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Northern Colorado \$1 Sept. 23-Oct. 6, 2011 Vol. 16, No. 27 www.ncbr.com

Tandem Select now part of global firm

Local office to remain intact, expand services

By Molly Armbrister marmbrister@ncbr.com

FORT COLLINS - Many changes are coming to local background screening company

Tandem Select following its acquisition by New York Citybased Sterling Infosystems.

Tandem will keep its name and all of its 55 employees, but the services and products that it is able to offer will expand as the relationship with Sterling moves forward, according to company executives.

The terms of the deal were not disclosed.

"Operations will continue in

Fort Collins, but working with Sterling will enable us to grow our business globally," said Tandem coowner and CEO Chris



Baker. "The Fort Collins office is not going anywhere." Tandem president Jerry

Thurber has taken on the role of product innovation team leader, putting him in charge developing new products and services for clients. He anticipates that Sterling's capital and technology resources will make that job easier and more productive.

One of the new products being developed is a social media background check, which allows employers to look into a potential

See TANDEM, 22A

CSU fundraising campaign in high gear

\$500 million goal to be reached by June if not before

By Steve Porter

sporter@ncbr.com

FORT COLLINS - What was once a mind-boggling fundraising goal of half a billion dollars for Colorado State University's first campus-wide campaign is looking more like a sure thing.

But that's not slowing down fundraisers as they face the possibility of another recession in the months ahead.

The seven-year campaign that kicked off in 2005 with a "quiet phase" and little publicity passed the \$436 million mark as of Sept. 12, raising more than \$11 million in just the last two months.

Campaign fundraisers say they owe the ongoing success of the campaign to CSU's loyal alumni, friends and supporters. "I think we owe it to our wonderful donors,' said Brett

See CSU, 26A



Campaign for Colorado State by the numbers

Fundraising totals for fiscal year 2011 – July 1, 2010 to June 30, 2011 ■ 8,999 new donors ■ \$85 million raised ■ 27,677 total donors 11,527 alumni donations SOURCE AND GRAPHIC COURTESY: COLORADO STATE UNIVERSITY

MAKING A NICE PLACE NICER - Colorado State University's beautiful surroundings are being made even nicer through the Campaign for Colorado State a seven-vear fundraisi paign that aims to raise \$500 million for projects and scholarships across campus by June 2012.



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Embassy Suites



Steve Porter, Northern Colorado Business Report

Loveland economic development off and running

New department to lead with ACE, other partnerships

By Steve Porter *sporter@ncbr.com*

sponer@ncor.com

LOVELAND — Betsey Hale absolutely loves her new job.

Hale, formerly business development manager for the city of Loveland, recently became director of the newly formed Loveland Department of Economic Development.

And while the last five years have seen business growth and outreach in Loveland, Hale is brimming with enthusiasm over the potential of what her new position — along with a staff of five people and a \$1.4 million budget — can do to enhance the city's economic development possibilities.

"It's really exciting," she said. "Loveland's such a great place (because) there's so much going on. I wouldn't want to be anyplace else."

Ground Zero for the city's efforts over the next few years is the former HP/Agilent campus on Loveland's south side, which earlier this year was selected to be the site of the new Aerospace and Clean Energy Manufacturing and Innovation Park.

The city is working with the Colorado Association for See LOVELAND, 29A



Steve Porter, Northern Colorado Business Report

BEAUTIFUL SPACE – Betsey Hale, Loveland's Department of Economic Development director, stands in front of one of four former Agilent buildings containing 811,000 square feet on the 167-acre ACE site. Bringing new technology firms to the ACE campus will be one of her biggest priorities.

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THE **EYE** Memorials for virtual personas

With everything these days happening virtually – socializing, networking, learning, working, dating, meeting, etc. – it was only a matter of time before there would be a need for virtual memorials.

It seems ridiculous at first glance – like so many other virtual ideas – but think about it.

When John Smith passes away his family and friends are notified, his last wishes are carried out, and his will determines what happens with his estate. But what about

JohnSmith@yahoo.com, #JohnSmith, johntheboatguy52? Will all of John's email contacts, **Twitter** followers, and first mates from the online sailing club be notified of his real-life counterpart's passing?

Palo Alto, Calif.-based I-Postmortem's solution is I-Memorial.com and I-Tomb.com.

I-Memorial is a private site that chronicles milestones and thoughts, and allows people to prepare personal multimedia messages to be shared posthumously. It also serves as a storehouse for a person's digital life – account info, usernames, passwords and instructions – and allows that info to be managed after death.

I-Tomb is a virtual cemetery where I-Memorial entries are posted after death. This site is open to anyone to visit to learn and honor the departed.

Make your virtual preparations now and go gentle into that good server secured with 128-bit encryption.

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Heath takes Avery Building back to 1897

Historic renovation to be completed by beginning of summer

By Molly Armbrister *marmbrister@ncbr.com*

FORT COLLINS — One of Fort Collins' most iconic downtown structures, the Avery Building, is getting a historic renovation, thanks to the joint effort of several state and local entities.

History Colorado, the state historical fund; Palmer Properties; Fort Collins Downtown Development Authority; and the City of Fort Collins all partnered to get the project off the ground. In addition to bringing historical authenticity back to the block of College Avenue from Mountain Avenue to Linden Street, the renovation is also expected to bring revenue to Old Town. According to a 2005 report, "The Economic Benefits of Historic Preservation in Colorado," Clarion Associates estimates that for every dollar invested in preservation projects, the local economy can anticipate a return of \$6.

Following this formula, the \$547,516 Avery Building project is expected to generate \$2.6 million.

Construction began in early September, with Heath Construction of Fort Collins as the primary contractor. The renovation will take place over the period of several months, with work beginning on the exterior of Rocky Mountain Olive Oil Co. and making its way toward Mountain Avenue. Immediately following Rocky Mountain Olive Oil Co. on the sequence of restoration is Alpine Arts' College Avenue storefront, followed by the Town Pump storefront. Construction crews will take a holiday break from the project from Thanksgiving to New Year's Day, with work picking back up Jan. 2. The project is expected to be complete by May 31.

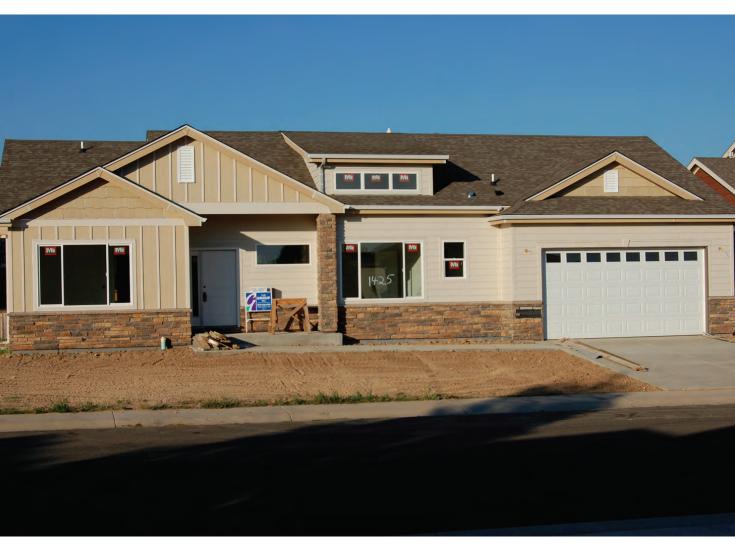
The renovation will include the removal of existing store fronts and rebuilding them in a historically accurate manner. The interiors of stores and restaurants in the building will not be altered, and all businesses will be open for the duration of the construction.

Historically accurate

Great care will be taken to restore the

See AVERY, 30A

Construction material prices surge



Kate Hawthorne, Northern Colorado Business Report

GOING UP, AND GOING UP – While local contractors are seeing increased demand for new homes like this one in a subdivision north of Fort Collins, they are also seeing the cost of materials on the rise, with all expectations that the inflationary trend will continue.

Cost of sticks and bricks goes up as demand for projects return to pre-recession levels

By Beth Potter

bpotter@bcbr.com

BOULDER — First the good news: Anecdotally, the number of new housing starts and remodels is on the increase, again. Labor costs are holding steady, and many contractors are busy — some with home-rebuilding projects since the Four Mile Canyon fire, in which more than 100 homes were burned down west of Boulder in September 2010.

Now the bad news: Some materials

costs are up as much as 10 percent to 20 percent, and "fuel surcharges" have been tacked on to a variety of mostly wholesale items, not just basic commodities, area contractors say.

"The general perception is that it's really cheap to build, that everyone is really hungry, and they'll do it for a low price," said Jim Appel, construction manager at Coburn Development Inc. in Boulder.

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Lots of opinions about 'One More Job' plan

Not a lot of action on creating jobs, despite campaign

By Molly Armbrister marmbrister@ncbr.com

WASHINGTON, D.C. - Since launching his "One More Job" campaign in August, Rep. Cory Gardner says his office has received a deluge of responses from local businesses ready and willing to give their opinion on just what is wrong with the employment situation in the state and across the country.

Gardner, a Republican from Yuma who represents the Fourth Congressional District, which encompasses Larimer and Weld counties, in the U.S. House of Representatives, asked Colorado business owners last month what they needed to create just one more job, whether that meant a change at the state or federal level, regulation or tax code changes, or a combination of factors.

The question was initially posed to 600,000 active Colorado businesses registered with the Secretary of State's office. The thinking was that if even a fraction of the businesses in the state and in the country were able to create just one more job, the unemployment rate in Colorado, currently at 8.5 percent, and nationwide, currently at 9.1 percent, would come down.

The responses "poured in" to Gardner's office, according to a letter he submitted to President Barack Obama Sept. 8, the day of Obama's nationwide jobs address. The issues most often brought up by responders, Gardner wrote, included changes to the tax code, Environmental Protection Agency regulations, overly strict lending practices and general economic uncertainty. Some even named specific legislation, such as the Dodd-Frank Act, passed in 2010, and Sarbanes-Oxley Act, passed in 2002.

Both pieces of legislation, passed after contentious debate, imposed regulations on the financial aspect of business, by creating new laws and regulatory agencies.

Dodd-Frank applies to banks and financial institutions, while Sarbanes-Oxley applies to corporate accounting practices.

No new jobs in August

The U.S. Labor Department reported a net gain of zero jobs nationwide in August, and state figures show it was a particularly difficult month for jobs in Colorado as well. According to the Colorado Department of Labor and Employment, the total of nonfarm payroll jobs decreased by 1,800 from July to August after increasing by 3,400 from June to July.

Job numbers in Northern Colorado are also grim, with unemployment at 6.6 percent for the Fort Collins-Loveland statistical area and 9.4 percent for the Greeley area in August. These numbers are only marginally better than those from July ----6.9 percent and 9.9 percent in Fort Collins-Loveland and Greeley respectively.

Despite the numbers, Gardner says, the entrepreneurial spirit in America remains active. He says the responses he has received are a testament to business owners' desire to grow and flourish again.

Local job experts know that something needs to change, and some are willing to put faith in Gardner's plan.

"It couldn't hurt," said Lew Wymisner, assistant director of the Larimer County Workforce Center. "It's a step in the right direction and it's worth a try. If he can make it work, more power to him."

Many businesses are experiencing trepidation about hiring due simply to uncertainty abou the economy's future. Business owners want to know that they have enough work to keep a new employee busy to merit their hire, and they need to know that work will last, for example, with increasing demand for their products and services.

"No one wants to hire someone just to lay them off in a few months," Wymisner said.

Job creation is something of a chicken-and-egg situation. More employees allow entrepreneurs to expand their businesses, and expanded business allows for the hiring of more employees. It's a tough decision to make in the current economic climate, according to Wymisner.

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The Business Report will correct any errors that appear in its pages. To suggest a correction or clarification, please contact news@ncbr.com.

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Clean

Beer-powered syngas plant slated to give Fort ZED a buzz

New gasification technology runs on brewery waste

By Joshua Zaffos news@ncbr.com

In a city that sometimes seems to be powered by beer, an innovative power plant is in the works to run on spent brewery grains. A proposed biomass gasification plant would be part of the Fort ZED initiative, which is cre- Joshua Zaffos ating a net-zero-

energy district in downtown Fort Collins.

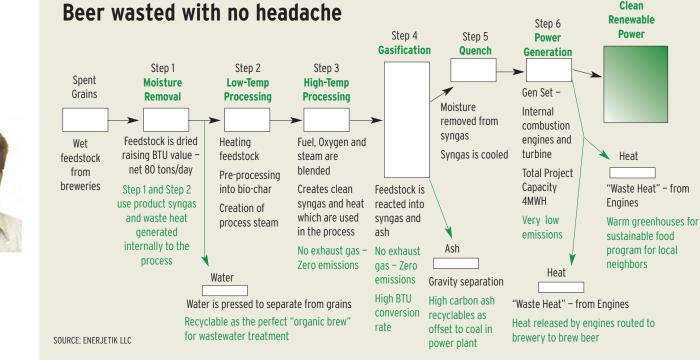
Enerjetik LLC, based in Denver, is behind the technology for the project, and CEO Ken Klepper calls it "a big game-changer."

GREEN

BUSINESS

"It's a first of its kind," Klepper said. "There's no other community that has a project quite like this."

In late August, Enerjetik announced it had received a down payment and purchase order from Fort Collins-based Crystal Creek Energy LLC, for a demonstration project and equipment



that will process 20 tons of dried brewery waste and generate one megawatt of power. The system will be installed this December at the Colorado State University Engines and Energy Conversion Lab, which has provided technical research and development support.

The synthetic gas, or syngas, from the demo project should be able to power several commercial-grade

engines. CSU, Enerjetik, and Crystal Creek — which is a spinoff company of Enerjetik and has its office at the Rocky Mountain Innosphere — have applied for more than \$10 million in federal research grants to further develop and deploy the technology.

If all goes well, the same partners hope to build a four-megawatt gasification power plant in Fort Collins, using local spent grains and other brewery

waste. The beer-fueled electricity would be enough to offset the energy needs of several local microbreweries, and another two megawatts of waste heat would be recaptured and could be sent to a brewery or other business to replace the use of natural gas.

"It's an extremely innovative project, and one that's receiving international attention," said Ryan Speir, acting CEO See SYNGAS, 34A

Todd Heenan, Managing Partner Fort Collins Club

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Mixing water into the oil and gas equation

Company designs solution to reuse produced water

There's a lot of oil and natural gas being extracted from the wells of Northern Colorado, but even more of another valuable natural resource is being pulled out of the ground.

Water.

It's estimated that 90 percent of the liquid brought up through drilling is 'produced' water while only 10 percent is oil.

Until recently, that produced water has been seen as a waste product and a liability to oil and gas drilling companies, with some of the vast quantities simply reinjected back into the ground in geologically sealed wells.

But there's a company that's aiming to take that waste product and turn it into a valuable commodity.

Produced Water Development LLC is a spinoff company of Fort Collinsbased Stewart Environmental. The company is partnering with Houston-based Energy Water Solutions to marry SE's filtering technology with EWS' sales and marketing to create a new water resource in the always-thirsty West.

"One of the things we found early on is energy companies see produced water as a liability on their balance sheet," said Forbes Guthrie, Stewart Environmental vice president. "But as directional

drilling becomes more prevalent, it requires more water and the equation starts to shift."

Guthrie said directional drilling operations, which involve hydraulic fracturing — or fracking — of underground formations with water

and other fluids, need significant quantities of increasingly expensive water.

and it limits their ability to drill at a reasonable cost," he said.

fresh, cleaned of the inorganic salts, hydrocarbons, solids, metals, dissolved gases, bacteria and other living organisms found in produced water.

Oil and gas companies can have their own produced water cleaned with the devices patented by Produced Water Development and reuse it for their fracking operations.

But even if there's too much water to reuse for their own purposes, the produced water can be sold and recycled for agricultural, industrial, even municipal drinking uses.

Abe Shasha, president of business development for Energy Water Solutions, said the water-cleaning technology is the perfect solution for what was once considered a problem to be hauled away and buried.

'The industry has always been using the de facto solution," he said. "But if you look at it realistically, they have a byproduct that someone really wants, so why put it back in the ground?"

Dave Stewart, founder of Stewart Environmental and Produced Water Development LLC, said the technology he designed helps oil and gas companies put new water into the region's ecosystem.

"Every drop of water in Colorado is spoken for," Stewart said. "This is the only new resource for water now, and the last thing we should do is pump it down a well.'

Stewart said the recently patented technology can clean produced water to the point that it can be consumed by animals and humans.

"We can actually take (all contaminants) out," he said. "We can discharge to a cold-water fishery and not have an issue."

Wellington Water Works, a company co-owned by farmer Richard Seaworth and driller Brad Pomeroy, is doing similar filtering of produced water but not to the extent or scale now proposed by Produced Water.

Stewart was the designer of the Wellington Water Works system, but the two companies are separate.

Seaworth said Wellington Water Works has been using its produced water for irrigation and selling it to oil and gas companies for fracking and drilling

operations over the last several years.

Dealing with produced water is an issue oil and gas companies have been wrestling with for a long time, and Colorado's regulations on how to manage and dispose of it were last amended in 2008.

David Neslin, Colorado Oil and Gas Conservation Commission director, said reinjecting produced water into the ground has been "probably the most prevalent way of disposal in the state."

But Neslin said the amended rules aim to make produced water a useful resource.

'We encourage the reuse and recycling of produced water," he said. "It will often be in an operator's interest to reuse that water."

Under Produced Water's business plan, oil and gas companies would lease a filtering plant from the company. The date of the installation of the first filtering device into the field has not yet been confirmed, said Shasha, who notes that oil and gas companies still have a learning curve before they start lining up to use the new technology.

"One of the main issues for us is oil and gas companies don't yet see it as the benefit it could be," he said. "Half the battle is letting people know what's out there so they can take advantage of it."

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

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AGRIBUSINESS Steve Porter

"They require more and more water

Clean enough for fracking

The water used for fracking must be

Loveland receives funds for low-income home repairs

State grants \$597K of HUD money to expand program

LOVELAND — The Housing Authority of the City of Loveland has been awarded its largest grant ever -----

totaling \$597,000 — by the Colorado Department of Housing to continue funding its Larimer Home Improvement Program.



The LHIP has been a part of HACOL for 17 years, according to homeownership

REAL ESTATE Molly Armbrister

programs manager Amy Irwin. The program provides loans to low- to moderate-income homeowners who need to make repairs to their homes relating to issues such as safety, security and energy efficiency. It also offers emergency services for homes with urgent situations such as burst pipes or a broken water heater or furnace.

"The program is not for people who want to install granite countertops," Irwin said.

In order to qualify for LHIP assistance, homeowners must make 80 per-

970.674.0079

80 percent of area median income

INSIDE THE LINES - In order to qualify for the Housing Authority of the City of Loveland's Larimer Home Improvement Program, which provides assistance with necessary home repairs, homeowners must make 80 percent or less of the area median income. For a family of four, this means making \$60,150 or less per year.

SOURCE: HOUSING AUTHORITY OF THE CITY OF LOVELAND

cent or less of the area median income and go through an application process that verifies that they are not currently engaged in bankruptcy proceedings or similar financial issues.

Once they have qualified, homeowners can borrow up to \$24,999 from the program, with a flexible interest rate that can be adjusted based upon their financial situation, anywhere between zero and 5 percent.

In previous years, Irwin said, the program helped make improvements on 20 to 30 homes per year. With the current grant, the program can expand to 42 homes in the coming year. The largest

Number of People in Household	Income Limit
1	\$42,100
2	\$48,100
3	\$54,150
4	\$60,150
5	\$64,750
6	\$69,750
7	\$74,600
8	\$79,400

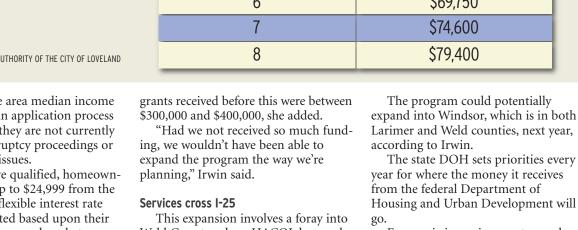
Weld County, where HACOL has a relationship with the Milliken Housing Authority. The LHIP has been limited to Larimer County, as the name suggests, but the influx of funds will allow the program to experiment with a pilot program in Milliken.

The program could potentially expand into Windsor, which is in both Larimer and Weld counties, next year,

Housing and Urban Development will

Economic issues in recent years have made it difficult for low income families and senior citizens to stay in their homes, Irwin said, and even when they are able to make their mortgage payments to avoid foreclosure, they often

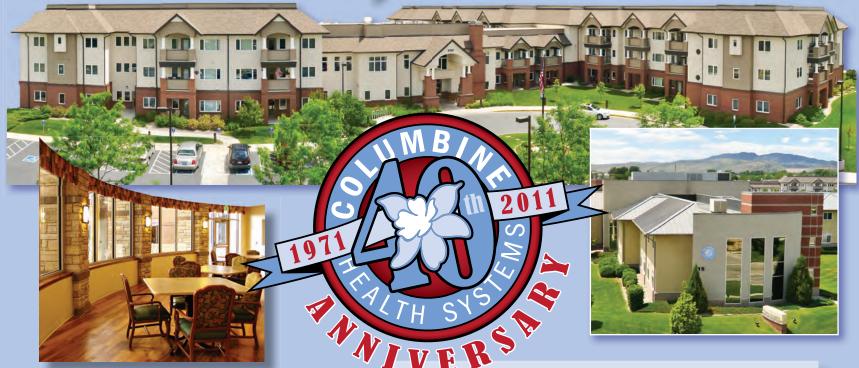
See REAL ESTATE, 22A





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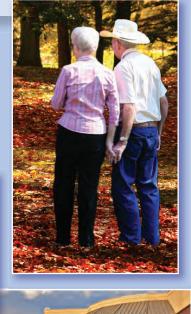
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THE EDGE



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Challenge tests business blueprints

Startups learn how to craft viable plans at annual UNC event

By Ivy Hughes

news@ncbr.com

It happens. Someone jots down a business idea on a bar napkin, follows up the next morning and the morning after that and five years later stands before a class of business school undergraduates heralding the lone napkin that made that first million.

Yes, some entrepreneurs have successfully followed through on ideas smeared with beer foam. But that's only part of the story, the part many business hopefuls point to when they're told that if they're serious about their idea, they must write a business plan.

The rest of the story — the part they don't want to hear — details the months, sometimes years, of tedious research, organization and writing the successful millionaire did to turn the napkin into a viable business plan.

"There is no substitute for a business plan," said David Thomas, assistant professor

YOUTWINKFACE!

Laurie Macomber

See ENTREPRENEURS, 10A

Entrepreneurs, start your plans

In March, a startup venture from Fort Collins called VetDC took top honors at the Monfort College of Business Entrepreneurial Challenge. Since then, the company that reverse-engineers animal treatments from human therapies has gone on to receive funding from the Colorado Institute for Drug, Device and Diagnostic Development and presented at the Rocky Mountain Life Science Investor and Partnering Conference in Denver this week. The third annual Entrepreneurial Challenge is about to begin, with \$36,000 in prize money on the line. If you have

an idea you'd like to enter, here are some important dates to remember:

Oct. 5, 6 p.m.	Informational Workshop UNC Center at Centerra, Loveland Learn about application guidelines, judging criteria, local resources to help with business plan preparation and more.
Nov. 14	Application deadline Guidelines and format available at www.mcb.unco.edu/events/E-Challenge
Nov. 29	Semi-finalists will be selected from among plans submitted.
Jan. 16, 7:30 a.m	Preliminary Challenge
5:30 p.m.	UNC Center at Centerra, Loveland Each semi-finalist will have 15 minutes to present his or her business concept during the competition.
Jan. 20	Five finalists will be notified.
Feb. 15	Final business plans and \$100 entry fee due.
March 8, 2 - 7:00 p.m.	Entrepreneurial Challenge UNC University Center, Greeley

Finalists will present their plans to a panel of judges. First place plan takes home \$18,000; second place \$10,000; third place \$8,000. The afternoon event, which is open to the public, also includes a keynote speaker, a networking reception, and an opportunity to meet respected entrepreneurs and sponsors.

SOURCE: UNC MONFORT COLLEGE OF BUSINESS



As in life, saying nice things online makes connections

Sometimes people refer to social media marketing as being like "IRL" — In Real Life.

It is, actually. The only thing that gives it a feeling of "remove" is the computer screen and the keyboard. But if you can manage to make those two physical impediments disappear in your mind, then virtual becomes very much IRL — In Real Life.

What's the difference? Networking with people at a trade show, convention or after hours event OR typing a short message to them that's personal? With social media

marketing, you've made an important connection, just this time it's without a drink in your hand (which may be a good thing!).

If you set goals for your business, and those goals include schmoozing with past clients, prospects, vendors and those who are influential in your community, then you've found a useful shortcut to your to-do list via social media marketing.

Being top of mind with prospects is hugely important. When they're looking for a vendor and your name comes across their desk — or their PC screen — they may just pick up the phone and call you. Or send you an email or a Facebook message.

As Woody Allen said, "80 percent of success is just See NETWORKING, 31A



ENTREPRENEURS, from 9A

of management at the University of Northern Colorado's Monfort College of Business. "I know a lot of entrepreneurs that started businesses several years ago on the back of an envelope, but those days are clearly over. Everyone's looking for a critically thought-out, wellresearched business plan."

Thomas heads up the college's annual Entrepreneurial Challenge, a competition where startups can take advantage of workshops and area resources to create a business plan, present the plan and compete for funding.

The competition that launches with an informational workshop on Oct. 5 is the college's third entrepreneurial challenge. A total of \$36,000 in funding will be awarded, with \$18,000 to the first place winner, \$10,000 to the second and \$8,000 to the third.

Anyone interested in moving forward in the competition must submit a business feasibility analysis by Nov. 14. Semifinalists will present their 15minute business plans to a preliminary panel Jan. 16. The five finalists will present their plans to a panel March 8 during the Entrepreneurial Challenge event, which also features a keynote speaker and a networking reception.

"In today's marketplace, funding is very tough and every investor wants a business plan or they won't spend time talking to you," Thomas said.

Though investors are adamant about seeing business plans before providing funding, comprehensive plans are rare, Thomas said. Every year, 50 to 100 people looking to start a business ask Thomas and his colleagues for advice, and it seems fragmented plans are standard.

"Competition is both direct and indirect."

David Thomas, assistant professor of management University of Northern Colorado's Monfort College of Business

Three steps to a plan

Thomas suggests three critical steps to create a tightly written business plan: 1. Do a feasibility study;

2. Understand the marketplace; and

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MANAGEMENT

3. Quantify everything — costs, revenue, sales.

"Of those 50 to 100, less than 1 percent get to the conclusion of their business plan," Thomas said. "Once they do the research they find out someone else is already doing it or it hasn't been done and there's a reason behind that. Perhaps it's a great idea but it's not a viable idea."

Assessing the feasibility of an idea means research. Going to the library, perusing the Internet or, for those who cannot wrap their head around putting their ideas on paper, hiring a business plan writing consultant who can, among other things, help research the gaps in the marketplace, competitors and the industry.

"A lot of people make two mistakes," Thomas said. "One, they grossly over estimate the value of their product and two, they grossly underestimate the competition."

In Thomas' experience, approximately 60 percent of those interested in starting a business do not get passed this first step. Even if they do complete this step, many move forward without fully understanding the competition.

"Competition is both direct and indirect," Thomas said. "The mistake people make is that they just look for direct competition but indirect competition is just as tough. If you have a product where people are spending discretionary income and it's between you and something totally unrelated, like a vacation, they're going to need to deicide what to spend money on."

Another issue startups run into is failing to understand how their product will fill a gap in the marketplace, instead focusing on the product's features. Writing a business plan will force the wannabe entrepreneur to address these issues of specificity. Once those issues are addressed, they can better understand their market and position their product in it.

"Look at OtterBox," Thomas said, referring to the Fort Collins-based company that designs and sells protective cases for handheld electronic devices. "(Founder Curt Richardson) started with equipment that protected camera lenses and now look what he's grown into. He didn't do that accidentally."

Multiple rewrites

While less than 1 percent of the plans presented to Thomas actually come to fruition, it's not uncommon for an entrepreneur to tweak or rewrite a business plan multiple times before finding the right one.

Thomas gives the example of Tim Westergren, founder of online radio service Pandora, who went through hundreds of business plan iterations while growing the company. Thomas said many startups look at people like Westergren and falsely believe they became huge successes without business plans.

"A lot of people are absolutely convinced that their idea is the greatest idea and all they need to do is rush to get it out there or someone else will steal it and they don't do a plan," Thomas said. "They're so excited and passionate but frankly, they're getting bad advice."

The Entrepreneurial Challenge is meant to help all participants by giving them a foundation for creating a functioning business plan.

"Business plans are like houses," Thomas said. "Would you go about building a house without blueprints? No. Of course not. It's crazy."

TIME OUT



SOCIAL OUTING - 1. DaVinci Sign Systems had a team of 12 people ride Turning Point's Pedal to the Point 72-mile loop Aug. 14. **2.** Jason Kendall with Exodus Moving and Storage connects with Chalice Springfield of Sears Real Estate at Greeley Young Professionals Sept. 1 at Whiskey River. **3.** Larimer County employees Lew Gaiter III, left, Steve Johnson, Avie Strand, Kim Vecchio and Tom Donnelly stand together at a thank you presentation for saving their change all summer long to benefit the Poudre Valley Cancer Center.

Email your event photos to news@ncbr.com. Include complete identification of individuals.





community experience likenoother

Friday, October 14

Table Hop & Taste **community party** 6:00 p.m. to 9:00 p.m.

Open to the entire community \$15 per person Cocktails and Hors d'oeuvres will be served

Guests are welcome to table hop through the custom dining rooms, taste amazing food from local chefs, take a private tour of the hospital's newest additions, and support health and research in our region.

Saturday, October 15

Saturday night **premier sponsorship event** 6:00 p.m. to 12:00 a.m.

Business/Individual Sponsorships still available Dinner, Silent-Auction, Drinks, Music, and Fun "Cocktail Casual" Attire

Medical Center of the Rockies North Medical Office Building, Floor Three 2500 Rocky Mountain Avenue • Loveland, CO

MEDICAL CENTER OF THE ROCKIES RESEARCH AND EDUCATION *Foundation*







Poudre Valley Medical Group

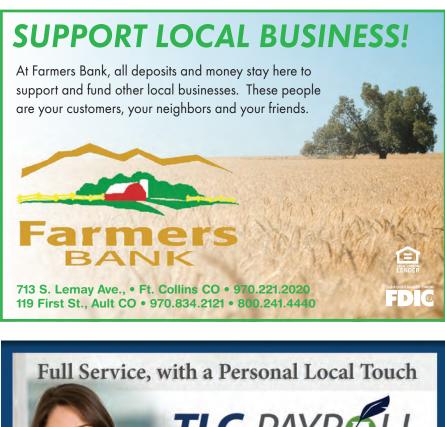






Friday Tickets or Saturday Sponsorships

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ON THE JOB

FINANCE

Guaranty Bank and Trust Co., a wholly owned subsidiary of Guaranty Bancorp, appointed Michael B. Hobbs as president. Hobbs has more than 20 years of financial services experience with over 15 years in the Colorado banking community. Hobbs' primary responsibility will be to lead

the lending activities across the Bank.

Kory Stolte has joined the Verus Bank of Commerce team as an executive vice president/loan officer. Stolte specializes in SBA, business, and investor real estate lending and will be based at the Loveland branch. He brings 21 years of banking experience, most recently working in the Loveland market.

HOBBS

David Bruni joined U.S. Bank as the market president and business banking manager for Northern Colorado. Bruni has over 16 years of banking experience including seven years with U.S. Bank during which he previously served as U.S. Bank's market president in Boulder and commercial banking manager for Northern Colorado.

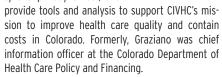


Lawrence Long has been promoted to the position of Advanced Medical Imaging Consultants chief information officer. Long joined AMIC in March of 2005. He is responsible for Overall IT operations including financial systems, clinical systems, general IT operations, managed services operations and technical regulatory compliance.

BRUNI

Riley W. Hale, M.D., joined the Banner Mountain Vista Orthopaedic Medical Clinic staff and began seeing patients Aug. 18 at the clinic in Greeley. Hale completed medical school at the University of Nevada School of Medicine in Reno, Nev., and a residency in orthopedic surgery at the Mayo Clinic in Rochester, Minn. He also completed a fellowship in orthopedic trauma at Tampa General Hospital in Tampa, Fla.

The Center for Improving Value in Health Care named Andy Graziano as its director of information technology and the All Payer Claims Database. Graziano will manage the implementation of the APCD, act as CIVHC's information security and privacy officer, and



GRAZIANO

REAL ESTATE

W. West Foster, MAI, of Greeley, was honored with the Lifetime Achievement Award by the Appraisal Institute. Since 1981, Foster has been a fee appraiser with Foster Valuation Co., specializing in valuation and counseling for a variety of nonresidential properties. The Lifetime Achievement Award is presented to an Appraisal Institute member who demonstrates high ethical standards, has volunteered several years of service and has contributed to the Appraisal Institute.

TECHNOLOGY

Loveland-based Numerica Corp. hired Jason

Johnson, Ph.D., as a research scientist to develop algorithms for tracking orbiting objects and debris for improved space situational awareness; Gabe Hart as a computational scientist to develop algorithmic solutions and software for distributing multiple target tracking for air and missile defense programs; and research scientist Alex Mont to create algorithms and software for combinatorial optimization problems arising from multiple object tracking programs across

James Carrion, owner and lead instructor of IT training company Mountain View Systems in Fort Collins, completed a Masters Certification in Active Directory, joining an elite group of individuals who have reached the highest level of Microsoft product mastery. This select distinction is presented to those

Numerica.

HART

JOHNSON

MONT

who have successfully completed the two week long Microsoft Certified Master Program and passed a Microsoft certification lab.

ACCOUNTING

Amy Shoemaker joined Kennedy and Coe LLC in Loveland to help the accounting and consulting firm's clients effectively lead people and manage operations. Shoemaker will also work to implement the firm's executive coaching program, leadership academy, succession planning and talent



SHOEMAKER

development process for clients, programs she helped create during her five years at Kennedy and Coe.

MISCELLANEOUS

Lori Minter, owner of Fish Window Cleaning in Fort Collins, received the Navigator Award at the eleventh annual Fish Window Cleaning Convention held in July. The award was presented to her in recognition of her work with prospective new franchisees. Fish Window Cleaning provides services for commercial and residential customers in Fort Collins, Loveland, Greeley and Windsor.

> If you have an item to share about a promotion, job change or career news of note, email it to Noah Guillaume at nguillaume@ncbr.com, or mail it to On The Job at NCBR, P.O. Box 271810, Fort Collins, CO 80527.



How to appeal to the Millennial workforce

What does it take to keep your young workforce happy? A steady paycheck? Benefits? Turns out that what lured baby boomers is not always on

top of the list for Millennials, those born between 1980 and 2000.

For this group, also called Generation Y, Generation Next and Echo Boomers, being happy on the job means working for a company that champions volun-

teerism, employee

engagement and a



BBB NEWS

Pam King

positive organizational culture, according to the eighth annual Deloitte Volunteer IMPACT Survey.

Or, according to Travis Robertson, author of "The Millennial Revolution," if this young group of workers is going to dedicate more than a third of their lives to something, they want to find fulfillment. This requires a company willing to take time to match more than just skills to a position, but strengths and passion as well, he explains.

If you work with Millennials long enough, you'll discern that this population that has grown up with video games, cellphones and computers is adept at multi-tasking and strives to maintain relationships, whether it's on Facebook, Twitter or LinkedIn.

Millennials have a passion for new information and are not content with the status quo when it comes to moving up the job ladder. And if they see something they don't like happening at the company, they're just as likely to walk as to stick around, according to Robertson. In fact, they often go to work for less money but at companies where they are more fulfilled.

Know that Millennials don't expect to be in any one job for very long and, in fact, might opt to travel or initially take jobs unrelated to their degrees. Neil Howe, co-author of the book "Generations," said the message to employers is to organize Millennials in groups, structure the work and give them constant feedback. Millennials want to be led, not controlled.

But perhaps the real key to engaging the Millennial in work is by engaging in philanthropy. The Deloitte survey reveals that those who frequently participate in their company's employee volunteer activities are:

Twice as likely to rate their corporate culture as very positive (56 percent vs. 28 percent)

■ More likely to be very proud to work for their company (55 percent vs. 36 percent)

■ More likely to feel very loyal toward their company (52 percent vs. 33 percent)

Nearly twice as likely to be very

satisfied with the progression of their career (37 percent vs. 21 percent)

More likely to be very satisfied with their employer (51 percent vs. 32 percent); and

More likely to recommend their company to a friend (57 percent vs. 46 percent)

How can you make your company more attractive to this young workforce? Studies show that company culture not only draws talented Millennials as employees, but as consumers as well. So this begs the question: Is your business one that your own Millennial employees would do business with if they weren't working for you? Do employees willingly recommend your business to their friends?

Assess company culture

Start your assessment by looking at your company culture. Do you have a company handbook? An ethics policy? Do you give back to the community either financially or by participating in offsite volunteer opportunities? Are you implementing green policies and encourage employees to do likewise, perhaps by providing showers for those who bike to work?

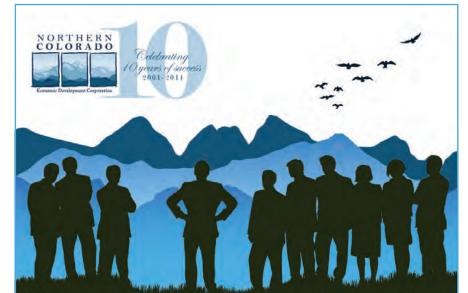
Do you offer opportunity for creativity? And for fun? If the answer to the latter question is "no," try an impromptu office get-together and see what happens when employees from different departments have the opportunity to interact with each other. Do this on a regular basis and you'll see work-related collaborative efforts blossom.

Do you encourage employees to share ideas and to become problemsolvers. This may come as a surprise, but none of us have all the answers all the time. Millennials bring with them a keen understanding of technology and know how to use it to solve business issues you may not know you even had.

Do you have flexible work schedules or provide employees the option to telecommute? Experts suggest managers look at the volume of work completed rather than the number of hours worked. And the parent who can take off early to go to a child's soccer game will gladly make up the hours.

Do you provide continuing education? Mentorships? If not, consider investing in personal development and training, even coaching/mentoring programs. Don't underestimate the importance of sharing your own expertise, wisdom and stories. For example, the owner of a Northern Colorado construction business, a past nominee for the BBB Torch Award for Business Ethics, schedules monthly meetings to share his knowledge of the business and what it takes — finances, management decisions, business ethics — to run the company.

Pam King is president/CEO of the Better Business Bureau serving Northern Colorado/Wyoming.



The peak of collaboration starts with us. Annual Meeting 2011

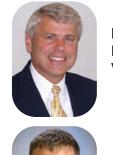
> Title Sponsor **Home State**

From Rockets to Rockies: ACE and **NASA's Role in Innovation and Regional Economic Growth**

DATE: TIME:

October 12, 2011 11:30am - 1:30pm (Networking begins at 11:00am) LOCATION: **Fort Collins Hilton** 425 W. Prospect Road

MEETING AGENDA



Introducing **New President and CEO** Walter "Walt" Elish

Northern Colorado Economic Update Dr. Martin Shields, CSU Regional Economist

Keynote Speaker

Diana P. Hoyt, Manager, Innovation and Strategic Partnerships, Office of the Chief Technologist, NASA Headquarters

Presentation of Regional Economic Development Excellence Award

> **Registration - \$40 per person** Foothills Table of Eight - \$500 Registration Closes Thursday, October 6 at 5 p.m.

RSVP - Diana McKinney - dmckinney@ncedc.com 970-667-0905 VISA DISC VER

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BRIEFCASE

KUDOS

Preston Middle School in Fort Collins was among 18 U.S. schools named by **Intel Corp** as finalists in the 2011 Intel Schools of Distinction Awards. Each of the 18 schools will receive a \$5,000 award from the **Intel Foundation** and a trip to Washington, D.C. this month, when six schools will be named Intel Schools of Distinction and each win an additional \$5,000. One of the six schools will also be selected as Star Innovator and will receive \$25,000 from the Intel Foundation and additional prizes and services from sponsors.

NEW PRODUCTS AND SERVICES

Fort Collins Utilities now offers a variety of rebates for restrooms, clothes washers, dishwashers, sprinkler equipment and custom projects to help commercial customers save water and money on utility bills. Rebates are available to all businesses with a Fort Collins Utilities commercial water account, including HOAs and apartment complexes. See applications and guidelines at fcgov.com/waterefficiency.

DEADLINES

Beetle-kill firewood for \$10 per cord will be available through Oct. 31 at the **Colorado State Forest** in north-central Colorado. The State Forest is selling self-serve permits to encourage citizens to remove a build-up of dead wood that inhibits new growth and could fuel an intense wildfire. Only trees no longer housing live bark beetles or their larvae have been identified for removal, making the wood safe to transport. For more information about the State Forest firewood program call 970-723-4505. The **High Plains Library District Board** is seeking applications to fill three expiring positions on the Library Board of Trustees. This is a governing board which determines the policies of the library in relation to community needs, requires proper standards be maintained, provides adequate financing for the library operation and provides necessary buildings and equipment for activities of the library. For more information or an application, call Janine Reid at 970-506-8563 or Gail Craig at 970-506-8588 or email gcraig@highplains.us. The application deadline is Oct 10.

ANNIVERSARIES

She She Nail and Wax Lounge in Fort Collins celebrated its third year in business in August and launched new services to commemorate the occasion. The salon/spa now features state-of-the-art



Nonprofit notes

Funding Partners, a non-profit community development financial institution, has executed a service contract with the city of Fort Collins to conduct the loan origination of all loans for the city's Landmark Rehabilitation Loan Program. Through the Landmark Rehabilitation Loan Program, any residential or non-residential structure that has been designated as a local historic landmark, or a property located in the local landmark district (Historic Old Town District and Sheely Drive Historic District) is eligible for no-interest loan funding to reimburse specific project costs incurred during physical preservation, restoration or rehabilitation of the landmark structure's exterior. For further information, contact Funding Partners at: 970-494-2021 or info@fundingpartners.org.

The volunteers of North Colorado Medical Center recently awarded \$36,000 in scholarships to high school and college students who have made a valuable contribution to the community through their volunteer service at the hospital. Nine local students were recognized with scholarships for their achievements in academics, dedication to volunteer work, and passion for pursuing their future goals. Six winners are recent high school graduates who plan to continue their education at various universities this fall. Three scholarships were also given to current college students who plan to continue pursuing their educational and professional goals. To be eligible for an NCMC volunteer scholarship, individuals must give at least 100 hours of volunteer service.

microdermabrasion services, Minx nail accents, new South Seas spray tanning equipment, and an expanded line of Shellac and Gelish products.

Fort Collins Brewery celebrated the one-year anniversary at its new location at 1020 E. Lincoln Ave. in Fort Collins. The new location includes on-site eatery Gravity 1020. Visit www.fortcollinsbrewery.com for more information.

MISCELLANEOUS

Tour de Fat, **New Belgium Brewing**'s traveling celebration of all things bicycle, raised more than \$90,000 for **Overland Mountain Bike Club, Bike Fort Collins** and **Fort Collins Bike Co-op**. The national tour, which is in its 12th season, made its seventh stop in Fort Collins with 20,000 riders in the bike parade, the largest bike parade in Tour de Fat history.

Be Local Northern Colorado welcomed new and renewing members Trebuchet Group, Trees Everlasting, Magnolia Music Studio, J&J's Salsa, Colorado Cherry Co., Butter Cream Cupcakery, Verde Project Development, Come Back to the Table, Sonny Lubick Steakhouse, Open Pathways to Learning, Iridescence by Brian, Sweet European Treats, Sylvan Dale Guest Ranch, The Welsh Rabbit Cheese Shop, Fort Collins Convention & Visitors Bureau, The Fiddletown Bakery, The Pettine Farm, Lorraine Caron ND, AllStar Cleaning, Hazel Dell Mushrooms, Rocky Mountain Orchards, Mau's Raw Chocolate, Mama Said Sew, The Stichin' Den, BeesNeeds, Old Firehouse Books and Ela Family Farms.

If you have an item to share about name changes, new products or business news of note, email it to Noah Guillaume at nguillaume@ncbr.com, or mail it to Briefcase at NCBR, P.O. Box 270810, Fort Collins, C0 80527.

CALENDAR

- Sept. 23 Livestock in Weld County A Family Affair, from 7:30 a.m. to 4 p.m., Weld County Administration Building, 1150 0 St. in Greeley. Cost: \$20. Registration Deadline: Sept. 21. Contact: Kim Barbour at 970-352-3566 or kim@greeleychamber.com.
- Sept. 23 26th Annual September Symposium, Hilton Fort Collins, 425 W. Prospect Road in Fort Collins. Contact: RSVP at 970-498-6606 or www.larimerworkforce.org/symposium.
- Sept. 23 A Vintage Affair, from 6:30 to 9:30 p.m., Drake Centre, 802 W. Drake Road in Fort Collins. Cost: \$45. Registration Deadline: Pre-registration ends Sept. 19. Contact: Cary Rentola at 970-663-3500 or cary.rentola@pathways-care.org.
- Sept. 23 Annual Ag Tour. Cost: \$20, \$15 for members of the Greeley Chamber of Commerce. Contact: Kim Barbour at 970-352-3566 or kim@greeleychamber.com.
- Sept. 24 National Public Lands Day, from 8:30 a.m. to 4 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 or kwumkes@fs.fed.us.
- Sept. 24 OtterBox Headquarters Grand Opening, from 10 a.m. to 2 p.m., OtterBox Headquarters, 209 S. Meldrum St. in Fort Collins. Registration Deadline: Sept. 24. Contact: Molly McCarthy at 9704907412 or molly.mccarthy@otterbox.com.
- Sept. 24 Loveland shred event, from 10 a.m. to 2 p.m., Loveland Recycling Center, 400 N. Wilson Ave. in Loveland. Cost: Free with a yard debris permit, \$5 without a permit. Contact: city of Loveland at 970-962-2529 or www.cityofloveland.org.
- Sept. 27 In-Focus Sustainability Centers Series: I-WATER Program, from noon to 1 p.m., School of Global Environmental Sustainability, 108 Johnson Hall, Colorado State University in Fort Collins. Cost: Free. Contact: Kerri McDermid at 970-492-4155 or kerri.mcdermid@colostate.edu.
- Sept. 28 Loveland Chamber In Focus Series, from 7:30 to 9 a.m., Loveland Chamber, 5400 Stone Creek Circle in Loveland. Contact: Jim Worthen at 970-667-6311 or jworthen@loveland.com.
- Sept. 28 Understand Thy Numbers, from 8:30 a.m. to noon, SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$40. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.
- Sept. 29 Trademarks & Copyrights, from 10 a.m. to noon, SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$25. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.
- Sept. 29 Northern Colorado Showcase Safety Panel, from 11:30 a.m. to 1 p.m., Embassy Suites -Loveland, in Loveland. Registration Deadline: 9/23/11. Contact: RSVP at shanna.jamsay@leavitt.com.
- Sept. 29 Oil & Gas Industry Job Fair, from 4 to 6 p.m., Island Grove Exhibition Building, 525 N. 15th Ave. in Greeley. Contact: Jo McLavey at 970-353-3800 or jmclavey@co.weld.co.us.
- Sept. 29 Commercial Real Estate Women Oktoberfest Event, from 4:30 to 6:45 a.m., Fort Collins Brewery & Gravity Ten Twenty, 1020 E. Lincoln Ave. in Fort Collins. Cost: \$15. Registration Deadline: Sept. 26. Contact: Candice Hartley at 970-226-0341 or candice.hartley@lrainc.com.
- Sept. 29 Northern News & Networking, from 4 to 6:30 p.m., Best Western, 5542 E. Highway 34 in Loveland. Cost: \$15. Registration Deadline: Sept. 26. Contact: Candice Hartley at 970-226-0342 or candice.hartley@Ira-inc.com.
- **Oct. 1** What's It Worth? Antique and Collectibles Evaluations, from 10 a.m. to 5 p.m., Foothills Mall, in Fort Collins. Cost: \$15 for first item, \$10 second item. Contact: RSVP at 970-221-7111.
- **Oct. 1 2** Grant Farms 4th Annual Harvestival, Grant Family Farms, in Wellington.
- Oct. 1 Colorado Health Care Legislation, from 9:30 to 11:30 a.m., Coloradoan Community Room, 1300 Riverside Ave. in Fort Collins. Contact: Linda Mahan at 970-484-2259 or Imahan@alum.bu.edu.

- **Oct. 2** Pathways Hospice Kids, Horses and Healing, Hearts & Horses Therapeutic Riding Center, 163 N. County Road 29 in Loveland. Contact: Janet Severance at 970-663-3500 or janet.severance@pathways-care.org.
- Oct. 4 Launching E-Commerce, from 8:30 to 10:30 a.m., Loveland Center for Business Development, 441 E. Fourth St., Suite 101a in Loveland. Cost: \$25. Contact: Mary Ann at 970-667-4106 or maryann@lovelandcenterforbiz.org.
- **Oct. 4** Business Planning for Success, from 8:30 a.m. to noon, SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$40. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.
- **Oct. 4** Front Range PC Users Group, from 7 to 9 p.m., Fort Collins Senior Center, 1200 Raintree Drive in Fort Collins. Contact: Front Range PC Users Group at http://www.frpcug.org.
- **Oct. 5** Web Analytics for Business, from 10 to 11:30 a.m., SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$25. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.
- Oct. 5 So You Want to Start a Business, from 8:30 to 10:30 a.m., Loveland Center for Business Development, 441 E. Fourth St., Suite 101a in Loveland. Cost: \$20/non-Loveland residents, FREE for Loveland Residents. Contact: Mary Ann at 970-667-4106 or maryann@lovelandcenterforbiz.org.
- Oct. 5 Grow Your Business with Internet Marketing Campaigns that Work, from 3 to 5 p.m., Loveland Center for Business Development, 441 E. Fourth St., Suite 101a in Loveland. Cost: \$25. Contact: Mary Ann at 970-667-4106 or maryann@lovelandcenterforbiz.org.
- Oct. 5 Monfort College of Business Third Annual Entrepreneurial Challenge Workshop, from 6 to 8 p.m., UNC Campus at Centerra, 2915 Rocky Mountain Ave. in Loveland. Cost: free. Contact:

Melissa Jensen at 970-351-1221 or melissa.jensen@unco.edu.

- **Oct. 5** US34 Access Control Plan Open House, from 4 to 7 p.m., Greeley Family FunPlex, 1501 65th Ave. in Greeley. Contact: Stan Elquist at 970-416-2309 or selquist@nfrmpo.org.
- Oct. 6 Cash is King, Cash Flow Basics, from 8 to 10 a.m., Loveland Center for Business Development, 441 E. Fourth St., Suite 101a in Loveland. Cost: \$25. Contact: Mary Ann at 970-667-4106 or maryann@lovelandcenterforbiz.org.
- **Oct. 6** Finding Your Market Niche, from 10 a.m. to noon, Loveland Center for Business Development, 441 E. Fourth St., Suite 101a in Loveland. Cost: \$25. Contact: Mary Ann at 970-667-4106 or maryann@lovelandcenterforbiz.org.
- Oct. 6 Website Tips and Ideas, from 4 to 5 p.m., Loveland Center for Business Development, 441 E. Fourth St., Suite 101a in Loveland. Cost: \$15. Contact: Mary Ann at 970-667-4106 or maryann@lovelandcenterforbiz.org.
- Oct. 6 Small Business Marketing, from 1 to 4:30 p.m., SBDC office (Key Bank Tower), 125 S. Howes, Suite 150 in Fort Collins. Cost: \$40. Contact: Terri Donovan-Keirns at 970-498-9295 or admin@larimersbdc.org.
- Oct. 6 Loveland Chamber Business After Hours, from 5:30 to 7 p.m., Sylvan Dale Ranch, 2939 N. County Road 31D in Loveland. Cost: \$12. Registration Deadline: Oct. 5. Contact: Jim Worthen at 970-667-6311 or Jworthen@loveland.org.
- Oct. 8 JA Bowl-A-Thon, starting at 0 a.m., Sweetheart Lanes in Loveland and North Chippers Lanes in Fort Collins, in. Cost: \$100. Contact: Maryann Fillingim at 970-490-1035 or mfillingim@jacolorado.org.
- Oct. 8 9 Pumpkin Pie Days Antique Show, from 10 a.m. to 5 p.m., Boulder County Fairgrounds, Exhibit Building, 9595 Nelson Road in Longmont. Cost: \$4, under 12 free. Contact: Mary Pearson at

- 303-776-1870 or office@stvrainhistory.org.
- **Oct. 9** Making Strides Against Breast Cancer Walk, from 9 a.m. to 1 p.m., Spring Canyon Community Park, 2626 W. Horsetooth Road in Fort Collins. Cost: FREE. Contact: Suzanne Fletcher at 970-222-6076 or thetreehousegroup@yahoo.com.
- Oct. 11 2011 Community Foundation Profiles Luncheon, from 11:30 a.m. to 1 p.m., The University of Northern Colorado University Center Ballroom, 2045 10th Ave. in Greeley. Cost: \$30/individuals, \$350/table sponsor (includes eight guests). Registration Deadline: RSVP by Oct. 1. Contact: Lauren Weber at 970-304-9970 or lauren@cfsgwc.org.
- Oct. 11 Creating a Great Business Plan, from 8 to 10:30 a.m., Loveland Center for Business Development, 441 E. Fourth St., Suite 101a in Loveland. Cost: \$45. Contact: Mary Ann at 970-667-4106 or maryann@lovelandcenterforbiz.org.
- Oct. 12 Business Before Hours, from 7 to 8:30 a.m., Hope Center, 2780 28th Ave. in Greeley. Registration Deadline: N/A. Contact: Kim Barbour at 970-352-3567 or kim@greeleychamber.com.
- Oct. 12 We Broke It, We Can Fix It: Modifying Human Behavior to Achieve Sustainability, from 5 to 6:30 p.m., Avogadro's Number, 605 S. Mason St. in Fort Collins. Cost: Free. Contact: Kerri McDermid at 970-492-4155 or kerri.mcdermid@colostate.edu.
- **Oct. 13** Jerr Boschee Presents The Global Rise of Social Enterprise, from 4 to 5 p.m., Colorado State University, College of Business, Rockwell Hall-West's Bohemian Auditorium, 501 W. Laurel St. in Fort Collins. Cost: Free. Contact: Fred Herrera at 720-690-6209 or fred.herrera10@business.colostate.edu.
- Oct. 13 Social Media Schizophrenia, from 3 to 5 p.m., Loveland Center for Business Development, 441 E. Fourth St., Suite 101a in Loveland. Cost: \$25. Contact: Mary Ann at 970-667-4106 or maryann@lovelandcenterforbiz.org.

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*Loans subject to credit approval

www.VERUSBOC.com



INDEX OF LEADING ECONOMIC INDICATORS Economic recovery has begun in Northern Colorado

Indicators remain positive for three consecutive months

The Northern Colorado Business Report Monthly Growth Rate was strongly positive in July, the result of a doubling of institutional construction commitments in Larimer County, specifically at colleges and universities. The growth rate was also positive in May and June after being negative for most of the first part of the year. It would appear that economic recovery has started in Northern Colorado.

The Index of Economic Growth in Northern Colorado also jumped up in May, June and July. July was well above levels reached early in 2010. The July rate of growth cannot be maintained, but I do expect slow, moderate growth to occur in the Northern Colorado economy.

The situation does not look nearly as bright for the U.S. economy. There is at least a 50 percent chance that the national economy will drop back into recession. Fiscal policy is in complete disarray, Presidential leadership is weak

and no workable policies are being proposed by Congress. Monetary policy has no potent bullets left and Fanny, Freddie and Wall Street banks have made a mess of housing policy.

The world

omy - or vice

ECONOMIC economy will not **INDICATORS**

save the U.S. econ-John W. Green, Ph.D. **Regional Economist** versa. Europe is a

mess and the financial situation there will drag on the U.S. financial sector. The European Community needs more than just a common currency. China's growth will slow if the rest of the world quits buying and India can't get its infrastructure built. Russia can't shake off the old communist influence and the Middle East is in turmoil. Only Brazil and South America are mostly free of conflict. Canada is still doing great.

Employment

Summer job growth in Northern Colorado was as strong in 2011 as it was in 2010 but we appear to be main-

taining those jobs better in 2011. Last year we saw a rapid decrease in employment by place of residence in the latter part of the summer; here's hoping that will not occur this year. The region's unemployment rate is very erratic as the labor force fluctuates but will probably remain in the 8 percent to 9 percent range for the next couple of years. The Growth Index for Employment is bouncing along the bottom of its recession dip but is showing no permanent signs of

increasing.

Construction

Index (1991=100)

Total value of construction put in

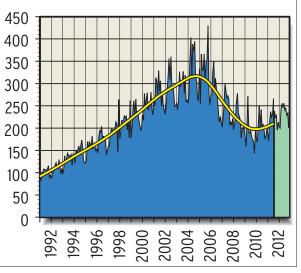
place in Northern Colorado took a huge

jump in July as a result of a doubling of

institutional construction commitments

Growth Index

The index has turned up for the May-July summer months. Expect a moderation of recent growth.



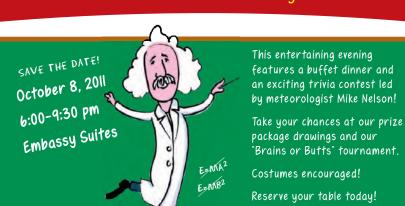
in the colleges and universities category in Larimer County. If not for this category, July numbers would have been little changed from May and June. This is a one-time commitment but should generate some nice multiplier effects in the local economy. Residential con-

See INDICATORS, 17A

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and may display a banner that

Einstein @ \$1.000 Company name and logo will appear on all sponsor signage and program at the event.

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Single-family permit value

2011 is slightly better than 2010 so the forecast is

INDICATORS, from 16A

struction improved slightly but commercial construction remained comatose.

The trend line in the number of single-family housing permits issued has turned up ever so slightly. However, the peak reached in 2011 was lower than the government-incentive-induced peak of 2010. I do think a slow recovery has started in the housing sector even though the inventory of unsold homes remains high and foreclosures are still occurring. Apartment construction and home rentals remain strong.

Vehicle registrations

Motor vehicle registrations are up sharply. This is due in part to increased new car sales, which have been very strong, both locally and nationally. The slight increase in economic activity has resulted in more vehicles being put on the road. The Growth Index for motor vehicle registrations is at its highest point since 1991, probably ever. The Index is about 230, 2.3 times its level in 1991.

Sales taxes

State data for new and renewed sales tax accounts and retail sales is very slow in getting to me. The state's data collection and reporting activities have been really hurt by budget cutbacks and their faltering attempts at automation of their activities.

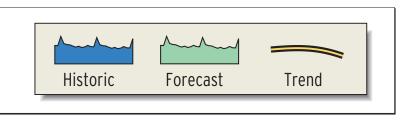
Retail sales data is only current through April but indicate that retail sales in Northern Colorado have quickly recovered from the recession. Total retail sales are back on the 20-year trend line, suggesting that the slowdown caused by the recession has been totally recovered and we're back on our 8 percent to 10 percent annual growth trajectory.

So, economic conditions are looking up for Northern Colorado but down for the U.S. economy. If only our nationally elected officials could be struck by the lightning bolt of economic understanding.

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

KEY

These economic indicators are provided by NCBR economist John Green.



slightly positive

160

140

120

100

80

60

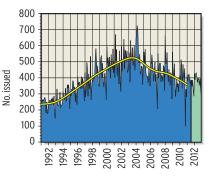
40

20

Millions of dollars

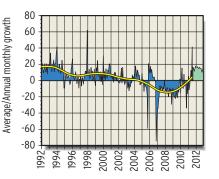
New sales-tax accounts

The state still has not completed their automation of this data series. There has been no new data since Sept. 2010



Growth in the region

Growth jumped in July just because of a doubling of institutional construction.



Bankruptcies

The number has been estimated since May 2010.

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Motor-vehicle registrations

1992 1994 1996 1998 2000 2002 2004 2006 2008 2008 2008 2008 2010 2012 2012

Single-family permits

1994 1996 1998 2000 2002 2002 2004 2006 2008 2008 2008

Employment by residence

Summer job growth this year was as strong as in 2010

but we appear to be maintaining that job growth this year.

The trend line is turning up ever so slightly.

800

700

600

500

300

200

100

300

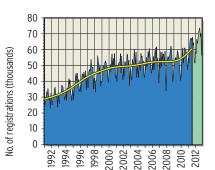
(thousands) 500 500

Population ()

50

No. issued 400

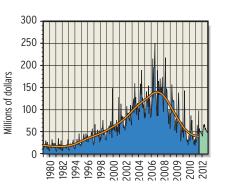
Consumers are on a fantastic buying binge of new vehicles or else lots of new residents are moving to Northern Colorado.



Total construction value

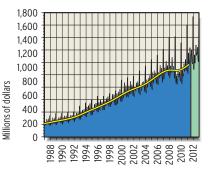
1996 1996 1998 2002 2002 2006 2008 2008 2008 2010 2010

July took a huge leap thanks to \$50 million of institutional construction by colleges and universities.



Retail sales

Retail sales appear to be back on the 20-year trend after pausing for about three years.



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DAILY IN REVIEW Citywide to acquire Advantage's Boulder branch

Editor's note: Daily in Review is a partial digest of stories reported in the Business Report Daily online service between Sept. 6 and 16. 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.

BOULDER — Citywide Banks will acquire a branch of Advantage Bank located at 1611 Canyon Ave. in Boulder. A definitive agreement has been signed but is subject to final regulatory approval, according to a statement issued by Citywide.

Terms of the agreement were not disclosed.

The branch will become Citywide's 14th, with all the company's branches located in the metro Denver region. The bank first opened in Aurora and holds nearly \$1 billion in assets.

Citywide specializes in banking and cash management services for small and midsize businesses.

The acquisition will bring the number of Advantage branches to three, with locations in Fort Collins, Loveland and Greeley. Citywide has indicated that all of the employees at the Boulder branch will remain employed there, said Tom Chinnock, CEO of Advantage Bank. Advantage currently holds approximately \$350 million in assets.

Loveland to clean up contamination

LOVELAND The federal Environmental Protection Agency has awarded \$313,000 to the city of Loveland for remediation of the 'Leslie the Cleaner' property at 301 N. Lincoln Ave. downtown.

The grant, made through the Colorado Brownfields Revolving Loan Fund, will be used to clean up soil and groundwater contamination once the city has purchased and demolished the current structure on the site. The total cost of the project is expected to be \$555,800.

In 2009, Loveland discovered contamination from dry cleaning operations that operated on the property for several decades.

The redevelopment of the property and adjacent parcels are part of a downtown revitalization effort that will include new parking, retail, office and residential space.

Region's housing sales declined in 2011

FORT COLLINS - Residential housing sales in three Northern Colorado counties declined 11 percent in the first six months of 2011 compared to the same period in 2010, according to the most recent report from the Everitt Real Estate Center at the Colorado State University College of Business.

From Jan. 1 to June 30, there were 5,556 home closings recorded in Boulder,

Larimer and Weld counties compared to 6,264 closings for the same period a year ago. Attached closings - condominiums, townhomes and duplexes - fell 19 percent during the reporting period, down to 969 closings, while the number of detached closings dropped 10 percent, down to 4,587 closings.

Boulder County experienced the greatest decline in total closings, down 18 percent from 2010 totals, followed by Larimer County with a 10 percent decline. Total closings in Weld County fell only 5 percent during this same period.

It is important to note that sales in the first half of 2010 were boosted by the federal homebuyer tax credits that expired last April.

The total number of homes available for sale in the region in the first half of 2011 fell 6 percent to 8,264 listings, from 8,800 listings for the same period of 2010. However, the total supply of available homes increased 11 percent - from 8.4 months' to 9.3 months' supply based on the average monthly sales absorption from the previous 12 months.

In Boulder County, a significant jump in the supply of homes was recorded in the second quarter of 2011, up 25 percent from an 8.8-month to an 11month supply. In Larimer County, the increase was smaller (11 percent), but a 9.4-month supply of homes remained available. Weld County had the lowest

total months' supply of available homes, down 3 percent to a 7.4 month supply.

Entrepreneurial Challenge kicks off Oct. 5

GREELEY — The University of Northern Colorado's Monfort College of Business will kick off its third annual Entrepreneurial Challenge with a workshop on Oct. 5.

The workshop will be held at the University of Northern Colorado Loveland Center in Centerra at 2915 Rocky Mountain Ave. beginning at 6 p.m.

The competition is limited to startup ventures. Prize money for the firstplace winner is \$18,000, \$10,000 for second place and \$8,000 for third place.

Applications to compete in the Challenge are due Nov. 14. For guidelines and format, visit www.mcb-echallenge.com.

Phase two of the competition is the Preliminary Challenge, to be held Jan. 16, where semifinalists will have 15 minutes to present their business concept to a panel of experts.

Five finalists will be invited to present their business plan on March 8 at UNC's University Center. The event will be open to the public and winners will be announced that night during the Bravo! Entrepreneur Awards hosted by the Northern Colorado Business Report.



\$36,000 in prizes to be awarded for Start-Up Ventures!

Do you have a great idea for a new business? Are you ready to see your dream of being an entrepreneur come true? Then you'll want to participate in the Third Annual Monfort College of Business Entrepreneurial Challenge.

Be sure to attend the free Entrepreneurial Challenge workshop to find out more about application guidelines, judging criteria, local resources to help with business plan preparation and more.



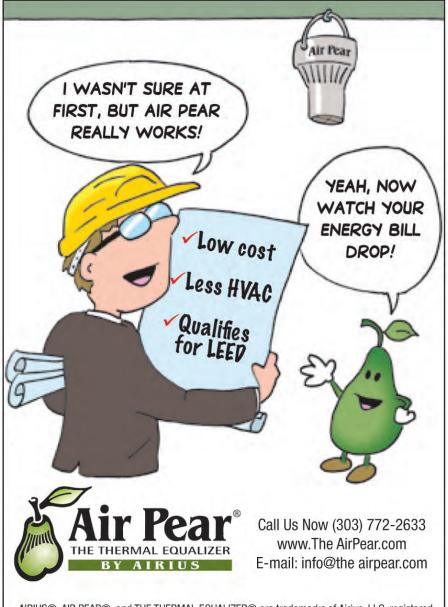
Entrepreneurial Challenge Workshop Wednesday, October 5, 2011 6 p.m. University of Northern Colorado Center at Centerra, Loveland – 2915 Rocky Mountain Avenue (northwest of Medical Center of the Rockies)

Applications are due Monday, November 14.

Visit www.mcb-echallenge.com for submission guidelines. contest rules and to submit your business concept.

UNIVERSITY of NORTHERN COLORADO





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ENERGY & UTILITIES Can energy development and wildlife coexist?

Impact on hunting detailed as season opens in Wyoming

By Jessica Lowell

news@wyoming.com

SARATOGA, Wyo. — When hunting season opens later this fall along the Wyoming-Colorado border, businesses in the region can count on an annual revenue bump. Every fall, hunters from all over converge on the area for a chance at elk, pronghorn or mule deer.

"At our fine-dining restaurants, even midweek, you would need a reservation," Stacy Crimmins, Platte Valley Chamber of Commerce executive director, said from her Saratoga office.

The income that hunters bring to this south-central Wyoming town is an important bridge between the summer tourism and the winter snowmobile seasons, Crimmins said.

Although she doesn't have hard and fast numbers, a segment of the local economy — outfitters and guides, hotels, motels, restaurants and stores —

depends on hunters each fall. Out-ofstate hunters tend to spend more money on travel and lodging than in-state hunters, who may opt to spend the most time they can in the field, Crimmins said.

A report issued by the International Association of Fish and Wildlife Agencies in 2002 estimated that at the time, hunting generated retail sales of \$135 million in Wyoming; applying the multiplier effect resulted in an economic impact of \$224 million.

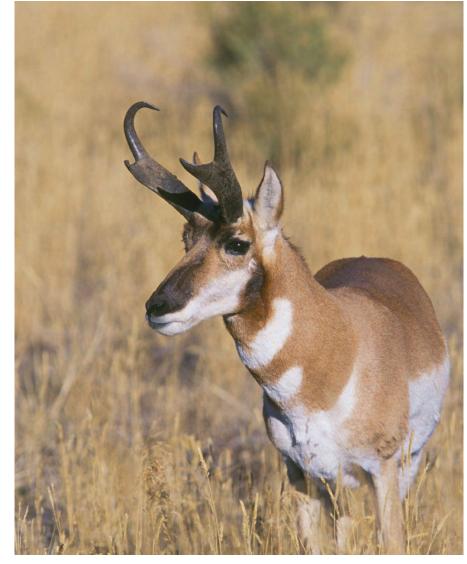
The area is also emerging as a strong player in the state's energy sector. The Petroleum Association of Wyoming says its members employed 20,000 people with an annual payroll of \$3.6 billion in 2009, and that's only one part of the largest sector of the state economy.

Tourism, including hunting, is the second largest contributor, and as energy development expands, it looks like there are conflicts ahead.

Hunting vs. energy

Earlier this summer, the National Wildlife Federation released a report detailing the status of game species in the region. "Population Status and

See ENERGY, 35A



Courtesy Wyoming Game and Fish

CAN'T ELOPE – Migratory animals like this pronghorn antelope will avoid areas of human activity. Oil and gas drilling rigs might be causing them to move away from their traditional range along the Wyoming-Colorado border.

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Tuesday, October 11, 2011 7:30 a.m. – 1:30 p.m.

Embassy Suites – Loveland 4705 Clydesdale Parkway

Tickets: \$45 Visit www.NCBR.com for more information and to purchase tickets.

> **Questions?** Contact De Dahlgren, Event Director ddahlgren@ncbr.com

Join the Northern Colorado Business Report, key implementation agencies and subject experts for a nonpartisan look at major components of the Affordable Care Act.

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HEALTH CARE REFORM

→ Implications and Implementation ←

Panels and Topics Include:

8:00 - 9:00 a.m. Opening Keynote -State and Federal Legislative Activity Update

Speakers will include from:

Colorado Department of Health Care Policy Susan E. Birch (Invited) **Executive Director**

Colorado Health Benefit Exchange Myung Oak Kim Communications and Outreach Manager

Governor's Office of Policy and Initiatives Lorez Meinhold Policy Director

Lorez Meinhold has served in the Governor's Office of Policy and Initiatives under two governors. She was appointed by Gov. Bill Ritter as the Senior Policy Analyst and now serves as the Policy Director for Gov. Hickenlooper. In this capacity she helps establish and advance the Governor's health agenda, analyzes and advises on health-related legislation and directs the administration's policy efforts around health reform and other initiatives.

Department of Regulatory Agencies (DORA) **Division of Insurance** Peg Brown (Invited) **Executive Director**

Morning Panels:

9:15 – 10:15 a.m. Medical Care Delivery Update

Topics to be addressed include accountable care organizations and physician realignment, current trends and implications

This session will include key leaders in heath care: **Robert Ruiz-Moss** Exchange Market Lead-WellPoint Anthem Blue Cross and Blue Shield

Robert Ruiz-Moss has nearly 20 years experience in numerous facets of the healthcare market. Rob is currently developing WellPoint's business model in each of its 14 states for the post-2014 marketplace. Rob is also as one of nine members of Colorado's Health Benefits Exchange Board, appointed by Governor John Hickenlooper.

Janet Pogar Regional Vice President Health Care Management Colorado and Nevada Anthem Blue Cross and Blue Shield

Janet Pogar has worked on all sides of the health care delivery system, including hospitals, physician groups and health plans. In her current job, Janet oversees hospital, physician and all other related services for Anthem in the Colorado market. Her passion: always looking at ways to help reduce the cost of care/insurance.

10:30 - 11:30 a.m. Corporate Wellness Opportunities and Benefits

Questions to be discussed include what are the opportunities presented by the Patient Protection and Affordable Care Act for wellness programs? What benefits can be realized what are the wellness points that can be gained? What are key elements of wellness initiatives that are successful?

This session will include key leaders in these industries:

- Wellness
- Human resources
- Health insurance

11:45 - 1:30 Lunch Panel: Health Care Reform Business Update

Industry-specific experts will discuss what's next for businesses and how organizations can prepare for health care reform implementation. Case studies from companies doing it right will be presented, and the Colorado Health Care Exchange and other must-know business health care related topics will be discussed.

This session will include key leaders in these industries:

- Health Care
- Human Resources
- Accounting
- Legal

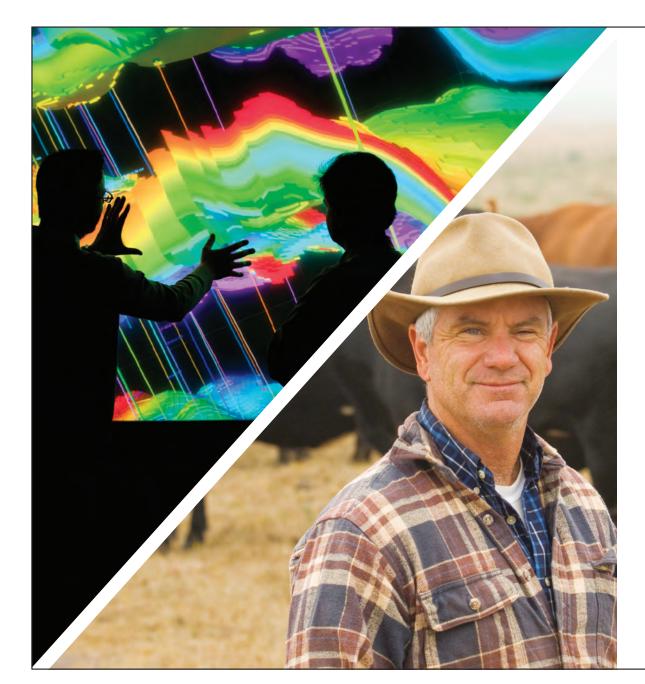
Largest Oil-Production Companies Ranked by oil production

DataBank The Vault's Always Open

		y on production					
RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	OIL PRODUCTION STB 2010 OIL PRODUCTION STB 2009	GAS PRODUCTION MCF 2010 GAS PRODUCTION MCF 2009	WATER PRODUCTION BOE 2010 WATER PRODUCTION BOE 2009	E-MAIL WEB SITE	PERSON IN CHARGE TITLE OF PERSON IN CHARGE YEAR FOUNDED
1	1	NOBLE ENERGY INC. 1625 Broadway, Suite 2200 Denver, C0 80202 303-389-3600/303-595-7403	7,417,853 5,996,592	74,708,343 69,283,228	2,524,462 1,162,592	info@nobleenergyinc.com www.nobleenergyinc.com	Charles D. Davidson Chairman, CEO 2000
2	2	KERR-MCGEE OIL & GAS ONSHORE LP 1099 18th St., No. 1800 Denver, CO 80202 720-929-6000/N/A	7,045,166 5,617,335	80,397,681 74,487,429	1,319,571 1,052,523	N/A www.anadarko.com	James T. Hackett CEO, Chairman 1983
3	5	ENCANA OIL & GAS (USA) INC. 3601 Stagecoach Road Longmont, CO 805004 303-774-3900/303-774-3913	1,038,105 900,191	21,053,755 19,269,588	438,222 401,374	corpcomm@encana.com www.encana.com	Randy Eresman CEO, President 2002
4	NR	EOG RESOURCES INC. 600 Seventeenth St. Denver, CO 80202 303-572-9000/303-824-5400	567,708 48,373	371,909 26,793	162,708 13,889	N/A www.eogresources.com	George A. Alcorn Director 1999
5	4	PETRO-CANADA RESOURCES (USA) INC. 1099 18th St., Suite 400 Denver, CO 80202 303-297-2300/303-297-7708	368,194 1,501,633	2,462,154 11,724,549	476,940 902,264	N/A www.petro-canada.ca	Rick George President, CEO 1967
6	6	MERIT ENERGY CO. 13727 Noel Road, Suite 500 Dallas, TX 75240 972-701-8377/972-960-1252	289,612 333,630	4,868,960 5,344,860	62,176 93,317	info@meritenergy.com www.meritenergy.com	Terry Gottberg President 1989
7	10	BONANZA CREEK ENERGY OPERATING CO. LLC 410 17th St. Suite 1500 Denver, CO 80202 720-440-6100/N/A	265,326 208,216	1,057,738 899,305	97,316 67,429	N/A www.bonanzacrk.com	Mike Starzer President N/A
8	7	K P KAUFFMAN CO. INC. 1675 Broadway, Suite 2800 Denver, CO 80202 303-825-4822/303-825-4825	241,772 243,768	1,670,391 1,520,506	148,371 140,969	kpkauffman@kpk.com www.kpk.com	Kevin P. Kauffman President, CEO, Chairman 1982
9	8	GREAT WESTERN OIL & GAS CO. LLC 1700 Broadway, Suite 650 Denver, CO. 80290 303-398-0356/866-742-1787	233,487 237,342	897,703 910,842	26,369 15,894	info@gwogco.com www.gwogco.com	Mark Depuy President, CEO 2005
10	9	UNIOIL 1775 Sherman St., Suite 3000 Denver, CO 80203 303-860-5800/303-860-5838	193,905 231,509	1,974,905 2,599,601	23,018 33,933	petd.petd.com www.petd.com	James M. Trimble President, CEO 2007
11	3	PDC ENERGY 1775 Sherman St., No. 3000 Denver, CO 80203 303-860-5800/N/A	173,377 1,553,179	8,553,585 11,828,181	113,322 130,540	petd@petd.com www.petd.com	James M. Trimble President, CEO 1969
12	11	DIVERSIFIED OPERATING CORP. 15000 W. Sixth Ave., Suite 102 Golden, CO 80401 303-384-9611/303-384-9612	135,898 103,855	589,017 385,720	101,664 89,844	tcammon@doccolo.com www.doccolo.com	Terry Cammon Owner, President 1985

Region surveyed consists of Larimer and Weld counties. Source: Colorado Oil and Gas Conservation Commission. STB = Stock Tangk Barrels, 42 U.S. gallons liquid volume. MCF = 1,000 standard cubic feet metric. BBL = Barrels.

N/A-Not Available NR-Not Previously Ranked



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TANDEM, from 1A

employee's online presence in a manner that protects both the employer and the applicant, Baker said.

"Social media checks are now a reality and it's already

changing the industry," Thurber added. "In the next 18 months, workforces continue to will evolve partly based on what we are planning to do."



While prospective THURBER employers may make

use of Google to find out more about an applicant via his or her social media use, such direct checking carries with it legal ramifications and creates risk for the company's human resources department.

When a third party such as Tandem conducts a search of a prospective employee's online presence, however, employers can be protected from unforeseen legal consequences that may arise.

For example, Baker said, Tandem has developed a program that blocks out information about an applicant's religious beliefs or cultural affiliations, neither of which is allowed to be taken into account when making hiring decisions under equal opportunity employment laws, but would be hard for an HR person to miss in reviewing search-engine results.

Industry needs innovation

Developing new products is a vital part of the background screening business, according to Thurber.

"Background screening is at risk of becoming a commodity," he said. "The best antidote for commoditization is innovation. I'm excited to be part of the team that will put innovation back at the forefront of the industry."

Tandem's penchant for innovation was one of the biggest draws in its acquisition, said William Greenblatt, CEO of privately held Sterling Infosystems, as well as its small business approach.

"The union of Tandem and Sterling is a marriage of the nimble, innovative drive of a small company and the capabilities and global influence of a market leader," Greenblatt said.

Sterling, which was founded in 1975 and employs 1,100 people, is the thirdlargest background screening company in the United States with operations in

REAL ESTATE, from 7A

have to do without necessary repairs.

These factors highlight the importance of providing low-income homeowners with assistance to keep their homes livable and safe something that is especially important in homes with children or senior citizens, which is the case with many of the homes that undergo repairs thanks to the program.

"The Department of Housing would rather put money into upkeep right now," Irwin said. "So rehab and repair programs are getting priority funding."

Rehabilitation and repair programs can begin applying for grant dollars in July, and must be able to show the DOH that they are able to effectively distribute the money in their communi-

"Background screening is at risk of becoming a commodity."

Jerry Thurber Tandem president

London, Mumbai, India, Malaysia and the Philippines, as well as satellite offices across the United States including in Denver and Vail. It claims 9,000 clients in 200 countries worldwide, offering 400 different online services and handling 10,000 transactions daily. It also owns Bishop Services Inc., an investigation and corporate due diligence firm.

By gaining access to such global resources, Tandem will be able to provide local clients with a more complete picture of a potential employee prior to hiring.

The management team at Tandem was also drawn to Sterling's intentions to work with them to build a better company rather than simply taking over. Tandem will also benefit from a much larger research and development team.

"We were in search of a capital infu-sion," Baker explained. "One of the things that you want is someone who will come alongside you to build a better enterprise, and that is what we found with Sterling."

The deal didn't happen overnight, either, Baker said. Interest in bringing the two companies together was first expressed back in March, but it was important to find the right partner, he added.

This is a great example of a large and growing industry recognizing the talent and success Tandem has to offer, and its gives our customers access to full service, global screening capabilities," Baker said in a statement about the acquisition

Talent was also a big factor in bringing the two companies together. "This is an industry driven by talent, and talent is what Tandem has," he said.

"We look for great businesses run by great people with a great opportunity for growth," Greenblatt said. "We found that in Fort Collins in Tandem."

ties. LHIP's long-standing history in Loveland and Larimer County provides a strong foundation when applying for grants.

The grant that was awarded to HACOL is part of the HOME Investment Partnership Program, created by the National Affordable Housing Act of 1990. HOME funds provide funding to local government, nonprofit and private developers for the purpose of providing opportunities for building, buying or rehabilitating affordable housing for rent or ownership to provide assistance to those in the lowincome bracket.

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

Largest Natural-Gas-Production Companies 🗘 DataBank Ranked by gas production

RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	GAS PRODUCTION MCF 2010 GAS PRODUCTION MCF 2009	OIL PRODUCTION STB 2010 OIL PRODUCTION STB 2009	WATER PRODUCTION BBL 2010 WATER PRODUCTION BBL 2009	E-MAIL WEB SITE	PERSON IN CHARGE TITLE OF PERSON IN CHARGE YEAR FOUNDED
1	1	KERR-MCGEE OIL & GAS ONSHORE LP 1099 18th St., No. 1800 Denver, C0 80202 720-929-6000/N/A	80,397,681 74,487,429	7,045,166 5,617,335	1,319,571 1,052,523	N/A www.anadarko.com	James T. Hackett CEO, Chairman 1983
2	2	NOBLE ENERGY INC. 1625 Broadway, Suite 2200 Denver, CO 80202 303-389-3600/303-595-7403	74,708,343 69,283,228	7,417,853 5,996,592	2,524,462 1,162,592	info@nobleenergyinc.com www.nobleenergyinc.com	Charles D. Davidson Chairman, CEO 2000
3	3	ENCANA OIL & GAS (USA) INC. 3601 Stagecoach Road Longmont, C0 80504 303-774-3900/303-774-3913	21,053,755 19,269,588	1,038,105 900,191	438,222 401,374	corpcomm@encana.com www.encana.com	Randy Eresman CEO, President 2002
4	4	PDC ENERGY 1775 Sherman St., No. 3000 Denver, CO 80203 303-860-5800/N/A	8,553,585 11,828,181	173,377 1,553,179	113,322 130,540	petd@petd.com www.petd.com	James M. Trimble President, CEO 1969
5	6	MERIT ENERGY CO. 13727 Noel Road, Suite 500 Dallas, TX 75240 972-701-8377/972-960-1252	4,868,960 5,344,860	289,612 333,630	62,176 93,317	info@meritenergy.com www.meritenergy.com	Terry Gottberg President 1989
6	5	PETRO-CANADA RESOURCES (USA) INC. 1099 18th St., Suite 400 Denver, CO 80202 303-297-2300/303-297-7708	2,462,154 11,724,549	368,194 1,501,633	476,940 902,264	N/A www.petro-canada.ca	Rick George President, CEO 1967
7	7	UNIOIL 1775 Sherman St., Suite 3000 Denver, CO 80203 303-860-5800/303-860-5838	1,974,905 2,599,601	193,905 231,509	23,018 33,933	petd.petd.com www.petd.com	James M. Trimble President, CEO 2007
8	9	K P KAUFFMAN CO. INC. 1675 Broadway, Suite 2800 Denver, CO 80202 303-825-4822/303-825-4825	1,670,391 1,520,506	241,772 243,768	148,371 140,969	kpkauffman@kpk.com www.kpk.com	Kevin P. Kauffman President, CEO, Chairman 1982
9	8	MINERAL RESOURCES INC. 3109 35th Ave. Suite B101 Greeley, CO 80634 970-352-9446/970-339-8321	1,660,835 1,741,068	74,582 93,237	20,277 14,770	info@mineralresourcesinc.com www.mineralresourcesinc.com	Collin Richardson Land manager 1981
10	12	BONANZA CREEK ENERGY OPERATING CO. LLC 410 17th St. Suite 1500 Denver, CO 80202 720-440-6100/N/A	1,057,738 899,305	265,326 208,216	97,316 67,429	N/A www.bonanzacrk.com	Mike Starzer President N/A
11	11	GREAT WESTERN OIL & GAS CO. LLC 1700 Broadway, Suite 650 Denver, CO 80290 303-398-0356/866-742-1787	897,703 910,842	233,487 237,342	26,369 15,894	info@gwogco.com www.gwogco.com	Mark Depuy President, CEO 2005
12	NR	DIVERSIFIED OPERATING CORP. 15000 W. Sixth Ave., Suite 102 Golden, C0 80401 303-384-9611/303-384-9612	589,017 385,720	135,898 103,855	101,664 89,844	tcammon@doccolo.com www.doccolo.com	Terry Cammon Owner, President 1985
rco: Colorad	n MCF, 1,000 stan ble	¹ Weld counties. nservation Commission. dard cubic feet metric. STB = Stock Tank Barrels, 42 U.S. ga	llons liquid volume. BBL = Barrels	1		Based upon re	sponses to Business Report survey researched by Maria To be considered for future lists, e-mail research@nc



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Regulators keep community banks from lending

Bills introduced to allow money to flow to firms

In the fall of 2008, as the financial crisis that has slowed our economy for the past two and a half years took hold, we were introduced to the term "too big to fail." These were banks and other financial institutions that were so large and so ingrained in every aspect of the economy that their continued existence was deemed to be a necessity.

When the recession hit, the government stepped in quickly to ensure their survival. Bailouts were given, and the Troubled Asset Relief Program or TARP was set up to ensure the continuation of large financial firms. From the importance placed on these large institutions one might think that America's entire financial system was wrapped up in these large behemoths, but that is not the case.

In fact, thousands of local community banks operate across the country. Colorado has a rich history of community banking, where small business owners and employers can do business

with a bank they know and trust, and people know that the money they deposit is being left with an institution that wants to see the community succeed as much as they do.

That shared interest in the community has traditionally led local banks to act in a responsible manner and shield themselves from systemic problems, but today regulators are threatening to bring that system down. In 2006, 7 percent of banks chartered in Colorado were adversely rated by the Colorado Division of Banking. At the end of 2010 that number was over 50 percent.

The recession has been tough on

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everyone, and the economy is certainly to blame for the majority of that increase. Unfortunately, federal regulators are forcing banks to fight through the rough economy with one hand tied behind their backs.

The Federal

Deposit Insurance

Corp. has enforced

GUEST COLUMN Cory Gardner

requirements such as mark-to-market accounting rules, loan classification guidelines, collateral valuation policies, and loss reserve requirements in such a way to make it extremely difficult for community banks to lend — and the small businesses that employ the majority of American workers cannot grow if community banks cannot lend.

In short, we must increase bank lending to improve the economy, but regulators are preventing such lending by forcing banks to hoard capital. We cannot expect to reinvigorate the economy while this is the case.

Two House bills

Congress has been considering this problem since 2009, and it is time for action. To that end I have co-sponsored two bills designed to alleviate the problem. The first is the Capital Access for Main Street Act, a bipartisan measure introduced by my colleague from the Seventh District of Colorado, Rep. Ed Perlmutter. This bill would provide relief by changing the rules on how small banks must account for losses on real estate loans, thereby allowing them to spread the cost over a longer period of time.

The second bill, introduced by Rep. Bill Posey of Florida's 15th District, clarifies exactly what loans regulators are able to classify as non-performing. It stands to reason that if borrowers are current on their payments then their loan is performing for the lender, but the FDIC doesn't always see it that way. This bill would prevent the FDIC from listing a loan as a loss when the bank is still receiving payment for it.

These are two very different approaches to the same problem, and they both have merit. It's been two and a half years since the fall of 2008, and yet we are still facing high unemployment, a weak dollar, and a sluggish economy.

We know that to move forward we need to stimulate lending. Lending means business expansion, and business expansion means jobs. What we must keep in mind is that the answer is not on Wall Street. The answer is right here, in our own communities, where the small banks that do business with local employers operate.

Republican Cory Gardner represents Colorado's Fourth Congressional District in the U.S. House of Representatives.







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Largest Southwest Weld Employers

Private sector, ranked by no. of employees

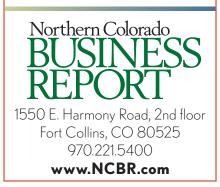
RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	EMPLOYEES 2011 EMPLOYEES 2010	REVENUES 2010 REVENUES 2009	TYPE OF BUSINESS	E-MAIL WEB SITE	PERSON IN CHARGE TITLE YEAR FOUNDED
1	1	MCLANE WESTERN INC. 2100 E. Ken Pratt Blvd. Longmont, CO 80504 303-682-7500/303-682-7557	403 418	\$1,280,238,827 \$1,321,268,186	Grocery distribution to convenience stores, mass merchants and drug stores.	contact@mclaneco.com www.mclaneco.com	Keith Pearson President 1894
2	NR	MARK YOUNG CONSTRUCTION INC. 7200 Miller Place Frederick, Co 80504-6609 303-776-1449/303-776-1729	157 140	\$63,000,000 \$48,000,000	General commercial construction.	Irodriguez@markyoungconstruction.com www.markyoungconstruction.com	David Guida President 1989
3	NR	BOULDER SCIENTIFIC CO. 598 Third St., P.O. Box 548 Mead, CO 80542 970-535-4494/970-535-4584	149 135	N/A N/A	Pharmaceutical intermediates, metallocenes, boron compounds and custom chemicals.	dlmorrison@bouldersci.com www.bouldersci.com	John Birmingham Founder 1972
4	2	PRODUCTION CONTROL SERVICES INC. (PCS) 3771 Eureka Way Frederick, CO 80516 720-407-3550/720-407-3540	144 110	N/A N/A	Plunger lift, gas lift, nitrogen generation and automation for oil and gas wells.	info@pcslift.com www.pcslift.com	Jeff Giacomino President 1985
5	7	UQM TECHNOLOGIES INC. 4120 Specialty Place Longmont, C0 80504 303-682-4900/303-682-4901	85 68	\$9,021,000 \$8,692,000	Electric motors.	sales@uqm.com www.uqm.com	Eric Ridenour President and CEO 1967
6	4	FCI CONSTRUCTORS INC. 4001 N. Valley Drive Longmont, CO 80504 970-535-4725/970-535-4867	83 94	\$269,513,000 \$328,000,000	Construction manager/general contractor.	sarmstrong@fciol.com www.fciol.com	Jeff Erker Vice President 1978
7	5	METAL SALES MANUFACTURING CORP. 7990 E. I-25 Frontage Road Longmont, CO 80504 303-702-5440/303-682-2509	80 86	N/A \$25,000,000	Steel roofing, panels and building products.	jhoopes@metalsales.us.com www.metalsales.us.com	Harry Austin General manager 1963
8	6	SPECIALTY PRODUCTS CO. 4045 Specialty Place Longmont, CO 80504 303-772-2103/303-772-1918	70 N/A	N/A N/A	Manufacturer of alignment and suspension parts, tools, and accessories for the automotive industry.	info@specprod.com www.specprod.com	Benjamin Bigelow Mina Cox CEO COO 1972
9	8	PRO-BUILD 4058 Camelot Circle Longmont, C0 80504 970-535-0395/970-535-0648	57 55	N/A N/A	Lumber, truss and millwork supplier.	bruce.allen@probuild.com www.probuild.com	Bruce Allen General manager 2006
10	NR	IDEAL FENCING CORP. 5795 Ideal Drive Erie, CO 80516 303-962-8100/303-962-8199	42 45	\$7,000,000 \$7,500,000	Installation of fencing, guardrail, cable barrier, and metal fabrication.	jb@idealfencingcorp.com www.idealfencingcorp.com	James W. Bockelmann President 1982
11	NR	STEELSTAR CORP. 101 Miller Drive Dacono, CO 80514 303-828-4303/303-828-4092	35 30	\$5,000,000 \$5,200,000	Steel fabrication.	sales@steelstar.com www.steelstar.com	Kris McLean CEO 1997
12	NR	ATEK HEATING & AIR CONDITIONING INC. 5979 Iris Parkway Frederick, CO 80530 303-833-1592/303-833-1595	35 26	N/A N/A	Commercial HVAC sheet metal contractor, fabrication, installation and service.	d.alquist@atekhtg.com www.atekhtg.com	1996
Not Availa Not Previou ion survey f Check Inc	isly Ranked	' ommunities of Frederick, Firestone, Dacono, Erie, Mead, the Del Camino a ry and Interstate Ford LLC did not respond in time to be included.	area, unincorporated Southwest Weld	County, and portions of Longmont.		Based upon responses to B To be cons	usiness Report survey researched by Maria sidered for future lists, e-mail research@nc

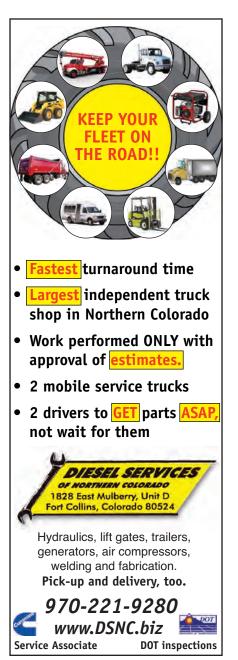


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Steve Porter, Northern Colorado Business Report

NEW COMPUTER LAB - This computer lab inside the Preconstruction Center, 251 W. Laurel St., is one of the improvements made to the 100-plus-year-old building with money raised through the Campaign for Colorado State.

CSU, from 1A

Anderson, CSU's vice president of advancement. "We've got some very passionate and loyal alumni and friends. And we've got a great university with a great story to tell, whether it's cancer research or energy. It's such a broad spectrum."

Indeed, CSU has attained a reputation of being among the top research universities in the nation, last year attracting a record \$330.8 million for research projects.

Anderson said some colleges have already met their fundraising goals as donors specifically target them.

'We want our donors to be able to say where they want their money to go, which is absolutely the most important thing," he said.

The Campaign for Colorado State University's individual college and unit goals are listed on the university's webwww.campaign. site at colostate.edu/cas.aspx.

Going 110 percent

Anderson said colleges that have met their goals include Engineering, Veterinary Medicine and Agricultural Sciences.

"But they're not stopping," he said. "They're still going 110 percent. We're all shooting to hit our goals and it gives the remaining ones the incentive to keep going."

Anderson said he has no doubt the \$500 million campus goal will be reached.

'We're confident we're going to make

it," he said. "We've got some very significant gifts that are being finalized, and we're confident we'll meet that goal by June or earlier."

Anderson said he expected an announcement of "one significant gift" will be made within the next 30 to 60 days, with others to follow as the June date approaches.

Dave Edwards, a 1972 CSU graduate and a member of the 18-person Campaign Leadership Council with his wife, Paula, said he thinks the campaign's success has rested on telling the university's story in a way it's never been told before.

"I think it's because Colorado State University has always been an excellent institution but didn't know how to tell its story," he said. "Through this campaign, we've learned how to tell that story.

"CSU has a long history of being fairly humble, maybe due to its land-grant roots. This capital campaign has shown CSU how to sell itself," he added.

Just giving back

Donors have come forward with gifts both large and small. For example, Engineering alum Walter Scott and his wife, Suzanne, committed \$10 million to help build a new engineering building. Closer to the other end of the giving spectrum are longtime former CSU employees John and Jennifer Kutzik, who have donated to CSU every month for 28 years. That's added up to more than \$11,000.

Jennifer Kutzik said their donations started through a payroll deduction program that they never stopped.

"We certainly couldn't come up with

Steve Porter, Northern Colorado Business Report GOING UP - The new Engineering II building is starting to take shape on the CSU campus, a \$10 million

project funded by the ongoing Campaign for Colorado State University.

anything like \$1 million or more," she said. "I kept telling the development officer it's such a pitiful amount, but they said no, no, it isn't.

"I guess it's like the formation of the Grand Canyon," she said. "Over time, those little things really do add up. We're just giving back, that's all."

Anderson said it's that kind of attitude that's making the campaign a suc-

"So often you only hear of the \$5 million, \$10 million or \$20 million gift, and that's wonderful," he said. "But folks like the Kutziks are the backbone of what makes us successful. It's not the amount of the donation but the fact that we're connecting with the community. They're all important."

Making it affordable

Anderson said it's not just new buildings and equipment and endowed chairs and faculty positions that drives the campaign. It's also about keeping CSU affordable and accessible to all, he said.

Anderson noted that CSU now only receives about 10 percent of its budget from the state. This fall, CSU raised its in-state tuition by 20 percent to help cope with dwindling state funding.

"It's a sad statement, but we understand it and we're going to keep this a world-class institution," he said. "We've got to keep it an affordable place for our students, and that's why private fundraising is so very important."

See CSU, 27A



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CSU, from 26A

A significant portion of each college's fundraising goal is targeted toward scholarships and increasing academic excellence.

"We are very committed at CSU to access and making sure people with the drive and ability can come to CSU and not just people of a certain economic strata," Anderson said.

Like Anderson, Edwards said he also believes the \$500 million goal will be reached if not surpassed.

"There's nothing like momentum and establishing a goal and having it in your

CONSTRUCTION, from 3A

"But the sticks and bricks still cost money."

Reed Construction Data of Norcross, Georgia, reported recently that inflation for construction materials nationally climbed 0.3 percent in July. The Construction Materials Price Index stands at 8.9 percent higher than a year ago, Reed reports. In July alone, copper pipe and tube prices climbed 7.1 percent.

Reed noted that, although inflation has slowed in some construction categories, it is expected to pick up as the economy gathers steam and energy prices increase.

Residential housing construction starts stood at \$36.5 million for the first six months of 2011 in Boulder County, according to Reed, which compiles statistics about the local construction market. If those trends continue for the rest of the year, the total would end up slightly higher than last year's \$70 million in housing starts, and 2009's \$56.2 million in construction starts, said Bernie Markstein, a principal at the company.

At Boulder Lumber, employees try to work leaner and meaner, and try not to pass fuel surcharges on wholesale items to customers, said Dan Pagano, the company's estimator. When it comes to materials, wholesale prices went up 4 percent on Simpson Strong-Tie metal connectors on July 1, but lumber prices are holding steady, Pagano said. Strong-Tie materials are used at virtually every construction site these days, he added.

"It's tough on us. There are a lot of smaller jobs out there, so we do the same amount of work for a whole lot less volume," Pagano said. "When (the truck) is a quarter full rather than full when it goes out, it starts to hurt you."

sights," he said. "When you reach a certain benchmark, you've got enough critical mass to push it over the top.' That momentum was very much on

display in July when CSU announced private support was up 47 percent in the fiscal year that ended June 30, with \$85 million raised.

Anderson said the prospect of a second recession is worrisome but won't hold back the campaign.

"We know how tight times are right now and we know we can never take it for granted," he said. "It is a risk and it does concern us, but we have confidence that our loyal Rams, fans and friends will support us."

Construction company owner Dennis Hudson agreed that high transportation costs have put an inflationary spin on materials. His Boulder company, Hudson Construction LLC, is currently working on interior finishes on a condo project.

Poor quality hurts, too

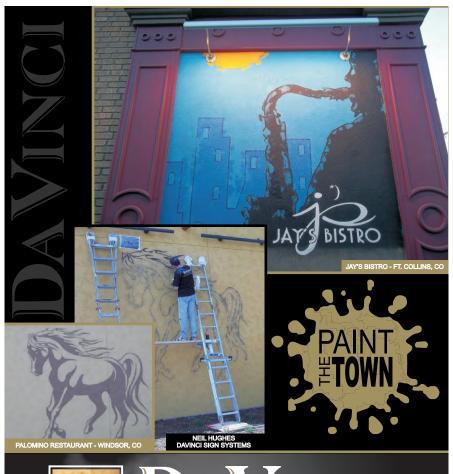
In general, it seems that poor quality is plaguing plumbing and electrical fixtures and other materials these days, said Bruce Tenenbaum, owner of Batco Homes Inc. in Boulder. Tenenbaum and his employees find themselves returning about one out of every four or five fixtures they buy, or more than 20 percent, because of missing parts.

"As things are getting more expensive, the quality is going down, and we're seeing more and more defective products," Tenenbaum said.

And Jamey Valentine Construction Inc. in Boulder sees an increase in the cost of materials directly tied to changes in city and county building codes, said co-owner Katie Lehr. Virtually all of the requirements are related to energy efficiency, which are expected to add 10 percent to 20 percent in costs to a project, Lehr has found. Specific items include more energy-efficient furnaces, which are more expensive than ones found in most construction, more energy-efficient glass and thicker insulation, to name just a few, Lehr said.

But perhaps an even bigger problem than increasing materials costs is the continued tight lending policies in place at banks in the region and across the country, said Rob Luckett, owner of Rob Luckett Builders in Boulder.

"It just means that people still aren't able to get financing on new homes, so the projects aren't out there," Luckett said.



Northern Colorado Business Report | 27A

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BUSINESS LITERATURE

Brown shares stories of 'Beating the Odds'

Entrepreneur was a longshot to find success in business

By Terri Schlichenmeyer

news@ncbr.com

Sell or stay? Stay or sell? In times like these, when the market resembles a cheap yo-yo, you don't know which to do. Should you sell your stocks before they drop further, or sit tight? Should you buy now that prices are down, or is that just throwing money away?

The market's a bear these days, which makes you madder than a bull. But when you read "Beating the Odds" by Eddie Brown (with Blair Walker), you'll be reminded that it's always best to keep your sight on the light.

Life for Eddie Brown did not start out well.

Born to a 13-year-old unmarried mother, Brown was just two years old when she abandoned him to the care of her parents and older brother in Apopka, Fla. Her decision turned out to be a good one: Brown's grandparents raised him right, taught him values, educated him, and his uncle taught him not to fear money.

At age 14, Brown's idyllic childhood



came to an end. His beloved grandmother died on the way to Pennsylvania to visit Brown's mother, who was trving to rekindle a relationship with her family. Shortly thereafter, Brown was sent to his mother's house permanently,

which was another stroke of luck. Constantly hungry for knowledge ("Whenever I enter a learning environ-

ment," he says, "I

feel like a famished lion wandering into a butcher shop!"), Brown decided that he wanted to go to college but he didn't know how it could happen. When a local community leader learned that Brown was eyeing Howard University, he arranged for the dream to come true by contacting an unusual benefactor: an anonymous white woman who paid for Brown's tuition, room, and board for four years.

Brown craved an education, but more than that, he wanted his family to never worry about money. With an engineering degree in hand, Brown joband college-jumped from Washington, D.C., to Florida to New York, then to St. Louis, Indiana, and to Baltimore. Along the way, he learned how to read the stock market, how the financial world works, and how to make money.

He also learned four essential ways to protect a business.

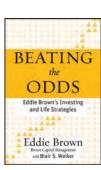
Looking for some financial advice? You'll have to be insightful here, because author Brown is subtle with suggestions in his book. "Beating the Odds" is really more of a business biography than anything else but that's OK. You'll be so entertained that you won't care.

From his moonshine-running childhood in a heavily segregated small town to the making of Brown Capital Management in Baltimore and his lifelong dream of financial strength, Brown writes about his life and his path to success

What makes this book stand out among other business bios, though, is the dogged focus he's displayed throughout his entire life and the way he shares it. Brown is a born storyteller and his tales are delightfully inspiring.

Yes, advice is buried between the pages but once you start reading, you won't mind digging. For entrepreneurs, investors, and business-bio buffs, "Beating the Odds" is a book to stay with.

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



BOOKS

"Beating the Odds: Eddie Brown's Investing and Life Strategies" by Eddie Brown with Blair S. Walker 2011, Wiley, \$27.95 / \$33.95 Canada

LOVELAND, from 2A

Manufacturing and Technology to develop the 167-acre site and 800,000 square-feet of tech-ready space into a place where "second-stage" companies with proven track records can link with National Aeronautic and Space Administration resources and technologies to create new products.

Big gap to fill

Hale's been giving lots of tours of the ACE campus lately, getting to know the cavernous structures that were built in 1961 and closed in 2005. At one time, about 4,500 people worked in the four vacant buildings; a handful of Agilent employees still work in a fifth building on campus.

Hale notes that, when Agilent closed the buildings on site, the city lost an annual payroll of \$145 million.

"We've got a big gap to fill," she said. "That's what motivates me."

Inside the empty buildings, every light still works and mechanical systems still hum as they did six years ago.

"This is really prime manufacturing space," Hale said on yet another tour. "It's wide open. It divides well but it also collaborates well."

It's expected the park will eventually be home to 70 to 100 mid-sized aerospace and clean-energy companies, with a centerpiece of a 50,000-square-foot advanced manufacturing scale-up laboratory.

In August, the city received the bad news that its initial development partner — Minnesota-based United Properties — had withdrawn from the ACE project. But city officials see that as a minor setback and have sent out requests for proposals to other possible partners. The city hopes to have a new developer identified by next month.

Meanwhile, Hale and her staff — Mike Scholl, Marcie Erion, Nikki Garshelis, Andrea Tucker and a business services coordinator to be hired soon are focused on churning interest in the ACE site with help from CAMT.

"The No. 1 goal is to develop this campus into the heart and soul of innovation and technology in Northern Colorado," Hale said. "We're going to offer a 10-day review for building plans. That's our goal and it's a pretty big commitment, but it's one the city manager has had and he stands by it."

More than just ACE

But while developing ACE will likely take center stage for the new department, it won't be its single focus.

Hale said the city has many opportunities to expand its economic development efforts, with new and stronger partnerships to be forged with Larimer County's The Ranch fair and entertainment complex; the Fort Collins-Loveland Airport and its commercial carrier, Las Vegas-based Allegiant Air; and the city's renowned arts sector.

"We have incredible regional partners that we haven't really extended the right hand of friendship to," Hale said.

The city also needs to work more closely with neighboring communities of Berthoud, Fort Collins and Windsor, Hale said, and with the Northern Colorado Economic Development Corp., whose new director — Walt Elish — will begin his duties Oct. 10.

"I already have an appointment on Oct. 20 to meet with him," Hale said. "It's going to be so great to have Walt in that chair."

"The No. 1 goal is to develop this campus into the heart and soul of innovation and technology in Northern Colorado."

Betsey Hale, director Loveland Department of Economic Development

A large part of the budget of the new economic development department will come from the 3 percent lodging tax collections, which are averaging more than \$500,000 per year.

Use of that money is a somewhat delicate issue, as the 2009 ballot initiative that created the tax declared the money raised would be used to promote tourism, events and conferences in Loveland.

Linda Hughey, chair of the Loveland Marketing Commission, said the city is developing a strategic plan to give direction on how the lodging tax money should best be spent. The volunteer marketing commission was created to make recommendations on which proposals should be funded.

"The money will still be used for tourism and events, but there is a strong relationship between tourism and economic development and the marketing of the city," Hughey said. "We can't separate what's happening with ACE and promoting tourism. I think having one city staff person oversee that makes sense."

Goal from beginning

Bill Cahill, Loveland's city manager since November, said creating a Department of Economic Development was always a primary goal for him.

"I've considered reorganizing the economic development functions here at the city since my time of arrival," he said. "The city has had some excellent efforts in economic development that previously had been distributed across various departments."

Cahill said the thrust of the new department is to make sure all of the city's economic development efforts are pointed in the same direction.

"This is an effort to assure that our primary employment development efforts are complemented and supported by our downtown development efforts, which in turn relate to our tourism promotion efforts, which in turn relate to our efforts to stimulate the development of the creative sector in Loveland," he said. "We're looking at aligning all of these efforts so they mutually reinforce one another."

Meanwhile, Hale is quick to share whatever glory may come from her new department.

"We have 750 of the best economic developers in the city (staff)," she said. "They're the front line of economic development, and when they do their job, my job's easy.

"The citizens are seeing we're trying and we're pulling it together, and we have nine people on (city) council who really get it." Hale said.

Help Shred Cancer & Hunger North College Branch 1600 North College Avenue (near Albertson's)

(near Albertson's) Saturday, October 8, 2011 9 a.m. to Noon *Or*

Boardwalk Branch 155 East Boardwalk Drive (College and Boardwalk) Saturday, October 8, 2011 9 a.m. to Noon



Two shredding events at two branches for two great causes.

Bring a \$10 donation or a bag of food along with any personal documents* you would like to shred to either of the First National Bank branches listed above on Saturday, October 8th. Shred-It will have trucks and experts on-site to shred your sensitive personal documents.

All proceeds will benefit the Larimer County Food Bank and The Women's Resource Center.

 \ast bring up to 3 small boxes or grocery bags to be shredded for FREE.





Northern Colorado Business Report | 29A

AVERY, from 3A

building's exterior to an appearance as

historically accurate as possible, said Randy DeMario, president of Heath Construction. Historical renovation specialists Wattle and Daub Contractors were enlisted to recreate the proper textures, colors and other **DEMARIO** elements that will



eventually lend themselves to historical authenticity.

Slaterpaull Architects of Denver, who have been involved with countless historical renovation and preservation projects both in Colorado and across the United States, will also contribute to the project. Slaterpaull's Northern Colorado projects include preservation work at Centennial High School, Guggenheim Hall at the University of Northern Colorado, and the University Center for the Arts for Colorado State University at the old Fort Collins High School.

The contractors have as their mission to recreate the exterior of the building as it appeared in the late 19th and early 20th century, according to DeMario.

A chronology of the Avery Building shows that original construction was completed on the building in 1897, nearly a decade after Franklin C. Avery decided to construct a three-story block in 1888. The third floor was never built, but the building originally housed Avery's First National Bank and assorted stores and offices. Montezuma W. Fuller, who earned the reputation of Fort Collins'



Courtesy Slaterpaull Architects

AUTHENTIC RESTORATION - The Avery Building, one of Fort Collins' most iconic buildings on the northeast corner of College and Mountain avenues, is undergoing a historic renovation. The \$547,516 project will recreate the exterior of the building as it appeared in the late 19th century. Construction is expected to be complete by May 31.

first architect, designed the building.

Over the course of the decades that followed, the first floor of the building has been altered, but the interior of the second floor remains intact.

In an attempt to extend the patience of residents and workers in Old Town who will have to deal with the effects of the ongoing construction until late spring, Heath plans to post signs detailing the historical significance of the building on the plywood structures used to cover the entrances to stores and

restaurants during construction.

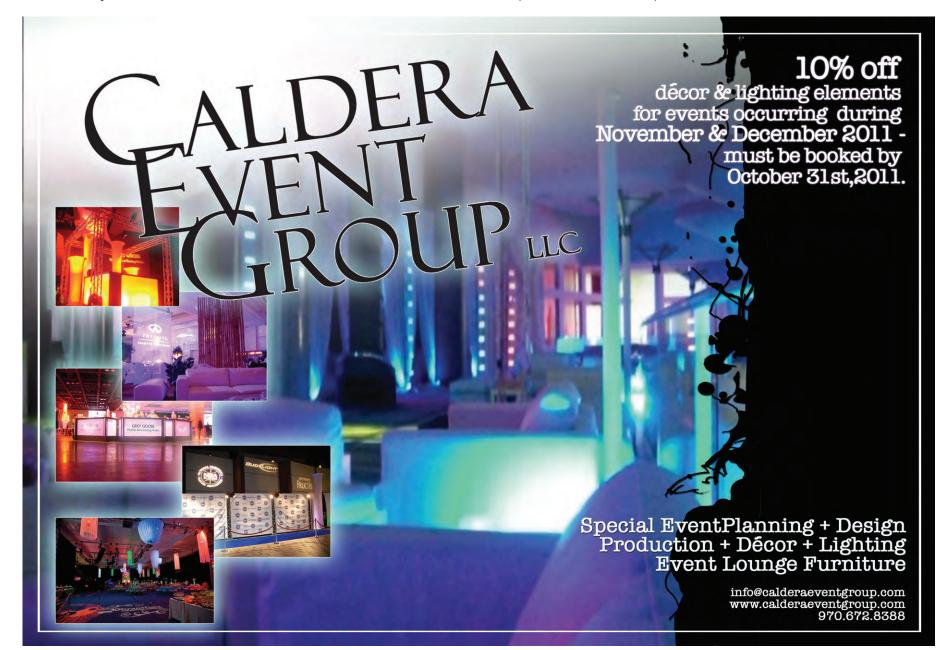
Standards take time

Historical renovation takes time, DeMario said, and there are many standards that construction companies must meet when completing such work. History Colorado dictates what is acceptable in terms of materials used, methods and techniques.

To ensure that all standards are being met, representatives from the historical society will visit the site weekly as construction progresses.

Additional challenges arise when historical renovation is attempted during the winter months, DeMario said. When the building gets too cold, it becomes difficult or impossible to get work done on the exterior of a building. With typical renovations, plastic can be draped over the outside and heaters used to keep the building warm enough for work to be done, but the application of heat to

See AVERY, 31A



NETWORKING, from 9A

showing up!" (He also said: "Money is better than poverty, if only for financial reasons." Who can argue with that?)

Now that you're convinced that social media marketing is just like In Real Life, then what do you do when you get there? In Real Life, you worry about what to wear to the big bash, what openers you'll use when you join a mingling clump of people, and whether you have enough breath mints on hand and enough business cards!

In social media marketing, you show up and say something. Something that's informative, useful, enlightening, just plain interesting, or funny. And from the remove of your computer, you needn't worry about having a piece of spinach between your front teeth!

If you can say it, you can write it

Clients often say to us, "I can't write, so I can't participate in social media." Wrong! If you can say something, you can write something. It's especially true online, because:

■ Tweets are only 140 characters, and Facebook posts must be less than 500



Randy DeMario, president Heath Construction

AVERY, from 30A

the exterior of a building in historical renovation is not possible.

All of the challenges involved with historical renovation come with rewards, DeMario said.

"The fun about old buildings is finding things that were intentionally buried there," DeMario said. Removing the existing exterior leads to the discovery of newspapers, legal documents, and other items of historical significance, something that is, of course, unique to restoration work.

Heath Construction has plenty of experience dealing with historical projects, beginning with company founder Bob Heath, who was recognized by the state as a "pioneer" of historical renovation. In keeping with this, the company works on many of the historical restoration projects in Estes Park, and has been a part of several other Old Town restorations, including the Opera Galleria, the Colorado Building and the Kissock Building.

"Doing historical renovations in Old Town keeps it vibrant," DeMario said. "It adds character back to one of the most important areas of Fort Collins."

characters. Including spaces. So you don't have to go on. And on.

You might be shy, and the real life networking scene just isn't your scene, but social media is pretty safe turf! ■ You can plan what you are going to

say in advance, even come up with themes for your business, and stake your claim to topics that no one else in your industry is talking about.

■ You can write all your posts for a month in one sitting, like on your next airplane flight or in the doctor's reception room. And then you can dole them out, one by brilliant one.

■ Finally, if you say nothing more than a "Bravo!" to someone, that would do your business a heap of good. People love to be mentioned in public – and social media marketing is at the center of today's public arena. Just say something nice about someone else.

■ Be generous.

Generosity vital in networking

Generosity.

Generosity in real life and generosity in social media marketing are one and the same. In real life, a networking pro would introduce a business person who is new in the community to everyone he or she knew around the buffet table. Same in social media marketing. Networkers make it a point to be both expansive and inclusive. And when they introduce someone to others, they tell at least one important fact about the person.

Same in social media. In real life, lots of business referrals are generously made. Same in social media.

And in real life, "shout-outs" are regularly done: acknowledging a client, business acquaintance or an employee for a job well done, a recent accomplishment, or for just being wonderful to work with.

Same in social media. That's what you can talk about on Facebook or in LinkedIn. The accomplishments of others and your appreciation of their talents and initiatives. Just like In Real Life!

Laurie Macomber is co-owner of Social Meida Pilots in Fort Collins. Go to www.meetup.com/fort-collins-socialmedia-round-table/ to learn more about the company's monthly Social Media Roundtables.



COMMENTARY

EDITORIAL

Short attention span no excuse for council snit

If you can't pay attention at the start of a project, you'll pay for it at the end.

At literally the 11th hour, one of Platte River Power Authority's four owner cities, represented by the Fort Collins City Council, has thrown a very expensive monkey wrench into the final phase of construction of long-planned high-power transmission lines.

Is the council unsure of the need for the lines south from the Dixon Creek substation at Drake Road and Overland Trail to Loveland? No.

Their safety or reliability? No.

It's all about "the viewshed."

After seven years of planning, including public discussion by the PRPA board, made up of representatives of the municipalities of Fort Collins, Loveland, Longmont and Estes Park, and targeted

outreach to adjacent landowners such as presentations attended by about 2 percent of those invited, the council just noticed in August that overhead power lines are not pretty. Anyone who travels Overland Trail north of the substation could have told them that; since 2007, they have marched right on up to the LaPorte Tap, which brings a third source of 230V power online to Fort Collins.

There was not a peep over how those lines look. But now Loveland is waiting for connection to its second source of high-voltage power — as the demand for electricity soars to record levels and Fort Collins pitches a snit over big old ugly lines going across the Pineridge Natural Area. Why can't we put them underground instead? the council asks PRPA.

We can, says PRPA, but it's going to cost an extra, oh, \$14 million. And we don't want to bust our budgets to protect open-space views for a handful of Fort Collins residents, say the three other owners.

End of discussion? No.

Although all the required studies were evaluated before the project was approved in 2004, Fort Collins has "won" a delay until Oct. 18 to "study" the alternatives. It's going to cost about \$800,000 to go over the same ground again, and PRPA will be on the hook for about half — dollars that will not be available for other, more innovative, future projects.

We think that if aesthetics are that important, they should be an explicit part of the initial planning for all projects, along with reliability, safety and affordability. And once a decision has been made, all involved in making it should follow the plan to completion.



Congress must act soon to save Postal Service

"Neither snow, nor rain, nor heat, nor gloom of night ... will stay us from the swift completion of our appointed rounds."

For more than 235 years, the U.S. Postal Service has adhered to this unofficial creed. But now, the agency that is responsible for delivering mail to every resident of the nation at affordable rates is facing a financial crisis. Absent Congressional action

this year, the Postal Service will experience

a cash shortfall and be forced to default on a payment to the federal government.

GUEST

COLUMN

Selwyn D. Epperson

The increased use of the Internet, combined with an ongoing recession, has had a dramatic and unprecedented impact on our country's mail volume - and on the Postal Service's bottom line. We have responded by pursuing every available option under our control to aggressively cut costs and raise revenues, including slashing annual operating expenses by more than \$12 billion and reducing our size by 110,000 career positions during the past four years.

We also continue to consolidate our processing facilities to reduce personnel and transportation costs and right-size our expansive retail network by conducting studies of approximately 3,700 retail offices for possible closure.

These aggressive efforts, however, are insufficient to close projected budget deficits and ensure the survival of the Postal Service beyond our current fiscal year, which ends on Sept. 30. The Postal Service needs Congress to enact legislation by this September that would eliminate the current mandate requiring retiree health benefit pre-payments, which costs the Postal Service \$5.5 billion annually. Legislation also is needed to return a \$6.9 billion overpayment into the Federal Employees Retirement System to the Postal Service. If it were not for the unique health benefit prefunding requirement, the Postal Service would have recorded a cumulative profit of \$1 billion from 2007 to 2010.

We also are exploring legislative propos-

als that would enable us to establish our own health benefits program, administer our own retirement system, and adjust the size of our workforce to match operational needs and the changing marketplace.

In addition, legislation is needed that will give us the authority to determine the frequency of mail delivery, which can save the Postal Service roughly \$3 billion each year.

No tax subsidies

The Postal Service is not seeking tax subsidies. We receive no tax dollars for operating expenses, and rely on the sale of postage, products and services to fund our operations. Moreover, the Postal Service is not seeking additional borrowing authority. Indeed, the absolute last thing that Postal Service wants or needs is to incur additional debt. What the Postal Service needs is access to the money we already have overpaid into our retirement fund.

The Postal Service delivers to more than 150 million addresses daily and the 167 billion pieces of mail delivered annually accounts for more than 40 percent of the world's mail. We deliver to America's homes and businesses more efficiently and at a lower cost than any comparable post all without the financial support of the American taxpayer. Even in an increasingly

digital world, the Postal Service remains critical to the economy, supporting a mailing industry that represents more than 8 million jobs and more than \$1 trillion in commercial activity annually.

Regardless of how many people use the Internet to pay their bills and send documents, the core function of the Postal Service and core need of its customers — the physical delivery of mail and packages to America's homes and businesses — will always exist. And despite doom and gloom headlines, the Postal Service can have a bright future and be put on the road to profitability if given the flexibility from Congress to operate more like a business does.

It's time for Congress to swiftly complete its rounds, and pass substantive legislation to transform the Postal Service business model, which will put it on a sound financial footing for generations to come.

Selwyn D. Epperson is Colorado/Wyoming District Manager for the U.S. Postal Service.



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Loveland City Council to consider residential wind turbine regulations (Business Report Daily, Sept. 15, 2011)

The height limit is ridiculous in that any wind turbine company will tell you that the turbine needs to be a minimum of 20 to 30 feet taller than anything within a couple of hundred yards for good production. It would be like putting a solar panel under a tree. There are vertical axis wind turbines that claim that it isn't an issue for their machine but I have installed and maintained some of those and they don't produce in that environment either.

As for machine size, a 10 kW should be on a 60-foot tower minimum and 100 would be better. It could produce all the energy a home needs if they are at least somewhat energy efficient.

A cheap, poorly installed turbine is what most people think of and that is a black mark on the industry as a whole. A code such as this is just going to lead to that, cheap turbines on short towers producing little power and lots of noise.

Chinook Energy Haxtun

Be(er) responsible

As the Brewmaster for the Anheuser-Busch brewery in Fort Collins, my job is a challenging and rewarding mixture of art and science. On Friday, Sept. 23, however, I'll leave the brewhouse for the day to take on another job that we at Anheuser-Busch also take very seriously – ensuring our beers are enjoyed responsibly.

Friday is Global Be(er) Responsible Day, a day when our employees around

the world will be out in communities spreading the word about the importance of alcohol responsibility. I'm looking forward to visiting retailers here in Fort Collins to remind people about the importance of always using, or being, a designated driver.

Through a collective effort with wholesalers, retailers, law enforcement and many other partners, we've made great strides in reducing drunk driving and underage drinking. But there's more work to do. On Sept. 23, join our worldwide effort and show your friends you care by pledging your support of designated drivers at Budweiser's Facebook page.

Our brewing team takes great pride in being part of the Fort Collins community, and we remind our neighbors and friends that part of every great time includes designating a driver.

Todd Hansen, Brewmaster Anheuser-Busch brewery Fort Collins

Astronomy keeps amateurs, pros looking up (Humans and Technology by Kai Staats, Business Report, Sept. 9, 2011)

I didn't know you were also an amateur astronomer! I have also been one, but since I came to Miami, it's so bright down here that the only thing you can see with a telescope are bright stars, planets, and the sun. Coupled with the heat, humidity and bugs, that makes summer an off-limit time for most amateurs here. Most dedicated amateurs venture far out into Everglades National Park to get a semblance of darkness, but they only do

Northern Colorado Business Report | 33A

How much do train horns bother you?

NCBR poll watch



These results reflect responses to the online poll at www.ncbr.com Sept. 6 - 19.

that in winter because of the hordes of made America industry a world leader. hungry mosquitoes that infest the area. Robert Black Miami

Otterbox opens Hong Kong office

(Business Report Daily, Sept. 6, 2011)

I am very happy that Otterbox is so successful and that their business has expanded. However, this is a classic example of shipping jobs overseas!!! Why not more jobs here in America? Carolyn LaMaster Fort Collins

POLL COMMENTS

How much do train horns bother you?

Editor's note: Tell us how you really feel by answering our poll at www.ncbr.com, then leaving an extended comment.

I actually like the train horns. How many places like Fort Collins have an awesome train run through town? I think it is unique and inspiring, part of our American culture and part of what Steve Knapp Fort Collins

I feel that the downtown is thriving even with the train noise, and I am concerned the whole city will be asked to participate in the cost of improvements that would benefit a small special interest group.

William C. Stockover Fort Collins

My house is two blocks from Mason Street in Old Town Fort Collins. At first when I moved in, I woke up every time a train went by, but after a week or so, I stopped waking up and don't mind the sound during waking hours. I'd rather have the horns than fences and median barriers. The town is divided enough by the train line, please don't make it more so. Ideally the line should move out of the town center, but if that's not feasible, look for the best community solution, don't have it decided by transport and insurance engineers.

> Anny Reed Fort Collins

NORTHERN GOLORADO'S orthern LARGEST SENIOR EXPO alute Wednesday October 12, 2011 9am-3pm AT THE RANCH'S FIRST NATIONAL BANK EXHIBITION HALL AM 1410 **80 VENDOR BOOTHS** 리강 \$ 0 Ciniclance when you need it most Browse through a wide variety of vendors including Senior POUDRE VALLEY Housing, Home Improvement, Investments, Travel Services, Beauty Products, Fitness & Wellness, Health Care Options 50 Marketplace HEALTH SYSTEM Champion Entertainment throughout the day ILY MAGAZINE Bank of Colorado **FREE ADMISSION AND FREE PARKING!** Retirement Store[®] FOR MORE INFORMATION CALL 970-461-2609 HELPING YOU RETIRE STONE LAW, LLC

SYNGAS, from 5A

of the Rocky Mountain Innosphere.

Reuse waste for fuel

Gasification has intrigued alternative-energy boosters as a promising way to reuse biomass and other wastes as fuel. Feedstocks for the process can include coal, woody materials, construction debris, tires, municipal solid waste, sewage sludge, or agricultural waste. Typically, the feedstock is dried and then processed before being fed into a gasifier. The method creates syngas, which is then ready for power generation

Despite the advantages, gasification projects have been held back by efficiency shortcomings, high costs, and their output of tars, ash and other harmful environmental byproducts. But Klepper said Enerjetik has addressed several of the obstacles.

While other gasification projects process feedstocks on a large scale yet slow pace, Enerjetik has developed a continuous, small-scale reaction that happens relatively quickly, Klepper said. The advance is responsible for an impressive 80 percent to 90 percent efficiency rate for converting heat into energy. Conventional gasification only achieves between 40 percent to 60 percent efficiency.

Enerjetik's technology also enables the company to execute waste-to-energy processing without releasing major amounts of tars. Its demonstration project at the Engines Lab will emit no exhaust gas or emissions and separate out ash, which can also be recycled. Water removed from the feedstock can

be reused in wastewater treatment. "We have kind of a specialized recipe," Klepper said. "It's really a breakthrough in the technology because we have a different approach to gasification."

After developing its business over the past decade, Enerjetik incorporated in 2011, according to Klepper. The company built a prototype gasification line two years ago and achieved promising results during a trial that tested the equipment over 3,000 hours.

Tons of feedstock per day

Compared with the 20-ton-per-day demonstration system at the Engines Lab, the proposed gasification plant would run on 80 tons of feedstock material a day. Half of that would be brewery waste, including spent grains. Some additional brewery materials could include beechwood chips, used by a certain large brewery during its lagering process. (Klepper and others declined to officially name interested breweries involved since discussions are ongoing.) The rest of the feedstock materials would likely be construction debris and building waste.

In terms of running a gasification plant, 80 total tons of feedstock is a small volume. Other plants go through hundreds of tons of materials a day. But with the technology enabling the scale and Fort Collins' abundance of spent brewery grains, the project could serve as a groundbreaking model for community renewable power that is more reliable than solar or wind — and eliminates waste.

"The unique thing about gasification is that it's base loaded and dispatchable, so it's equivalent in terms of relia-

"The culture of Fort Collins was a very good fit for doing this."

Ken Klepper, CEO Enerjetik LLC

bility to coal-fired power," said Bill Bradley, a managing partner at Crystal Creek. "All those things together mean we can address a whole new market opportunity (for small- and mediumsized communities) and identify local biomass waste streams that can contribute to locally produced clean energy."

The partners estimate that the project's capital costs will be half that of a similar conventional gasification plant, making it economically viable to communities, even one, such as Fort Collins, with relatively low electric rates.

For now, the business partners are waiting for the city of Fort Collins to issue a request for additional renewable power sources. They would also have to negotiate a power purchase agreement with Platte River Power Authority. Some proponents say that could happen as soon as this fall, with construction taking place in 2013.

Fort Collins city property adjacent to the New Belgium Brewery, near Linden

and Buckingham streets, has been discussed as a site location for the plant.

The project would also function as a key part of Fort ZED, an ongoing initiative of Fort Collins to create a net-zeroenergy district encompassing Old Town and CSU campus. The district covers roughly 15 percent of the service area of Fort Collins Utilities. One of the program's goals is to decrease the district's peak power demands, which add up to about 45 megawatts, by 20 percent to 30 percent.

Fort ZED has received \$6.3 million in federal stimulus funding and another \$4.7 million in local matching funds to employ numerous energy-efficiency measures and smart grid technologies. In mid-September, Fort Collins Utilities announced it plans to deploy approximately 100,000 advanced smart meters to customers to monitor water and electric use by the middle of 2013.

Klepper credited the Fort ZED framework and the sustainability interests of several breweries and city partners for moving the project forward.

"Without that kind of support, the project never would have gotten any traction," he said. "The culture of Fort Collins was a very good fit for doing this."

The new plant could also clear the path for others in the state to follow, Klepper said. One future syngas plant could utilize the massive stockpile of discarded tires near Hudson in Weld County.

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





Credit Wyoming Game and Fish

BUGLE BOY – Trophy elk like this one are becoming harder to find along the Colorado-Wyoming border.

ENERGY, from 19A

Trends of Big Game and Greater Sage Grouse along the Colorado-Wyoming State Line" examines population fluctuations of elk, pronghorn, mule deer and sage grouse on both sides of the border.

In Wyoming, the report examines areas in the upper North Platte River valley, western Carbon and eastern and central Sweetwater counties. In Colorado, the study area covers North Park as well as Routt and Moffatt counties.

The report notes the effects of severe winter weather and changes in wildlife management policies, but its chief concern is energy development. It finds that although the economic downturn of the last two years has slowed development, a number of projects are now under construction across the region, and more are planned.

Unless measures are taken to reduce or mitigate the effects of energy development - which includes building wind farms, transmission lines and pipelines, drilling for gas and oil, extracting coal, constructing roads - there will be negative effects on wildlife, the report concludes.

"It is the opinion of many in the field of wildlife management that there will be significant negative impacts to native wildlife in their habitats. As a result of the impact of current and planned energy development, big game wildlife and greater sage grouse in the region will likely have difficulty maintaining current population levels," the study says. "Hunting and watchable wildlife opportunities for sportsmen and other outdoor enthusiasts will likely decline as wildlife populations struggle to survive and adapt in the face of direct and indirect loss of habitat due to energy development."

While Bruce Hinchey, president of PAW, which represents the oil and gas industry, isn't familiar with the report, he said he has hundreds of photographs of wildlife coexisting with energy development and using energy structures as shade and protection from the weather.

Just as energy follows boom-and-bust cycles, wildlife populations do, too, Hinchey said. There are always claims that development is scaring away animals when energy development can improve vegetation in reclaimed areas.

"Oil and gas development in thir

Wyoming started in 1884, six years before Wyoming became a state," he said. "If energy development were so bad, all the wildlife would have disappeared 75 years ago."

Impacts inevitable

Walt Gasson, executive director of the Wyoming Wildlife Federation, is less sanguine about the conflict. "Clearly, there are concerns around energy and wildlife populations. It's a blinding flash of the obvious for people who hunt along the border," he said.

Energy development on the scale that it's happening in Wyoming cannot help but bring impacts that are damaging to wildlife populations, including road, pipeline and transmission line construction that results in habitat fragmentation, among other things, Gasson said.

Two red flags the report raises are in mule deer and sage grouse populations, he said. Mule deer are an iconic game species in the West, and sage grouse populations are under scrutiny.

"This report validates what we've been hearing from sportsmen for quite a while," Gasson said.

No one is pointing fingers or demonizing anyone, he said; increased domestic energy production reduces the need for imported energy.

"We need to be straight up and thoughtful about energy development," he said. "Hunting and fishing is a heritage for people, and that can't be expressed in dollars and cents. When those places are gone, they are gone."

Energy and tourism are both important to the Wyoming economy, he added. "Former Gov. Herschler said the

tourism economy is a great sector. You've got it, you sell it, and you've still got it," Gasson explained. "If you take care of it, you have it for generations to come. I don't think it's a zero-sum game. You don't have to choose."

In the meantime, preparations for hunting season continue. Crimmins said Saratoga's calendar of events for October is pretty clear. No one schedules events or gatherings then because of the lure of hunting season, which begins in mid-September.

Many local residents live in the Saratoga area because of the recreation opportunities that are available, she said.

"Because so many people are involved," she said, "it's harder to get things done."



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Meet the 2011 Winners

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McKee Medical Center

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WHAT IS WELLNESS? – Loveland chiropractor Jarod Dawson, D.C., gave a high-energy talk on wellness at the Bizfit Power Lunch at Bixpo Sept. 15. His take on wellness? "The proactive mindset for living a lifestyle devoted to high quality optimal choices."

Wellness at work can battle health trends

Dawson reaches out to business leaders at BizFit luncheon

By Tracee Sioux news@ncbr.com

Banner Health

LOVELAND — What is wellness? According to Jarod Dawson, D.C, it's "the proactive mindset for living a

lifestyle devoted to high quality optimal choices."

"This means that every day we step out of our homes and step into our environments, our offices and communities and make choices," the Loveland chiropractor told the crowd at the BizFit Power Lunch at Bixpo on Sept. 15. "These choices will have a huge influence on us and our community and our families."

Dawson, who is passionate about both wellness and educating his patients

and the community, spoke on the topic of Well Employees, Well Companies.

"We rank 37th, as a community, a society, a country, in health," he said. "We've got to make some progressive changes on this."

The alternative? Dawson summed it up in one word: "Karoshi."

"'Karoshi' is a Japanese word that means 'death from overwork' or 'occupational sudden death,'" he explained. "We've shifted from balance to a slavedriven community. We work a lot, we're

stressed a lot. Karoshi happens a lot in Silicon Valley."

Dawson illustrated the concept with a cautionary tale about a woman who worked 76 hours a week — until she died at 56 years old. Her boss realized he could have had a bigger impact had he discussed wellness and lifestyle with her and the rest of his employees.

Dawson backed his story up with some statistics about the American population, the population that makes up See WELLNESS, 3B



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Teams finish strong after BizFit Challenge

Healthy competition gets businesses on wellness track

By Tracee Sioux news@ncbr.com

LOVELAND — The 2011 BizFit Challenge wrapped up Sept. 15 when the winning team from Volk and Bell Benefits and Front Range Insurance Group were announced at the BizFit Power Lunch during *Northern Colorado Business Report's* seventh annual Bixpo at the Embassy Suites-Loveland.

Fifty-eight competitors from eight companies entered during this, the fourth year of the competition. BizFit focuses on wellness, improved physical fitness and the benefits of fitness in the workplace.

Final assessments were conducted by Banner Health at the end of the 12-week challenge to gauge cardio fitness, strength, flexibility, cholesterol, blood pressure and more. The team with the best overall statistics were declared the fittest of them all.

Volk and Bell Benefits and Front Range Insurance Group are insurance brokers for employee health benefit plans.

"Back in April they started asking if we wanted to participate. We had already started our own company wellness pro-



Photos by Jack Birne, Pixsureperfect

LEAN TEAM – The team from Volk and Bell Benefits and Front Range Insurance Group were declared fittest of all after the 2011 BizFit Challenge wrapped up in August. Health assessments were conducted after a 12-week challenge period to gauge cardio fitness, strength, flexibility, cholesterol, blood pressure and more. Volk and Bell logged 488 minutes of weekly activity per team member and burned a total of 62,998 calories.

gram a little over two years ago," said Heather Mills, Volk and Bell wellness specialist and team leader for the BizFit Challenge. "Because we're in the industry of health care, we wanted to develop ways we can help our group drive down our own health-care costs. We're always looking for ways we can do that within our own company."

One example of the Volk and Bell wellness program, which they call Stayin' Alive, is the Walking Club, in which employees take a break and go for a 30minute walk on Wednesdays. Employees also make a habit of taking breaks to stretch during the work day.

The company has a formal CEO Wellness Commitment and supports wellness with their health benefits clients as well.

For the most part, Mills explained, each of the six participants had their own personal goals that motivated them to log 488 minutes of weekly activity and burn a total of 62,998 calories.

How they did it

Ryan Volk did a lot of P90x and "excessively rode his bike," Mills said. Trent Smith did at lot of activities with his 15-year-old son, his own personal workouts and participated in the Walking Club. Lingling Gallagher got her whole family involved, motivating her two young children with points and prizes and doing a separate walking challenge in which she logged 10,000 steps per day on her pedometer.

For her part, Mills said, "My husband and I did a few races, trained for a 10mile run, ran a 10K, a 5K, did a lot of biking with our kids. I also did a lot of Zumba and that is really fun. We moved into a house with a huge yard and the gardening was extensive. Sometimes we've been out there for 6 hours — it was really hard work, harder than anything I would do in the gym."

Cindy Kirk had a specific goal in mind when she took the challenge.

"I signed up because I felt it would help me in lowering my (genetically high) cholesterol," she said. "I was determined to not take medicine to lower it. Knowing how competitive our group is I figured, correctly, when I joined, that this team would motivate me to 'keep up' and to be accountable for my results."

And it worked.

"I had my cholesterol checked in May and from that time until our August assessment, I lowered it from 239 to 217," Kirk said. "That accountability helped an extraordinary amount. I did-





TEAM BBB - The team from Better Business Bureau Serving Northern Colorado logged 189 minutes of activity per team member and burned a total of 22,604 calories.

n't want to let the team down."

During the BizFit Challenge the entire team also participated in the Pedal to the Point Bike Ride, where riders rode either 24 miles or 52 miles.

Burns Marketing took second place in the BizFit challenge. The team consisted of Robert Bean, Kile Lindgren, Mike Pierce, Laurie Steele and Michael Wailes, who wrote about using smartphone technology to monitor his workouts in NCBR last year.

"We were trying to get first place desperately," Bean said. "We're all fairly active and we have our own things going on. We're thinking next year we'll have more coordinated efforts, where this year we didn't."

The Burns team was hampered by Bean and Steele's sports injuries early on; they ended up logging mostly walking time. In the spring Bean, a canoe racer, logged quite a few rowing hours. Two Burns members, Wailes and Lindgren, play on the same hockey team



BURNIN' CALORIES - The team from Burns Marketing took second place by logging 382 minutes of activity per person and burning 69,393 calories total.

and logged their hours that way.

"I would say we're planning on doing it (next year) for sure," Bean said. "I think it was a good program and it's been a positive experience for the office. There was some rivalry and emails back and forth and on Facebook about activities and how everybody else better stop slacking off."

WELLNESS, from 1B

the America workforce:

68 percent of Americans are overweight;

■ 33.8 percent of Americans are obese:

■ 46 percent of obese people have at least one chronic disease;

Obesity and its effects costs us all \$90 billion a year.

"Whatever we do on a day-to-day basis impacts this," Dawson declared. "The only choice is whether to improve on it or decline."

Concepts of wellness

Dawson said wellness has three main components.

Be fit — "Only 30 percent of Americans exercise regularly and 31.3 percent don't exercise at all," according to Dawson. "Being fit means you exercise in balance and you exercise regularly. Exercising 30 minutes a day decreases your cancer risk by 50 percent. Doesn't that statistic motivate you?"

Think well — "If you let mental ress take over you will suffer from high blood pressure, depression, physiological imbalances, headaches, fatigue, constipation and diarrhea and Alzheimer's," Dawson cautioned.

"Interactions between cells can be impacted by energy," he continued. "If I shake hands with this person, he feels positive energy from my cells to his cells. If I shake hands with him and call him a 'dirty rotten scoundrel,' he feels negative energy. Our impact with individuals can impact our health. Love and gratitude

changes cell structure. One positive thing a day can impact the way you handle stress and the way you handle your relationships when you get home."

We can't rely on the environment around us to make us feel good about ourselves, he said, but it's pretty simple to create that positive energy: "Point a finger at your chest and say, 'I am a sexy beast and I love myself!""

n Eat right — "If you don't eat right you set yourself up for diabetes, cancer, high cholesterol, hypertension, irritable bowel syndrome, fatigue and stress," Dawson said.

Consequences for kids

The real consequence of America's current lifestyle and the lack of focus on wellness fall on our children. Right now, on average, for the nation's young people:

3.5 minutes a week is spent in meaningful conversation with parents;

■ 28 hours a week is spent watching television, which has been shown to be

as damaging as smoking two cigarettes; By the time a child is out of elementary school he or she will have wit-

nessed 8,000 murders on television; One in three children is overweight

or obese; ■ If current health trends continue,

parents now in their 30s and 40s will outlive their children.

Dawson challenges everyone to be a wellness leader in their families, their communities and their workplaces.

"The real question is, "Who is the next leader?"" Dawson asked the Power Lunchers. "Is it going to be you?"



Better Business Bureau Serving **Northern Colorado and** Wyoming Susan Anderson Shelley Glause Kyle Inouye Luanne Kadlub Desiree Luca Carrie Rossman Marcy Sharf Camille Wilson

Burns Marketing Robert Bean

Kile Lindgren Mike Pierce Laurie Steele Michael Wailes

EKS&H Kermit Allard Gina Cathcart Deborah Croarkin-Svedlow Heather Karulf

Chris Otto Andy Weingardt

ESC Engineering John Bridges Ryan Smith Elbridge Thrash Bob McDonald Gene Whitney **SAFEbuilt** Karen Mack Erinn Houghnon Scott Martin Sharon Marguez Mike McCurdie Mike Garcia Danielle Reida

Participating Teams

Volk and Bell Benefits Christine Berlage Lingling Gallagher Cindy Kirk Heather Mills Trent Smith

Ryan Volk

Personal Challenge Participant Mark Lockwood, Investors Properties of Colorado, LLC

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