed a lawsuit to stop JBS' intended purchase of rival National Beef. After 16 states joined the Justice lawsuit, JBS dropped its plans in early 2009.

Justice informed of objections

R-CALF delivered comments to Christine Varney, assistant attorney general in charge of antitrust enforcement, on Aug. 18, saying the proposed acquisition of McElhaney "would reduce the competition between the remaining feedlots for the purchase of available feeder cattle and would reduce the competition between the remaining feedlots in the sale of slaughter-ready cattle."

The Department of Justice declined to comment on whether an investigation is ongoing into the proposed McElhaney purchase. But Bullard said he met with officials of the antitrust division in late August to ask them on behalf of R-CALF's membership to prevent the acquisition.

JBS, the world's largest meatpacker, already owns Loveland-based Five Rivers Cattle Feeding, the nation's largest network of cattle feeders that it acquired in 2008 when it purchased Smithfield Beef Group.

Bullard said the acquisition of McElhaney would violate the Packers and Stockyards Act of 1921, which he said prohibits the vertical integration of the cattle industry by preventing beef packers from owning cattle at the last gathering point of slaughter-ready cattle.

"This is a recipe for market manipu-

lation," Bullard said.

Chandler Keys, JBS USA spokesman, did not respond to several telephone calls requesting comment for this story.

A workshop on competition in the livestock industry was held Aug. 27 on the Colorado State University campus in Fort Collins. Hosted by the U.S. Departments of Agriculture and Justice, the purpose was to let officials from those two federal agencies hear the concerns of producers about whether the current system of marketing their livestock is fair or needs more regulation.

Those who favor more government regulation to prevent further consolida-

"This is a recipe for market manipulation."

Bill Bullard, CEO R-CALF

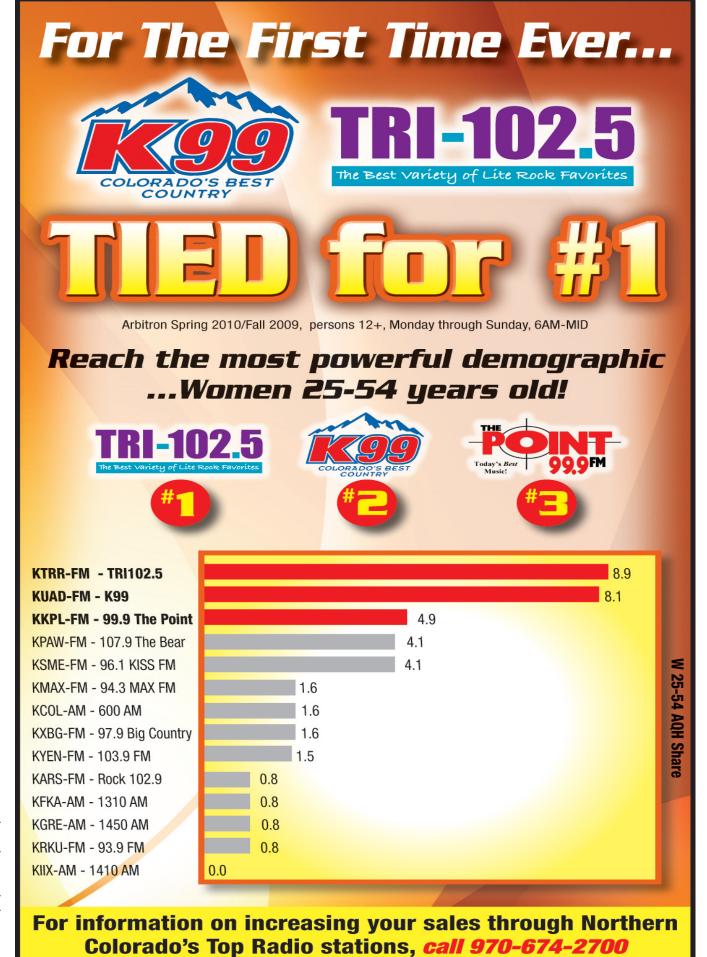
tion of the beef industry and fewer buyers for their livestock had a chance to

make their case, as did those who said the system is fine and don't want further regulation in the marketplace. The workshop revealed deep divisions between the two factions, each adamantly supporting its position.

Bullard said the event was "historic" and marked the "largest gathering of cattle producers in recent memory, maybe ever." About 2,000 producers are estimated to have attended the all-day event.

"It was the first time the Justice Department and the USDA has opened an investigation on the competitiveness

See JBS, 27



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Largest Brighton Employers

Private sector, ranked by no. of employees



RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	EMPLOYEES-LOCAL 2010 EMPLOYEES-LOCAL 2009	REVENUES 2009 REVENUES 2008	TYPE OF BUSINESS	E-MAIL WEB SITE	PERSON IN CHARGE TITLE OF PERSON IN CHARGE YEAR FOUNDED
1	1	PLATTE VALLEY MEDICAL CENTER 1600 Prairie Center Parkway Brighton, CO 80601 303-498-1600/303-498-1999	653 450	\$84,792,892 \$81,109,536	98-bed acute care hospital, level IV trauma center.	N/A www.pvmc.org	John R. Hicks President/CEO 1960
2	3	PETROCCO FARMS INC. 14110 Brighton Road Brighton, Co. 80601 303-659-6498/303-659-7645	250 200	N/A N/A	Wholesale grower and shipper for leaf lettuce, leafy greens, cabbage, onions and green beans.	julie@petroccofarms.com www.petroccofarms.com	David Petrocco Sr. President 1916
3	4	KMART DISTRIBUTION CENTER 18875 E. Bromley Lane Brighton, CO. 80601 303-654-0054/303-659-0651	201 333	N/A N/A	Retail distribution center.	mheslep@searshc.com www.kmart.com	James Saad General manager 1899
4	5	UNITED POWER INC. 500 Cooperative Way Brighton, C0 80603 303-659-0551/303-659-2172	160 165	\$126,713,000 \$124,111,023	Rural electric cooperative.	hstorz@unitedpower.com www.unitedpower.com	Robert Broderick CEO 1938
5	6	METALWEST LLC 1229 S. Fulton Ave. Brighton, Co. 80601 303-654-0300/303-654-0404	120 120	\$177,000,000 \$352,000,000	Steel-service center, flat rolled-metal products, including cold-rolled, hot-rolled galvanized, galannealed, aluminum, stainless coils and sheets.	N/A www.metalwest.com	Doug Geisick General manager 1986
6	NR	VALLEY BANK & TRUST 4900 E. Bromley Lane Brighton, Co. 80601 303-659-3490/303-659-2816	110 160	\$1,037,471 N/A	Full-service commercial banking, including mortgage and small business loans.	dpetrocco@valleybankandtrust.com www.valleybankandtrust.com	Donna J. Petrocco President & CEO 1971
7	NR	AMERICAN PRIDE CO-OP 55 W. Bromley Lane Brighton, Co 80601 303-659-1230/303-659-8719	95 102	\$45,434,000 \$69,897,000	Farm supplies, lawn and garden products, bulk & bagged fertilizer, ag chemicals, petroleum, propane, feed, animal health, seed, Ace Hardware, and convenience store.	N/A www.americanpridecoop.com	Gary Morrison Keith Alquist President & CEO CFO 1936
8	NR	APPLEBEE'S NEIGHBORHOOD BAR & GRILL 922 S. Fourth Ave. Brighton, CO 80601 720-685-1095/720-685-1098	68 55	\$1,924,000 N/A	Casual neighborhood restaurant and bar.	unitco39@applegrove.com www.applebees.com	Don Tavares General manager 1980
9	NR	RIVERDALE GOLF COURSE 13300 Riverdale Road Brighton, C0 80602 303-659-6700/303-654-1892	60 62	\$2,852,521 \$2,909,723	Practice area, banquet rooms and full- service restaurant.	jeff@riverdalegolf.com www.riverdalegolf.com	Steve Bruening D'Ann Kimbrel Director of Golf Director of Maintenance 1986
10	10	ARBOR VALLEY NURSERY 18539 Weld County Road 4 Brighton, C0 80603 303-654-1682/303-654-9946	35 45	N/A N/A	Wholesale nursery for trees, shrubs and perennials.	matte@arborvalleynursery.com www.arborvalleynursery.com	Matt Edmundson President 1980
11	11	WESTERN UNITED ELECTRIC SUPPLY CORP. 100 Bromley Business Parkway Brighton, Co. 80603 303-659-2356/303-659-8598	29 24	\$76,000,000 \$83,000,000	Electric utility distributor.	mprom@wue.coop www.wue.coop	Mike Prom CEO 1976
12		PIONEER WIRELINE / PSI 820 N. Ninth Ave. Brighton, CO 80603 303-659-6581/303-659-1789 d surrounding areas. Revenue is based on corporate parent figures.	25 30	N/A N/A	Petroleum engineering, geophysical logging services and equipment manufacturing.		John Patterson Division manger 1985 Report survey researched by Ross Manley

Region surveyed is N/A-Not Available

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THE EDGE



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Employee goals = business objectives

Effective strategy replaces traditional performance reviews

If your company is like most businesses, your biggest expense and most valuable asset are one and the same: employees. To

survive in today's economy, companies have to maximize this human capital investment and find ways for their workers to perform to their full potential. A smarter and more productive workforce will help smaller businesses remain competitive with their larger competitors on the Front



GUEST COLUMN Stacy Stolen

Most employers conduct traditional performance reviews. Unfortunately these tend to be more of a historical review of the past year and don't necessarily ensure that an

See GOALS, 14



ALIGNMENT - When employees understand the company's business objectives, and can align them with their personal goals, the result is a smarter, more productive workforce – and a successful company.

Business Report file photo

You are more than a pretty Facebook profile



THE CAREER **ENTHUSIAST** Carrie Pinsky

Balance online social brand with personal f2f interaction

We are in the midst of a social revolution. Sometime just last week sending an e-mail became a quaint thing to do. Resumes and cover letters? Why bother? Everything we need to know about a person's work history is right there on LinkedIn.

New words are being invented to describe the changes in our values and social interactions. For instance, what does "going viral on YouTube" really mean? Can you shuffle a Tweetdeck? Is it legal to smoke a hashtag?

The current social theory is based on the following premise: "I Twitter, therefore I am." The corollary to this theory is that if you don't join the movement you will

Is it necessary to embrace social networking? The short answer is of course not. There are millions of people who completely avoid the online scene and lead happy, suc-

But there are some real advantages to using social networking for job searching or ongoing professional devel-

For instance, did you know that many large organizations do all their recruiting directly on Twitter? So,

See CAREER, 28



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Largest Payroll Service Providers

Ranked by number W-2s processed



RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	NUMBER W-2s DOLLAR VOLUME PROCESSED 2009	NO. OF CLIENTS 2010 INTERNAL STAFF 2010	SERVICES OFFERED	E-MAIL WEB SITE	PERSON IN CHARGE TITLE YEAR FOUNDED
1	2	EMPLOYER SOLUTIONS GROUP 3760 E. 15th St., Suite 201 Loveland, CO 80538 970-612-2022/970-612-2021	17,000 \$166,000,000	N/A 62	Provides human resource and payroll solutions including benefits adminstration, risk management, payroll tax compliance and HR consulting.	jessica@esghr.com and gsoden@esghr.com www.esghr.com	Clark Merkley Jessica Hergenreter Greg Soden President Director - Colorado Vice president of sales 1997
2	4	FIRST PRIORITY PAYROLL 2842 Claremont Drive Fort Collins, C0 80526 970-204-9449/970-204-9669	1,100 N/A	100 4	Accounting, auditing, bookkeeping and payroll services.	firstprioritypay@cs.com www.firstprioritypayroll.com	Fred Martin Manager, President 2001
3	6	FRAYER & ASSOCIATES CPA PC 501 Stover St. Fort Collins, C0 80524 970-419-3200/970-419-3201	675 \$2,123,520	400 4	Payroll, formal financial statements, employee benefits and certified QuickBooks adviser, health insurance and retirement plans.	mfrayercpa@yahoo.com frayerandassociates.com	Mona F. Frayer CPA 1990
4	7	CAPITAL ACCOUNTING & FINANCE INC. 1015 37th Ave. Court, Suite 101 Greeley, CO 80634 970-352-8118/970-353-6690	500 N/A	63 3	Individual & business income-tax preparation, full-payroll and bookkeeping service, QuickBooks consulting, installation and fraining.	Heidi@CapitalAFl.com www.CapitalAFl.com	Heidi Klepper President 1990
5	NR	SAMPLE & BAILEY CPA PC 375 E. Horsetooth Road, Bldg. 4, Suite 200 Fort Collins, C0 8025 970-223-8825/970-223-0817	345 N/A	28 38	Accounting, payroll, tax, financial services.	brichmond@sampleandbailey.com www.sampleandbailey.com	Denise Juliana Roger L. Sample Managing shareholder President 1979
6	3	UNIVERSAL MERCHANT SERVICE 2900 S. College Ave., Suite LC Fort Collins, C0 80525 970-472-4111/970-416-6846	\$80,000	80 2	Payroll, credit-card services, accounting, tax return preparation.	lpinfo@ledgerplus.net www.ledgerplus.net	Morgan Bolls Manager 1997
7		LYNARD SERVICES INC. 129 W. Elkhorn Ave. Estes Park, CO 80517 970-586-2957/970-586-1782	N/A N/A	N/A N/A	Accounting, auditing, bookkeeping, payroll.	kurt@lynard.net www.lynard.net	Kurt Streib President 1986 eport survey researched by Ross Manley

Region surveyed includes Larimer and Weld counties, and the city of Brighton. N/A Not Available.

NR NOV. Believe Paychoice failed to provide figures for local operations. Andrea J. Smith and Associates Inc., Hoover Harris & Co. PC, and Paychex, Inc. failed to provide NCBR with updated information. NR-Not previously ranked

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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TIME OUT



DOWN TO EARTH - 1. Doug Dohn of Dohn Construction Inc., Ralph Reynolds of Oral & Facial Surgery of Loveland, Mark Crane of Crane Orthodontics, Mike Eddy of Urology Center of the Rockies, P.C., Jamie Hardy of Home State Bank and Frank Vaught of VFR Design Inc. get ready to break ground Aug. 20 on the Boyd Lake Village Office Building in Loveland. **2.** Mike Freeman of the city of Fort Collins, Robin Mitchell of Mitchell-Zuber Insurance, and Doug Murray with the CSU Center for Fair and Alternative Trade chat at the Albertson Medal Gala Aug. 28, where Village Earth presented the sustainable development medal to Gov. Bill Ritter. **3.** Team Yancy's navigates the obstacle course at the Partners Mentoring Youth Super Stars event Aug. 7 at Spring Canyon Community Park in Fort Collins. **4.** Tour de Fat revelers manage to go nowhere on one of the many crazy, pedal-powered bike contraptions available for test rides after the parade Sept. 4 in Fort Collins.

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







Northern Colorado Commercial Association of Realtors Regional Meeting



NCCAR WANTS YOU TO JOIN US!

Wednesday, October 6, 2010 7:00am-9:00am Breakfast served

Topic: Critical Election Issues

for 2010

Speaker: Bob Moody, Executive

Director of Legislative Affairs, NAIOP

Location: Embassy Suites,

Loveland, CO Crossroads & I-25 FREE For NCCAR members, \$60 for non-members

RSVP to Sarah at sarah@nccar.com

For more information on joining NCCAR, please go to www.nccar.com

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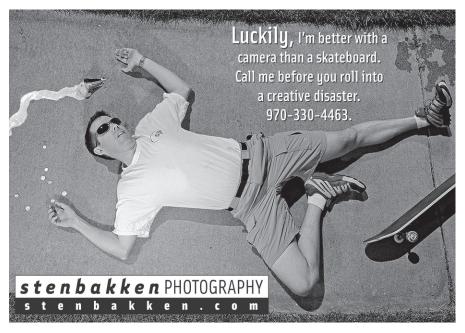




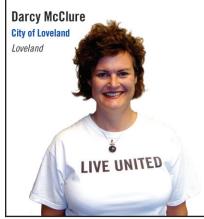
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September Symposium

Friday, September 24, 2010 8:00 AM-12:30 PM

♦ Session One ♦ (8:15 AM—9:30 AM) choose from:

How to be a Leader in Any Organization By Debra Benton
Emotional Marketing By Adrienne Zoble

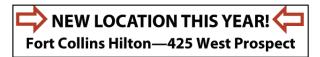
Daterviewing: Exposing the Biases of Hiring Decisions By Greg Churchman
How to Honor Your Humanity & Still Earn a Living By Rick Griggs

◆ Session Two ◆ (9:45 AM—11:00 AM) choose from:

I'm Juggling As Fast As I Can By Denny Kerchner How to Become Indispensable By Bob Heavers The Power of Culture: Why, What, & How By Elaine LeMay Climbing Higher & Reaching Big Goals By Jim Davidson

♦ Session Three ♦ (11:15 AM—12:30 PM) choose from:

Is Your BUT Too Big? Getting Out of Your Own Way By Ava Diamond
Unlock the Treasures of Chaos! By Cynthia Ryk
Presentations with Pizzazz! By Sally K. Robinson
Work is Easy, People Are Hard By Susan Schell









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www.larimerworkforce.org/symposium

ON THE JOB

NONPROFIT

Nora Gilbertson joined Legacy Land Trust as the director of development. Gilbertson will work with members, conservation landowners, donors, directors and staff to continue protecting key natural, scenic and agricultural lands of



GILBERTSON

Northern Colorado. She succeeds Jane Clark.

Mark Soukup, President of Soukup, Bush & Associates has been elected to serve as chairman on the Board of Directors of Junior Achievement of Rocky Mountain Inc. serving Northern Colorado and Wyoming. Junior Achievement programs focus on providing financial literacy, work readiness and entrepreneurship to kids and are free to schools.

FINANCE

Eric Lea joined the Northern Colorado/Southern Wyoming Group of Northwestern Mutual in Fort Collins. As a financial representative, Lea will provide expert guidance and innovative solutions for a variety of financial needs and goals.

Lisa Duncan joined Fort Collins Commerce Bank as a new addition to the Customer Service staff. Duncan has five years' customer service experience in banking and has also been a local business owner. She has been a part of the Fort Collins business and local community for 22 years.

Michael Bellus, vice president of Bank of Colorado Harmony Branch in Fort Collins, completed the Graduate School of Banking at Colorado. GSBC is an intensive 25-month banking school providing senior management and leadership training for community banking professionals.

ACADEMICS

Peter Townsend, a member of the Welding Technology faculty at Front Range Community College, successfully passed the national examinations to become a Certified Welding Inspector and Certified



TOWNSEND

Welding Educator. The certifications allow Townsend to facilitate welding exams/tests in the American Welding Society Accredited Test Facility at the Larimer Campus. The Larimer Campus is the only AWS Accredited Test Facility in Colorado.

Ken Reardon, Colorado State University engineering professor, has been designated the Jud and Pat Harper Endowed Chair of Chemical and Biological Engineering. Reardon is a leading expert on the production of biofuels as well as biotechnology for detection of environmental pollutants.

LAW

Attorney/Mediator Carolyn Sandifer and Mediator Deborah Doiel joined Larimer Mediation as contract mediators authorized by the Colorado Office of Dispute Resolution to mediate domestic relations cases in the 8th Judicial District. The addition of the two will increase the availability of low-cost mediation services by highly skilled mediators in both court-ordered cases and cases where the parties voluntarily choose mediation before going to court.

REAL ESTATE

Caley Faulkner, Kim Carey-Haass, Laura Bustos and Jeffrey Martin joined The Group Inc. Real Estate as broker associate/partners. Faulkner and Carey-Haass can be reached at the Harmony Road office, Bustos at the Horsetooth Road office, and Martin at the Mulberry Street office all in Fort Collins.

The Fort Collins Board of Realtors elected **Ken Anderson** as president-elect of the association, **Curt Schreiber** as elected vice president, **Amanda Weaver** as elected treasurer, **Mike Malvey** and **Jennifer Kelly** as FCBR directors, and **Eric Thompson** as Colorado Association of Realtors director.

CONSTRUCTION

ABC Supply promoted Ron Ferguson, manager of the Fort Collins store, and Josh Freeman, manager of the Longmont store, to managing partners at their respective store locations. As a managing partners, each will continue to oversee their branches and will become members of ABC Supply's National Branch Advisory Board, which advises senior management on a wide range of topics, including strategic initiatives, branch expansion, product development, technology, branch operation and company policy.



FERGUSON

FREEMAN

ENGINEERING

Drexel, Barrell & Co., headquartered in Boulder, promoted **Loren K. Shanks**, PLS, CFedS, to the position of associate principal. Shanks joined the firm in 1989 and became a member of the



SHANKS

ownership group in 2004 as an associate. He is the regional manager of Drexel Barrell's Greeley office and is a professional land surveyor in Colorado, Nebraska and Wyoming.

Fort Collins Utilities' Water Conservation Specialist Laurie D'Audney received the Alice Darilek Water Conservation Award from the Rocky Mountain Section of the American Water Works, serving Colorado, New Mexico and Wyoming. The award recognizes D'Audney as an outstanding contributor to the water conservation field, including her leadership. Since 2006, this award has been given to only one individual per year, making D'Audney the fifth recipient to receive this honor.

GOVERNMENT

Rep. **B. J. Nikkel**, R-Loveland, of the Colorado House of Representatives, received a State Chair of the Year Award from the American Legislative Exchange Council for her work and leadership in Colorado. Awardees work to promote the fundamental Jeffersonian principles of free markets, limited government, federalism, and individual liberty.

MISCELLANEOUS

The Fort Collins Symphony welcomed **Ben Loeffler** as its new board president in June. As president of the board Loeffler will focus on helping the Symphony rebuild their reserves and continue thriving as one of the central Arts organizations in Northern Colorado. Professionally, he works as a financial advisor at Merrill Lynch.

Darci Nelson joined The Fine Art and Frame Co. in Fort Collins as the new sales/administration coordinator.

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

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DAILY IN REVIEW

NewMark Merrill to redevelop Twin Peaks Mall

Editor's note: Daily in Review is a partial digest of stories reported in the Business Report Daily online service between Aug. 24 and Sept. 3. Follow Business Report Daily each day at www.ncbr.com — click on "Breaking News" on the home page — or subscribe to have each day's top items delivered to your inbox twice a day.

FORT COLLINS — Fort Collins-based NewMark Merrill Mountain States has been appointed the new management firm for four of Panattoni Development Co.'s Colorado Centers totaling over 1 million square feet of retail space. The portfolio includes Twin Peaks Mall and Harvest Junction North & South in Longmont and a portion of the Northglenn Marketplace, on Interstate 25 at 104th Ave.

"The Panattoni assignment is part of our growing presence in Colorado," said Allen Ginsborg, managing director and principal of NewMark Merrill Mountain States, who will lead the redevelopment of Twin Peaks Mall with current mall manager Sandra O'Clock. "Mall transformations are a sign of the times and opportunity to lead our industry into the future."

Ginsborg also acquired Arvada Marketplace East, a portion of a large shopping center on the northeast corner of Interstate 70 and Wadsworth Boulevard, for NewMark Mountain States.

He said the company paid \$3.35 million cash for approximately 150,000 square feet of the Arvada Marketplace, which had been in foreclosure. The center currently is 50 percent vacant. CapMark Bank was the seller, and NewMark was represented in the transaction by Timothy Richey with Cushman & Wakefield.

New Army Reserve Center on tap

FORT COLLINS — The U.S. Army Corps of Engineers' real estate division in Omaha is looking for 15 acres of contiguous land in or near Fort Collins to build a new U.S. Army Reserve Center.

Amanda Crane, Corps of Engineers spokeswoman, said the land parcel is being sought "within a 50-mile radius of Fort Collins." Crane said the new center would replace an existing center at 1118 N.E. Frontage Road in Fort Collins that houses the U.S. Army 9th Engineers Company.

"They are leasing a building there, but we're going to acquire land and build a center," she said.

The Corps is looking for a parcel with convenient access to major thorough-fares and proximity to existing utilities that's located outside the 100-year flood-plain. Commercial or industrial zoned property is preferred.

Crane said she could give no further information on the project. "It's just very, very early in the planning stages," she said.

Weld County receives \$1.3 million in mineral payments

DENVER — Weld County received a combined total of \$1.3 million in severance and federal mineral lease payments from the Colorado Department of Local Affairs based on mining and oil and gas activity in the county in 2009.

By contrast, Larimer County received a total of \$68,544 in severance and mineral lease payments, showing the difference in mining and oil and gas activity between the two Northern Colorado counties.

The city of Greeley received a combined total of \$762,487, the largest amount received by a municipality in the region. The city of Evans received \$223,872 and the town of Johnstown received \$68,249.

In Larimer County, Loveland received \$65,594 and Fort Collins received \$64,366.

City budget information available

FORT COLLINS — Fort Collins City Manager Darin Atteberry's recommended budget for 2011-12 is available for public review and comment at fcgov.com/budget.

On Sept. 13, Atteberry and members of the city's executive team will answer questions about the budget at an information forum from 6:30 to 8 p.m. at the Drake Centre, 802 W. Drake Road in Fort Collins.

The first budget public hearing

before city council is set for Sept. 21, beginning at 6 p.m. at City Hall, 300 Laporte Ave., with a second hearing on Oct. 19.

A first reading of the budget ordinance will be on Nov. 2, followed by a second reading on Nov. 16.

All council meetings, including work sessions where public input is not taken, are televised on Comcast Cable Channel 14 and available via live streaming video and video on demand at fcgov.com/cable14.



GOALS, from 9

employee's performance is aligned with corporate goals and objectives. This continues despite studies that show a significant increase in both employee and business performance when a company closely ties individual employee goals to the overall strategy. Managers may be shocked to learn that, according to research conducted for the Harvard Business School, only 7 percent of employees fully understand their company's business strategy and what's expected of them in order to help achieve company goals.

Business case for goal alignment

One study by the Workforce Institute found a direct connection between a company's financial performance and an effective goal-setting process. It also found employees in the weakest-performing companies did not clearly understand the connection between their individual efforts and their employer's overall goals.

Here's a real-world example from a CEO of a small technology company in Broomfield. During a recent conversation, he said that only a handful of his 26 employees could clearly articulate their business goals despite them being reviewed in every staff meeting. He felt that without a clear line from the corporate goals to each employee's own goals, the company would not achieve its financial objectives, which could jeopardize its ability to secure another round of funding.

That CEO clearly sees the top three benefits of aligning individual goals to corporate objectives:

- 1. Increased operating margins. Individuals who clearly understand their goals and how they relate to those of their company become more engaged with their work. Once they see how they can make a direct contribution to their company's success, they begin to focus on finding ways to work smarter and more efficiently, which leads to increased corporate operating margins and profitability.
- 2. Quicker execution of company strategy. Clear goal alignment and visibility allows for quicker strategic execution by allowing the management team to effectively allocate labor resources across various projects.
- 3. Reduced employee turnover. The business value of having employees engaged in their work cannot be overestimated. A 2007 Gallup poll showed that companies with large numbers of dissatisfied workers experience greater absenteeism and lower productivity—as well as a 51 percent higher employee turnover rate.

Pay for performance

Goal alignment also allows companies to establish a true pay-for-performance culture, which provides a foundation for closely linking reward systems with both individual and team performance. Most companies base their pay-for-performance plan on a "structured incentive scenario" where employees understand in advance what the relationship is between performance and reward. There are two

Worker Satisfaction

At the beginning of the Great Recession, employees were most satisfied with their relations with their coworkers and the physical safety conditions at their workplaces.

- 68 percent were completely satisfied with their flexible hours
- 60 percent were satisfied with their supervisors.
- 56 percent were satisfied with their job security.
- 55 percent were satisfied with their vacation time.
- 54 percent were satisfied with their workload.

Workers were not so thrilled with some other standard working fare, however:

- 32 percent were most dissatisfied with on-the-job stress;
- 32 percent were unhappy with retirement;
- 29 percent were unhappy with their earnings.

SOURCE: WWW.GALLUP.COM, NOVEMBER 2007

common approaches:

- Annual bonuses and merit increases, based on a typical review cycle with performance ratings linked to organizational goals.
- Goal-driven incentive plans that fall outside annual review process and are tied to achievement of specific time-based goals.

For a successful performance-driven culture to be adopted, it's important to gauge employee attitudes. In general, they need to:

- Desire higher pay.
- Have the skills and capabilities to improve performance.

■ Trust the company to administer the plan fairly, and pay if they improve performance.

By aligning a company's objective with individual employee goals, the firm will be well positioned to achieve bottom-line goals while continuing to add to Colorado's growing economy.

Stacey Stolen is the Colorado-based regional sales consultant for TriNet, a San Francisco Bay Area human resources outsourcing firm that provides guidance for small business clients in the practice of employee development. She can be reached at 720-519-4009.



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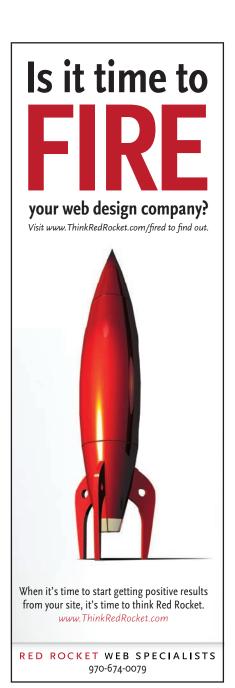
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THE UALUE IS \$129; REGISTRATION IS COMPLIMENTARY FOR BIXPO EXHIBITORS AND ATTENDEES.

For details and to register for GameFace at Bixpo Session 1 – "The Buyer/Seller Game" or Session 2 – "Game On!" go to NCBR.com. Click on Events under the Department heading and select the GameFace logo.

FOR MORE BIXPO INFORMATION CONTACT DE DAHLGREN, EVENTS@NCBR.COM OR 970.232.3132.





CALENDAR

- Sept. 9 12 Longs Peak Scottish Irish Highland Festival, starting at 9 a.m., Stanley Park, U.S. Hwy 36 & Community Drive in Estes Park. Cost: \$20/advanced tickets, \$25 at the gate. Contact: Suzy Blackhurst at 970-577-9900 or sblackhurst @estes.org.
- Sept. 9 12 Fort Lupton Trapper Days 2010, Fort Lupton. Contact: Fort Lupton Chamber of Commerce at 303-857-4474 or www.trappers dav.com.
- Sept. 10 McKee Masters Golf Tournament, Mariana Butte Golf Course, in Loveland, Cost: \$125/person, \$500/team. Contact: McKee Foundation at 970-593-6038 or www.mckeefoundation.com.
- **Sept. 10** WineDown the Summer, from 6 to 9 p.m., Chapungu Sculpture Park, East of the Promenade Shops at Centerra in Loveland. Cost: \$30/person, \$50/couple. Contact: Kim Vecchio at 970-980-4764 or kvecchio@engaging loveland.org.
- Sept. 10 12 Fifth Annual TriMedia Film Festival, starting at 0 a.m., Fort Collins. Contact: June Greist at 970-481-4361 or junegreist@yahoo.com.
- Sept. 10 IMC Colorado September Meeting, from 7 to 9 a.m., Denver Athletic Club, 1325 Glenarm Place in Denver. Cost: \$25/members, \$30/guests. Contact: Patricia B Sikora, Ph.D. at 303-499-5723 or patsik@aol.com.
- Sept. 11 Pigs 'n' Pits BBQ & 5K, from 8:30 a.m. to 4 p.m., The Gardens on Spring Creek. Cost: Admission is free, food prices vary. Contact: Kerrie Luginbill at 303-621-6772 or kerrie@ mantoothcompany.com.
- **Sept. 11** Longs Peak Scottish Irish Highland Festival Parade, starting at 9:30 a.m., Elkhorn Ave., Downtown Estes Park in Estes Park. Cost: Free. Contact: Suzy Blackhurst at 970-577-9900 or sblackhurst@estes.org.
- Sept. 11 Fort Collins Series of Poker, starting at 11 a.m., C.B & Potts, 1415 W. Elizabeth St. in Fort Collins. Contact: Realities for Children at 970-484-9090 or holli@realitiesforchildren.com.
- Sept. 11 Oktoberfest & Nelsen's Old Town Car Show, from 11 a.m. to 6 p.m., Old Town Fort Collins, in .
- Sept. 11 My First Time, Nonesuch Theater, 216 Pine St. in Fort Collins. Cost: \$15 - \$20. Contact: Box office at 970-224-0444.
- Sept. 13 Health Savings Account Webinar, from 10:30 to 11:30 a.m., Webinar. Cost: \$0. Contact: Amy Essig at 303-776-3105 info@vbbenefits.com.
- Sept. 13 NoCoNet presents Powerful Word Choices, from 8 to 10:30 a.m., Faith Evangelical Free Church, 3920 S. Shields St. in Fort Collins. Contact: NoCoNet at noconetinfo@ yahoogroups.com.
- **Sept. 14** Be Local Northern Colorado Independent Businesses networking, starting at 8 a.m., Cafe Vino, 1200 S. College Ave. in Fort Collins. Contact: 970-219-3382 or Cindy Roberts at Cindy@BeLocalNC.org.
- Sept. 14 Web Analytics, from 8 to 10 a.m., Loveland SBDC, 441 E. Fourth St., Suite 101a in Loveland.

- Cost: \$20. Contact: Mary Ann at 970-667-4106 or maryann@lovelandsbdc.org.
- Sept. 14 Windsor Chamber of Commerce September Business After Hours, from 5 to 7 p.m., Rocky Moutain Chiropractic, 1230 W. Ash St. in Windsor. Contact: Windsor Chamber of 970-686-7189 Commerce at information@windsorchamber.net.
- Sept. 15 16 Mind Your Business New Workshop Series, from 3 to 5 p.m., Longmont Area Chamber of Commerce, 528 Main St. in Longmont, Cost: \$300. Registration Deadline: 09/10/2010. Contact: Jeff Simcock at 720-864-2872 or jsimcock@longmontchamber.org.
- **Sept. 16** Decoding Business & Health Insurance, from 8:30 a.m. to noon, Larimer Small Business Development Center, 125 S. Howes St., Suite 150 in Fort Collins. Cost: \$40/prepaid, \$50/day of. Contact: Terri Donovan-Keirns at 970-498-9295 or sbdc@frii.com.
- Sept. 16 Social Media Strategies & Tactics, from 3 to 4:30 p.m., Loveland SBDC, 441 E. Fourth St., Suite 101a in Loveland. Cost: \$20. Contact: Mary Ann at 970-667-4106 or maryann@loveland
- **Sept. 16** Bixpo, from 7:30 a.m. to 7:30 p.m., Embassy Suites - Loveland, I-25 and Crossroads Boulevard in Loveland. Contact: De Dahlgren at 970-232-3132 or ddahlgren@ncbr.com.
- Sept. 16 Business After Hours, from 5 to 7 p.m., BIXPO - Embassy Suites, in Loveland. Cost: \$10. Contact: Kim Barbour at 970-352-3566 or kim@greeleychamber.com.
- Sept. 17 19 5th Annual Estes Park Film Festival. Historic Park Theatre, 130 Moraine Ave. in Estes Park, Cost: Call for ticket information, Contact: Suzy Blackhurst at 970-577-9900 or sblack hurst@estes.org.
- Sept. 17 Lines into Shapes Exhibit, starting at 5 p.m., Art Center of Estes Park, 517 Big Thompson Ave. in Estes Park. Cost: Free. Contact: Suzy Blackhurst at 970-577-9900 sblackhurst@estes.org.
- Sept. 17 Beginning Financial Management, from 8:30 a.m. to noon, SBDC office (Key Bank Tower), 125 S. Howes St., Suite 150 in Fort Collins. Cost: \$60/pre-paid, \$70/day of. Contact: SBDC at 970-498-9295 or sbdc@frii.com.
- Sept. 17 Gubernatorial Debate, from 11:15 a.m. to 1:30 p.m., Fountains, in Loveland. Contact: Northern Colorado Legislative Alliance at 970-352-3566.
- Sept. 18 Autmn Nights VEGAS!, from 6 to 11 p.m., Drake Centre, 802 W. Drake Road in Fort Collins. Cost: \$40/\$55 VIP. Registration Deadline: Sept. 10. Contact: Sara Durnil at 970-222-9769 or sara.durnil@comcast.net.
- Sept. 18 19 Fine Arts and Crafts Festival, from 10 a.m. to 5 p.m., Bond Park, In the center of downtown Estes Park in Estes Park. Cost: Free. Contact: Suzy Blackhurst at 970-577-9900 or sblackhurst@estes.org.
- **Sept. 20** NoCoNet presents Expanding your job

- search, from 8 to 10:30 a.m., Faith Evangelical Free Church, 3920 S. Shields in Fort Collins. NoCoNet at noconetinfo@ vahoogroups.com.
- Sept. 21 10 High Impact Online Marketing Strategies - Cultivating Colorado Leaders, from 6 to 8 p.m., Council Tree Library Meeting Room, 2733 Council Tree Ave. in Fort Collins. Cost: \$0. Contact: Eugena Bellamy at 970-443-9361 or Eugena@SimplyArrangedCO.com.
- Sept. 21 Windsor Business EXPO & Trade Show, from 2 to 7 p.m., Windsor Community Recreation Center, 250 N. 11th St. in Windsor. Contact: Windsor Chamber or Windsor Parks & Recreation Center at 970-686-7189 or 970-674-3500 or information@windsorchamber.net.
- Sept. 21 Fall Diversity Seminar, from 7:30 a.m. to 5 p.m., Embassy Suites - Loveland, I-25 and Crossroads Blvd. in Loveland. Cost: \$90/NCHRA and BAHRA members, \$100/nonmembers. Contact: Pam Allen at pamalyn.allen@centerpartners.com.
- Sept. 21 Windsor Business Expo, from 2 to 7 p.m., Windsor Community Rec. Center, 250 N. 11th St. in Windsor.
- **Sept. 22 13** 22 is a good start to 365, from 6 to 9 p.m., Center for Fine Art Photography, 400 N. College Ave. in Fort Collins. Cost: \$200/members. \$220/nonmembers. Contact: Azarie Furlong at 970-244-1010 or azarie@c4fap.org.
- Sept. 22 23 Character First Implementation Seminar, from 8:30 a.m. to 4:30 p.m., Cache Bank & Trust, 4645 Ziegler Road in Fort Collins. Cost: \$400/person, \$325/government or nonprofit. Contact: Character Fort Collins at 970-266-2671 $or\ exec. asst@characterfort collins.org.$
- **Sept. 22** Business Registration & Entity Selection, from 7 to 9 a.m., SBDC office (Key Bank Tower). 125 S. Howes St., Suite 150 in Fort Collins. Cost: \$25/pre-paid, \$35/day of. Contact: SBDC at 970-498-9295 or sbdc@frii.com.
- Sept. 22 Legal DOCS for Multi-Owners, from 10 to 11:30 a.m., SBDC office (Key Bank Tower), 125 S. Howes St., Suite 150 in Fort Collins. Cost: \$25/prepaid, \$35/day of. Contact: SBDC at 970-498-9295 or sbdc@frii.com.
- Sept. 22 China Business Opportunities 2010, from 8 to 10 a.m., University of Denver-Hotel, Restaurant and Tourism Management, 2044 E. Evans Ave. in Denver. Cost: \$35. Contact: Rachel Baertlein at 303-592-5760 or rachel@wtc denver.org.
- Sept. 23 Windsor Chamber Business BEFORE Hours, from 7:30 to 9 a.m., Bright Assisted Living, 610 Hemlock St. in Windsor. Contact: Windsor Chamber of Commerce at 970-686-7189 or information@windsorchamber.net.
- Sept. 24 25th Annual September Symposium, from 8 a.m. to 12:30 p.m., Fort Collins Hilton, 425 W. Prospect Road in Fort Collins. Contact: Lori Zuccolin at 970-498-6606 or www.larimerwork force.org/symposium.
- Sept. 25 National Public Lands Day, from 9 a.m. to 3:30 p.m., U.S. Forest Service's work center, off of

- Dowdy Lake Road in Red Feather Lakes. Contact: Kristy Wumkes at 970-295-6721.
- Sept. 25 26 Autumn Gold A Festival of Bands, Brats 'n' Beer, from 10 a.m. to 5 p.m., Bond Park, In the center of downtown Estes Park in Estes Park. Cost: Free. Contact: Suzy Blackhurst at 970-577-9900 or sblackhurst@estes.org.
- **Sept. 28** Business Growth...how to get there, from 8 to 10 a.m., Loveland SBDC, 441 E. Fourth St., Suite 101a in Loveland. Cost: \$25. Contact: Mary Ann at 970-667-4106 or maryann@lovelandsbdc.org.
- Sept. 30 Fort Collins Job Fair, from 1 to 4 p.m., Larimer County Workforce Center, 200 W. Oak St in Fort Collins. Cost: Free.
- Oct. 1 Social Networking, from 5:30 to 9:30 p.m., Front Range Community College, BP152, Blanca Peak building, 4616 S. Shields St. in Fort Collins. Cost: \$75. Contact: FRCC at 970-204-8686.
- Oct. 2 3 Elk Fest, starting at 10 a.m., Bond Park, In the center of downtown Estes Park in Estes Park. Cost: Free. Contact: Suzy Blackhurst at 970-577-9900 or sblackhurst@estes.org.
- Oct. 2 Mothers of Invention Convention, from 8 a.m. to 5 p.m., CU Denver Campus, Tivoli Center in Denver. Cost: \$59. Contact: 303-910-8889 at 303-910-8889 or rita@inventorsdesktop.com.
- Oct. 5 Business Planning for Success, from 8:30 a.m. to noon, SBDC office (Key Bank Tower), 125 S. Howes St., Suite 150 in Fort Collins. Cost: \$40/prepaid, \$50/day of. Contact: SBDC at 970-498-9295 or www.sbdc-larimer.com.
- Oct. 7 Guide for Your Online Success, from 8:30 to 11:30 a.m., SBDC office (Key Bank Tower), 125 S. Howes St., Suite 150 in Fort Collins. Cost: \$40/prepaid, \$50/day of. Contact: SBDC at 970-498-9295 or www.sbdc-larimer.com.
- Oct. 7 Alan Weiss 101-Accelerating a Consulting and Speaking Career, from 8 a.m. to 4 p.m., Ritz-Carleton Denver, 1881 Curtis St. in Denver. Cost: \$600. Contact: Patricia B. Sikora, Ph.D. - IMC Colorado Marketing Chair at 303-499-5723 or patsik@aol.com.
- Oct. 9 Adoptions Dreams Come True, starting at 6 p.m., The Hilton Fort Collins. Cost: TBD. Contact: Brittany Hageman at 970-566-4682 or brittany@mantoothcompany.com.
- Oct. 9 10 Surprise Sidewalk Sale, starting at 10 a.m., Downtown Estes Park, Elkhorn Avenue & Vicinity in Estes Park. Contact: Suzy Blackhurst at 970-577-9900 or sblackhurst@estes.org.
- Oct. 13 Business Before Hours, from 7 to 8:30 a.m., FirstFarm Bank, 127 22nd St. in Greeley. Contact: Kim Barbour at 970-352-3566 or kim@greeley chamber.com.
- Oct. 13 NCEDC Annual Meeting, from 11:30 a.m. to 1:30 p.m., Fort Collins Hilton, 425 W. Prospect Road in Fort Collins. Contact: Kay Wood at 970-667-0905 or kwood@ncedc.com.
- Oct. 13 NCEDC Annual Meeting and Luncheon, from 11:30 a.m. to 1:30 p.m., Hilton Fort Collin, 425 W. Prospect Road in Fort Collins. Cost: \$35/person, \$240/table of eight. Contact: Diana McKinney 970-667-0905 at dmckinney@ncedc.com.

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BRIEFCASE

Nonprofit notes

Colorado State University employees and community members volunteered their time to organize and stuff 2,516 backpacks and book bags with school supplies as part of the 19th annual School is Cool program. The packs and bags were distributed to students in the Poudre School District. School is Cool is supported by a \$7,500 grant from the Fort Collins-based Bohemian Foundation with assistance from the CSU Bookstore and members of the community.

North Colorado Medical Center volunteers

recently awarded \$21,000 in scholarships to high school and college students who have made a valuable contribution to the community through their volunteer service at the hospital. Five local students were recognized with scholarships for their achievements in academics, their dedication to volunteer work, and their passion for pursing their future goals. To be eligible for an NCMC volunteer scholarship, individuals must give at least 100 hours of volunteer service.

Rodizio Grill in Fort Collins hosted a Lock Up Fundraiser for the Muscular Dystrophy Association on Aug. 12 and raised \$48,296.05. Eighty-four "jailbirds" were "locked up" inside Rodizio Grill between 11 a.m. to 3 p.m., each adorned in black and white jail attire and held behind bars; each person made several calls to friends, family members and local businesses asking to help bail them out of jail. Each jailbird enjoyed MDA's version of "bread and water" – lunch provided by Rodizio Grill. The funds raised will be used for services that include research, clinics, summer camp, durable medical equipment, flu shots and support groups.

Charity Navigator, a nationwide evaluator of charities, ranked the **Food Bank for Larimer County** No. 8 in its top-ten list as a "Slam Dunk Charity." Besides outperforming its peers in terms of financial management, each of the 10 charities

on the list also has a donor privacy policy in place, according to Charity Navigator.

This summer, the staff of Northern Colorado Rehabilitation Hospital and Northern Colorado Long Term Acute Hospital joined forces with the Salvation Army to raise money for the Kidz to Camp Program. Staff and visitors raised \$2,686.40 from a bake sale and raffle drawing. To recognize the hospital staff efforts and commitment to supporting the Salvation Army, the hospital contributed additional funds for a grand total donation of \$7,872.80.



Emerging Entrepreneurs 2000-2010

2009-2010 Guy Babbit Czero, Inc
2008-2009 Kelly Giard Clean Air Lawn Care
2007 Steve Byers EnergyLogic Inc.
2006 Kevin Brinkman Brinkman Partners Paul Brinkman Partners
Paul Brinkman Partners
Paul Brinkman Partners
Paul Brinkman Partners
Paul Pelligrino NitaCrisp Crackers NenitaPelligrino NitaCrisp Crackers
VanitaPelligrino NitaCrisp Crackers

Northern Colorado is clearly establishing itself as a leader in clean energy and Czero is excited to be a part of this important transformation. We are truly honored that the NCBR has recognized our efforts to build an enduring company centered around clean energy and the environment, and thank them and everyone in the community for all their support.

— Guy Babbitt Czero, Inc.



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

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

Let's celebrate the entrepreneurial spirit of northern Colorado

Northern Colorado BUSINESS REPORT

Entrepreneurs make a difference.

2010 Bravo Award Sponsors





NEW PRODUCTS AND SERVICES

The **city of Greeley** is providing free indoor water conservation audits this fall to all commercial properties including multifamily units in Greeley. The commercial audit finds areas of water inefficiency and develops targets for improvement. Once problem areas are located, water conservation staff helps businesses implement improvements by offering technical support and rebates. Complete rebate guidelines and applications are available at www.greeleygov.com/rebates.

The **Greeley Municipal Court** has adjusted its office hours to 7:30 a.m. to 5:30 p.m. Monday through Thursday, and 7:30 a.m. to 12:30 p.m. on Friday. Municipal Court handles all traffic and parking tickets, dog-at-large and other offenses with tickets written to the Municipal Court. For questions, please contact John at 970-350-9242.

Students at **Colorado State University** can no longer use poor cell phone reception as an excuse for not calling home. **Verizon Wireless** made upgrades near the campus that include expanded coverage, increased capacity and enhancements to it wireless voice and data network.

DEALS

Jeff Whitham

.....Tim Gan openLCR.com

Encorp Inc.

Greeley entrepreneur Tim Petersen acquired the assets of Lafayette-based **Paneltec Corp.**, a 20-year-old manufacturing company that produces lightweight, high-strength honeycomb panels. Petersen has plans to expand the company in sales and number of markets served. Petersen is the former owner of **Petersen Pet Provisions** and **Western Plains Seed and Garden Supply**.

Cafe Vino owner Richard Taranow completed a buyout of all outstanding shares from minority shareholder/designer Kevin Zdenek. Zdenek will continue to offer building design services with his new company KZ Design. The two look forward to working together on existing and future projects.

MISCELLANEOUS

Be Local Northern Colorado welcomed new and renewing members Shire CSA, Blue Mountain Vineyards, Diamond D Dairy, Styria Catering, TLC Payroll, The Girl Can Bake!, Rose's Creamery, Trees Everlasting, Wabi Sabi Farm, Iridescence by Brian, Social Media Pilots and Magnolia Music Studio.

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

Sept. 10-23, 2010 | www.businessreportdaily.com

HEALTH CARE

Frederick medical campus gets second opinion

Take two: Hospitals take another stab at SW Weld location

We've been down this road before, but maybe this time it will stick.

Last month, Longmont United Hospital and Poudre Valley Health System announced they would partner

to build a new medical campus in Frederick. The announcement came almost exactly two years after North Colorado Medical Center in Greeley withdrew its short-lived plan to build a medical campus in the rapidly growing



HEALTH CARE
Steve Porter

rapidly growing southwestern Weld County community.

NCMC had announced its plans in April 2008, when the storm clouds of the oncoming recession were still off in the distance. But by the end of July, NCMC and Banner Health officials decided the timing was not propitious and shelved the project. Phoenix-based Banner has a contract to operate NCMC.

However, at the same time that NCMC was agonizing over whether to pull its just-announced project, PVHS and LUH were in talks to develop a similar medical campus in Frederick.

"Honestly, we didn't know they were looking at it," said Pam Brock, PVHS's vice president of marketing and strategic planning. "When they made their announcement, we were in the middle of subsidence studies of some properties in the area."

Because the Tri-Towns of Frederick, Firestone and Dacono are in a former coal-mining region, the area is honeycombed with old mineshafts. Brock said the first piece of property the partners looked at was rejected because of possible unstable soil.

Eventually, a 70-acre parcel was found near the intersection of Interstate 25 and Colorado Highway 52, and Longmont United purchased the site for \$7.19 million last year. It is located within a mile of the 50-acre site NCMC considered buying in 2008.

LUH announced its plans to build a medical campus in Frederick in October 2009. At the time, it did not mention any involvement by PVHS,

"Our two organizations decided it was more beneficial to work together."

Rulon Stacey, CEO Poudre Valley Health System

even though both hospital systems had been talking for years behind the scenes about a possible partnership.

It wasn't till Aug. 16 that officials of both systems jointly announced they would partner 50-50 on the costs of building the Frederick campus. Both systems' top administrators said health-care reform and the cost-containment aspects of the legislation made the difference for them to cooperate on serving the region's fastest-growing area.

"Our two organizations decided it was more beneficial to work together," said PVHS CEO Rulon Stacey.

"In our case, we have two remarkable organizations with similar missions — providing high-quality care and service for a vast expanse of communities — and we've taken a very close look at the future of health care and decided it's better to work together than to be competitors," said Mitch Carson, LUH CEO.

The Tri-Towns area grew at a rapid pace prior to the recession, with Frederick growing about 12 percent annually during the last decade. The town is projected to have about 60,000 residents by 2030.

And that's an attractive market for both LUH, located about 15 miles away in Longmont, and for PVHS, which owns Medical Center of the Rockies in Loveland about 25 miles to the north on I-25.

"That area is projected to be the fastest-growing area in Northern Colorado and it certainly was a few years ago," Brock said. "It's slowed down, but it's still projected to be a high-growth area. Our goal is to provide services to those people and keep them closer to home."

As it was two years ago, news of a medical campus coming to the area is being met with open arms. "This is a

See FREDERICK, 26

2 Unique Hospitals. 2 Distinct Specialties. 1 Convenient Location.





Ne are passionate patient caregivers.

At our state-of-the-art long-term acute hospital, we provide care for patients who require additional time to heal from a catastrophic injury or illness.

We treat patients requiring intensive care, medically complex care, modified rehabilitation, ventilator/pulmonary care, wound care and more.

For the fourth consecutive year, Northern Colorado Rehabilitation Hospital (NCRH) has been ranked in the Top 10% of 805 inpatient rehabilitation facilities. NCRH was cited for care that is effective, efficient, timely and patient-centered.

At our state-of-the-art facility, we treat and care for patients who have suffered functional deficits from traumatic events such as amputations, stroke or any other debilitating illness or injury. We are the only freestanding rehabilitation hospital in Northern Colorado.







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BUSINESS LITERATURE

When people say bad things about you online

Protecting Internet reputation calls for new sheriff in town

By Terri Schlichenmeyer

news@ncbr.com

You're feeling rattlesnake-mean and madder than a wild bull.

Somebody's been messing with your reputation online, posting things that are untrue. You saw it, your clients saw it — heck, for all you know, the whole world saw it — and you're not taking it lightly. There'll be a showdown at the WWW-dot-Corral one day, but the problem is, you don't know who you're dueling with.

How can you fix this mess? Can you make sure it doesn't happen again?

You can, according to Michael Fertik

and David Thompson. In their new book "Wild West 2.0," your business can survive the Technology Frontier.

Without a doubt, there are plenty of nefarious things that are done on the Internet, and you simply can't ignore them. Even if you're not a big fan of the web, your family, friends and clients are.

For the most part, the online community is a good thing and its citizens behave in a civilized manner. But

it takes just seconds for a juicy rumor or nasty comment to "go viral" and spread around the world for anyone to read. If you're the target, you rarely have legal recourse.

The thing to remember is that trying to remove or squash a reputation-ruining web page only makes things worse. Search engines like Google have algorithms that put the most-viewed web-



BOOKS

"Wild West 2.0" by Michael Fertik and David Thompson. 2010, Amacom, \$24.95 / \$29.95 Canada

sites at the top of a search. Fretting, checking and re-checking a worrisome website just raises its position. Don't do

So what can you do?

"Understanding the technical nature of the Internet is the first step toward monitoring and managing your online reputation," the authors say. Also know that, once something is online, it can move into obscurity but it will never disappear completely. Search engines, by the way, almost never remove post-

To be proactive and protect your reputation, know your audience. In reality, who will view those offensive websites and who will care? Let the furor die down on its own, if possible, and ask friends to post neutral or positive things on their own sites to counteract the bad. Sign up for as many e-mail addresses and domain names you can find, using your name and its varieties. Monitor your name on a regu-

Somebody rustlin' up a heap o' trouble for your business? "Wild West 2.0" can help you put the varmints in their

Starting with history and a list of the good and bad that the Internet has to offer, authors Fertik and Thompson make it perfectly clear that terrible Web things can happen to decent businesses and that while you have little recourse, there are steps you can take to minimize the damage. Although I'm as tech-savvy as the next person, I was stunned at the authors' stern reminders of the power of the Internet. Who knew that a business book could be scarier than any horror

If you use the Internet for business but are concerned about its downside, this book is a must-read. Having "Wild West 2.0" around is like calling in the

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.





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October 20, 2010

Women of Northern Colorado: Join us in discovering who you can be and what you can do.

Beginning with breakfast and an inspiring keynote speaker, continuing through a series of enlightening panel presentations and ending with an afternoon social, this distinctive day will be devoted to women's life issues.

Tickets available at NCBR.

com. Click on Events under the Departments heading.

A portion of Women, Wellness and Wealth proceeds will benefit A Woman's Place, Crossroads Safehouse and WomenGive.

For sponsorship information contact NCBR Marketing and Events Director, De Dahlgren, at ddahlgren@NCBR. com or 970 232 3132

7:30 a.m. Breakfast and keynote speaker

8:45 a.m. - Panel presentations and open 10:00 a.m. space discussions

Attendees pick one of two topics

Finding balance

Who is to say you can't be a little

Shouldn't it be okay to put yourself in timeout?

Do you need a little space?

Women's health and wellness

Heart wise

Weigh to go

All stressed up and nowhere to go

Panels presentations and open space discussions

Attendees pick one of two topics

Working wealth

Making a plan Managing the plan Realizing the rewards

Nutrition and diet

Chocolate (and other addictions). Did you hear it can be good for you? Who knows where my iron is hiding? What happens to C and D when the

11:30 a.m. Break

12:00 p.m. Lunch with keynote speaker

Topic: The Power to Change

2:00 p.m. - Panels presentations and open 3:30 p.m. space discussions

Attendees pick one of two topics

Women as caretakers

Men's health. What you need to Parenting parents. What are the new views on the health of our older generations?

Life with children. Current wellness issues for the younger generations.

Transitions

Life stages. Is this really what should be happening now? Career. What do I do now?

Family. Who knew how fast we would go from diapers to diplomas?

3:30 p.m. - Closing reception and open space 5:30 p.m. discussions on all topics

EVENT ARCHITECT



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10:15 a.m. -

11:30 a.m.



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HEALTH CARE

PVHS brings radiation oncology back in house

Both health systems recruiting specialists to treat more cancers

By Steve Porter

sporter@ncbr.com

FORT COLLINS — Poudre Valley Health System and Banner Health are stepping up their efforts to increase their cancer service providers.

PVHS hired Josh Petit, M.D., formerly a radiation oncologist with Centennial Radiation Oncologists in Fort Collins, to provide radiation services for the system. At the same time, PVHS is dissolving a joint venture it had with CRO called Poudre Valley Radiation Oncology.

"We are buying back our portion of that joint venture and starting our own department of radiation oncology," said Pam Brock, PVHS' vice president of

marketing and strategic planning.

Brock said more physicians will soon join Petit. "We're in the process of hiring more physicians in our (radiation oncology) department so he won't be on his own," she said.



BROCK

Centennial Radiation Oncologists, located at 2121 E. Harmony Road, will provide the space and equipment for the department, Brock said, until another home for radiation oncology can be arranged. Brock noted that the PVHS Foundation is raising funds to build a free-standing cancer center and "it's possible the radiation oncology department would be moved into that facility."

A campaign to raise \$30 million to build a cancer center was launched by the foundation in 2007 with an expected opening this year. However, the recession that struck in 2008 slowed down fundraising and so far only about \$5.5 million of a new goal of \$20 million has been raised or pledged, according to

"We are buying back our portion of that joint venture and starting our own department of radiation oncology."

Pam Brock, vice president of marketing and strategic planning Poudre Valley Health System

Ruth Lytle-Barnaby, foundation executive director.

A 300-hole golf fundraising effort by PVHS Chief Information Officer Russ Branzell in late August was expected to raise more than \$100,000. Barnaby said the date of a groundbreaking for the planned two-story, 74,000-square-foot cancer center where all of PVHS cancer services could be under one roof remains up in the air.

"It'll be whenever we get two-thirds of the money," she said. "Our hope is within the next two years we will break ground."

More doctors hired, recruited

Meanwhile, PVHS added Cancer Center of the Rockies to its Poudre Valley Medical Group — a network of medical practices employed by PVHS on Aug. 1.

Founded as the first dedicated cancer care center in Fort Collins in 1979, CCR's five physicians — Anne Kanard, Paolo Romero, Matthew Sorensen, Miho Toi Scott and Regina Brown — are now employees of PVHS.

PVHS added five more employed oncologists in July when the 64-physician Greeley Medical Clinic became part

Doctors on the move

Poudre Valley Health System and Banner Health are beefing up their cancer services by adding physicians.

- Josh Petit, M.D., was hired by PVHS to head a new radiation oncology department after the system bought out Centennial Radiation Oncology in Fort Collins.
- Five Cancer Center of the Rockies doctors were hired by PVHS to join its Poudre Valley Medical Group: Anne Kanard; Paolo Romero; Matthew Sorensen; Miho Toi Scott; and Regina Brown.
- Five oncologists were added to PVHS when Greeley Medical Clinic became part of PVMG. They include Douglas Kemme, M.D.; Thomas Lininger, M.D.; Samuel Shelanski, M.D.; Michael Stone, M.D.; and Ann Stroh, D.O.
- Banner-owned McKee Medical Center recruited five new physicians from Front Range Cancer Specialists to lease space at McKee: Diana Medgyesy, M.D., FACP; James Moore, M.D.; Robert Marschake Jr., M.D.; Ross McFarland, M.D.; and nurse practitioner Amy Wing, FNP-C.
- Banner hired two new radiation oncologists who will begin their duties in October: Brian Fuller, M.D., and Elizabeth Ceilley, M.D.

SOURCE: BUSINESS REPORT RESEARCH

of PVMG. GMC was the largest independent multispecialty group in the region before being purchased by PVHS.

Those oncologists are Douglas Kemme, M.D.; Thomas Lininger, M.D.; Samuel Shelanski, M.D.; Michael Stone, M.D.; and Ann Stroh, D.O.

Phoenix-based Banner Health, which owns McKee Medical Center in Loveland and has a contract to operate North Colorado Medical Center in Greeley, is also beefing up its cancer treatment staff.

In July, McKee announced it had recruited five new physicians from Front Range Cancer Specialists in Fort Collins to lease space at McKee and provide cancer care services there. Included were physicians Diana Medgyesy, M.D., FACP; James Moore, M.D.; Robert Marschake Jr., M.D.; Ross McFarland, M.D.; and nurse practitioner Amy Wing, FNP-C. Each of the physicians is boardcertified in internal medicine, hematology and oncology.

The Front Range Cancer Specialists physicians replaced two cancer physicians from Greeley Medical Clinic -Shelanski and Stroh — who formerly provided services at McKee Cancer Center. They became PVHS employees when GMC joined Poudre Valley Medical Group.

In late August, Banner announced that two new radiation oncologists had been hired and would begin seeing patients in October.

Brian Fuller, M.D., who will be based at the Cancer Institute at NCMC, will see patients at both NCMC and McKee. Elizabeth Ceilley, M.D., is moving to Loveland from Boulder, where she was medical director of Boulder Cancer Care, and will be based at McKee.

Both physicians will also travel to Banner's Sterling Regional MedCenter on a rotating basis to see patients at the new David Walsh Cancer Center, which opened Sept. 9.





January – ECONOMIC FORECAST: As credit crunch continues and unemployment climbs, 2009 will be pretty tough. Only agriculture gets thumbs-up.



Chip Steiner leaves Fort Collins DDA. National unemployment rate: 7.6 percent. Larimer County: 6.4 percent; Weld County: 8 percent. Since Dec. 2007, 3.6 million Americans have lost jobs.

Wellington's only medical clinic closes.

February -

Greeley receives

state grant for

Clean Energy

Park



Rocky Mountain News closes, just shy of 150th anniversary.

Feb. 27 – Dow closes at 7,062, more than 50 percent below Oct. 2007 high.





Tom Hacker leaves *NCBR*, Kate Hawthorne becomes editor.

March – Profits for region's banks in 2008 declined more

Kate District Attorney
Ken Buck
announces bid
for U.S. Senate.

Swine flu

appears in

Mexico.

First-time homebuyers have until Nov. 30 to use \$8,000 federal tax credit.

VanDyne SuperTurbo spins off from Woodward.

Weld County



May – Fort Collins Coloradoan moves printing operations to Denver presses no longer needed for Rocky Mountain News, cuts 48 local jobs.

> Weekly Fort Collins Now closes.

to brink of o

pandemic.

June

Death of Mid

Jackson bri

2009

January February March April May

SOURCE: NCBR ARCHIVES; BUSINESS REPORT RESEARCH

Johnson Dairy files for Chapter / 11 bankruptcy.

Federal government extends TARP money to GM and Chrysler.

rnment nds TARP lceland's economy collapses.

ey to GM Chrysler.

Wirsol Solar to open U.S.

headquarters in Fort Collins.

NCBR reverses editorial position on

NCBR reverses editorial position on NISP, calling it "a mistake we can't afford to make." Stakeholders see possible halt as "devastating."



InfoMedia sues Florida company for patent infringement on iFart app.

President Obama signs \$825 billion
American Recovery and Reinvestment Act

in Denver; Colorado to get \$2.8 billion.

Johnson Dairy files fraud complaint against New Frontier into receivership

than two-thirds.

Mortgage fraud puts two out of three homes in Loveland subdivision in foreclosure. General Growth Properties files Chapter 11 bankruptcy.

Abound Solar employs 200 on manufacturing line ahead of full launch.

Legislature repeals 6 percent state budget cap, but fails to pass single-payer health care bill. Budget shortfall for next year

expected to be

\$400 million or

more.

Pinnacol Assurance to face audit of assets by legislative

committee.



of NCEDC.

RMI2 to begin building new Gold facility on East Vine Dr

> Lovelar Best Pl News a



What's up next

Sept. 24 2010 Recovery
Oct. 8 Where we go from here

Previously published anniversary stories: NoCo on the Net 1995-96 Labor and Employment 1997 Commercial Growth 1998 Tech Bust 1999 Ag Challenges 2000 Transporation 2001 2002 Security Health Care Competition 2003 **Brewing** 2004 Icons/10 Years 2005 Education/Tech Transfer 2006 New Energy/Economy Meltdown 2008

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

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

NEW FRONTIER, from 1

es. In December, New Frontier entered into a cease-and-desist agreement with the FDIC to correct a variety of "unsafe or unsound banking practices and violations of law and/or regulations."

Ironically, the cease-and-desist order came on the same day New Frontier and Boulder-based investment group Colorado Financial Holdings reached an agreement for CFH to invest at least \$30 million in the apparently solvent institution.

Ceiling falls in

Then the ceiling fell in. One of the bank's biggest customers, Eaton-based Johnson Dairy, filed for bankruptcy in January 2009. Then it filed a complaint against New Frontier, its former chief lending officer and a bank director alleging fraudulent and negligent practices. It claimed the defendants were involved in a scheme that allowed the bank to continue lending to the dairy beyond legal lending limits.

New Frontier officials denied the allegations, but that bombshell contributed to CFH deciding in March not to invest in the bank. In early April, bank president and founder Larry Seastrom was replaced by an FDIC administrator and on April 10 the FDIC announced it would close the bank on May 8, sending shockwaves through New Frontier shareholders and customers and the entire Northern Colorado economy.

With the bank in FDIC receivership, customers moved their deposits into other local banks, which enjoyed an infusion of new money into their vaults. It was a mighty fall for New Frontier, which as recently as the second quarter of 2008 had the second-largest market

share in the region just behind First National Bank in Fort Collins.

It was later learned that days before FDIC regulators stepped in to take over the bank, the FDIC issued New Frontier a second cease-and-desist order to prevent bank officials from removing bank documents, records and other materials.

Throughout the rest of 2009, FDIC regulators continued to divest New Frontier's assets, including real estate holdings and loans, with some going for pennies on the dollar.

Inadequate risk management

A post-failure analysis by the FDIC indicated that the bank's phenomenally rapid growth had led to its demise.

According to the FDIC report released in November 2009, New Frontier failed because of inadequate risk management practices related to rapid growth, questionable loans and a heavy reliance on brokered deposits rather than local deposits.

"In retrospect, a stronger supervisory response at earlier (bank) examinations may have been prudent in light of the extent and nature of the risks and the institution's lack of adequate or timely corrective action," the report said. "Stronger supervisory action may have influenced New Frontier's board and management to constrain their excessive risk-taking during the institution's rapid growth period."

The bank grew most rapidly during the period of 2005-07, when the local economy was booming and loans for home mortgages and speculative building projects were easy to get without the requirement of solid collateral.

In all, New Frontier had about \$1.4 billion in loans when it was closed, and most local banks declined to buy them, deeming them "unbankable." The FDIC

sold most of those loans to non-bank investors looking to make a quick profit and not interested in modifying terms to help local borrowers weather the crisis.

Some former New Frontier borrowers, such as Greeley-based Kendall Printing, had their loans called by the purchasers, resulting in the 25-year-old company being forced out of business.

Shareholder lawsuit

In December 2009, nearly 60 former New Frontier shareholders filed a civil lawsuit in Weld County District Court naming nine defendants, including New Frontier founder Seastrom. Other defendants included former bank officer Greg Bell and former directors Tim Thissen and Robert Brunner, who had been named in the Johnson Dairy complaint.

The shareholders, who had collectively invested about \$13 million in the bank over its 11-year history, lost the value of their shares when the bank failed.

The suit alleged that the defendants permitted and encouraged policies and practices that led to the bank's failure by, among other things, making too many loans and permitting — sometimes participating in — transactions meant to circumvent lending limits.

The case was dismissed without prejudice in March 2010.

The FDIC has maintained a presence in the New Frontier building in Greeley through 2010, with remaining personnel tentatively scheduled to vacate by Oct. 15. Other locations have been sold off; the Longmont branch is set to open as the newest campus of the Institute for Business and Medical Careers.

The final estimated loss from the New Frontier failure to the FDIC insurance fund — funded by premiums paid by all banks and, by extension, their customers — was \$871.4 million.



head state office of economic development.

State parks

aggressively inspecting boats for zebra, quagga Statue of Liberty, closed mussels. since 9/11, reopens to visitors on July 4



September - Second asphalt truck in a week crashes into Poudre River.

> Xcel announces Boulder's SmartGridCity fully functional, but not complete, for \$100 million.

FDIC sells New Frontier loans at deep discount.

> Longmont United Hospital buys site for expansion in Frederick.

> > 0bama administration says medical marijuana users following state laws will not be prosecuted, even though pot remains illegal under federal law.

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November -

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proceedings.

November

enter

Banner Health McKee Medical Center

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Congress extends homebuyer tax credit until April 30, 2010, and adds \$6,500 for existing homeowners.

> Dairy farmers "retire" cows to lift record low milk prices.

Northern Colorado delegation attends **UN Climate Change** conference in Copenhagen.

July Health-care reform - and overheated rhetoric - tops Congressional agenda.

nd named one of

nd World Report.

aces to Live by US

Powertech plans to submit permit to mine uranium near Nunn by the end of the year.

Iron Mountain Autoplex closed by state Department of Revenue

for failure to pay off trade-in vehicles.

August

Fort Collins considers buying half of the Riverwalk property at I-25 and Harmony Road from developer Jay Stoner.

August - Avago finally completes IPO, a year after it was announced.

becomes first ever chancellor of CSU System.

Fort Collins studies redevelopment of Midtown

High-speed rail

\$6 billion.

between Fort Collins,

Pueblo feasible - for

Real estate owned by

region's banks more

than doubled in first

half of year. Nearly 15

mortgages delinquent

percent of all U.S.

or in foreclosure.

September

Commercial Corridor.

Cash for Clunkers auto rebates end well ahead of Nov 30 deadline, after a second \$2 billion federal cash infusion

Tony Frank named president of CSU: Joe Blake

October

October · **Ultimate Escapes** to be acquired by public company.

Three Fort Collins

Marriott properties in default, head for foreclosure.

lodging tax.

NCBR supports 3-

percent Loveland



A flying-saucer balloon without 6-year-old Falcon Heene aboard floats into a Weld County field and international infamy.

Upstate Colorado launches

campaign to create 5,000 new primary jobs in five years.

Magnum d'Or Resources to recycle

millions of discarded tires in Hudson.

PVHS finally collects 2008 Baldrige award.

Deal for Riverwalk falls through.

December -

December



Good journalism will survive in Web world

Newest specialists learn the latest technology tools

Media come, but do they really go? Not when they are of high quality and provide a true value to their communi-

There's little doubt that the news business is influx and that the journalism profession is evolving. It's a scary time to be a journalist. In Colorado, the wounds left by last year's closure of the venerable Rocky Mountain News are still fresh for those still in the industry — and those recently out of it. Thinner papers littered with shared national content are a dire reminder of the digital shift and its impact on the centuries-old profession.

More recently, the University of Colorado School of Journalism and Mass Communication announced that it would initiate a "program discontinuance process." The school is forming an exploratory committee to develop an interdisciplinary program that will marry information, communication and technology.

"Many of our peer universities have already responded to the challenges of the networked Information Age in different ways," CU Interim Provost Russell Moore said in a prepared statement. "More than 30 schools and colleges have been created across the







THEN...AND NOW Kristen Tatti

nation to respond to the changing media and communications digital landscape including UC-Berkeley, Washington, Rutgers, Cornell, Carnegie Mellon, Michigan and Wisconsin."

Strange that a university booster would be going out of his way to point out that the school is not doing anything innovative. Perhaps that has been an industry-wide affliction. Journalism, in general, has waited too long to catch up with the breakneck advance of tech-

But that's not necessarily fair - generalizations are easy but not always accurate. The evolution has been under way for years at my alma mater, Colorado State University. The Journalism and Technical Communications Department at CSU started transitioning courses in the 1990s, according to a message from Chair Greg Luft posted on the department's website. The first computermediated visual communication course was added in 1996.

By the early 2000s, when I was in attendance, news-editorial track students had the option of taking a course in online journalism or a rather crude website development course based on a platform in Web browser Netscape (remember Netscape?).

Evolution continues

Luft explains that the department started development of its technologybased communication concentration in 2001, and the evolution of the program has continued. Looking at the current list of courses offered through CSU's program, I'm comforted to see that the stalwarts of media ethics, news writing and advanced reporting remain on the agenda for up-and-coming journalists. At the same time, it's also a comfort to see education advancing with the times, with the addition of courses like computer-mediated visual communication, convergence and hypermedia, and new communication technology and society, teaching future disseminators not only how to use new media, but also why.

"We recognize that change is inevitable, adapting isn't easy work and when we teach, we also have to learn," Luft wrote. "The foundation of this curriculum will continue to create a strong sense of journalistic responsibility, with an emphasis on the development of excellent writing and editing skills. That stays the same. But by their junior year, every student also will be expected to

understand multiple hardware platforms and software programs. They will leave the program knowing how to communicate across media platforms and venues."

After six years as a reporter for the Northern Colorado Business Report, I recently decided to make "the move," taking a public relations position at Fort Collins-based OtterBox. For many in the field, the transition to the PR realm is inevitable. For me, it was more about the opportunity to be a part of the growth of an exciting, seemingly recession-proof company than it was a jump from the sinking ship of traditional media.

I truly believe there will always be a place for publications like NCBR that provide in-depth local coverage. You get your news from blogs now, you say? I ask you where most blogs are garnering their stories - probably from one of the local print publications.

Did video really kill the radio star? I still listen to the radio. In fact, I listen to songs on the radio all of the time, but I rarely see a video anymore (thanks, MTV!). The Internet isn't going to kill the journalist; journalists will just squeeze into some leather pants, grunge up their hair, learn some ridiculous dance moves and carry on. And everyone else will continue to consume what they produce.

Kristen Tatti was born the year after MTV, and covered banking and technology for NCBR until last month.

www.ncbr.com | Sept. 10-23, 2010 22 | Northern Colorado Business Report

Largest Rehabilitation Facilities Ranked by number of therapists



				CLINICS IN			
RANK	PREV RANK	CLINIC ADDRESS PHONE/FAX	THERAPISTS 2010	REGION CLINICS NATIONWIDE	SPECIALTIES	E-MAIL WEB SITE	PERSON IN CHARGE PARENT COMPANY YEAR FOUNDED
1	2	CENTRE AVE. HEALTH & REHAB FACILITY LLC 815 Centre Ave. Fort Collins, CO 80526 970-494-2140/970-494-2141	60	6 6	Physical therapy, occupational therapy, speech therapy, and respiratory therapy in rehabilitation and long-term care.	centreavenue@columbinehealth.com www.columbinehealth.com	Katherine Wilson, Administrator Columbine Health Systems 2001
2	1	UNC - ROCKY MOUNTAIN CANCER REHABILITATION INSTITUTE Ben Nighthorse Campbell Center Greeley, CO 80639 970-351-186/970-351-1720	35	1 1	Exercise and rehabilitation training for cancer survivors.	catherine.johnson@unco.edu www.unco.edu/rmcri	Carole M. Schneider, PhD, Director Susan D. Carter, Co-director 1996
3	4	NCMC - REHABILITATION SERVICES 1801 16th St. Greeley, C0 80631 970-350-6900/970-378-3858	28	4 N/A	Arthritis, brain injury, chronic pain, aquatic therapy, women's health, lymphedema, spinal-cord injury, sports medicine, occupational - work related injuries and pediatric rehab. Providing physical, occupational and speech therapy.	N/A www.bannerhealth.com	Duane Pedersen, Manager of Out- patient Rehabilitation Julie Klein, Executive director Banner Health Western Region - Northern Colorado 2000
4	5	CENTER FOR NEURO REHABILITATION SERVICES 1045 Robertson St. Fort Collins, CO 80524 970-493-6667/970-493-8016	20	1	Neuro-psychological evaluation, neurology, physical, occupational, speech/language, music therapy and psychological services.	info@brainrecov.com www.brainrecov.com	Christy Dittmar, Clinic director 1988
5	8	REBOUND SPORTS & PHYSICAL THERAPY 295 E. 29th St., Suite 10 Loveland, CO 80538 970-663-6142/970-635-3087	9	2 2	McKenzie Method, sport-specific fitness screenings, massage, muscle activation therapy, myokinematic restoration, post cancer recovery, healthy heart program and post cardiac recovery.	brad.ott@reboundsportspt.com www.reboundsportspt.com	Brad Ott, Owner 1997
6	9	REHABILITATION AND NURSING CENTER OF THE ROCKIES 1020 Patton St. Fort Collins, CO 80524 970-484-7981/970-484-8143	9	N/A N/A	Physical, occupational, respiratory, outpatient and speech therapy services. Respite care, long-term care and an Alzheimer's-secured unit.	thanlon@bluegrousehealth.com www.rncrhealth.com	Tony Hanlon Hanlon, Bush LLC 2000
7	10	MEDICAL MASSAGE OF THE ROCKIES LLC - FORT COLLINS 3938 JFK Parkway, Suite 11-F Fort Collins, CO 80525 970-204-0516/970-204-6812	8	21 26	Medical massage clinic. Treatment for patients injured at work or in a car accident. Provides massage therapy or deep tissue rehabilitative massage.	info@mmr5280.com MedicalMassageoftheRockies.com	Zachary Meiu Linda Ogilvie, Owners 2001
8	NR	PHYSIOTHERAPY ASSOCIATES 1551 Professional Lane, Suite 145 Longmont, CO 80501 720-494-3290/720-494-3294	8	34 in Colorado Over 500	Orthopedic and sports therapy, hand therapy, spine injuries, custom splinting and orthotics, osteoporosis program, pool therapy, postoperative care, massage therapy, vestibular rehabilitation.	N/A www.physiocorp.com	Chantal McDonald 2002
9	11	HOPE THERAPY CENTER 2780 28th Ave. Greeley, C0 80634 970-339-001/970-339-0068	6	1 1	Physical therapy, occupational therapy, aquatic, manual, orthopedic and vestibular therapy.	gciinc@gci.org www.gci.org	Kathleen Van Soest, Executive director Greeley Center for Independence 1977
10	NR	FOOTHILLS ORTHOPEDIC AND SPORT THERAPY PC 2964 Ginnala Drive Loveland, CO 80538 970-667-7755/970-663-6998	6	2 2	Sport, spine, hand, TMJ, vestibular, orthopedic injuries.	fost@frii.net www.foothillstherapy.com	Jerome Kulm Cathy Gates Robert Trout Jeff Ray, Owners Foothills Orthopedic and Sport Therapy PC 1992
11	NR	OCCUPATIONAL HEALTH SERVICES PVHS 4674 Snow Mesa Drive, Suite 200 Fort Collins, C0 80528 970-495-8450/970-297-6599	6	3 N/A	Occupational health, injury management, drug testing, ergonomic analysis, injury prevention, occupational and physical therapy, and massage therapy.	jef@pvhs.org www.pvhs.org	Jill Fitzgerald, Manager Poudre Valley Health System 1986
12	NR	PERFORMANCE PHYSICAL THERAPY & REHABILITATION PC 3519 Richmond Drive, Suite C Fort Collins, CO 80526 970-493-8727/970-493-8739 per and Weld counties, as well as the city of Brighton	5	1 1	Physical therapy & rehabilitation.	ppt@frii.com www.performance-physicaltherapy.com	Paula Nickel, Owner Gail Axtell, Office manager 1997

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

Region surveyed is Larimer and Weld counties, as well as the city of Brighton.
N/A-Not Available
N/A-Not Available
N/A-Not Available
The Violowing rehabilitation facilities failed to provide NCBR with updated information: NCMC Center for Acute Inpatient Rehabilitation, Northern Colorado Rehabilitation Hospital, McKee Medical Center Rehabilitation Services,
PVH-Children's Therapy Services, Lemay Ave. Health and Rehab Facility.



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HEALTH CARE

Departments share brand-new CSU building

Psychology, HDFS combine forces for majors in demand

By Kate Hawthorne

khawthorne@ncbr.com

The federal Mental Health Parity and Addiction Equity Act of 2008, which went into effect in July, puts mental health-care services on the same footing with medical/surgical services when it comes to insurance coverage.

The legislation requires group insurance plans to cover the same frequency of treatment and days of outpatient services for mental health coverage as that offered for other types of treatment, with the same deductibles and copayments. Part of the broader healthcare reform act signed by President Obama in March, the act does not mandate employers provide mental health coverage, but if it is, there must be parity with other coverages.

Other provisions require equal treatment for medical and mental health prescriptions; out-of-network coverage for mental health services; and the right to an explanation if a mental health

See BEHAVIOR, 24



Courtesy Colorado State University

UNDER ONE ROOF — Colorado State University brought together two of the biggest majors on its campus - Psychology and Human Development and Family Studies - into the brand-new Behavioral Sciences Building located south of the Clark Building. Tours of the building and a dedication ceremony will be held Sept. 15

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BEHAVIOR, from 23

service is deemed medically unnecessary by the insurer.

These changes could broaden the availability of mental health services for millions of Americans — and require many more trained professionals to treat them.

Colorado State University already offers a science-heavy curriculum to its majors in psychology. When they graduate, they are qualified to take the state exam for Certified Addiction Counselor I, the basic credential needed to work in a variety of mental health areas.

The university has just made a \$45 million investment in their future, with the

"We can project an

image that lets us

take students into

the brain and down

the spinal column,

never been able to do

something we've

Ernie Chavez, head of the

Department of Psychology

Colorado State University

before."

students themselves making it possible.

CSU brought together two of the biggest majors on campus — Psychology and H u m a n Development and Family Studies account for about 2,000 undergraduate and graduate students and about 45 faculty — into a brand-new building. The Behavioral Sciences Building is to be dedicated on Sept. 15, following President Tony Frank's annual fall address at 11:30 a.m. The building south of the Clark Building will be open for tours

from 1 to 3 p.m., with the formal dedication ceremony held at 2 p.m.

LEED Gold

The building was designed and built to receive LEED Gold certification, with a construction cost of \$32 million, by the Denver architectural firm of Bennett Wagner Grody and Pinkard Construction of Lakewood. Photovoltaic panels on the roof provide some of the power for the building, showers in the basement restrooms allow bike riders to freshen up before work, and recycled materials were used wherever possible.

What makes the building even more impressive is that it was funded entirely with student fees. The renovation of Rockwell Hall for the College of Business that opened earlier this year received about \$1 million from fees, but also boasts an impressive list of corporate and nonprofit donors. The bonds used to build the Behavioral Sciences Building will be paid off entirely through the fees that the student body assessed themselves for the project.

As a result, the new building is remarkably student friendly, with study or small lounge spaces on every floor, 34 wireless access points throughout, and a coffee lounge with patio seating.

Combined departments, labs

"We're finally out of the basement," Ernie Chavez, head of the Department of Psychology, only half-joked. "And it's the first time our entire faculty has been in one building."

In fact, the faculty and staff of the Psychology Department will occupy the north half of the second floor of the nearly 93,000-square-foot building as well as share space with faculty and staff of HDFS on the third floor. What's in the basement now are labs – the EEG lab where brain functions can be measured, and the Driving Simulator Lab.

"What we do, in essence, is put people behind the wheel of a Saturn to see what happens when they are distracted," Chavez said.

There are more labs in the south wing of the second floor, and each department now has its own seminar and conference rooms, as well as an outdoor terrace for students, faculty and staff on the fourth floor. The three general assignment classrooms on the first floor, which are available to any teacher on campus, are "smart" classrooms, wired to take maximum advantage of computer and com-

munication technology. One has additional equipment to facilitate distance learning and one features a 3D projector and surround sound.

It's the only 3D classroom in Colorado, but it's not just for entertainment purposes.

"It lets us teach anatomy, instance, in a whole new way that helps students understand more rapidly," Chavez explained. "We can project an image that lets us take students into the brain and down the spinal column, something we've

never been able to do before."

The biggest attraction – it takes up space in the basement as well as the first floor – is the 278-seat auditorium, with the latest, greatest and upgradable AV equipment in higher-than-high-definition images and sound. It is also available to the entire campus.

Cross-college collaborations

"This facility is absolutely gorgeous," said Lise Youngblade, department head of HDFS. "I'm happy that we are sharing it with Psychology, for the obvious benefits to the faculty and students to be able to do research in brand-new labs, and for the additional impact we can have."

Part of the departments remained behind in the Gifford Building on moving day in August. Faculty and students collaborate in the Center for Family and Couples Therapy and the Early Childhood Lab School, providing preschool for kids ages 2 through 5. Both clinics are available to the community on a sliding fee scale, and help undergraduates gain the 1,500 hours of internship that they need to earn a psychology degree. They also provide graduate students opportunities for research and training, as well as a one-stop source for services for the public, Youngblade explained.

The next planned cross-college collaboration — HDFS is part of the College of Applied Human Sciences and Psychology is a department within the College of Natural Sciences — is the College Center on Aging to train students in the field of geriatrics. Youngblade estimates that it could be up and running, perhaps as a clinic, in about a year.

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Largest HMOs/PPOs

Ranked by number of enrollees in state

RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	ENROLLEES: STATE 2009 ENROLLEES: STATE 2008	REVENUE 2009 REVENUES 2008	NET INCOME 2009 HMO MEDICAL LOSS RATIOS FOR COMMERCIAL PLANS 2008	PARENT COMPANY HEADQUARTERS WEB SITE YEAR FOUNDED
1	NR	ROCKY MOUNTAIN HOSPITAL AND MEDICAL SERVICE ① 700 Broadway Denver, C0 80203 303-831-2131/N/A	631,082 647,786	\$1,626,605,648 \$1,514,335,524	\$102,065,192 82%	WellPoint Inc. Indianapolis www.anthem.com 1938
2	1	KAISER COMMUNITY HEALTH PLAN OF COLORADO 10350 E. Dakota Ave. Denver, CO 80231 303-344-7200/303-344-7277	490,424 475,916	\$2,227,993,883 \$2,121,314,897	\$44,395,763 91%	Kaiser Foundation Health Plan Inc. Denver www.kaiserpermanente.org 1969
3	3	COLORADO ACCESS 10065 E. Harvard Ave., Suite 600 Denver, CO 80231 720-744-5100/303-751-9048	121,680 ② 106,210	\$147,430,043 \$127,332,221	(\$1,600,593) 90%	Colorado Access Denver www.coaccess.com 1994
4		PACIFICARE OF COLORADO 6455 South Yosemite St., Suite 100 Greenwood Village, CO 80111 800-877-6685/303-714-3998	87,855 100,853	\$846,176,669 \$879,515,420	\$46,411,495 83%	Pacificare Health Systems Inc. Cypress, Calif. www.pacificare.com 1974
5	5	ROCKY MOUNTAIN HMO ③ 2775 Crossroads Blvd. Grand Junction, CO 81506 800-843-0719/970-244-7880	78,273 81,524	\$215,549,517 \$230,373,827	\$16,157,595 80%	Rocky Mountain Health Maintenance Organization Grand Junction www.rmhp.org 1974
6	6	HMO COLORADO ⊕ 700 Broadway St. Denver, Co 80273 303-831-2131/303-830-0887	70,476 125,870	\$281,209,114 \$384,748,214	\$10,151,732 89%	WellPoint Inc. Indianapolis www.anthem.com 1938
7		ROCKY MOUNTAIN HEALTHCARE OPTIONS INC. ③ 2775 Crossroads Blvd. Grand Junction, CO 81506 970-244-7800/970-244-7795	38,434 115,399	\$103,913,845 \$347,132,054	(\$373,841) 84%	Rocky Mountain Health Maintenance Organization Inc. Grand Junction www.rmhp.org 1993
8	7	AETNA INC. OF COLORADO 6501 S. Fiddler's Green Circle, Suite 310 Englewood, CO 80111 303-793-2500/866-737-2656	36,989 40,691	\$173,427,783 \$170,724,448	\$6,223,253 83%	Aetna Health Hartford, Conn. www.aetna.com 1850
9	R	DENVER HEALTH MEDICAL PLAN 990 Bannock St. Mail Code 6000 Denver, CO 80204 303-436-6000/720-956-2263	16,709 16,285	\$81,899,911 \$70,635,412	\$5,355,385 85%	Denver Health and Hospital Authority Denver www.denverhealthmedicalplan.com 1997
10	9	CIGNA HEALTHCARE OF COLORADO 3900 E. Mexico Ave., Suite 1100 Denver, Co 80210 303-782-1500/303-691-3142	6,668 10,852	\$29,448,633 \$45,908,394	(\$511,465) 92%	CIGNA HealthCare Inc. Denver www.cigna.com 1986
11	NR	COLORADO CHOICE HEALTH PLANS ⑥ 700 Main St, Suite 100 Alamosa, CO 81101 719-589-3696/N/A	4,912 4,904	\$17,960,633 \$16,887,461	\$141,937 81%	Colorado Choice Health Plans ⑥ Alamosa www.slyhmo.com 1975
12	11	UNITED HEALTHCARE OF COLORADO 6465 S. Greenwood Plaza Blvd., Suite 300 Centennial, CO 80111 800-516-3344/303-267-3597	278 481	\$2,642,201 \$4,600,593	\$199,635 64%	United Healthcare Centennial www.unitedhealthcare.com 1974 upon responses to Business Report survey researched by Ross Manley

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

Source: Colorado Division of Insurance.

Medical Loss Ratio = Total Medical Expenses/ Commercial, individual, federal employees, Medicare, and Medicaid premiums.

O AKA BCBS of Colorado & Nevada

Colorado Access membership includes Mental Health only membership.

A Rocky Mountain Health Plan unit. Rocky Mountain HMO figures include small Medicare membership in Wyoming.

A Rocky Mountain Health Plan unit.

A Rocky Mountain Health Plan unit.

A Rocky Mountain Health Plan unit.

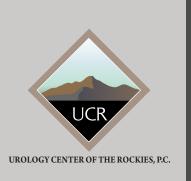


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FORT ZED, from 3

customers' power usage, and also implemented the use of plugs that enable hybrid vehicles to supply energy, like batteries. The demonstration has gained recognition as a trailblazing smart-grid project, and its initial development proceeded smoothly, partly because Xcel wasn't relying — or waiting — on any federal money or government regulations.

But Xcel officials have announced that overruns associated with fiber-optic cable installation and other issues have inflated the original budget to \$44.8 million. The company is asking the Colorado Public Utility Commission for a rate increase. The Governor's Energy Office supports the increase for customers, but consumer groups and the city of Boulder have suggested Xcel should foot the bill.

There is little threat of Fort ZED suffering a similar cost overrun, according to project participants, because the grant and matching funds are all they have to work with.

"If we run into problems, we'll have to deal with it within the budget," said Dennis Sumner, a senior electrical engineer with Fort Collins Utilities, who is overseeing the RDSI project.

There are also some key distinctions between the two Colorado cities' programs: In Boulder, Xcel, an investor-controlled utility, surged ahead with its own experiment, but Fort ZED has grown its concept around a community network, including Fort Collins Utilities, the municipal utility company.

"Fort ZED is a very community-based, collaborative process, and they've been able to do that because they have a municipal utility," said Katherine Hamilton, president of the GridWise Alliance, a Washington, D.C.-based non-profit that supports smart-grid technology around the country.

Other efforts under Fort ZED, namely the Green Restaurant Initiative, which targets Old Town eating establishments to reduce and conserve energy, have also advanced community involvement. Hamilton says the initiative is laudable because downtown restaurants and other small businesses can't easily shift their power use during peak times since that's when customers are coming through the doors.

Concentrated effort

The programs also have very different scopes. SmartGridCity targeted more

than half of Boulder's Xcel customers. Fort ZED is more concentrated, encompassing the area between CSU campus and Old Town Fort Collins, and the RDSI project is even more limited geographically.

The RDSI project will tap renewable energy, including solar photovoltaic panels at CSU and the Larimer County Courthouse and recovered methane captured by New Belgium during water treatment, to see if those sources can help shift the pressures on the electric grid during peak-use periods. The city is also planning to turn on diesel generators, already distributed through parts of Fort Collins, to see if they can help offset peak power use. The diesel generators obviously aren't renewable, Sumner of Fort Collins Utilities pointed out, but they can simulate how distributed altenergy sources would work within a power-management scheme.

The project will last just a year and, with eight other demonstrations funded by DOE grants, it should help electricity managers across the country figure out how, and if, they can incorporate similar measures. And even when the initial project comes to a close, Fort ZED has already landed more federal dollars through a smart-grid implementation grant. That project will help Fort Collins, Loveland, Longmont and Fountain install advanced, automated power and water meters, similar to the focus of SmartGridCity.

The grant, awarded in June, will bring another \$18 million from DOE and the cities will match the amount. The lion's share of the money, however, will come to Fort Collins, according to Sumner.

"To the public, the most visual part of this will be when we are replacing meters, probably by the middle of next year," he said, although he added Fort ZED planners haven't yet selected which section of the city will be first to get a meter makeover.

Despite the budget issues in Boulder, SmartGridCity has collected an impressive amount of data, according to Hamilton of the GridWise Alliance, which will inform the development of future smart grids. Prospective projects are also following the lead of Fort ZED, trying to turn out community investment and local, clean-tech industry involvement.

"The nice thing about what Colorado is doing is there's all these technologies coming out that are going to build up a manufacturing base in the U.S.," Hamilton said. "And I think that's really important to our economy."

FREDERICK, from 17

wonderful opportunity offered to residents of our region by two strong, long-time health-care providers in Northern Colorado," said Frederick Mayor Eric Doering. "The campus will fill a need for convenient medical services that have been absent in our area."

Brock said a site plan is being developed for the campus and she could not predict whether it would include a full-service hospital. The first building to be constructed will likely be an urgent care facility, she said.

"Long term — 10 years or longer down the road — we'd like to provide as full-service a campus as possible, based on the need and the number of rooftops," she said.

Brock said the partners are planning

to do a groundbreaking on the site during the second quarter of 2011 and open the first campus facility in the second quarter of 2012.

Bill Byron, Banner Health spokesman, said the LUH-PVHS announcement shows the area's ongoing attractiveness to medical service providers.

"I would say clearly Northern Colorado continues to be a pretty vibrant place and this demonstrates that," he said.

But Byron said Banner has no immediate plans to construct any facilities in the Tri-Town area after its 2008 experience. "All I can say is we're not looking at that now," he said.

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

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JBS, from 7

of the livestock industry," Bullard said. "Producers came from at least 30 states, and that clearly demonstrates the importance those people attributed to the event."

Nine-month review

The Justice-USDA series of workshops on livestock competition began in Iowa in March and sessions have been held across the nation, with a fifth and final workshop set for Washington, D.C. in December.

Attending and moderating the workshops have been Secretary of Agriculture Tom Vilsack and U.S. Attorney General Eric Holder, the nation's highest-ranking officials in their departments.

Vilsack, a former governor of Iowa, convened the Fort Collins workshop noting that the top four beef packers -JBS, Tyson, Cargill and National Beef control nearly 80 percent of meatpacking in the United States. Small producers are increasingly leaving the industry, with 1.6 million producers in 1980 and about 950,000 today.

"Given the consolidation that has taken place in the livestock industry over the past decades, it is critical to ensure a fair market still exists to give all players an honest chance at success," Vilsack said. "A fair and competitive marketplace is important not only for producers, but also for consumers."

But others in the industry said they were not supportive of more regulation. Terry Fankhauser, executive vice president of the Colorado Cattlemen's Association, said his membership is opposed to "increased government involvement in



Steve Porter, Northern Colorado Business Report

ANOTHER FEEDLOT? — JBS USA announced in June its intention to buy Arizona-based McElhaney Feedyard, one of the nation's biggest finished cattle feedlot operations. JBS purchased Loveland-based Five Rivers Cattle Feeding, the nation's largest collection of feedlots, in 2008. Above is the entrance to Five Rivers' Kuner Feedlot near Kersey.

their daily business dealings."

Fankhauser said the heart of the proposed change in oversight of the livestock industry — a proposal by the USDA's Grain Inspection, Packers and Stockyards Administration (GIPSA) to toughen the Packers and Stockyards Act and make beef transactions more transparent — would be detrimental to the

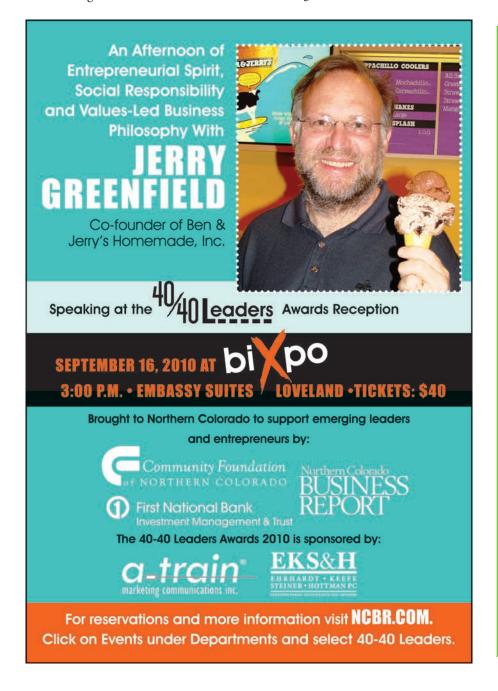
"It's the breadth and the ambiguity and a significant amount of intrusion

and legal action into private meatpacking that puts us into a position to be very defensive regarding this rule," he said. "Our membership believes in a free and open marketplace."

Fankhauser said the GIPSA changes are not needed and would result in unnecessary legal challenges to the existing system. "Our legal analysis says this really broadly opens up the Packers and Stockyards Act to a significant amount of mischief from attorneys," he said. "It assumes anti-competitive practices without the burden of proof."

Asked about the proposed JBS acquisition of McElhaney Feedyards, Fankhauser said it is an example of how the system should be regulated by existing rules.

"We believe it should be reviewed and that Justice has the tools to review it, and we believe in the process," he said. "If there's a problem to be found, it should be addressed."





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CAREER, from 9

even if you are a staunch dissident or simply a leery late bloomer, you may want to consider dipping your toe into the world of Web 2.0.

Facebook has the largest following with over 500 million registered users worldwide. LinkedIn boasts 75 million users in 200 countries. Executives from virtually every Fortune 500 company have LinkedIn accounts. In June, Twitter announced that the service now attracts 190 million visitors per month and generates up to 65 million tweets a day. And don't forget about You Tube, MySpace, Tagged, Yahoo Groups and the thousands of other social networking sites that engage millions of people on a daily basis.

Start slowly

Find the online networking tool that matches your style, industry and goals. LinkedIn is often viewed as the tool of choice for professionals. It is almost to the point where a businessperson needs to be visible on LinkedIn or an assumption is made that something is wrong. Facebook is geared toward social interaction, but many entrepreneurs use it to expand their networks, promote events, or market products and services. Twitter is touted as a rich resource for journalists or public speakers.

These are broad generalizations so research the best venue for your professional needs. Get comfortable and proficient using one site before joining another online community. Being all over the place in a haphazard fashion does not send as strong a message as

being a recognized and knowledgeable participant in one particular online scene.

Personal branding, identity management

People who suddenly find themselves out of work spend quite a bit of time setting up their profiles and building a network. Given that all jobs are, in essence, temporary and that career advancement is an individual's responsibility, it makes sense to view social media as an important life skill versus a job search tactic.

Keep in mind that social networking is not a passive activity. It is not about setting up an account and then sitting back and waiting for opportunities to land in one's lap. It takes time and commitment to create a polished profile, build and maintain a network, engage

"Embrace technology but embrace real people even more."

in online discussions, post relevant information and stay on top of inquiries or requests you receive. Developing a compelling personal brand and then managing one's online identity is an interactive and ongoing process rather than a one-time action item.

Authentic promotion

What goes out on the World Wide Web becomes a permanent part of our online image. This includes the people in our networks, the groups we join, blog content, recommendations we make or receive and photos we post, as well as the words, images and tone we use online. The permanence and interconnectedness of the Internet should make us think twice before we post anything unbecoming or potentially detrimental to our reputations. We also need to avoid presenting an overly whitewashed image.

Authentically communicate who you are, what you believe in and the value you provide. What is the point of painting a bland image or playing it so safe that you fail to make any impression at all? Being real may cost you some opportunities, but it also ensures that you will attract the right kind of attention and interest.

Maintain the human connection

Social networking is a great way to build community and share ideas. But spending too much time online can lead us to see people in limited bits and pixels. We are so much more than our profiles or the number of contacts we have. Sending out ultra-clever tweets or having a knack for self-promotion does not necessarily translate into being an excellent employee. And we all know that a company with a glowing online presence doesn't always turn out to be a great place to work. So much of what we find online is spin posing as reality. Embrace technology but embrace real people even more. Don't let online networking replace real-time human interaction. Meeting someone face to face offers a much richer experience than simply being friends on Facebook.

Social media is more than a fad. The sheer speed at which social networks are growing is astounding. There is no denying that social networking offers an unbelievably rich amount of information and an unparalleled opportunity to build connections. Do we have to embrace social networking in order to ensure that our careers flourish and we don't wither into extinction? Perhaps the only way to find out for sure is to send out a Tweet. Surely someone out there knows the answer. Do you Digg

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

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Grand Opening - National Board of Chiropractic Examiners Building

The new 15,000 square foot, two story office building, built by Drahota, will be used for meetings, exams and other functions with state-of-the-art audiovisual and teleconferencing equipment that will enhance the ability of the test committee members to develop future examinations, testing science and clinical knowledge and demonstrate their clinical competency. This is the third



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building on the Greeley campus — the national headquarters for the National Board of Chiropractic Examiners.



Project Team

Owner: National Board of Chiropractic Examiners General Contractor: Drahota Architect: Larry E. Steel Associates Architects



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FLOODPLAIN, from 2

wouldn't be able to build anything new or expand any of those businesses. We're finally making some progress and this would be a significant step backward," he added.

The proposal would affect an estimated 50 to 70 properties along the river, according to the city.

City stormwater staff recommended the change in current policy, which allows some development in the floodplain, to the city's water board on Aug. 19. The change is aimed at helping to reduce losses to life and property in the event of a 100-year flood.

The water board voted 5-to-2 to accept the staff recommendation and send it to city council. "Our charge as a board is to minimize damage to our community," said Gina Janett, water board chairwoman. "For me, this is about the protection of public health, safety and property."

Janett said she knew the policy change, if adopted, could have negative impacts on property owners in the floodplain.

"It's a loss to someone who wants to make the highest economic use of that property," she said. "But if you fill in a floodway it affects someone else's property and public infrastructure. The cost to the community can be very large, so it's a balancing act."

The city already has the strictest floodplain development policy in the state and one of the strictest in the nation. But changes in municipal flood control policy in recent years have tended toward reducing to the maximum extent any potential impact of flooding in developed areas, according to Jon Haukass, city water utilities engineer. That guided city staff's recommendation, he explained.

"It was based on a review of what are our regulations: Are they right and do they provide enough protection?" he said. "We looked at what is the best way to prevent flooding of people and property along the river."

Haukass said continuing to allow development in the floodplain creates potential harm. "Any new construction in the floodplain creates an area of blockage that pushes the water up."

Unreasonable action

Rich Shannon, a consultant representing landowners along the Poudre River who own Link-N-Greens golf course, said the proposed change is

"How much is reasonable regulation when you're trying to protect against a problem that has less than a 1 percent chance of happening?" Shannon said. "There will be millions of dollars of private property value wiped off, and some will lose all of its value."

Shannon said the change would amount to a government taking of property without compensation to affected property owners. "It would be the equivalent of a backdoor to eminent domain,"

Shannon said he wondered if there might be another motive for the change, suggesting that it could be influenced by a desire to limit development along the river.

"This could be a legitimate debate about community values," he said. "But the city has already addressed that with a 200-foot buffer rule. If that's what this is about, then let's have that open and honest discussion."

Shannon said he understands the argument that development in the floodplain causes water to have to go somewhere.

"But our regulations have dealt with that for decades," he said. "Developers have had to show city engineers where that water is going to go. I don't think the city has compelling data to show this is a real problem."

Other damaging effects

In addition to the lost development value the proposed change would likely cause, opponents point out that it could have other damaging effects.

A big portion of the Poudre River floodplain in north Fort Collins is in the Downtown Development Authority boundary from Vine Drive on the north to the Oxbow property on the river at Linden Street east of Riverside Avenue. If those properties lost a portion of their development value, that could affect the ability of the DDA to finance downtown development projects in the future.

"The potential is there," said Matt Robenalt, DDA director. "But given what is being presented to us as all of the options, it's difficult to say how it will affect tax increment financing.

The city has proposed three possible options: Raising the floodway by 0.1 foot but still permitting development in the flood fringe just outside the floodway; prohibiting all development in the floodplain; and doing nothing to change existing regulations.

Robenalt said the DDA board has taken no formal position on the floodplain recommendation and was waiting to hear a presentation by city staff on Sept. 9, after the Business Report went to

Another potential impact of prohibiting development in the floodplain would be seen in the North College URA. Woods said even though only a portion of the properties in the URA would be directly affected, all would be indirectly affected due to reduced overall value of the URA when it comes to leveraging tax-increment financing for new development in the area.

"It affects all of them in the URA," he said. "All of the TIF increases would be decreased significantly if they pull this land out of the developable land inventory."

Christina Vincent, city staff planner for the URA, agrees. "It is a possibility," she said. "If (land) becomes no longer developable, the market value decreases and it wouldn't allow us to collect as much TIF."

Haukass said property owners seem to be overreacting to the proposed recommendation. "This just says no new structures can be built," he said. "It doesn't say you can't develop at all. You can still do parking lots, stormwater facilities, trails — just not buildings.

"And it won't affect existing structures," he added. "A building that's there won't be torn down and it can be renovated as long as it's in the exact same footprint."

Haukass said the city council has requested more information and community outreach efforts before it takes a vote on the floodplain recommendation, now set for Dec. 21.

"Ultimately, it's going to be up to the city council to balance all of these interests," he said.

Shannon said he's hopeful that council will make the right decision. "I'm optimistic they will reach a solution that is fair to all parties," he said.





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LAB, from 1

"We're one of the largest producers of

oil and gas, and when the legislature set this fund up it was specifically to deal with impacts from the oil and gas industry to c o m m u n i t i e s ," Conway said. "Particularly with what is going on up



CONWAY

north, with our most recent oil and gas lines, we have holes in our (communication and public safety) system and if, God forbid, if an accident were to happen with one of those major pipelines which runs through the northern part of Weld County, I hope the lack of getting these towers up doesn't endanger our first responders given the responsibility of dealing with that kind of incident."

Upgrading communication towers has been a priority for the county since the Windsor tornado in 2008. New oil and gas development in the northern part of the county, where coverage is still spotty, has further exacerbated the problem.

"Our first priority is those communication towers," Conway said. "Now we're going to have to go back and figure out how we're going to do it in the absence of severance funds. I regard the governor's decision as a raid. To have these funds snatched away from us is greatly disappointing; I don't know what options will be available."

The regional crime lab also lost a \$2 million energy impact grant. The project has been nearly four years in the making



Image courtesy Iron Mountain 2007

POSSIBLE SCENE OF THE CRIME LAB — The former Iron Mountain Autoplex on U.S. Highway 34 between Windsor and Greeley was the proposed location for a regional crime lab before funds for the lab were diverted by Gov. Bill Ritter to help curb a \$60 million budget shortfall.

and will now be delayed until summer 2011, at the earliest, when grant funding could potentially become available.

Weld County had already secured \$800,000 in federal funding for the facil-

ity, and just before the budget cuts were announced last month, the Larimer County Commission and city councils in Fort Collins and Loveland passed resolutions to help pay for the lab's operations. The city of Greeley was also expected to support the lab.

"We were kind of excited about the process and looking at what it would

See LAB, 33





"Once again, Weld County has one of the highest unemployment rates in the state, so it gets shortchanged on that end too."

Sean Conway, **Weld County Commissioner**

LAB, from 32

have done, particularly for increasing the quality of some of the investigations up here in Larimer County and a little more efficiency on the part of our investigators," said Larimer County Manager Frank Lancaster. "My understanding is the project is pretty much on hold if not dead."

Distributions divided

On Sept. 1, the state Department of Local Affairs released figures for its severance tax direct distribution payments to local governments. Severance tax revenue in Colorado is divided between DOLA and the Department of Natural Resources. Those DOLA funds are then further divided between the local impact grants that are being diverted and direct distributions to local governments.

Weld County will be receiving \$764,976 in severance direct distributions in 2010, compared to \$2.68 million in 2009 and \$421,421 in 2008. (If you include distributions to all municipalities, the pool for Weld County in 2010 is \$1.82 million, second only to Garfield County with a \$1.83 million pool.)

Linda Rice, DOLA public information officer, said distributions are down across the board from last year because 2009 was a high year for commodity prices. Those prices have since dropped, particularly for natural gas.

In 2008 the state legislature also changed the formula for determining distribution of energy impact dollars. The formula used to account only for the number of employees in the impacted communities, but now also consider permits, production, employee residence, population and highway user miles.

Rice said the amount of severance tax revenue generated in Weld County is a proprietary figure that is not released by the Department of Revenue, and that there is not a direct correlation between what a local government receives and what it pays in severance tax.

The gross severance tax base is determined based on the value of production — quantity produced times the price of the commodity — less any deductions for transportation and processing and small wells that are exempt from taxation. The law also includes a property tax credit that often reduces severance liability of a producer to zero in rural areas where local mill levies are higher.

Rice also pointed out that Weld County and its municipalities received nearly \$41 million in Energy Impact grants between 2006 and 2009.

Still, the loss of the \$4 million for the communication towers and crime lab will be felt this year. The cuts also mean the county will be missing out on the jobs two multimillion-dollar infrastructure projects would have generated.

'Once again, Weld County has one of the highest unemployment rates in the state, so it gets shortchanged on that end too," Conway said.

New tenant at Iron Mountain?

There had been speculation that a regional crime lab project would breathe life back into the former Iron Mountain Autoplex on U.S. Highway 34 between Windsor and Greeley. Since the huge complex closed and its buildings were foreclosed on last year, the four large dealerships have been vacant, awaiting new tenants — one of which could have been the crime lab.

"We can come back and look at (the crime lab) again in the future if the energy impact grants come back, but the property market will be different," Lancaster said. "There will be different buildings available, different options. We're pretty much back to square one thanks to the change at the state."

The crime lab would have fit the vision Steve Kawulok, who is marketing the Iron Mountain Mitsubishi dealership, has for the former auto complex as an employment center. He has four tech and energy businesses looking at the property, though none under contract

"If you look at the buildings as shells, they're very open, nice, new properties, which could be used for production, for office, for shop space, so many multiple uses," he said. "I think the attraction is the location and the modern construction. They're very prominent buildings, and they're a clean slate to work with and lend themselves to various kinds of retrofit and can accommodate parking for high numbers of employees. I think you're going to see a rebirth of that complex into a really key employment center in Weld County."

Sam Brenner of Cushman & Wakefield, who is listing the other properties, including the Kia dealership, said the "phenomenal access" makes sense for a crime lab. In addition, the Kia facility was occupied for less than three months, so had almost zero wear and tear.

'We've had a lot of interest," he said. "Churches can benefit from high ceilings. Event centers can benefit from open areas. The opportunities are really endless because an auto dealership is a large open facility and there's a lot to allow for the imagination. "

He wouldn't specify who's currently interested in the space except to say, "We've had bites and we're close."



Wealth Management

www.ncbr.com | Sept. 10-23, 2010 **34** | Northern Colorado Business Report

COMMENTARY

EDITORIAL

Failure always option in R&D, so Xcel should pay for project

Research and development can be expensive. Ideas are only as good as the paper they're printed on — or the pixels that display them — until someone takes the risk to prove they can work in the real world.

And failure is always an option. Good ideas don't always pan out the first time. That's why those who take the risks and persevere until an idea can be profitably implemented reap the rewards. Those who fund innovation deserve a rich return on investment.

So what is publicly traded Xcel Energy thinking when it asks the Colorado Public Utilities Commission to allow it to pass the costs of the SmartGridCity project in Boulder on to all the state's ratepayers rather than its shareholders?

As a new product rollout, SmartGridCity's cost overrun made it less than a jolting success, and the company has said it won't be doing things exactly that way again. As a research project that yielded important information for the future, however, the results were positively electrifying.

The company told the Business Report at the beginning of the year that Boulder had been selected specifically because its grid is relatively self-contained. If anything should go wrong with the experiment, there would be less of a chance other parts of the system could be affected. At least the engineers for Xcel understood they were testing new technology on an untried scale, and they wanted to contain the risk.

company launched SmartGridCity as a demonstration project and agreed in February to submit an accounting of its costs to the PUC separately from its general rate tariff. That was part of the research the PUC let go forward. Now the publicly traded company wants to renege on the deal.

When Xcel finally refines and implements smart grids throughout its system – an inevitable advancement needed to meet the mandate that 30 percent of energy sold in the state come from renewable sources by 2020 — its investors will reap the financial rewards of the lessons learned in Boulder. If SmartGridCity has been brilliant right out of the box, the ratepayers would have been the last to see a dime.

Let Xcel's shareholders decide if they are willing to fund the research to get smart grids right. If quarterly dividends are more important than technological advancement, the giant utility may receive a nasty shock from competitors with different technology — and business models — who are willing to take a



LETTERS TO THE EDITOR

Ice Energy systems log more than 5 million hours

(Business Report Daily, Aug. 26, 2010)

Way to go guys. Excellent innovation and engineering, providing local employment, supporting the local economy, building real sustainability while serving the nation and the world.

Bob Flynn Fort Collins

Allegiant offers \$29.99 fares to Phoenix

(Business Report Daily, Aug. 11, 2010)

Thanks for the newsworthy story about Allegiant airlines and their two flights to Phx. I cannot help but think and know what a fantastic benefit this will be to those of us living in NoCo who don't want to drive to Denver and put up with the traffic, road construction, paying a much higher fare, finding a place to park, long security lines, and the list goes on. I have family and friends in Phx and I would gladly pay \$100 one way just to fly out of Fort Collins/Loveland. To me the convenience alone is worth the peace of mind. Stephanie Price

Lessons learned from a Latino business owner

(NCBR, Aug. 27, 2010)

Lopez's advice to listen is good advice for everyone! But I especially love his expanded call for inclusivity within the Latino community and an ethic of inclusivity as a way of reaching out to the Anglo community without denying Latino roots.

Sheri Reda

BLOG COMMENTS

Editor's note: Yes, we have blogs, and you can tell us what you think at ncbr.com

How old is your water?

(Steve Porter, As I See It ...)

Wow, that's almost scary to contemplate, especially here in Iowa where former Republican Gov. Terry Branstad opened the door to factory (confinement) animal farming and the befouling of our creeks, streams and other waterways. My favorite beverage for thirstslaking has always been water ... now I'm not so sure!

> Louise Dallas Iowa

NCBR poll watch What are your plans for Labor Day weekend? Play outside 15% Cookout **Next question:** Do you think Fort Collins drivers really are some of the best? Take a trip 19% Answer now at www.ncbr.com. Responses will be accepted through Sept. 20. Tour de Fat 20% These results reflect responses to the online poll at www.ncbr.com Aug. 23 - Sept. 6. CSU/CU football game 22% Put away my white shoes

Northern Colorado

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Sept. 10-23, 2010 | www.businessreportdaily.com

Amendments threaten local governments

As citizens of this great country, we constantly strive to better ourselves and our families. A very effective way of providing many of the services we benefit from by coming together and pooling our resources is through local government. These services include such things as police and fire protection, parks and recreation, utilities, building and safety inspections, streets maintenance, to mention a few.

Local officials are volunteer citizens

elected or appointed to represent our collective best interests and to provide policy direction to paid city employees. There is no level of government that is more transparent to citizens than at the local level.



GUEST COLUMN Lyle Achzige

I want to take Lyle Achziger this opportunity to advise all of our citizens that the very fabric of our local government is being threatened this fall. I am extremely concerned about the future of Evans and all other towns, cities, special districts and the state of Colorado itself. Constitutional Amendments 60 and 61 along with the statutory Proposition 101, if passed, will have the very real effect of de-con-

structing our government in Colorado.

While they may sound financially appealing to the individual on the surface, the educated and informed voter will find that they will be catastrophic and ultimately extremely costly to our state, our local governments and our businesses. Many will simply not survive

Implications

I will attempt to highlight some of the implications and encourage each of you to do your own research on these ballot issues by reading available information and/or attending public information forums.

- Amendment 60 deals with TABOR and property taxes. One of the provisions of 60 requires municipal services to pay property taxes on their assets. This will translate into significant increases in water and utility bills. Another provision requires school districts to cut their funding mill levies in half and forces the state to backfill those revenues. The obvious question becomes, "Where is the state going to get the money to do so?" These are only two examples of the effects of amendment 60.
- Amendment 61 deals with borrowing money by local and state government. The city of Evans' ability to borrow funds for future capital expenditures will be limited to 10 percent of its real property assessed valuation. The

current city charter allows for 15 percent. To demonstrate the responsible financial management of your current local officials in Evans, our current debt ratio is only 3 percent.

With Amendment 61, the state of Colorado would be absolutely prohibited from incurring any debt whatever for any reason. All state facilities that currently exist are what the state will have into the future, period. TABOR prohibits the retention of cash and Amendment 61 prohibits borrowing, resulting in zero growth for the state. Imagine how attractive that will be to future businesses, tourists or residents to locate to Colorado. Local borrowing will be limited to voter-approved debt only and can only occur in November elections. Imagine a catastrophic event to a fire truck in December. No replacement could be considered until a year

■ Proposition 101 sounds attractive enough. The most your vehicle license would cost you is \$10 per year. The educated voter will realize that there would be a minimum of 38 percent less funding for road improvements or maintenance. We all know that there is not enough funding now for our roads, all a result, in large part, of the 1992 passage of TABOR.

Another significant provision of 101 is to cut the state's income tax by 25 percent, a loss of approximately \$1 billion to the state's budget. I have to refer

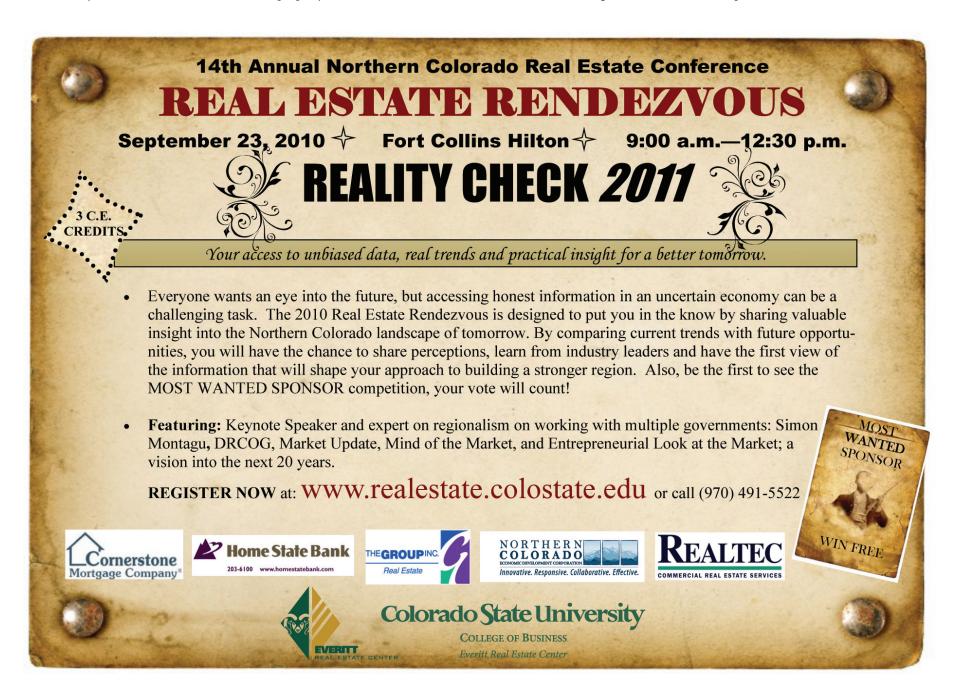
now back to Amendment 60 requiring the state to backfill 50 percent of the schools' budgets. How does that work?

In the city of Evans alone, these ballot issues together, if passed, would result in the loss of well over \$1 million dollars in 2011 and increase to over \$1.5 million by the year 2014. This is 10 percent of the city's budget and occurs in addition to the \$1 million loss over the past year with the downturn in the economy, which resulted in the loss of 22 positions and the resulting loss of city-provided services to Evans citizens.

I think that we all agree reform is needed but it must be responsible reform, not the kind of destructive change in government that, in my humble opinion, these three ballot issues represent.

I would also like to express my opposition to legislating our state finances through the constitution. I am adamantly opposed to this practice as financing must be more flexible to meet the demands of our growth and economy. Responsible and transparent financial practices as found at the level of local government would preclude the need for such drastic measures as TABOR or the proposed ballot initiatives.

Lyle Achziger is Mayor of the City of Evans, which has passed a resolution formally opposing Amendments 60, 61 and Proposition 101.





Northern Colorado Economic Development Corporation

presents

What Factors Impact a Primary Employer's Ability to Create Jobs

DATE: October 13, 2010

TIME: 11:30am - 1:30pm (Doors open at 11:00am)

LOCATION: Fort Collins Hilton

Annual Meeting and Luncheon

MEETING AGENDA:

NCEDC's Success in 2010



Northern Colorado Primary Employer Trends

Dr. Martin Shields, Regional Economist

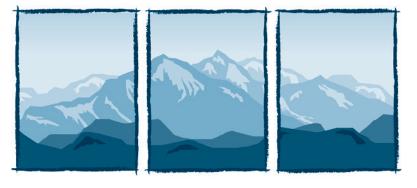


Economic Development in the State of Colorado

Don Marostica, Executive Director, Colorado State Office of Economic Development & International Trade

Factors that Impact Primary Employers Primary Employer Panel

Early Bird Registration - \$35 per person Corporate Table of Eight - \$240 (a \$5 per person savings) RSVP - Diana McKinney dmckinney@ncedc.com 970-667-0905



This ad is provided to NCEDC in-kind by our partnership with NCBR

WILLIAMS, from 5

ment to the old location," Lancaster said.
"It didn't fit where it was anymore, but
Don worked hard to make sure it stayed
in Loveland. And I think they've done a
wonderful job with the park on the old
site, too."

Centerra posed a challenge for the city of Fort Collins as well, but as competition for the existing retail base. Darin Atteberry became city manager of Fort Collins about the same time Williams took over in Loveland, and they have worked through those issues together. His list of adjectives for Williams included responsive, accessible, good to work with and a straight shooter. "He lets you know how he feels, but more importantly, he lets you know how Loveland feels on the issues," Atteberry said. "That's refreshing in management. I've always admired how direct Don can be, and how he gets right to the heart of any matter."

Saying that the two have worked on "many, many projects together" over the years, Atteberry praised the way the two cities have cooperated on the manager and staff level, even when their respective city councils may have been in disputes. He pointed to the way in which he and Williams and Lancaster stay in contact during emergency management situations

"It usually has to do with snowfall," he said. "When we're all together on a conference call, Don is always very collected and precise, thinking through the situation. His transportation back-

ground is always helpful when it comes to talking about emergency equipment and snowplows."

Roy Otto, city manager of Greeley, worked with Williams on both attempts to create a Regional Transportation Authority, and most recently the two had to deal with the move of Agrium Inc. from Greeley to Centerra, with a little incentive help from the city council.

Despite the difficult times — or maybe especially in difficulty times — Otto said he appreciates Williams' dry sense of humor, and says his presence at the monthly meetings of the region's managers will be missed.

"He has a practical sense of problem solving, a refreshing perspective," Otto said. "He was sort of the sage of our meeting, always willing to have a good, open discussion with no nonsense."

For his part, Williams says he is happiest that during his tenure, a real sense of regionalism has grown throughout Northern Colorado.

"Everybody at the staff level gets it," he said. "Boundaries on a map don't mean anything to potential employers, and it's all about jobs for all of Northern Colorado. I think we're doing a pretty good job of respecting each other in the area of economic development."

He is proudest that he is leaving Loveland with the city in very good shape — "not that I had that much to do with it, but I feel good about the role I've played."

His fellow managers wish him well and are happy that he will be able to spend time with his grandkids. And fish.

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NOCO LINK, from 3

which is modeled after several successful business programs in Denver, such as Colorado & Co. and It's Your Business.

Outlet for local entrepreneurs

Mount envisions NoCo Link as a television outlet for local entrepreneurs to showcase their products and services without having to travel to Denver. She has a strong concept of the marketing and infrastructure required to make this venture successful, with 15 years of extensive experience in media, from scheduling guests and affiliate relations to sales and on-air time. She gained this inside knowledge working for a decade helping a small independent station grow into the second-largest Christian network in the world — Daystar Television Network, based in Dallas.

A Colorado native, Mount started brewing the idea for NoCo Link last fall. She developed a business plan and pulled together producers, editors, a production team, guests and all of the administrative details and incorporated NoCo Link in

"This is all about people working together for the common goal of promoting Northern Colorado," she said.

Mount is encouraged by the community's initial response.

"The feedback we're getting is that people are extremely excited about having this in Northern Colorado," she said, adding that she has received encouragement from area SBDC directors Donna Beaman (Fort Collins), Dick Pickett (Greeley) and Robin Shea (Loveland), who hope the program will be valuable

for the region.

The program is funded by advertisers interviewed during the program. These guests will own their five- to sevenminute segments, and will receive footage of it for their own promotional purposes, such as posting on YouTube or business websites. In addition, NoCo Link will keep the segments posted online at www.nocolink for three months.

Local resources

Although NoCo Link does not yet have the luxury of its own studio, Mount is using local resources such as Shadowplay Films for production and editing services, and regional locales as filming locations.

"We are partnering with Northern Colorado venues," she said. "After the first taping, which took place in Old Town Fort Collins, we'll be going to places like Ellis Ranch, Embassy Suites, Best Western Loveland, and the sculpture parks."

Mount said she has received standing invitations from some venues willing to be used as backups whenever the need

Since NoCo Link is an independent rather than a network program, Mount has to purchase air time on stations to get it out to viewers. NoCo Channel 5 reaches 100,000 homes on Comcast cable and KCDO Channel 3, a full power over-theair station out of Sterling, reaches 1.3 million homes including viewers in Denver, Wyoming and Nebraska.

Mount is confident in the reach of NoCo Link.

"Surrounding areas and communities will learn about these great local businesses and start coming here," she said.

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Join Bixpo 2010 **BUSINESS LEADERS** and regional **ECO-DEUELOPMENT** experts for a comprehensive panel discussion on Northern Colorado's regional economic development opportunities. This "power breakfast" format will tackle the future's most challenging economic questions from attendees and NCBR readers including:

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- Accessible Resources for Growing Businesses
- Driving Positive Economic Results
- Regionalization Issues & Opportunities

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Completed Commercial Transactions

Recently completed commercial transaction listings provided by area real estate firms. If you have a completed commercial transaction you would like considered for possible publication, please send transaction details to Noah Guillaume at nguillaume@ncbr.com.

105 W. Mountain Ave., Fort Collins

Listing Brokers

Chrisland Commercial Real Estate Inc. (Nick Christensen and Rvan

Schaefer)

Landlord The Kaplan Company Inc. (Lester

The National Audubon Society Tenant

Lease Execution Date Aug. 16 Office Property Type Lease SI Lease Rate Confidential

2950 E. Harmony Road, Fort Collins

Peter Kast, Realtec Commercial Listing Broke Real Estate Services Inc. Selling Broker Eric Brynestab, Jones Lang

LaSalle

Landlord Casa Grande Capital Group LLC JDS Uniphase Corporation

Property Type Office

16,573 Square Feet

4631 S. Mason St., Suite B-2, Fort Collins

Listing Agent Randy Marshall - Sperry Van Ness/The Group Commercial LLC Sellina Agent Randy Marshall - Sperry Van Ness/The Group Commercial LLC

Landlord Arbor Plaza LLC

Sierra Co. Inc. DBA Mountain Tenant

Woods Furniture Property Type Retail 1200

Lease Size \$5.50 psf NNN Lease Rate 16 months (September -Lease Term

November, 2010 Free Rent)

Lease Sign Date Lease Commencement Date Dec. 1

2649 E. Mulberry St., Unit A12 & A13, Fort **Collins**

Julius Tabert & Mike Ever -Listing Agen Sperry Van Ness/The Group

Commercial LLC

Selling Agent Chris Hau - The Group Inc. Real

Estate Robert Mantle

Landlord Type of Business Recreation Facility - Workout and

Training Property Type Industrial Lease Size 4.778 Lease Rate \$5.23 psf NNN 39 Months

Lease Sign Date Aug. 15

Lease Commencement Date Aug. 15 (Aug. 15, 2010 - Nov. 14, 2010 - Free Rent)

257 Johnstown Center Drive, Suite 102, **Johnstown**

Listing Agent

Selling Agent

Landlord

Cohev Wess - Sperry Van Ness/The Group Commercial LLC Cobey Wess - Sperry Van Ness/The Group Commercial LLC

Johnstown Station Investors Ltd.

IIIP

Tenant CJ's Inc. DBA The Dollar Spree Type of Business Dollar Store Property Type 2,930 Lease Size

\$8.19 psf NNN Lease Rate 5 Years (Escalations are 5 per Lease Term

cent annually)

July 16, 2010 Lease Sign Date Lease Commencement Date Oct. 15, 2010 (Sept. 1 - Oct. 14,

2010 Free Rent)

116 W. Harvard St., Unit 1, Fort Collins Listing Agent Cindy Johnson - Johnson Investments Selling Agents Cole Herk & Jared Goodman Sperry Van Ness/The Group Commercial, LLC Landlord Johnson Investments Teresa Funke & Co. Chiropractors Tenants Property Type

Lease Size Lease Rate \$10 psf NNN Lease Term 1 Year Lease Sign Date Aug. 11 Lease Commencement Date Sept. 1

7301 SW Frontage Road (West Parcel), Fort

Collins

Listing Agents Craig Hau, Robert Hau & Travis Ackerman - Sperry Van Ness/The

Group Commercial LLC

Craig Hau/Robert Hau & Travis Selling Agents

Ackerman - Sperry Van Ness/The **Group Commercial LLC**

Fossil Point LLC Seller The City of Fort Collins Buyer Closing Date August 24

\$1,250,000 Selling Price \$800,000 Property Type Land 23.444 Acres Property Size Type of Loan Cash

200 12th St. SW, Loveland

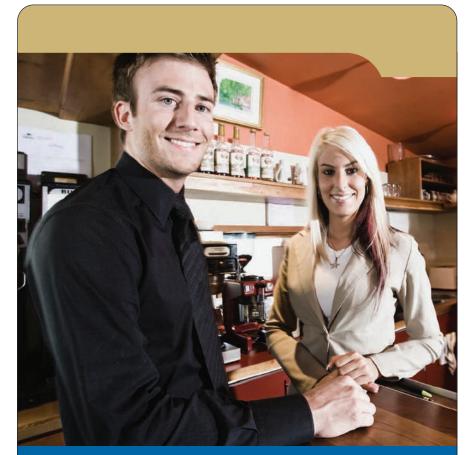
Listing Agent Craig Hau - Sperry Van Ness/The Group Commercial LLC Selling Agent Craig Hau - Sperry Van Ness/The Group Commercial LLC Scott Balman and Cindy Johnson Cooks Heating & Air Conditioning Property Type Industrial 1137 Close Date Aug. 20

Listing Price \$75,000 \$75,000 Type of Financing

441 N. Denver Ave., Loveland

Craig C. Hau - Sperry Van Listing Agent Ness/The Group Commercial LLC Crain C. Hau - Sperry Van Selling Agent Ness/The Group Commercial LLC Steven N. Drake and Robert A. Johnson Buyer Scott Balman and Cindy Johnson Property Type Industrial 1,200 SF Property Size \$100,000 \$90,000 Closing Date Aug. 20 New Loan - Conventional Loan type

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Ask the Expert

Influenza Q&A

In February, a U.S. Food and Drug Administration Advisory Committee recommended that protection against the 2009 H1N1 virus be included in the 2010/2011 seasonal influenza vaccine. This means that, barring some unforeseen circumstance, most Americans will be able to return to the traditional routine of receiving one flu vaccine to protect them against the major circulating flu viruses.

Will there be two different flu vaccines this year?

No, there will only be one flu vaccine, the seasonal flu vaccine. The 2009 H1N1 flu strain will be included in the seasonal flu vaccine this year. Additionally, the vaccine will protect against an influenza A virus (H3N2) and an influenza B virus.

Do I need to get a flu vaccine this year if I got the 2009 H1N1 flu vaccine last year?

Yes, in order to be fully protected against flu this season, you will need to have a vaccine to protect against all three strains.

Do I need to get a flu vaccine this year if I was sick with the 2009 H1N1 flu last year?

In general, after you recover from flu you are protected against that one strain of flu, but because there are many other strains, it is possible to get flu again. Therefore, it is important to get a flu vaccine every year.

Who should get the flu vaccine?

Anyone over six-months-old should get a flu vaccine. The flu shot is available to those six months and older, while patients over two and under 49 may be eligible to get the flu mist.

For information on upcoming flu clinics at NCMC, call (970) 350-6633 or visit www.bannerhealth.com/NCMCflushots.

For information on upcoming flu clinics at McKee, call (970) 635-4181 or visit www.bannerhealth.com/McKeeflushots.



John Breen, M.D. Infectious Diseases North Colorado Medical Center Appointments: (970) 350-6360



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