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### What Brown can do for us

NCBR publisher explains new ownership structure

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## Banner Health eyeing NoCo expansion

### Health-care giant says partnership talk 'speculation'

By Steve Porter  
sporter@ncbr.com

LONGMONT — Phoenix-based Banner Health, one of the largest nonprofit health-care systems in the

nation with two hospitals in Northern Colorado, is looking for additional locations and practices in the region to add to its network, according to representatives of local facilities who say they have been approached by Banner in recent weeks.

But while a Banner spokesman acknowledged that discussions about "potential opportunities" have recently taken place, talk of partnerships and acquisition pro-

posals "is all speculation" on the part of those saying otherwise.

Matt Hartzler, director of strategic planning and financial services at Longmont United Hospital, said Banner President Peter Fine visited the hospital on Dec. 12 and the subject of Banner buying LUH came up during a meeting with LUH President Mitchell Carson.

Hartzler said Carson rejected the notion.

"Banner is interested in purchas-

ing Longmont United Hospital but Longmont United really isn't interested in being purchased," he said.

Hartzler downplayed the significance of the Banner meeting.

"It was just a meeting, nothing out of the ordinary, because Mitch meets with a number of CEOs in any given period," he said. "There are a lot of conversations going on right now because of increasing interest in the I-25 corridor and

See BANNER, 34



## Platte River expanding wind power

Courtesy Platte River Power Authority

**MORE TURBINES COMING** — These turbines at Platte River Power Authority's Medicine Bow site could be joined by up to 40 more as part of a wind power expansion plan by the wholesale utility.

### Bids solicited to add up to 30 MW to turbine sources

By Steve Porter  
sporter@ncbr.com

FORT COLLINS — Platte River Power Authority is planning to spend more than \$20 million to add up to 30 megawatts of wind power to its energy-production portfolio.

The move comes in response to growing local demand for wind-generated electricity and to meet government mandates, according to John Bleem, PRPA's division manager of customer and environmental services.

Bleem noted that the state now requires utilities to provide at least 1 percent of its power from renewable sources, such as wind and solar, with that percentage set to rise steadily over the next decade. Its owner municipalities are also asking for more electricity from

those sources, he said.

"Those are really what are driving our need for renewables," Bleem said. "We're basically building to meet those needs."

PRPA is the wholesale utility in the North Front Range that supplies electrical power to retail utilities in Fort Collins, Loveland, Longmont and Estes Park. PRPA burns coal and natural gas at its Rawhide facility north of Fort Collins to produce the majority of its electricity, but since 1998 has

See PRPA, 36

## QLT Inc. plans to shed USA operations

### Reductions could affect Fort Collins

By Kristen Tatti  
ktatti@ncbr.com

FORT COLLINS — Pharmaceutical firm QLT Inc. plans to divest its Fort Collins-based QLT USA Inc. subsidiary with employee reductions already on the way.

The Vancouver-based drug developer detailed the initial steps of a strategic restructuring in mid-January. In addition to a headcount reduction, a major element of the restructuring is the sale of QLT USA.

QLT USA was formed through the \$855 million purchase of Atrix Laboratories Inc. in November 2004. The company's products include Eligard, a prostate cancer treatment; Aczone, a dermatology product for the treatment of acne; and Atrigel, a drug delivery system.

QLT operates for the time being out of a building on Midpoint Drive in east Fort Collins where they research and develop Eligard and the two other drugs that are assets of QLT USA.

See QLT, 35

# Two restaurateurs raise their stakes in Old Town

## Owners of popular eateries invest in historic buildings

By Tom Hacker  
thacker@ncbr.com

FORT COLLINS — Two restaurant owners who have long leased space in buildings that are among Fort Collins' historic gems have purchased the properties, furthering a trend of operator ownership that has led to stability in the city's Old Town district.

Ed and SeonAh Kendall, owners of the popular Suehiro Japanese Restaurant and Sushi Bar, bought the Reed-Dauth building at 223 Linden St. for \$1.74 million. Almost simultaneously, La Luz Mexican Grill owner Peter Schultz, who launched his business 10 years ago, purchased the main floor and lower level of the Forrester Block Building for \$1.4 million. Both properties had been owned by Dave Veldman, partner in the brokerage and development firm Veldman Morgan Commercial LLC.

Not only have the Kendalls solidified their presence in Old Town, but they have announced their intent to open a second location in the proposed Presidio Fort Collins project that local developer Les Kaplan is pursuing on east Harmony Road near Interstate 25.

The building that houses Suehiro and three other businesses was built in 1901 and

remodeled in 1988 to encompass 8,500 square feet of space.

The La Luz property, which is also home to adjacent restaurant Rasta Pasta, was built in 1907 and remodeled in 1932. In 1996 owner Veldman and partners Mitch Morgan and Gary Graves converted the second floor of the building into office condominiums. The portion of the building that Schultz bought comprises 3,600 square feet.

Kendall said he and his wife had explored the purchase of the Reed-Dauth building from Veldman for five or six years.

"We've talked a few years to Dave about our interest in buying this building, but the timing was just never right until now," he said. "We're very happy with the outcome."

### Significant expansion

Suehiro, with restaurant and sushi bar seating for 120 guests, will also expand into additional space in the basement of the building where Kendall said a bar area would be added.

But a more significant expansion for Suehiro is the move southward to Presidio, where Kaplan and his marketing agent, David Miller of Brinkman Partners Inc., say they're drawing increasing interest from successful restaurants and retailers looking for second locations.

"We've got a wonderful Harmony Road frontage location for Suehiro," Kaplan said. "His intent to locate here is an indicator of evolving interest by businesses who are doing very well downtown in expanding to the southeast Fort Collins market."

Kendall said he had considered a loca-



Tom Hacker, Northern Colorado Business Report

**HAPPY OWNERS** — SeonAh and Ed Kendall, who have operated Suehiro Japanese Restaurant and Sushi Bar for 17 years on Linden Street in Old Town Fort Collins, in January purchased the historic Reed-Dauth building that houses their business.

tion in Front Range Village, the 900,000-square-foot retail and office development being built by Alabama-based Bayer Properties on Harmony Road.

"It just wasn't as good a fit for us," he said. "I think the Presidio project suits what we want to do much better."

Veldman said the sale of the two down-

town buildings to tenants portends good things for the future of Old Town.

"This is a great opportunity for two very good restaurant operators to own their own buildings," he said. "Owner-operators are always a big asset to the community. This shows their long-term, strong commitment to downtown."

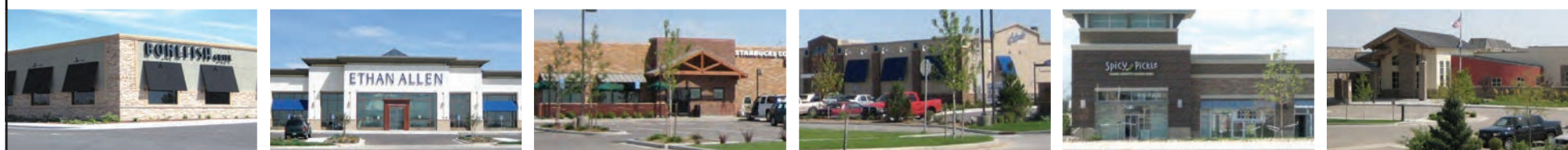
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# THE EYE

## Flaming CSU pogo sticks??

The Eye missed the appearance of brothers **Dan and Mike Huling** on "The Tonight Show with **Jay Leno**," where the Ballet of the Flame-Throwing Pogo Sticks was a featured Writers' Strike Filler act last week.

Who are these insurance underwriter's nightmare, anyway?

They are **The Handsome Little Devils** and their act is the Squirm Burpee Circus. It's part vaudeville, part mania, and wholly unique.

The Hulings, basking in the afterglow of their national TV exposure, were out of contact. But the ways they put their Colorado State University educations to work show up on their Web site.

At least one of the two, who both make their homes in Littleton, must have logged some time at the College of Engineering. "Who knew the Handsome Little Devils were also inventors?" — a question posed on the Internet playbill. "They toss six flaming torches back and forth while shooting fireballs from their custom-made, flame-thrower pogo sticks."

Another bit has Mike the Handsome juggling a running chain saw, a bowling ball and an egg. Still another has Dan, a paddleball professional, doing impossible things with the simplest of toys while Mike accompanies him with the Jimmy Hen-

See **THE EYE**, 22

# Penny Flats pushes toward fall opening

## Coburn picks up where Drahotka left off on project

By **Tom Hacker**  
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FORT COLLINS — With questions about the status of the much-anticipated Penny Flats mixed commercial and residential project swirling about the Fort Collins business community, the project's Boulder developers are answering with steel and concrete.

While the project broke ground in February 2006, nearly a year has passed before the first vertical pieces of the first phase of Penny Flats emerged. Drahotka Construction Co. of Fort

Collins had spent most of that time building an underground parking garage to accommodate tenants in the four-story retail-office-loft building at the corner of Mason and Maple streets in downtown Fort Collins.

But in the past two months Boulder-based Coburn Development Inc.'s construction team has taken over the project and will pursue a schedule that will make the building ready for occupancy in October.

John Koval, Coburn's director of development, said the switch made the best sense for both companies.

"After a lot of internal deliberation, we felt we were better suited to take it vertical," Koval said. "Our process works better when we can employ our own design-build system. That's not to say Drahotka's not a great company. It's not as if they were fired."

Drahotka spokeswoman Wendy Serour said

her company had been told by Coburn that they needed the work to bring their construction department up to capacity.

"There were certainly no hard feelings on either side," she said. "We did a great job with the portion of the project we completed."

### Going vertical

By mid-February, Coburn had completed the second of four floors on the project's first phase, a signature building that will offer ground-floor commercial space and three stories of loft apartments with sweeping downtown views.

When finished, Penny Flats will be the largest mixed-use project in the history of downtown Fort Collins, with 30,000 square feet of retail and office space and 147 residences. The project spreads over three-quarters of a city

See **PENNY FLATS**, 23

### F O C U S



Courtesy www.hlineconversion.com

**GOING GREEN** — Rock star Neil Young, center, watches as a crew from H-Line Conversions installs biofuel technology in his 1959 Lincoln Continental — and another crew films the documentary.

# Neil Young, UQM team up for green car conversion

## Rock star joins with electric motor maker in ambitious project

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

FREDERICK — Rock legend Neil Young has turned to Frederick-based UQM Technologies to help him convert his beloved 1959 Lincoln ragtop into a hybrid vehicle that aims to get at least 10 times the gas mileage of the car's original engine and go from zero to 60 in six seconds.

Young's slightly battered white Lincoln Continental Mark IV is having its gas-guzzling engine replaced with a biodiesel-and-electric engine powered by UQM's PowerPhase 150 traction system. H-Line Conversions, a Wichita, Kan.-based company, is doing the actual

conversion and supplying its proprietary biofuel technology for the project.

"By drawing on entrepreneurial companies' advanced technology and good old American ingenuity, we intend to transform one of the largest and heaviest gas-guzzling vehicles of our generation into a highly energy-efficient vehicle and demonstrate to the American public that we can repower the American dream by demanding environmentally friendly vehicles now," Young said in a statement. "Our country is full of innovative entrepreneurs and advanced technology companies, like H-Line Conversions and UQM Technologies, who have the capability and drive to make big things happen."

William Rankin, UQM president and CEO, said the company's PowerPhase 150 "is the prime mover" for the project because it replaces the car's original engine and transmission. Rankin noted that UQM's products are sold for a variety of applications, including

See **UQM**, 33

# NoCo firms ranked tops in IT service

## Connecting Point, HEIT make mark with marketplace

By **Kristen Tatti**  
ktatti@ncbr.com

Two Northern Colorado managed service firms are among the top in the nation, according to a new industry report.

Connecting Point of Greeley ranked No. 16 overall in an international industry survey of managed service providers. Fort Collins-based HEIT ranked No. 21. The survey, conducted by industry tracker MSP Mentor, used an index to rank the companies to make sure that it wasn't only focusing on the very big or very small players. It took into account overall managed services revenue, overall managed services revenue growth, percentage managed services revenue growth, managed services revenue per employee, number of devices managed, and other data points. The online survey received 500 responses, coming from as far as South Africa.

In addition to being No. 16 overall, Connecting Point also ranked No. 15 for year-over-year revenue growth by dollar and No. 4 by percentage revenue growth — reporting a 1,500 percent increase from 2006 to 2007.

Connecting Point President Ted Warner bought a three-year-old computer retail business in 1985. Time changed, and the business did too. In 2000, Warner decided to shutter the retail business and focus on the growing business technology services sector.

Connecting Point's managed service offerings did not come into play until 2003 when the company began to offer network-moni-



WARNER

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# CoCreate, Dako both start out year with new ownership

## NoCo tech companies acquired by larger public corporations

By Kristen Tatti  
ktatti@ncbr.com

In the hustle and bustle of the holiday season, deals to purchase two Northern Colorado technology companies were quietly closed, and early in the year both are busy with their integration into large public companies.

On Dec. 3 software giant Parametric Technology Corp. closed on a \$250 million deal to purchase CoCreate Software, no stranger to ownership changes. The company originally spun off from Hewlett Packard Co. when employees and an international investment group bought the division in 2000.

In July 2006, the private equity arm of Dallas-based HBK Investments LP purchased complete interest in the software developer. CoCreate, which was headquartered in Sindelfingen, Germany, developed the 3-D, collaborative CAD modeling tool OneSpace.

The company employed about 60 at its site in Fort Collins prior to the acquisition. And little is expected to change.

"There is no intent of downsizing R&D or sales," said Ulrich Mahle, vice president of worldwide marketing and research and development for CoCreate.

The CoCreate brand will even continue intact. In a press release announcing the close of the deal, PTC indicated it is "committed to maintaining, enhancing and further developing all CoCreate products indefinitely."

In a way, the acquisition has fulfilled CoCreate's goal of being a bigger company. Before becoming an acquisition target, CoCreate was on the other side of the deal, looking at growing by acquiring others in the industry.

"We found it wasn't very easy to do," Mahle said.

But for industry giant PTC, an aggressive growth strategy has made acquisition and integration a regular part of business. CoCreate was the company's fourth acquisition in 2007.

"It was really a no-brainer," Mahle said of PTC's decision to acquire CoCreate.

CoCreate boasted \$80 million in revenue last year, which is expected to reflect improved earnings per share by 2009. Additionally, CoCreate brings a healthy user base, including HP, Agilent Technologies Inc. and Canon Inc.

For CoCreate, the acquisition will translate into more sales opportunities. Mahle explained that some potential customers were hesitant to commit to OneSpace because they weren't familiar with CoCreate. With this type of technology, clients want to know that the developer will be around for the long run to upgrade and service the software.

"The biggest issue for CoCreate as a standalone company was size," Mahle said.

## Parametric Technology Corp.

**Founded:** 1985  
**Management:** Richard Harrison, president and CEO  
**Headquarters:** Needham, Mass.  
**FY 2007 sales:** \$941.5 million  
**FY 2007 net income:** \$155.8 million  
**Worldwide employees:** 4,449  
**Feb. 8 stock price:** \$16.32  
**Stock symbol:** Nasdaq: PTMC  
**Web:** www.ptc.com

SOURCE: BUSINESS REPORT RESEARCH

"We're already seeing a lot of opportunity opening up."

### Dako also purchased

Dako's Fort Collins-based flow cytometry line — purchased by Beckman Coulter Inc. on Dec. 28 for an undisclosed amount — faced a similar problem.

"We're very excited about the prospects here — great products, exceptional technology — but I think customers were a little leery of making a (\$500,000) investment in a high-end sorter from a company that they weren't sure was going to be there to support them," said Beckman President and CEO Scott Garrett during an annual business presentation. "Upon the announcement of our acquisition, the leads for self-sorters and flow cytometers pouring into the Dako facility in Fort Collins were enormous."

Also like CoCreate, Dako's flow cytometry unit's regional roots run deep. The company was formed as Cytomation in 1988 in Fort Collins, with strong ties to Colorado State University and providing some of the technology needed to spin off sperm-sorting firm XY Inc.

Cytomation was purchased by Denmark-based Dako A/S in 2002. In 2007, Dako was acquired by private equity firm EQT of Stockholm, Sweden, in a deal worth 7.25 billion kroner, or about \$1.29 billion. At the time, the Fort Collins site employed

## Beckman Coulter Inc.

**Founded:** 1935  
**Management:** Scott Garrett, president and CEO  
**Headquarters:** Fullerton, Calif.  
**2007 sales:** \$2.76 billion  
**2007 net income:** \$211.3 million  
**Worldwide employees:** 10,340  
**Feb. 8 stock price:** \$70.49  
**Stock symbol:** NYSE: BEC  
**Web:** www.beckmancoulter.com

SOURCE: BUSINESS REPORT RESEARCH

about 250 at its four-building campus on Innovation Drive.

In August, Dako let go about 30 workers when it decided to discontinue one of its product lines based in Fort Collins.

Robert Raynor, the new director of the flow cytometry business center in Colorado, said that Beckman will consolidate the 120 workers that it adopted through the acquisition into two buildings — one primarily for research and development and the other for manufacturing. Beckman did not obtain any of the pathology business from Dako that had some presence in Fort Collins, Raynor explained.

Beckman is in the first phase of integrating the division, including Dako's products, the MoFlo XDP and CyAn, which give Beckman a stronger position in the high-end, research flow cytometry market. The company has been the No. 2 provider of flow cytometry instrumentation worldwide but has been focused on the clinical side.

With the addition of the Dako division, the company is still second behind Becton, Dickinson and Co., but gains a stronger position in the research market.

A major part of the integration will be to align the research and development effort in Fort Collins with those in Miami, where Beckman's other flow cytometry unit is located. He declined to comment on whether the alignment was likely to result in a headcount reduction.

## C O R R E C T I O N S

The *Business Report* will correct any errors that appear in its pages. To suggest a correction or clarification, please contact editor Tom Hacker at 970-221-5400, ext. 223, or e-mail him at thacker@ncbr.com.

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# Yearend stats tell tale of two Colorado counties

## Weld home values fall while Larimer shows some strength

The numbers are in, and they tell us what we've already figured out as the real estate economy staggered through one of the most challenging years of the past two decades.

A view of average selling prices across the board — new and existing homes — shows more clearly than any other indicator the vast differences among the local housing markets, according to the numbers presented



**REAL ESTATE**  
Tom Hacker

Feb. 4 at The Group Inc. Real Estate's annual forecast fiesta at the Budweiser Events Center in Loveland.

Woe is Greeley, the city that kept popping up in the press during 2007 as having one of the worst cases of foreclosure flu in the nation, an epidemic that drove average selling prices downward 6 percent, following a 5 percent drop the prior year.

Likewise, the cumulative average sale price figures from outlying Weld County communities — Ault, Eaton, Johnstown, Kersey, Milliken, Mead and LaSalle — were off 4 percent last year.

**"The next six months might feel like the last six months."**

Chuck McNeal, chairman  
The Group Inc. Real Estate

Turn westward, and the story changes. While the total number of sales in the Loveland/Berthoud market rebounded from a dreadful 2006, when they slipped 15 percent, the average sale price managed a region-high 5 percent increase. Likewise, the Fort Collins/Wellington market showed it could resist the pressure that foreclosures and other factors brought, eking out a 2 percent gain.

Windsor, straddling the Weld/Larimer county line, also posted a healthy 4 percent gain in average sale price, and again led the region with the average Windsor home selling at slightly above \$330,000.

### Solid factors

Critics of the cheerleading that annually occurs at The Group presentation, and there have been many, have to consider that some real, solid economic factors bolster what they perceive as "spin" by the Group number-crunchers.

It also helps to take a peek at some of

The coming year will feature a modest rebound in parts of the Northern Colorado housing economy, according to projections made by The Group Inc. real estate.

	Homes sales		% change	Average price (in thousands)		% change
	2007	2008		2007	2008	
Fort Collins	3,613	3,685	+ 2%	\$253.5	\$258.6	+ 2%
Loveland	1,782	1,800	+ 1%	\$269.3	\$272	+ 1%
Greeley	1,704	1,636	- 4%	\$165.2	\$158.6	- 4%
Windsor	660	673	+ 2%	\$332.2	\$337.1	+ 1.5%
* Other Weld	662	596	- 10%	\$216.8	\$208.1	- 4%

SOURCE: THE GROUP INC. REAL ESTATE

\* INCLUDES AULT, EATON, JOHNSTOWN, KERSEY, MILLIKAN, MEAD, LASALLE

the other housing market reports, such as the one compiled by the national consulting firm Metrostudy, to find more evidence that the forecast numbers have a good chance of hitting the mark.

First, the job growth that a consensus of regional economists in Northern Colorado predicts for 2008 is in the 1.8 percent to 2 percent range, a significant boost compared with Metrostudy's forecast of a 1.5 percent employment gain in the metro Denver area.

Second, mortgage interest rates are bound to stay at the historic lows that homebuyers have been enjoying for the past five years or so.

Third, there will be no stopping the immigration trend that this region's perceived quality of life has fueled during the past decade. A hidden housing market

economy will continue to cook, driven by people who arrive with the resources to buy upper-end homes and for whom "place" has no relevance when it comes to their employment.

All of these factors add up to a real estate market turnaround during the next year, and it's not just The Group's prognosticators who say so. But nothing happens overnight, as Group chairman Chuck McNeal told the events center assemblage.

"It's not going to happen right away," he said. "The next six months might feel like the last six months."

*Editor Tom Hacker covers real estate for the Northern Colorado Business Report. He can be reached at 970-221-5400, ext. 223 or at thacker@ncbr.com.*



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2	<b>DUKESOURCE</b> 5216 Cessna Drive Loveland, CO 80538 970-669-6185/970-669-1044	20	<a href="http://www.dukesource.com">www.dukesource.com</a> N/A	N/A N/A
3	<b>AIMS COMMUNITY COLLEGE - AIMS FLIGHT TRAINING CENTER</b> 656 Ed Beegles Lane Greeley, CO 80631 800-677-2467/970-356-9109	16	<a href="http://www.aims.edu">www.aims.edu</a> barb.soleta@aims.edu	Barb Soleta, Office manager 1967
4	<b>CENTURY HELICOPTERS INC.</b> 2001 Airway Ave. Fort Collins, CO 80524 970-484-6804/970-224-3899	15	<a href="http://www.paravion.com">www.paravion.com</a> century@paravion.com	Larry Hansen, President 1978
5	<b>SCION INDUSTRIES LLC</b> 3693 E. Larimer County Road 30 Fort Collins, CO 80528 970-207-1720/970-207-1715	12	<a href="http://www.scionindustries.com">www.scionindustries.com</a> info@scionindustries.com	N/A 1993
6	<b>GEO-SEIS HELICOPTERS INC.</b> 116 Racquette Dr. Fort Collins, CO 80524 970-484-3600/970-484-4919	12	<a href="http://www.geoseis.com">www.geoseis.com</a> info@geoseis.com	N/A 1982
7	<b>SCION AVIATION LLC</b> 3693 E. County Road 30 Fort Collins, CO 80528 970-207-1720/970-207-1715	8	<a href="http://www.scionaviation.com">www.scionaviation.com</a> info@scionaviation.com	N/A N/A
8	<b>FRONT RANGE HELICOPTERS LLC</b> 4824 Earhart Rd. Loveland, CO 80538 970-663-7200/970-663-5375	8	<a href="http://www.frontrangehelicopters.com">www.frontrangehelicopters.com</a> info@frontrangehelicopters.com	Don Griffith 2003
9	<b>FORT COLLINS/LOVELAND AIRPORT</b> 4900 Earhart Road Loveland, CO 80538 970-962-2852/970-962-2855	5	<a href="http://www.fortloveair.com">www.fortloveair.com</a> gordod@ci.loveland.co.us	N/A N/A
10	<b>GREELEY-WELD COUNTY AIRPORT AUTHORITY</b> 600 Airport Road, Unit A Greeley, CO 80631 970-336-3000/N/A	5	<a href="http://www.gxy.net">www.gxy.net</a> N/A	Michael Reisman 1943
11	<b>ORION HELICOPTERS INC.</b> 417 Orilla Del Lago Fort Collins, CO 80524 970-221-5552/N/A	5	N/A N/A	Paul Bennett, President 1982
12	<b>AVIONICS SPECIALISTS LLC</b> 5235 Gulfstream Court Loveland, CO 80538 970-203-0505/970-203-0506	5	<a href="http://www.avionicspecialists.net">www.avionicspecialists.net</a> info@avionicspecialists.net	Jerry Stooksbury 2004

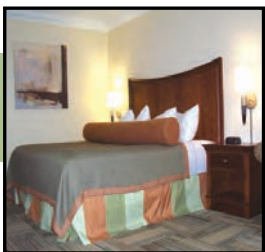
Based upon responses to Business Report survey researched by Kathleen Chaballa  
To be considered for future lists, e-mail [research@ncbr.com](mailto:research@ncbr.com)

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# AVIATION



Michael D. Wailes, Northern Colorado Business Report

**ECONOMIC MAGNET** – The Greeley-Weld County Airport is in the process of positioning itself as an important amenity to attract and support corporate growth in the region, including building a new terminal building in 2000, completing a major expansion in 2002, and earning an Aviation Enterprise Zone certification in 2006. A new tower is still in the planning stages.

## Economic development part of Greeley-Weld Airport plan

By Jane Albritton  
news@ncbr.com

GREELEY — When it comes to attracting corporations looking for places to expand or relocate, if your community does not have an airport, even one primarily dedicated to general aviation, you can just wave as the scouts fly by.

Therefore, it has been the position of the leadership at Greeley-Weld County Airport that anticipating and preparing for whatever economic opportunity might come its way is a very good idea.

“Greeley was one of the first airports to sign up for the designation as an airport development zone,” said Peter Roskop, from the Colorado Office of Economic Development and International Trade.

“The legislation was passed in 2005 as a tool for economic development. It requires just a one-page application, and so far 12 airports have signed on.”

Roskop explained that if a corporation involved in aviation manufacturing or development relocates at a designated airport, that company is eligible for a \$1,200 tax credit for every job it creates above its two-year average.

“The benefit to the company comes only with net new jobs,” Roskop said. “It can’t just move and claim credit for the existing jobs. What the legislation does is incentivize clean industry that has high wages to locate here.”

Mike Reisman, manager of the airport, acknowledged that while the designation might be immediately beneficial for an airport like Centennial, Greeley-Weld has yet to be contacted by any company looking for a relocation site.

“Aviation development is such a narrow group of industries,” he said. “But we see this status as a long-term economic resource. We wanted to get it into our

resume so that if the opportunity came our way we’d be good to go.”

### Economic impact

Reisman is well aware that the Colorado Department of Transportation’s last economic impact study — performed in 2003 — indicated that the Greeley-Weld Airport supported 195 jobs, with \$6 million in wages and \$17.2 million worth of economic activity. Being ready to improve those numbers when opportunity presents itself continues to drive the airport’s plans for growth. If Greeley is to attract corporations with flight departments that routinely shuttle executives in and out in slender Lear Jets, then having runways long enough for comfortable landings and a nice reception area makes good economic sense.

In 2000 the airport opened a new 6,000-square-foot terminal, and in 2002, it completed a \$21 million expansion.

Yet for all the improvements to the airport’s infrastructure calculated to attract corporate interest, not everyone loves growth or buys the “build it and they will come” argument. Longtime fans of the little Barnstormer Restaurant in the old terminal grumbled when their cozy “club” got supersized in the new terminal. And the tower that airport administrators and instructors from the Aims Community College aviation program see as a necessary addition for safety’s sake, others dislike on principle.

“I would say it’s about 50/50,” said Linda Belleau, owner of the Barnstormer Restaurant. “Some people, especially in real estate, see a tower as an extra layer of control that they don’t feel they need. People fly because they love the freedom. They approach carefully.”

For Gina West, Aims director of flight training, a tower is an important safety feature for the airport.

“The tower is a big deal,” she said. “As the traffic at the airport increases, it will be

See AIRPORT, 45

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# Pine beetle kill problem could yield fuel source

## Cellulosic ethanol plan gets federal DOE grant funding

FORT COLLINS – Untold numbers of dead pine trees now cover the mountainsides of western Colorado, and the bugs that killed them are finding their way onto the Front Range.

While that's a scary and depressing prospect, given the heightened wildfire danger associated with the trees killed by the voracious pine beetle, some are viewing the situation as an opportunity to turn a huge problem into a possible new fuel source.

Recently, the U.S. Department of Energy said it would provide \$30 million to help build Colorado's first cellulosic ethanol plant that would be able to convert the beetle-killed pines into vehicle fuel. Two Canadian firms – Suncor and Lignol – have pledged to build the \$88 million plant based on technology already proven in British Columbia.

Plans call for a facility that would process 100 tons of wood each day to produce two million gallons of cellulosic ethanol a year, to be built at a still-undecided location, possibly Commerce City.

That could go a long way in helping move alternative fuels forward from the current dominant corn-based ethanol that, while a boon to corn farmers across the nation, suffers from the "food-versus-fuel" argument and the realization that simply not enough corn could be planted to make a serious dent in the nation's fuel appetite.

That's where cellulosic ethanol comes into the energy picture.

Unlike corn ethanol, which is made from the starch squeezed from corn kernels, cellulosic ethanol can be made from non-food material such as corn stalks, cobs, wood and switchgrass, a tall weedy plant that grows wild in roadside ditches and meadows across North America.

### Next national fuel?

Cellulosic ethanol is viewed by many as the next step on the road to a non-gasoline-based national fuel supply, but technological obstacles still remain before it can take over from corn or other grain-based ethanol. And Colorado State University is aiming to be in the thick of the research to overcome those obstacles.

CSU is tackling clean and renewable energy research on a variety of fronts across several college disciplines. Currently, the Department of Mechanical Engi-



**AGRIBUSINESS**  
Steve Porter

## Future of biomass

An all-day conference addressing the possibility of using wood from beetle-killed trees to make cellulosic ethanol – "Can Forests Meet Our Energy Needs-The Future of Forest Biomass in Colorado" – will be held Feb. 21 from 8 a.m. to 5 p.m. in the Lory Student Center on the CSU campus. The conference is open to the public but pre-registration is required. Registration and other details are available at [www.colostate.edu/programs/cowood/energy/index.html](http://www.colostate.edu/programs/cowood/energy/index.html).

neering is searching for a new faculty professor with expertise in alternative energy production, including the production of cellulosic fuels. Allan Kirkpatrick, head of the department, said the person who is eventually hired won't necessarily have a specialty in cellulosic fuel but will likely be able to help advance research in that area.

"My long view is that corn-based ethanol is really a transition fuel as we move to the cellulosic (fuels)," Kirkpatrick said. "I think it's part of the heritage of CSU to tackle these kinds of important issues."

### University collaborators

CSU is being joined in that effort by the University of Colorado, Colorado School of Mines and the National Renewable Energy Laboratory in Golden in what's called the Colorado Center for Biorefining and Biofuels, or C2B2, formed last year. Other partners include Dow Chemical, Chevron, ConocoPhillips, Shell and General Motors.

Much research remains to be done in figuring out the most effective fermentation process to be used for each of the various possible fuel sources. But Ken Reardon, CSU professor of chemical and biological engineering, said CSU and C2B2 will definitely be in the cellulosic fuel hunt.

"Cellulosic is going to be the key — much more than cornstarch — for ethanol," he said. "This is all very,

very new but it's picking up rapidly and some of that is happening at CSU."

Reardon points out that as cellulosic ethanol advances other non-research issues must also be faced, such as whether to use corn stalks and cobs for cellulosic fuel or if farmers should continue their practice of plowing them back into their fields after harvest to naturally enrich their soil.

And if beetle-killed trees are going to be harvested for fuel, how do you remove them without harming the environment by building new logging roads?

"These processes have to be not just economically viable but environmentally sustainable as well," he said.

Steve Porter covers agribusiness and energy for the Northern Colorado Business Report. He can be reached at 970-221-5400, ext. 225, or at [sporter@ncbr.com](mailto:sporter@ncbr.com).

**"I think it's part of the heritage of CSU to tackle these kinds of important issues."**

Allan Kirkpatrick, professor of mechanical engineering, CSU



# Regulators hope to help banks with CRE suggestions

## Guidance, more scrutiny to keep portfolios healthy

Even as mortgage woes continue to top headlines, banking regulators are continuing to fret over commercial real estate, apart from their worries about the residential sector.

It was last year that guidelines were adopted by financial regulators with the goal of suggesting banks take certain steps to maintain healthy commercial property portfolios. The guidance was originally formulated in 2006, and bankers were not exactly thrilled about what was seen as increased regulation.

"Some said at the time we were overly cautionary," said Steve Fritts, assistant director of risk management and operation for the Federal Deposit Insurance Corp.

He feels that the regulators were a little ahead of the curve with the guidance, which may have mitigated risk for some banks. The hope, he said, was to alert banks and examiners to the need for caution on increasingly large commercial portfolios. Competition and rapid growth were putting underwriting standards and risk management procedures on the back burner somewhat.

Another issue for some banks was that while individual loans were perfectly secure, the rapid growth of the portfolio and potential saturation in the market were not taken into account.

### Half the total

Construction and development loans and commercial real estate loans make up about 50 percent of the total loan portfolios for Northern Colorado-based banks, as well as all banks based in the state. Nationally, construction and development and commercial real estate loans account for about 20 percent of the total loan portfolios. That number is indicative of how commercial real estate and construction lending is really a function of community banks, more so than large national banking giants.

Overall, Fritts feels that most community banks have done a good job reacting to their local markets, but that doesn't mean the FDIC's guard is down.

"We're the insurers; we're always concerned," Fritts said. In addition to conducting examinations at state-chartered banks, the FDIC provides deposit insurance for all banks, state and national.

Also still showing concern is the Office of the Comptroller of the Currency, the regulator responsible for oversight of nationally chartered banks.

In a recent speech at a meeting of the Florida Bankers Association, OCC Comptroller John Dugan said that the agency is focusing increased attention on community banks with high CRE concentrations, especially given the current economic conditions.

"The combination of these conditions is putting considerable stress on one particular category of commercial real estate lending — residential construction and development — and other categories of CRE loans will feel similar stress if general eco-

conomic activity slows materially," Dugan said in his speech.

### Cause for concern

He pointed to the fact that for nationally chartered community banks, nonperforming loans doubled year-over-year. The increase started from a very low baseline, but the rapid increase is still cause for concern.

As of the third quarter, loans held in nonaccrual status at Northern Colorado-based banks were actually down slightly from 2006. But through third quarter of 2006 nonaccruals were up more than 150 percent compared to the previous year, so the baseline was already high.

Year-to-date, local banks have recorded \$40.45 million in charge-offs — up 220 percent from \$12.56 million in 2006. Of this year's charge-offs, the largest amount came from construction and land development loans — \$14.88 million, up from \$2.67 million in 2006. Much of the charge-off activity will help banks strengthen their portfolios by writing down bad or irreparable loans.

But the increase appears to be somewhat of an anomaly in the industry at large. In Colorado, charge-offs through the third quarter were up 65 percent from last year. Nationally, they were up 34 percent year-over-year.

One thing some community banks can

count on during the next year is seeing more of their examiners. Unfortunately, they won't be making social calls, but will be on a mission to keep the industry healthy.

"There will be more frequent interaction between supervisors and banks with concentrations in CRE loans that are declining in quality," Comptroller Dugan said in his speech. "There will be more criticized assets; increases to loan loss reserves; and more problem banks."

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



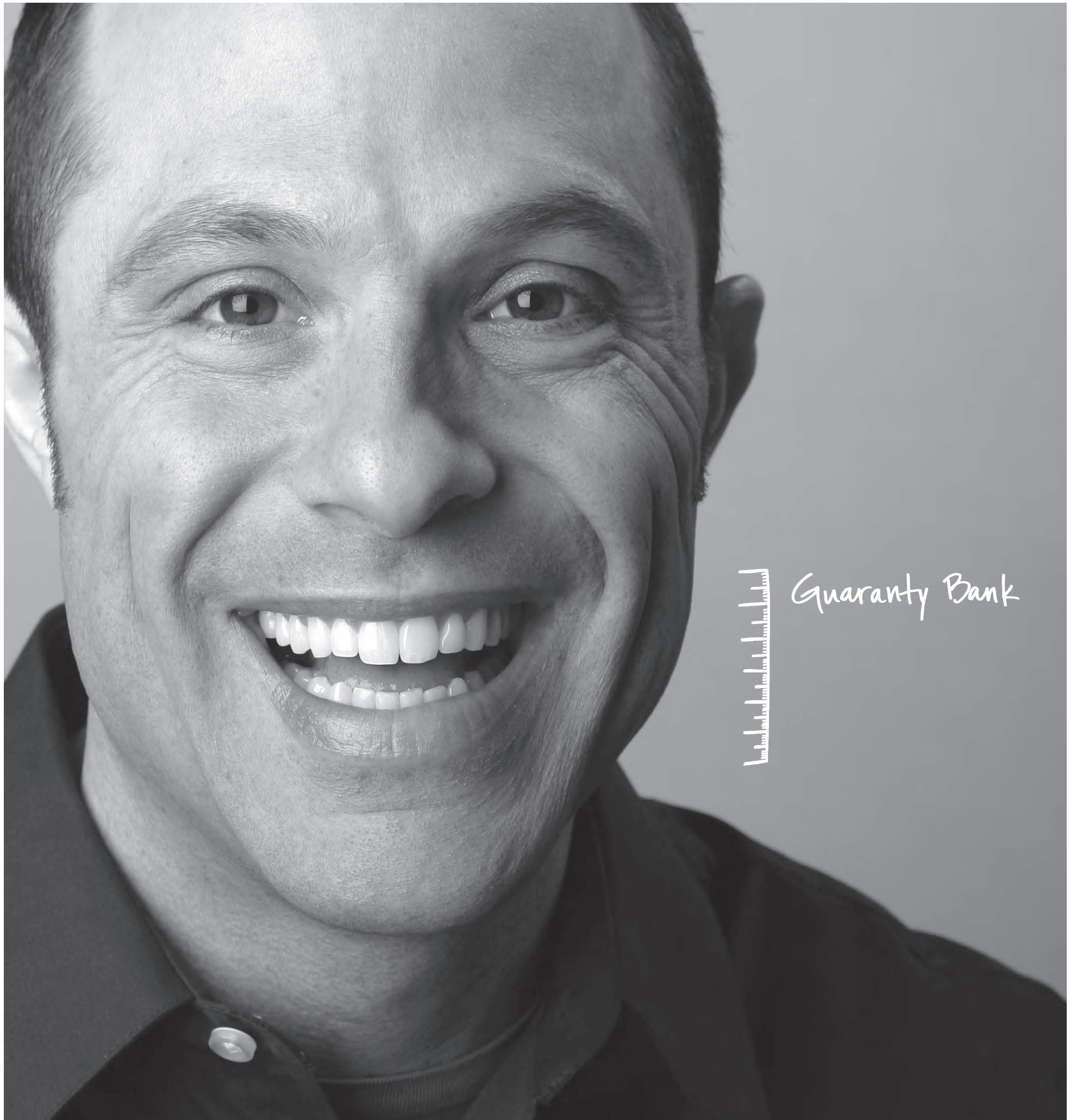
**BANKING**  
Kristen Tatti



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**On The Job**

Chris Jeavons named regional president of Advantage Bank  
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Greeley CPA firm adds owner, now Ruesch, Bidle & Larson CPAs LLC  
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Beet Street presents Barbara Ehrenreich, 11:30 a.m., Northside Aztlan Center, F.C.  
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# Because breaking up is hard to do

## Family business split can be even harder without plan in place

By Luanne Kadlub  
news@ncbr.com

The largest transfer of wealth this country has ever seen is now under way as more and more baby boomers hit 60. Much of that transfer is being made as owners of family businesses step aside to let the next generation take over.

That opens a whole Pandora's Box of things that can go wrong if the family hasn't taken time to do business continuity planning. And that would, in fact, be most businesses.

"Statistics show that only 7 percent actually have a formal plan," said Elizabeth Lake, principal with ROCG, a business consulting firm with offices worldwide, including Denver.

The types of issues that arise are infinite and can occur just as easily in a mom-and-pop business as in a corporation with hundreds or thousands of employees. A small list includes how to keep family harmony when members have no interest in the business; when some are

### Family firm feud

The family that plays together may stay together, but working in the family business is something altogether different.



While more than 30 percent of family owned businesses survive into the second generation, and 12 percent make it to the third generation, only about 3 percent of all family businesses operate into the fourth generation and beyond. A 2004 study by Marquette University found that one in four family firms planned to name a non-family member as its next CEO. The study also found that 60 percent of family business owners who plan on retiring in the next five years have not identified a successor.

In 2002, The Journal of Accountancy listed the top 10 areas where family businesses need guidance as:

- Growth planning
- Organization design
- Operational effectiveness
- Leadership/management
- Compensation
- Communication
- Customer service
- Risk management/succession planning
- Management and ownership transition
- Global perspective



SOURCE: BUSINESS REPORT RESEARCH

See FAMILY BUSINESS, 33

# The Brand: Where sales, marketers meet



**PANORAMIC MARKETING**  
Don Condit

## 'Brand-centric' sales strategy can help strengthen marketing

As I observed in the first two installments of this discussion, sales people and marketing people are vastly different. They operate with different goals and different strategies. They see the same market from different perspectives. They speak different languages.

Last month I described some practical ideas for working together and capitalizing on these differences. This time, let's look at something they should have in common.

The professional interests of sales and marketing people

intersect at a crossroads we call The Brand. They approach the brand from different directions, and they use it in different ways to achieve their goals, but the brand should be just as important to a sales person as it is to his colleague in the marketing department.

For a marketer, the projection of a brand to a defined audience is straightforward:

- Sharply define all the dimensions of the brand from the business context to differentiating benefits and support;
- Use many tools to build awareness and understanding among target audiences;
- Pop the clutch and engage the brand to rally your employees and partners, excite buyers, and drive sales.

See MARKETING, 27

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1	1	<b>CHAMPION AUTO GROUP INC./IRON MOUNTAIN</b> 871 Champion Drive Windsor, CO 80550 970-330-1800/970-330-2501	\$280,000,000 (1) \$241,713,386	385	100%	Automotive dealership, trucks and work vans.	Chamberlain, Wiedel, Korf, Woltjen, Juhl 1	Chamberlainj@championagc.com www.ironmountainautoplex.com	Edwin John Chamberlain CEO 1999
2	2	<b>ROCHE CONSTRUCTORS INC.</b> 361 71st Ave. Greeley, CO 80634 970-356-3611/970-356-3619	\$168,996,923 \$185,059,484	110	100%	General contracting and construction.	Tom Roche 2	info@rocheconstructors.com www.rocheconstructors.com	Thomas J. Roche President 1971
3	3	<b>EHRlich DEALERSHIPS</b> 2625 35th Ave. Greeley, CO 80634 970-353-5333/970-353-4702	\$120,013,986 \$101,927,634	142	100%	Auto dealerships.	Scott Ehrlich 3	N/A www.ehrlichmotors.com	Scott Ehrlich President 1946
4	5	<b>MARKLEY MOTORS INC.</b> 3401 S. College Ave. Fort Collins, CO 80525 800-226-2213/970-282-6825	\$97,537,896 \$91,500,000	N/A	100%	Honda, Pontiac, Buick, GMC vehicles, Saturn	Gene and Doug Markley 5	rbelisle@markleymotors.com www.markleymotors.com	Douglas E. Markley President 1936
5	8	<b>WELD COUNTY GARAGE</b> 2699 47th Ave. Greeley, CO 80634 970-352-1313/970-356-8191	\$82,386,680 \$77,309,567	146	100%	Buick, Pontiac, GMC vehicle dealership.	Warren Yoder 2	wyoder@weldcountygara.com www.weldcountygara.com	Warren Yoder General manager 1908
6	9	<b>DRAHOTA</b> 4700 Innovation Drive, Bldg. C Fort Collins, CO 80525 970-204-0100/970-204-0200	\$80,000,000 \$63,000,000	75	100%	Full-service general contractor staffed with LEED Accredited Professionals. 35 years of experience, providing preconstruction and construction services in Northern Colorado.	Terry and JoAnn Drahota 2	info@drahota.com www.drahota.com	Terry L. Drahota President 1973
7	11	<b>ADVANCE TANK &amp; CONSTRUCTION CO.</b> 3700 E. Larimer County Road 64 Wellington, CO 80549 970-568-3444/970-568-3435	\$68,000,000 \$55,000,000	230	100%	Steel plate products such as ethanol, biodiesel, water storage tanks, bins and silos.	Van Alsburg Family 4	lclay@advancetank.com www.advancetank.com	James Clay and Lisa K. Clay President and General counsel 1981
8	12	<b>FORT COLLINS REAL ESTATE/COLLEGE AVENUE COMMERCIAL</b> 1220 S. College Ave. Fort Collins, CO 80524 970-212-2420/970-206-0090	\$53,528,605 \$49,615,726	11	100%	Residential and commercial real estate brokerage, commercial real estate property management, development/redevelopment urban infill.	Michael L. Jensen 2	mike@fortcollinsre.com www.fortcollinsre.com	Michael L. Jensen Broker and Owner 2003
9	13	<b>WALKER MANUFACTURING CO.</b> 5925 E. Harmony Road Fort Collins, CO 80528 970-221-5614/970-221-5619	\$51,482,000 \$48,845,000	175	100%	Commercial-grade riding and walk-behind lawnmowers and attachments.	Walker Family 8	bobw@walkermowers.com www.walkermowers.com	Bob W. Walker President 1959
10	17	<b>FAGERBERG PRODUCE INC.</b> 17673 Weld County Road 80 Eaton, CO 80615 970-834-1353/970-834-1434	\$45,545,971 \$32,755,000	75	100%	Distribution of onions and wholesale produce packaging.	N/A N/A	greg@fagerbergproduce.com www.fagerbergproduce.com	Lynn Fagerberg Owner 1977
11	NR	<b>FERRERO I-25 CHRYSLER JEEP DODGE</b> 4040 Byrd Drive. Loveland, CO 80538 970-667-4433/970-613-4501	\$44,689,027 \$30,495,036	55	100%	Chrysler, Dodge, Jeep automobile dealership specializing in new/used, full-service center, parts/accessories department.	Ryan J. Ferrero 4	Ryan@ColoradoDodge.com www.ColoradoDodge.com	Ryan J. Ferrero Owner 1978
12	14	<b>FORNEY INDUSTRIES INC.</b> 1830 LaPorte Ave. Fort Collins, CO 80521 970-482-7271/970-498-9505	\$40,500,000 \$40,145,000	250	100%	Provides abrasive, air accessories, safety, steel, welding supplies, hydraulics, drill bits, compressed gas program, hand tools.	Anderson and Forney Family 3	sales@forneyind.com www.forneyind.com	Steve Anderson and Jan Mowery Vice presidents 1932

Region surveyed is Brighton, Larimer and Weld counties.  
N/A-Not Available  
(1) Business Report estimate

Based upon responses to Business Report survey researched by Kathleen Chaballa  
To be considered for future lists, e-mail [research@ncbr.com](mailto:research@ncbr.com)

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# Largest Family-Owned Businesses

## Ranked by gross revenues

RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	REVENUES 2007 REVENUES 2006	EMPLOYEES 2008	PERCENT FAMILY-OWNED	TYPE OF BUSINESS	OWNER NO. FAMILY MEMBERS INVOLVED IN DAY-TO-DAY OPERATIONS	E-MAIL WEB SITE	PERSON IN CHARGE TITLE OF PERSON IN CHARGE YEAR FOUNDED
13	15	<b>CO'S BMW CENTER</b> 4150 Byrd Drive Loveland, CO 80538-9044 970-292-5200/970-292-5719	\$40,000,000 \$37,000,000	45	100%	BMW automobiles, sales, parts, service, pre-owned cars and trucks.	Christina Dawkins, Rosalie VanHerwaarden 3	sales@cosbmw.com www.cosbmw.com	Christina Dawkins General manager and Owner 1974
14	18	<b>KING BUICK PONTIAC GMC</b> 4175 Byrd Drive Loveland, CO 80538 970-667-8905/970-663-2445	\$30,000,000 \$27,788,469	48	84%	New and used cars, automotive repair and parts sales.	Rex and Yale King 2	king@kcautogroup.com www.kingloveland.com	Rex King President 1998
15	18	<b>HARSH INTERNATIONAL INC.</b> 600 Oak Ave. Eaton, CO 80615 970-454-2291/970-454-3491	\$28,000,000 \$27,000,000	105	100%	Cattle-feed mixers, hydraulic dumping equipment, contract laser and water-jet cutting and environmental solutions.	Brown family 4	harsh@harshenviro.com www.harshenviro.com	Robert E. Brown President 1948
16	21	<b>GOOD DAY PHARMACY - CORPORATE</b> 653 Denver Ave. Loveland, CO 80537 970-669-7500 x77	\$18,500,000 \$18,000,000	80	100%	Full-service pharmacies (10 in Northern CO), medical equipment / supplies sales & rentals, online Rx refills, prescription compounding, delivery, med programs for long term care & assisted living.	David Lamb, Nancy Lamb and Vicki Einhellig 3	goodday@gooddaypharmacy.com www.gooddaypharmacy.com	David P. Lamb and Vicki Einhellig CFO 1985
17	20	<b>SINNETT BUILDERS INC.</b> 4557 Denrose Court Fort Collins, CO 80524 970-493-1770/970-482-4537	\$18,000,000 \$18,000,000	18	95%	Commercial general contractor/construction management.	Dennis Sinnett 3	dennis@sinnettbuilders.com www.sinnettbuilders.com	Dennis Sinnett President 1973
18	23	<b>GROWLING BEAR CO. INC.</b> 2330 Fourth Ave. Greeley, CO 80631 970-353-6964/970-353-6974	\$16,431,735 \$12,424,490	N/A	100%	Commercial-build contracting for new and remodeled projects.	Kevin and Alma Shironaka 3	curtisnaibauer@growingbear.com www.growingbear.com	Kevin Shironaka Owner 1974
19	NR	<b>ITX - INFORMATION TECHNOLOGY EXPERTS INC.</b> 2120 S. College Ave. Fort Collins, CO 80525 970-282-7333/970-282-3764	\$15,000,000 \$10,100,000	115	51%	Full-service IT support, including network set-up/admin., and database and software development, wireless, VoIP/telecom, network security, desktop support, hosting, back-up plans, disaster recovery and e-mail archiving/retrieval.	Mai Tran and Bruce Hottman 3	mtran@itxfc.com www.itxfc.com	Bruce Hottman Vice president 1996
20	NR	<b>MILL BROTHERS LANDSCAPE</b> 6121 E. Harmony Road Fort Collins, CO 80528 970-493-3883/970-493-4943	\$11,460,000 \$10,421,730	150	100%	Design and installation of landscape and irrigation systems and year-round landscape management services.	Kevin Mill and Andy Mill 2	kmill@millbrothers.com www.millbrothers.com	Kevin Mill and Andy Mill Owners 1980
21	22	<b>ALLEN PLUMBING &amp; MECHANICAL INC.</b> 101 S. Link Lane Fort Collins, CO 80524 970-484-4848/970-484-4448	\$11,000,000 \$16,000,000	80	100%	New construction, commercial, residential, remodel and 24/7 service division.	Allen Family 2	allenph@allenph.com www.allenph.com	Mike Allen and Jeff Allen President and CEO 1962
22	25	<b>GALLEGOS SANITATION INC.</b> 1941 Heath Parkway, Suite 2 Fort Collins, CO 80524 970-484-5556/970-484-0662	\$11,000,000 \$9,344,241	116	100%	Recycling & waste collection for your home, business, or construction project, including special events and portable restroom rentals.	Arthur, Gerald and Rudy Gallegos 10	CustService@gallegossanitation.com www.GallegosSanitation.com	Arthur J Gallegos; Gerald E. Gallegos and Rudy George Gallegos Vice President; President and Secretary/Treasurer 1959
23	NR	<b>THARP CABINET CORP.</b> 1246 N. Denver Ave. Loveland, CO 80537 970-667-7144/970-635-2660	\$10,505,000 \$9,325,000	80	N/A	Manufacturer of residential, commercial and specialty cabinets.	N/A N/A	info@tharpcabinets.com www.tharpcabinets.com	Don Fraley and Eric Parlin President and Manager of Customer and Technical Support 1971
24	NR	<b>DURAN EXCAVATING INC.</b> 418 N. Ninth Ave. Greeley, CO 80631 970-351-0192/970-378-9532	\$10,258,237 \$8,383,786	46	100%	Earthwork, utilities and roadwork.	Ernest "Ellie" Duran 11	ellied@duranexcavating.com www.duranexcavating.com	Ernest E. Duran President 1979
25	NR	<b>COLORADO PRECAST CONCRETE INC.</b> 1820 East Highway 402 Loveland, CO 80537 970-669-0535/970-669-0674	\$10,000,000 \$8,800,000	90	100%	Precast concrete products, underground utilities, septic tanks, architectural products, small buildings and PVC pipes.	Scott Hayward 6	scott@coloprecast.com www.coloprecast.com	K. Scott Hayward President 1975

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<p><b>FOR LEASE</b></p>  <p>807 17th St, Greeley Available: 1,060 - 4,000 sf Lease Rate: \$10.00 - \$18.00/sf NNN Contact: Steve Griffith or Jerry Chilson Greeley Office</p>	<p><b>FOR LEASE</b></p>  <p>1487 W Eisenhower Blvd, Loveland Available: 1,200 sf Lease Rate: \$14.00/sf NNN (est. \$4.79/sf) Contact: Ken Voss, Loveland Office</p>	<p><b>FOR SALE</b></p>  <p>Hwy 34 &amp; Denver Ave, Loveland Available: 1,000 - 6,534 sf Price: \$28.00 - \$30.00/sf NNN Contact: Jason Ells or Larry Stroud Fort Collins Office</p>	<p><b>FOR SALE</b></p>  <p>501 Main St, Windsor, Available: 10,500 sf Price: \$920,000 (\$87.62/sf) Contact: Dan Eckles, FC Downtown Office</p>
<p><b>FOR LEASE</b></p>  <p>2401 27th St, Greeley Bldg Size: 43,410 sf Lease Rate: \$12.00 - \$19.00/sf NNN Contact: Jerry Chilson, Greeley Office</p>	<p><b>FOR SALE</b></p>  <p>NWC Hwy 287 &amp; Ranch Acres Dr, Loveland Available: 6.36 ac Price: \$1,075,000 (\$3.88/sf) Contact: Larry Melton, Loveland Office or Michael Ehler, Fort Collins Office</p>	<p><b>FOR LEASE</b></p>  <p>Thompson Valley Towne Center, Loveland Available: 1,120 sf Lease Rate: \$22.00/sf NNN Contact: Nate Heckel, Fort Collins Office</p>	<p><b>FOR LEASE</b></p>  <p>3636 S College Ave, Fort Collins Available: 2,857 - 3,096 sf Lease Rate: \$22.00 - \$24.00/sf NNN (est. \$4.40/sf) Contact: Aki Palmer, Fort Collins Office</p>
<p><b>FOR SALE OR LEASE</b></p>  <p>1611 S College Ave, Fort Collins Bldg Size: 24,351 sf, Sale Price: \$2,400,000 Lease Rate: \$8.00 - \$10.00/sf NNN Contact: Nate Heckel, Fort Collins Office or Dan Eckles, FC Downtown Office</p>	<p><b>FOR LEASE</b></p>  <p>4606 S Mason St, Fort Collins Available: 16,866 sf Lease Rate: \$18.00/sf NNN Contact: Peter Kast or Rhys Christensen Fort Collins Office</p>	<p><b>FOR LEASE</b></p>  <p>1296 Main St, Windsor Available: 1,365 sf Lease Rate: \$12.00/sf NNN (est \$4.70) Contact: Jerry Chilson, Greeley</p>	<p><b>FOR LEASE</b></p>  <p>4950 S College Ave, Fort Collins Available: 4,800 sf Lease Rate: \$15.00/sf NNN (est. \$2.96/sf) Contact: Rhys Christensen, Fort Collins Office</p>
<p><b>FOR SALE</b></p>  <p>123 N College Ave, Suite 130, Fort Collins Available: 2,033 sf Price: \$304,950 (\$150.00/sf) Contact: Patty Spencer or Dan Eckles, FC Downtown Office</p>	<p><b>FOR LEASE</b></p>  <p>237 &amp; 239 Linden St, Fort Collins Available: 1,690 - 3,380 sf Lease Rate: \$14.00/sf NNN Contact: Patty Spencer, FC Downtown Office</p>	<p><b>FOR LEASE</b></p>  <p>3483 - 3489 W 10th St, Greeley Newly renovated facade, 1,000 - 6,200 contiguous sf available, 27,000 VPD, Low NNN expenses Contact: Mark Bradley or Nick Berryman Greeley Office</p>	<p><b>FOR LEASE</b></p>  <p>102 - 202 E 29th St, Loveland Available: 870 - 2,300 sf retail in-line units Lease Rate: \$12.50 - \$14.50/sf NNN Contact: Aki Palmer, Fort Collins Office or Ken Voss, Loveland Office</p>

# ON THE JOB

## NONPROFIT

The Colorado Conservation Tillage Association awarded **Michael Ann Johns** a \$500 agriculture scholarship at the High Plains No-Till Conference held in Greeley Feb. 5. Johns is majoring in Ag Business and Soil and Crop Science at Colorado State University.

The *Denver Post* Ride the Rockies has hired Fort Collins native **Chandler Smith** as tour director in its 23rd year. Smith comes to Ride the Rockies after three years as tour director of the MS 150 Bike Tour for the National Multiple Sclerosis Society Colorado Chapter.



**SMITH**

## FINANCE

**Curt Bear** has joined Capital West National Bank in Fort Collins as vice president of commercial lending. Bear brings nine years' experience in business banking with community banks.



**BEAR**

**Chris Jeavons** has accepted the position of regional president of Advantage Bank in Greeley. Jeavons most recently served as a regional president of Centennial Bank of the West where he managed four branches in the Centennial system including West Greeley, Downtown Greeley, Eaton and Windsor.



**JEAVONS**

## ACCOUNTING

Sample & Bailey CPAs in Fort Collins welcomed **Vicki Sweet** as the firm's latest shareholder. Sweet serves as the company's audit manager specializing in helping nonprofit and service organizations.



**SWEET**

## HEALTH CARE

**Dan Oftedahl** has been appointed market president of Colorado operations for Humana Inc. Oftedahl will be responsible for the overall management and strategic planning for Humana's commercial, consumer-driven health benefit products sold to employer groups in Colorado.

**Margaret "Peggy" Irish**, M.D., has joined Workwell Occupational Medicine's Loveland practice. Irish has practiced professional occupational medicine in Colorado for the last 12 years and has completed residencies in Family Practice and Physiatry.



**HEBARD**

**James A. Hebard**, M.D., has joined Banner Health Occupational Health Services in Loveland. Hebard will provide care in workers' compensation, occupational health and preventative medicine.



**JERGER**

## MEDIA/MARKETING

**June Jerger** has joined the staff at Sage Marketing Group in

Fort Collins as a marketing assistant. Jerger's responsibilities include client management services, research, marketing strategy and account support.

One Tribe Creative in Fort Collins has named **MacKenzie Budd** public relations director. Budd, who recently graduated from Colorado State University, has spent the last year interning at One Tribe.



**BUDD**

Mountain Media in Fort Collins has hired **Sarah Urbaneck** to its production staff. Urbaneck has worked and been involved in the printing industry for over two years and brings a varied background.



**URBANEK**

The McClatchy Co. has named **Pamela J. Browning** as president and publisher of *The Sun News* in Myrtle Beach, S.C. Browning served as advertising director of the *Fort Collins Coloradoan* from 1996 to 1998.



**BAILEY**

## REAL ESTATE

Broker associates **Janet Bailey** and **Michael L. Monat** have joined Re/Max Alliance's Loveland agency. Monat specializes in working with clients through the Internet and acquainting clients with the Northern Colorado area.



**MONAT**

## BOARDS

**Christopher Wood** has been elected chair of the Greeley Chamber of Commerce board of directors for 2008. **Steve Weaver** was elected chair elect and **Paul Knapp** as treasurer. Immediate Past Chair **Vicki Sears** remains on the executive committee, which also includes **Mike Reisman** and **Eric Umholtz**. New board members include **Bonnie Dean**, **Curtis Sears**, **Tom Skipworth** and **Paul Panico**.

The North Front Range Metropolitan Planning Organization has elected **Don Feldhaus** as chairman, **Larry Heckel** as vice chair. **Edward Starck** was elected as the NFRMPO representative on the Statewide Transportation Advisory Committee and **Julie Cozad** will serve on the State Strategic Transit Task Force.



**KING**

**Michael W. King** has been elected chair of the board of trustees of the Colorado Chapter of the National Multiple Sclerosis Society. **Angela Kennedy** will serve as treasurer and new board member **Jan Steiert** will serve as secretary.



**STEIERT**

**Sara Allen Gilbert**, executive director of Consumer Credit Counseling Service of Northern Colorado and Southern Wyoming, has been elected to the board of directors of the National Foundation for Credit Counseling. Gilbert will serve the Silver Spring, Md.-based NFCC board as a legislative advocate on consumer finance issues.

- Compiled by Noah Guillaume

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# BRIEFCASE

## KUDOS

**Northern Colorado Rehabilitation Hospital** in Johnstown is ranked in the top 10 percent of 827 inpatient rehabilitation facilities ranked in the IRF database of **Uniform System of Medical Rehabilitation**. NCRH provides rehabilitation services with functional deficits as result of debilitating illnesses or injuries.

**Colorado Boat Center** in Loveland ranked 61 on Boating Industry magazine's Top 100 Dealers list out of more than 5,000 marine dealers in North America. According to the magazine, this class of dealers generated more than \$3.25 billion in retail sales, which is 8 percent of the entire \$39.5 billion marine market.

**Conrad Ball Middle School** in Loveland was named the 2008 Colorado Trailblazer School to Watch by a joint project of the **National Forum to Accelerate Middle-Grades Reform** and the state partnership team led by the **Colorado Association of Middle Level Education**. The award showcases the progress of Conrad Ball in the areas of academic excellence, social equity, developmental responsiveness and organizational structures.

## NAME CHANGE

**Ruesch and Biddle CPAs** in Greeley has changed its name to reflect Lance L. Larson's addition to the ownership group. The firm is now **Ruesch, Biddle & Larson CPAs LLC**.

## NEW PRODUCTS AND SERVICES

GIS software development firm **Telvent Miner & Miner** in Fort Collins announced the availability of the ArcFM Solution version 9.2.1. The solution assists electric, gas, water and wastewater utilities in editing, modeling, maintaining and managing facility information.

**Terra Soft Solutions Inc.** in Loveland has released Yellow Dog Linux v6.0 for Sony PS3, Apple G4/G5, and IBM systems. The default application set includes the Firefox Web browser, Thunderbird e-mail client, Pidgin, Ekiga Voice over IP phone application, OpenOffice, RhythmBox Music Player, games and more. Visit [www.terrasoftsolutions.com](http://www.terrasoftsolutions.com) for more details.

## NEW LOCATION

The **Professional Business Center** has opened at the Law Building located at 353 Main St. in Longmont. The center offers a one-stop shop for business and individual financial and tax needs.

**Hand in Hand International Adoptions** has moved its Colorado office from Estes Park to Fort Collins. The agency serves adoptive families from all over Colorado including presenting orientation meetings, providing document training, and assisting in dossier preparation. For more information on Hand in Hand visit [www.hiadopt.org](http://www.hiadopt.org).

## DEALS

**Daryl Nelson CPA LLC** has purchased the tax and accounting practice of Debby Morgan and acquired the office at 702 W. Drake Road. Daryl Nelson CPA LLC provides individual, partnership and corporate tax services and QuickBooks client bookkeeping for small business.

Los Angeles-based **FreeFi Networks** has partnered with **Denver International Airport** to offer free, wireless Internet access. The switch to FreeFi allowed the airport to eliminate a \$7.95 daily charge for Internet access. The new service now averages between 4,000 and 5,000 daily connection whereas the previous paid service averaged 600 daily connections.

The **Loveland City Council** has given preliminary approval for \$900,000 in incentives to consolidate Col-

## Nonprofit notes

**Colorado Premium Foods** in Greeley has donated more than 200,000 pounds of corned beef to food banks across the nation since December, including 20,000 pounds the **Weld Food Bank**. Colorado Premium's preparation for St. Patrick's Day in March led the company to over-produce the amount of meat it needed.

The **Women's Resource Center** in Larimer County received a grant of \$30,000 from the **Avon Foundation Breast Cancer Fund** to increase awareness of benefits of early detection and treatment of breast cancer. WRC's Health and Dental Care Assistance Program received a grant of \$24,000 from the **Caring for Colorado Foundation** to help medically underserved women get low-cost screening and diagnostics for breast and cervical cancer and oral health needs.

**orado vNet** operations to Loveland. A maker of home audio systems, Colorado vNet has approximately 80 employees between its Longmont and Loveland operations, but intends to grow to at least 250 as part of the relocation agreement.

## DEADLINES

**Consumer Credit Counseling Service of Northern Colorado and Southern Wyoming** is accepting entries for the 2008 Be Money Wise National Poster Contest through Feb. 28. This year's theme is Financial Responsibility Begins with Me. Grades 3 through 12 are eligible. Visit [www.cccsnc.org](http://www.cccsnc.org) for more information.

Three positions are available on the **Downtown Loveland Association Board of Directors** for the March 20 election. Contact the DLA office at [www.downtownloveland.org](http://www.downtownloveland.org) for more information to become a candidate. Applications must be received by March 6.

## PROJECTS

**Rooftops on the River** has broken ground at 220 Willow St. in Fort Collins. The residential project is situated between **Bas Bleu Theatre Co.** and the **Northside Aztlan Community Center**. Residential units include private rooftop decks.

## MISCELLANEOUS

Architectural, engineering and consulting firm **HDR**, which has an office in Fort Collins, has reached the billion-dollar milestone in booked work in 2007. HDR has more than 6,500 professionals in more than 150 locations worldwide.

Fort Collins-based **We Pluribus LLC** was invited to participate in the Red Carpet Lounge at the Sundance Film Festival in Park City, Utah Jan. 17-27. Event producers spotted We Pluribus products and thought they were a perfect fit for lounge and gifting suite. The company features a message of unity, tolerance and environmental consciousness through lines of organic, fair-trade T-shirts and fleeces.

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

- Compiled by Noah Guillaume

## 2007-2008 UNITED WAY CAMPAIGN AWARD WINNERS

- Results Matter**  
The Imaging Center in Loveland and Fort Collins
- Partnership Matters**  
Advance Tank & Construction in Wellington
- Leadership Matters**  
Hewlett Packard in Fort Collins
- Community Matters**  
Quebecor World in Loveland
- Coordinators Matter**  
Kristina Tiedeman and Kathy Cisar with Cargill in Fort Collins

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We thank you for your enduring support, and congratulate the businesses and individuals who ran this year's award winning campaigns. You are true heroes in our community.

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## DAILY IN REVIEW

## Commission presents health-care recommendations

*Editor's note: Daily in Review is a partial digest of stories reported in the Business Report Daily online service between Jan. 28 and Feb. 8. 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.*

DENVER — The Blue Ribbon Commission for Health Care Reform — sometimes called the 208 Commission — presented its final report and package of health reform recommendations to the Colorado General Assembly on Jan. 31.

Key features of the commission's recommendations include:

- Requiring all legal residents in the state to have minimum insurance coverage through expanding eligibility for public programs, providing sliding-scale subsidies for low-income workers to purchase private coverage and reforming the individual/non-group insurance market to make coverage more readily available and affordable.

- Requiring employers to offer pre-tax, premium-only plans to facilitate employee purchase of non-group health coverage.

- Creating a "connector" mechanism to assist individuals and small employers to better understand and choose among insurance options.

- Reducing administrative costs for physicians, hospitals and health plans by streamlining processes and combining functions.

The 27-member commission, created by the Legislature in 2006, has been studying proposals for improving Colorado's health coverage for more than a year. The Legislature is expected to take some action on health care this session but not make any dramatic changes given budgetary constraints.

For more information, visit [www.colorado.gov/208commission](http://www.colorado.gov/208commission).

## Sunflower Market to open in Greeley

GREELEY — Sunflower Farmers Markets will open a natural foods supermarket in Greeley later this year, one of five new Colorado stores that will open in 2008.

The Greeley store will be located at the northwest corner of 47th Avenue and 20th Street in late summer, a company press release said. The 28,000-square-foot store will be Greeley's first major natural food store.

The store will be built on land purchased from Aims Community College and will anchor a 125,000-square-foot retail shop-

ping center on about 13 acres.

Founded in 2002, Boulder-based Sunflower Farmers Markets has 13 retail stores in Colorado — including one in Fort Collins — Arizona, Nevada and New Mexico. The other Colorado locations that have confirmed opening dates in 2008 are Littleton, Aurora, Boulder and Arvada. The company also has plans for stores in Texas and Utah.

## State foreclosure rate improved in 2007

IRVINE, Calif. — Colorado, which posted the highest foreclosure rate in the nation in 2006, finished 2007 with the fifth-highest rate in a year-end report released Jan. 29 by Irvine-based RealtyTrac Inc.

RealtyTrac's data showed Colorado having 71,149 foreclosure filings in 2007, a 30 percent increase over 2006 and a 140 percent increase over 2005. For the last quarter of 2007, Colorado posted 18,066 foreclosure filings, down by 3.9 percent over the previous quarter but 16.5 percent higher than the same quarter in 2006.

Nevada had the highest foreclosure rate in 2007, with 3.4 percent of its households entering some stage of foreclosure during the year. Florida had the second-highest rate for the year followed by Michigan at third and California at fourth. Rounding out the top 10 in 2007, in order, were Colorado, Ohio, Georgia, Arizona, Illinois and Indiana.

"The year ended with a monthly increase of 7 percent in December, making it the fifth straight month with more than 200,000 foreclosure filings reported and giving the fourth quarter the highest quarterly total we've seen since we began issuing our report in January 2005," said James Saccacio, RealtyTrac's CEO. "It also pushed the foreclosure filing total for 2007 well over 2 million."

## UNC receives \$600,000 for health programs

GREELEY — The U.S. Congress has approved funding for the University of Northern Colorado to begin developing the National Institute for Nursing Education and Scholarship, as well as for its National Center on Severe and Sensory Disabilities to further postsecondary education.

Under the recently approved federal appropriations bill, UNC is set to receive \$438,000 for creation of the National Institute for Nursing Education and Scholarship and an additional \$165,000 for the center on disabilities, formerly known as the National Center on Low-Incidence Disabilities.

Funding for the centers was supported by Colorado Sens. Ken Salazar and Wayne Allard and Congresswoman Marilyn Musgrave.

The National Institute for Nursing Education and Scholarship will result in the establishment of four centers:

- A Nursing Research Center, where scholarly work will promote best practice models of teaching and learning and patient care outcomes in health care and nursing;

- A Learning Resource Center, where research will identify best practices using technology in health-care education;

- A Faculty Development Center, where faculty will be offered training workshops, summer programs, online programs and other outreach programs;

- An Assessment and Evaluation Center, which will identify and track measurable outcomes, administer surveys and establish databases with resources related to nursing.

The National Center on Severe and Sensory Disabilities, created in 2001, is a leading resource for families and education professionals seeking information, training and technical support to serve more than 1 million school children who are visually impaired or who have severe disabilities.

## Mining officials testify on HB 1161

DENVER — Representatives from Powertech USA and the Colorado Mining Association testified on Feb. 6 before the House Agriculture, Livestock and Natural Resources Committee in opposition to House Bill 1161, which would require mining companies to return groundwater to its pre-mining condition. HB 1161 is sponsored by Northern Colorado Reps. John Kefalas and Randy Fischer. As of Feb. 8, the bill and two proposed amendments were still in committee.

Powertech USA, a subsidiary of Canadian-based Powertech Uranium, is proposing to mine uranium on about 5,700 acres in western Weld County where the company has purchased mineral rights and some property. Neighbors of the project and others who oppose uranium mining have called on Kefalas and Fischer to make sure company activities don't pollute groundwater supplies in the area.

HB 1161 as introduced would also require companies to provide evidence of five successfully cleaned mines before a mining permit is approved. Powertech is asking that the bill instead allow mining companies to give a "comprehensive histo-

ry" of mining techniques and the risks involved in using them.

## BBB flooded with scam reports

FORT COLLINS — Fraudulent e-mails that look like Better Business Bureau complaints have triggered a flurry of calls to the agency's Fort Collins-based headquarters for Northern Colorado and southeast Wyoming.

The "phishing" scam is similar to a previous e-mail-based scam, but this time targets addresses ending in .gov and .edu as well as other business addresses. The return e-mail addresses, although not legitimate, are similar enough to the addresses of genuine BBB agencies to be questionable.

Local BBB spokeswoman Barbara Read said legitimate e-mail addresses from the agency's dispute resolution department serving Northern Colorado and Wyoming will end in [wynco.bbb.org](mailto:wynco.bbb.org), [fortcollins.kb@bureaudata.com](mailto:fortcollins.kb@bureaudata.com) or [fortcollins.ms@bureaudata.com](mailto:fortcollins.ms@bureaudata.com).

Recipients concerned about the fake e-mails can call the bureau at 970-484-1348, or log on at [www.us.bbb.org/securityalerts](http://www.us.bbb.org/securityalerts).

## City: Keep clean-energy movement rolling

FORT COLLINS — Forging partnerships and maintaining quality of life are keys to sustaining momentum for Northern Colorado's fast-developing clean-energy business sector, Fort Collins' mayor and city manager told a gathering Jan. 29.

City Manager Darin Atteberry, early in the "state of the city" address the two delivered to a packed city council chamber, noted the relationship between renewable energy and the local economy.

Mayor Doug Hutchinson said the council should focus on ways to nurture renewable energy businesses without denting an already strapped budget by providing financial incentives.

"We need to create a climate for entrepreneurs to be successful and for businesses to succeed," Hutchinson said. "One of the core values we defined is that the city government has to be proactive. We can capitalize on that great combination of Colorado State University and the city."

Atteberry, responding to a question following the joint address, said quality of life and strong partnerships were needed to keep Fort Collins competitive with other communities where major research universities drive the renewable energy movement forward.

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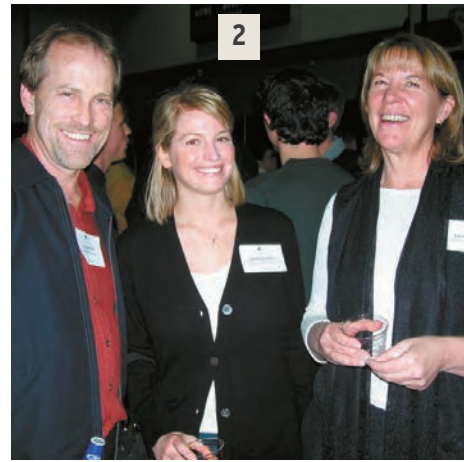
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# TIME OUT



**PARTNER POWER – 1.** Partners Mentoring Youth employees Chris Imsland, left, executive director; Heather Vesgaard, program director; Kirsten Bolton, right, case manager; along with Travis Wayman from the Weld County Sheriff's Office and 10-year-old Alyas, greet visitors at the organization's open house on Jan. 24. **2.** Leonard Kiel, CEO, Colorado Sound checks out the remodeled club with Rickards, Long & Rulon, LLP partners Sandy Wallace and Carla Pollack, right, at the Fort Collins Business After Hours at the Fort Collins Club on Jan. 24. **3.** Steve Dellenbach congratulates Don O'Connell, winner of the raffled vehicle, at the Jan. 10 United Way of Larimer County fundraising event at Dellenbach Chevy. **4.** The Group Inc. Real Estate brokers Carol Voorhis, left, Layne Payant and Scott Hardin peddle their wares, in the form of developments in Ault and Eaton, at the 2008 Real Estate Forecast and Neighborhood Expo on Feb. 4 at the Ranch in Loveland.

Photos by Business Report staff

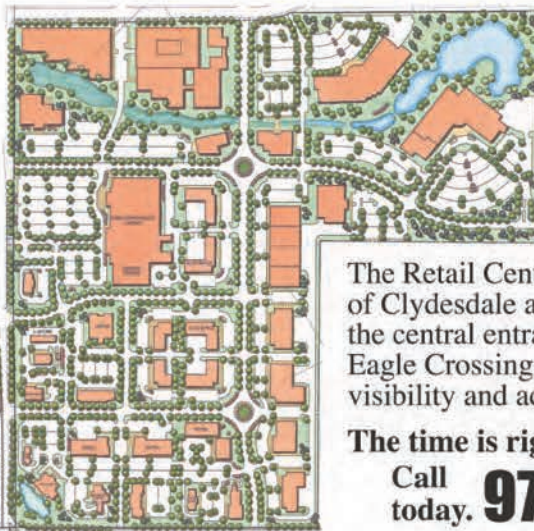
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# CALENDAR

## FEBRUARY

- Feb. 15 - 17** – Loveland Sweetheart Balloon Rally, from 7 a.m. to noon, The Ranch, 5280 Arena Circle in Loveland. Hot air balloon rally featuring over 25 hot air balloons. Cost: Free. Contact: Kim Vecchio at 720-254-8877 or [kvecchio@engaginglovelandinc.org](mailto:kvecchio@engaginglovelandinc.org).
- Feb. 16** – Loveland: A City with HeART Project Unveiling, from 6:30 to 9:30 p.m., The Ranch, Thomas McKee Community Building, 5280 Arena Circle in Loveland. Witness the unveiling of a provocative art awareness program to promote the arts, local culture, business and tourism throughout the city of Loveland. Champagne and chocolate dessert tasting. Cost: Free, \$10/Champagne & chocolate. Contact: Kim Vecchio at 720-254-8877 or [kvecchio@engaginglovelandinc.org](mailto:kvecchio@engaginglovelandinc.org).
- Feb. 18** – Start-up Seminar, from 8 a.m. to 2:30 p.m., Colorado State University, North Ballroom, Lory Student Center, in Fort Collins. This seminar will focus on developing a start-up company. Learn about the life cycle of a company from initial formation through financing. Cost: Free. Contact: Tara Marostica at 970-482-2916 or [tara.marostica@csurf.colostate.edu](mailto:tara.marostica@csurf.colostate.edu).
- Feb. 18** – NoCoNet presents "How to Put Together a Great Elevator Speech," from 8 to 10:30 a.m., Faith Evangelical Free Church, 3920 S. Shields in Fort Collins. NoCoNet is a networking, skill-building group for professionals looking to find new opportunities with top local companies. New members are always welcome. Contact: NoCoNet at [noconet-info@yahoo.com](mailto:noconet-info@yahoo.com).
- Feb. 19** – Fort Collins Area Chamber Red Carpet Reception, from 9 to 9:45 a.m., Best Buy for Business, 4040 S. College Ave. in Fort Collins. Network and learn about Best Buy for Business. Contact: Kimberly Medina at 970-482-3746.
- Feb. 19** – Windsor Chamber February Business After Hours, from 5 to 7 p.m., Bank of Choice, 1270 Automation Drive in Windsor. Bank of Choice will be hosting the Windsor Chamber's Business After

- Hours in February. This is a great opportunity for you to network with other businesses, plus get a tour of the Bank of Choice's beautiful building. Cost: Free. Contact: Windsor Chamber of Commerce at 970-686-7189 or [michal@windsorchamber.net](mailto:michal@windsorchamber.net).
- Feb. 19** – Financial Fitness 2, from 6:30 to 8:30 p.m., Fort Collins. In part two, we will cover the wise use of credit, obtaining credit reports, avoiding identity theft and predatory loan precautions. A certificate of completion is issued after this class. Cost: Free. Contact: Kathy Cox at 970-494-3305 or [kathyc@cccsnc.org](mailto:kathyc@cccsnc.org).
- Feb. 20** – Author Rebecah Propst book signing, starting at 6:30 p.m., Readers Cove, 1001 E. Harmony Road in Fort Collins. Local author Rebecah Propst will speak about her experience living with total memory loss and sign her book "Absent Memories: Moving forward when you can't look back."
- Feb. 21** – Greeley Weld Chamber of Commerce 2008 Annual Banquet, Island Grove Regional Park, 501 N. 14th Ave. in Greeley. Cost: \$250/table of eight. Contact: LeeAnn Sterling at 970-352-3566 or [leeann@greeleychamber.com](mailto:leeann@greeleychamber.com).
- Feb. 21** – Right Start Docs, from 9:30 to 11:30 a.m., Key Bank Tower, 125 S. Howes St., Suite 150 in Fort Collins. Kevin E. Houchin of Houchin & Associates PLLC will discuss the importance of by-laws/operating agreements, buy/sell agreements, articles of incorporation/organization, subscription agreements and stock certificates. Cost: \$20. Contact: SBDC at 970-498-9295 or [sbdc@frii.com](mailto:sbdc@frii.com).
- Feb. 21** – Fort Collins Area Chamber Red Carpet Reception, from 9 to 9:45 a.m., Dale's Carpet One, 3808 Automation Way in Fort Collins. Network and celebrate the chamber's business of the month Dale's Carpet One. Contact: Kimberly Medina at 970-482-3746.
- Feb. 21** – Fort Collins Area Chamber of Commerce Business After Hours, from 5:30 to 7:30 p.m., RC Special Events, 1588 Riverside Ave. in Fort Collins. Cost: \$13/members; \$20 at the door. Contact: Erin Collins at 970-482-3746 or [ecollins@fcchamber.org](mailto:ecollins@fcchamber.org).
- Feb. 21** – Employers' Roundtable "Simplify & Organize Your Life at Work," from 8 to 9:30 a.m., Lincoln Center Columbine Room, 417 W. Magnolia St. in Fort Collins. Barbara Albert of First National Investment Management & Trust will present. Employers' roundtables are presented by the Larimer County Workforce Center and the Larimer County Enterprise Zone. Cost: Free. Contact: ER at 970-498-6673 or [employerroundtable@larimer.org](mailto:employerroundtable@larimer.org).
- Feb. 21** – Right Start I - Business Registration & Entity, from 7 to 9 a.m., Key Bank Tower, 125 S. Howes St., Suite 150 in Fort Collins. This workshop covers start-up basics: business registration and forms (with demo); business entity-type selection; and other timely tips every prospective entrepreneur needs before starting a new business venture. Guest presenter is Geoffrey Goudy. Cost: \$20. Contact: SBDC at 970-498-9295 or [sbdc@frii.com](mailto:sbdc@frii.com).
- Feb. 21** – Business Planning for Success, from 8:30 a.m. to noon, Loveland Chamber of Commerce, 5400 Stone Creek Circle in Loveland. Participants will learn the basics of developing a comprehensive Business Plan for their business start-up, expansion or financing. They will also receive information about how to access small business assistance from the SBDC and other state and local resources. Cost: \$40. Contact: LCBD at 970-667-4106 or [sbdc@frii.com](mailto:sbdc@frii.com).
- Feb. 21** – Financial Fitness 1 - Loveland, from 6:30 to 8:30 p.m. Learn the basics of money management in this two-part upbeat course. The first week we'll discuss money personalities, goal setting, tracking expenses and easy budgeting techniques. Registration is required. Cost: \$5 facility fee. Contact: Kathy Cox at 970-962-2383 or [kathyc@cccsnc.org](mailto:kathyc@cccsnc.org).
- Feb. 22** – QuickBooks Overview, from 9 a.m. to 1 p.m., City of Loveland Lab, 500 E. Third St. in Loveland. Featured presenter is Sherry Sexton, CPA. This half-day class will cover what QuickBooks can do for you. Other topics: Backing up your system, navigating through program, brief overview of setting up a sample company. This Class is perfect for the person who has never used the program or is within their first year of use. Cost: \$40 if pre-paid, \$45 the day of the event. Contact: LCBD at 970-667-4106.

- Feb. 22** – Small Business and the Law, from 9 a.m. to noon, Loveland Chamber of Commerce, 5400 Stone Creek Circle in Loveland. Cost: \$25 if pre-paid, \$30 the day of the event. Contact: LCBD at 970-667-4106.
- Feb. 23** – Barbara Ehrenreich - Working for Change - Life on a Shoestring Series, starting at 11:30 a.m., Northside Aztlan Community Center, 112 E. Willow in Fort Collins. Beet Street presents author Barbara Ehrenreich's keynote luncheon on "Working for Change." This Life on a Shoestring event is part of a month long series of thematic programs that present opportunities to learn about issues and perspectives centered on economic self-sufficiency through art and culturally-based experiences. Cost: \$200/table, \$20/person, \$10/students. Contact: Beet Street at 970-419-8240 or [info@beetstreet.org](mailto:info@beetstreet.org).
- Feb. 24** – Project Smile presents A Night at the Oscars, Hilton Fort Collins, 425 W. Prospect Road in Fort Collins. Join us for an elegant evening filled with glamorous evening gowns, red carpet and paparazzi to kickoff the Project Smile endowment campaign. Project Smile sponsors children with extreme dental needs. Cost: \$75. Contact: Holly Molinski at 970-227-5282.
- Feb. 25** – Technical Assistance Partnership presents Successfully Riding the Winds of Change, from 9 a.m. to 4 p.m., Loveland Public Library, 300 N. Adams in Loveland. Johnna Bavoso of The People Business Inc. will present. In this seminar you will learn how to become a ChangeBuilder in life and at work! Explore the phenomenon of our continuously changing world, identify and understand the impacts of the megatrends of change, and more. Cost: \$78/full-day. Registration Deadline: Soon as possible. Contact: Mary Atchison at 970-407-7090.
- Feb. 25** – NoCoNet presents Opportunities with Non-profits, from 8 to 10:30 a.m., Faith Evangelical Free Church, 3920 S. Shields in Fort Collins. Kathy Miner of Keystone Research will present. NoCoNet is a networking and skill-building group for professionals looking to find new opportunities with top local companies. The group meets weekly. Cost: Free. Contact: NoCoNet at [noconetinfo@yahoo.com](mailto:noconetinfo@yahoo.com).
- Feb. 25** – Successfully Riding the Winds of Change, from 9 a.m. to 4 p.m., Loveland Library. Presented by Johnna Bavoso, The People Business Inc. Operated through a partnership of the United Way and First Call 211, TAP offers affordable, expert-level training and organizational consulting delivered by local experts from the business and non-profit community. Cost: \$78. Contact: Mary Atchison at 970-407-7090 or [info@firstcall211.org](mailto:info@firstcall211.org).
- Feb. 26** – Eyes on the Future Community Fundraising Breakfast, from 7:15 to 8:30 a.m., Fort Collins Marriott, 350 E. Horsetooth Road in Fort Collins. Please join us at our free breakfast event and discover how your support enables us to provide the low-vision community with the products, tools and training that empower independent living. Presented by Enight Skills Center Inc. & Curtis Strong Center for the Visually Impaired. Cost: Free. Contact: Steve at 970-407-9999 or [steve@ensightskills.org](mailto:steve@ensightskills.org).
- Feb. 26** – Fort Collins Area Chamber Red Carpet Reception, from 9 to 9:45 a.m., Residence Inn Loveland, 5450 McWhinney Blvd. in Loveland. Network and learn more about the Residence Inn Loveland. Contact: Kimberly Medina at 970-482-3746.
- Feb. 27** – Financial Fitness 1 - Longmont, from 6 to 8 p.m., Longmont. Call to register. Contact: Kathy Cox at 970-494-3305 or [kathyc@cccsnc.org](mailto:kathyc@cccsnc.org).
- Feb. 27** – Insurance Basics, from 8:30 a.m. to noon, Key Bank Tower, 125 S. Howes St., Suite 150 in Fort Collins. Chris Davies with Choice Plus Insurance and Kendall Payne of Payne Insurance Agency will discuss the necessities of insurance including group health, life, disability, key man, liability insurance and workers compensation. Cost: \$40. Contact: SBDC at 970-498-9295 or [sbdc@frii.com](mailto:sbdc@frii.com).
- Feb. 28** – Governor's Forum on Colorado Agriculture, DoubleTree Hotel, 3203 Quebec St. in Denver. The forum will cover economic, water issues, energy, marketing, transportation, technology and more. For more information visit [www.colorado.gov/ag](http://www.colorado.gov/ag). Registration Deadline: Feb. 8 to avoid late fee. Contact: GFCA at 303-239-4100.

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# CONSTRUCTION & ENGINEERING

## FEATURES



**Cities not concerned over fewer permits**  
Less growth means fewer fees, but cycle will balance itself  
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**LISTS**  
Region's largest

**Electrical contractors**  
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**Web-design companies**  
Page 38

## Brendle Group helps prepare green DNC

### Sustainability plan guides convention planners to August

By Jessica Centers  
news@ncbr.com

DENVER — As the Democratic National Convention approaches, a Fort Collins environmental engineering firm is helping the host committee turn itself and the greater Denver metro area green.

The DNC host committee hired the Brendle Group to create a sustainability plan that will guide staff and volunteers toward making their convention preparations the greenest in history, which is in line with the committee's greater goal of making the August event the greenest in history.

Even before their written sustainability plan was complete, the host committee had already taken what it's learned from the Brendle Group and shared it with 150 restaurants and 150 hotels in the metro area.

"After the Brendle Group came through, we started a series of greening workshops," the committee's communications director Chris Lopez said. "When we talked about creating the greenest political event in history, that means with local businesses participating. There can be so much that's done at the Pepsi Center, but we want to extend this throughout Denver and the metro area to all the local businesses. All of it ties together — our first work with the Brendle Group and extending those ideas into the community."

The Brendle Group, founded by engineer Judy Dorsey in 1996, promotes sustainable business practices by helping clients shift their environmental programs from an operating expense to a business asset. In 2005, the company developed its first Sustainability Management System.

"We tested that on our own company first," Dorsey said. "Basically, it's a way to get systematic and organized around comprehensive sustainability practices."

The SMS sets specific targets and priorities — and it measures results. Brendle's own SMS led it to

become the state's first climate-neutral company, with a goal of producing zero waste by 2010.

The DNC host committee contacted the Brendle Group after hearing about their SMS, as well as the system it created for New Belgium Brewing Co. last year.

Dorsey says the committee's SMS will be an opportunity to apply what she's already learned about office operations to a unique situation.

"The thing about our business and New Belgium is we're here to stay," she said. "This is a one-time, year-long enterprise instead of an established enterprise. It requires us to accelerate it. The dynamic of the group itself is a very fast-paced environment, so it's a matter of working to make it as easy as possible for them."

Further complicating the committee's sustainability plan is the nature of their work. Their main job is fundraising, which means travel. So, Dorsey's working with the committee on how to minimize the impacts of travel, as well as creating personal awareness on the part of staff and volunteers about their miles traveled, encouraging them to use alternative transportation modes and carpool.

Dorsey is also looking at how to bring the committee's waste production down to zero, and how to communicate effectively with potential donors while being less paper-intensive.

#### Cross-pollination of ideas

While it's not Dorsey's job to plan for making the convention itself green, she said there is some cross-pollination. The host committee has a 10-point plan for making their event the greenest in history, and some of those topic areas — reducing waste, recycling, energy reduction, mitigating carbon emissions — likewise apply to the host committee.

The committee has grown to an office of about 25 people in downtown Denver, and the Brendle Group recently came in for a day and went through exercises on what the staff members could do to make that office environment sustainable.

"It becomes each employee having some awareness about what they can do in their own environ-



DORSEY

### FROM THE ARCHIVES

Find related stories in the *Northern Colorado Business Report* archives at [ncbr.com](http://ncbr.com):

- "Power play: NC Energy Initiative near launch," 4/19/02
- "Engineering firm adds juice to PRPA program," 2/22/05
- "Clean Energy Cluster gains attention, new members," 5/11/07

ment, which helps the overall office," Lopez said. "I think more than anything, they helped us create an awareness around sustainability."

For example, the DNC host committee's office is housed in a big office complex that does not provide recycling bins or pickup to its tenants. But that doesn't mean the staff can't collect their own office recyclables, rather than throw them away.

"We can do things ourselves, that was a lesson learned," Lopez said.

Likewise, people have been much more mindful about where and when they drive since the Brendle Group came. It often just takes planning an extra five or ten minutes to walk to the next meeting rather than drive.

"It sounds like a no-brainer, but you don't think twice about jumping in your car," Lopez said.

People have also been careful to shut lights off after meetings and in areas that aren't being used, as well as inquire about the kinds of light bulbs being used.

"I don't think we were doing those types of things before," he said. "We're now much more conscientious of things we can do. They are small things, but small things that add up."

And once the host committee has their SMS from the Brendle Group in hand, they'll be able to measure and demonstrate the impact of those small things.

It's going to take some large steps too to make the convention itself green, particularly when you take into consideration the impact of delegates traveling to Denver from all over the country. The committee is thus in talks with a company that does carbon offsets, and looking at putting a function on the Web site that lets individuals figure out their own offsets.

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# Fewer residential permits not big concern to cities

Less growth means fewer fees, but cycle will balance itself

By Paige Ingram  
news@ncbr.com

Fewer and fewer residential building permits are being pulled around Northern Colorado in recent months, but Greg George, director of development services for Loveland, isn't worried.

"The question of fees slowing down (from permits) means the revenue slows down, which is theoretically OK, because the only reason these are needed is to facilitate growth," George said.

The fees associated with building permits are largely used to build infrastructure, such as sewers and streets, to serve new areas under development.

Loveland is about 50 percent below the six-year average of issuing such permits for single-family dwellings, with just 300 applications during 2007, compared to 662 in 2003 and 455 in 2006.

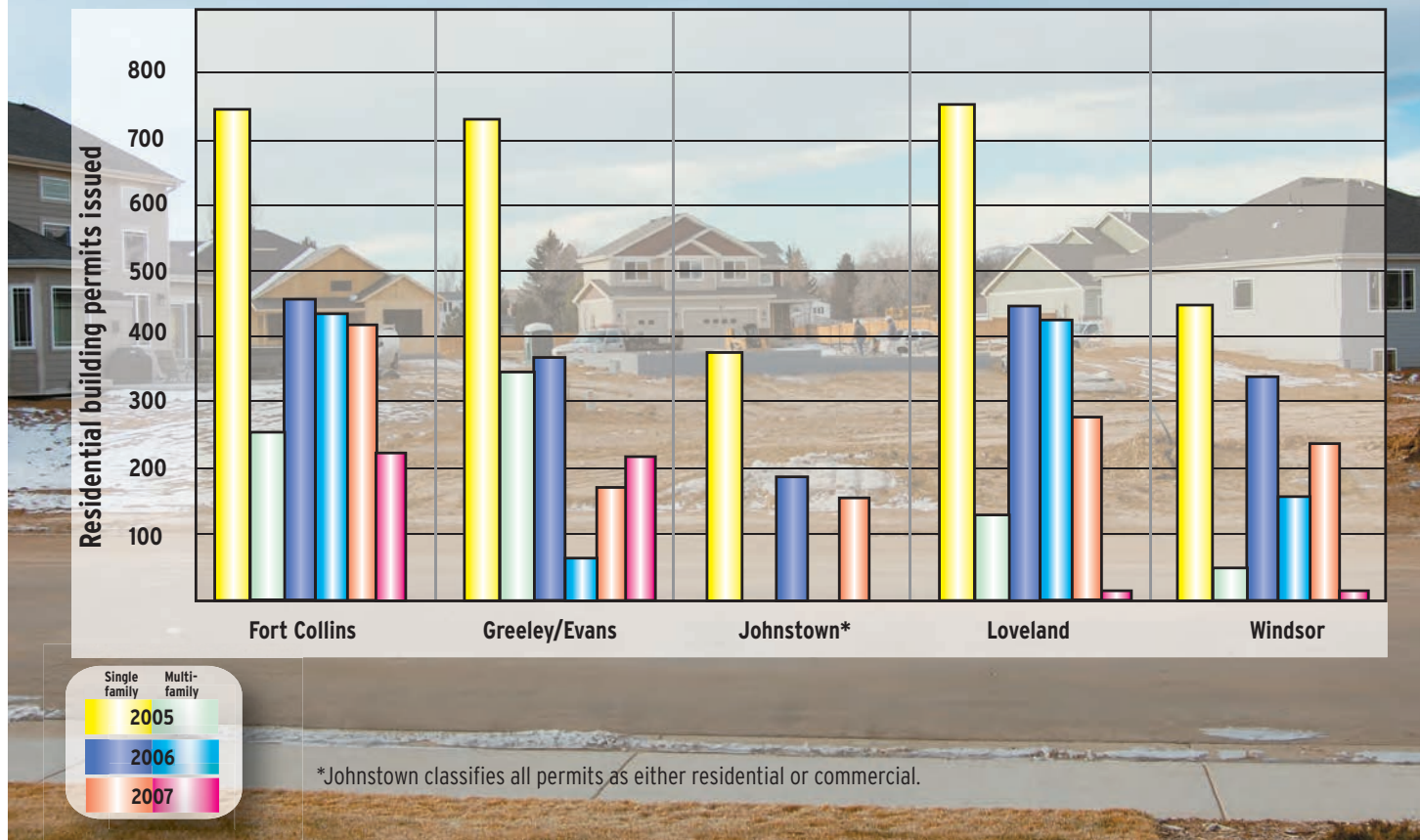
The same goes for Greeley.

"In 2007 we only had about 150 single-family permits issued. A few years ago we had over 800," said Tim Nash, finance director for Greeley.

See RESIDENTIAL, 23

**Going down**

The number of residential building permits has dropped dramatically throughout the region since the beginning of the decade, when homebuilding was a hot sector of the construction sector. Most city officials see the slowdown as something to be expected, and report commercial projects are taking up the slack.



SOURCE: THE GROUP INC. REAL ESTATE, JOHNSTOWN BUILDING DEPARTMENT

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1	1	<b>GREGORY ELECTRIC</b> 3317 N. Lincoln Ave. Loveland, CO 80538 970-669-7609/970-663-7132	95 95	\$17,500,000 \$13,000,000	Electrical contractor.	rbryant@gregoryelectricinc.com www.gregoryelectricinc.com	Rod Bryant President 1988
2	2	<b>MERIT ELECTRIC INC.</b> 1601 Prospect Parkway, Unit J Fort Collins, CO 80525 970-266-8100/970-266-1640	65 48	\$10,500,000 \$7,700,000	Electrical design, construction and services.	merit@meritelec.com www.meritelec.com	Royce Glader CEO 1984
3	3	<b>CHADWICK ELECTRIC SERVICES, INC.</b> 1305 Duff Drive, No. 6 Fort Collins, CO 80524 970-482-9449/970-484-0572	45 45	\$7,900,000 \$7,850,000	Electrical service and repair to residential, commercial, multi-family and construction.	don@chadwickelctric.com www.chadwickelctric.com	Don Beranek N/A 2003
4	4	<b>ECKSTINE ELECTRIC CO.</b> 13739 Weld County Road 25 1/2 Platteville, CO 80651 970-785-0601/970-785-2821	40 40	\$9,000,000 \$9,000,000	Electrical, commercial, institutional, industrial, farm, service, fire alarm.	info@eckstineelectric.com www.eckstineelectric.com	Michael Eckstine President 1954
5	8	<b>N LINE ELECTRIC LLC</b> 12922 Weld County Road 1 Longmont, CO 80504 303-702-1147/303-702-1149	20 20	\$3,800,000 \$3,300,000	High-voltage electrical contractor specializing in pole line repairs and substation construction.	wade@nlineelectric.com www.nlineelectric.com	Wade Hamlin and Rodger Steinke Owners 2003
6	9	<b>CHOICE CITY ELECTRIC INC.</b> 132 Commerce Drive, Unit No. 1 Fort Collins, CO 80524 970-493-4077/970-493-0122	20 13	\$2,300,000 \$2,497,000	Electrical contracting.	choicecity@aol.com N/A	Tony G. Valdez President 1984
7	5	<b>EMPIRE ELECTRIC INC.</b> 123 E. Fourth Street Road Greeley, CO 80631-9530 970-352-1860/970-352-1862	20 35	N/A N/A	Commercial, industrial institution, residential service.	info@empire-electricinc.com www.empire-electricinc.com	Kellie Holland President 1967
8	NR	<b>H &amp; H ELECTRIC</b> 228 S. Link Lane Fort Collins, CO 80524 970-493-2398/970-484-0269	20 N/A	N/A N/A	Electrical contractor; commercial & residential, new and remodel, service, solar panels, home automation, security.	N/A a&aenergyconcepts.com	Ray Kline Vice president 1986
9	7	<b>AMERICAN SERVICES INC.</b> 513 N. Link Lane Fort Collins, CO 80524 970-482-8141/970-482-1413	15 22	\$1,800,000 \$1,850,000	Electrical, plumbing, HVAC.	asi@americanserve.com www.americanserve.com	Len Jones and Micah Jones Owners 1985
10	10	<b>BRIAN'S ELECTRIC</b> 1410 Webster Ave. Fort Collins, CO 80524 970-484-5085/970-484-7903	14 12	N/A N/A	Electrical contracting, residential, commercial, industrial, new construction, remodels, maintenance and repair, public and private sector.	brianselectricll@qwest.net N/A	N/A N/A 1979
11	11	<b>LORD &amp; REYNOLDS ELECTRICAL SERVICES INC.</b> 422 Kimbark St. Longmont, CO 80501 303-466-4200/303-684-5570	12 12	N/A N/A	Residential and commercial service, commercial new construction.	craig@servicewise.com N/A	Craig Reynolds N/A 1984
12	12	<b>EGGERS ELECTRIC INC.</b> 3520 W. Eisenhower Blvd. Loveland, CO 80537 970-669-1883/970-669-0476	10 8	N/A N/A	Residential, commercial, industrial, farm, new construction, repairs, remodeling, trouble shooting.	eggers@eggerselctric.com www.eggerselctric.com	Keith Eggers Owner 1973

Region surveyed is Brighton, Larimer and Weld counties.  
N/A-Not Available

Based upon responses to Business Report survey researched by Kathleen Chaballa  
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# Largest HVAC Companies

## Ranked by no. of local employees



### The Twist

No. 1 based on most new employees hired: Simpson Co. with 12 new employees.

Customize lists at <http://ncbr.datajoe.com>

RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	EMPLOYEES 2008 EMPLOYEES 2005	REVENUES 2007 REVENUES 2006	PRODUCTS/SERVICES	E-MAIL WEB SITE	PERSON IN CHARGE TITLE OF PERSON IN CHARGE YEAR FOUNDED
1	1	<b>KUCK MECHANICAL CONTRACTORS</b> 395 W. 67th St. Loveland, CO 80538 970-461-3553/970-461-3443	96 93	\$10,800,000 \$10,500,000	Full mechanical-HVAC contracting installation, design/build, sheet-metal pre-fabrication, commercial, industrial construction, heat, ventilation & air conditioning (HVAC) remodel.	info@kuckmechanical.com www.kuckmechanical.com	Ted Kuck President 1999
2	3	<b>SIMPSON CO.</b> 4800 Innovation Drive Fort Collins, CO 80525 970-282-0022/970-282-0020	77 65	\$17,000,000 \$13,600,000	Design, manufacture, install and service commercial HVAC systems.	kentc@simpsonair.com www.simpsonair.com	Tom Wasmer and Kent S. Campbell Manager/Members 1947
3	4	<b>POUDRE VALLEY AIR INC.</b> 2416 Donella Court Fort Collins, CO 80524-8552 970-493-2050/970-493-2073	60 56	N/A N/A	Commercial and residential service, repair and installation.	N/A www.pvair.com	Craig Larson and Will Winchester Service managers 1973
4	5	<b>NORTHERN COLORADO AIR INC.</b> 812 Stockton Ave. Fort Collins, CO 80524 970-223-8873/970-229-9983	50 50	N/A N/A	HVAC, radiant heating, gas piping, commercial, residential, remodel and service 24/7.	joyceg@ncagriff.com www.ncagriff.com	R.R. "Griff" Griffin Owner 1992
5	7	<b>GIBSON HEATING &amp; AIR CONDITIONING</b> 5857 Wright Drive Loveland, CO 80539 970-667-4900/970-667-4903	33 34	N/A N/A	Full-line, full service HVAC contractor, residential, commercial, design build, add-on, retrofit & new construction.	matt@gibsonheat.com www.gibsonheat.com	Matt Schrawyer and Stu Quinn Owners 1961
6	6	<b>IMS HEATING &amp; AIR INC.</b> 5213 Longs Peak Road Johnstown, CO 80513 970-532-0123/970-532-5044	25 35	N/A N/A	Maintenance, indoor-air quality, retrofit, new construction, commercial.	amber@imsheatingandair.com www.imsheatingandair.com	Bill Irons; Daren Shawver; Jeff Mayer and Dwayne Shawver Owners 2000
7	8	<b>HIGH PLAINS MECHANICAL SERVICE INC.</b> 2020 Airway Ave. Fort Collins, CO 80524 970-221-5645/970-221-5682	20 20	\$3,600,000 \$2,879,000	HVAC.	judy@hpmervice.com www.hpmervice.com	Paul Finger and Joyce Finger Owners 1983
8	9	<b>R &amp; H HEATING &amp; AIR CONDITIONING INC.</b> 201 Smokey St. Fort Collins, CO 80525 970-226-3619/970-226-3637	18 16	N/A N/A	Heating and cooling services.	info@randhheatingandair.com www.randhheatingandair.com	David Ruff General manager 1958
9	10	<b>ALBRACHT'S ONE HOUR HEATING &amp; AIR CONDITIONING</b> 4233 W. Eisenhower Blvd. Loveland, CO 80537 970-663-4002/970-663-4097	13 12	N/A N/A	Heating and air conditioning service, repair, replacement.	N/A www.onehourair.com	Dan Albracht Owner 1978
10	NR	<b>SAM AINSWORTH &amp; CO.</b> 1452 Ninth St. Greeley, CO 80631 970-352-2117/970-352-2240	10 7	N/A N/A	Residential and commercial heating & air conditioning repair, replacement and maintenance.	sainsw4044@aol.com sacmech.com	Kevin Kirk General manager 1982
11	11	<b>PAUL'S PLUMBING &amp; HEATING</b> 335 Eighth St. S.E. Loveland, CO 80537 970-663-3493/970-663-0581	10 12	N/A N/A	Plumbing, sewer and drains, excavating, septic systems, 24-hour emergency service.	tech@paulsplumbinginc.com www.paulsplumbinginc.com	Paul Kisselbach Owner 1984

Region surveyed is Brighton, Larimer and Weld counties.  
N/A-Not Available

Based upon responses to Business Report survey researched by Kathleen Chabala  
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### THE EYE, from 3

drix version of the national anthem on his electric ukulele.

Further Internet investigation reveals that the brothers were part of the CSU team that triumphed over the Naropa Institute in a 2002 William Blake Stanza-Standoff – it was either the didgeridoo or the chainsaw that sealed their triumph.

Attention CSU Alumni Association: Book these guys at Moby Arena. The Eye thinks the people of Northern Colorado deserve a chance to see these wackadoodles in person.



Here's an Eye-opener: According to a

poll of 150 senior executives at the nation's 1,000 largest companies conducted for staffing agency **Accountemps**, employees' most productive day of the week is Tuesday. The others didn't even come close:

- Monday 12 percent
- Tuesday 57 percent
- Wednesday 11 percent
- Thursday 11 percent
- Friday 3 percent
- Don't know 6 percent

Monday's rating is half what it was when the poll was last taken in 2002.

"In addition to serving as a 'catch-up' day after the weekend, Monday is when many regularly scheduled meetings occur, which can decrease the time available to complete tasks," said **Max Messmer**, chairman of Accountemps.

NCBR comes out on Friday — coincidence? Eye don't think so.

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Courtesy Coburn Development Inc.

**LONG WAIT** – A year after its groundbreaking, the signature building shown in this artist's rendering is beginning to go vertical at the Penny Flats mixed-use development in downtown Fort Collins.

## PENNY FLATS, from 3

block bounded by Mason, Cherry, Howes and Maple streets and will include eight buildings that feature high-ceilinged lofts and Georgetown-style row houses.

A pedestrian walkway running north-south, splitting the project and funneling foot traffic toward the Poudre River front, now has a name: Penny Lane.

Penny Flats began as a prototype, public-private partnership between Coburn and Fort Collins planning officials. In December 2006, Coburn closed on the \$1.6 million purchase of the city-owned land.

Koval said that as the cornerstone building begins to take shape, he expected buyer interest would rise as well. So far, nine contracts have been written for loft apartments.

A change in brokerage for the project took place this summer when Eric Nichols, who had listed Penny Flats properties for Re/Max, left to pursue a commercial real estate career with Realtec Commercial Real Estate Services Inc.

### New sales team

The Fort Collins Real Estate broker team of Mike Jensen, Matt Evans and JJ Hannah are now marketing the project.

"We're getting all sorts of leads and activity over there," Evans said. "As things go vertical, the interest really picks up. There seems to be a lot of good, strong interest in the green aspects of this, with energy-efficient heating and cooling. We even have some solar-ready units."

The developers and the sales team also got a big boost with the announcement in early February that Fort Collins would receive \$60 million in federal funds to initiate construction of the Mason Corridor project, the city's first public transit conduit specifically designed to bypass increasingly congested street traffic.

Penny Flats would sit at the northern terminus of the Mason Street route.

"It seems like all the right things are happening around there, now," Koval said. "It was a tough end of the year. I think we saw some people pull things off the market, and that was unsettling. But things are really turning around, and Mike Jensen and his group have really hit the ground running."

## RESIDENTIAL, from 20

Multi-family permits are also bringing in fewer applications, he said.

However, Carol Moerman, a neighborhood consultant for Front Range builders McStain Neighborhoods said they are going "full forward ahead" with all of their construction in all of their developments. "We're bringing three new communities to Lafayette, Westminster and Longmont," she said.

Moerman said the building woes being talked about around the country are mainly in certain areas, such as coastal areas and Las Vegas, which have seen a lot of appreciation in the last few years. Northern Colorado, on the other hand, didn't undergo great appreciation, and isn't having as great contraction as a result.

Greeley is also expecting some new developments, albeit fewer than a few years ago, with several development applications for new subdivisions in the process of being approved, Nash said.

### Part of a natural cycle

Nash sees the decrease as part of a natural cycle.

"With this turndown in particularly residential development, it seems like developers understand that development goes in a cycle. There's bound to be an upturn," Nash said. "When some of the economists in the area get together to talk about things, they're saying that the recession, if we're in

one or not, may not affect the Front Range as much because there are new jobs coming in that we know of already. With new jobs comes the need for new housing."

David Korth, building official for Johnstown, also sees the trend as cyclical, especially given the town's housing boom a few years ago.

Johnstown was incorporated in 1995, and saw an average of 12 or fewer residential permits being issued each month until 2002, when that number jumped to the twenties. In 2007, the average was back to 14.

"There were two or three years that were a bumper year and now it's back to where it used to be," Korth said.

He also sees the trend turning around some.

"Now that the property up by (US) Highway 34 has been annexed into Johnstown we're issuing a lot of permits."

And, where residential permits have waned, commercial permits have been picking up the slack for city revenues. Greeley, Johnstown and Fort Collins reported steady, if not climbing, issuance of commercial permits as of late.

"We have lots of large commercial projects either being constructed or being reviewed," said Kristin Burns, permit coordinator for Loveland. "The conception that the construction market is down is a little bit misleading since most people focus mainly on residential. Residential is down, but commercial is still going strong."

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# Fort Collins Club on their new addition...



PHOTOS BY: VANTAGE POINT AERIAL PHOTOGRAPHY

Plans for the Fort Collins Club addition began two years ago when owner Todd Heenan realized that in order to continue to be a leader in the area he would need to make some changes to the facility, unique to Northern Colorado and the growing population. Heenan adds "another goal of this expansion was to address the childhood obesity epidemic by developing areas for youth to be educated and to exercise."

The new addition includes large spacious areas with oversized windows to create an outdoor feel. "Coloradoans love the outdoors, so this ingredient was essential to the success of the project. Based on the reaction of our clients we have been more than successful," Heenan states.

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Nas	Advanced Energy Industries Inc.	AEIS	11.68	10.63	1.05	9.88	12.25	9.88	617074
NYS	Advanced Micro Devices Inc.	AMD	6.34	6.00	0.34	5.67	8	5.53	34292839
NYS	Agilent Technologies Inc.	A	32.00	35.29	-3.29	-9.32	36.97	32	3866852
Nas	American Capital Strategies Ltd.	ACAS	33.71	31.31	2.4	7.67	36.15	28.7	4298522
NYS	Anheuser Busch Cos. Inc.	BUD	46.83	53.86	-7.03	-13.05	53.86	46.5	561113
Nas	Aristotle Corp.	ARTL	11.32	12.01	-0.69	-5.75	13.25	10.62	2717
NYS	Atmos Energy Corp.	ATO	27.51	28.00	-0.49	-1.75	28.96	26.91	765826
NYS	Automatic Data Processing	ADP	37.90	41.51	-3.61	-8.7	41.83	37.9	3407174
OTC	BAE Systems Plc	BAESY.PK	35.30	38.45	-3.15	-8.19	39.95	35.3	148987
NYS	Barnes and Noble Inc.	BKS	30.40	32.82	-2.42	-7.37	34.49	26.74	1527074
Nas	Broadcom Corp.	BRCM	20.66	24.17	-3.51	-14.52	24.99	20.66	15119409
NYS	Burlington Northern Santa Fe	BNI	88.03	77.42	10.61	13.7	88.3	76.27	3964922
NYS	Capitol Bancorp Ltd.	CBC	20.35	17.20	3.15	18.31	21.43	17.2	109209
Nas	Centennial Bank Holdings Inc.	CBHI	6.29	5.15	1.14	22.14	6.51	5.15	212378
NYS	Centex Corp.	CTX	23.05	19.50	3.55	18.21	29	19.23	6994770
NYS	Champion Enterprises Inc.	CHB	8.88	8.16	0.72	8.82	10.13	7.58	1827243
NYS	Clear Channel Communications	CCU	28.79	34.69	-5.9	-17.01	35	28.79	12519270
NYS	ConAgra Inc.	CAG	21.00	23.14	-2.14	-9.25	23.94	21	3405457
NYS	Danaher Corp.	DHR	73.27	79.83	-6.56	-8.22	82.58	73.12	2969900
NYS	Dean Foods	DF	26.91	24.77	2.14	8.64	28.9	24.77	1749817
NYS	Diversified Realty Corp.	DDR	38.39	33.19	5.2	15.67	43.42	32.92	2484361
NYS	Eastman Kodak Co.	EK	19.13	18.04	1.09	6.04	20.45	18.04	4483770
NYS	Frontier Oil Corp.	FTO	37.44	35.16	2.28	6.48	37.85	31.5	2441513
NYS	Gannett Company Inc.	GCI	33.52	33.54	-0.02	-0.06	37.51	32.45	3232252
NYS	General Electric Co.	GE	33.84	35.17	-1.33	-3.78	36.16	33.21	53609126
NYS	General Growth Properties Inc.	GGP	34.87	34.43	0.44	1.28	40	31.91	5053543
Nas	Heska Corp.	HSKA	1.81	2.05	-0.24	-11.71	2.05	1.62	34009
NYS	Hewlett-Packard Co.	HPQ	41.88	45.00	-3.12	-6.93	46.13	40.5	24102622
Nas	Intel Corp.	INTC	20.27	21.99	-1.72	-7.82	23.08	18.61	105703791
NYS	Johnson Controls Inc.	JCI	33.43	33.16	0.27	0.81	35.85	31.5	4264809
NYS	JPMorgan Chase & Co.	JPM	43.82	39.70	4.12	10.38	48.25	39.17	43896739
NYS	Key Corp.	KEY	24.65	21.51	3.14	14.6	26.42	21.1	6544291
NYS	Kroger Co.	KR	25.72	25.55	0.17	0.67	27.1	25.17	6724809
NYS	Lowes Cos.	LOW	23.61	20.77	2.84	13.67	26.43	20.31	16587335
NYS	LSI Logic Corp.	LSI	4.89	3.88	1.01	26.03	5.55	3.88	14675957
NYS	Macerich Corp.	MAC	66.92	59.91	7.01	11.7	72.13	58.91	1259048
NYS	Marriott International Inc.	MAR	34.62	31.80	2.82	8.87	37.32	31.8	3372935
NYS	Marsh & McLennan Cos. Inc.	MMC	26.23	26.33	-0.1	-0.38	27.95	25.87	5011152
NYS	National Semiconductor Corp.	NSM	17.40	20.29	-2.89	-14.24	27.49	17.05	6935891
NYS	Noble Energy Inc.	NBL	72.70	77.61	-4.91	-6.33	81.27	69.18	1519700
NYS	Novartis Group	NVS	48.95	56.97	-8.02	-14.08	59.05	48.52	2690322
NYS	Owens-Illinois	OI	53.45	44.23	9.22	20.85	53.45	40.2	2231335
NYS	Petro-Canada	PCZ	44.22	54.64	-10.42	-19.07	54.64	42.77	1310048
NYS	Praxair Inc.	PX	79.51	85.80	-6.29	-7.33	89.04	74.96	3092891
NYS	Precision Castparts Corp.	PCP	108.65	124.50	-15.85	-12.73	126.64	100.75	2702474
Nas	QLT Inc.	QLTI	3.40	4.38	-0.98	-22.37	4.39	3.38	477887
NYS	Quebecor Inc.	IOW	0.10	1.11	-1.01	-90.99	1.21	0.1	2571245
NYS	Qwest Communications Intl.	Q	5.13	6.12	-0.99	-16.18	6.12	5.13	23781422
Nas	Regent Communications Inc.	RGCI	1.17	1.39	-0.22	-15.83	1.51	1.17	48678
NYS	Ritchie Bros. Auctioneering Inc.	RBA	84.19	80.66	3.53	4.38	84.89	72.52	165843
NYS	RR Donnelley & Sons Co.	RRD	33.40	35.63	-2.23	-6.26	35.63	32.59	1333813
NYS	Safeway Inc.	SWY	31.37	32.37	-1	-3.09	34.14	30.95	4486009
Nas	Security with Advanced Technology Inc.	SWAT	0.97	1.10	-0.13	-11.82	1.38	0.65	26683
NYS	StarTek Inc.	SRT	8.74	8.69	0.05	0.58	8.96	8.23	27109
NYS	Target Corp.	TGT	52.50	48.95	3.55	7.25	57.05	48.95	15047930
Nas	Telvent	TLVT	22.06	24.11	-2.05	-8.5	25.24	19.72	25452
Nas	UAP Holdings Corp.	UAPH	38.25	37.89	0.36	0.95	38.76	37.89	1391722
NYS	Union Pacific Corp.	UNP	125.35	112.29	13.06	11.63	127.97	109.04	3615522
Nas	Universal Forest Products Inc.	UFPI	27.88	27.29	0.59	2.16	37.35	26.6	312865
AME	UQM Technologies Inc.	UQM	2.35	2.95	-0.6	-20.34	3.1	2.22	69670
NYS	US Bancorp	USB	32.34	28.44	3.9	13.71	34	28.44	17121626
Nas	Veeco Instruments Inc.	VECO	13.76	13.04	0.72	5.52	15.24	12.39	435409
NYS	Wal-Mart Stores Inc.	WMT	48.76	45.97	2.79	6.07	51.18	45.97	29237343
NYS	Waste Management Inc.	WMI	32.66	31.73	0.93	2.93	33.38	29.15	4163613
NYS	Wells Fargo & Co.	WFC	29.48	26.50	2.98	11.25	34.08	25.48	44950930
Nas	Whole Foods Market	WFMI	39.38	35.84	3.54	9.88	40.76	35.08	3742639
Nas	Woodward Governor	WGOV	60.43	61.01	-0.58	-0.95	63.92	50.03	358283
NYS	Xcel Energy Inc.	XEL	20.61	22.16	-1.55	-6.99	22.75	20.26	2977457

## TOP GAINERS

Company	ticker	Percent change in period
LSI Logic Corp.	LSI	26.03
Centennial Bank Holdings Inc.	CBHI	22.14
Owens-Illinois	OI	20.85
Capitol Bancorp Ltd.	CBC	18.31
Centex Corp.	CTX	18.21
Diversified Realty Corp.	DDR	15.67
Key Corp.	KEY	14.6
US Bancorp	USB	13.71
Burlington Northern Santa Fe	BNI	13.7
Lowes Cos.	LOW	13.67

## BOTTOM LOSERS

Company	ticker	Percent change in period
Novartis Group	NVS	-14.08
National Semiconductor Corp.	NSM	-14.24
Broadcom Corp.	BRCM	-14.52
Regent Communications Inc.	RGCI	-15.83
Qwest Communications Intl.	Q	-16.18
Clear Channel Communications	CCU	-17.01
Petro-Canada	PCZ	-19.07
UQM Technologies Inc.	UQM	-20.34
QLT Inc.	QLTI	-22.37
Quebecor Inc.	IOW	-90.99

## PUBLIC PROFILES

The following information profiles public companies with operations in Northern Colorado:

### Agilent Technologies

**Ticker:** A (NYSE)  
**Colorado connection:** Operates site in Loveland.  
**Headquarters:** Palo Alto, Calif.  
**Business:** Provides bio-analytical and electronic measurement solutions to the communications, electronics, life sciences and chemical analysis industries.  
**Web:** www.agilent.com  
**Feb.8 close:** \$32  
**52-week high:** \$40.42  
**52-week low:** \$30.26  
**Basic EPS:** \$1.57  
**P/E Ratio:** 20.21  
**Institutional ownership:** 72.5 percent  
**2007 sales:** \$5.4 billion  
**2007 income:** \$638 million

### General Electric Co.

**Ticker:** GE (NYSE)  
**Colorado connection:** Operates a facility in Loveland.  
**Headquarters:** Fairfield, Conn.

**Business:** Provides computerized transaction processing, data communication and information services.

**Web:** www.ge.com  
**Feb.8 close:** \$33.84  
**52-week high:** \$42.15  
**52-week low:** \$32.92  
**Basic EPS:** \$2.17  
**P/E Ratio:** 15.45  
**Institutional ownership:** 57.4 percent  
**2006 sales:** \$163.3 billion  
**2006 income:** \$20.8 billion

### Owens-Illinois

**Ticker:** OI (NYSE)  
**Colorado connection:** Operates a bottle manufacturing facility in Windsor.  
**Headquarters:** Toledo, Ohio  
**Business:** Manufactures packaging products worldwide.  
**Web:** www.o-i.com  
**Feb.8 close:** \$53.45  
**52-week high:** \$55.73  
**52-week low:** \$22.66  
**Basic EPS:** \$7.99  
**P/E Ratio:** 6.7  
**Institutional ownership:** 97 percent  
**2006 sales:** \$1.4 billion  
**2006 loss:** \$27.5 million



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**“In the absence of a strong brand, most sales people will search for ‘added value’ and wind up applying excessive effort to selling themselves.”**

**MARKETING, from 11**

For a sales person, on the other hand, the value of the brand and the best way to use it are not always so clear. This is because many fail to distinguish between selling a product, selling the brand and selling themselves.

The truth is that the most powerful sales strategy is to sell all three, to build a stable, long-term account based on trust and loyalty, with good prospects for ongoing business and healthy margins. But many sales people don't.

Why?

For one thing, you can't sell the brand if you don't have a strong, coherent brand to sell. If the company has not invested in the brand, every sales person in the world

will downshift into selling product. Unless you're generating a steady stream of new product enhancements, the pitch gradually loses altitude and eventually descends to price and delivery as competitors close in.

In the absence of a strong brand, most sales people will search for “added value” and wind up applying excessive effort to selling themselves. At best, this reflects a genuine desire to find a sustainable source of differentiation (field sales expertise). At worst, it reflects a desire to “own” the business personally. This is usually the result of either a poorly conceived plan to increase job security by locking others out of the business, or the desire to create a “hip-pocket account” — a piece of business he can reliably take along to a new employer.

Even with diligent sales management, supervision and training, deficiencies, distortions and disloyalties like these are hard to avoid if you don't invest in your brand. But if you do, it will work like a flywheel.

Just as a pull-through campaign pulls business through your channels so you don't have to rely on partners to generate all the business, a strong brand gives your sales people confidence. It inspires them to sell the brand along with product and their own personal added value.

**Beyond marketing hype**

In companies that are actively building their brand, the most common reason why sales people don't focus on the brand is that they don't completely understand it and how to use it to their advantage. The brand is nothing more than promotional wrapping paper that decorates the product. Next year we'll have a new mantra and a new look. It's all marketing hype.

If this describes your company, the good news is that you're only a few steps away from a big opportunity. You already have a strong branding program under way. All you need is a strategy to mobilize your sales team.

- Present the brand to them — not just the logo and the new tag line, but the whole brand system, including your audience definitions and value proposition, brand framework, competitive analysis and positioning strategy, creative strategy, corporate and product ID, and the coming ad/promotion program.

- Explain the conceptual foundation. They may not hold onto it, but their confidence will be fortified by the strength of your logical construction.

- Concentrate on what the brand means for them — the awareness, interest and trust you are building in the market. It's a vast energy source for your sales people to plug into.

- Explain how to use it. As a marketer you have lived with the branding process, and it all seems obvious to you, but it's not obvious to everyone else. Be a teacher.

- Explain how to “live” the brand in the field and project your belief in the value it represents. Customers and prospects notice all the nuances, so every sales person's “style” — not just the sales message — must be 100 percent in sync with the brand. A brand that stands for imaginative products must be presented imaginatively, by a person who seems energetic, confident, creative and comfortable “outside the box.” Do your sales team differentiate themselves from competitive sales people in a way that is consistent with your brand?

In our region on the Front Range, competition is intensifying in many markets. More competitors are emerging everywhere, and the distinctions between them are becoming harder and harder for customers to see clearly. It is vital for every company to ensure that its sales and marketing operations are running at peak horsepower.

Boost your sales with a high-powered, “brand-centric” sales strategy. Use the feedback available from your best sales people to make your marketing program stronger. Whether you measure your marketing budget in the thousands or hundreds of thousands, you'll get more value from every dollar you spend if you work hard to bring marketing and sales closer together.

*Don Condit is president of Condit Marketing Communications Inc. in Fort Collins. To join the discussion, send questions or comments to dcondit@conditmarketing.com.*



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# Largest Plumbing Companies

## Ranked by no. of employees



### The Twist

No. 1 based on most recently founded: Benjamin Franklin Plumbing and DPH Inc. since 2002. Customize lists at <http://ncbr.datajoe.com>

RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	EMPLOYEES 2008 EMPLOYEES 2007	REVENUES 2007 REVENUES 2006	PRODUCTS/SERVICES	WEB SITE E-MAIL	PERSON IN CHARGE, TITLE YEAR FOUNDED
1	1	ALLEN PLUMBING & MECHANICAL INC. 101 S. Link Lane Fort Collins, CO 80524 970-484-4848/970-484-4448	80 110	\$11,000,000 \$16,000,000	New construction, commercial, residential, remodel and 24/7 service division.	www.allenph.com allenph@allenph.com	Mike Allen, President and Jeff Allen, CEO 1962
2	2	LINDS PLUMBING & HEATING INC. 1414 Blue Spruce Drive, Suite A Fort Collins, CO 80524 970-221-1735/970-221-1452	80 70	N/A N/A	Commercial and residential plumbing and heating.	www.lindsph.com jeff@lindsph.com	Jeff Makepeace, Owner 1982
3	3	C & B PLUMBING INC. 4115 N. Taft Hill Road Fort Collins, CO 80524-9793 970-484-6578/970-484-0404	50 40	N/A N/A	Mechanical contracting.	N/A dennis@cbplbg.com	Dennis Craig, President 1974
4	5	MR. ROOTER OF NORTHERN COLORADO 308 Mountain View Drive, Unit E Berthoud, CO 80513 970-532-7877/970-532-9996	22 18	\$2,174,353 \$2,105,070	Plumbing repairs, clogged drain, sewer line repairs, pipe location, video inspection.	www.mrooter.com hwightman@qwestoffice.net	Henry Wightman, President 1999
5	4	FISHER MECHANICAL CONTRACTORS INC. 3900 Carson Ave. Evans, CO 80620 970-356-8636/	22 22	N/A N/A	Plumbing and hot water heat installation and service, commercial and residential, new construction and repair.	N/A fishermechanical@qwest.net	Ron Bernhardt, Owner and President 1982
6	6	BENJAMIN FRANKLIN PLUMBING 1833 E. Harmony Road, Suite 2 Fort Collins, CO 80528 970-669-8187/970-669-8194	15 15	\$1,550,340 \$1,361,733	Repair, replace, remodel plumbing.	northcolorado.benjaminfranklinplumbing.com barton.palmer@benjaminfranklinplumbing.com	Barton J. Palmer, Owner 2002
7	9	HAHN PLUMBING & HEATING INC. 130 Chestnut St. Fort Collins, CO 80524 970-484-7668/970-493-5325	11 10	N/A N/A	Plumbing, heating and cooling.	N/A johnsr@hahnplumbing.com	John Hahn, Owner 1968
8	7	ACTION PLUMBING AND HEATING INC. 139 12th St. S.W. Loveland, CO 80537 970-669-6093/970-203-9060	10 14	\$1,479,560 \$1,593,438	Plumbing, hydronic heating sales and service, commercial and residential.	N/A actionph1002@qwest.net	Dick Zastrow, Owner and President 1993
9	10	JOHN STINNETT PLUMBING & HEATING 1041 Denver Ave. Fort Lupton, CO 80621 303-659-8471/303-857-6211	10 10	N/A N/A	Commercial, residential, remodel, service and repair.	N/A stinnettplumb@aol.com	John Stinnett, Owner 1983
10	8	PAUL'S PLUMBING & HEATING 335 Eighth St. S.E. Loveland, CO 80537 970-663-3493/970-663-0581	10 12	N/A N/A	Plumbing, sewer and drains, excavating, septic systems, 24-hour emergency service.	www.paulsplumbinginc.com tech@paulsplumbinginc.com	Paul Kisselbach, Owner 1984
11	11	DPH INC. P.O. Box 270433 Fort Collins, CO 80527 970-567-3311/970-224-5046	10 10	N/A N/A	Industrial, commercial, residential plumbing and heating.	N/A dphinc@msn.com	Mark Daugaard, President 2002
12	12	SANCO PLUMBING & HEATING INC. 1331 S. Garfield Ave. Loveland, CO 80537 970-667-2281/970-669-3373	7 8	\$1,000,000 \$1,000,000	Plumbing, hydronic heat, new construction, service & remodels.	www.sancoplumbing.com judy@sancoplumbing.com	Bill Sandage and Judy Sandage, Owners 1986

Region surveyed is Brighton, Larimer and Weld counties. N/A-Not Available

Based upon responses to Business Report survey researched by Kathleen Chaballa To be considered for future lists, e-mail [research@ncbr.com](mailto:research@ncbr.com)

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# Inspired salads fill niche on Harmony corridor

## ExecStyle

### Mad Greens sees mad growth for fast-casual eatery

Europeans sniff at what they call the “American salad,” that plate of greens put in front of wild-eyed diners who cannot wait to stick a fork in something, anything. Restaurateurs Marley Hodgson and Dan Long might agree.

“We think too many restaurants make salads an after-thought,” said Hodgson. “We take food very seriously. Fast casual is not fine dining, but that’s no reason for it not to be good.”

Anyone who has sampled the salads at Mad Greens Inspired Eats — and pondered the possibilities of 27 original dressing recipes made in house—understands that levity and seriousness go well together.



**STEPPING OUT**  
Jane Albritton



Courtesy JohnstonWells

**INSPIRATIONAL** — Marley Hodgson, left, and Dan Long — shown here in the Mad Greens Inspired Eats location in the Denver Art Museum — have opened their newest fast-casual salad restaurant at Harmony and Timberline roads in Fort Collins.

“Dan and I have been best friends since the first grade,” said Hodgson. “We are both from New York and both went to Colorado College. We realized that we were spoiled by the fact that in New York good food was too easy to get. In 1991, there were some fast food and dining chains in Colorado

Springs. It was a shock.”

Fast forward to 2004. Hodgson has an MBA from the University of Colorado. Long has quit trading equities on Wall Street to attend the Institute of Culinary Education in New York.

“We thought, ‘Wouldn’t it be great to do

something with salads?’” said Hodgson. “There was definitely a niche here. At the moment, there are no big guys doing what we’re doing.”

Given the growth of Mad Greens, the “big guys” may soon be taking notice.

**See STEPPING OUT, 30**



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## STEPPING OUT, from 29

Hodgson and Long opened their first location in Centennial in 2004; as of January, there were eight, one of which is at the corner of Timberline and Harmony, next to Chipotle (another Colorado-born fast-casual place that started small, was part of the ultimate “big guy,” but is now back in the hands of the originators).

“The first place we looked in Fort Collins was downtown. But we couldn’t find a location that matched our needs,” Hodgson said. “Then we saw what was going on along the Harmony corridor, and it looked good. We think we will eventually have two more Mad Greens in the Fort Collins area.”

Hodgson noted that while having more locations gives the company more

buying power, which translates into getting better quality produce, hiring, training and keeping good people gets tricky.

“When we had the first place in Centennial, Dan and I could oversee the service; it wasn’t hard to make sure that the culture was really clear,” he said. “With multiple locations, that is more of a challenge. At lunch, with 300 to 400 people coming through the line, it’s important to have someone behind the counter willing to help the customer. We are a volume-based business that is price-sensitive, but service is key.”

Hodgson and Long plan to take their concept beyond Colorado’s borders eventually. The Midwest is calling (literally); Texas and the coasts look appealing. Market research will probably make the next call.



### A room with a view

Some restaurants do not need market research to identify the ideal, or only, location.

“We know our customers by the airplanes they fly,” said Linda Belleau, owner of the Barnstormer Restaurant, located in the terminal of the Greeley-Weld Airport, just a few feet from where the planes pull in and park. “Some of the old timers liked the original restaurant. It was more of a club when it seated about 20. Now we can seat 100 here in the new terminal.”

There is no question about the Barnstormer’s target market. Model airplanes hang from the ceiling, and the walls are covered with pictures of small airplanes in flight.

“Our customers bring us pictures of their planes so they can be part of the

place,” Belleau said. “They appreciate having a restaurant where they land.”

Indeed, one cannot just taxi into town for a burger. Belleau understood the value of the place and bought it in 2001.

“I liked it for the aviation part,” she said. “My father was a top gunner on a B-17 in World War II. Lots of vets come into the restaurant just to talk. Now the kids coming back from Iraq are coming in. The Air National Guard station is just next door.”

All along the Front Range, there are only three ramp-side restaurants, and only two of them are full service — and only this one has a mother/daughter waitress team and the owner in the kitchen.

So find a kid and go to the Greeley-Weld Airport for breakfast (from pancakes to German buffalo sausage) or lunch (from burgers to chicken-fried steak to a New York strip). Watch the brightly painted planes approach, land, taxi up and cut their engines. Dream of flying.



### Trini travels

One day there were chokas, those Trini-style hot sauces, and aloo potato pies to be had at 2Mayto 2Mato at Scotch Pines Center in Fort Collins. Suddenly, the sign in front signified nothing, and choka-making sensation Angela Ramdass was nowhere to be found. No worries. The unique blend of flavors from India, Trinidad and Tobago will soon reappear as the Caribbean Food Shack in the Campus West Shell Convenience Store at the intersection of Elizabeth and Shields streets.

“We will now be able to offer sit-down seating with booths in the restaurant section and patio tables/chairs when the weather cooperates,” said Jerry Poduska, marketing manager. “We will also be open for breakfast, serving Caribbean oatmeal with raisins, coconut and pineapple.”

Healthy. The lunch and dinner menu will include the familiar favorites: island beef and aloo, roti sandwiches, curry chicken in coconut milk as well as vegetarian dishes. Tasty.

Initially, the shack will be open from 7 a.m. to 7 p.m. Poduska said that plans include expanding hours to 10 p.m. and adding delivery service.



### News from Windsor

Chimney Park Restaurant and Bar is doing well by doing good. Chefs Jason Shaeffer and Evey Post announced that Chimney Park helped raise \$2,043 for Operation Front Line Colorado and Share Our Strength. The restaurant donated half of the food sales on Christmas Eve and a portion of wine sales for Michael Pozzon Napa Cuvee as part of its December food drive to benefit this worthy organization.

South of Chimney Park, Chef Florian Wehrli will be opening the Chef’s Basket in March at 1345 Water Valley Parkway — in the space formerly occupied by Alberto’s Express. Aside from the made-from-scratch meals to go, retail and frozen prepared food and cooking classes, the Chef’s Basket will also feature a wine lounge and crêperie.

Chef Florian says he learned to prepare crêpes at his mother’s knee: “She has been known to make crêpes so thin that they only have one side!”

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

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# Don't let multicultural business get lost in translation

## Bilingual ability does not ensure communication

Is Spanish from Mexico the same as Spanish from Spain?

As a professional translator and interpreter, that is a question that I am asked fairly often. The answer is no. Are they different languages?

Again, the answer is no, since Spanish has a fairly uniform grammatical structure. Although most Spanish speakers can understand beyond the basic content of their conversations, they also bring a host of nuances and regional terms that may or may not be understood by individuals from other countries.

Think of it this way: If an English-speaking Canadian, a Brit and an Australian sat down for dinner, would they speak the same language? Yes. Would they understand every single term used in their conversation or business dealings? Probably not.

These language differences could present a challenging scenario for businesses



### GUEST COLUMN

Omar Postigo-Martell

and other entities attempting to reach Spanish speakers in this country. In addition to an ever-developing Spanish language, there is also a prevailing misconception that any bilingual person is capable of conveying those regional language differences in the written form. Nothing could be further from the truth.

As a continent of diverse races and ethnicities, Latinos (also termed Hispanics) do share a number of commonalities, including their Spanish language. Nevertheless, a language spoken in over 21 countries by more than 330 million speakers requires that anyone translating or interpreting to and from Spanish consider these regional differences. Cultural competence in addition to linguistic expertise sets apart a professional translator and/or interpreter from a mere bilingual speaker.

### Beware the Spanglish

Actually, in many instances a bilingual ability could simply lead to Spanglish (code mixing, loanwords, or bilingualism). The following examples can illustrate this difference.

On the one hand, I have witnessed how the widely used term *aseguransa* has been used to describe insurance, when in fact, the word is not even found in the dictionary. This word is basically a product of Spanglish. Colloquial usage of such words has led to the incorporation of them in rather important written documents, such as the word *forma* — instead of *formulario* — in voting ballots.

On the other hand, if you were to call any major company in this country with a voice system that includes Spanish, you are likely to hear “*para español apriete el dos*” (for Spanish press or dial 2). However, in Spanish this use of *apriete* literally means, “to squeeze.” I doubt anyone’s intention is to squeeze any number before getting to customer service. Very few companies seem to be aware of this or have changed their message to *pulse* (press) or *marque* (dial).

Another particular case is found in the parking lot sign of a recreational center that uses the word *violadores* (rapists) to indicate parking “violators.”

These are only a few of many inaccuracies caused by literal and poor translations by unqualified bilingual speakers attempting to pass as quality translators and/or interpreters. Furthermore, these examples seem to abound and appear in all sorts of settings from state agency Web sites to library literature to child-care centers.

If you want respect for your product or service, communicate accurately. Would you entrust your fundraising or Web development project to one of your employees because he or she took a few university classes or read the latest manual on the subject? Not likely. Therefore, why do so many employers, city managers, or non-profit leaders rely on bilingual staff to produce quality Spanish translations?

### Price isn't everything

One reason is that if they don't know

the language, they can't verify the accuracy themselves. However, one can easily ensure quality by getting a review from an experienced professional. Not doing so is like sending out a resume riddled with grammatical mistakes.

In addition to obtaining a linguistically accurate product or service from a culturally competent professional there is another important factor to consider when looking for a quality translation or interpreting service: price.

In this industry cost varies and is not always the best indicator of quality. Beware of higher cost from larger translation agencies since many of these agencies typically hire sub-contractors (often foreign freelancers) to complete the work for them.

In an increasingly diverse community and state, if you want or need to reach the Spanish-speaking community, make sure the professional you hire considers the culture, the educational level, and the beliefs of your intended reader resulting in more meaningful and accurate content and possibly, a more engaged buyer or future client.

*Omar Postigo-Martell is a member of the American Translators Association and owns Well Translated, a local translation company that delivers bilingual communication services in English and Spanish. He can be reached at 720-308-1179 or by e-mail at info@welltranslated.com.*

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**“There’s emotional attachment. It’s very difficult to take your baby and decide who’s going to care for it from here on out.”**

Eric Wagner, lecturer  
University of Northern Colorado’s  
Monfort Business College

## FAMILY BUSINESS, from 11

in the business and others aren’t; when the owner “retires” but maintains an office — and control; or maybe family members want to take over the business but are not competent to do so.

So with so much at stake, why is it so difficult to make a business succession plan?

“In my experience, it’s ownership, not just in the physical ownership sense,” said Eric Wagner, lecturer in the University of Northern Colorado’s Monfort Business College and regular contributor to online investment adviser The Motley Fool. “There’s emotional attachment. It’s very difficult to take your baby and decide who’s going to care for it from here on out.”

The other part of that, continued Wagner, is fear. Fear that it won’t work out for the new owner, fear that the business won’t support the outgoing owner, fear of looking at the numbers.

“A lot of family businesses don’t have any worth on the market. What they have done is provide a living for a family,” Wagner said. “How you translate that into a value for succession purposes involves number-crunching that people haven’t done.”

Planning for continuation of a business has a lot of potholes, Wagner said.

“The general philosophy is that you take the worst-case scenario and plan for it, and the rest will follow.” Worst-case scenarios can include death, family fights, change in career paths, disability and key people getting called up in the military reserves.

### Outside perspective needed

The ideal plan, Wagner said, is one where outside help — a lawyer, an accountant, a business consultant — is brought in to help the family wade through the process. Not only do outsiders bring a non-partisan perspective, they can also offer enterprising ways to make the continuation plan succeed.

For example, Wagner, who used to do financial planning for small businesses, worked with a real estate developer who had “lots and lots and lots of cash flow, and lots and lots and lots of debt. He wanted to fund his entire retirement by setting aside as much as he could in five years while still running the business. Then he would get out. He trusted his ability to be profitable, but he did not want to force his kids to be profitable so he could eat.”

In those five years the company showed zero profit. His kids worked for peanuts. But the pension plan grew.

“He sucked it all out, which lowered the value of the business,” Wagner recalled. “His kids were able to buy the business relatively inexpensively, he got his retirement

out of the business before it was transferred, and his kids didn’t have to worry about profitability and seeing Dad at Sunday dinner.”

Contrast that with the 75-year-old married couple who 10 years earlier sold the family business to their son and daughter-in-law and moved to Florida. They were forced out of retirement — and back to chilly New York — when their son divorced and took off.

“It was an awful situation,” Wagner said.

Peter Scott, an attorney serving the Loveland office of Denver-based Bendelow Law Firm PC, said most businesses that come to him for help in succession planning know what they want to do but “are absolutely clueless about how to go about it.” Many, because they don’t have the answers, do nothing. “They end up going through a disability or death trying to get value out of the business when the owner is no longer available or there. They end up closing down or putting it on the market,” he said.

### Financial dysfunction

Scott is one of a three-person team who helps businesses with succession plans. The other team members are ROCG’s Lake and a clinical psychologist. He said the psychologist is there because “There’s a lot of dysfunction around money and what it means.”

The psychologist’s job is not to analyze the business owners, but to help them get a clear picture of the desired outcome.

Scott recalls being asked by three co-owners, two of whom were brothers, to help transition the non-family member out of the business. Turns out the brothers didn’t want to be in business together, so an entirely different scenario had to be worked out.

“There’s twists and turns that you don’t see coming,” he said. “You’re dancing around with just having to be flexible. You get blindsided quite a bit on these.”

Lake said there are a lot of different ways that plans don’t go well. Some of it depends on the quality of the plan and how well thought it is and how well communicated. “Many times, I’ve found, what the owner or leaders think is communicated isn’t clear to the other family members,” she said.

No plan will work, she emphasized, if the owner isn’t willing to let go. “The business owner is going to leave one way or the other,” she said. “They’ll either walk out or go out on their shield.”

To arrive at a successful plan, Lake helps business owners and their families see where each other’s strengths lie. The parents might think their daughter isn’t up to the task of running the business when in fact she just might be the perfect fit. It’s the consultant’s job to help put the right people in the right places.

Lake said the best time to have a continuity plan in place is five to 10 years before a transition is to happen, usually when the business owner is between 50 and 65 years of age and thinking of “activeness,” a new buzz term for life after the job but before the rocking chair.

“Baby boomers are young and not ready to retire, but they are moving into another phase of life. A fun phase. We’re seeing it worldwide,” she added.

The cost of such a continuity plan, relatively speaking, is not expensive, Lake said. The \$15,000 to \$30,000 cost includes all of the advisers and the plan.

“Typically, if it’s a family, we’re saving them literally hundreds of thousands in all different kinds of expenses, including taxes,” she said — and saving them from “a lot of heartache.”

# NCBR ad sales team adds Constance, Kusa

## By Business Report staff

The *Northern Colorado Business Report* is proud to add two experienced sales people to its team of Advertising Account Executives.

Julie Constance, who will be specializing in the construction and energy and utilities sectors, comes to *NCBR* from Northern Colorado Communications Group, where she sold media advertising for three years. Prior to that she spent over nine years of selling industrial plastics throughout the Western United States. A farm girl from northeastern Colorado, Constance graduated from the University of Northern Colorado and now resides in Greeley with her husband Rod and their 20-month-old son Kohl.

Mike Kusa will be specializing in commercial and residential real estate accounts, including homebuilders and business brokers. Kusa, a 26-year resident of Fort Collins, brings over 28 years’ experience in media and advertising to *NCBR*, most recently as Northern Colorado sales manager at KGWN-TV of Cheyenne. Kusa has been an active member in the Fort Collins Chamber of Commerce’ Red Carpet Committee for 11 years. He earned his

bachelor’s degree in communications from Western Michigan University, and lives with his wife Joanne and younger daughter Susan in Fort Collins, while daughter Jill attends the University of Northern Colorado.

“We are delighted to have Mike and Julie on our sales team,” said Sandy Powell, *NCBR* advertising manager. “They both are very familiar with the Northern Colorado region and bring with them a wealth of experience in sales that is already making a difference to our sales efforts.”

For more information on advertising in the *Business Report*, on the Web site at [www.ncbr.com](http://www.ncbr.com), or sponsoring one of the many upcoming regional business events hosted by *NCBR* or its sister publications in Boulder and Wyoming, call Constance or Kusa at 970-221-5400.



CONSTANCE



KUSA

## UQM, from 3

military and mass transportation, and Young’s project could help open new doors for the company.

### Publicity magnet

“This is a demonstration vehicle that should get a lot of publicity because of Mr. Young’s reputation and celebrity,” he said.

A rock star for more than 40 years, singer-songwriter Young, 62, still tours and makes CDs that sell well. He rose to fame in the late 1960s in the Buffalo Springfield band and later with Crosby, Stills, Nash and Young before setting out on a mostly solo career.

Young is not known for freely lending his celebrity status to advertising or business ventures, but his manager, Elliott Roberts, said the conversion project is one that Young strongly believes is good for America by helping it end its addiction to oil, especially foreign oil.

Roberts said Young has stopped doing interviews about the project until a documentary film on the conversion is released later this year.

“This whole project is really exciting but we want to wait to see how it works,” he said.

Johnathan Goodwin, owner of H-Line Conversions, has established a reputation for being the mechanic/conversion specialist people call when others say it can’t be done. Specializing in Hummer conversions that result in high-miles-per-gallon transformations, one of Goodwin’s clients is California Gov. Arnold Schwarzenegger, whose personal vehicle he refitted for biodiesel.

Goodwin said he knew little of UQM before the Neil Young project but has found the company to be an excellent resource and a potential ongoing partner.

### Whole new level

“They definitely are the only people in the U.S. that are at the level they’re at,” he said. “They fit perfectly with our ultimate goal. And once we bring it into the marketplace I think we’ll keep UQM very busy producing components for us.”

Goodwin, 37, said he knew even less about Young before the project.

“I really didn’t know who he was at first because I guess I’ve been living under a rock,” he said. “But now we’re best friends and have formed a company, Goodwin-Young” to market the technology. (Neil) believes in the same things I do — that the only limitation to doing these things is yourself.”

Goodwin said he’s got at least one American car company, Ford, very interested in what he’s doing out of his Wichita shop and he hopes the nation’s car manufacturers will start incorporating some of the technology into future product lines.

“It’s so practical,” he said. “I’m working with components that have existed forever.”

Rankin said he’s looking forward to seeing the completed film on the project. Young and a film crew visited the Frederick plant in late January.

“They came excited and left even more excited about our company and what we do,” he said.

Rankin said he enjoyed meeting Young, who toured the plant and drove an electric vehicle during the day he spent there. “I was very impressed with him,” he said. “He really wants to make a difference.”

Rankin admits he wasn’t a big Neil Young fan before the visit but says, “I am now.”

“After having some face-time and sharing his passion, it was really a pleasant day,” he said. “We’re excited to be a part of what he’s trying to do and I applaud him for it.”

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## BANNER, from 1

there are a number of people interested in this area right now.”

### Retain ‘local flavor’

Hartzler said LUH, which has 900 employees and is the third-largest hospital in Northern Colorado after North Colorado Medical Center in Greeley and Poudre Valley Hospital in Fort Collins, wants to retain its local flavor and not become part of the Banner chain.

“We are a community hospital with a mission of providing services to the Longmont community and as such there really is no interest in selling,” he said.

Dr. James Sprowell, executive director of Associates in Family Medicine in Fort Collins, which has more than 75 doctors practicing at its three locations, said he was contacted by Banner within the last several weeks about the possibility of joining its health network.

Sprowell said he interpreted the call as an invitation to join Banner in the formation of a new hospital.

“Banner called inquiring about our interest in that sort of thing and we said no,” he said.

Sprowell said the idea of creating a new hospital in Fort Collins, where Poudre Valley Hospital has long been firmly established, would be “very audacious.”

“It would be a bold move and it would require a good practice with a steady stream of clients,” he said. “I suppose we could have been that practice but we don’t want another hospital in Fort Collins — it would be an unnecessary duplication of services.”

Sprowell said Associates in Family Medicine, while independently owned and operated, has a “close working relationship with Poudre Valley Health System and we hope to continue that.”

### Just business

Bill Byron, Banner Health’s senior direc-



FINE



SPROWELL

tor of public relations, said conversations held with Northern Colorado health care organizations are just that — conversations — and any conclusions drawn by other participants are just “speculation.”

“We’re highly engaged in the area and have lots of conversations with folks,” he said. “It’s just how you do business.”

In September 2006, Banner scored a coup in Northern Colorado when it announced it had acquired Big Thompson Medical Group, one of the region’s largest specialty medical practices.

While admitting he did not attend the Dec. 12 meeting with Longmont United officials, Byron said he did not believe it centered on a purchase proposal. “I’m sure there were a tremendous number of topics discussed. But to say there was a singular purpose in that conversation would be speculative.”

Asked about the Associates in Family Medicine overture, Byron dismissed its interpretation by Sprowell.

“I can’t confirm or deny that conversation and I’m not aware of anybody approaching Dr. Sprowell,” he said. “At this time, Fort Collins is well served with hospital services and the notion of another hospital coming there would be highly risky for any organization.”

Pam Brock, Poudre Valley Hospital System’s vice president for marketing and strategic planning, said, “We do know (Banner is) courting just about everybody in the area. We know they are looking at all kinds of opportunities in Northern Colorado.”

Rulon Stacey, PVHS CEO, said he believes Banner is intent on expanding its footprint in the region.

“I know Peter Fine spends some time regularly in Northern Colorado and he talks to different facilities on occasion,” he said. “It would surprise me if he didn’t do that.”

Asked if he believed Banner is also checking out the Denver area, where at least one hospital system, Exempla Health, is up for a possible sale soon, Stacey said he



BROCK



STACEY

## “We have no proposals on the table.”

Bill Byron, senior director of public relations Banner Health

would not doubt it.

“I don’t have any direct evidence of that, but I would suspect that they are,” he said. “If I had the assets they had I would do the same thing.”

### Acquisition mode

Jim Hertel, publisher of Managed Care Newsletter, an industry-focused publication that covers Colorado and Arizona health markets, said it’s clear that Banner is in an “aggressive” acquisition mode.

“Banner is the largest non-denominational nonprofit group in the country and they are pursuing a very aggressive trend to expand their market share in the regions they currently serve,” he said.

“I am sure they would have an interest in expanding in Colorado if they could.”

Health-care competition between Poudre Valley Health System, which has hospitals in Fort Collins and Loveland, and Banner, which owns McKee Medical Center in Loveland and leases and runs North Colorado Medical Center in Greeley, has intensified with the opening of PVHS’s Medical Center of the Rockies one year ago.

PVHS’s Brock acknowledges both systems are vying to maintain their share of the Northern Colorado market.

“I think it’s fair to say they’re looking at new opportunities, just as we are,” she said.

Byron, too, says Banner doesn’t deny being interested in any opportunities in the region that might arise.

“We’re talking to people throughout the region — as are other providers — about providing care that meets community needs, and that could include hospitals,” he said. “If we can meet those needs, we intend to.”

## Expanding around Phoenix

Banner Health was busy in its Phoenix home area in 2007 planning new health-care facilities and merging with an existing one.

- In September, Banner announced plans to merge with the Sun Health system, which operates two hospitals and several other health-care facilities in Phoenix’s West Valley communities. No financial details were released on the merger, which is scheduled to be complete this spring.

- In October, Banner announced it planned to build a new hospital in Buckeye, a Phoenix area community, and soon after paid \$21 million for a 60-acre site.

- In December, Banner was preparing to break ground on Banner Ironwood Medical Center, a four-story, 86-bed hospital in Pinal County that will cost between \$120 million and \$128 million and is scheduled to open in 2010.

- Banner has also been in discussions with the University of Arizona to build a hospital on or near the Phoenix Biomedical Campus

## One of the biggest

Banner Health is one of the largest nonprofit health-care systems in the nation with 20 hospitals, six long-term care centers and dozens of family clinics, home care services and home medical equipment services in Arizona, Colorado, Wyoming, California, Alaska, Nevada and Nebraska.

Banner facilities in Northern Colorado include North Colorado Medical Center in Greeley, McKee Medical Center in Loveland, Sterling Regional MedCenter and East Morgan County Hospital in Brush.

The company has more than 27,000 employees and a total of more than 3,000 licensed acute hospital beds. In 2006 Banner reported annual revenue of \$3.1 billion and assets totaling \$4.1 billion.

**"2007 couldn't have been better for us. We were profitable the entire year"**

Michael Duncan, CEO  
Tolmar Inc.

**QLT, from 1**

As part of its restructuring, QLT will also let go of 115 employees — about 45 percent of its work force — with more reductions in the future as assets are divested. A QLT spokeswoman said the company would not comment on how the headcount reductions would affect its specific sites — in Vancouver and Fort Collins. In an August interview with the *Business Report*, a company official said that there were 35 to 40 employees in Fort Collins.

The QLT spokeswoman also said the company would not be detailing its divestiture plans any more than it had in corporate filings. According to those filings with the U.S. Securities and Exchange Commission, the sale could take on a couple of forms.

**Several rocky years**

The decision to sell the assets comes after several rocky post-acquisition years, complete with disappointing earnings and stock performance and costly patent battles.

QLT has been in court a number of times to defend its patents — both those developed by the company and those acquired from Atrix. In February 2007, the company settled a patent infringement suit over the Eligard product for \$112.5 million. A few months later, a court found QLT liable to pay past, current and future royalties amounting to \$69.6 million on its Visudyne product to the Massachusetts Eye and Ear Infirmary.

Largely due to litigation charges, the company has reported a net loss of \$63 million for the first nine months of 2007. QLT will report its year-end results on Feb. 22, after this story is published.

Litigation and earnings aside, QLT's stock has taken a pummeling since the Atrix acquisition. The slide went from around \$23 in early 2004 to \$16 by the time the acquisition closed in November of that year, until today, when the stock is trading below \$4.

"Following a comprehensive review of available options, the QLT board has concluded that seeking offers for the sale of QLT USA as a whole or of its assets is a key initial step in executing our strategy," said QLT Chairman Boyd Clarke in a company release. The company in December tapped Goldman Sachs & Co. to assist the board in evaluating "alternative ways to maximize shareholder value."

**Tolmar on a roll**

Regardless of what the impending divestiture might mean for the Fort Collins site, the company that was formerly Atrix will still have a presence in the city. In late 2006, the company spun off its generic and manufacturing business, creating Tolmar Inc.

Argentina-based pharmaceutical company Technofarma paid \$21 million for what was a bulk of QLT's operations in Fort

Collins. The enterprises employed 140 of QLT USA's 165 employees, most of who worked in the manufacturing facility.

Tolmar has already expanded to 170 employees and CEO Michael Duncan anticipates being at 190 by the end of the year. The company is in the process of moving its research and development and administrative offices to a facility near its manufacturing operations on Centre Avenue.

"2007 couldn't have been better for us," Duncan said. "We were profitable the entire year."

Duncan expects this year to be just as bright. Tolmar will have 13 active projects in various stages of development. It had seven last year.

"We're substantially increasing our headcount in research and development,"

**FROM THE ARCHIVES**

Find related stories free of charge in the *Northern Colorado Business Report* archives at ncbr.com:

- "QLT's biotech success story emerged from humble roots," 10/1/04
- "Aftershock: Atrix weighs on QLT," 10/14/05
- "Court decides against QLT, Eligard," 2/3/06
- "Tolmar's first year marked with growth," 8/3/07

he said. The company currently has six product development positions open, the most of any department.

The QLT asset sale should not affect operations at Tolmar, which currently man-

ufactures Eligard for QLT. Because of the contract and the requirements necessary to approve a drug-manufacturing site, Duncan said whoever buys Eligard would most likely continue with Tolmar.

Duncan is not aware of how the asset sale might affect QLT's Fort Collins employees, many of who are his former colleagues. He said that while he hoped any buyer would maintain the site, Tolmar would try to find a way to absorb any casualties.

Duncan has been in the pharmaceutical industry for more than 20 years and was part of Atrix as well as QLT. Recruiting employees, especially in the niche market of dermatology that Tolmar serves, is a nationwide endeavor.

"Those are highly technical employees," he said of the QLT workers.

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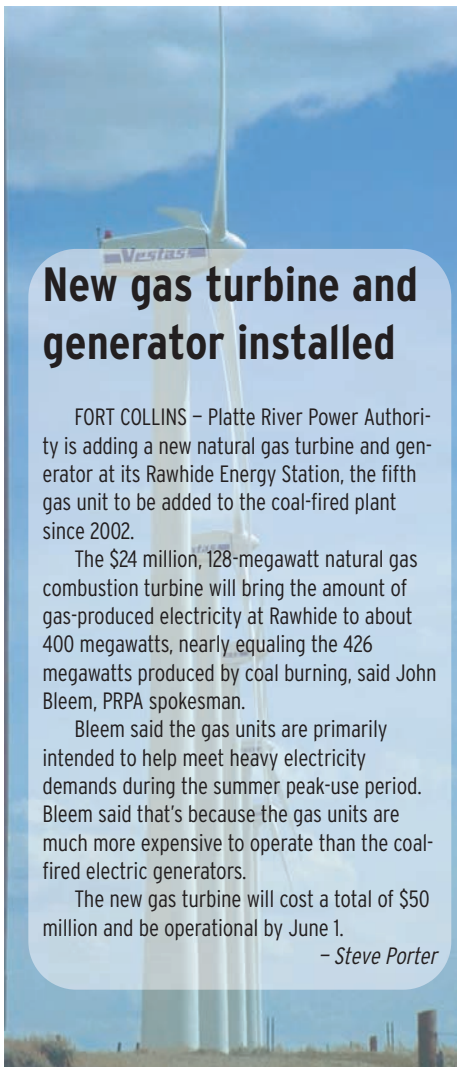


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**New gas turbine and generator installed**

FORT COLLINS – Platte River Power Authority is adding a new natural gas turbine and generator at its Rawhide Energy Station, the fifth gas unit to be added to the coal-fired plant since 2002.

The \$24 million, 128-megawatt natural gas combustion turbine will bring the amount of gas-produced electricity at Rawhide to about 400 megawatts, nearly equaling the 426 megawatts produced by coal burning, said John Bleem, PRPA spokesman.

Bleem said the gas units are primarily intended to help meet heavy electricity demands during the summer peak-use period. Bleem said that's because the gas units are much more expensive to operate than the coal-fired electric generators.

The new gas turbine will cost a total of \$50 million and be operational by June 1.

– Steve Porter

**PRPA, from 1**

also generated power from its Medicine Bow wind turbine array in Wyoming.

PRPA has 10 wind turbines at the Medicine Bow site and was the first utility in the state to provide wind energy to its customers, through a partnership with Fort Collins Utilities. Last year, PRPA delivered about 130 million kilowatt-hours of wind energy to its owner municipalities.

PRPA is now seeking bids to build new wind-generating facilities that would become operational by the end of 2009. Bleem said the bids could be based on adding turbines at Medicine Bow, at the Rawhide site or at some other location.

"We have more land (at Medicine Bow) to expand, so that's an option," he said. "Also, we have land near Rawhide and obviously we have transmission capacity. But we're interested in any project that could be reached with transmission lines."

Bids are due by March 12. Bleem said PRPA is asking for bids on either a 12-megawatt array, which could include up to about 15 turbines, or a 30-megawatt array, which would be up to about 40 turbines. A megawatt is 1 million watts of electrical energy.

**'Green' interest growing**

In recent years, local utility customers have become more interested in purchasing "green energy," or power produced from renewable sources that don't create greenhouse gases through fossil fuel combustion. Estes Park's Light and Power Department has been offering wind-produced electricity from Medicine Bow to its customers since 2000.

Estes Park residential customers who want wind-generated power pay an extra amount on their electric bill — \$1.30 per 100-kilowatt-hour block. Business customers are charged an extra \$6.50 per month for a 500-kilowatt-hour block.

Of PRPA's four member cities, Fort Collins has been the leader in advancing wind power. The city's Electric Energy Supply Policy, adopted in 2003, calls for the

**"We're going to need quite a bit more renewable energy to meet our goal."**

Patty Bigner, Fort Collins Utilities

city's sources of renewable energy to be 15 percent by 2017, a far more ambitious goal than the state mandate of 10 percent by 2020.

Patty Bigner, Fort Collins Utilities spokeswoman, said the city wants to be a strong advocate for renewable energy. "There is a commitment to remain in a leadership position in alternative energy and things that reduce greenhouse gases and to be more energy efficient," she said.

Bigner said Fort Collins' ambitious renewable energy goal is a prime driver in PRPA's wind power expansion. "We're going to need quite a bit more renewable energy to meet our goal," she said. "They (PRPA) are doing it in response to our requests."

Bigner said the city now has 115 businesses and about 1,700 residential utilities customers taking part in its Green Energy Program. The program requires customers to pay an additional cent per kilowatt-hour to receive energy from renewable sources. The higher cost offsets the additional investment needed to bring the wind power into the power grid.

"I think our customers and our market research shows that we're headed in the right direction and they're willing to pay a little more," she said.

**More than low bid**

Bleem said whether PRPA chooses to build a 12-MW wind turbine array or a 30-MW array will depend on the bids received. But it may come down to more than the least expensive bid, he noted.

"We've found that a 30-MW (facility) can be done with a modest (additional) investment in facilities and transmission," he said. "We could see economies of scale in building larger, and we know we'll eventually need more capacity."

Bleem said nine of PRPA's 10 Medicine Bow wind turbines were produced by Vestas, the Danish company that will soon open a production facility in Windsor. He said he expects Vestas to be involved in the bidding process.

"We look forward to Vestas giving us a good bid," he said. "They've been good to us over the years, and it would be nice to work with them again. It will depend on the turbines we select and the kind of blades being built in Windsor."

Bleem said the deadline for bids on the project was extended from Feb. 4 to March 12 to give more time for bidders to line up turbines.

"There's a very strong demand, nationally and internationally, for wind turbines," he said. "So we wanted to give it some extra time. We've heard in the marketplace that it could be one and a half to two years to get the turbines."

Bleem said the actual installation of the turbines on the selected site could be done quickly, with all turbines up and running "in a week or two, if the weather cooperates."

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SOURCE: BUSINESS REPORT RESEARCH

## IT SERVICE, from 3

toring services. Now, the managed service offerings include network security, remote administration, spam and virus filtering, and, most recently, remote backup and business continuity services.

"We've spent a lot of time and effort over the past four and a half years," Warner said of developing Connecting Point's managed service offerings.

### Evolving service

The company now manages 73 networks, 1,605 desktops and 130 servers. The company's customers are mostly concentrated in Northern Colorado, but include firms in Minnesota, Wyoming and Iowa.

"Of our regular customers, most of them have some or all of our managed services," Warner said.

The company still sees a very high volume of project work and break-and-fix work, too.

For Warner, the best part is seeing the evolution of how the company does business — and how it impacts its clients.

"In the old days — four years ago — people would call us if something wasn't working," he said. It was a reactionary business where technicians would spend about 80 percent of their time diagnosing the issue. Now, the network monitoring alerts Connecting Point of what the issue is as soon as it happens, so the company can take care of smaller problems before big ones arise.

For Connecting Point, 60 percent to 65 percent of the issues are solved remotely by the company's helpdesk — saving clients money by avoiding an onsite visit. Connecting Point has four of its 11 engineers on the helpdesk. In all, the company employs 25.

"It's completely different than what we were doing before," he said.

Going forward, he expects to see remote backup be a big driver for all managed service firms. According to the MSP Mentor survey, 71 percent of managed service providers are offering a managed storage tool. Warner said that while Connecting Point has come a long way in four years, the evolution of managed services is highly dynamic.

"I don't think you ever quite arrive," he said. "The tools become more sophisticated."

Warner said the next addition would likely be an enhanced managed security offering that would offer more reporting and flexibility for the client.

### HEIT hit with financial market

Connecting Point isn't the only firm in Northern Colorado to get a nod from MSP Mentor. Fort Collins-based HEIT not only placed at No. 21 overall, it also took the No. 6 spot for revenue growth with a year-over-year increase of 650 percent.

Founded in 2002, HEIT operates in a slightly different market than Connecting Point. The company focuses on the financial services sector, specifically banks and credit unions. HEIT manages and monitors more than 2,000 devices and operates offices in California, Nevada, Illinois and Alberta, Canada. The company employs 50 total, with about 25 in Fort Collins.

It also handles some major accounts, including McDonald's restaurants and Precision Drilling, that were landed prior to shifting its focus to the financial service niche.

Managed service has always been a major part of the company's focus. It currently accounts for about 35 percent of HEIT's work.

"We are planning on growing that part of our business tremendously," said Berkley Fuller, HEIT's chief marketing officer.

Fuller explained that the company expects to see more interest from the financial industry during the next year as the economy tightens. As banks seek to reduce costs, IT expenditures are often first on the chopping block. Fuller said that HEIT customers see, on average, a 50 percent cost reduction when moving from an in-house IT department to the outsourced service.

"Because of our focus on financial services, our solutions are specifically designed for banks and credit unions with regulatory requirements in mind," he said. For example, many of the reports generated are formatted specifically to meet regulatory requirements. The company's booming year-over-year growth is attributed to such specifications.

"I think it really boils down to the uniqueness of our solution," Fuller said.

**"I don't think you ever quite arrive. The tools become more sophisticated."**

Ted Warner, president  
 Connecting Point of Greeley

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# Largest Web-Design Companies

## Ranked by number of Web developers




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1	DAGAMA WEB STUDIO INC. 7110 W. 12th St. Greeley, CO 80634 970-378-7822/N/A	6 N/A 22	\$170,000 \$200,000	All	lori@dagamawebstudio.com www.dagamawebstudio.com	Lori Gama CEO and President 1997
2	BURNS MARKETING AND COMMUNICATIONS INC. 4848 Thompson Parkway Johnstown, CO 80534 970-203-9656/970-203-9657	5 30 56	\$625,000 \$7,000,000	Advertising, Web design, public relations, high-tech, real estate, manufacturing, bioscience, financial services, philanthropic.	lauries@burnsmarketing.com www.burnsmarketing.com	Laurie Steele and Mike Burns Director of client services and Founder 1972
3	LIGHTSOURCE CREATIVE COMMUNICATIONS 121 W. LaPorte St. Fort Collins, CO 80524 970-224-2806/970-224-2814	5 12 15	N/A \$1,500,000	Many, including high-tech.	Lisa@LightsourceCreative.com www.LightsourceCreative.com	Lisa Malmquist and Gordon MacKinney Owners 1996
4	SQUAREI TECHNOLOGIES INC 4025 Automation Way, No. D4 Fort Collins, CO 80525 970-377-0077/970-377-8488	5 7 5	\$430,000 \$540,000	Web application development, higher education, government, general business.	kent@squarei.com www.squarei.com	Kent Bejcek CEO and President 1996
5	CROWN POINT SOLUTIONS P.O. Box 270966 Fort Collins, CO 80525 970-221-0082/N/A	5 5 20	N/A N/A	Travel, health care, retail, real estate, restaurants, business services, education, technology, construction, local government.	mbren@crownpointr.com www.crownpointr.com	Michael S. Bren President 2003
6	HUEBNERPETERSEN MARKETING COMMUNICATIONS 2725 Rocky Mountain Ave., Suite 350 Loveland, CO 80538 970-663-9344/308-384-2859	4 14 10	N/A N/A	Recreation, telecommunications and manufacturing.	info@huebnerpetersen.com www.huebnerpetersen.com	Jim Huebner President 1989
7	INFORMATION POINT TECHNOLOGIES 135 W. Swallow Road, Bldg. A Fort Collins, CO 80525 970-266-0703/970-266-0704	4 8 25	N/A N/A	Construction, retail, health care, technology, real estate, manufacturing.	pete@ipoint-tech.com www.ipoint-tech.com	Peter Fardal Director of marketing 2002
8	INFINET COMPUTER SOLUTIONS INC. P.O. Box 273424 Fort Collins, CO 80527 970-282-8838/970-282-4487	3 6 N/A	N/A N/A	N/A	info@infinetinc.com www.infinetinc.com	Tad Osborn President 1998
9	WEB YOUR BUSINESS INC. 1714 Topaz Drive Loveland, CO 80537 970-593-6260/970-593-6257	3 6 N/A	N/A N/A	N/A	info@webyourbusiness.com www.webyourbusiness.com	Dianne Stayton CEO 1998
10	THE YELLOW SPOT INC. 2401 Research Blvd., Suite 204 Fort Collins, CO 80526 970-490-1040/N/A	3 N/A N/A	N/A N/A	N/A	sean@yellowspot.com www.yellowspot.com	Sean Higley President 1997
11	WEBSMART SOLUTIONS LLC 328 Airpark Drive, No. 200 Fort Collins, CO 80524 970-498-0808/970-472-0247	2 2 15	\$48,000 \$48,000	Most	ahensen@websmart-solutions.com www.websmart-solutions.com	Andrew Hensen President 2007
12	FORT COLLINS WEB WORKS LLC 2943 Redburn Drive Fort Collins, CO 80525 970-207-9253/N/A	2 N/A N/A	N/A N/A	N/A	contactus@fortcollinswebworks.com www.fortcollinswebworks.com	Mike Barry CEO 2000


N/A-Not Available  
 Region surveyed includes Larimer and Weld counties and Brighton

Based upon responses to Business Report survey researched by Kathleen Chaballa  
 To be considered for future lists, e-mail [research@ncbr.com](mailto:research@ncbr.com)



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# EDITORIAL & COMMENTARY

EDITORIAL

## Region shows an abundance of insulation from recession

While gloomy economic news just keeps pouring in from the national business media sources, a scan of the Northern Colorado horizons presents a far different picture than we're getting from the *Wall Street Journal*, Bloomberg and CNBC.

In fact, signals that regional employment will hit a 2 percent growth target that economists predict, and that the region's real estate market is beginning to turn around, are stronger than ever.

Here are a few cases in point:

- In early February, Fort Collins got the long-awaited news that the federal budget for 2009 includes the first share of a \$60 million appropriation for construction of the Mason Corridor transit project — an economic development undertaking of immense proportions.

- The promise grows brighter by the day that Greeley will land a major new employer, Denver-based Leprino Foods, that would build a high-tech plant employing more than 400 people.

- Vestas Wind Systems, the Danish company that is nearing completion of a turbine-blade factory in Windsor, is in a virtual hiring frenzy at this moment, bringing production workers aboard on its way to having 650 people at work by the end of 2009.

- A flood of out-of-state money is washing into Northern Colorado's commercial real estate market, with more than half the dollars coming from outside the region, attracted by some of the lowest vacancy rates in office, retail and industrial properties nationally.

- Despite a foreclosure crisis that threatens to drag property values down throughout the nation, the average Northern Colorado home price ticked upward 2 percent last year, and is projected to rise even more in 2008.

- The healthy partnership between Fort Collins, Colorado State University and the Northern Colorado Economic Development Corp. is about to yield a major center for research and manufacturing in the field of renewable energy at the city's Interstate 25 doorstep.

The list could go on, and it will. Local officials expect, but cannot yet disclose, announcements of new employers. The coming year will be marked by news similar to that from the past, including the emergence of Vestas, Leprino and AVA Solar Inc. as major new contributors to the economy.

Will Northern Colorado escape the ravages of a national recession? Not entirely, of course. But few among us would choose to be in any other port during this storm.



It's not that easy, being green...

## Acquisition of *NCBR* partner provides change, continuity

It was 13 years ago that Jeff Nuttall and I sat in my kitchen in Louisville, negotiating terms of a partnership agreement with the publishers of the *Boulder County Business Report*.

Quite a few Coronas were consumed during those evenings with our friends, Jeff Schott and Jerry W. Lewis of *BCBR*. Somehow, between squirts of lime, we remained sober enough to craft a deal that satisfied all, and the *Northern Colorado Business Report* was launched in October 1995.

All our dreams of an easy entry into the market were dashed almost instantly. Many competitors arose, only to fade away over the coming months and years.

Through it all, our publication emphasized breaking business news, in-depth analysis, data and economic statistics. We provided businesses with marketing opportunities in print, online and at many business-oriented events of our own creation.

Now, Jeff and I enter into a new phase of our careers, with the purchase of our partner, Boulder Business Information Inc., by Brown Publishing Co. of Ohio. With that acquisition, Jeff will become sole publisher of *NCBR*, while I have been named publisher of *BCBR*. Phil Noble will continue as publisher of the *Wyoming Business Report*.

We wish Jeff Schott and Jerry Lewis well as they take some much-needed time off and decide what to do with their time when they're not confronted with daily deadlines. (Yes, deadlines do come on a daily basis, even for a biweekly publication.)

From my perspective, these are bittersweet times. I love the Boulder market, having graduated from the University of Colorado in 1988, with a bachelor of science degree in journalism. It was at CU that I met my wife, Carol, and we continued to live in Boulder

County for many years — even while working at the *Denver Business Journal* — until launching *NCBR*. It will be fun to reacquire myself with the sources and friends that I developed while in Boulder.

But I will miss being involved in the day-to-day operation of the *Northern Colorado Business Report*. We have accomplished great things at *NCBR* over the years, and have assembled a marvelous staff that amazes us constantly with the quality of the newspaper, directories, events and other products that they produce.

Under Jeff Nuttall's leadership, and with the staff listed in the masthead to the right of this column, that commitment to excellence will continue.

Truthfully, however, I'm not going far. I'll continue to spend time in our Fort Collins office, and Jeff will help me out in Boulder. The wonderful team we've assembled in Fort Collins will have to keep putting up with me — though not on a daily basis. Carol, Tommy, Catherine and I will maintain our home in Eaton. You'll still hear me every morning on 1310 KFKA. And I'll continue to write this column.

So, in a sense, not much is changing. Yet so much is.

In partnership with Brown Publishing, we have an opportunity to offer improved employee benefits, and to be part of Roy Brown's vision for the business-journal niche. Brown has already purchased the *Fort Worth Business Press*, the *Des Moines Business Record* and the *Charleston Regional Business Journal*.

And he's fully engaged and excited by the research/data company that we created, DataJoe LLC, based in Lakewood.

It's an exciting time for all of our properties, one during which we look to the future with anticipation and eagerness.

Anybody have a lime?

*NCBR* co-owner Christopher Wood can be reached at 303-440-4950 or via e-mail at [cwood@bcbr.com](mailto:cwood@bcbr.com). Catch his blog, *Woody's World*, at [www.ncbr.com](http://www.ncbr.com).

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**THE ALLIANCE**  
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# LETTERS TO THE EDITOR

## The 'in' box is open

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

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

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

E-mail letters to Tom Hacker, [thacker@ncbr.com](mailto:thacker@ncbr.com) or submit comments through our Web site, [www.ncbr.com](http://www.ncbr.com). Snail mail to 141 S. College Ave., Fort Collins, CO 80524.

## Health-care emperor has no clothes

The 208 Commission's dressing for Colorado health care has its Band-aids and gauze so wadded up into a big mess that it won't begin to staunch the hemorrhage. The criteria the Commission used to evaluate the proposals for reform only considered government-oriented solutions — eliminating the only proven economic model for efficiency, fairness and innovation: the free market.

What does it take for the Commission and many citizens to see that the central-planning Emperor has no clothes? We are in this health-care crisis because of a decades-long meddling by the government, begin-

ning with the 1940s tax preferences given to Blue Cross/Blue Shield. Add in the monstrosities of Medicare and Medicaid and programs like Bush's prescription drug benefit, and you have a health-care market that has become so bloated, distorted and inefficient that it's amazing it runs at all.

But it won't for long. The government will not solve our health-care problems by continuing to violate individual rights with forced mandates and expropriated earnings to pay for the health care of others.

As a society, we must wean ourselves off this false sense of entitlement that health care is a right. It is a need that should be obtained like any other requirement of life: by paying for it according to your own choice from someone who is willing to provide it.

All government programs must be "grandfathered" out over time, allowing the free market to do what it does best: innovate, provide better choice, and let the consumer and provider decide what they want — not what some bureaucrat's rules allow.

After 50 years, it's time for a new change of clothes.

Gina Liggett, R.N.  
We Stand Firm  
Denver

## ARTICLE COMMENTS

Editor's note: Readers can also respond to articles posted online at [www.ncbr.com](http://www.ncbr.com), either in our archives, which can be searched free of charge, or as part of our Business Report Daily e-newsletter.

## UNC receives \$600,000 for health programs

(*Business Report Daily*, Feb. 5, 2008)

Congratulations to UNC! This is wonderful news. What opportunities are ahead for Northern Colorado to become the leading center in the state for world-class medical services and training. This will take us forward in addressing the nursing shortage. Well done!

Angie Paccione  
Fort Collins

## State foreclosure rate improved in 2007

(*Business Report Daily*, Jan. 29, 2008)

Our improvement shouldn't be gauged in the context of other states sliding farther into the muck. This report shows no improvement for Colorado, only that other states are now worse off than Colorado.

Zach Urban  
Denver

## Big shrimp ranch proposed

(*NCBR*, Nov. 9-22, 2007)

The startup cost seems to be high. You're looking at \$25 million for startup costs just for facility not to mention land. There has to be a better way to raise these shrimp. Price per pound is good and if you can have several harvests you could get out of debt, but come on. I'd like to see the business plan and the system schematics.

Louis Raj  
Phoenix

## NCBR poll watch

Are you part of an online networking site?



A what?



These results reflect responses to the online poll at [www.ncbr.com](http://www.ncbr.com) Jan. 28 through Feb. 11.

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# LEADS

## INVENTIONS • BANKRUPTCIES

### INVENTIONS

The U.S. Patent & Trademark Office recently awarded the following patents to Northern Colorado inventors and companies. Included are the patent number, description, inventors, assignee-at-issue and date awarded. Numbers preceded by a "D" were awarded for a design; "RE" indicates a reissue.

**Patent No.: 7314080**, Slidable sleeve plunger. Inventor: Giacomino, Jeffrey L., Brighton, Colo. Assignee-at-issue: Production Control Services Inc., Frederick, Colo. Date: 1/1/08.

**Patent No.: 7314627**, Cationic lipid-mediated enhancement of nucleic acid immunization of cats. Inventors: Haynes, Joel R., Mazomanie, Wis.; Wonderling, Ramani S., Waukegan, Ill.; Stinchcomb, Dan T., Fort Collins, Colo. Assignee-at-issue: Heska Corp., Loveland, Colo. Date: 1/1/08.

**Patent No.: 7315352**, Offner imaging system with reduced-diameter reflectors. Inventors: Gruhlke, Russell W., Fort Collins, Colo.; Helbing, Rene P., Palo Alto, Calif. Assignee-at-issue: Avago Technologies General IP Pte. Ltd., Singapore, Singapore. Date: 1/1/08.

**Patent No.: 7315542**, Handling and discarding packets in a switching subnetwork. Inventors: Gil, Mercedes E., Fort Collins, Colo.; Tucker, S. Paul, Fort Collins, Colo.; Rojas, Edmundo, Fort Collins, Colo. Assignee-at-issue: Avago Technologies General IP Pte. Ltd., Singapore, Singapore. Date: 1/1/08.

**Patent No.: 7316352**, System and method for locked code on a radio frequency identification tag. Inventors: Dodt, William Carl, Broomfield, Colo.; Yu, Zengqi, Fort Collins, Colo. Assignee-at-issue: Storage Technology Corp., Louisville, Colo. Date: 1/8/08.

**Patent No.: 7316894**, Developer regenerators. Inventors: Miller, Gary Roger, Fort Collins, Colo.; Wieland, Kevin, Greeley, Colo.; Kelim, Melanie, Loveland, Colo. Assignee-at-issue: Eastman Kodak Co., Rochester, N.Y. Date: 1/8/08.

**Patent No.: 7317452**, Digital video transmission mode for a standard analog video interface. Inventor: Myers, Robert L., Loveland, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 1/8/08.

**Patent No.: 7317479**, Automated zoom control. Inventors: Cazier, Robert P., Fort Collins, Colo.; Aas, Eric F., Windsor, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 1/8/08.

**Patent No.: 7317593**, Tape cartridge with pivotable access door. Inventors: Veno, William T., Thornton, Colo.; Morgan, Phillip M., Berthoud, Colo.; Vanderheyden, William J., Loveland, Colo. Assignee-at-issue: Storage Technology Corp., Louisville, Colo. Date: 1/8/08.

**Patent No.: 7317613**, Electronic device quick connect system. Inventors: Quijano, David, Magnolia, Texas; Martin, Randall W., The Woodlands, Texas; Woodley, Nick, London, United Kingdom; Searby, Tom J., Eaton, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 1/8/08.

**Patent No.: 7317778**, Phase-locked loop control circuit. Inventors: Krueger, Daniel, Fort Collins, Colo.; Berkram, Daniel Alan, Fort Collins, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 1/8/08.

**Patent No.: 7317807**, Apparatus for communication coupling with a hearing aid. Inventor: Waldron, Joan Phillips, Fort Collins, Colo. Assignee-at-issue: Able Planet Inc., Wheat Ridge, Colo. Date: 1/8/08.

**Patent No.: 7318097**, Security checking program for communication between networks. Inventor: Bernoth, Andrew John, Frederick, Colo. Assignee-at-issue: International Business Machines Corp., Armonk, N.Y. Date: 1/8/08.

**Patent No.: 7319586**, Disk-drive enclosure having drives in a herringbone pattern to improve airflow and method. Inventors: Hall, Jonathan E., Golden, Colo.; McCormick, Daniel M., Superior, Colo.; Wendel, Eric J., Johnstown, Colo.; Lemaire, Charles A., Apple Valley, Minn. Assignee-at-issue: Sherwood Information Partners Inc., Westminster, Colo. Date: 1/15/08.

**Patent No.: 7319670**, Apparatus and method for transmitting data to a network based on retransmission requests. Inventors: Walls, Jeffrey Joel, Fort Collins, Colo.; Hamilton, Michael T., Fort Collins, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 1/15/08.

**Patent No.: 7320445**, Electrician's caddy. Inventors: Eastwood, Kenneth Brian, Fort Collins, Colo.; Eastwood, Sondra Kay, Fort Collins, Colo. Assignee-at-issue: E5 Products Inc., Las Vegas, Nev. Date: 1/22/08.

**Patent No.: 7321226**, Temperature compensated and self-calibrated current sensor using reference current. Inventors: Yakymyshyn, Christopher Paul, Seminole, Fla.; Brubaker, Michael Allen, Loveland, Colo.; Yakymyshyn, Pamela Jane, Seminole, Fla. Assignee-at-issue: FieldMetrics Inc., Seminole, Fla. Date: 1/22/08.

**Patent No.: 7321482**, Sub-circuit voltage manipulation. Inventors: Josephson, Don Douglas, Fort Collins, Colo.; Naffziger, Samuel D., Fort Collins, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 1/22/08.

**Patent No.: 7321885**, Product framework for managing test systems, supporting customer relationships management and protecting intellectual knowledge in a manufacturing testing environment. Inventor: Loh, Aik Koon, Loveland, Colo. Assignee-at-issue: Agilent Technologies Inc., Santa Clara, Calif. Date: 1/22/08.

**Patent No.: 7321963**, System and method for storing immediate data. Inventors: Kyker, Alan B., Portland, Ore.; Hammarlund, Per, Hillsboro, Ore.; Lee, Chan, Portland, Ore.; Krick, Robert F., Fort Collins, Colo.; Ahuja, Hitesh, Portland, Ore.; Alexander, William, Hillsboro, Ore.; Rohlman, Joseph, Portland, Ore. Assignee-at-issue: Intel Corp., Santa Clara, Calif. Date: 1/22/08.

**Patent No.: 7323920**, Soft-error rate improvement in a latch using low-pass filtering. Inventor: Naffziger, Samuel D., Fort Collins, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 1/29/08.

**Patent No.: 7324129**, Optical print head positioning using mechanically coupled optical pickup unit. Inventor: Hanks, D. Mitchel, Fort Collins, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 1/29/08.

**Patent No.: 7324419**, Focus control via AC input signal. Inventors: Lipinski, Greg J., Loveland, Colo.; Van Brocklin, Andrew L., Corvallis, Ore. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 1/29/08.

**Patent No.: 7324901**, Water measurement auto-networks. Inventor: McDermid, John, Loveland, Colo. Assignee-at-issue: vNet LLC, Loveland, Colo. Date: 1/29/08.

**Patent No.: 7324982**, Method and apparatus for automated debug and optimization of in-circuit tests. Inventors: Loh, Aik Koon, Singapore; Wai, Keen Fung, Singapore; Tan, Tiam Hock, Singapore; Williams, Roy H., Loveland, Colo. Assignee-at-issue: Agilent Technologies Inc., Santa Clara, Calif. Date: 1/29/08.

**Patent No.: 7325078**, Secure data scrubbing. Inventors: Walker, Philip M., Fort Collins, Colo.; O'Keefe, Brian J., Fort Collins, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 1/29/08.

**Patent No.: 7325081**, CRC data protection scheme for non-block-oriented data. Inventor: Thomas, David, Wellington, Colo. LSI Logic Corp., Milpitas, Calif. Date: 1/29/08.

**Patent No.: 7325156**, Methods and apparatus for backing up data in a data center. Inventors: Schloss, Rheid, Fort Collins, Colo.; Southam, Blaine, Windsor, Colo.; Reedy, Todd D., Wellington, Colo.; Johnson, Roy, Fort Collins, Colo.; O'Keefe, Brian J., Fort Collins, Colo.; Greenidge, Scot, Loveland, Colo.; Adams, Aland B., Fort Collins, Colo.; Casillas, Martin A., Roseville, Calif.; Duggan, Gerald P., Fort Collins, Colo.; Sene, Alassane, Loveland, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 1/29/08.

**Patent No.: 7325389**, High-clearance dump system with independent tilt control. Inventor: Walker, Dean M., Fort Collins, Colo. Assignee-at-issue: Walker Manufacturing Co., Fort Collins, Colo. Date: 2/5/08.

**Patent No.: 7325967**, Method and apparatus for administering micro-ingredient feed additives to animal feed rations. Inventors: Hoff, Charles H., Bellevue, Colo.; Freeman, Steve R., Greeley, Colo. Assignee-at-issue: Lextron Inc. Date: 2/5/08.

**Patent No.: 7326171**, Adjustable bone bracket. Inventors: Kasic, James Frank, Boulder, Colo.; Simms, William J., Louisville, Colo.; Tompkins, Dana Daniel, Frederick, Colo. Otologics LLC, Boulder, Colo. Date: 2/5/08.

**Patent No.: 7326334**, End-of-faucet filter. Inventors: Boyd, Brian, Fort Collins, Colo.; Hoopis, Michael P., Newport Beach, Calif. Assignee-at-issue: Instapure Brands Inc., Fort Collins, Colo. Date: 2/5/08.

**Patent No.: 7326521**, Method of imaging and developing negative-working elements. Inventors: Tao, Ting, Fort Collins, Colo.; Ray, Kevin B., Fort Collins, Colo.; Beckley, Scott A., Windsor, Colo.; West, Paul R., Fort Collins, Colo. Assignee-at-issue: Eastman Kodak Co., Rochester, N.Y. Date: 2/5/08.

**Patent No.: 7326860**, Routing vias in a substrate from bypass capacitor pads. Inventors: Nelson, Jeremy, Fort Collins, Colo.; Frank, Mark D., Longmont, Colo.; Moldauer, Peter Shaw, Wellington, Colo.; Taylor, Gary, Windsor, Colo.; Quint, David, Fort Collins, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 2/5/08.

**Patent No.: 7327011**, Multi-surfaced plate-to-plate capacitor and method of forming same. Inventors: Hudson, Jason D., Eaton, Colo.; Erickson, Sean, Fort Collins, Colo.; Saunders, Michael J., Fort Collins, Colo. Assignee-at-issue: LSI Logic Corp., Milpitas, Calif. Date: 2/5/08.

**Patent No.: 7327123**, Controller for AC generator. Inventors: Faberman, Ira S., Longmont, Colo.; Koch, Stewart C., Loveland, Colo.; Lafontaine, Charles Y., Berthoud, Colo.; Williams, Dave E., Loveland, Colo.; Scott, Harold C., Lafayette, Colo. Assignee-at-issue: Magnetic Applications Inc., Lafayette, Colo. Date: 2/5/08.

**Patent No.: 7327264**, System and method for extending performance of media cartridge RF identification. Inventors: Mitchell, Larry Stephen, Longmont, Colo.; Dodt, William Carl, Broomfield, Colo.; Yu, Zengqi, Fort Collins, Colo. Assignee-at-issue: Technology Corp., Louisville, Colo. Date: 2/5/08.

**Patent No.: 7327583**, Routing power and ground vias in a substrate. Inventors: Nelson, Jeremy, Fort Collins, Colo.; Frank, Mark D., Longmont, Colo.; Moldauer, Peter Shaw, Wellington, Colo.; Bois, Karl, Fort Collins, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 2/5/08.

**Patent No.: 7328378**, Repair techniques for memory with multiple redundancy. Inventor: Howlett, Warren Kurt, Windsor, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 2/5/08.

**Patent No.: 7328385**, Method and apparatus for measuring digital timing paths by setting a scan mode of sequential storage elements. Inventors: Warren Jr., Robert William, Loveland, Colo.; Huel-skamp, Paul Joseph, Saint Paul, Minn.; MacMonagle, Bradley Allen, Longmont, Colo. Assignee-at-issue: Seagate Technology LLC, Scotts Valley, Calif. Date: 2/5/08.

**Patent No.: D 560666**, Removable data cartridge. Inventors: Ulrich, Michael H., Boulder, Colo.; Smith, Nick, Fort Collins, Colo.; Osburn, James, Lafayette, Colo.; Samson, Jeffery T., Boulder, Colo. Assignee-at-issue: ProStor Systems Inc., Boulder, Colo. Date: 1/1/08.



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### BANKRUPTCIES

Applications for bankruptcy protection are filed with the U.S. Bankruptcy Court in Denver. Chapter 7 denotes filings made for liquidation. Chapter 11 indicates filings for reorganization. Chapter 13 indicates filings that enable petitioners to pay off their creditors over three to five years.

#### LARIMER COUNTY

**PETITIONER: ANNETTE CARLA CARDENAS**, P.O. BOX 254, JOHNSTOWN, CO 80534. CASE NO.: 2007-24612. DATE: 12/14/07. TYPE: 7.

**PETITIONER: DIAN M OLSON**, 18757 WELD COUNTY ROAD 55, KERSEY, CO 80644. CASE NO.: 2007-23679. DATE: 11/26/07. TYPE: 7.

**PETITIONER: GREGORY A KANZENBACH**, 27644 WELD COUNTY ROAD 44, KERSEY, CO 80644. CASE NO.: 2007-24379. DATE: 12/10/07. TYPE: 7.

**PETITIONER: JOHN JAMES WEHRMAN**, 307 S. THIRD ST. COURT, LASALLE, CO 80645. CASE NO.: 2007-24853. DATE: 12/19/07. TYPE: 13.

**PETITIONER: KIMBERLY E. ALSOP**, 17568 MARGIL ROAD, MEAD, CO 80542. CASE NO.: 2007-24395. DATE: 12/10/07. TYPE: 7.

**PETITIONER: TRAVIS CLINTON ALPS**, P.O. BOX 414, MEAD, CO 80542. CASE NO.: 2007-24398. DATE: 12/10/07. TYPE: 7.

**PETITIONER: JEFFREY WILLIAM RUSSELL**, 2584 CARRIAGE DRIVE, MILLIKEN, CO 80543. CASE NO.: 2007-23598. DATE: 11/21/07. TYPE: 7.

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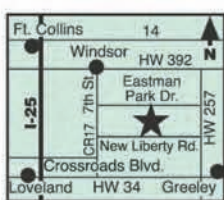


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# LEADS

## FORECLOSURES

**BORROWER: JON A & VIRGINIA K HANSEN**, 5157 SAINT ANDREWS DRIVE LOVELAND, CO 80537-7960. LEGAL DESCRIPTION: MARIANA BUTTE THIRD SUB; LOT 17 BLK 2. LENDER: INDYMAC BANK FSB. AMOUNT DUE: \$352190. CASE NO.: 2004-48593. DATE: 11/19/07.

**BORROWER: JENNIFER DOERMANN**, 925 COLUMBIA ROAD, APT. 422 FORT COLLINS, CO 80525-1873. LEGAL DESCRIPTION: MISSION HILLS CONDO; LOT 422 BLK 4. LENDER: CHASE HOME FINANCE LLC. AMOUNT DUE: \$68041. CASE NO.: 2005-53813. DATE: 11/19/07.

**BORROWER: SANDRA & DONALD LANGREN**, 1445 E. FIRST ST. LOVELAND, CO 80537-5835. LEGAL DESCRIPTION: IOWA ADD TO LOVELAND; LOT 45 BLK 4. LENDER: BANK NEW YORK TRUST CO. AMOUNT DUE: \$126574. CASE NO.: 2004-50796. DATE: 11/19/07.

**BORROWER: JACOB H & BONNIE J SMITH**, 1921 BOWSPRIT DRIVE FORT COLLINS, CO 80524-6729. LEGAL DESCRIPTION: RICHARDS LAKE PUD FLG 1; LOT 205. LENDER: AURORA LANE SERVICES LLC. AMOUNT DUE: \$234600. CASE NO.: 2006-65482. DATE: 11/19/07.

**BORROWER: GABRIEL A MARQUEZ**, 4123 HAYES CIRCLE WELLINGTON, CO 80549. LEGAL DESCRIPTION: WELLINGTON E. SUB RPLT; LOT 6 BLK 4. LENDER: CITY-MORTGAGE INC. AMOUNT DUE: \$115264. CASE NO.: 2000-30392. DATE: 11/19/07.

**BORROWER: DAVID LEE & RACHEL L MARTINEZ**, 2442 W. 44TH ST. LOVELAND, CO 80538-1438. LEGAL DESCRIPTION: MOUNTAIN VISTA PUD FIRST SUB; LOT 17 BLK 2. LENDER: BK AM ABFC 2005 HE2. AMOUNT DUE: \$151997. CASE NO.: 2005-12498. DATE: 11/19/07.

**BORROWER: DEBRA LEE LEFORT**, 1633 RANAE DRIVE LOVELAND, CO 80537-6217. LEGAL DESCRIPTION: THOMPSON VALLEY EST FIRST SUB; LOT 14 BLK 2. LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUE: \$127996. CASE NO.: 2004-122971. DATE: 11/19/07.

**BORROWER: CHRIS & RACHEL M GOVIER**, 2706 W. STUART ST. FORT COLLINS, CO 80526-1133. LEGAL DESCRIPTION: BROWN FARM FLG 5; LOT 5 BLK 4. LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUE: \$150400. CASE NO.: 2005-46408. DATE: 11/19/07.

**BORROWER: MICHAEL A CAGLEY**, 3000 SUNDOWN DRIVE BERTHOUD, CO 80513-9444. LEGAL DESCRIPTION: VAQUERO EST PUD; LOT 3. LENDER: LASALLE BANK NA TRUSTEE. AMOUNT DUE: \$237504. CASE NO.: 2005-43896. DATE: 11/19/07.

**BORROWER: DAVID & D MICHELLE MUSSO**, 334 N. LARIMER COUNTY ROAD 23H LOVELAND, CO 80537-9344. LEGAL DESCRIPTION: WOODLAND ESTATES SUB; LOT 1. LENDER: AURORA LANE SERVICES LLC. AMOUNT DUE: \$750000. CASE NO.: 2007-611. DATE: 11/20/07.

**BORROWER: MARINA K & REYES NAVA**, 1211 E. SECOND ST. LOVELAND, CO 80537-5805. LEGAL DESCRIPTION: IOWA ADD TO LOVELAND; LOT 31 BLK 1. LENDER: COLONIAL SVGS. AMOUNT DUE: \$86099. CASE NO.: 2001-87252. DATE: 11/20/07.

**BORROWER: DENNIS SCHICK**, 3801 MOUNT HOPE ST. WELLINGTON, CO 80549-2255. LEGAL DESCRIPTION: KNOLLS AT WELLINGTON SOUTH; LOT 1 BLK 15. LENDER: AURORA LANE SERVICES LLC. AMOUNT DUE: \$174630. CASE NO.: 2005-96543. DATE: 11/20/07.

**BORROWER: EUGENE F & RHONDA J HELLER**, 300 WARK AVE. BERTHOUD, CO 80513-8922. LEGAL DESCRIPTION: CARTER LAKE VALLEY; LOT 3 BLK 3. LENDER: US BANK NA TRUSTEE. AMOUNT DUE: \$102606. CASE NO.: 2004-3375. DATE: 11/20/07.

**BORROWER: TONY PERSICHETTI**, 1301 UNIVERSITY AVE., APT. A203 FORT COLLINS, CO 80521-4622. LEGAL DESCRIPTION: UNIVERSITY COURTS CONDOS; LOT A203 BLK A. LENDER: NEW CENTURY HOME EQUITY LOAN T. AMOUNT DUE: \$88017. CASE NO.: 2004-70429. DATE: 11/20/07.

**BORROWER: SHANNON M ALLRED**, 4215 COALDALE DRIVE LOVELAND, CO 80538-6130. LEGAL DESCRIPTION: BUCK SECOND SUB; LOT 9 BLK 4. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$186495. CASE NO.: 2005-38762. DATE: 11/20/07.

**BORROWER: ANDREW K MOHR**, 1025 SKYLINER DRIVE FORT COLLINS, CO 80521-4355. LEGAL DESCRIPTION: FAIRVIEW W. FLG 7; LOT 7 BLK 12. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$175089. CASE NO.: 2004-74043. DATE: 11/20/07.

**BORROWER: THOMAS G WESSEL**, 1630 SILVERGATE ROAD FORT COLLINS, CO 80526-3301. LEGAL DESCRIPTION: GATES AT WOODRIDGE PUD SECOND FLG; LOT 1. LENDER: JP MORGAN CHASE BANK. AMOUNT DUE: \$99154. CASE NO.: 2005-23648. DATE: 11/20/07.

**BORROWER: REX S. & KIMBERLEE S. WILSON**, 2028 RIVERGLEN DRIVE BERTHOUD, CO 80513-8255. LEGAL DESCRIPTION: RIVER GLEN REPLAT OF TRACT A; LOT 3. LENDER: WFMB 2006 ARI4. AMOUNT DUE: \$470147. CASE NO.: 2006-52680. DATE: 11/20/07.

**BORROWER: ROBERT F BAIAMONTE**, 666 HANNA ST. FORT COLLINS, CO 80521-1760. LEGAL DESCRIPTION: HANNA SUB SECOND FLG; LOT 2. LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUE: \$132446. CASE NO.: 2004-35508. DATE: 11/20/07.

**BORROWER: MCDONALD HOMES LLC**, 230 MEADOWSWEET CIRCLE LOVELAND, CO 80537-2407. LEGAL DESCRIPTION: MARIANA SPRINGS FIRST SUB; LOT 2 BLK 2. LENDER: CAPITAL W. NATL BK. AMOUNT DUE: \$513506. CASE NO.: 2005-94133. DATE: 11/20/07.

**BORROWER: MCDONALD HOMES LLC**, 250 MEADOWSWEET CIRCLE LOVELAND, CO 80537-2407. LEGAL DESCRIPTION: MARIANA SPRINGS FIRST SUB; LOT 3 BLK 2. LENDER: CAPITAL W. NATL BK. AMOUNT DUE: \$143711. CASE NO.: 2006-9797. DATE: 11/20/07.

**BORROWER: MARILYN M PEREZ**, 330 W. NINTH ST. LOVELAND, CO 80537-4610. LEGAL DESCRIPTION: HENDERSON ADD BLK 1 AMD; LOT 11 BLK 1. LENDER: US BANK NA TRUSTEE. AMOUNT DUE: \$140473. CASE NO.: 2006-73471. DATE: 11/26/07.

**BORROWER: KIMBERLY HABERMANBASTILLE**, 420 PLOWMAN WAY FORT COLLINS, CO 80526-6341. LEGAL DESCRIPTION: WARREN FARMS THIRD FLG; LOT 119. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$166779. CASE NO.: 2002-132117. DATE: 11/26/07.

**BORROWER: LINDA M SCHICK**, 4282 WOODLAKE LANE WELLINGTON, CO 80549-1856. LEGAL DESCRIPTION: PARK MEADOWS; LOT 12 BLK 3. LENDER: TAYLOR BEAN WHITAKER MORTGAGE. AMOUNT DUE: \$235828. CASE NO.: 2007-9857. DATE: 11/26/07.

**BORROWER: EARL M & ELIZABETH R KOLBE**, 5109 BEVERLY DRIVE BERTHOUD, CO 80513-8603. LEGAL DESCRIPTION: BERTHOUD EST SUB SECOND FLG; LOT 1 BLK 1. LENDER: HSBC MORTGAGE SERVICES INC. AMOUNT DUE: \$406396. CASE NO.: 2006-43672. DATE: 11/26/07.

**BORROWER: CHRISTOPHER J & CYNTHIA L BELLIN**, 2601 WAPITI ROAD FORT COLLINS, CO 80525-3507. LEGAL DESCRIPTION: FOX MEADOWS; LOT 10 BLK 7. LENDER: BK NEW YORK. AMOUNT DUE: \$173541. CASE NO.: 2004-55496. DATE: 11/26/07.

**BORROWER: JEFFREY L & JULIANE M DAWSON**, 708 BENTLEY PLACE FORT COLLINS, CO 80526-3987. LEGAL DESCRIPTION: COVENTRY SUB FLG 2; LOT 10. LENDER: WELLS FARGO BANK NA TRUSTEE. AMOUNT DUE: \$284968. CASE NO.: 2006-86251. DATE: 11/27/07.

**BORROWER: JASON RANDALL & MELISSA ANN VISNIC**, 638 BAYBERRY CIRCLE FORT COLLINS, CO 80524-5418. LEGAL DESCRIPTION: GREENBRIAR VLG PUD FLG 3; LOT 16. LENDER: AURORA LANE SERVICES LLC. AMOUNT DUE: \$164000. CASE NO.: 2005-46370. DATE: 11/27/07.

**BORROWER: SANDRA J OROURKE**, 490 MACGREGOR AVE. ESTES PARK, CO 80517-9031. LEGAL DESCRIPTION: CANYON CREEK TOWNHOME CONDOS BLDG E; LOT 2 BLK D. LENDER: AURORA LANE SERVICES LLC. AMOUNT DUE: \$186500. CASE NO.: 2004-78530. DATE: 11/27/07.

**BORROWER: TREVOR & JAMIE MCBETH**, 2505 W. 46TH ST. LOVELAND, CO 80538-1462. LEGAL DESCRIPTION: PICABO HILLS FIRST SUB; LOT 8 BLK 6. LENDER: US BANK NA TRUSTEE. AMOUNT DUE: \$154735. CASE NO.: 2005-24637. DATE: 11/27/07.

**BORROWER: JAMES W. & SALLY J BIRKY**, 3738 FLETCHER ST. LOVELAND, CO 80538-6409. LEGAL DESCRIPTION: GIULIANO FIRST SUB; LOT 3 BLK 13. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$188748. CASE NO.: 2006-75761. DATE: 11/27/07.

**BORROWER: VINCENT L & DIANA L MOLINARO**, 52 SCIOTO COURT RED FEATHER LAKES, CO 80545-8951. LEGAL DESCRIPTION: CRYSTAL LAKES 11TH FLG; LOT 77. LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUE: \$224319. CASE NO.: 2005-63418. DATE: 11/27/07.

**BORROWER: CHOYA MCKINZIE**, 2930 MIDDLESBOROUGH COURT FORT COLLINS, CO 80525-2345. LEGAL DESCRIPTION: EASTBOROUGH; LOT 81. LENDER: LASALLE BANK NA TRUSTEE. AMOUNT DUE: \$169600. CASE NO.: 2006-81875. DATE: 11/27/07.

**BORROWER: JEFFREY W. & KRISTIAN K CUNNINGHAM**, 1745 FOSSIL CREEK PARKWAY FORT COLLINS, CO 80528-5097. LEGAL DESCRIPTION: LINDEN PARK; LOT 122. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$272823. CASE NO.: 2004-9561. DATE: 11/27/07.

**BORROWER: REBECCA A BARTH**, 2820 FLEET DRIVE FORT COLLINS, CO 80524-6715. LEGAL DESCRIPTION: RICHARDS LAKE PUD FLG 1; LOT 145. LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUE: \$253600. CASE NO.: 2005-60149. DATE: 11/27/07.

**BORROWER: TAMARA J MOFFETT**, 2009 MORNING DRIVE LOVELAND, CO 80538-5504. LEGAL DESCRIPTION: NAMAQUA HILLS FLG 3 AMD; LOT 118. LENDER: HSBC MORTGAGE SERVICES INC. AMOUNT DUE: \$393721. CASE NO.: 2005-8163. DATE: 11/28/07.

**BORROWER: DAVID TOBIAS**, 6947 N. LARIMER COUNTY ROAD 21 FORT COLLINS, CO 80524. LEGAL DESCRIPTION: 0001E Section 5 T8N-R69W. LENDER: US BANK. AMOUNT DUE: \$208266. CASE NO.: 2004-94445. DATE: 11/28/07.

**BORROWER: AMBROSE & REBECCA S. P FERBER**, 1117 BEECH ST. FORT COLLINS, CO 80521-1807. LEGAL DESCRIPTION: BARTRAN & LUNDSTROM RESUB; LOT 6 BLK 324. LENDER: BANK NEW YORK TRUST CO. AMOUNT DUE: \$171767. CASE NO.: 2004-1102. DATE: 11/28/07.

**BORROWER: SUSAN STAFFEY**, 3453 LEOPARD PLACE LOVELAND, CO 80537-3724. LEGAL DESCRIPTION: BLACKBIRD KNOLLS SECOND SUB; LOT 10 BLK 11. LENDER: US BANK NA TRUSTEE. AMOUNT DUE: \$319883. CASE NO.: 2006-62002. DATE: 11/28/07.

**BORROWER: TOMAS M HERRERA**, 1157 OHANA WAY BELLVUE, CO 80512. LEGAL DESCRIPTION: OHANA MLD 06-S2552; LOT 1. LENDER: LASALLE BK. AMOUNT DUE: \$259363. CASE NO.: 2006-69222. DATE: 12/21/07.

**BORROWER: BRUCE & TAMARA VANKOOTEN**, 217 MCCOIM AVE. BERTHOUD, CO 80513-8967. LEGAL DESCRIPTION: CARTER LAKE VALLEY AMD 19-20 BLK 1; LOT. LENDER: BK. AMOUNT DUE: \$5. CASE NO.: WELLS FARGO BANK. DATE: 10/17/2174.

**BORROWER: JEFFREY G & DENISE BLANDFORD**, 4956 MALIBU DRIVE BERTHOUD, CO 80513-9665. LEGAL DESCRIPTION: RAINBOW LAKE ESTATES LT 6; LOT 6. LENDER: BANK NEW YORK TRUSTEE. AMOUNT DUE: \$482465. CASE NO.: 2005-46204. DATE: 12/20/07.

**BORROWER: DAVID BRUCE & MARIANNE CONOVER**, 321 SPRAGUE AVE. BERTHOUD, CO 80513-8941. LEGAL DESCRIPTION: CARTER LAKE HTS; LOT 11. LENDER: AURORA LANE SERVICES LLC. AMOUNT DUE: \$131519. CASE NO.: 2003-16149. DATE: 12/21/07.

**BORROWER: SHAWN E. LANDON**, 680 MOUNT MASSIVE AVE. BERTHOUD, CO 80513-3804. LEGAL DESCRIPTION: PEAKVIEW MEADOWS SUB; LOT 16 BLK 5. LENDER: US BANK NA TRUSTEE. AMOUNT DUE: \$253908. CASE NO.: 2005-70784. DATE: 12/26/07.

**BORROWER: MICHAEL J LEMKE**, 755 ELM ROAD, UNIT 1 ESTES PARK, CO 80517-8413. LEGAL DESCRIPTION: PINE VIEW SUB REPLAT LT 2; LOT 1. LENDER: WELLS FARGO BANK NA TRUSTEE. AMOUNT DUE: \$146558. CASE NO.: 2006-36111. DATE: 12/17/07.

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# LEADS

**BORROWER: CAROL A & DENNIS K BROWN**, 903 PROSPECT PARK DRIVE ESTES PARK, CO 80517-7803. LEGAL DESCRIPTION: BROWN SUB; LOT 1. LENDER: NATIONAL CITY BANK. AMOUNT DUE: \$18812. CASE NO.: 2002-84495. DATE: 12/20/07.

**BORROWER: BELLE MURRONI**, 315 BIG HORN DRIVE, UNIT G ESTES PARK, CO 80517-9064. LEGAL DESCRIPTION: MOUNTAIN GATE CONDOS PH I; LOT G. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$303920. CASE NO.: 2007-42337. DATE: 12/21/07.

**BORROWER: MARY E. RICHLING**, 936 BRAMBLE-BUSH ST. FORT COLLINS, CO 80524-2191. LEGAL DESCRIPTION: GREENBRIAR; LOT 14. LENDER: WELLS FARGO BANK NA TRUSTEE. AMOUNT DUE: \$199467. CASE NO.: 2002-45650. DATE: 12/13/07.

**BORROWER: MICHAEL H LEVITT**, 4604 E. LARIMER COUNTY ROAD 40 FORT COLLINS, CO 80525-9607. LEGAL DESCRIPTION: TREFFER AC MRD S6789; LOT 1. LENDER: CREDIT SUISSE FIRST BOSTON MBS. AMOUNT DUE: \$422724. CASE NO.: 2003-156921. DATE: 12/14/07.

**BORROWER: KEVIN A MARSHALL**, 920 GLENWALL DRIVE FORT COLLINS, CO 80524-6422. LEGAL DESCRIPTION: WATERGLEN PUD; LOT 159. LENDER: US BANK NA TRUSTEE. AMOUNT DUE: \$155061. CASE NO.: 2004-115380. DATE: 12/14/07.

**BORROWER: MICHELLE L DOUGHERTY**, 838 THORNHILL PLACE FORT COLLINS, CO 80524-6411. LEGAL DESCRIPTION: WATERGLEN PUD; LOT 442. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$134076. CASE NO.: 2001-117659. DATE: 12/14/07.

**BORROWER: MONICA J & DANIEL F KEEFE**, 812 E. RIDGECREST ROAD FORT COLLINS, CO 80524-1559. LEGAL DESCRIPTION: DELLWOOD HTS; LOT 7 BLK 2. LENDER: HOUSEHOLD FINANCE CORP III. AMOUNT DUE: \$227787. CASE NO.: 2002-37144. DATE: 12/17/07.

**BORROWER: DENNIS P & RACHEL PALMER**, 1912 DAKOTA COURT FORT COLLINS, CO 80528-6359. LEGAL DESCRIPTION: HARMONY CROSSING PUD; LOT 109. LENDER: WASHINGTON MUTUAL. AMOUNT DUE: \$193600. CASE NO.: . DATE: 12:00:00 AM.

**BORROWER: SHERI KIRKWOOD**, 1758 BEDFORD CIRCLE FORT COLLINS, CO 80526-2341. LEGAL DESCRIPTION: ROSSBOROUGH SECOND FLG; LOT 141. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$134765. CASE NO.: 2003-25500. DATE: 12/17/07.

**BORROWER: MINAREA GURULE**, 1013 MULLEIN DRIVE FORT COLLINS, CO 80524-2383. LEGAL DESCRIPTION: MEADOWS AT REDWOOD PUD PH 1 REPLAT; LOT 7 BLK 2. LENDER: PARIS THOMAS. AMOUNT DUE: \$32700. CASE NO.: 2004-76174. DATE: 12/17/07.

**BORROWER: JOHN MICHAEL JR. & SANDRA LEE ARVIDSON**, 8180 PEAKVIEW COURT FORT COLLINS, CO 80525-9381. LEGAL DESCRIPTION: MANOR RIDGE EST PUD FLG 3; LOT 18 BLK 4. LENDER: GMAC MORTGAGE LLC. AMOUNT DUE: \$380000. CASE NO.: 2006-38808. DATE: 12/17/07.

**BORROWER: JULIE C & AUSTIN H BERNARD**, 6603 AUTUMN RIDGE DRIVE, UNIT 5 FORT COLLINS, CO 80525-7808. LEGAL DESCRIPTION: PROVINCETOWNE PUD FLG 2 CONDO MAP 1; LOT 5. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$125315. CASE NO.: 2005-49173. DATE: 12/18/07.

**BORROWER: KARI LYNNE SKRETTEBERG**, 818 FOX-TAIL ST. FORT COLLINS, CO 80524-2117. LEGAL DESCRIPTION: EVERGREEN PK SECOND FLG REPLAT; LOT 20 BLK 3. LENDER: AURORA LANE SERVICES LLC. AMOUNT DUE: \$145298. CASE NO.: 2006-81432. DATE: 12/18/07.

**BORROWER: GENE & LOUISE HIGGASON**, 208 E. SWALLOW ROAD FORT COLLINS, CO 80525-2540. LEGAL DESCRIPTION: THUNDERBIRD EST FIFTH SUB; LOT 17 BLK 2. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$132670. CASE NO.: 2003-98971. DATE: 12/19/07.

**BORROWER: CHARLES II MAPLE**, 1813 BROADVIEW PLACE FORT COLLINS, CO 80521-3394. LEGAL DESCRIPTION: MILLER BROS SUB NO 3; LOT 76. LENDER: LASALLE BANK NA TRUSTEE. AMOUNT DUE: \$192086. CASE NO.: 2006-15535. DATE: 12/19/07.

**BORROWER: KERI L & JASSEN L BOWMAN**, 301 PETERSON ST., No. B311 FORT COLLINS, CO 80524-2984. LEGAL DESCRIPTION: PARKLANE MANOR CONDO; LOT 311 BLK B. LENDER: WASHINGTON MUTUAL BANK. AMOUNT DUE: \$63545. CASE NO.: 2003-64278. DATE: 12/19/07.

**BORROWER: REBECCA A MENKE**, 1225 W. PROSPECT ROAD, APT. T59 FORT COLLINS, CO 80526-5629. LEGAL DESCRIPTION: NORTHFIELD CONDOS PH I; LOT 59 BLK T. LENDER: COLORADO HOUSING FINANCE AUTHO. AMOUNT DUE: \$94642. CASE NO.: 2002-107969. DATE: 12/20/07.

**BORROWER: GUILLERMO A & MARTHA M CHAVEZ**, 2106 ROMNEY AVE. FORT COLLINS, CO 80526-1209. LEGAL DESCRIPTION: BROWN FARM FLG 1; LOT 105 BLK 15. LENDER: IMPAC FUNDING CORP. AMOUNT DUE: \$170399. CASE NO.: 2005-6385. DATE: 12/20/07.

**BORROWER: PAULA M & JESUS A GUERRA**, 6005 MARS DRIVE FORT COLLINS, CO 80525-3901. LEGAL DESCRIPTION: SKYVIEW; LOT 16 BLK 3. LENDER: DEUTSCHE BANK TRUST CO AMERICA. AMOUNT DUE: \$183548. CASE NO.: 2006-14589. DATE: 12/20/07.

**BORROWER: CHRISTOPHER B & DEIDRE L TED-FORD**, 4421 JULIAN COURT FORT COLLINS, CO 80528-9206. LEGAL DESCRIPTION: MOUNTAIN RANGE SHADOWS II; LOT 16 BLK 2. LENDER: WACHOVIA BANK NA TRUSTEE. AMOUNT DUE: \$116177. CASE NO.: 2007-84892. DATE: 12/20/07.

**BORROWER: PETER SIMON ROUZAUD**, 424 SKYWAY DRIVE FORT COLLINS, CO 80525-3948. LEGAL DESCRIPTION: SKYVIEW FIRST ADD; LOT 11 BLK 9. LENDER: US BANK NA TRUSTEE. AMOUNT DUE: \$187480. CASE NO.: 2005-37091. DATE: 12/20/07.

**BORROWER: CHRISTINA A & JESSE A RAMIREZ**, 2325 HAMPSHIRE SQUARE FORT COLLINS, CO 80526-5837. LEGAL DESCRIPTION: HAMPSHIRE SQUARE PUD; LOT 27. LENDER: NATIONAL CITY BANK. AMOUNT DUE: \$151435. CASE NO.: 2003-62485. DATE: 12/20/07.

## FORECLOSURES

**BORROWER: BONNIE BREANNE FERRIS**, 7003 STRASBURG DRIVE FORT COLLINS, CO 80525-7068. LEGAL DESCRIPTION: SHENANDOAH PUD FLG 1; LOT 61. LENDER: HSBC BANK USA NA TRUSTEE. AMOUNT DUE: \$175956. CASE NO.: 2004-70819. DATE: 12/21/07.

**BORROWER: JACQUELINE NIKOLAI**, 801 E. DRAKE ROAD, APT. 64 FORT COLLINS, CO 80525-1870. LEGAL DESCRIPTION: SCOTCH PINES CONDO; LOT 64 BLK K. LENDER: FIRSTBANK NORTHERN COLO. AMOUNT DUE: \$90646. CASE NO.: 2002-82161. DATE: 12/21/07.

**BORROWER: LUIS A & BRENDA M ROMAN**, 2506 KODIAK ROAD FORT COLLINS, CO 80525-3518. LEGAL DESCRIPTION: FOX MEADOWS; LOT 8 BLK 7. LENDER: BANK NEW YORK TRUSTEE. AMOUNT DUE: \$177386. CASE NO.: 2005-55211. DATE: 12/21/07.

**BORROWER: MIKE & JOAN VANBEER**, 606 ANDREA ST. FORT COLLINS, CO 80524-3659. LEGAL DESCRIPTION: COUNTRYSIDE PK PH 3; LOT 183. LENDER: US BANK NA TRUSTEE. AMOUNT DUE: \$17010. CASE NO.: 2006-1969. DATE: 12/21/07.

**BORROWER: HUSSEIN Y MAZEH**, 800 N. COLLEGE AVE. FORT COLLINS, CO 80524-1204. LEGAL DESCRIPTION: MILAN MINOR SUB; LOT 1. LENDER: RANDY MILAN. AMOUNT DUE: \$198432. CASE NO.: 2004-68061. DATE: 12/21/07.

**BORROWER: ROBERT T JONES JR.**, 4725 OVERHILL DRIVE FORT COLLINS, CO 80526-4592. LEGAL DESCRIPTION: HORSETOOTH LAKE EST; LOT 262. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$148951. CASE NO.: 2002-126867. DATE: 12/21/07.

**BORROWER: RANDY G & BETTY J SULLIVAN**, 6844 HIDDEN SPRINGS ROAD FORT COLLINS, CO 80526-6524. LEGAL DESCRIPTION: 0007 Section 16 T6N-R69W. LENDER: HSBC MORTGAGE SERVICES INC. AMOUNT DUE: \$476000. CASE NO.: 2005-106163. DATE: 12/21/07.

**BORROWER: GRETCHEN R KERSHNER**, 5308 SOUTHERN CROSS LANE FORT COLLINS, CO 80528-4477. LEGAL DESCRIPTION: WILLOW BROOK; LOT 255. LENDER: TAYLOR BEAN WHITAKER MORTGAGE. AMOUNT DUE: \$224810. CASE NO.: 2006-41045. DATE: 12/21/07.

**BORROWER: ANDREW LYNCH**, 1318 SIOUX BLVD. FORT COLLINS, CO 80526-2590. LEGAL DESCRIPTION: WAGON WHEEL FLG 2; LOT 11 BLK 5. LENDER: WELLS FARGO BANK NA TRUSTEE. AMOUNT DUE: \$151940. CASE NO.: 2004-75048. DATE: 12/21/07.

**BORROWER: KENT FOSTER JR. QUACKENBUSH**, 2133 KRISON ROAD, UNIT D-304 FORT COLLINS, CO 80525-6770. LEGAL DESCRIPTION: SIDHILL CONDOS BLK 1; LOT D304 BLK D. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$142357. CASE NO.: 2006-60491. DATE: 12/21/07.

**BORROWER: BRIAN HOYT**, 632 S. SHIELDS ST. FORT COLLINS, CO 80521-3562. LEGAL DESCRIPTION: CAROLINE E. MANTZ THIRD ADD; LOT 86. LENDER: GREENPOINT MORTGAGE FUNDING INC. AMOUNT DUE: \$174000. CASE NO.: 2005-54968. DATE: 12/21/07.

## AIRPORT, from 7

necessary.”

### Need for controllers

Currently, the local debate on whether a tower is a good idea focuses on the airport’s traffic count and how that figures into the equation by which the Federal Aviation Administration calculates its share of the cost.

But there is another gathering national need that a tower might help mitigate. In brief, when Ronald Reagan fired 11,345 air traffic controllers in 1981 (and permanently banned those individuals from federal service), he set a new generation of air traffic control operators on a collision course with retirement.

According to the National Air Traffic Controllers association, higher than anticipated ATC retirements, mandatory at age 56, and total controller attrition have left the United States with the lowest number of fully trained and certified controllers since 1992.

According to a CNN report in December, of the 1,800 controllers hired in 2006, only 40 are fully trained. Moreover, there were 856 retirements in 2007, representing 7.4 percent of the total experienced work force. This at a time when air traffic is increasing.

Recognizing the need for more trained controllers, the Aims aviation program, with its flight school based at the airport, will launch an ATC program in the fall of 2008.

“This is a well-designed program,” West said. “All the other approvals are in place, and we expect the board of trustees to approve it this spring. We will use simulators in our instruction, but a tower at the airport would add an important teaching tool.”

The aviation program at Aims, with its relationship with the airport, has established itself nationally as a flight school.

“Last year the airlines hired five students away from the program before they had completed the work for their certificates,” said Greg Gaiser, flight instructor with the program. “There is high demand in avia-

tion overall, and we will be seeing an increasing demand for aircraft controllers very soon.”

### Steady growth

Reisman noted that the FAA was monitoring the airport’s progress as it seeks \$6 million in funding for a tower.

“We don’t want to go into debt,” he said. “We are looking to our legislators to help us in the new cycle of earmark funding.”

Meanwhile, with or without a tower in 2008, the growth at the airport is steady and focused on economic development.

“We have two new structures almost ready for occupancy that will open up eight new corporate hangars and accommodate upwards of 30 aircraft,” Reisman said. “These are condo hangars. A couple of them are already sold.”

He added that the Air National Guard facility next door just had a ribbon-cutting ceremony for its new building. On the medical front, North Colorado Medical Center in Greeley is home to the regional Western States Burn Center.

“With the burn center, it is important to be able to transport patients long distances quickly,” Reisman said. “And from the point of view of insurance companies, it is sometimes more cost-effective to fly a doctor to a remote location than to bring a sick or injured patient to the hospital.”

Reflecting regional population growth and increasing air transport needs generally, in December, Med-Trans Corp. and NCMC announced their partnership and the addition of a second helicopter to their medical air transport service. The name was changed from AirLife of Greeley to North Colorado Med Evac on Feb. 1.

While the more dramatic growth in Northern Colorado has been in Larimer County, Weld County has not taken that as an invitation to sit back and wait for opportunity to take a turn to the east. The Greeley-Weld County Airport has been positioned to anticipate that turn.

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# Regional employment growth Could mean mild recession

## Recession could be only one problem facing economy

The national economy is sliding into recession. No one knows how deep it will be or how long it will last. It will affect the Northern Colorado economy and, as with the national economy, no one knows how severely or for how long.

There is hope that the impacts of a recession will be mildly felt in our region. We have several newly announced new employers with promises of about 1,500 new jobs. These primary jobs will generate another 1,500 indirect jobs. This will get us roughly halfway to Martin Shields' forecast of 1.9 percent job growth in Northern Colorado in 2008.

But some problems were generated by the 2006 increase in interest rates and the crash (let's be honest) in the residential housing construction sector. Unwise mortgages were marketed, accepted and granted. The process has been compared to selling drugs to a population ill equipped to resist buying them.



### ON THE ECONOMY

John W. Green, Ph.D.  
Regional Economist

The result is a decrease in construction and financial services employment, nationally and in Northern Colorado. That means that some percentage of the formerly employed labor force is now looking for new jobs. Construction employees are very mobile and will move on to new jobs in other regions, perhaps ethanol plant construction in the Midwest. Commercial construction has remained strong, a bright spot.

But financial services employees are probably not as mobile, are more likely to appreciate the high quality of life we have in Northern Colorado, and are less likely to emigrate. Unemployment will increase; the number of people in the labor force will fall. Northern Colorado will have to replace those jobs — probably 1 percent to 2 percent of the labor force — and create 5,400 new jobs before the region can have a net new job growth of 1.9 percent in 2008. That means we must add a total of more than 10,000 new jobs in 2008 to reach stated growth targets. That's a tall order, especially in a year when recession, and perhaps something more severe, is being forecast.

### Positives for the region

But all is not lost and not everything is dismal, in spite of the fact that I'm an economist. We still have our quality of life and climatic amenities. We have a burgeoning health-care sector and a top-notch university that is expanding its reputation as it incubates a nascent alternative fuels cluster and a veterinary medicine specialty.

There are also many smaller competitive centers of excellence that are being home-grown.

The Kansas City Fed, in the Fall issue of Ten (available online at [www.KansasCityFed.org/TEN](http://www.KansasCityFed.org/TEN)), devotes nearly an entire edition to migration toward places with warm winters and cooler, less humid summers. This is resulting from the increased value people are placing on climate. Climate is also an amenity in Northern Colorado, affecting the statistics that regularly place our region on the lists of 10 best places to relocate.

Jordan Rappaport at the Kansas City Fed figures that 0.25 percent to 0.50 percent of Larimer County's and 0.50 percent to 0.75 percent of Weld County's growth over the past several decades has been the result of our climatic amenities. Research has shown that new residents come to a region for jobs, to go to school, or to enjoy climatic amenities. Northern Colorado has all those reasons to attract both young and older residents looking to increase their quality of life.

Rappaport's research shows that as the U.S. population has become wealthier in terms of consumer goods, we've also expanded the size of our homes. The consumer's ability to buy larger houses has become increasingly important compared to their desire to buy other tangible goods. Northern Colorado has room to expand our housing supply and that's what we've done in the 2000s, resulting in sprawl in the eyes of many. But that

sprawl has kept house prices relatively low, permitting new residents to buy affordable housing and enhancing the desirability of our region to new employers.

### Formula for growth

Relatively low housing costs, combined with more productive employees created by our universities, and a high quality of living is a formula for growth. Broad-based technological progress is making us wealthier and creating more demand for high-quality-of-life places in which to live, an amenity which must be recognized, protected and enhanced — and may not include a large natural resource mine in our midst.

The Fed has aggressively lowered interest rates. Long-term mortgage rates are historically low. This will save many mortgages that are in trouble and may provide a boost to the residential construction and financial services sectors, putting some employees back to work. It will also stimulate business investment, thus creating new jobs. The value of the dollar is very low, making U.S. goods and services very cheap in the rest of the world.

All of these factors, together, may create another year of employment growth in Northern Colorado. Stay tuned.

*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 [jgreen@ncbr.com](mailto:jgreen@ncbr.com).*

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# ECONOMIC INDICATORS



	2006	2010	2015	2020	2030	Last update
Population						
Colorado	4,753,377	4,831,554	5,049,493	5,278,867	5,792,357	1/08
Northern Colorado	515,110	566,072 *	645,190 *	731,510 *	929,828 *	1/08
Larimer County	276,253	299,040 *	333,381 *	368,694 *	441,537 *	1/08
Weld County	236,857	267,032 *	311,809 *	362,816 *	488,291 *	1/08

General	Latest month	Prev. listing	Change prev. mo.	Last year	Change prev. year	Last update
Employment	282,636	287,074	-1.55%	274,843	2.84%	12/07
Unemployment	12,178	11,008	10.63%	12,249	-0.58%	12/07
Colo. Unemp. Rate	4.30%	3.90%	N/A	3.90%	N/A	12/07
Lmr. Unemp. Rate	3.80%	3.40%	N/A	3.50%	N/A	12/07
Weld Unemp. Rate	4.60%	4.10%	N/A	4.20%	N/A	12/07

Jet fuel (gallons dis.)						
F.C.-Loveland Airport	77,494	86,526	-10.44%	86,909	-10.83%	12/07

Motor vehicle reg.	44,133	59,004	-25.20%	58,664	-24.77%	11/07
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Vectra Small Business						
Colorado index	95.6	94.8	0.84%	94.1	1.59%	1/08
U.S. index	85.2	91.6	-6.99%	91.5	-6.89%	1/08

Bankruptcies						
Larimer County						
Chapter 7	42	67	-37.31%	N/A	N/A	12/07
Chapter 13	5	9	-44.44%	N/A	N/A	12/07
Weld County						
Chapter 7	62	68	-8.82%	N/A	N/A	12/07
Chapter 13	11	11	0.00%	N/A	N/A	12/07

Foreclosures (000s)						
Larimer County	186	183	1.64%	N/A	N/A	12/07
Value	\$36,115	\$44,392	-18.65%	N/A	N/A	12/07
Weld County	268	360	-25.56%	N/A	N/A	12/07
Value	\$50,309	\$62,661	-19.71%	N/A	N/A	12/07

Patents						
Larimer County	43	32	34.38%	52	-17.31%	12/07
Weld County	9	13	-30.77%	19	-52.63%	12/07

New businesses						
Larimer County	246	213	15.49%	78	215.38%	01/08
Weld County	141	144	-2.08%	41	243.90%	01/08

Consumer Price (Colorado, Wyoming, Montana and Utah)						
Index (1982-84 = 100)						
Food & beverages	212.38	212.2	0.08%	201.8	5.24%	12/07
Housing	222.66	222.5	0.07%	215.6	3.27%	12/07
Transportation	191.78	192.13	-0.18%	178.4	7.50%	12/07
Medical Care	360.69	360.05	0.18%	340.9	5.81%	12/07

## REAL ESTATE

Total construction (000s)						
Larimer County	\$60,684	\$74,192	-18.21%	\$47,019	29.06%	12/07
Weld County	\$26,026	\$42,209	-38.34%	\$35,918	-27.54%	12/07

Building permits	114	150	-24.00%	217	-47.47%	12/07
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Apartment vacancies						
F.C.-Loveland	5.00%	9.10%	N/A	8.10%	N/A	9/07
Greeley	8.10%	8.30%	N/A	7.30%	N/A	9/07

Apartment rent						
F.C.-Loveland	\$757	\$801	-5.46%	\$766	-1.17%	9/07
Greeley	\$623	\$595	4.60%	\$634	-1.87%	9/07

Office vacancy rates						
Fort Collins	12.62%	11.89%	N/A	11.10%	N/A	12/07
Loveland	9.40%	8.77%	N/A	11.50%	N/A	12/07
Greeley	15.21%	15.72%	N/A	19.00%	N/A	12/07

Retail vacancy rates						
Fort Collins	6.59%	7.66%	N/A	5.60%	N/A	12/07
Loveland	5.47%	5.30%	N/A	3.90%	N/A	12/07
Greeley	9.59%	4.26%	N/A	6.70%	N/A	12/07

Industrial vacancy rates						
Fort Collins	4.71%	4.26%	N/A	4.10%	N/A	12/07
Loveland	4.79%	4.60%	N/A	5.30%	N/A	12/07
Greeley	6.44%	6.65%	N/A	8.60%	N/A	12/07

## SALES

Restaurant retail (000s)						
Larimer County	\$98,386	\$101,440	-3.01%	\$103,806	-5.22%	6/07
Weld County	\$53,000	\$50,563	4.82%	\$48,089	10.21%	6/07

Gross sales (000s)						
Larimer County	\$732,321	\$693,691	5.57%	\$741,142	-1.19%	9/07
Weld County	\$715,890	\$661,252	8.26%	\$680,154	5.25%	9/07
New tax accounts	\$376	\$490	-23.27%	\$379	-0.79%	6/07

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

\* Projected population numbers from the Colorado Division of Local Government; U.S. Census Bureau otherwise

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

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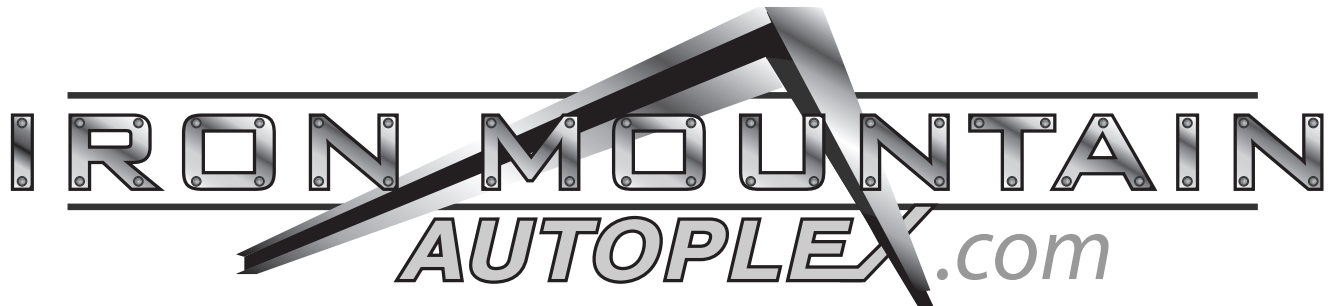
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