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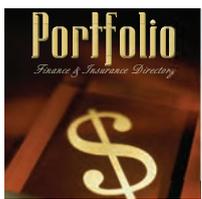
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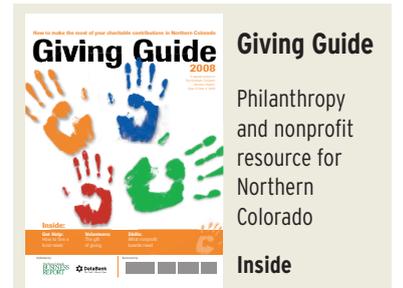
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Local banks have little to show for '07

Percent with gain in annual earnings lowest in 15 years

By Kristen Tatti
ktatti@ncbr.com

U.S. banks are operating in confusing times, and Northern Colorado's industry is not immune.

Weekly announcements of industry giants taking large losses, closing divisions and anticipating further damage have been attributed to subprime lending packages and the mortgage market going south — an area in which local lenders say they will not feel the direct affects. However, locally-based banks are suffering slightly from increased expenses caused in part by declining interest rates, and several high-growth banks in the

region saw negative results in several key financial areas.

At the end of 2007, there were 18 financial institutions based in Northern Colorado. Only half of them saw an increase in net income for the year. In 2006, 73.33 percent of the region's banks realized an earnings gain. In fact, the percentage of institutions with earnings gains is the lowest it has been since at least 1992 — as far back as Federal Deposit Insurance Corp. online records go.

A glance at the aggregated data for all of Northern Colorado's banks for the year-end paints a picture of an industry with some real problems — net loss of \$73.7 million, a 248 percent increase in other real estate owned (OREO) and non-accruals up 45.5 percent.

Statistical outliers

However, a couple of institutions with unusual circumstances skew
See BANKS, 29A

20 billion bottles of beer on the wall



By the numbers

- In 2007, the A-B brewery in Fort Collins:
- Shipped 400,000 cases of beer each day
 - Produced about 1.1 billion bottles of beer (48 million cases)
 - Filled 1.6 billion cans of beer (67 million cases)
 - Corked 1.7 million kegs of beer
 - Brewed a total of about 9 million barrels of beer

SOURCE: ANHEUSER-BUSCH

ECONOMIC ENGINE — The Anheuser-Busch brewery in north Fort Collins has been an economic engine for the region over the last 20 years, providing 700 high-paying jobs, millions of dollars in property taxes and local spending. It is also a tourist mecca, with about 95,000 visitors touring the plant each year.

Anheuser-Busch brewery marks 20 years of beer

By Steve Porter
sporter@ncbr.com

FORT COLLINS — Twenty years ago, a new regional employer began producing a product that

hasn't lost any of its appeal. Indeed, demand for a Budweiser beer or one of its sister brews has only increased over time.

"We started out at the 5.5 million to 6 million (barrels a year) range, and now were doing 9 million," said Glenn Wilson, plant manager for the Anheuser-Busch brewery in north Fort Collins since 2001.

And with 22 different brand products, that equates to about 1 billion bottles of beer and similar astronom-

ical numbers for cans and kegs of beer produced annually at the brewery, which shipped its first Budweiser exactly 20 years ago this month.

Today, the brewery is an iconic feature of the Northern Colorado landscape and generally accepted as a valued corporate citizen in the region's economy. But it wasn't always viewed that way, and getting the St. Louis, Mo.-based brewer to build a plant a few miles north of

See BEER, 30A

Economic impacts of A-B lauded

Payroll, spinoffs, taxes, donations support region

By Steve Porter
sporter@ncbr.com

FORT COLLINS — The impact of the Anheuser-Busch brewery on the Northern Colorado economy has been undeniably huge and widespread.

In addition to its 700 high-paying union jobs with an annual payroll of \$42 million, the company pays about \$5.8 million in property taxes and another \$15 million to the city for its utility needs each year.

But that just begins to scratch the surface. A-B built Metal Container Corp. in Windsor to make its beer cans, and since 2005 O-I in Windsor has been producing the approximately 1 billion 12-ounce bottles A-B fills each year. Then there's American Eagle Distributing, an independently owned wholesale distributor that

See A-B ECONOMICS, 31A

Photo courtesy of Anheuser-Busch

Transport planners put tasks on front burner

Ritter, Salazar, Allard big draws for event, MPO organizers hope

By Tom Hacker
thacker@ncbr.com

FORT COLLINS — Seeking to resurrect a spirit of regional collaboration among local governments to deal with Northern Colorado's most pressing transportation needs, the agency with that focus plans a major conference later this month.

The North Front Range Metropolitan Planning Organization, an association of 15 county and municipal governments pledged to work cooperatively on transportation planning, will present the half-day "Time Out!: What's Next for Transportation in Northern Colorado?" the group's regional stakeholder and annual meeting, from 8 a.m. to 1 p.m. March 26 at the First National Bank Exhibition Hall at The Ranch in Loveland.

Gov. Bill Ritter, U.S. Sen. Ken Salazar (D-Colo.) and U.S. Sen. Wayne Allard (R-Colo.) will be headliners at the event. Salazar will address prospects for future federal transportation legislation and how federal policy relates to Northern Colorado's regional challenges. Ritter will describe efforts under way in the region and state to cope with transportation funding shortfalls.

"This will be a visioning exercise," organization spokesman Aaron Fodge said. "There's a great model out there with Envision Utah, and we'd like to get something like that going here."

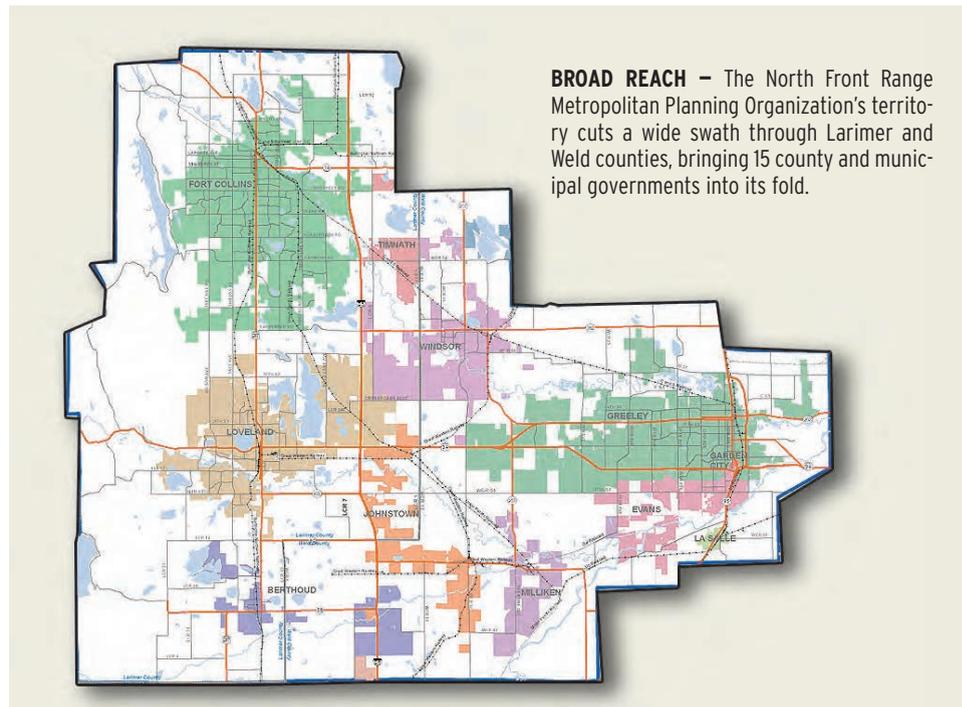
Three years ago, the MPO sponsored a visit from Robert Grow, who organized the Envision Utah transportation planning movement. It led to sweeping changes in transportation and transit systems connecting cities strung along the Wasatch Front from Provo northward to Ogden, including metro Salt Lake City.

The portion of the March 26 conference devoted to igniting such a process began earlier this month with a focus group made up of elected officials, city and town managers and business people. From that group, questions emerged that will be fielded by conference attendees with hand-held voting equipment.

"I'm working on that set of questions right now, and it's an interesting process," said John Daggett, the group's regional initiatives and operations director. "We think it will be a valuable exercise."

Plans to establish a regional transportation authority, a special tax district that would fund improvements throughout Northern Colorado, appeared to move forward early last year until city councils in Fort Collins, Greeley and Loveland nixed the idea, despite broad support in rural areas and smaller towns.

"We need to get back on track," Daggett said. "This is all about regional collaboration."



BROAD REACH — The North Front Range Metropolitan Planning Organization's territory cuts a wide swath through Larimer and Weld counties, bringing 15 county and municipal governments into its fold.

Courtesy NFMPO

Meeting agenda outlined

The North Front Range Metropolitan Planning Organization annual stakeholders meeting, from 8 a.m. to 1 p.m. at the First National Bank Exhibition Hall at The Ranch in Loveland, will bring together representatives from 15 local governments and others interested in regional transportation planning issues. Here is the half-day agenda:

- 8 to 9 a.m., networking and continental breakfast
 - 9 a.m., welcome
 - 9:20 to 9:40 a.m., U.S. Sen. Wayne Allard
 - 9:40 to 10 a.m., U.S. Sen. Ken Salazar
 - 10:20 to noon, How the region can move forward in meeting its transportation needs, a question exercise with hand-held voting equipment
 - Noon to 12:45, lunch, with keynote by Gov. Bill Ritter
 - 12:45 to 1 p.m., state legislators speak
- RSVP by calling 800-332-0950, ext. 4, or by e-mail to rsvp@nfrmpo.org

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THE EYE

In phone-case war, Crocs gets shoe-smart, Otterbox sexy

The Eye gets a little teary reminiscing over the "Get Smart" days of Agent 86 Maxwell Smart phoning in to Control on his shoe.

However, Boulder-based **Crocs Shoes** had The Eye shedding tears of laughter when it spied the company's latest step into new product development: The Crocs-O-Dial cell-phone case.



Made from Crocs' patented Croslite material, the case resembles a size-three clog. A mobile phone rests inside the toe of the tiny shoe, which can be attached to belt or backpack with a plastic clip on the sole, and the adjustable heel strap keeps the phone secure in case of unexpected inversions.

While not as stylish as Agent 86's rotary-dial wingtip, the Crocs phone case is available in a menu of tasty colors including grape, celery and cotton candy, and is, of course, Jibbitz-charm ready.

At the other end of the pond, Fort Collins' **Otterbox** is selling out of its Defender Series line of protective phone cases without the jewels and bling. In a press release from Otterbox the slim Defender Series is hailed as "bringing sexy back!" all on its own with its "attractive look and feel" and full interactivity.



But The Eye thinks it has more to do with the Defender's provocative poses.

Photos courtesy textually.org and otterbox.com

Greeley landmark sells for almost \$10 million

Successful turnaround in Chase office space nets \$5 million return

By Tom Hacker
thacker@ncbr.com

GREELEY — An ownership group that includes members of Greeley's prominent Notestine family and downtown booster and investor Bob Tointon has sold the city's largest downtown office complex, the Chase Bank building, for \$9.95 million.

The buyer is a Colorado Springs-based real estate arm of Bethesda Ministries, a Christian organization that generates revenue from investments in real estate, assisted-living cen-

ters, radio stations and other projects and returns it to ministry work and global programs to assist children.

The sale marks the end of nearly a decade of ownership by the Notestines and Tointon, who bought the troubled property for \$3.5 million from then-owner Bank One and turned it around, leasing almost all the space in the seven-story office tower.

"The building then, from a lease stability standpoint, was in distress," Drew Notestine said. "We had 50 percent or more vacancy."

In 1999, longtime tenant ConAgra Corp., then parent company of Swift & Co., had announced its move to the Promontory Business Park on Greeley's far western edge, vacating thousands of square feet in the process.

Today, Chase's 120,000 square feet of space at 822 Seventh St. is 98 percent filled, said Ty

Notestine, Drew's brother and partner in Thomas & Tyler LLC, the family-owned real estate investment and property management company.

Diverse tenants

An unusual tenant list includes the namesake bank, the Weld County public defenders' offices, National Public Radio affiliate KUNC-FM, economic development agency Upstate Colorado, the National Union Association, Phelps-Tointon Inc. and numerous other small-office users.

"The diversified mix was an attraction to us," said Dana Rasic, president and CEO of Bethesda Ministries and Bethesda Real Estate. "The tenant roster is lengthy."

With the motto "Business for Benevolence," Bethesda has acquired five radio stations, three

See CHASE, 28A

F O C U S



Brett Wagner, Northern Colorado Business Report

IN THE FAST LANE — John Chamberlain, owner of Champion Auto Group in Windsor, has several new dealerships and locations in the works. Through regional focus, Chamberlain has been able to expand inside a sluggish economy.

Auto industry picking up speed in sluggish economy

Regional focus pays off for car dealers in Northern Colorado

By Kristen Tatti
ktatti@ncbr.com

WINDSOR — In his effort to stave off future competition caused by mass consolidation in the auto industry, Champion Auto Group owner John Chamberlain continues to add to his empire.

Chamberlain recently opened the doors on a new Kia dealership in Boulder, is preparing to open another Kia site at his Iron Mountain Autoplex in Windsor and is close to finalizing a deal to purchase Fort Collins' Mitsubishi store.

"You can't go backwards, and you can't stay the same," said Chamberlain of survival in the

competitive auto industry. Chamberlain has spent the past two years building his massive Iron Mountain Autoplex, just off U.S. Highway 34 between Loveland and Greeley.

"I intend to have eight or nine dealerships out here," he said, adding that in the not-so-distant future the site will be in the center of much more development. "I think we'll be in the middle of everything."

Chamberlain has already moved his Champion Chevrolet, Chrysler, Dodge, Jeep and Mazda dealerships to the site and anticipates the Kia dealership to open within 45 days. And he is already moving forward with plans that will bring Mitsubishi into the lineup.

Chamberlain plans to close a deal in April to purchase the Mitsubishi dealership from Ed Carroll Motor Co. and lease the former Co's BMW site on College Avenue in Fort Collins to host it. He also plans to build a Mitsubishi dealership at Iron Mountain.

See CHAMPION, 24A

Opposition to Powertech plan grows stronger

Company president surprised by range of bipartisan resistance

By Steve Porter
sporter@ncbr.com

NUNN — Growing opposition to a proposed uranium mining operation in Weld County has been "surprising" to the president of the Canadian company that's hoping to extract about 9.7 million pounds of U3O8 over the next decade.



CLEMENT

"I'm a little bit surprised," said Richard Clement, president of Powertech Uranium (USA), a Centennial-based subsidiary of Vancouver-based Powertech Uranium Corp. "I think people aren't really familiar with the processes we're putting forth."

The company has presented plans to extract uranium on a 5,700-acre site a few miles west of Nunn and east of the Larimer County line. The southern tip of the site is estimated to be about six miles from Fort Collins.

Powertech has proposed to remove the uranium by injecting a solution into the ground and sucking the loosened uranium deposits out through a process called in-situ removal. The process is less disruptive to the surface than traditional mining and doesn't result in piles of radioactive wastes that need disposal.

Local fears have grown about possible groundwater pollution through the in-situ mining, and opponents who have gone on record range from Republican Congresswoman Marilyn Musgrave to the Colorado Medical Society.

Musgrave has been particularly vocal in her opposition.

"Like many of my constituents, I am particularly concerned about the impact this mining could have on our groundwater resources in

See POWERTECH, 32A

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GUEST SPEAKER: KATHLEEN HENRY



A native of Colorado, Kathleen Henry graduated from Colorado State University in 1970. Work experience includes United Banks of Colorado and Boettcher and Company. She returned to CSU to become the Vice President of Colorado State University Research Foundation (CSURF) in 1982. In 1988 she became the President of CSURF. In addition to her duties at CSURF, Kathleen was appointed to the position of President of the Colorado State University Foundation (CSUF) in 1990. Kathleen has also served as the University's Interim Vice President for Advancement in addition to her duties as President of CSURF and CSUF.

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Bioscience plan puts emphasis on funds

More collaborations, wet labs, work-force needs also make list

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

After just under three years in existence, the Larimer Bioscience Plan recently received a facelift.

A coalition of industry, government and academic bioscience boosters have put a bow on the latest iteration of the plan. Months in development, the plan includes three new strategies and myriad action items aimed at speeding up the momentum of the region's bioscience cluster.

The overarching strategies include:

- Improve availability of funding for bioscience companies, especially for early stage.

- Enhance the success rate of small/startup bioscience companies and support needs of existing firms in the region.

- Determine and address bioscience work-force needs. This is a new item in the plan.

- Support Colorado State University's critical role in regional and state bioscience efforts and maximize the commercialization of bioscience discoveries.

- Integrate clinical activities at Poudre Valley Health System with research capabilities at CSU — another new item.

- Stimulate creation of regional wet-lab facilities for startup, expanding and relocation bioscience companies — also new to the plan.

"About 80 percent of the previous plan went away," said Kathy Kregel, director of the Larimer Bioscience Cluster. Kregel spearheaded the formation of the original plan, but only became the dedicated director of the cluster a little over a year ago.

The biggest changes came by way of action items, identified as tactics in the plan. Many of the previous items needed to jump-start the cluster have been achieved — forging a relationship with CSU for example.

CSU major focus

In the new plan, the university continues to be a major focus.

"The growth of bioscience in Colorado really relies on the research coming out of the universities," said Chris Shapard, deputy director for the Colorado Bioscience Association. In late 2004, the Colorado Bioscience Association set up its first satellite office in Fort Collins and heads up many of the region's bioscience events.

Shapard, who has been watching the local industry for the past five years, said CSU has proved to be especially proactive with the formation of its industry superclusters. It has also recently hired Terry Opgenorth to serve as chief operating officer of infectious disease supercluster NeoTREX and cancer supercluster MicroRx.

"You can really see the change at CSU in the past couple of years," Shapard said, adding that the university is well positioned to start rolling out spinoff companies in the bioscience industry.

In addition to creating spinoffs, the university also has the opportunity to support existing bioscience companies through access to expensive, specialized equipment. Shapard said that the CBSA is trying to connect companies with CSU's Core Labs, either through sponsored research or collaborations. The CBSA Web site — www.cobioscience.com — contains a list of the Core Labs, contact information and links to the labs' Web sites.

CSU's labs include the Macromolecular Resource Facility, the Equine Orthopaedic Research Center, the Orthopaedic Bioengineering Research Lab, the Chemistry Central Instrument Facility and Product Development Manufacturing Core Lab.

"That is something we intend to promote even more this year," Shapard said of the lab opportunities.

Opportunities for collaboration

Opportunities for collaboration are not limited to CSU. The new bioscience plan calls for increased efforts to connect Poudre Valley Health System, which operates Poudre Valley Hospital and Medical Center of the Rockies, with CSU and bioscience companies.

The Northern Colorado Health Research

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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Coalition formed in May with the goal of "exploring possibilities for collaboration," according to Hank Gardner, CSU's associate vice president for research. A March 6 meeting focused on cardiovascular research has the coalitions third gathering. And while he is not aware of any collaborations formed out of the meetings yet, Gardner feels that the groundwork is being laid.

"The awareness among our respective communities is increasing," he said.

He added that he is encouraged by the response from all sectors of the industry. At the first event, of the nearly 200 attendees there was a fairly even split between CSU, PVHS and private industry representatives.

Gardner anticipates the group will be more active this year, with at least three more events tentatively scheduled. In June the gathering will have an oncology focus, September, an orthopaedics focus and November, an infectious disease focus.

While establishing synergies between the region's established institutions is an important factor of the updated Larimer Bioscience Plan, another big focus is on ways to foster growth among new and existing bioscience businesses in Northern Colorado. The Larimer Bioscience Cluster hopes to build on an existing relationship with the Fitzsimons BioBusiness Partners — formerly the Fitzsimons Incubator — to provide local startups with bioscience industry mentors.

"It's absolutely key," Kregel said.

Inviragen, a Fort Collins bioscience company focused on infectious disease vaccinations, was able to receive guidance through the Fitzsimons group, a huge help when it came to pursuing funding for the company. Kregel hopes to see more Northern Colorado companies take advantage of the expertise in the near future.

Scientific strategy outlined in Bioscience Plan

The updated Larimer Bioscience Plan is riddled with new action items to boost the already burgeoning industry in Northern Colorado. It also contains some ongoing goals and programs key to industry development:

Strategy One – Improve funding

- Improve visibility of promising Northern Colorado start-up companies to bioscience venture capital firms nationwide. Participate in planning national health-care investor conference.

- Assist the development of a viable Northern Colorado Capital Network to serve regional startups. Recruit bioscience investors and provide relevant education.

- Host venture capital program featuring both in- and out-of-state entities.

- Implement state-funded proof-of-concept and SBIR-match grant programs.

Strategy Two – Enhance the success rate of companies

- Enhance and utilize relationship with the Fitzsimons BioBusiness Partners to equip regional bio startups with experienced bioscience investors and mentors.

- Cross-promote the regional tech incubator and the Larimer Bioscience Cluster to enhance natural synergy via Web sites, programs, etc.

- Provide a minimum of four Bioscience Larimer County networking/educational events per year.

- Develop ongoing interaction with existing bioscience companies to assure that local development needs are being met.

- Investigate Fort Collins and Colorado State University

developing short video clips for regional bioscience companies.

- Communicate regularly with city council and staff regarding benefits of building critical mass of bioscience companies in region.

- Maintain and grow new Larimer Bioscience Web site.

- Encourage utilization of Small Business Development Center by bio startups.

Strategy Three – Address work-force needs

- Convene workshop with industry and educational representatives to match educational assets and industry needs.

- Provide education to develop industry-desired employee skills for area bioscience companies by delivering three new biotech courses to a minimum of 40 students.

- Offer two workshops/symposiums to provide professional development and networking opportunities for regional industry, higher ed and K-12 faculty and interested students.

- Design and offer a new course, "Drug Discovery to Commercialization" as a component of CSU's MicroRx program.

- Design and add "Internship Opportunity" section to Web site.

Strategy Four – Support CSU's role

- Develop comprehensive strategy to put regional/national spotlight on CSU's bioscience research.

- Enhance communication between CSU, CSU Research Foundation, Colorado BioScience Association and industry to address commercialization of opportunities.

- Increase the effort to highlight CSU Core Lab Services to bioscience industry.

- Sponsor vendor show with CSU and regional industry contract research organizations.

- Participate in development of new State Bioscience Strategic Plan.

- Work to rationalize governance and administration of new and existing bioscience programs.

Strategy Five – Integrate efforts at Poudre Valley Health System with CSU

- Encourage and support PVHS's growth in research activity.

- Enhance PVHS's medical assistance to CSU research endeavors, i.e., occupational health support and immunization center.

- Continue to provide quarterly CSU/PVHS collaborative programs.

Strategy Six – Stimulate creation of regional wet lab facilities

- Identify potential partners for further development of Foothills Campus.

- Develop description of Research Innovation Center resources, timeline for availability and determine method and criteria for utilization.

- Conduct joint facility investigation/search with the regional tech incubator.

- Work with local developers to keep them updated on needs of bioscience industry.

- Develop centralized information regarding regional development of bioscience facilities and future plans for private and public expansions.

For more information: Larimer Bioscience Cluster, www.larimerbioscience.org; Kathy Kregel, director, 970-484-6030, kregel@larimerbioscience.org

SOURCE: LARIMER BIOSCIENCE CLUSTER

Sources of funding vital

While having industry veterans' advice when seeking funding opportunities is advantageous, identifying private sources of funding is essential in this high-cost industry. Bioscience companies aren't cheap, and many phases of testing and approval are needed before commercialization is possible. Federal funding has helped many local companies get

off the ground, but private funding is usually necessary to keep the ball rolling.

The Larimer Bioscience Plan's first strategy focuses on finding funding opportunities. Kregel said the group hopes to develop a Northern Colorado Capital Network. The exact model has not yet been hashed out, but she said local venture capital expert Dave Dwyer is helping to formulate a casu-

al method for introducing companies to potential investors.

Despite continued issues with securing funding, the Larimer Bioscience Cluster has made large strides during its few short years. Northern Colorado is now home to more than 50 bioscience companies of varying sizes and diverse focuses, twice the number identified in June 2004.



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Pavilion Lane project fills gap in high traffic area

Fort Collins hotel, retail, office spaces break ground soon

FORT COLLINS — Start with the traffic counts in order to understand why Fort Collins real estate broker Dave Pettigrew and his Spirit Hospitality partners, Bill Albrecht and Rob Unruh, have such grand plans for a three-plus-acre parcel on the city's south side.



REAL ESTATE
Tom Hacker

Anyone who has negotiated streets in the sector northeast of Harmony Road's intersection with College Avenue knows those counts are rising, but numbers appearing in promotional materials for The Plaza at Pavilion Lane, as the partnership's project is known, are startling.

Fed by traffic flows to and from the King Soopers-anchored Harmony Marketplace, the Home Depot just east, and nearby retail draws like Circuit City and Linens-N-Things, daily counts on Harmony Road both east and westbound top 36,000 vehicles, according to city measures taken nearly two years ago.

The strategy that takes advantage of all that traffic begins with a new, 84-room

extended-stay Candlewood Suites Hotel that Spirit Hospitality will build. Three other buildings, marketed to professional offices, retailers and a high-profile restaurant, will build around the hospitality core.

"The attraction really is the anchor," Pettigrew said. "These retail franchisers are very conscious of where they want to be. People are kind of cooped up in the their hotel rooms, so they're looking for the kinds of amenities, like a great coffee shop and a quality restaurant, that will locate there."

Pettigrew and partners are staying ultra-flexible in presenting options for prospective users of the space. They will build to lease. They will build to suit. They'll provide core and shell with tenant finish. They sell pad sites outright. Anything the market might bear, they'll provide.

For instance, a prominent downtown Fort Collins restaurant owner is considering expansion in south Fort Collins, and he and Pettigrew are talking.

"With our setup there, with pad sites for sale, he can own the dirt and the building both, and that's how he prefers to operate," Pettigrew said.

Located on the northwest corner of John F. Kennedy Parkway and Pavilion Lane, a thoroughfare that is becoming an increasingly popular option for drivers seeking to avoid the clog at Harmony and College, the Plaza project offers speedy access from either of the major routes.

Spirit's Albrecht said he and his partners will break ground on the \$6 million hotel in August, and intend to have it open



Courtesy Spirit Hospitality

INFILL OPPORTUNITY — An 84-room Candlewood Suites extended-stay hotel, plus at least 18,000 square feet of office, retail and restaurant space, will occupy a prime infill parcel in southeast Fort Collins under the name The Plaza at Pavilion Lane.

in April 2009.

"The key is we're in a specific niche that's being underserved at this point," Albrecht said. "We differ from the Residence Inn concept in that we're lower priced. We still will offer full kitchens, free laundry and will make it feel more like a home than just being on the road somewhere."

Albrecht said room rates would be keyed to the per diem figure offered by government agencies, about \$80 nightly, compared with Residence Inn's \$135

room rate.

The partnership plans a total of three Candlewood Suites projects in Northern Colorado, with another hotel under construction at the Crossroads Business Park in Loveland, and land ready to build in Greeley near the intersection of 35th Avenue and 29th Street.

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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<p>FOR SALE</p> <p>615 Country Club Rd, Fort Collins Available: 4,614 sf home on 12.21 acres Zoned Urban Estate; \$875,000 Contact: Eric P. Nichols or Larry Stroud Fort Collins Office</p>	<p>FOR SALE</p> <p>TBD Ziegler Rd, Fort Collins 28.30 acres zoned Harmony Corridor \$4,314,618 (\$3.50/sf) Contact: Peter Kast, Fort Collins Office</p>	<p>FOR SALE</p> <p>Iron Horse Business Park, Loveland 1-50 acre industrial lots priced from \$4.25/sf Contact: Patrick O'Donnell or Larry Melton Loveland Office</p>	<p>FOR SALE</p> <p>719 Willox Ln, Fort Collins 28.75 acres, Incl farmstead, appr for 58 home sites Ideal Green Bldg neighborhood; \$1,299,000 Contact: Eric P. Nichols, Fort Collins Office</p>
<p>Mixed Use FOR SALE</p> <p>Hwy 34 Business & 83rd Ave, Greeley ±203 acres priced at \$31,900/acre with water Contact: Michael Ehler, Fort Collins Office or Bernie Blach, Greeley Office</p>	<p>Boyd Lake Village FOR SALE</p> <p>NWC Boyd Lake Ave & Hwy 34, Loveland Four frontage lots: \$15.50-\$16.75/sf Three ± 6 acre land parcels: \$11.00-\$12.00/sf Contact: Larry Melton or Tom Reznik Loveland Office</p>	<p>FOR SALE</p> <p>4300, 4400, 4512 N Garfield Ave, Loveland Available: 60,984 - 91,912 sf Price: \$426,524 - \$921,030 Contact: Jeff Doran, Fort Collins Office or Larry Melton, Loveland Office</p>	<p>FOR SALE</p> <p>NWC 59th Ave & 20th St, Greeley 4,000 - 28,000 bsf starting at \$56/bsf Contact: Bernie Blach or Steve Griffith Greeley Office</p>
<p>FOR SALE</p> <p>Office Pads 5233 Boardwalk Dr, Fort Collins 2.29 acres, \$1,500,000 (\$55.56/buildable sf) Contact: Steve Stansfield or Jason Ellis Fort Collins Office</p>	<p>FOR SALE</p> <p>Prime Retail Site 455 S St Vrain Ave, Estes Park Available: 1.16 acres or 50,529 sf, Price: \$750,000 Contact: Steve Stansfield, Fort Collins Office</p>	<p>Commercial FOR SALE</p> <p>SEC Hwy 52 & CR 1, Erie Available: ±29.65 acres Price: \$1,750,000 (\$1.35/sf) Contact: Michael Ehler, Fort Collins Office</p>	<p>FOR SALE</p> <p>Hwy 392, Windsor Investment Opportunity! Ready for horizontal infrastructure. Approved for commercial and 188 residential lots. Contact: Mark Bradley, Greeley Office</p>
<p>FOR SALE</p> <p>CR 30 & Fairgrounds Blvd, Loveland/Windsor ±20 - 130 acres, \$3.00/sf Great location just off I-25 Contact: Peter Kast, Fort Collins Office</p>	<p>FOR SALE</p> <p>TBD, 1715 & 1727 Topaz Dr, Loveland Available: 52,500 sf, Price: \$795,000 (\$15.14/sf) Contact: Ken Voss or Patrick O'Donnell Loveland Office</p>	<p>FOR SALE</p> <p>TBD Technology Circle, Windsor Available: 116,546 sf Price: \$361,293 (\$3.10/sf) Contact: Larry Stroud, Fort Collins Office</p>	<p>Commercial FOR SALE</p> <p>I-25 Gateway Center, Johnstown 5.94 acres, Price: \$1,700,000 (\$6.57/sf) Contact: Larry Melton, Loveland Office or Michael Ehler, Fort Collins Office</p>



Courtesy First National Bank of Omaha

BANKING WITH A BOOST — A First National Bank of Omaha barista serves a complimentary latte to a customer as she waits for the next available banker. First National has partnered with Scooters coffee chain to offer gourmet coffee at its newest branch.

First National now merged, staff reductions set to begin

Goal to have seamless integration of all bank offices on Front Range

With the merger of its three-bank network complete, First National Bank is looking forward to increased efficiencies and ease of use for customers. It is also facing the prospect of reducing staffing levels.

First National Bank is now the largest bank based in Northern Colorado. After collapsing the charters of First National Bank of Colorado and Union Colony Bank into the Fort Collins-based charter of First



BANKING
Kristen Tatti

National, the bank claims \$2.5 billion in assets, \$2.2 billion in deposits and 23 offices along the Front Range. The next largest bank in the region is New Frontier Bank with just under \$2 billion in assets at year-end.

The merger is the culmination of a dialogue that has been brewing for more than a decade. The three banks have all been under the First National of Nebraska Inc. umbrella for the past 12 years.

"At various times over that period there were discussions," said Mark Driscoll, president of First National Bank.

In 2003, the banks all adopted the "circle one" logo to better reflect their connection to the parent company. Branding is one of the reasons for the integration of the three banks, but more than branding, customer relations the motivating factor.

"One of the primary drivers for us was to make it easy for customers and potential customers to do business with us," Driscoll said.

He explained that data has shown, and continues to show, that an increasing number of the bank's customers are commuting throughout the region for business and pleasure. The merger will make the branches' relationship seamless.

The markets will retain some flexibility, such as in pricing. But product lines will be streamlined for consistency throughout the system. Driscoll said that includes discontinuing some products that might not have appeal in all of the markets as well as expanding products that have been successful in one market.

"It was a give and take, back and forth," he said. "The three banks have had a very different product line over the years."

Additionally, each county will have a regional president — Mike Nichols, former chief lending officer for Union Colony, will head up the Weld County market; Rhett Rowe, former chief lending officer for First National Bank of Colorado, will oversee Boulder County and Denver-area branches; and Union Colony President Larry Wood will head up the Larimer County market. Wood is also the chief lending officer for the merged entity.

Staffing shuffles are continuing, with the bank evaluating volumes and making necessary staffing adjustments.

"We're going through that process now," Driscoll said.

He could not say how many positions have been affected so far, but did proffer that cuts will be made through attrition where possible. He added that the process of adjusting staffing levels will continue through the year.

At the end of 2007, the three banks employed a total of 731, according to Federal Deposit Insurance Corp. data. Fort Collins-based First National claimed the highest number of employees with 437 at its nine Larimer County offices — many of the shared operations processes have been done in Fort Collins for three years and will continue to be done there. The previous year, the three banks employed 827.

Upscale branches

While First National has been busy merging its Colorado operations, its sister bank in Nebraska has been focused on the future of banking. In early February, First National Bank of Omaha opened a new branch featuring a slate of novel services and offerings. The branch in Omaha's

See **BANKING**, 28A

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*WardsAuto.com, January 2007 and 2008. *A4 2.0 T quattro with auto transmission 22 city/30 highway EPA estimates. Your mileage may vary. *36-month closed-end lease offered to qualified customers by Audi Financial Services through participating dealers. Must take delivery by 3/31/08. Rate based on \$33,075 MSRP of 2008 Audi A4 2.0 T with quattro all-wheel drive, 6 speed manual transmission with Tiptronic, Premium pkg., Heated Seats, HomeLink remote transmitter and destination charge. Purchase option at lease end for \$17,860. Required dealer contribution could affect final negotiated transaction. Lessee responsible for insurance and may have some financial liability at lease end. Lessee responsible for \$.25/mile over 10,000 miles per year and a disposition fee of \$350 due at lease end. *Refundable security deposit return subject to excess mileage and wear charges. For details, consult your Audi Financial Services Contract. See dealer for details. Model shown: Audi A4 2.0 T 6 speed manual transmission with quattro all-wheel drive, Premium pkg. and metallic paint, \$34,075. "Audi," "A4," "quattro," "FSI," and the four rings emblem are registered trademarks of AUDI AG. "TRUTH IN ENGINEERING." is a trademark of Audi of America, Inc. ©2007 Audi of America, Inc. To find out more about Audi, see your dealer, call 1-800-FOR-AUDI or visit us at audiusa.com.

Heavy mountain snows signal end of drought?

Too early to tell, water, weather watchers say

With a spectacular year of snowfall in the high country so far this winter and last summer wetter than the last several years, some are becoming optimistic that the drought that arrived in Northern Colorado in late 1999 may be over.

But wait a minute. Better yet, wait another 10 weeks.

That's what Nolan Doesken, state climatologist based at Colorado State University, advises those who would like to declare the drought to be history.

"Right now we're headed into the great, exciting, wait-and-see mode," said Doesken, who politely declines to make any "drought-is-over" predictions. "The precipitation that falls in the next 10 to 12 weeks will tell the story. Right now, things aren't bad but they could get worse or way better."

Doesken notes that Colorado gets much of its annual precipitation from March through May. And while things are looking

pretty good as March gets under way, it doesn't mean they will stay that way.

"We could slip quite quickly," he said. "This is the most dynamic time of the year for water supplies."

The signs so far have been very encouraging. Mountain snowpacks across the state were about 133 percent of average at the end of February, the best level in a decade. Every basin in the state was reporting above-average snowpacks last month, and several more storms dumped on the high country as March began.

But Brian Werner, spokesman for the Northern Colorado Water Conservancy District, sounds a note of caution about all of that.

"I don't think we're willing to say this is a banner (water) year yet," he said. "We're still about 15 percent below average in terms of storage."

NCWCD provides water to municipal and agricultural users in Northern Colorado and stores water in Lake Granby, Boulder Reservoir, Horsetooth Reservoir and Carter Lake. Werner said the four storage reservoirs were at 49 percent, 46 percent, 73 percent and 14 percent of average respectively on March 1.

Werner said Carter's level was exceptionally low because of recent improvements made there, with Horsetooth being the beneficiary of water that would have normally been stored at Carter.

With the exception of Carter, all of the storage reservoirs were at about the same level at this time last year, Werner noted,

"This is the most dynamic time of the year for water supplies."

Nolan Doesken, state climatologist

but last year there was less snowpack than this year.

Werner said the district has been struggling to regain its normal storage levels since the drought peaked in 2002-03.

"That was the worst drought we've ever had," he said of the two-year period. "We still need to get well above average (precipitation) to bring us back to average in terms of storage."

The district will announce its spring release quota in April. Werner said the district declared a 60 percent initial quota last November and that might be increased by another 10 percent to 20 percent if mountain snowfall continues to be heavy.

Like Doesken, Werner is reluctant to get overly optimistic at this point and says the verdict is truly out until the end of April.

"We really start worrying come March and April because that's when we see the

wetter snows in the spring that are packed with more water," he said.

But he concedes that things are not looking that bad.

"We're not complaining by any means," he said. "We are smiling at this time of year."

Doesken said there's still no way of telling whether farmers will have a good year for irrigating their crops in 2008.

"We, more than any other part of the state, rely on March and April and May precipitation," he said. "For the Northern Front Range east of the (Continental) Divide, you just can't tell by early March whether we're going to be OK."

And the wild card could be an exceptionally warm and dry spring that could prematurely melt mountain snowpacks and spill over reservoirs, sending water out of the region. Doesken said despite popular sentiment to the contrary, it's best to wish for a cool, wet spring rather than a warm, dry one.

"It's unlikely it's going to be a really bad year," he said. "But if we go into a prolonged warm, windy spell it could be trouble. A wet and chilly spring is a good thing."

"There's an old saying that goes, 'Delight in the cold, wet weather in the spring because you'll be celebrating at harvest time,'" he added.

Steve Porter covers agribusiness and environmental issues for the Northern Colorado Business Report. He can be reached at 970-221-5400, ext. 225, or at sporter@ncbr.com.



AGRIBUSINESS
Steve Porter

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TIME OUT

Snapshots of life outside the office

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CREW not just for women in the region

Commercial Real Estate Women open to all who support female success

By Jessica Centers
news@ncbr.com

In its first three years, Commercial Real Estate Women of Northern Colorado has tripled its numbers. Now founder Julia Crawmer is interested in adding a new demographic to the network — men.

“CREW is not a women-only organization,” she says. “It’s quite the opposite. Anybody that supports the success of women in commercial real estate is a supporter of CREW.”

Nationally, CREW has male members but no men have signed on to the local chapter yet. Male commercial real estate professionals do participate in local CREW events because they too benefit from educational programs and, of course, the networking.

But at the same time Crawmer reaches out to prospective male members, she admits there’s something pretty powerful about the energy and camaraderie she feels in a room full of women.



Krista Watzel, Northern Colorado Business Report

NEW CREW — Commercial Real Estate Women of Northern Colorado founder and past president Julia Crawmer with Jennifer Wagner, current president and Nicole Reeves, Future president. CREW offers educational programs and networking.

See CREW, 23A

Focus on core value customers appreciate most



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Don Condit

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Imagine yourself walking to your car after work. Go ahead, open the door. Before you get in, stand back, take a good look, and ask yourself: What is this thing in front of me?

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Prius, VW Biodiesel Bug — your concern for safety — Volvo — or your rugged strength — Dodge Ram. Perhaps it expresses your appreciation of wild country — Subaru, Jeep — or your eye for value — Kia, Isuzu.

Now imagine yourself as a car manufacturer or dealer. What, exactly, are you selling? If you sell Volvos, you might say, “We’re selling safety.”

Really?

These days, many dealers are competing directly against one another. Internet-savvy buyers can educate themselves about different brands and are bombarded with messages from each long before they visit a dealer. By the time they step into the showroom, they’re already sold on “safety.” What they really want is a low price.

See MARKETING, 37A

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1	GRAY OIL CO. 804 Denver Ave. Fort Lupton, CO 80621 800-464-4729/303-857-1641	\$96,387,872 \$95,797,778	69% N/A	Fuel, lubes and chemicals.	Tina Powell Owner and President 1937	Tina Powell tina@grayoil.net www.grayoil.net
2	CO'S BMW CENTER 4150 Byrd Drive Loveland, CO 80538-9044 970-292-5200/970-292-5719	\$40,000,000 \$37,000,000	100% 45	BMW automobiles, sales, parts, service, pre-owned cars and trucks.	Christina Dawkins General manager and Owner 1974	Christina Dawkins and Rosalie VanHerwaarden sales@cosbmw.com www.cosbmw.com
3	GOOD DAY PHARMACY - CORPORATE 653 Denver Ave. Loveland, CO 80537 970-669-7500 x7/	\$20,000,000 \$18,000,000	60% 85	Full-service retail pharmacy chain and long-term care specialty pharmacy, medical equipment and supplies provider, insurance billing, delivery, long-term care medication programs, prescription compounding.	Vicki Einhellig CFO and Owner 1985	Vicki Einhellig; David P. Lamb and Nancy Jo Lamb goodday@gooddaypharmacy.com www.gooddaypharmacy.com
4	PORTER INDUSTRIES INC. 5202 Granite St. Loveland, CO 80538-1622 970-667-5239/970-635-2566	\$6,000,000 \$6,312,891	51% 240	Cleaning services for businesses and homes, with an emphasis on safe and healthy cleaning.	Steve Hendrickson CEO and President 1967	Marilyn Stone steveh@porterindustries.com www.porterindustries.com, www.maid-clean.com
5	CARLSON WAGONLIT WORLDVIEW TRAVEL 610 E. 29th St. Loveland, CO 80538 970-667-4040/970-667-8505	\$5,962,682 \$6,024,578	100% 12	Full-service travel agency.	Judy Varco and Kristen Osborn Owners 1983	Kristen Osborn and Judy Varco jvarco@yahoo.com www.carlsontravel.com/loveland
6	COLORADO CUSTOMWARE INC. 1109 Oak Park Drive, Suite 100 Fort Collins, CO 80525 970-212-4001/970-223-4204	\$5,795,964 \$5,539,854	82% 61	Land Records Management software for recorders, assessors and treasurers in state and local governments.	Lori Schlotter CEO, Owner and President 1989	Lori Schlotter info@cci.ws www.coloradocustomware.com
7	J-9 CROP INSURANCE AGENCY LLC 217 First St. Ault, CO 80610 970-834-1160/970-834-0348	\$4,300,000 \$2,800,000	50% 4	Crop insurance.	Janine Freeman and Mike Freeman Owners 1997	Janine Freeman and Mike Freeman janine@j9crop.com N/A
8	WASTE-NOT RECYCLING 1065 Poplar St. Loveland, CO 80537 978-669-9912/970-669-9926	\$2,800,000 \$2,400,000 (1)	100% 30	Recycling service for businesses, government, builders and institutions.	Anita Rose Comer CEO and Owner 1989	Anita Rose Comer recycle@waste-not.com www.waste-not.com
9	RISK REMOVAL INC. 1925 Timberline Road, Office 1 Fort Collins, CO 80525 970-221-9121/970-493-7446	\$2,797,000 \$2,520,000	70% 18	Environmental abatement services, including removal and disposal of asbestos, lead, mold, biological and chemical hazards, and environmental cleanup.	Richard Hunt Owner and President 1989	Richard Hunt and Angelique Ortiz-Hunt rri@riskremoval.com www.riskremoval.com
10	LINDEN 223 S. Howes St. Fort Collins, CO 80521 970-221-3232/970-221-0375	\$2,700,000 \$2,550,000	100% 16	Smart marketing services - including research, branding, strategy, advertising & media planning, public relations, design, multimedia, copywriting and in-house printing.	Susie Cannon and Laurie Parry Owners 1996	Susie Cannon and Laurie Parry mail@golinden.com www.golinden.com
11	WINDLION INC. DBA EXPRESS EMPLOYMENT PROFESSIONALS 1135 Eighth Ave. Greeley, CO 80631 970-353-8430/970-353-9485	\$2,117,500 \$1,800,497	100% N/A	Temporary help, professional recruiting, HR audits & consulting.	Kathy L. Egan Owner 1976	Kathy L. Egan kathy.egan@expresspros.com www.expresspros.com
12	HORST CO. A MODULAR CONCEPTS CORP. 937 A St. Greeley, CO 80631 970-353-7724/970-353-7774	\$2,004,653 \$1,000,000	90% 21	Custom animal enclosures and systems, including kennel runs, cages and related products.	Tracy Cantrell Owner and President 1980	Tracy Cantrell info@horstcompany.com www.horstcompany.com
13	RC TELECOM INC. 6250 W. 10th St., Suite 1 Greeley, CO 80634 970-356-4572/970-352-5004	\$1,544,074 \$410,000	51% 4	Avaya, Comdial, Iwatsu, NEC, 3com and structured cabling.	Paula Johnson and Steve Johnson Owners 1991	Paula Johnson and Steve Johnson paulaj@rctelecom.com www.rctelecom.com
14	EATON GROVE NURSERY LTD. 35901 Weld County Road 31 Eaton, CO 80615-8622 970-454-3856/	\$1,500,000 \$1,450,000	N/A 32	Retail nursery and greenhouses with 6.5 acres of nursery stock; trees, evergreens, shrubs, roses, annuals, perennials and design/build residential landscaping.	Ken Olsen and Judy Olsen Owners 1982	Judy Olsen and Ken Olsen ken@eatongrove.com www.eatongrove.com
15	LIGHTSOURCE CREATIVE COMMUNICATIONS 121 W. LaPorte St. Fort Collins, CO 80524 970-224-2806/970-224-2814	\$1,500,000 N/A	N/A 12	Full-service marketing agency offering identity and messaging development, graphic design, event support, interactive demos and Web design.	Lisa Malmquist and Gordon MacKinney Owners 1996	Gordon MacKinney and Lisa Malmquist Lisa@LightsourceCreative.com www.LightsourceCreative.com
16	THE YELLOW SCENE P.O. Box 964 Erie, CO 80516 303-828-2700/303-265-9654	\$979,000 \$749,589	100% 9	Monthly publication covering arts, entertainment and local issues for East Weld County and the north Metro area. Superior, Louisville, Lafayette, Erie, Niwot, Longmont, Lyons, Broomfield, Frederick, Firestone, Dacono, Thornton, Westminster and Northglenn.	Shavonne Blades Owner 2000	Shavonne Blades advertising@theyellowscene.com www.theyellowscene.com
17	WINDSOR VETERINARY CLINIC PC 415 Main St. Windsor, CO 80550 970-686-9664/970-686-9666	\$915,000 \$915,000	100% 10	Full service veterinary clinic, including laser surgery, preventive medicine, and acupuncture for small and exotic pets.	Robin Downing, DVM Hospital director and Owner 1991	Robin Downing, DVM drrobin@windsorvet.com www.windsorvet.com
18	COMFORT KEEPERS 1218 W. Ash St., Suite L Windsor, CO 80550 970-674-0800/970-674-9892	\$870,000 \$617,000	100% 75	Provider of non-medical in-home care for seniors, adults recovering from surgery or illness. Distributor of emergency response systems.	Karrol Steeves Owner and President 2001	Karrol Steeves ftcollins@comfortkeepers.com www.comfortkeepers.com
19	OGLESBY SHERMAN DESIGN LLC 123 N. College Ave., No. 390 Fort Collins, CO 80524 970-416-8829/970-416-8876	\$800,329 \$613,000	100% 6	Commercial interior design with an emphasis on hospitality and corporate design.	Dawn Oglesby Owner and President 2005	Dawn Oglesby and Renee Sherman coachko@msn.com www.oglesbysherman.com
20	ZTI GROUP INC. 2120 S. College Ave. Fort Collins, CO 80525 970-493-4105/970-221-9620	\$786,000 \$583,000	100% 9	Commercial real estate, investment sales, leasing, tenant representation, property management, and development.	Debbie Tamlin Owner and President 1987	Debbie Tamlin Debbie@ZTIgroup.com N/A
21	BIO-MEDICAL JANITORIAL INC. P.O. Box 272982 Fort Collins, CO 80527 970-266-1065/970-266-8442	\$722,000 \$650,000	51% 50	Janitorial service and cleaning products.	Marquita Romero and Ben Romero Owners 1998	Ben Romero and Marquita Romero bmjanitorial@aol.com biomedicalcleaningsolutions.com

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

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BRIEFCASE

KUDOS

The **Rocky Mountain Raptor Program** presented the second annual Freedom Flight Award to **Delta Construction** in Fort Collins for its commitment and distinguished service in the protection, conservation and stewardship of birds of prey. Delta took the lead in the construction of RMRP's new 6,000-square-foot, two-story Flight Reconditioning Cage Complex. RMRP has released nearly 100 raptors that have been rehabilitated in that facility. The award was presented at the RMRP's 2008 Gala Dinner and Benefit Auction held Feb. 23, which raised a record-setting \$45,000.

Fort Collins-based **Firefly Medical** won endorsements from the universities of Purdue, Notre Dame, Chicago, Northwestern, Wisconsin and Michigan at the Mountain Regional Venture Capital Investment Competition held in February. Firefly, which provides an array of medical products, also gathered all of the votes from the event's participating venture capital judges.

Through a reduction of its greenhouse gas emissions and purchase of carbon offsets, **Land Images Inc.** in Fort Collins has achieved carbon-neutral status. The land planning/landscape architecture firm specializes in real estate development along the Front Range.

NEW PRODUCTS AND SERVICES

A Zoomerang survey has been posted on the **Thompson School District** Web site at www.thompsonschoools.org to gather input on the public's view of school finance issues. The survey seeks input about ways to improve information on how tax dollars are spent as well as how people wish to receive that information.

Coyote Gold Premium Margarita has selected **Stonehouse Grille** in Fort Collins as the first restaurant to feature the ready-to-serve margarita drink. Coyote Gold was formed by two Fort Collins electrical engineers. Denver-based **E-Corp Inc.** distributes the product to liquor stores throughout Colorado.

Perry Herst, the new owner of the **Rock Bear Cafe** in Fort Collins, is revitalizing the restaurant by upgrading menu offerings, securing a liquor license, enhancing decor, offering special promotions, and getting more involved in the community. The fast-casual restaurant located in the **Harmony Village Shopping Center** on south Timberline Road is open daily for breakfast, lunch and dinner.

NEW LOCATION

Colorado natives Kelly Day Thompson and Kathy Andrews have opened **Colorado Real Estate Resource LLC**. CRER in Fort Collins has access to multiple listing services, mortgage or financial services and real estate sights to provide to clients.

Engineering, architecture, planning and project management services firm **Stantec** will be moving its Fort Collins office to the **Harmony Corporate Center** at 2950 E. Harmony Road. Stantec, which employs 120 in Colorado, will occupy 10,000 square feet in the center, which is slated for completion this Fall.

DEALS

The **Candlelight Dinner Playhouse**, located just south of **Johnson's Corner** on Interstate 25, has reached an agreement with **Actor's Equity Association** to use their members under the Agreement and Rules Governing Employment in Dinner Theaters. This agreement lets the Candlelight choose from the entire pool of Colorado-based talent.

Destiny Lending in Loveland has partnered with nationally-known **Academy Mortgage Corp.** The merger will allow Destiny, with eight loan officers and three support staff, to offer in-house underwriting and closing, as well as a wider variety of products.

Sarah Bashore, project manager for **Hixon Interiors** in Fort Collins, has purchased the design firm

from founder Gary Hixon. Bashore and Hixon Interiors will continue to provide design services with Gary Hixon continuing to work with the firm on select projects.

Marketing and printing company **Linden** in Fort Collins has been awarded a contract for developing student recruitment videos for Tulsa, Okla.-based Spartan College. Linden will provide brand identity and marketing for the secondary school.

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

NONPROFIT NOTES

Crossroads Safehouse in Fort Collins will receive \$56,400 in funding through a House appropriations request facilitated by Rep. Marilyn Musgrave. The appropriation was made possible with Byrne discretionary funding through the **Department of Justice**. The funds will be made available this year and are designated for victim advocacy and administrative support.

Fort Collins-based recruiting and human capital management consulting firm **Creative Career Connections** has awarded 300 hours of consulting

services to the **Education and Life Training Center**, **Partners Mentoring Youth of Larimer County** and **The Boys and Girls Clubs of Larimer County**. CCC will tailor 100 hours per agency to meet needs regarding hiring, management and human capital issues.

Ace Hardware locations from Fort Collins to Colorado Springs teamed up to donate over \$17,750 to the **Children's Miracle Network** and **The Children's Hospital** as part of its Have a Heart for Children campaign. Thirty-eight Front Range stores sold heart-shaped icons at the cash register for \$1 each from Jan. 16 through Feb. 8.



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ON THE JOB

NONPROFIT

David Hilton Kisling of Fort Collins is one of 30 in the nation to receive the Community Hero Award from Seattle-based Safeco Insurance for his work with the Salvation Army of Fort Collins. Recipients were nominated for demonstrating a commitment to strengthening and enriching their communities.

FINANCE

Commercial and residential lending firm Destiny Lending in Loveland has hired **Scott Heiser** and **Kimberly Havens** and announced the return of **Kyle Koehn**.

At its annual meeting in January, Colorado Lending Source awarded **Todd Guymon** of Fort Collins Commerce Bank the Emerging Lender of the Year Award.



BETTERS

The Colorado Housing and Finance Authority announced its new board members: **Samuel Betteres**, **Kevin Marchman** and **Mark O'Connor**. The board members were appointed by **Gov. Bill Ritter** and confirmed by the Colorado State Senate. Each appointee will serve a four-year term; joining eight current board members.

Dan McGrew and **Jared Powell**, both with Waddell & Reed Financial Services in Fort Collins, have been named recipients of the firm's Crest Award. The award was presented to only 195 of the firm's network of 2,300 advisers. McGrew, a senior financial adviser, and Powell, a district manager, will be honored at a conference in Vienna, Austria, in July.

ACADEMICS

Joanie Schaefer has been named director of the

Front Range Community College Foundation. Schaefer joins the foundation after 12 years as the executive director of the Adams 12 Five Star Schools Education Foundation. The foundation develops private resources to support scholarships, programs and facilities for FRCC.



SCHAEFER

Colorado State University honored 16 individuals at the Distinguished Alumni Awards ceremony Feb. 9. Those awarded were **James B. Mitchell**, **Pat Stryker**, **William R. Wailes Jr.**, **Tania Valdez**, **J.D. McCartney**, **Margarita Maria Lenk**, **Bennett Raley**, **Prudence Kaley**, **Frank Keller**, **Shen Chen**, **John E. Roberts**, **Vasudev Bhandarkar**, **Norman Jorgensen**, **Laurence E. Riordan**, **Byron Collins** and **Jean (Maser) Hoshiko**.

ENGINEERING

The Engineering Co. in Fort Collins has appointed **Brian Zick** as its new president. Zick had served as TEC's vice president since 1998. **Eric Garner** has joined the principal group, and **Richard Pals**, TEC's survey manager since 2001, has been promoted to associate.

MEDIA/MARKETING

One Tribe Creative in Fort Collins has hired **Jessica Freestone** as production manager. Freestone comes most recently from Wing Interactive LLC in Fort Collins.



FREESTONE

The Tenfold Collective in Loveland has hired **Matt Wade** as an interactive media expert. Wade is a Flash designer/programmer and computer animator who builds high-end Flash sites and brings a variety of

things to life on screen, from architectural walkthroughs to character animation.

REAL ESTATE

Matt Thompson has joined The Group Inc. Real Estate's Loveland office as a broker associate/partner. Most recently Thompson developed strategic marketing plans for home-builders throughout the country while working for Milesbrand in Denver. **Mark Moran** has joined The Group as a broker associate.

Pam Collier, a broker associate with Coldwell Banker in Fort Collins, has earned the company's President's Elite Award recognizing superior sales production in 2007. **Mary Baldwin**, a broker associate also in the Fort Collins office, has earned the President's Diamond Award for outstanding sales production in 2007. Broker associate **Al Hamilton** has earned the EcoBroker Certified designation having completed a unique and informative training program on the energy and environmental issues that affect real estate transactions.

JoAnn Johnston has been named operating principal for Keller Williams Realty's Northern Colorado offices. As operating principal, Johnston will lead the



THOMPSON



MORAN



COLLIER



BALDWIN

management team for the Fort Collins, Loveland and Greeley offices. She was hired as team leader in Fort Collins in 1999. Under her leadership the offices have grown to a combined total of more than 225 agents.

CONSTRUCTION

Mary Van Nevel and **Josh Norton** with Paul Davis Restoration and Remodeling of Northern Colorado have received their water damage and mitigation training and certification. The mother and son team are responsible for water damage and emergency service activities throughout the company's service area.

LAW

Dan Jones has joined Otis, Coan & Stewart LLC in Greeley. Jones earned his law degree from the University of Colorado School of Law at Boulder in 1994. While there he worked at the Boulder County District Attorney's Office, serving both as a law clerk and a victim/witness assistant.

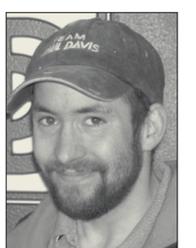
If you have an item to share about a promotion, job change or career news of note, e-mail it to Noah Guillaume at nguillaume@ncbr.com, or mail it to On The Job at NCB, 141 S. College Ave., Fort Collins, CO 80524.



HAMILTON



VAN NEVEL



NORTON

— Compiled by Noah Guillaume

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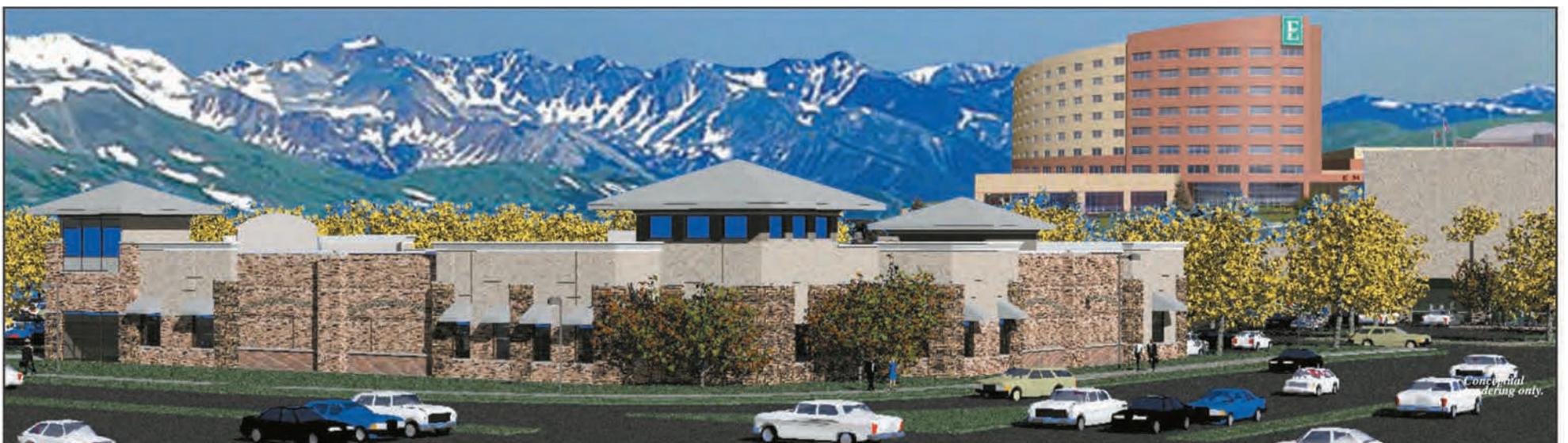
MEMBER FDIC

TIME OUT



SPECIAL EVENT - 1. Maurie Dobbie, president of the Northern Colorado Economic Development Corp., and Steve Dobbie, president of Mediatech enjoy the surroundings at the Fort Collins Chamber Business After Hours at RC Events on Feb. 21. **2.** Craig Secher, left, president of Realities for Children, and Greg Metzko, market manager for First Community Bank take a break from networking for a photo. **3.** Renaissance Insurance owner Ryan Hicks, left, and Jay Helzer, far right, enjoy a night out with wives Jessica Hicks and Kelli Helzer and Renaissance agent Brian Bobier, center, at the Greeley Chamber of Commerce Annual Dinner on Feb. 21. **4.** University of Northern Colorado President Kay Norton and husband Tom, the former executive director of the Colorado Department of Transportation, prepare to grab some grub at the Greeley Chamber event.

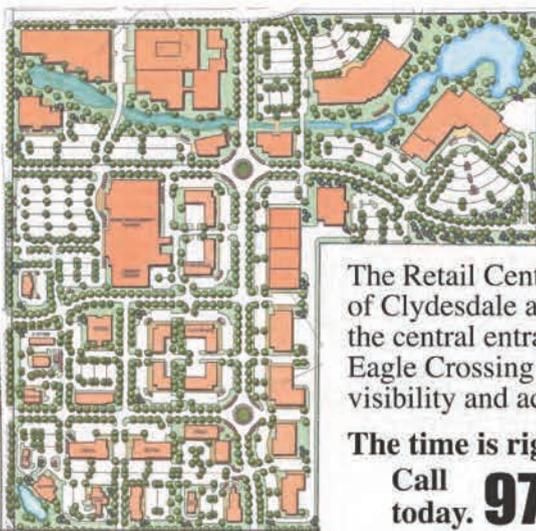
E-mail your event photos to Editor Tom Hacker, thacker@ncbr.com. Include complete identification of individuals.



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CALENDAR

Mar. 15 – Partners Mentoring Youth presents Sharin 'O' the Green, starting at 8:15 a.m., Library Park, 201 Peterson St. in Fort Collins. Run or walk around Library park in this BolderBoulder qualifying 5K race. Cost: \$20, \$25 day of. Contact: Kelly Kimple at 970-484-7123 or kelly@partnersmentoringyouth.org.

Mar. 18 – Johnstown-Milliken Chamber of Commerce Business After Hours, from 6 to 8 p.m., Grand Rental Station, 142 Gateway Circle in Johnstown. Grand Rental Station is located in the Gateway Center just west of I-25 on Highway 60 near the Loaf 'n' Jug. Grand Rental Station will be doing a "fashion show" using rental equipment. Come have fun, enjoy food and drinks, and take advantage of a great networking event! Contact: Johnstown-Milliken Chamber of Commerce at 970-587-7042.

Mar. 20 – Evans Chamber of Commerce Business After Hours, from 5 to 7 p.m., Jack Meakins Community Resource Center, 3700 Golden St. in Evans. Food will be provided by Affordable Catering and there will also be entertainment by Syncopation Station. The theme is "Tropical" so break out your grass skirts and Hawaiian shirts and join us for a laid back good time! Cost: Free. Contact: Michele Jones at 970-330-4204 or ecc@evanschamber.org.

Mar. 20 – Adrienne Zoble presents "Newsletters and Other Ways to Create TOMA," from 8 to 10 a.m., The Executive Center, 123 N. College Ave. in Fort Collins. Cost: \$49. Contact: Adrienne Zoble at 970-282-1150 or azoble@azobleassoc.com.

Mar. 20 – The Exhibitor's Training Center Monthly Training Program, from 9 to 11 a.m., Blue Goose Showroom/Idea Center, 7100 N. Broadway, Building 3G in Denver. Want to make your company stand out above the crowd? Looking for a fresh way to present your company to potential clients? If you answered yes to either of these questions, the March Training Program is for you! Amy Neill will be instructing you on "Branding and Positioning your Company through Exhibiting." Cost: Free. Contact: Tiffany Marshall at 303-430-1986 or tiffany@bluegooseinc.net.

Mar. 20 – Right Start I - Business Registration and Entity, from 7 to 9 a.m., Key Bank Tower, 125 S. Howes St., Suite 150 in Fort Collins. This early morning two-hour workshop covers startup basics: Business registration and forms (with an on-line demo); business entity-type selection; and other timely tips every prospective entrepreneur needs before starting a new business venture. Guest presenter is Geoffrey Goudy, CPA specializing in accounting and taxation for small and medium-sized businesses. Cost: \$20 if pre-paid, \$25 the day of the event. Contact: SBDC at 970-498-9295 or sbdc@frii.com.

Mar. 20 – 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/see agreements, articles of incorporation/organization, subscription agreements and stock certificates. Cost: \$20 if pre-paid, \$25 the day of the event. Contact: SBDC at 970-498-9295 or sbdc@frii.com.

Mar. 20 – Employers' Roundtable Top Ten Mistakes Managers Make, from 8 to 9:30 a.m., Lincoln Center Columbine Room, 417 W. Magnolia St. in Fort Collins. Merrily S. Archer of Jackson Lewis LLP 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.

Mar. 20 – Fort Collins Area Chamber of Commerce Business After Hours, from 5:30 to 7:30 p.m., United Western Bank, in Fort Collins. Cost: \$13/members; \$20 at the door. Contact: Erin Collins at 970-482-3746 or ecollins@fcchamber.org.

Mar. 20 – Downtown Loveland Association Networking Party, from 5:30 to 7 p.m., Consistent Accounting Solutions, 350 E. Seventh St., No. 11 in Loveland. The Downtown Loveland Association is a nonprofit community association made up of volunteers committed to revitalizing the heart of Loveland.

Mar. 20 – Business Planning for Success, from 8:30 a.m.

to noon, Loveland Chamber of Commerce, 5400 Stone Creek Circle in Loveland. Learn the basics of developing a comprehensive Business Plan for a business startup, expansion or to acquire financing. Information also provided about how to access small business assistance from the SBDC and other state and local resources. Cost: \$40 if pre-paid, \$45 the day of the event. Contact: LCBD at 970-667-4106.

Mar. 21 – Luncheon with Gov. Ritter and JBS Swift CEO, starting at 11:30 a.m., Greeley Country Club, 4500 10th St. in Greeley. Gov. Bill Ritter and JBS Swift & Co. CEO Wesley Batista will offer their perspectives on the Northern Colorado economy. Cost: \$25/Greeley chamber members, \$35/non-members. Contact: Greeley Chamber of Commerce at 970-352-3566 or sharon@greeleychamber.com.

Mar. 22 – Rabbit Shadow Greenhouse Annual Indoor Easter Egg Hunt and visit by the Easter Bunny, starting at 10:30 a.m., Rabbit Shadow Greenhouse, 2880 E. Highway 402 in Loveland. Rabbit Shadow Greenhouse Annual Indoor Easter Egg Hunt and visit by the Easter Bunny. Cost: Free. Contact: Emily Musselman at 970-667-5531 or emily@rabbitshadowfarm.com.

Mar. 22 – Solid Gold Party to benefit veterans in need, from 7 to 11 p.m., Agave Room (above The Rio Grande), 143 W. Mountain St. in Fort Collins. Funds raised from the event will benefit the National Veterans Foundation. The event will feature a DJ, silent auction, snack buffet and drinks. Visit <http://www.myspace.com/solidgoldparty> for more information. Cost: \$40.

Mar. 24 – How to Successfully Market Planned Gifts: Part 1, from 9 a.m. to noon, Loveland Public Library, 300 N. Adams in Loveland. Carol Johnson will review the readiness elements necessary to successfully embark on a planned giving program emphasizing bequests and coach how to get there. Part 2 will be held later from 1 - 4 p.m. Cost: \$35. Contact: United Way at 970-407-7090.

Mar. 24 – How to Successfully Market and Close

Planned Gifts, from 9 a.m. to 4 p.m., Loveland Library. Presented by Carol Johnson, J.D. 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.

Mar. 24 – NoCoNet presents "How to Survive and Thrive After a Job Loss," from 8 to 10:30 a.m., Faith Evangelical Free Church, 3920 S. Shields in Fort Collins. Gretchin Tobin 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.

Mar. 25 – World Trade Center "International Letters of Credit," from 8:30 a.m. to 4:30 p.m., World Trade Center Denver, 1625 Broadway, Suite 820 in Denver. The seminar will teach you the ins and outs of letters of credit and the importance of being pro-active in international trade. Cost: \$175/WTC members, \$200/non-member. Contact: WTCD at 970-592-5757.

Mar. 26 – Trademarks & Copyrights, from 8:30 a.m. to noon, Key Bank Tower, 125 S. Howes St., Suite 150 in Fort Collins. Trademark law protects the investment in the brand, including non-functional elements of an invention. Copyright protects the creative expression of an author's ideas. This session that will round out your understanding of the interrelationships of intellectual property law. Cost: \$40 if pre-paid, \$45 the day of the event. Contact: SBDC at 970-498-9295 or sbdc@frii.com.

Mar. 26 – Charitable Giving 2008: Ten Things You Need to Know, from 8:30 a.m. to 12:30 p.m., Medical Center of the Rockies - Long's Peak Room, 2500 Rocky Mountain Ave. in Loveland. This special symposium is specifically tailored for nonprofit staff and nonprofit boards. Four CLE credits for attorneys; 3CE credits for CFPs, insurance professionals and CPAs. Cost: \$40. Contact: Tina Drum at 303-932-6168 or cpgr@msn.com.



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DAILY IN REVIEW

AVA Solar chooses Longmont site for plant

Editor's note: Daily in Review is a partial digest of stories reported in the Business Report Daily online service between Feb. 25-March 7. 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.

FORT COLLINS — After abruptly canceling a neighborhood meeting to describe plans for a manufacturing center in Fort Collins, fast-growing AVA Solar Inc. has decided to locate its plant in Longmont, city and university sources said March 6.

The company had committed to building on land owned by Colorado State University at the southwest corner of Prospect Road and Interstate 25, and had contracted with Neenan Co. to build there.

CSU spokesman Brad Bohlander said the company, now gearing up for mass production of photovoltaic power cells that use ordinary window glass as their platform, will locate its production center in Longmont, near the junction of Interstate 25 and Colorado Highway 119.

AVA had described a plan to put as many as 700 people to work in high-paying jobs at the Fort Collins site during the next two years.

Bohlander said Fort Collins would still take a share of those jobs, with the company's commitment to retain its headquarters and research and development center within the city, though not necessarily at the proposed CSU research site.

"We're still progressing with the research park," Bohlander said. "There are a number of interested parties in that project, and it is a priority."

Swift buys competitors in \$1B-plus deals

GREELEY — In deals worth more than \$1 billion, JBS Swift's parent company plans to round up three additional U.S. beef processing and cattle feeding operations.

JBS S.A., which purchased Greeley-based Swift & Co. in July, is again on the acquisition trail with plans to purchase National Beef Packing Co. LLC, Smithfield Beef Group and Five Rivers Ranch Cattle Feeding LLC.

Pending regulatory approvals, JBS will pay \$465 million in cash and \$95 million in the company's common stock, trading on the Bovespa Novo Mercado exchange, for National Beef's operations and facilities. The company netted sales of \$5.6 billion and processed 3.9 million head of cattle in 2007.

Smithfield Foods Inc. (NYSE: SFD) also announced it has signed an agreement to

sell Smithfield Beef Group Inc. to JBS. The sale includes Five Rivers Cattle Feeding LLC, headquartered in Loveland. Smithfield currently owns 50 percent of Five Rivers, with Continental Grain Co. holding the other half. As part of the deal, Smithfield will purchase Continental's shares.

JBS will pay \$564 million in cash for the companies, but the deal will not include any live cattle held by Smithfield and Five Rivers as of the closing date.

Smithfield Beef processes about 1.5 billion pounds of fresh beef every year, with a processing capacity of 7,600 cattle per day. Five Rivers is the nation's largest cattle feedlot operation with a one-time feeding capacity of 811,000 head of cattle.

Additionally, JBS announced it will also purchase Australian processing and feedlot operator Tasman for \$150 million. In 2007, the company reported revenue of \$420 million and process 2.7 million cattle.

To fund the deals, JBS will privately place new shares worth \$1.55 billion. When the transactions are finalized, JBS will have 63,000 employees worldwide, a cattle slaughter capacity of 79,200 head per day, 48,000 head of hogs per day and annual sales of about \$21.5 billion.

Vestas opens in grand style

WINDSOR — Gov. Bill Ritter headed a

list of global dignitaries on hand March 5 for the christening of the Vestas Wind Systems A/S turbine blade factory in Windsor, an event also attended by the 200 employees hired so far at the plant.

"We see Vestas as the anchor tenant for the renewable energy economy in Colorado," Ritter said to a small gathering of media representatives before the ceremonies began. "The interest we're seeing from other companies is a result of Vestas' presence here."

The Windsor plant will eventually put 650 people to work in more than 400,000 square feet of space to produce blades destined for wind-energy projects throughout North America.

Mason Corridor benefits outlined

FORT COLLINS — The Mason Corridor could generate \$20.5 million in taxes over the next 25 years and one-time benefits for the city of \$108.3 million, according to a newly released economic analysis.

The proposed \$72 million project would transform Mason Street into a transit-focused corridor. A study conducted by Denver-based Economic & Planning Systems Inc. shows that the city could reap the economic tax and development benefits with just a \$4 million to \$5 million investment.



Join the City of Fort Collins, Mayor Doug Hutchinson and Woodward CEO Tom Gendron in a celebration of environmental stewardship.

<ul style="list-style-type: none"> * Recognize more than 70 local organizations for their efforts; * Network with local and national leaders; * Find out about the Climate Wise program and related business projects; and * Learn how your company can incorporate environmental practices that save money. 	<p>Date: Thur., April 24, 2008 Time: 3 to 5 p.m. Location: Hilton Fort Collins, 425 W. Prospect. Rd. Cost: Free; RSVPs required</p> <p>Hors d'oeuvres, booths, complimentary beer and cash bar</p> <p>RSVP by Fri., April 18 to: ncbr.com/ncbr_events.asp (go to GREEN summit, then Envirovation)</p>
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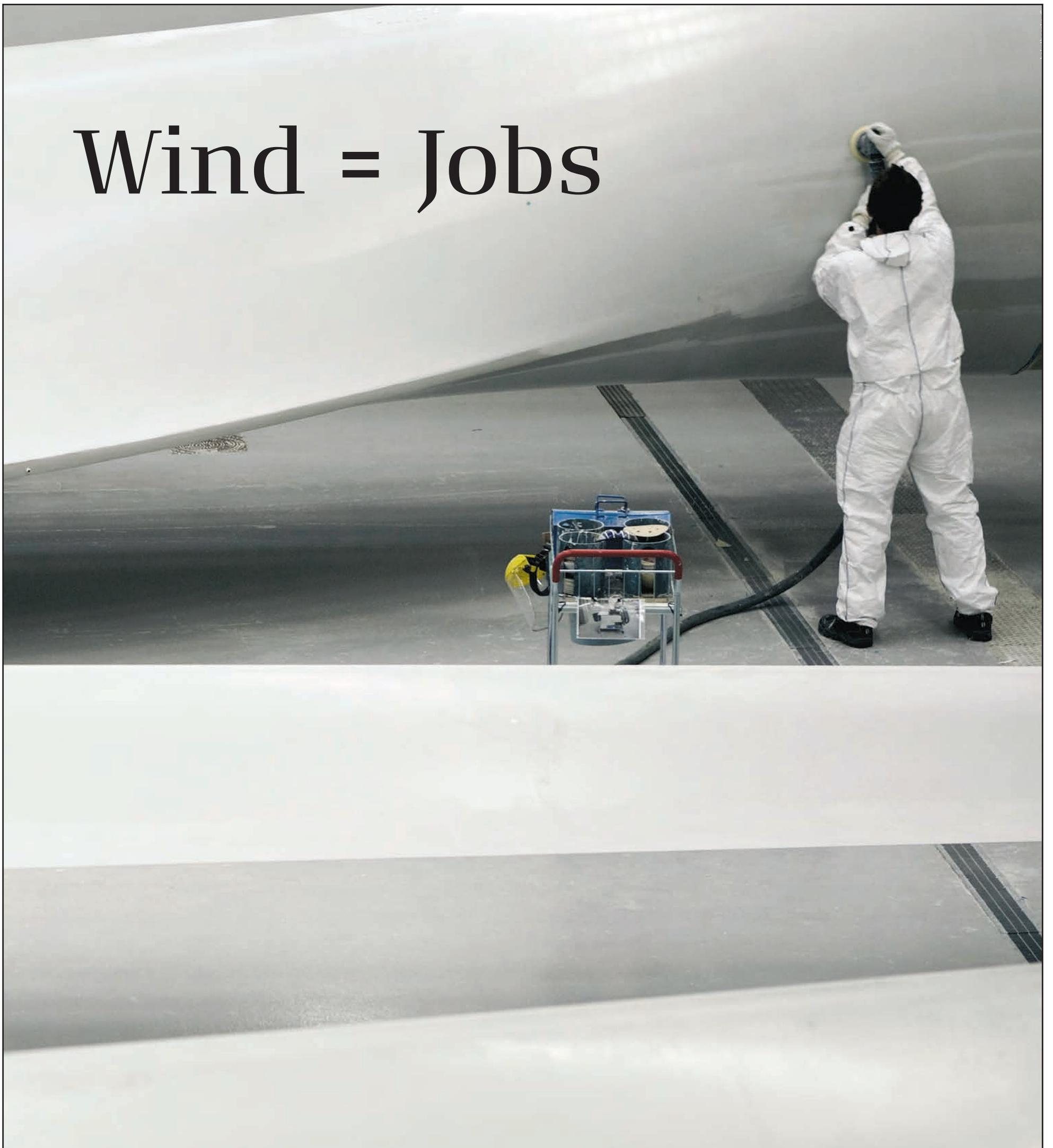


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1	1	PLATTE RIVER POWER AUTHORITY 2000 E. Horsetooth Road Fort Collins, CO 80525 970-226-4000/970-229-5244	142,096 217 Public	36 64	100 N/A N/A N/A	\$163,378,000 \$157,143,000	littlej@prpa.org www.prpa.org	Jon Little, General manager and Marketing & Community Relations manager and Brian Moeck, General manager and Marketing & Community Relations manager 1973
2	2	CITY OF GREELEY - WATER & SEWER DEPARTMENT 1100 10th St., Suite 300 Greeley, CO 80631 970-350-9811/970-350-9805	114,066 114 Public	73 27	0 75 0 25	\$45,050,408 \$43,260,000	roger.berig@greeleygov.com www.greeleygov.com/water	Jon G. Monson, Director of water & sewer 1870
3	3	CITY OF FORT COLLINS - UTILITIES DEPARTMENT 700 Wood St. Fort Collins, CO 80522 970-221-6700/970-221-6619	65,000 (1) 345 Public	48 52	61 19 N/A N/A	N/A \$132,467,511	utilities@fcgov.com www.fcgov.com/utilities	Brian A. Janonis, Director 1882
4	4	UNITED POWER INC. 500 Cooperative Way Brighton, CO 80601 303-659-0551/303-659-2172	64,068 165 Private	54 44	100 N/A N/A N/A	\$111,598,735 \$97,996,773	hstorz@unitedpower.com www.unitedpower.com	Robert Broderick, CEO 1938
5	5	ATMOS ENERGY CORP. 1200 11th Ave. Greeley, CO 80631 970-304-2048/970-304-2085	49,014 54 Public	76 24	N/A N/A 100 N/A	N/A N/A	N/A www.atmosenergy.com	David Wainscott, Sales manager 1942
6	6	POUDRE VALLEY RURAL ELECTRIC ASSOCIATION INC. 7649 REA Parkway Fort Collins, CO 80528 970-226-1234/970-226-2123	35,618 90 Private	44.3 55.7	100 N/A N/A N/A	\$73,266,951 \$64,865,651	pvrea@pvrea.com www.pvrea.com	Robert "Brad" Gaskill, CEO 1939
7	7	CITY OF LOVELAND - WATER & POWER 200 N. Wilson Ave. Loveland, CO 80537 970-962-3000/970-962-3400	31,728 119 Public	54.9 45.1	71 29 N/A N/A	\$51,000,000 \$48,800,000	garshn@ci.loveland.co.us www.ci.loveland.co.us	Ralph Mullinix, Director 1887
8	8	FORT COLLINS - LOVELAND WATER DISTRICT 5150 Snead Drive Fort Collins, CO 80525 970-226-3104/970-226-0186	14,000 23 Public	N/A N/A	N/A N/A N/A N/A	N/A N/A	mike@fclwd.com N/A	Michael DiTullio, General manager 1964
9	9	TOWN OF ESTES PARK - UTILITIES 170 MacGregor Ave. Estes Park, CO 80517 970-577-3580/970-586-3573	11,500 27 Public	57 43	N/A N/A N/A N/A	N/A \$12,425,303	bgoehring@estes.org www.estesnet.com	Robert Goehring, Utilities director 1945
10	10	WESTERN UNITED ELECTRIC SUPPLY CORP. 100 Bromley Business Parkway Brighton, CO 80603 303-659-2356/303-659-8598	150 25 Private	N/A N/A	100 N/A N/A N/A	\$103,000,000 \$100,000,000	ron@wue.coop www.wue.coop	Ronald L. Schott, CEO 1976

Region includes Larimer and Weld counties and Brighton.
Xcel Energy, the previously ranked no. 1 utility, did not respond by press time.
(1) Business Report estimate

Based upon responses to Business Report survey researched by Kathleen Chaballa
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 CSU James L. Voss Veterinary Teaching Hospital with 50.
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RANK	COMPANY ADDRESS PHONE/FAX	NO. OF VETERINARIANS EMPLOYEES	SERVICES OFFERED	E-MAIL WEB SITE	PERSON IN CHARGE, TITLE YEAR FOUNDED
1	WEST RIDGE ANIMAL HOSPITAL 8235 W. 20th St. Greeley, CO 80634 970-330-7283/970-330-1808	6 30	Offering health maintenance programs, dentistry, acupuncture, nutrition consultation, endoscopy, orthopedic surgery, behavior consultation, laparoscopy, canine rehabilitation and boarding. We also focus on client education to enhance their pets' lives.	info@wrah.net www.wrah.net	Colin Combs, DVM; Co-Owner 1968
2	COLORADO STATE UNIVERSITY JAMES L. VOSS VETERINARY TEACHING HOSPITAL 300 W. Drake Road Fort Collins, CO 80523-1620 970-221-4535/970-491-4100	5 50	Services provided by appointment include acupuncture, anesthesiology, cardiology, critical care, CT Scan/MRI, dermatology, internal medicine, neurology, oncology, ophthalmology, orthopedic, radiation therapy and reproduction. 24-hour emergency service.	N/A www.csuvets.colostate.edu	Dr. Dan Smeak, Director N/A
3	SOUTH MESA VETERINARY HOSPITAL & PET LODGE 3801 S. Mason St. Fort Collins, CO 80526 970-226-6526/N/A	5 24	Small animal medicine, boarding and grooming.	N/A www.southmesa.com	Dr. Jana Dean or Dr. Greg Burns, Partners N/A
4	BLUE SKY ANIMAL CLINIC 2713 W. Eisenhower Blvd. Loveland, CO 80537 970-663-6046/N/A	5 18	Surgery, dentistry, radiology, in-house lab, boarding.	N/A www.blueskyclinic.com	Dr. Stephanie Romm, DVM N/A
5	ANIMAL PHARMACY & SUPPLY INC. 1901 First Ave. Greeley, CO 80631-5926 970-356-4900/970-356-8913	4 6	Animal health products and sales.	N/A N/A	N/A 1970
6	CSU - EQUINE SCIENCES (EQUINE ORTHOPAEDIC) Animal Science Building Fort Collins, CO 80523 970-297-4165/970-297-4138	4 N/A	Equine research, with orthopedics and reproduction the two focuses of expertise.	N/A http://equinescience.colostate.edu	C. Wayne McIlwraith, Director of orthopaedic research N/A
7	FRIENDSHIP HOSPITAL FOR ANIMALS 1103 Oak Park Drive, Suite 101 Fort Collins, CO 80525 970-206-1868/970-206-9366	4 N/A	Small-animal practice specializing in all aspects of veterinary medicine, including preventative care, dental health and major surgery. AAHA accredited hospital.	N/A www.friendshiphospitalforanimals.com	Dr. Cat Cross, DVM 1997
8	MOORE ANIMAL HOSPITAL 2550 Stover St., Bldg. H Fort Collins, CO 80525 970-416-9101/970-416-9125	4 N/A	Veterinary hospital, boarding, grooming.	mahospital@uswest.net www.mooreanimalhospital.com	Douglas E. Leidholt, DVM 1969
9	RAINTREE ANIMAL HOSPITAL 2335 S. Shields St. Fort Collins, CO 80526 970-482-1987/970-482-6775	3 17	Veterinary services for cats, dogs, rabbits, birds, reptiles, ferrets and exotics including preventive health care, dental service, surgical service, behavioral service. Grooming and boarding services also available.	nicholekelly@comcast.net www.raintreepets.com	Nichole Kelly, Practice manager 1986
10	WRIGHT PET CLINIC 125 B Carpenter Road Fort Collins, CO 80525 970-593-9030/970-593-9121	3 12	Veterinary care.	N/A www.wrightpetclinic.com	Mary Wright 2003
11	WELLINGTON VETERINARY CLINIC PC 3706 Cleveland Ave. Wellington, CO 80549 970-568-7387/970-568-0566	3 10	Small animal medicine, surgery and dentistry.	wellvet@frii.com www.wellingtonvets.com	DVS Wayne and Tracey Jensen, Owners 1999
12	PAWS 'N CLAWS VETERINARY CLINIC 225 N. Lemay Ave., No. 2 Fort Collins, CO 80524 970-493-6696/970-530-0699	3 10	Full veterinary services for small animals and exotics.	info@pncvets.com www.pncvets.com	Dr. Kevin Dale Schramm, DVM and Dr. Adrienne Schramm, DVM 1997

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Largest Cultural Venues

Ranked by yearly attendance



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RANK	PREV RANK	VENUE ADDRESS PHONE/FAX	TOTAL ATTENDANCE 2007	EMPLOYEES-FTE	REVENUES 2007 OPERATING BUDGET IN FISCAL YEAR 2008	HIGHLIGHTS AND MAJOR EVENTS	PERSON IN CHARGE E-MAIL WEB SITE YEAR FOUNDED
1	1	THE RANCH 5280 Arena Circle, Suite 100 Loveland, CO 80538 970-619-4000/970-619-4001	880,000 (1)	N/A N/A	N/A N/A	The Good Guys Car Show, Thunder in the Rockies and Larimer County Fair.	Bob Herrfeldt bherrfeldt@larimer.org www.larimer.org/theranch 2003
2	2	BUDWEISER EVENTS CENTER 5290 Arena Circle Loveland, CO 80538 970-619-4100/970-619-4123	455,000 (2)	N/A N/A	N/A N/A	Disney on Ice, The Wiggles Live!, Collin Raye, Bill Engvall, Harlem Globetrotters, Colorado Chill, Colorado Eagles and more.	Katie McIntyre thowell@budweisereventscenter.com www.budweisereventscenter.com 2003
3	2	FORT COLLINS REGIONAL LIBRARY DISTRICT - MAIN LIBRARY 201 Peterson St. Fort Collins, CO 80524 970-221-6526/970-221-6398	447,289	41 25	\$7,633,280 \$5,034,563	Materials and programs to meet informational and recreational needs for all ages, homebound services and computer classes.	Brenda E. Carns refdesk@fcgov.com www.fcgov.com/library 1899
4	4	FORT COLLINS REGIONAL LIBRARY DISTRICT - HARMONY LIBRARY 4616 Shields St. Fort Collins, CO 80526 970-204-8206/970-204-8444	437,000	8 45	N/A N/A	A joint-use facility with Front Range Community College that provides materials and programs, including storytimes, summer reading, music programs in the round and International Night.	Ken Draves refdesk@fcgov.com www.fcgov.com/library 1998
5	5	LOVELAND PUBLIC LIBRARY 300 N. Adams St. Loveland, CO 80537 970-962-2665/970-962-2905	405,167	15 32	N/A \$2,234,000	Summer reading program, Traveling Storyteller in the parks, preschool storytimes, book discussions and varied programming for children and adults.	Ted Schmidt goodwp@ci.loveland.co.us www.cityofloveland.org 1905
6	6	LINCOLN CENTER 417 W. Magnolia St. Fort Collins, CO 80521 970-221-6735/970-484-0424	242,449	13 60	\$2,879,000 \$3,225,000	Broadway (Cats, Aida, Stomp), dance (Ailey II) live music, comedy, film, classical music, family programming, art exhibits, and ArtWear Fashion Week.	Jill Stilwell info@fcgov.com www.lcfix.com 1978
7	7	ISLAND GROVE EVENTS CENTER 521 N. 15th Ave. Greeley, CO 80631 970-350-9392/970-353-8881	150,000	15 11	N/A N/A	Greeley Stampede, Colorado Farm Show, Sportsman Show, American Concrete & Pavement Conference, Cinco De Mayo, Weld County Fair, multiple kennel club shows and youth conferences.	Tom Welch N/A www.islandgrovepark.com 1869
8	8	UNION COLONY CIVIC CENTER 701 10th Ave. Greeley, CO 80631 970-350-9768/970-350-9475	105,000	9 60	\$900,000 \$1,500,000	Lily Tomlin, The Producers, Hairspray, Cats, Mannheim Steamroller, Amy Grant, Spirit of Christmas, Defending the Caveman, Last Comic Standing, Clifford the Big Red Dog, Alvin Ailey Dance, Riders in the Sky, Chinese Acrobats, Greeley Philharmonic, Jazz Fest, George Carlin, U.S. Air Force Band and Festival of Trees.	Mark Breimhorst mark.breimhorst@greeleygov.com www.ucstars.com 1988
9	10	CITY OF GREELEY MUSEUMS 714 Eighth St. Greeley, CO 80631 970-350-9220/970-350-9570	62,058	9 30	\$299,729 \$1,241,000	Four museums, including the Meeker Home, Plumb Farm Learning Center, Greeley History Museum, and Centennial Village. 350 events a year, museum school classes, concerts, lectures, living history festivals, archival research assistance, and changing exhibits. Regional Folklore program w/Colorado Council on the Arts.	Chris Dill chris.dill@greeleygov.com www.greeleymuseums.com 1929
10	9	LOVELAND MUSEUM/GALLERY 503 N. Lincoln Ave. Loveland, CO 80537 970-962-2410/970-962-2910	55,000	9 N/A	N/A \$865,970	Art classes for all ages, diverse programs and performances, summer concerts and outdoor art markets, poetry workshops and readings, local history exhibits, regional, national and international art exhibitions, cherry pie celebration.	Susan P. Ison ison@ci.loveland.co.us www.ci.loveland.co.us 1946
11	11	RIALTO THEATER 228 E. Fourth St. Loveland, CO 80537 970-962-2421/970-962-2422	46,518	3 2	\$195,326 \$398,500	Replacement of seats in the theater and installation of intelligent lighting system.	Jan Sawyer sawyej@ci.loveland.co.us www.cityofloveland.org 1920
12	12	FORT COLLINS MUSEUM 200 Mathews St. Fort Collins, CO 80524 970-221-6738/970-416-2236	40,000	3 8	N/A N/A	Boxelder Schoolhouse, Wild West Days and Early American Home Arts.	Cheryl Donaldson cdonaldson@fcgov.com www.fcgov.com/museum 1941

Region surveyed is Brighton, Larimer and Weld counties.
N/A-Not Available
(1) Ranch estimate. Exact 2007 number not available by press time, but is likely higher.
(2) Business Report estimate

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Ranked by attendance



The Twist

No. 1 based on no. of organization members:
Fort Collins Symphony with 875.
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RANK	COMPANY ADDRESS PHONE/FAX	ATTENDANCE 2007 ORGANIZATION MEMBERS NO. OF EMPLOYEES IN REGION	TICKET SALES \$ VALUE 2007 OPERATING BUDGET IN FISCAL 2008	FOUNDATION GRANTS 2007 REVENUES 2007	YEAR FOUNDED LOCALLY	HIGHLIGHTS AND MAJOR EVENTS	PERSON IN CHARGE E-MAIL WEB SITE
1	CULTURAL ARTS COUNCIL OF ESTES PARK 304 E. Elkhorn Ave Estes Park, CO 80517 970-586-9203/	42,687 175 1	N/A \$133,000	\$4,500 \$102,693	1990	Imagine This! - family arts festival each February, art in public places exhibition series at the Estes Park Conference Center, fine art gallery exhibit series, Thursday Night Live.	Lynda Vogel cacep@earthlink.net www.EstesArts.com
2	FORT COLLINS SYMPHONY 214 S. College Ave. Fort Collins, CO 80524 970-482-4823/970-482-4858	19,600 875 55	185,400 \$670,000	\$94,000 \$700,000	1949	Masterworks Series, Symphony in the Park, A Night of Old Black Magic, Opening Night Gala, YES! youth education series and National Young Artists competition.	N/A note@fcsymphony.org www.fcsymphony.org
3	FORT COLLINS MUSEUM OF CONTEMPORARY ART 201 S. College Ave. Fort Collins, CO 80524 970-482-2787/970-482-0804	14,992 400 5	4,930 \$365,000	N/A \$438,600	1985	Masks at MOCA and Rocky Mountain Biennial Exhibit	Marianne Lorenz info@fcmoca.org www.fcmoca.org
4	OPENSTAGE THEATRE & CO. INC. P.O. Box 617 Fort Collins, CO 80522 970-484-5237/970-482-0859	14,087 176 1	152,699 \$279,818	\$47,500 \$251,768	1973	Produces six contemporary and classical shows, plus three original and challenging works through openstage etc. Winner of The Governor's Award for Excellence in the Arts. Currently celebrating its 35th Anniversary Season.	Denise B. Freestone denisef@openstage.com www.openstage.com
5	BAS BLEU THEATRE CO. 401 Pine St. Fort Collins, CO 80524 970-498-8949/970-498-9272	13,462 0 7	118,000 \$305,000	\$52,750 \$755,795	1992	\$1.6 million funds raised toward \$3 million goal for Capital Campaign, World Premiere of "1940s Radio Christmas Carol," Raised \$30K at Annual Mardi Gras Fundraiser	Matt Strauch basbleu@basbleu.org www.basbleu.org
6	FORT JAZZ P.O. Box 858 Fort Collins, CO 80522 970-416-1414/	8,970 N/A 20	N/A N/A	N/A N/A	2004	Big Band Era and Las Vegas show style entertainment for local events, parties and fundraisers. Public events include Bas Bleu Mardi Gras Party, Poudre Valley Hospital Foundation Ball, Intercollegiate Swing Battle and Avalon Ballroom swing dances, CSU Lagoon Summer Concert Series, Loveland Foote Lagoon Summer Concert Series, Lincoln Center Terrace Concert Series, Loveland Corn Roast Festival, NewWestFest Bohemian Nights, Sweetheart City Ball, Wildfire Community Arts Center Summer Festival, Ben & Jerry's Summer Concerts, and Harmony On The Green Concert Series.	Kip Scholl fortjazz@primecom.com www.fortjazz.com
7	CANYON CONCERT BALLET 1031 Conifer St., No. 3 Fort Collins, CO 80524 970-472-4156/970-472-4158	8,300 450 25	N/A N/A	N/A \$441,258	1978	Dance performances with a full season of productions each year at the Lincoln Center, including "The Nutcracker" in December. The school offers dance training for students ages 3 and up in ballet, modern, jazz, tap and hip hop.	Kim Carter info@ccballet.org www.ccballet.org
8	GREELEY PHILHARMONIC ORCHESTRA P.O. Box 1535 Greeley, CO 80632 970-356-6406/970-352-8761	5,000 450 74	122,000 \$565,000	\$25,000 N/A	1911	The GPO's 2007-08 season will be led by new GPO conductor, Glen Cortese. The season includes 6 classical concerts, 2 Pops and 1 Family concert with exciting programming and guest artists.	Jeanette Kolokoff greeleyphil@what-wire.com www.greeleyphilharmonic.com
9	DEBUT THEATRE CO. 827 Riverside Ave. Fort Collins, CO 80524 970-224-5774/970-207-9256	4,300 260 8	N/A N/A	N/A N/A	1991	Northern Colorado's only nonprofit young persons theatre academy and acting company. Currently working on a performance of The Phantom Tollbooth.	Lee Osterhout-Kaplan debut@frii.com www.debuttheatre.org

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AUTOMOTIVE

Deals on wheels and some screaming deals out there

Pre-owned imports can put luxury ride within auto budget

By Luanne Kadlub
news@ncbr.com

When money gets tight, some of the first things to go are the luxury items — the fancy vacations, the expensive jewelry and the foreign wheels.

But if a snazzy European car is still on your wish list, don't be so quick to give up the dream. Buying pre-owned can literally knock thousands off the price tag making a posh ride comparable in price to new, mainstream vehicles.

The economy is not keeping people out of the pre-owned luxury car market, said Billy Davis, general manager of Luxury Motors of Colorado Inc. in Fort Collins. "You don't have to make six figures to buy these cars."

Although you'd be getting a car with some miles on it, you're also getting a car built to last, said Stefan Schroeder, sales and service assistant at Poudre Sports Specialists in Fort Collins.

"There are deals to be had," he said. "We have to be as competitive as we can be. Both the Internet and private sales have affected sales."

Depreciation, which takes a toll on luxury vehicles after four or five years, also helps the used-car buyer. "Nowadays there are tons of deal around," Schroeder said.

What's the appeal of a European car, be it a Mercedes, an Audi, a BMW or Porsche?

"Fit, finish and quality," Schroeder answers. "We have found these cars are more reliable as time goes on. You could spend similar money and buy a new Kia, but performance and quality won't be the same."

That he passed along his '88 BMW 325ix with 412,000 miles on to his brother is testament to these cars' durability. Now in between cars himself, he's looking to "probably pick up something fairly cheap."

A quick look at the family business' Web site indicates such a deal is indeed not out



Courtesy Luxury Motors of Colorado Inc.

FOR SALE, LIKE NEW — Northern Colorado residents no longer need six-figure incomes to own a luxury car. Some owners are finding the reliability of foreign makes offset the extra mileage of high-end, pre-owned cars.

of the realm of possibility. February listings included a 1986 Mercedes-Benz with 115,000 miles for \$11,500, a 2000 BMW 328i with 107,000 miles for \$12,900, and a little pricier, a 2005 BMW 330xi with 60,000 miles and a \$27,900 asking price.

Independent repairs reasonable

OK, but these cars are notorious for costing an arm and a leg to fix, right?

Luxury cars can be "a little more expensive" to repair, Schroeder conceded, but said potential owners should consider that "overall, they're more reliable."

One way to save when it comes to servicing post-warranty cars is to take them to independent shops, said Davis of Luxury Motors.

"We don't have to charge \$110 for an oil change for a Mercedes-Benz," he said, noting the cost is closer to \$50 at his shop.

Regular maintenance is the key to keeping the sporty Europeans running well. "I

still recommend oil changes every 3,000 to 5,000 miles," he said.

Mike Rieger, president and manager of J & M Precision Auto Service in Fort Collins, agreed that many people are under the mistaken belief that imports are expensive to fix.

"They can be, but not necessarily," he said. "Most imports are really low maintenance, for basic maintenance. If they have an actual problem they can be expensive."

Where a car is taken for service can determine how high the bill will be.

"If you go to a dealer, they tend to be pricier for parts," Rieger said.

Taking care of the car's aesthetics — that shine, that gleam — can add a few extra dollars to the total cost of maintenance.

Whether it's brand new or has a few years under its timing belt, owners will want to be careful at the car wash or avoid them altogether, said Davis, explaining that some brushes at car washes leave swirl marks in

"You don't have to make six figures to buy these cars."

Billy Davis, general manager
Luxury Motors of Colorado Inc.

the paint.

"We do recommend that you detail the car, just like regular maintenance, and put wax on when it's time, and make sure the tires are filled to the proper level," he said.

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CREW, from 9A

Crawmer, asset manager at Fort Collins-based nonprofit housing service provider Neighbor to Neighbor, had been in the commercial brokerage industry more than a dozen years when she became interested in creating a CREW chapter in Northern Colorado. She was already a member of the Denver chapter, but it didn't have a lot of participation from the northern part of the state, and thus wasn't promoting much business for her personally.

In late 2004, she set up a luncheon to gauge interest and go about the process of creating bylaws and a vision. To her surprise, 35 women showed up.

"We realized then that there was a need for this network," she recalled.

After that first meeting, however, the initial membership was only 10 women. But in the coming months that number grew to 42, and Crawmer has been especially impressed with the caliber of people involved.

"They're smart women," she says. "They are successful in what they do."

What draws those smart women is the opportunity to network with people from all facets of the industry: titles, appraisals, finance and brokerage.

"Therefore, you can network with somebody else and find out what they're doing in their business that affects your business," Crawmer explained.

Most networks are more job-specific, but having a broad-based commercial real estate network allows women to actually do business with other women in the network.

Connections make the difference

For Rebecca Dixon, those connections have made all the difference.

Dixon, an appraiser with Windsor, Shannon and Associates in Fort Collins, says joining CREW was one of the best things she's done for her career.

"It's almost impossible to describe," she said of the impact. "Getting to know other women in the industry, and discussing how to resolve [problems] in an environment where you have support and understanding is unbelievably valuable."

As an appraiser, Dixon spends a lot of time calling brokers and bankers asking them to confirm sales, which means she's asking them to give her their time and energy when they're not getting anything back. That sale is done. They've moved on, and she wants them to pull the file and spend 20 minutes talking about it.

Just being able to call someone up and say, "I met you at CREW," has made that part of her job much easier.

"It's unbelievable how much more the door opens when they understand that you too are a woman trying to work in a man's world," Dixon said.

Crawmer thinks the keys to success in business are relationships, knowledge and resources, which is why an organization that provides networking opportunities, educational seminars and leadership training has been so well received.

Last year, Ryan Schaefer of Chrisland Inc. participated in a panel discussion for CREW about large regional projects, including his company's master-planned, mixed-use development, 2534. Schaefer says CREW allows a cross-section of high caliber professionals to network on a regu-

"We realized then that there was a need for this network."

Julia Crawmer, asset manager
Neighbor to Neighbor

lar basis.

"CREW is moving away from a traditional women's organization to try to bring in more males," he said.

He's been impressed to see the interaction between top level executives and those just starting out at CREW events. He says real estate is not the good old boys' club it was decades ago, and he expects that the local CREW chapter will attract male members.

Bit of the old boys

Dixon still sees a little bit of the old boys' club.

"Men know men and they work together. When a banker needs an appraisal, he's going to call his appraiser buddy that he knows and has worked with before. It's been very difficult for women to break through and be considered at the same level as men in the same field," she said. "I don't think it's like that as much. Women are making inroads in a lot of ways, but I think it is one

of the last industries for women to really break through that wall."

Even in the last few years, when Dixon took her first job as an appraiser, her employer told her he was reluctant to hire her because she was a woman. He said it wouldn't be safe for her to drive out to properties to do appraisals.

"The mentality that maybe I couldn't do it because I had to meet strangers is kind of ridiculous," she said. "I'm a capable, confident woman. It's not like I'm inspecting properties at 9 o'clock at night in downtown Denver."

CREW let Dixon commiserate with other women about that kind of discrimination, but by far the most valuable lesson she's learned from her peers has been how to negotiate salaries.

"Women take what's offered," she said. "Just learning you do need to negotiate and understanding how to ask for what you deserve has been very helpful."

As community affairs and outreach director on the board of directors of CREW, Dixon now is involved in mentoring youth and introducing high school girls to the real estate industry, girls who won't have to wait as long to learn the same business lessons.

"Sometimes women just need support of other women," Crawmer said. "We have the same issues of balance, health and life that are similar to each other, that would differ from a male perspective. There's nothing's wrong with that."

"We encourage talents, share personal successes, and we also create the ability for our members to showcase the companies they work for," she added. "We've had people within CREW get jobs based on the network of us sticking together."

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CHAMPION, from 3A

Chamberlain has not been passive about expansion. "I had to solicit every deal I've ever got," he said.

After moving to Northern Colorado from Phoenix 12 years ago, he hit the pavement to meet the local dealers and let them know that he is always interested in a deal. His long-term plan of "getting my hat into the ring first" is paying off at a time when the industry is going through major consolidation.

National consolidation

As large multistate operations have scooped up locally owned franchises across the country in the past few years, Chamberlain said Denver dealerships have become acquisition targets. AutoNation Inc., a publicly traded company, operates 28 dealership locations in the Denver metro area under the Go brand. Altogether, the company claims 245 dealership locations in 16 states. It even operates under the branch name Champion in Texas.

On a slightly smaller scale, publicly traded Lithia operates 97 dealerships in 13 states. The company's presence in Colorado includes four locations in the Denver area, one in Colorado Springs and two in Fort Collins — a Chrysler Dodge Jeep outlet and a Hyundai store.

Chamberlain feels that Northern Colorado has been somewhat sheltered from the consolidations but that, as a secondary market, the next 10 years might prove different.

Chamberlain's expansion has not been focused just in the Northern Colorado market, but has taken some unexpected turns.

In early March, Chamberlain opened the Boulder Kia dealership on property that had previously been home to an AutoNation Ford dealership. Chamberlain purchased the Ford franchise three years ago and sold it shortly afterward. However, the new owner struggled and sold the dealership back to Ford Motor Co. in January.

That left Chamberlain stuck with a large open property in the middle of Boulder with no immediate plans for occupancy.

"When the deal happened with the Ford dealership, I had nothing lined up," he said.

However, he was able to close the deal with Kia shortly after the car company contacted him. Altogether, the site was closed for a little less than a month.

Chamberlain had an inside track to the quick deal with Kia — he has operated the Kia dealership in Greeley for 10 years, and will soon move it to Iron Mountain.

"I was one of their first dealers," he said.

He actually sold the Greeley dealership around five years ago, but bought it back a

Car sales rolling along

Auto sales in Northern Colorado seem to be faring better than other sectors of the local economy. According to the latest data available, new and used car sales through the third quarter of 2007 were up 11.8 percent in Northern Colorado compared to the same period in 2006. Through the third quarter, Northern Colorado reported \$906.4 million in auto sales. New registrations of vehicles in Larimer and Weld counties increased slightly year over year, and January 2008 registrations were up 13 percent compared to January 2007.

SOURCE: COLORADO DEPARTMENT OF REVENUE

few years later because he missed the line, he said.

Expanding regionally

Ford has been looking to streamline dealerships carrying its line, which has resulted in a greater regional presence for another local dealer. Last fall, Fort Collins-based Spradley-Barr purchased two Greeley dealerships: Garnsey and Wheeler Ford and the Lincoln Mercury dealership of Ehrlich Motors.

"Ford Motor Co. wanted to consolidate," said Scott Ehrlich, of his reason for selling the Lincoln Mercury franchise. Ehrlich Motors continues to sell Subaru, Toyota, Nissan and Volkswagen vehicles in Greeley. And, after selling its Lincoln Mercury line, Ehrlich Motors completed a purchase of its own.

In January, the company closed on a purchase of Holloway Chevrolet Buick Toyota in Sterling. The sale ended more than 50 years of family ownership.

"For us, it was an opportunity to expand our relationship with Toyota," Ehrlich explained.

The plan is to keep the Holloway name on the dealership, which "saw great results" in February, "so we're encouraged by that," Ehrlich said.

Great results might abound in the region. Chamberlain feels that Northern Colorado is actually starting to come out of an economic slowdown. Case in point: He had four empty lots in Greeley after moving his holdings to Iron Mountain. He recently sold two of them, has a letter of intent on another and recently began getting inquiries for the other.

"They sat there a long time, and all of a sudden there's been a lot of activity," he said.

Ehrlich agrees that the industry seems to be healthy despite economic issues in other segments.

"People always need their cars," he said.

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ExecStyle

Chef cooks, then sings after supper at historic Ristorante Damosso

The route Piero Damosso followed from Turino, Italia, to **Ristorante Damosso** in Loveland, Colo., has been a circuitous one.

"I was first a butcher in Italy," said Damosso. "That was the family business. But I am also a musician. My five-piece band toured in East Asia, playing in nightclubs. In Bangkok, I met a girl from New Zealand. We got married and moved there."



STEPPING OUT
Jane D. Albritton

It was in New Zealand that Damosso figured out a restaurant formula that tapped into his experience — "We butchers know how to cook meat. A big advantage." — his virtuosity with pasta learned from his mother and his need to sing. Fast forward to Loveland, 2007.

"When my son Anson came to Colorado to ski, he met a girl and got mar-

Local history lesson

The sign outside Ristorante Damosso identifies the building at 1120 Lincoln Ave. in Loveland as The McKee House. Catherine and Albert DeGroat built that house in 1910 on land purchased from the McKee family. Others lived there after the DeGroats, but Ella and John Sisk lived there the longest, from 1921 to 1946. In 2003, owners Janet and Jerry Limbeck and Frank C. Szymanski applied for and received the designation as a Loveland Historic Register landmark property.

ried," Damosso said. "I had moved back to Italy, but after a couple of years I got tired of the Italian politics and moved to Loveland where my son lives. That was about 15 months ago."

Their search to find a good location for a restaurant was not going well, and it was quite by accident that Damosso and his son came across the historic Victorian-style historic home at 1120 Lincoln Ave. in Loveland.

"We were looking for some equipment for the kitchen. There had been a breakfast and lunch place (Sweet Rosie's Too), but it was gone," Damosso said. "I fell in love with the building."

Historic buildings, for all their charm, will test the devotion of those who would embrace them for love and tax credits —

See EXEC STYLE, 27A



Michael D. Wailes, Northern Colorado Business Report

"WHEN THE MOON..." — Piero Damosso combines two of his loves — cooking and singing — at Ristorante Damosso in Loveland. When Damosso is done cooking for the evening guests can stay and listen or get up and sing karaoke-style along with him.

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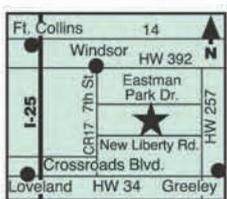


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STEPPING OUT, from 25A

just ask Tian Lu of **Lulu Asian Bistro** in downtown Fort Collins or the folks who coaxed a **Noodles & Co.** into the historic building at the corner of College Avenue and Laurel Street.

Damosso and son worked from February to May last year transforming the historic DeGroat-Sisk House into a ristorante serving Northern Italian specialties to Northern Colorado diners.

"I was working day and night," Damosso said. "And it was cold. We painted. We redid the kitchen. We did the floors."

And then it was showtime, staged by one chef, one server (who will never ask "is everything OK so far?") and, if diners will just hang around long enough, a singer who bears an uncanny resemblance to the chef sans toque.

"People love the food here, but they keep coming because they want to have a good time," Damosso said. "It will probably take a little time to get people coming in later so I can finish cooking. Sometimes people come in at 5:30 for dinner, and then they're gone by 6:30. In Italy, nobody goes out before 10. Before eating, you walk and window-shop. Then you enjoy a long meal and good conversation. Then you might sing."

It is certainly a vain hope that even the dedicated foodies of Northern Colorado will ever start dinner at 10 p.m., but Damosso has seen his regulars coming progressively later.

Why? Because they want to get up and sing karaoke-style with Piero Damosso or just listen to the music while sipping a chilled limoncello.

For reservations, call 970-667-3678. And on the weekends, book late, bring all your friends and stay for a song.



Clarion calls on Greeley

As of Feb. 20, the benighted Regency Hotel in Greeley has a new owner: Penta Properties based in San Jose, Calif. It will be renamed the **Clarion Hotel and Conference Center**.

According to Weld County records, the property was sold for \$4 million to Penta Greeley LLC. But that initial investment represents what appears to be only a starting point in a plan to completely renovate and offer four-star service at a three-star hotel.

"The potential for this hotel is great," said Scott Holmes, the new Clarion's new manager, recently of the **Stanley Hotel** in Estes Park. "First we will open our restaurant. That will happen very soon. By the end of this spring we will have our sleeping rooms renovated, and by June or July of this year the full renovation of the hotel will be complete."

Holmes has already hired two food-service veterans he knew from the Stanley to reestablish the restaurant a real asset for the city.

"Heather Scott will be our food and beverage manager, and Karen Shaw will manage catering and events," he said.

As for the restaurant itself, it will reflect the ties the hotel has to the community with memorabilia from the Greeley Stampede and University of Northern Colorado.

"We will serve American cuisine in a sports-bar atmosphere," he said. "We want it to be a community place. Right now we're kicking around names. Maybe something like The Den. A place for bears." Stay tuned.



New magazine for Front Range foodies

Edible Front Range Magazine, among the newest additions to the food force that is Edible Communities, will publish its first issue in April. A quarterly covering all things locally grown, raised, made and harvested in Colorado, the magazine belongs to a family of publications dedicated to locally grown foods and those who produce them, not to mention, those who eat them, across the country.

"The first magazine was **Edible Ojai**," said Lynne Eppel, editor and co-publisher with Mark Wong. "It was first published in Ojai, Calif., in 2004 by two women. Then a couple in Cape Cod saw the magazine, and said, 'We want to do that, too.'"

Eppel explained that from there the concept bloomed with the founders

establishing Edible Communities as a means to franchise the name; experienced publishers know it's easier to go local many times than to go national once. The Edibles got a big serving of exposure when the *New York Times* wrote about them in August.

Counting Edible Front Range, there are now 28 magazines in the franchise, including Edible Aspen, the only one of the bunch printed on coated stock throughout. For further information, go to www.ediblefrontrange.com.



Restaurant sales not on a diet

Nobody seems to have told the restaurant industry in Colorado that the economy is on a diet. The data show that restaurant industry sales in the third quarter

2007 increased 8.3 percent, to about \$2.11 billion, over third quarter last year. Sales for the entire United States increased 5.6 percent, to \$115.6 billion, over the same period. What's more, all the counties studied showed positive increases over the same quarter in 2006.

Larimer County registered an increase of 8.2 percent, from roughly \$116 million to well over \$125 million. While Weld County showed increased sales of only 2.9 percent, from \$54 million to nearly \$56 million, up is up. As a point of reference, Adams County topped the state charts with an increase of 10.5 percent.

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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Courtesy First National Bank of Omaha

BEING KOI – Vickie Miller, vice president of First National Bank of Omaha's retail distribution group, dips her toes into the virtual koi pond. The pond directs customers to interactive kiosks for information on specific products and services.

BANKING, from 7A

Shadow Lake Towne Center boasts a virtual koi pond that directs incoming customers to interactive banking kiosks; iris-scanning safe-deposit box access; Wi-Fi Internet; a "super ATM" machine; and a gourmet coffee bar, among other new amenities.

"The response has been really strong," said Kevin Langin, the bank's director of public relations.

Langin said many of the new services are particularly focused on small business customers. The "super ATM" allows bank customers to deposit cash and checks at the machine, which in turn print a receipt with images of the checks printed

on the receipt. Additionally, a dedicated business center is available for customers who might need to work on a computer or use fax and copy machines, all at no cost.

Langin, who calls the new model "destination banking," said that if the branch proves successful it could be rolled out among other banks in the First National of Nebraska network. Driscoll, for his part, said he isn't very familiar with the new concept yet, but would likely learn more about it in the near future.

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.

CHASE, from 3A

in South Dakota and two in Wisconsin, has invested about \$120 million in 15 assisted- and independent-living centers in six states, and has a commercial real estate portfolio valued at about \$40 million.

"The business for benevolence concept is catching on everywhere," Rasic said. "If you look at Yahoo!, Google, Microsoft with Bill Gates, and Oprah Winfrey, you see successful business men and women using their resources to improve conditions in the world."

Ty Notestein said the Chase sale offered some stability to the downtown Greeley office market at a time when vacancies are plaguing the district. Drew Notestein said the partnership was encouraged by the keen interest in the property when they put it on the market last year.

"I was kind of surprised how much interest there was in the Chase building," he said. "We had about 10 letters of intent, and then whittled them down before settling on the deal with Bethesda. We're all pretty excited to have the Bethesda group here as part of downtown."

Fort Collins presence

Bethesda also has a presence in Fort Collins, having built the Collinwood assisted-living community on Lemay Avenue south of Harmony Road, and with plans for a neighborhood retail center adjacent to it in the development review process.

The sale of the Chase building sets up a possible 1031 transaction, named after the Internal Revenue Service rule that provides tax incentives for re-investing proceeds from a sale in other commercial properties, Ty Notestein said.

"We all think that there's a huge potential downtown."

Ty Notestein, partner
Thomas & Tyler LLC

"If we do that, we're looking to stay focused on downtown Greeley," he said. "We all think that there's a huge potential downtown. We're sensing that the university is going to become more committed to community involvement, and will have more of a role to play in downtown Greeley. We're seeing that at the top, with Kay Norton," he said, referring to the president of the University of Northern Colorado.

Rasic said his group bought the building with the intention of holding it as a long-term investment.

"We're not the 'buy-it, flip-it' types," Rasic said. "We have experience and investment in Northern Colorado already, and it seems attractive to us to have a class 'A' product in the Greeley market. We're happy with this building because it has presence, and because the previous owners had done so much to stabilize it and upgrade it."

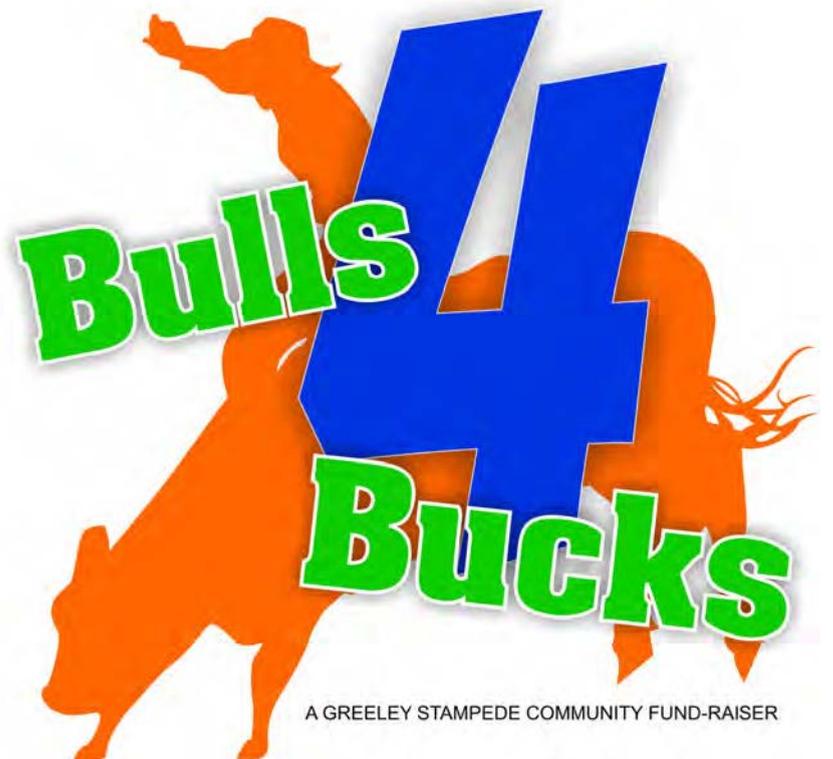
The Notestines said they and Tointon had invested about \$1.5 million in upgrades to the Chase building during their term of ownership.

Bulls 4 Bucks

Raise \$4 for every rodeo ticket sold

The Greeley Stampede is committed to supporting the community through various events and charities. This year, the Greeley Stampede is offering civic groups a chance to raise money for their organization or charity through the **Bulls 4 Bucks** program. Organizations & charities can sell 2008 Stampede Pro Rodeo and Bulls & Broncs tickets, with \$4 per ticket being donated back to their organization or charity. Purchasing these tickets will support your organization or charity and the community's largest event, the Greeley Stampede.

Contact Dave Jones for questions or to apply for the **Bulls 4 Bucks** fund raising program by calling 1-800-982-BULL or email djones@GreeleyStampede.org.



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BANKS, from 1A

the overall numbers.

For example, the \$30.2 million or the \$45 million in OREO — up from \$12.9 million at the end of 2006 — came from one institution, Greeley-based New Frontier Bank. As detailed in a Feb. 29 *Business Report* story, the bank took possession of a Montrose golf course and surrounding residential community, adding \$24 million to its OREO.

When New Frontier's OREO is excluded, Northern Colorado banks recorded a 14 percent increase in that area. Compared to the national increase of 85.3 percent for the year, Northern Colorado banks aren't faring too badly. Statewide, OREO increased 57.3 percent for all Colorado-based banks. Without New Frontier's OREO, the increase was 17.79 percent.

Another outlier is Centennial Bank of the West — now merged with Guaranty Bank and Trust of Denver — which reported a \$145.87 million loss for 2007. All of the loss is attributable to a \$148.7 million decrease in goodwill.

"The goodwill impairment charge is an accounting entry," explained Centennial Bank Holdings CFO Paul Taylor, meaning it is a non-cash charge. He said that the charge does not impact the bank's operations, liquidity or health; it actually makes it healthier by increasing the ratio of tangible assets.

Goodwill can inflate as a result of acquisition, when the amount paid above the target's tangible booked value becomes goodwill. Centennial Bank of the West was the first of six banks acquired in less than two years under the Centennial Bank Holdings umbrella.

Stock prices down

Acquisition is not the only factor that can impact goodwill, however. Stock prices for banks — both publicly and privately placed — can impact goodwill by changing the perceived value of the institution.

"All bank stock prices have fallen dramatically," Taylor said. "A lot of banks are writing down goodwill."

Centennial Bank Holdings launched its initial public offering in October 2005 for around \$12. It has since declined, trading close to \$10 at the start of 2007 and ending the year near \$5.50.

Taylor said that Centennial was historically a fast-growing bank. In a down time, fast-growing banks often find themselves saddled with troublesome loans. In the third quarter, Centennial Bank of the West sold a portfolio of nonperforming and other classified loans. The loans held a value of \$47.9 million prior to the sale, but were let go for \$31.4 million.

"This loan sale is an important step in the overall strategic repositioning of Centennial Bank Holdings. We began this effort in the first quarter of last year with a plan to improve profitability and reduce overall enterprise risk," said Dan Quinn, president and CEO of Centennial Bank Holdings, in a prepared statement announcing the sale.

Quinn added that most of the loans sold were in Northern Colorado real estate, an area with a "higher concentration of loan risk for the company."

The sale also aimed to reduce the company's exposure to construction and land development loans. As of the third quarter, Centennial Bank Holdings had decreased that portfolio by \$137 million since the start of the year — to 16 percent of the total portfolio down from 22 percent.

Centennial Bank Holdings began the process of fixing potential problem loans early, relative to the rest of the market. By the time the bank had packaged assets that needed to be sold, the market was not saturated with such deals.

Taylor anticipates that the rest of this year will be much of the same, with the region seeing the impact of current economic times.

"I think 2008 will be a pretty tough year for banks," he said. "The residential housing market, particularly in Northern Colorado, has really taken a hit."

Some steady growth

But not all of the region's institutions are feeling the impact of the slowed economy.

Even without Centennial Bank of the West's loss, the region's banks saw an 11.7 percent decline in net income compared to 2006. But half of Northern Colorado's banks reported a net income increase, and many of those have demonstrated steady growth patterns during the past several years.

"We take great pride in taking care of our customer and part of that is counseling," said Leroy Leavitt, president of Greeley-based New West Bank. "It's a lot easier to get your name on the debt than to get your name off."

Leavitt explained that New West advises and works with its customers about making prudent financial decisions prior to loaning them money. When money is easy to come by, decisions can be made quickly and loans can turn sour.

While that might not have translated into explosive growth, New West's philosophy seems to be paying off. The bank reported \$806,000 in net income — up from \$761,000 last year — and grew its staff by more than 20 percent. The bank could see continued growth, even with a down-

FAIR FINANCIALS — The Northern Colorado banking industry appears to have fared well, so far, with a few exceptions. After excluding data from a couple of institutions with extraordinary circumstances, the region's banks have seen reasonable increases in non-accrual assets and other real estate owned (OREO) and only a slight decrease in net income. The following chart shows the percentage growth from Dec. 31, 2006 to Dec. 31, 2007 in various financial categories:

	Assets	Net loans and leases	OREO*	Non-accrual*	Net income**
Northern Colorado	10.7%	14.9%	14%	2.8%	-11.7%
Colorado	15%	14.3%	17.79%	38%	-2.2%
United States	10%	9%	85.3%	124.6%	-23.7%

* GREELEY-BASED NEW FRONTIER BANK'S OREO OF \$30.2 MILLION AND NON-ACCRUAL OF \$18.78 MILLION IS EXCLUDED FROM NORTHERN COLORADO AND COLORADO GROWTH AS AN OUTLIER.

** FORT COLLINS-BASED CENTENNIAL BANK OF THE WEST'S NET LOSS OF \$145.86 MILLION IS EXCLUDED FROM NORTHERN COLORADO AND COLORADO GROWTH AS AN OUTLIER.

SOURCE: FDIC

turn in the economy.

"We're seeing more loan opportunities than in the past," Leavitt said. One reason could be that banks facing liquidity or loan quality issues are now pulling back on lending. Leavitt feels that it is the bank's good reputation that is drawing more customers to it.

"We forecasted a normal growth rate and have exceeded that so far in the first two months," he said.

National picture bleak

The industry, in general, could definitely be in for some tough times during the coming year. If the state and regional economy follow behind the national economy, banking will likely be somewhat bleak in 2008.

Nationally, net income was down 27.4 percent, ending a streak of six consecutive years of record earnings. The FDIC also reported that bank earnings for the fourth quarter of 2007 were at the lowest level since the fourth quarter of 1991. Most of the year's income decline can be attributed to a handful of very large institutions.

"Weakness in the housing sector and the credit squeeze in financial markets made it a very challenging time for many institutions. And we can expect these problems to continue in 2008," said FDIC Chairman Sheila Bair, in a statement announcing year-end results. She added that most banks are "so far successfully coping with the challenges they face."

Some of them, but not all of them, are coping. The industry already saw its second

failure of the year. On March 7, Hume Bank of Hume, Mo. was closed and the FDIC named receiver. Another Missouri bank, Douglass National Bank of Kansas City, was closed in January. Last year, the industry experienced three failures — the first since 2004.

Blair pointed out that the industry started out the year healthy, overall — 99 percent of insured institutions were well-capitalized at the end of 2007 and nearly 90 percent were profitable for the year.

At the same time, the nation's banks saw the average return on assets fall to 0.86 percent, compared to 1.28 percent a year earlier. Total non-current loans increased \$26.9 billion during the fourth quarter, the largest percentage increase in a single quarter in the 24 years data are available.

Much like Northern Colorado's data, outliers impacted the statistics. Eight institutions accounted for half of the total increase in non-current loans in the fourth quarter, but non-current loans were up at half of all insured institutions.

"A key issue that we'll be focusing on in the months ahead is asset quality. The rising trend in non-current loans indicates that write-offs and loss provisions will likely remain high for the near future," Bair said. "We'll also need to keep a close eye as we've been doing for a number of months on loan portfolios other than housing, including commercial real estate, credit cards and small business. All of these are showing signs of stress as housing market weakness continues."



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Glenn Wilson, Fort Collins plant manager
Anheuser Busch Brewing Co.

BEER, from 1A

Fort Collins was by no means a foregone conclusion.

Growth fears raised

Anheuser-Busch's announcement in May 1982 it was considering the Fort Collins area for its 11th brewery came at a pivotal moment in what would become a long-running debate over growth and whether it was good or bad for a community with a population at that time of about 75,000.

Fears were raised about the brewery's impact on the region's water supplies, air quality, government services and even its potential impact on youth because of its alcohol-based products.

For a brief time, it appeared Greeley

might have the inside track on landing the brewery, with a parcel of land west of the former Hewlett-Packard Co. building being eyed by A-B. But — as the story goes — the owner of the property would not relinquish the mineral rights that went with the land.

That scotched the deal, and A-B decided to build the \$400 million brewery on an 1,130-acre site north of Fort Collins, between Interstate 25 on the east and a railroad line running through the property on the west.

But first there were many details to nail down, and the city was treading in unfamiliar territory as it courted the industry giant.

"We realized we didn't even know how to do a plan-check fee for something that exorbitant," said Linda Hopkins, now a local real estate agent who was an assistant to City Manager John Arnold at the time.

Arnold, who served as city manager

from 1978 to 1985, is now retired from government work and living in Topeka, Kan. He told the *Business Report* he enjoyed the negotiations with A-B officials, who he referred to as "quality guys."

"They were tough negotiators, but it was fair," he said. "At our first meeting, they asked if we had enough water and I said we've got plenty of water, and they asked if we would have a problem with a union shop and I said no. Those were the two initial qualifying actions."

Coal choice discarded

Deals were struck regarding wastewater treatment — the city's Drake facility was expanded and modified primarily with A-B funding — interchange improvements and electricity. But community concerns about the brewery, particularly its intention to burn coal as part of its manufacturing process, brought together a citizens group called the Quality of Life Coalition to oppose it.

"That's what really set people off," recalled Tim Johnson, one of the group's leaders. "I think the key elements we looked at was assessing the costs to air and water quality, among other issues."

When the Fort Collins Chamber said it would oppose a coal-fired brewery, A-B backed away from that idea and decided to burn natural gas instead. An election on whether the city should annex the A-B site — then about three miles outside city limits — was held in May 1984 and the measure passed by a 54-46 margin.

A-B broke ground on the project in September and three and a half years later was producing beer.

Johnson said one good thing that came out of the A-B debate was the creation of the city's Natural Resources Board, where he served as one of its original members.

"Because we raised so many issues, the council established the Natural Resources Board," he said. "I think we've grown as a community, and with the Natural Resources Board we are a much richer community than we were then."

Hopkins said the episode highlighted the city's strong environmental ethic and desire to make sure growth was quality and a good thing for the region.

"People would say, 'How dare you have an election on whether a Fortune 500 company would come to your town,' and I'd say, 'That's just Fort Collins,'" she said. "And in the end I think it was probably the best deal for everybody."

No water issue

For a company that has water as the main ingredient in its product, there was probably no other issue that was as pivotal to A-B deciding on Fort Collins for a brewery site. While water at the time was fairly plentiful, Arnold said the city made it clear A-B would have to bring its own water to the deal.

"We said we'll negotiate on about anything but we can't negotiate on water — you'll have to acquire it from the area," he said.

Dennis Bode, water resources manager for the city's utilities department, said A-B purchased raw water rights from farmers and water suppliers in the area to satisfy their projected production needs.

"They've turned over more than enough to cover their current production," he said.

A-B plant manager Wilson said the brewery is not constrained by water and is capable of expanding its production even beyond plant expansions that took place in 1990, 1997 and 2003.

"If people want to drink more of our products, we can make it," he said. "Water's

See BEER, 31A

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HANGING OUT

Mic the Dalmatian, who completes the carriage team at the A-B brewery in Fort Collins, greets a visitor from his pen between those of his giant Clydesdale neighbors.

Photo by Steve Porter, Northern Colorado Business Report
TIMELINE SOURCE: CITY OF FORT COLLINS RECORDS



BEER, from 30A

not a limiting factor at all.”

Pete Webb, whose public relations firm represented A-B at the time of its courting with the city and remained so for the next 14 years, has two favorite memories of those early days. Webb remembers the day a group of real estate agents and others gathered at the site and tried to envision how a tract of farmland would someday be humming with activity.

“It’s changed substantially over the years, but they had a very good idea how it would all fit together,” he said.

Webb’s other favorite memory is of the brewery’s dedication day in 1988.

“We had everyone assembled and the Clydesdale wagon came up from one end of the brewery,” he said. “(Company CEO) August Busch III was at the reins with Gov. (Roy) Romer sitting next to him, and that really said that (the brewery) was going to be a part of the Colorado community.”



Steve Porter, Northern Colorado Business Report

BILLIONS OF BOTTLES – Anheuser-Busch employee Sharon Ohmann cleans around a bottling line where billions of bottles of Budweiser products have been produced since the brewery opened in March 1988.



Steve Porter, Northern Colorado Business Report

BIG BOY – Slash, a 12-year-old, 2,200-pound Clydesdale, is shown with Joe Ortega, supervisor of A-B’s Clydesdale team at the brewery’s visitor center. The Clydesdales have come to symbolize the Budweiser brand.

FROM THE ARCHIVES

Find related stories in the *Northern Colorado Business Report* archives at ncbcr.com:

- “Area reaps rewards of huge A-B plant,” 6/1/1997
- “Anheuser-Busch slakes growing thirst,” 6/29/2001
- “Owens-Illinois chooses Windsor for bottling plant,” 9/16/2003
- “Anheuser-Busch brews up employee wellness program,” 7/6/2007

A-B ECONOMICS, from 1A

supplies A-B beer to an eight-state area.

The brewery and its visitor center have also become a tourist draw, with an estimated 95,000 people taking the tour each year. A-B is also a major contributor to community causes and made a large donation to the Larimer County Fairgrounds Complex, where the Budweiser Events Center is now the region’s premier concert and event facility.

Anheuser-Busch has become a national industry leader in environmental causes, and the A-B brewery is taking a strong stance locally. Plant manager Glenn Wilson points to A-B’s commitment to reducing its water use — down by 25 percent from 2002 to 2006 — as one example, along with a dedication to recycling that is astounding.

“We now recycle 99.6 percent of everything that comes into the plant,” he said. “Our goal is to avoid sending anything to

the landfill.”

Those who have watched A-B over the years say it is a model of good corporate citizenship.

“They’ve absolutely proven themselves above and beyond most other employers and have stayed pretty quiet about it,” said Maury Dobbie, president and CEO of the Northern Colorado Economic Development Corp.

Dobbie said A-B’s environmental stance is especially admirable. “That’s pretty impressive and it shows leadership and that’s what we need in our area.”

Linda Hopkins, a former city official and now real estate agent with The Group Inc., said A-B has made a significant economic impact.

“I think the spinoffs have been very agreeable,” she said. “They did what they said they were going to do. What more could you ask for?”

John Arnold, Fort Collins’ city manager who helped seal the deal with A-B, said the

“They’ve absolutely proven themselves.”

Maury Dobbie, president and CEO
Northern Colorado
Economic Development Corp.

last 20 years are a testament to the fact that the city made the right decision.

“I can’t imagine anybody who would think it wasn’t,” he said. “I think it’s made for a lot stronger economy, and the contributions they’ve made beyond the jobs and purchasing of supplies has just been tremendous.”

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POWERTECH, from 3A

Northern Colorado," Musgrave wrote in a Feb. 28 letter to Larimer County commissioners. "This process has the potential to contaminate the underground aquifers that our families, communities and agricultural producers rely upon for clean, safe water."



KEFALAS

Chorus of opposition

Joining Musgrave in opposing the project are a chorus of citizen groups, Larimer County and Colorado medical societies, Fort Collins city council, the Town of Timnath, the *Greeley Tribune* and *Fort Collins Coloradoan* editorial boards and a bipartisan group of area legislators who are carrying bills aimed at ensuring groundwater protection.

One Larimer County commissioner, Randy Eubanks, is attempting to get the three-member commission to support a resolution against the Powertech project.

"I just think it's a giant step backward," Eubanks said. "It completely conflicts with what we're trying to do here in Northern Colorado as far as fitting our image as a clean-energy region."

Eubanks noted the Musgrave letter as an example of bipartisan opposition to the mining proposal.

"There doesn't seem to be a partisan air to it," he said. "The risks are simply too great to the water in our region."

Responding to the increasing area sentiment against uranium mining, Powertech's Clement said he believes it's all premature given the fact that the company doesn't plan to submit any mining applications to the state until at least late this year.

"Until the application is created, we won't have a full proposal," he said. "I think after that they can review that proposal and they can decide. But I think it's a little bit early in the process to develop any kind of position on it."

One group that opposed the project almost from its inception is Citizens Against Resource Destruction, or CARD. The group at first was made up of people living near the proposed mining site but has since grown to include a wide cross-section of people from across the region.

John Schreck, a local businessman, joined CARD and later formed GUARD, or Groups United Against Resource Destruction. Schreck said that group is focused on raising money to fight Powertech and others who would seek to

mine uranium in the region.

"The purpose of GUARD is really to provide the necessary resources for the other organizations involved in protecting Colorado's resources," he said.

The newer group recently announced its intention to raise \$500,000 by autumn to stop the Powertech project.

"We truly believe there are at least 100,000 people out there who do care about Northern Colorado's resources," he said. "We know that's what it's going to take to fight what's before us."

Under siege?

In response to increasing local concerns over the Powertech proposal, Northern Colorado state legislators John Kefalas, Randy Fischer, Steve Johnson and Bob Bacon are sponsoring House Bill 08-1161, which aims to protect the state's groundwater supplies and public health from potentially adverse mining activities.

The bill — along with a companion bill, HB 08-1165 — was initially blasted by the mining industry as being too prohibitive regarding mining and exploration.

"The sponsors of the bills did not consult with the mining industry prior to introducing them," said Stuart Sanderson, president of the 700-member Colorado Mining Association. "We were not part of that dialogue."

Fort Collins Democratic Reps. Kefalas and Fischer met with Powertech and mining officials on Feb. 5 and agreed to make some amendments to the original bills. Kefalas said the meeting was productive and resulted in a better bill that still meets its original intent of protecting groundwater resources.

"We have found a lot of common ground," he said. "But what we're not going to change is that there must be a good strong reclamation plan and that they can restore the ground water to a pre-mining level or better. Our position from the very beginning — and what we're trying to put into law and statute — is to have very specific language that requires them to prove that."

Sanderson agrees that efforts have been made to include the mining industry in crafting the bills but said the end result appears to be the same.

"Although we have participated as constructively as we could in very belated circumstances, we still oppose both bills," he said.

Sanderson said there is a feeling in the Colorado mining industry that it's in the crosshairs at the moment.

"Do we feel we're generally under siege? I think there are definitely elements out there that are opposed to any and all resource development," he said.



Steve Porter, Northern Colorado Business Report

CENTER OF CONTROVERSY — A field crew drills test holes last summer at Powertech Uranium (USA)'s Centennial uranium site a few miles west of Nunn in Weld County. Opposition to the proposed project has swelled and bills designed to protect groundwater have been introduced in the state legislature.

Bills would protect environment, give local mining control

DENVER — If approved, House Bills 1161 and 1165 would dramatically change the mining landscape in Colorado.

The bills have bipartisan sponsorship, including Democrats Rep. John Kefalas, Rep. Randy Fischer and Sen. Bob Bacon and Republican Sen. Steve Johnson.

HB 08-1161 has been moving through the House side of the legislature and was expected to be brought to a floor debate during the week of March 10, after the *Business Report* went to press.

Kefalas said he believes an amended version of the bill, which passed out of the House Agriculture, Livestock and Natural Resources Committee on Feb. 20 on an 11-to-2 vote, has a good chance of becoming law.

"Nothing is ever a slam-dunk, but the current version is very different from the original and has been crafted based on input from industry folks," he said.

The latest version of HB1161 would require the state's mined land reclamation board to deny an application for in-situ leach mining if the applicant "fails to demonstrate that reclamation can and will be accomplished" or if the applicant cannot submit "competent evidence of at least five similar mining operations that did not result in groundwater contamination."

The bill also calls for all uranium extraction operations using in-situ leach mining to "restore all

affected groundwater ... to pre-mining baseline water quality or better ..."

A companion bill, HB1165, has mostly Democratic sponsorship but does include Rep. Marsha Loooper, R-El Paso County. The bill would require the mined land reclamation board to "take human health and environmental risks into consideration in the permitting process."

More controversially, the bill would allow local governments to prohibit mining activities in their jurisdiction and make mineral prospecting a matter of public record with the exclusion of "information relating to the location, size or nature of the ore deposit."

Kefalas said HB1165 is waiting until the fate of HB1161 is decided, but he believes the mining industry can be persuaded to accept it, particularly the local control aspect.

"Our belief is that counties and other jurisdictions should have a say in this because it affects them most directly," he said.

Powertech (USA) President Richard Clement said he did not object to the bills as they are presently crafted.

"I think the original bills were of that nature, but there were a number of industry proposals put forward that I think make them better and more acceptable," he said. "I don't think there's anything there that would be a potential death knell to in-situ."

— Steve Porter



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COMMENTARY

EDITORIAL

AVA Solar shows business needs do trump other factors

Fort Collins and Colorado State University officials will find it hard to see a silver lining anywhere around the decision by AVA Solar Inc. to forsake its plan to build a new manufacturing plant in Fort Collins, opting instead to get under a Longmont roof.

The bitter lesson is this: Companies will generally do what is best for them, regardless of relationships with other entities. AVA, a newcomer to a solar energy market that is becoming more competitive on a logarithmic scale, did just that.

The company faced an eight-month construction timetable, at the least, for the production plant it had planned to build. It was to be part of an emerging center for renewable energy research and manufacturing that CSU has in mind for 145 acres it owns at the southwest corner of Interstate 25 and Prospect Road.

That's eight months AVA could not afford.

Company executives, in *Business Report* interviews in August, described a market for their new product that was "insatiable." But, they also described a competitive landscape that was becoming populated by a dozen or more other manufacturers whose core technology was similar to AVA's.

First Solar Inc., for example, already has plants in Ohio, Germany and Malaysia cranking out solar power modules that rely on thin-film deposition on ordinary sheet glass, the same recipe that AVA uses.

Ironically, the day after the company privately made its Longmont decision known to city and university officials, its strategic planning director told the *Business Report* that AVA had hit every milestone on its path to commercialization and was poised to enter the market.

AVA's main challenge, he said, was obtaining components used in the manufacturing process because demand from competitors for the same equipment was outstripping the supply.

The availability of an existing building fronting the east side of Interstate 25 near Longmont, where AVA's large-scale, automated production lines could be installed beginning in April, would shorten the company's road to market by many months.

As disappointing as AVA's decision was for Fort Collins, it is solidly understandable. Fortunately, the company has chosen to keep its research and administrative operations in the city. As the company grows — and it surely will — those components will become ever more important.

Meanwhile, the collaboration between the city and the university that nearly brought AVA home to Fort Collins offers a model that will serve both entities well in the future. Perhaps therein lies the silver lining all of us would like to see.



LETTERS

Free-market health care

Gina Liggett wrote in the Feb. 15-28, 2008 edition of *NCBR* "we must wean ourselves off this false sense of entitlement that health care is a right" and privatize it entirely.

Never mind that all the other developed and many third-world countries consider health care a basic right and thus have universal health care resulting in longer average life spans, better infant survival rates, and significantly lower overall health-care costs. And never mind that no one in those countries has to make a choice between getting health care to stay alive and keeping their home and/or declaring bankruptcy.

Let's also privatize our police, fire services, schools and libraries. We can call on the lowest bidder, or whatever our personal budget allows, should we need any of these services. Let's just hope our fire department providers haven't been outsourced to India.

Face it, free-marketers: Our current system puts profit and health care at odds with each other. The insurance companies' main purpose is to make a profit. Higher profits are only available by raising premiums, shifting costs and denying more health care. The costs of adequate coverage are out of reach for rising majorities of employers and employees.

American companies can't compete internationally if they provide comprehensive health coverage, and if they don't provide it, they are faced with increased turnover and absenteeism due to the health and health-related financial worries of their employees.

Even if you don't consider health care a basic right or a Christian obligation, at least be practical about it. We're the only industrialized nation still trying to make a free-market health-care system work and we're failing miserably. Other nations realized decades ago that the profit motive and quality health care cannot co-exist. Only one can survive.

Ray Swanson
Fort Collins

COMMENTS

Editor's note: Readers respond to items in our print edition, our Business Report Daily and even articles they find in our archives free of charge. Go to www.ncbr.com to see all the comments and join the conversation.

Contestants lose at Loveland reality show

(*NCBR, The Eye, Feb. 29, 2008*)

(Promoter Ryan) Ehmann sold his idea to hundreds of people, those people spent weeks telling their friends and family getting support, building hope that they would be among the lucky 140 selected.

On Saturday, Feb. 23, Ehmann and his staff continually perpetuated their lies of hope to hundreds of distraught people. The atmosphere at the event center was excitement, cameras rolling, the "team" escorted "contestants" and their supporters to a table where they were interviewed. They were asked why they should be selected.

The "judges" sat across the table from these individuals and watched them cry and laugh their way through their personal stories, never telling them what was truly happening. The "contestants" were then escorted to a waiting area for one last chance talk to the so-called guru (Ehmann).

Ehmann enthusiastically then tells them that they have been selected. The only thing you have to do is pay \$340 a month for three months.

What a joke!

The people in that room wouldn't be in the condition they were in if they could afford that kind of monthly fee.

(Ryan), I am shocked that you ever thought this was the best marketing ploy for your new gym.

Michelle
Fort Collins

NCBR poll watch

Is the higher minimum wage enough to live on in Colorado?

Yes

9%

No

84%

I'm being nickled and dimed!

7%

These results reflect responses to the online poll at www.ncbr.com Feb. 22 through March 10.

Next question:

Was Fort Collins right to dump its new logo?

Answer now at www.ncbr.com. Responses will be accepted through March 24.

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 or submit comments through our Web site, www.ncbr.com. Snail mail to 141 S. College Ave., Fort Collins, CO 80524.

The only thing they left out of this is that it will cost you \$360 dollars a month, which they told me after waiting for three-and-a-half hours at the auditions.

Heather
Fort Collins

AVA Solar enters crowded field

(*NCBR, Sept. 14-27, 2007*)

I am quite interested in PV (photovoltaics). However I find it hard to believe that the conventional energy companies, i.e. Xcel, are interested in this really advancing. Wouldn't it put them out of business, assuming they were not part of the PV business?

Rock Weiss
Denver

READER'S GUIDE

WHAT'S AHEAD

Use this handy Guide to peek into future issues of the *Northern Colorado Business Report*, plan your advertising to reach your target markets, make arrangements to be part of one of our upcoming events, or just find answers to some of those questions you've always been meaning to ask about *NCBR*.

Special Sections and Ranked Lists March 28

Index of Leading Economic Indicators
The Edge: Minority-Owned Business
Lists: Johnstown/Milliken Employers
Minority-Owned Businesses

April 11

Banking and Finance
Sports Business
Green Business
The Edge: Disaster Recovery
Lists: Mortgage Lenders
Sports Teams
Call Centers
LEED Certified Builders
Environmental Services

Special publication ad deadlines

Links Golf Guide: March 28
Blueprints Directory: March 28

UPCOMING EVENTS



The second annual **Green Summit** is scheduled for April 24 at the Hilton Fort Collins, 425 W. Prospect Road, from 7:30 a.m. to 2:30 p.m. This popular event brings together business and the environment to explore how to be green while staying profitable. From a keynote address at breakfast, the event moves through various panel discussions featuring experts on environmentally friendly business practices. For more information and registration, visit www.ncbr.com and click on the Green Summit box on the righthand side of the home page.

SAVE THE DATE



This year's **Mercury 100** event takes place on May 20. *NCBR* has a number of innovations in store to honor the region's fastest-growing companies; make plans now to be part of the festivities. For more information, call Marketing Director Jim Rath at 970-221-5400, ext. 202, e-mail him at jrath@ncbr.com, and check out the Events section of www.ncbr.com.

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THE ALLIANCE
OF AREA BUSINESS PUBLICATIONS



NCBR FAQs

Can I subscribe to the Northern Colorado Business Report?

Certainly, and when you do, you will receive in-depth news and features about business in Larimer and Weld counties not available anywhere else. To begin having *NCBR* mailed directly to your home or office every other Friday, contact Circulation Manager Rhonda Doyle at 970-221-5400, ext. 230, during business hours Monday through Friday, or order online 24/7 at www.ncbr.com.

How do I subscribe to the Northern Colorado Economic Report?

You should, because this quarterly publication is available by subscription only. An exclusive *NCBR* product, the Economic Report contains research and analysis of the local economy from the region's most trusted economists. Subscriptions to this powerful business tool are available through www.ncbr.com; information about sponsorships for the Economic Report can be obtained from Publisher Jeff Nuttall at 970-221-5400, ext. 201, or e-mail jnuttall@ncbr.com.

Does NCBR cover breaking business news?

Yes, every day in our Business Report Daily. Not only are the top stories posted on our Web page, but they also can be delivered directly to your e-mail inbox Monday through Friday. Just subscribe to the Daily by clicking on the words Breaking News on the home page at www.ncbr.com.

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How do I search NCBR's DataBank?

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Yes! And you can upload the information yourself. Click on the DataBank symbol on the home page at www.ncbr.com and follow the instructions. If you have any questions about any of *NCBR*'s research products, lists or directories, contact Research Director Kathleen Chaballa at 970-221-5400, ext. 227.

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You bet. In the DataBank section of our Web site, www.ncbr.com, just click on the name of the deep-data product you would like to order, then follow the instructions to purchase the information either on CD-ROM or as a download directly to your computer. For more information, contact our Research Department at 970-221-5400, ext. 227.

How can I get my business announcements into NCBR?

Just e-mail press releases, hiring and promotion or other announcements to Online Editor Noah Guillaume, nguillaume@ncbr.com, or mail them to *NCBR*, 141 S. College Ave., Fort Collins, CO 80524. Be sure to include contact information in case we have any additional questions.

Can I put my business event on the NCBR online calendar?

Of course, and it's easy to do. Go to the home page at www.ncbr.com and click on Submit an Event under the calendar on the lefthand side of the page. Fill in the form that pops up and that's all there is to it.

How does my company become an event sponsor?

You can always register for an *NCBR* event through the Web site, www.ncbr.com, but if you would like to participate in one of the region's premier business gatherings organized by *NCBR*, contact Marketing Director Jim Rath at 970-2210-5400, ext. 202, or by e-mail at jrath@ncbr.com.

How do I advertise in NCBR?

For information about display advertising, contact one of *NCBR*'s expert account representatives at 970-221-5400, or through the Web site at www.ncbr.com. They can explain the various advertising opportunities available in *NCBR* and related products. For classified advertising, contact the Classified Advertising Representative, who will be happy to assist you.

LEADS

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 re-issue.

Patent No.: 7334750, Tape drive with leader connecting mechanism. Inventors: Vanderheyden, William, Loveland, Colo.; Morgan, Phillip M., Berthoud, Colo.; Willems Jr., John D., Arvada, Colo. Assignee-at-Issue: Storage Technology Corp., Louisville, Colo. Date 2/26/08.

Patent No.: 7334978, Cartridge-handling apparatus for a media storage system. Inventors: Coffin, Paul C., Battleground, Wash.; Mueller, Robert L., San Diego, Calif.; Schmidtke, Gregg S., Fort Collins, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date 2/26/08.

Patent No.: 7336764, Electron beam accelerator and ceramic stage with electrically-conductive layer or coating therefor. Inventor: Reynolds, David C., Loveland, Colo. Assignee-at-Issue: Agilent Technologies, Inc., Santa Clara, Calif. Date 2/26/08.

Patent No.: 7337452, Tilt focus mechanism for an optical drive. Inventors: Freeman, Robert David, Erie, Colo.; Berg, Thomas Edward, Fort Collins, Colo.; Niss, David William, Boulder, Colo.; Raymond, Peter Jeffrey, Erie, Colo. Assignee-at-Issue: DPHI Acquisitions Inc., Longmont, Colo. Date 2/26/08.

Patent No.: 7338697, Co-molded direct flock and flock transfer and methods of making same. Inventor: Abrams, Louis Brown, Fort Collins, Colo. Assignee-at-Issue: High Voltage Graphics Inc., Fort Collins, Colo. Date 3/4/08.

Patent No.: 7338745, Multilayer imageable element with improved chemical resistance. Inventors: Ray, Kevin B., Fort Collins, Colo.; Tao, Ting, Fort Collins, Colo.; Beckley, Scott A., Windsor, Colo. Assignee-at-Issue: Eastman Kodak Co., Rochester, N.Y. Date 3/4/08.

Patent No.: 7339367, Interface for detection and control of multiple test probes. Inventors: Heisler, Dion N., Colorado Springs, Colo.; Gamage, Nimal K. K., Fort Collins, Colo. Assignee-at-Issue: Agilent Technologies Inc., Santa Clara, Calif. Date 3/4/08.

Patent No.: 7339670, Wavelength normalized depolarization ratio lidar. Inventors: Carrig, Timothy J., Lafayette, Colo.; Grund, Christian, Boulder, Colo.; Marquardt, John, Berthoud, Colo. Assignee-at-Issue: Lockheed Martin Coherent Technologies Inc., Louisville, Colo. Date 3/4/08.

Patent No.: 7340129, Fiber laser coupled optical spark delivery system. Inventors: Yalin, Azer, Fort Collins, Colo.; Willson, Bryan, Fort Collins, Colo.; Defoort, Morgan, Fort Collins, Colo.; Joshi, Sachin, Fort Collins, Colo.; Reynolds, Adam, Fort Collins, Colo. Assignee-at-Issue: Colorado State University Research Foundation, Fort Collins, Colo. Date 3/4/08.

Patent No.: 7340365, Method and apparatus for verifying the operation of a plurality of test system instruments. Inventors: Wubben, William Hobson, Fort Collins, Colo.; Benveniga, Carl, Fort Collins, Colo. Assignee-at-Issue: Agilent Technologies Inc., Santa Clara, Calif. Date 3/4/08.

Patent No.: 7340749, Method and apparatus to detect presence of or a size of a data cartridge. Inventors: Christie Jr., Leslie G., Greeley, Colo.; Coffin, Paul Clinton, Battle Ground, Wash.; Mueller, Robert L., San Diego, Calif. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date 3/4/08.

Patent No.: D 562930, Tent with two ridge poles. Inventors: Poulson, Keith, Loveland, Colo.; Gallaway, Scott, St. Louis, Mo. Assignee-at-Issue: American Recreation Products Inc., St. Louis, Mo. Date 2/26/08.



FORECLOSURES

This section includes notices of election and demand filed by creditors alleging default on a debt. Foreclosures are not final until a Public Trustee's Deed has been issued. Included are the borrower, property address, lender, amount and date filed.

WELD COUNTY

BORROWER: SHARON A & CESAR A FLORIFE, 2172 STAGE COACH DRIVE MILLIKEN, CO 80543-3107. LEGAL DESCRIPTION: SETTLERS VILLAGE; LOT 7 BLK 10. LENDER: US BK. AMOUNT DUE: \$175734. CASE NO.: 2006-3438630. DATE: 12/7/07.

BORROWER: JEREMY A HODGSON, 10491 DRESDEN ST. FIRESTONE, CO 80504-6741. LEGAL DESCRIPTION: RIDGE CREST PUD FLG 3; LOT 24 BLK 6. LENDER: WELLS FARGO BK. AMOUNT DUE: \$201693. CASE NO.: 2006-3375368. DATE: 12/7/07.

BORROWER: BETTY J GRIEGO, 2904 W. SIXTH ST. GREELEY, CO 80634-2613. LEGAL DESCRIPTION: BROADVIEW AC SIXTH ADD; LOT 11 BLK 8. LENDER: WASHINGTON MUTUAL BK. AMOUNT DUE: \$122763. CASE NO.: 2004-3154889. DATE: 12/7/07.

BORROWER: JENNIFER M & JOSHUA R THOMPSON, 69 SHENANDOAH WAY LOCHBUIE, CO 80603-7746. LEGAL DESCRIPTION: HIGHPLAINS FLG 3; LOT 34 BLK 29. LENDER: US BK. AMOUNT DUE: \$151294. CASE NO.: 2006-3365901. DATE: 12/7/07.

BORROWER: RYAN PATRICK BRADY, 2004 FIFTH AVE. GREELEY, CO 80631-1662. LEGAL DESCRIPTION: ALTA VISTA ADD; LOT 23 BLK 4. LENDER: WASHINGTON MUTUAL BK. AMOUNT DUE: \$135501. CASE NO.: 2004-3206859. DATE: 12/7/07.

BORROWER: PAMELA D SYSLO, 1705 RAILROAD DIAGONAL EVANS, CO 80620-2341. LEGAL DESCRIPTION: Section 30 T5N-R65W. LENDER: WELLS FARGO BK. AMOUNT DUE: \$96442. CASE NO.: 2004-3235808. DATE: 12/7/07.

BORROWER: LELLOINE GUNNING, 1806 LAKESIDE DRIVE GREELEY, CO 80631-6830. LEGAL DESCRIPTION: SUMMIT CONDO; LOT 1 BLK A. LENDER: WELLS FARGO BK. AMOUNT DUE: \$136054. CASE NO.: 2005-3277128. DATE: 12/7/07.

BORROWER: JOSE LUIS & AGUSTIN RUBIO, 222 WOOSTER AVE. FIRESTONE, CO 80520. LEGAL DESCRIPTION: FIRESTONE; LOT 16 BLK 5. LENDER: WELLS FARGO BK. AMOUNT DUE: \$156924. CASE NO.: 2002-2986778. DATE: 12/7/07.

INVENTIONS • FORECLOSURES

BORROWER: NATIVIDAD & ROSENDO YA OLIVA, 4722 EVERGLADE COURT GREELEY, CO 80634-9274. LEGAL DESCRIPTION: W. HILL-N-PARK THIRD FLG RESUB; LOT 42 BLK 7. LENDER: WELLS FARGO BK. AMOUNT DUE: \$142614. CASE NO.: 2002-2982103. DATE: 12/7/07.

BORROWER: BETTY JEAN GRIEGO, 616 13TH ST. GREELEY, CO 80634. LEGAL DESCRIPTION: GREELEY CITY OF; LOT 5 BLK 33. LENDER: WASHINGTON MUTUAL BK. AMOUNT DUE: \$62108. CASE NO.: 2004-3153733. DATE: 12/7/07.

BORROWER: RON WIMBISH, 4672 W. 20TH ST. ROAD, UNIT 1223 GREELEY, CO 80634-8402. LEGAL DESCRIPTION: RENAISSANCE FOX HILL CONDOS PH 1; LOT 1223. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$149250. CASE NO.: 2006-3412397. DATE: 12/10/07.

BORROWER: CALVIN D & KIM ARNOLD, 365 HOLLY ST. HUDSON, CO 80642-9131. LEGAL DESCRIPTION: EASTRIDGE ESTATES SUB; LOT 16. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$284429. CASE NO.: 2003-3059033. DATE: 12/10/07.

BORROWER: MARIA D MERCER, 2110 FOURTH ST. GREELEY, CO 80631-1805. LEGAL DESCRIPTION: COYS SUB N.; LOT 15 BLK 2. LENDER: WELLS FARGO BK. AMOUNT DUE: \$102394. CASE NO.: 2005-3329487. DATE: 12/10/07.

BORROWER: ARNOLD H & MARY C SALAZAR, 902 LONGVIEW DRIVE FORT LUPTON, CO 80621-2509. LEGAL DESCRIPTION: LANCASTER N. ADD FIRST FLG; LOT 1 BLK 8. LENDER: BK NEW YORK. AMOUNT DUE: \$36407. CASE NO.: 1998-2623138. DATE: 12/10/07.

BORROWER: AZUCENA R DELACRUZ, 2435 ASPEN AVE. GREELEY, CO 80631-9070. LEGAL DESCRIPTION: PARKVIEW SOUTH; LOT 7 BLK 4. LENDER: WELLS FARGO BK. AMOUNT DUE: \$126868. CASE NO.: 2003-3029568. DATE: 12/10/07.

BORROWER: DORIS M TEUBERT, 7720 PRIMROSE GARDEN FREDERICK, CO 80530-7049. LEGAL DESCRIPTION: PRAIRIE GREENS; LOT LENDER: BLK. AMOUNT DUE: \$. CASE NO.: WELLS FARGO BK. DATE: 9/30/2186.

BORROWER: MARIA REYESCRUZ, 7315 W. 11TH ST. GREELEY, CO 80634-9729. LEGAL DESCRIPTION: KNAUS SUB FLG 3; LOT 4 BLK 1. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$196083. CASE NO.: 2004-3179364. DATE: 12/10/07.

BORROWER: NANCY J & RAY E. HILL, 2101 69TH AVE. GREELEY, CO 80634-7920. LEGAL DESCRIPTION: DRAKES CROSSING; LOT 14 BLK 7. LENDER: WELLS FARGO BK. AMOUNT DUE: \$246642. CASE NO.: 2004-3154959. DATE: 12/10/07.

BORROWER: DANIELLE M KEARNS, 1126 30TH ST. ROAD GREELEY, CO 80631-1010. LEGAL DESCRIPTION: LANDMARK SUB; LOT 30. LENDER: WELLS FARGO BK. AMOUNT DUE: \$105035. CASE NO.: 2005-3257911. DATE: 12/10/07.

BORROWER: DIDI LEA & JAMES JACO ARIAS, 101 23RD AVE. COURT GREELEY, CO 80631-1438. LEGAL DESCRIPTION: PRAIRIEVIEW W.; LOT 1 BLK 2. LENDER: WELLS FARGO BK. AMOUNT DUE: \$155490. CASE NO.: 2005-3282127. DATE: 12/10/07.

BORROWER: CAMELLIA Y & WILLIAM MCCLURE, 225 SEVENTH ST. FORT LUPTON, CO 80621-2110. LEGAL DESCRIPTION: WULFERKUHLEERS ADD TO FT LUPTON; LOT 8 BLK 1. LENDER: JP MORGAN CHASE BK. AMOUNT DUE: \$137526. CASE NO.: 2007-3514378. DATE: 12/10/07.

BORROWER: CARRIE L GIGGY, 3018 43RD AVE. COURT GREELEY, CO 80634-9525. LEGAL DESCRIPTION: GATEWAY ESTATES FLG 3; LOT 5 BLK 13. LENDER: STRUCTURED ASSET INVEST LOAN T. AMOUNT DUE: \$144000. CASE NO.: 2005-3253655. DATE: 12/11/07.

BORROWER: ALBERTO CHAPARRO, 1115 E. 25TH ST. ROAD GREELEY, CO 80631-7910. LEGAL DESCRIPTION: E. MEADOWS SUB SECOND FLG; LOT 24 BLK 7. LENDER: WELLS FARGO BK. AMOUNT DUE: \$123990. CASE NO.: 2005-3305174. DATE: 12/11/07.

BORROWER: LEONARD & BOBBIE M WAREHIME, 1216 33RD ST. EVANS, CO 80620-1436. LEGAL DESCRIPTION: SHARLYN PLACE TOWNHOMES SUB LT 8; LOT 8B. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$144723. CASE NO.: 2003-3127802. DATE: 12/11/07.

BORROWER: DERRICK VANDERSLUYS, 410 EIGHTH ST. GREELEY, CO 80631-2436. LEGAL DESCRIPTION: BARBERS SUB; LOT 5 BLK 123. LENDER: CENTENNIAL BK W. AMOUNT DUE: \$84423. CASE NO.: 2007-3454816. DATE: 12/11/07.

BORROWER: ALI O & JESSICA J REYNA, 3304 SYRAH ST. GREELEY, CO 80634-8984. LEGAL DESCRIPTION: GRAPEVINE HOLLOW FLG 2 AMD; LOT 2 BLK 14. LENDER: WELLS FARGO BK. AMOUNT DUE: \$214131. CASE NO.: 2006-3430138. DATE: 12/11/07.

BORROWER: ROBERT K & SANDRA J KNAPTON, 16558 WELD COUNTY ROAD 7 MEAD, CO 80542-9742. LEGAL DESCRIPTION: KNAPTON REPLAT OF LT 96 FEATHER RIDGE ESTATES; LOT 1. LENDER: BK NEW YORK TRUST CO. AMOUNT DUE: \$333700. CASE NO.: 2004-3144651. DATE: 12/11/07.

BORROWER: JOHNNY R II & CASANDR KORGAN, 4220 W. 30TH ST. PLACE GREELEY, CO 80634-8374. LEGAL DESCRIPTION: GATEWAY ESTATES FLG 3; LOT 8 BLK 14. LENDER: LASALLE BK. AMOUNT DUE: \$228006. CASE NO.: 2006-3363727. DATE: 12/11/07.

BORROWER: MARIA DELGADO, 425 BARRY ST. FORT LUPTON, CO 80621-1277. LEGAL DESCRIPTION: COUNTRY DAY ESTATES FLG 1; LOT 4 BLK 4. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$205696. CASE NO.: 2005-3277828. DATE: 12/11/07.

BORROWER: JOHN J JACOBSON, 412 PIERCE AVE. PLATTEVILLE, CO 80651. LEGAL DESCRIPTION: PLATTEVILLE TWN OF; LOT 9 BLK 31. LENDER: US BK. AMOUNT DUE: \$96769. CASE NO.: 2005-3342897. DATE: 12/11/07.

BORROWER: DANIEL JAMES & BARBAR ROWLEY, 1930 23RD AVE. GREELEY, CO 80634-6019. LEGAL DESCRIPTION: MONTVIEW PARK; LOT 30. LENDER: TAYLOR BEAN WHITAKER MTG CORP. AMOUNT DUE: \$576000. CASE NO.: 2007-3452614. DATE: 12/11/07.

BORROWER: MARY ELLEN AGRIPINO, 3331 SYRAH ST. GREELEY, CO 80634-8984. LEGAL DESCRIPTION: GRAPEVINE HOLLOW FLG 2 AMD; LOT 17 BLK 13. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$21103. CASE NO.: 2006-3433396. DATE: 12/11/07.

BORROWER: JORGE LUNA, 326 WALNUT DRIVE FREDERICK, CO 80530-8035. LEGAL DESCRIPTION: PARKVIEW ESTATES; LOT 19 BLK 2. LENDER: SECURITY NATL FUNDING TRUST. AMOUNT DUE: \$196000. CASE NO.: 2006-3528503. DATE: 12/12/07.

BORROWER: NORMAN W. & JOHNNIE M DAVIS, 601 INNOVATION CIRCLE WINDSOR, CO 80550-3134. LEGAL DESCRIPTION: WINDSOR TECH BUSINESS CNTR; LOT 4 BLK 1. LENDER: HOME ST. BK. AMOUNT DUE: \$84463. CASE NO.: 2004-3165414. DATE: 12/13/07.

BORROWER: LORENZO CARDENAS, 501 21ST AVE. GREELEY, CO 80631-3064. LEGAL DESCRIPTION: EVANS TOWN OF; LOT 1 BLK 1. LENDER: LONG BEACH MTG LOAN TRUST 2005. AMOUNT DUE: \$94396. CASE NO.: 2005-3308167. DATE: 12/13/07.

BORROWER: JULIE HEDDLES, 6130 GORHAM ST. FREDERICK, CO 80530-4857. LEGAL DESCRIPTION: SAVANNAH SUB; LOT 20 BLK 6. LENDER: FREMONT INVEST LOAN SABR 2005. AMOUNT DUE: \$144000. CASE NO.: 2005-3258443. DATE: 12/13/07.

BORROWER: SHELLEY D & WOODROW HANGER, 427 GRANVILLE CIRCLE FIRESTONE, CO 80520. LEGAL DESCRIPTION: GLOBE SUB SECOND FLG; LOT 30 BLK 5. LENDER: MORGAN STANLEY ABS CAPITAL INC. AMOUNT DUE: \$199500. CASE NO.: 2006-3424765. DATE: 12/13/07.

BORROWER: CATHERINE F MOSCISKI, 16961 POTTS PLACE MEAD, CO 80542-4543. LEGAL DESCRIPTION: COYOTE RUN SUB FLG 1; LOT 93. LENDER: COUNTRY-WIDE HOME LOANS INC. AMOUNT DUE: \$240921. CASE NO.: 2006-3414938. DATE: 12/13/07.

BORROWER: BRIAN L DILL, 21361 WELD COUNTY ROAD 90 AULT, CO 80610. LEGAL DESCRIPTION: Section 22 T8N-R65W. LENDER: NEW FRONTIER BK. AMOUNT DUE: \$84188. CASE NO.: 2006-3383428. DATE: 12/13/07.

BORROWER: REBECCA & JAMISON CAMPBELL, 5815 W. 29TH ST. ROAD GREELEY, CO 80634-8504. LEGAL DESCRIPTION: W. T-BONE RANCH SUB FIRST FLG; LOT 25 BLK 5. LENDER: US BK. AMOUNT DUE: \$236183. CASE NO.: 2006-3416892. DATE: 12/13/07.

BORROWER: VERONICA & TONY S. HERNANDEZ, 5217 DRY CREEK ROAD GREELEY, CO 80634-9171. LEGAL DESCRIPTION: NEVILLES CROSSING SUB AMD PLAT 2; LOT 2 BLK 5. LENDER: US BK. AMOUNT DUE: \$455182. CASE NO.: 2006-3404002. DATE: 12/13/07.

BORROWER: STEPHEN J & RACHEL R PATTON, 97 W. LILAC ST. MILLIKEN, CO 80543-9479. LEGAL DESCRIPTION: FRANK FARM SUB; LOT 16 BLK 9. LENDER: US BK. AMOUNT DUE: \$165600. CASE NO.: 2005-3341486. DATE: 11/16/07.

BORROWER: JOSHUA W. PENN, 109 SIXTH ST. GILCREST, CO 80623. LEGAL DESCRIPTION: GILCREST SECOND REPLAT BLKS 31-32; LOT 8 BLK 32. LENDER: BK NEW YORK TRUST CO. AMOUNT DUE: \$126112. CASE NO.: 2003-3025162. DATE: 11/16/07.

BORROWER: BRIAN T & BRIANA C WOODS, 314 STOCKTON ST. GILCREST, CO 80623. LEGAL DESCRIPTION: STOCKTON SUB FLG 2; LOT 31 BLK 4. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$126170. CASE NO.: 2003-3139607. DATE: 11/16/07.

BORROWER: PATRICIA A MOTLEY, 811 GABRIEL COURT DACONO, CO 80514. LEGAL DESCRIPTION: CARBON VALLEY PUD REPLAT BLK 2; LOT 18 BLK 1. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$121020. CASE NO.: 2004-3180211. DATE: 11/16/07.

BORROWER: GRETCHEN KERSHNER, 820 E. 21ST ST. GREELEY, CO 80631-6159. LEGAL DESCRIPTION: BAL-SAM VILLAGE SECOND FLG; LOT 7 BLK 6. LENDER: AM HOME MTG SERVICING. AMOUNT DUE: \$95728. CASE NO.: 2005-3282811. DATE: 11/16/07.

BORROWER: ARTHUR E. HERNANDEZ & ANDERSON, 110 FLORA COURT FREDERICK, CO 80530. LEGAL DESCRIPTION: FREDERICK REPLAT BLKS 5 & 6; LOT 13. LENDER: HSBC BK USA. AMOUNT DUE: \$142779. CASE NO.: 2004-3185044. DATE: 11/16/07.

BORROWER: JEANNIE VANNORSDEL, 202 MONTGOMERY DRIVE ERIE, CO 80516-8480. LEGAL DESCRIPTION: GRANDVIEW SUB; LOT 87 BLK 5. LENDER: PROPERTY ASSET MANAGEMENT INC. AMOUNT DUE: \$144774. CASE NO.: 2006-3442408. DATE: 11/16/07.

BORROWER: DANIEL L & MICHELLE A QUINTANA, 606 CHARLOTTE ST. JOHNSTOWN, CO 80534-8614. LEGAL DESCRIPTION: PARISH HTS FIRST ADD; LOT 2 BLK 5. LENDER: WELLS FARGO BK. AMOUNT DUE: \$113205. CASE NO.: 2003-3077887. DATE: 11/16/07.

BORROWER: BRIAN & TATIA GIBSON, 213 N. 52ND AVE. GREELEY, CO 80634-4264. LEGAL DESCRIPTION: FOREST GLEN AT KELLY FARM THIRD FLG; LOT 2 BLK 1. LENDER: DEUTSCHE BK TRUST CO AM. AMOUNT DUE: \$414736. CASE NO.: 2006-3439328. DATE: 11/16/07.

BORROWER: BILL HALL, 19162 WELD COUNTY ROAD 29 PLATTEVILLE, CO 80651. LEGAL DESCRIPTION: GILCREST TWN OF AMD; LOT LENDER: BLK 85. AMOUNT DUE: \$0. CASE NO.: 350000. DATE: 12:00:00 AM.

BORROWER: KATHRINE & MATTHEW GIBLER, 2215 NICHOLAS DRIVE JOHNSTOWN, CO 80534-8303. LEGAL DESCRIPTION: PODTBURG VILLAGE PUD; LOT 59. LENDER: WELLS FARGO BK. AMOUNT DUE: \$196531. CASE NO.: 2004-3243577. DATE: 11/16/07.

BORROWER: MARY O RUIZ, 612 PARK AVE. FORT LUPTON, CO 80621-2143. LEGAL DESCRIPTION: FORT LUPTON; LOT 11 BLK 16. LENDER: LASALLE BK. AMOUNT DUE: \$53587. CASE NO.: 1998-2605075. DATE: 11/16/07.

BORROWER: CHARLES M & NINA PECORARO, 10377 BOOTH DRIVE FIRESTONE, CO 80504-5582. LEGAL DESCRIPTION: BOOTH FARMS FIRST FLG; LOT 2 BLK 7. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$256794. CASE NO.: 2003-3034262. DATE: 11/16/07.

BORROWER: DAVID VANNORSDEL, 501 PETERSON DRIVE JOHNSTOWN, CO 80534-8551. LEGAL DESCRIPTION: JOHNSTOWN SQUARE FLG 1; LOT 1. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$265789. CASE NO.: 2005-3292449. DATE: 11/16/07.

BORROWER: DANNY L & HANNAH T MILLER, 4619 W. THIRD ST. GREELEY, CO 80634-1020. LEGAL DESCRIPTION: PHEASANT RUN SUB AMD; LOT 4 BLK 1. LENDER: US BK. AMOUNT DUE: \$148226. CASE NO.: 2006-3413205. DATE: 11/16/07.

BORROWER: NERISSA & FRANKIE S. MANGISEL, 725 FOURTH ST. FIRESTONE, CO 80520. LEGAL DESCRIPTION: FIRESTONE; LOT 37 BLK 6. LENDER: DEUTSCHE BK TRUST CO AM. AMOUNT DUE: \$153600. CASE NO.: 2005-3337480. DATE: 11/16/07.

BORROWER: CHARLES J & MELISSA M ROLATER, 214 S. TAMERA AVE. MILLIKEN, CO 80543-8044. LEGAL DESCRIPTION: FRANK FARM SUB; LOT 6 BLK 14. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$173666. CASE NO.: 2003-3076673. DATE: 11/16/07.

BORROWER: KEVIN MOORE, 39238 E. BLV WELD COUNTY ROAD 51 EATON, CO 80615. LEGAL DESCRIPTION: CAMFIELD TOWNSHIP OF; LOT 11 BLK 22. LENDER: COLO HOUSING FIN AUTHORITY. AMOUNT DUE: \$128268. CASE NO.: 2005-3290845. DATE: 11/16/07.

BORROWER: TIMOTHY L KERNS JR., 25486 WELD COUNTY ROAD 51 EATON, CO 80615. LEGAL DESCRIPTION: Section 5 T6N-R64W. LENDER: NEW FRONTIER BK. AMOUNT DUE: \$459812. CASE NO.: 2007-3451146. DATE: 11/19/07.

BORROWER: PAUL M HIGMAN, 303 CHESTNUT AVE. EATON, CO 80615-9060. LEGAL DESCRIPTION: EATON COMMONS; LOT 13 BLK 7. LENDER: WELLS FARGO BK. AMOUNT DUE: \$161681. CASE NO.: 2002-2915897. DATE: 11/19/07.

BORROWER: DONA FRANKS, 1117 N. PARK AVE. JOHNSTOWN, CO 80534-8817. LEGAL DESCRIPTION: GRAYS ADD; LOT 5 BLK 3. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$185088. CASE NO.: 2005-3296623. DATE: 11/19/07.

BORROWER: COREY & RACHEAL WAGNER, 252 GRAHAM LANE JOHNSTOWN, CO 80534-9489. LEGAL DESCRIPTION: CARLSON FARMS FLG 2; LOT 1 BLK 8. LENDER: HSBC BK USA. AMOUNT DUE: \$185467. CASE NO.: 2004-3196306. DATE: 11/19/07.

BORROWER: JOHN & STEPHANIE J ENGDahl, 490 STEVENS CIRCLE PLATTEVILLE, CO 80651-7903. LEGAL DESCRIPTION: OLD HOMESTEAD FARM SUB; LOT 10 BLK 3. LENDER: WELLS FARGO BK. AMOUNT DUE: \$177765. CASE NO.: 2004-3149942. DATE: 11/19/07.

BORROWER: MICHAEL K & RACHAEL S. HUGHES, 1225 102ND AVE. GREELEY, CO 80634-9059. LEGAL DESCRIPTION: PROMONTORY RESIDENTIAL FLG 1; LOT 12 BLK 15. LENDER: HSBC BK USA. AMOUNT DUE: \$152712. CASE NO.: 2005-3298997. DATE: 11/19/07.

BORROWER: GUADALUPE CASTRO, 3113 66TH AVE. GREELEY, CO 80634-8932. LEGAL DESCRIPTION: ST. MICHAELS SUB; LOT 5 BLK 26. LENDER: AURORA LOAN SERVICES LLC. AMOUNT DUE: \$206400. CASE NO.: 2006-3374688. DATE: 11/19/07.

BORROWER: VICTOR JR. & JUANITA S. SIAS, 225 THIRD ST. FIRESTONE, CO 80520. LEGAL DESCRIPTION: FIRESTONE; LOT 38 BLK 20. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$148000. CASE NO.: 2005-3342764. DATE: 11/19/07.

BORROWER: JAMES W. JR. & DEBORHA MARSHALL, 503 27TH AVE. GREELEY, CO 80634-2630. LEGAL DESCRIPTION: BROADVIEW AC THIRD ADD; LOT 9 BLK

MARKETING, from 9A

Dealers have little control over the products they sell, so they work hard to differentiate themselves by “adding value” and enhancing the “customer experience.” They apply greater personalization, friendlier service, or thoughtful extras, like free shuttles, wireless and cappuccino. And lots of personalized direct mail and e-mail.

Now, you’re selling “an extraordinary automotive customer experience.”

Really?

Sooner or later, during yet another discussion on waiting-room amenities and the need to provide more entertainment for customers, somebody stands up in a meeting and says: “Wait a minute. What are we really selling? Are we still in the car business? The family safety business? Financial services? Are we selling auto service? Accessories? Freedom from worry? Low prices? Friendliness? Entertainment?”

And then comes the zinger: “What do customers really want? Did anybody wake up this morning and say, ‘Boy, I’m in the mood for an extraordinary automotive customer experience today!’”

No.

What business are you really in?

Companies that don’t explicitly define their brands soon lose track of what they really stand for. This often results in distortions like over-emphasizing certain

aspects of the brand while neglecting others far more important to customers.

Example 1 — Company A sells consulting services. It promotes stable, long-term relationships based on deep customer knowledge and an honest desire to generate real value for each customer. Over the course of time, it over-emphasizes its strategy and begins marketing “relationships” instead of what the relationships deliver.

The problem: The primary goal of customers is not to obtain more “relationships.” They appreciate relationships, but they mainly want insightful, decisive consulting with bottom-line value. They want experience, judgment, insight and action they can’t find anywhere else. When you’re competing against strong rivals, sincerity, honesty and attentiveness are simply requirements to do business, not effective differentiators.

The solution: Continue to build relationships and even describe them in promotion, perhaps, but not as the main brand promise. Focus on what customers really want.

Example 2 — Company B struggles with product development and marketing. It has not generated many fresh product ideas, and its products are not meaningfully different from those of competitors. Sensing the need to “be different,” the company shifts its focus to a target where success is easier to achieve. It over-compensates by focusing mainly on delivering “ultra-friendly service.”

The problem: First, “friendly service” is

not a lasting differentiator. These days, most of us demand friendly service — we’re sometimes disappointed, but we always expect it. Second, you may believe your sales people are more friendly than others, but that gap is hard to quantify and easy for a competitor to close. Third, if you believe your people are all friendlier than your competitors, you’re probably wrong.

The solution: Reach higher to provide something that is harder to achieve but also harder for competitors to duplicate, and much more meaningful to customers. This could be delivering extraordinarily knowledgeable and decisive service, by making your frontline sales people genuine experts with far more relevant knowledge than your competitors offer. Or you might dig into your customer file to learn about them and launch a drive to develop products that are more appropriate for the key segments in your customer base — or at least more intelligently packaged — than your competitors’ products.

These solutions are not easy, quick or inexpensive. But if you’re stuck in a swarm of competitors who look more or less the same, this is the way out. Solutions that are hard for you to achieve will be hard for competitors to copy. This will give you a head start after you launch and the confidence to invest seriously in the effort.

Modeling your brand

What will keep your whole team focused on the value that truly resonates

with customers? A strong brand model that everyone can understand and believe in.

I have seen many models for describing a brand. Some are text-heavy, others are very visual. Some appear in a long lineup of PowerPoint slides, while others require only two cocktail napkins. The key is to find a form that seems intuitive and allows you to be crystal clear.

For me, it’s a combination of text and a simple visual metaphor that explicitly defines the essential components:

- Conceptual pillars that support your brand and provide focus for everything from product development to frontline training.

- Brand promise.

- Value proposition.

- Support.

- Personality and voice of your brand.

To work, your model must clearly identify the value that sets you apart from competitors and resonates with customers. It must also identify the value you must deliver simply to be a credible competitor. This is crucial, because it will help you remain focused on the drivers that are most likely to support a competitive advantage.

Next month: Staying focused with a street-smart brand model.

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

LEADS

FORECLOSURES

BORROWER: MICHAEL A & KRISTY L THOMAS, 11292 EBONY ST. FIRESTONE, CO 80504-5735. LEGAL DESCRIPTION: OAK MEADOWS PUD FLG 2; LOT 35 BLK 9. LENDER: HSBC BK USA. AMOUNT DUE: \$174400. CASE NO.: 2005-3270870. DATE: 11/19/07.

BORROWER: CASANDRA SELLMER, 1440 10TH ST. GREELEY, CO 80631-3522. LEGAL DESCRIPTION: PATTON & PARKMAN'S SUB; LOT 5 BLK 2. LENDER: CMLTI 2006 WFHC3. AMOUNT DUE: \$118256. CASE NO.: 2006-3407631. DATE: 11/19/07.

BORROWER: ARTURO LOPEZ FLORES, 1118 FIFTH ST. GREELEY, CO 80631-2218. LEGAL DESCRIPTION: GREELEY CITY OF; LOT 3 BLK 27. LENDER: BK NEW YORK. AMOUNT DUE: \$100000. CASE NO.: 2006-3433064. DATE: 11/19/07.

BORROWER: CHRISTOPHER RUBIN & S. GALLE-GOS, 17752 SUNSET LANE BRIGHTON, CO 80603-6108. LEGAL DESCRIPTION: SUNNY AC SUB; LOT 1 BLK 5. LENDER: LONG BEACH MTG LOAN TRUST 2001. AMOUNT DUE: \$198477. CASE NO.: 2001-2845354. DATE: 11/19/07.

BORROWER: CARL & GWEN CONLEY, 984 S. LILAC COURT MILLIKEN, CO 80543-9480. LEGAL DESCRIPTION: FRANK FARM SUB; LOT 12 BLK 9. LENDER: US BK. AMOUNT DUE: \$196502. CASE NO.: 2005-3351011. DATE: 11/19/07.

BORROWER: NICOLE M & FERRER L WILLIAMS, 37 MEADOWLARK CIRCLE LOCHBUIE, CO 80603-7732. LEGAL DESCRIPTION: HIGHPLAINS FLG 3; LOT 3 BLK 14. LENDER: WELLS FARGO BK. AMOUNT DUE: \$189935. CASE NO.: 2007-3459384. DATE: 11/19/07.

BORROWER: JON A & VIRGINIA K HANSEN, 3005 56TH AVE. GREELEY, CO 80634-8793. LEGAL DESCRIPTION: W. T-BONE RANCH SUB FIRST FLG; LOT 18 BLK 3. LENDER: MATRIX FIN SERVICES. AMOUNT DUE: \$192500. CASE NO.: 2004-3232621. DATE: 11/19/07.

BORROWER: THOMAS R SHERK, 4998 32ND ST. GREELEY, CO 80634-8716. LEGAL DESCRIPTION: T-BONE RANCH SUB FIRST FLG; LOT 15 BLK 1. LENDER: EVERBANK. AMOUNT DUE: \$196085. CASE NO.: 2004-3157537. DATE: 11/19/07.

BORROWER: JEFFREY H NELSON, 114 SANDSTONE DRIVE JOHNSTOWN, CO 80534-9464. LEGAL DESCRIPTION: ROCKSBURY RIDGE FIRST FLG; LOT 33 BLK 3. LENDER: HSBC BK USA. AMOUNT DUE: \$186400. CASE NO.: 2004-3192254. DATE: 11/19/07.

BORROWER: ALEN NOVAK, 3003 55TH AVE. GREELEY, CO 80634-8778. LEGAL DESCRIPTION: W. T-BONE RANCH SUB FIRST FLG; LOT 1 BLK 3. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$217934. CASE NO.: 2004-3184186. DATE: 11/19/07.

BORROWER: SANTIAGO GUTIERREZ MERCADO, 113 WENATCHEE ST. LOCHBUIE, CO 80603-9709. LEGAL DESCRIPTION: LOCHWOOD FLG 1 PUD; LOT 9 BLK 8. LENDER: RESIDENTIAL FUNDING CO LLC. AMOUNT DUE: \$101500. CASE NO.: 2005-3332747. DATE: 11/20/07.

BORROWER: JENNIFER L QUESADA, 323 STOCKTON ST. GILCREST, CO 80623. LEGAL DESCRIPTION: STOCKTON SUB FLG 3; LOT 9 BLK 5. LENDER: COLO HOUSING FIN AUTHORITY. AMOUNT DUE: \$125927. CASE NO.: 2006-3367184. DATE: 11/20/07.

BORROWER: DENNIS K SCHICK, 731 STAGE COACH DRIVE MILLIKEN, CO 80543-3118. LEGAL DESCRIPTION: SETTLERS VILLAGE; LOT 3 BLK 7. LENDER: INDYMAC BK USA. AMOUNT DUE: \$146882. CASE NO.: 2006-3418614. DATE: 11/20/07.

BORROWER: MARK GONZALES, 872 PONDEROSA LANE LOCHBUIE, CO 80603-7745. LEGAL DESCRIPTION: HIGHPLAINS FLG 3; LOT 32 BLK 17. LENDER: COLO HOUSING FIN AUTHORITY. AMOUNT DUE: \$160622. CASE NO.: 2005-3313778. DATE: 11/20/07.

BORROWER: GARY EDWARD & DARLIS WINKLE-PLECK, 9 ORCHID COURT WINDSOR, CO 80550-5515. LEGAL DESCRIPTION: WINDSOR VILLAGE FLG 2 PH 2 & 3 REPLAT; LOT 10 BLK 10. LENDER: US BK. AMOUNT DUE: \$127658. CASE NO.: 2006-3396100. DATE: 11/20/07.

BORROWER: KRISTOPHER K & REBECC EKART, 2406 W. 20TH ST. ROAD GREELEY, CO 80634-6644. LEGAL DESCRIPTION: COTTONWOOD VILLAGE; LOT 12 BLK 1. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$210902. CASE NO.: 2002-2947661. DATE: 11/20/07.

BORROWER: CAROLINE I & CHASITY ELLIOTT, 255 S. DICKSON ST. KEENESBURG, CO 80643-9028. LEGAL DESCRIPTION: ASH HOLLOW SUB FLG 2; LOT 12. LENDER: TAYLOR BEAN WHITAKER MTG CORP. AMOUNT DUE: \$170291. CASE NO.: 2007-3444477. DATE: 11/20/07.

BORROWER: JAMES A ORTEGA, 3030 LAKESIDE DRIVE EVANS, CO 80620-1108. LEGAL DESCRIPTION: SUNNY VIEW REVISED MAP BLK 1; LOT 15 BLK 1. LENDER: US BK. AMOUNT DUE: \$118801. CASE NO.: 2005-3312366. DATE: 11/20/07.

BORROWER: RYAN HANSON, 1017 22ND AVE. COURT GREELEY, CO 80631-4090. LEGAL DESCRIPTION: DAVIS ADD; LOT 4 BLK 2. LENDER: US BK. AMOUNT DUE: \$155845. CASE NO.: 2005-3321550. DATE: 11/20/07.

BORROWER: TIM L KERNS JR., . LEGAL DESCRIPTION: Section 5 T6N-R64W. LENDER: NEW FRONTIER BK. AMOUNT DUE: \$459812. CASE NO.: 2007-3451145. DATE: 11/20/07.

BORROWER: ERIC R & AMY M BETHUNE, 6561 STAGECOACH AVE. FIRESTONE, CO 80504-3479. LEGAL DESCRIPTION: RIDGE CREST PUD FLG 2; LOT 4 BLK 6. LENDER: US BK. AMOUNT DUE: \$169169. CASE NO.: 2005-3333820. DATE: 11/20/07.

BORROWER: ANN JUDITH ARRAS, 6906 W. 29TH ST. GREELEY, CO 80634-8973. LEGAL DESCRIPTION: ST. MICHAEL'S MINOR SUB LT 4 BLK 42; LOT 4B BLK 42. LENDER: BK NEW YORK TRUST CO. AMOUNT DUE: \$214302. CASE NO.: 2005-3339249. DATE: 11/20/07.

BORROWER: RICK MARQUEZ, 685 PIONEER DRIVE MILLIKEN, CO 80543-3145. LEGAL DESCRIPTION: SETTLERS VILLAGE; LOT 4 BLK 28. LENDER: US BK. AMOUNT DUE: \$142633. CASE NO.: 2006-3408694. DATE: 11/20/07.

BORROWER: JONATHAN V & BRANDI L DEAN, 735 WILLOW DRIVE LOCHBUIE, CO 80603-7724. LEGAL DESCRIPTION: HIGHPLAINS FLG 3; LOT 5 BLK 15. LENDER: US BK. AMOUNT DUE: \$161825. CASE NO.: 2005-3333537. DATE: 11/20/07.

BORROWER: CHARLES BRANDT, 1412 NINTH ST. GREELEY, CO 80631-3112. LEGAL DESCRIPTION: HUNTERS SUB GREELEY; LOT 7 BLK 70. LENDER: HSBC BK USA. AMOUNT DUE: \$100000. CASE NO.: 2006-3427838. DATE: 11/20/07.

BORROWER: MARGARET E. PORTER, 2112 SIXTH AVE. GREELEY, CO 80631-7102. LEGAL DESCRIPTION: ALTA VISTA ADD BLKS 6-8; LOT 20 BLK 8. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$94271. CASE NO.: 2006-3424219. DATE: 11/21/07.

BORROWER: RONZO L SMITH, 4602 W. 31ST ST. GREELEY, CO 80634-8710. LEGAL DESCRIPTION: GATEWAY ESTATES FLG 3; LOT 1 BLK 1. LENDER: BK NEW YORK. AMOUNT DUE: \$192800. CASE NO.: 2005-3262591. DATE: 11/21/07.

BORROWER: JOSE SERGIO & BLANCA RIVERA, 4232 W. 31ST ST. GREELEY, CO 80634-8371. LEGAL DESCRIPTION: GATEWAY ESTATES FLG 3; LOT 13 BLK 3. LENDER: NATIONSTAR MTG LLC. AMOUNT DUE: \$160000. CASE NO.: 2005-3348796. DATE: 11/21/07.

BORROWER: JOSEPH W. & LORI J BOWKER, 2019 SEVENTH AVE. GREELEY, CO 80631-7001. LEGAL DESCRIPTION: ALTA VISTA ADD; LOT 5 BLK 1. LENDER: JPMORGAN CHASE BK. AMOUNT DUE: \$85864. CASE NO.: 2003-3035759. DATE: 11/21/07.

BORROWER: MIGUEL VEGA, 1326 10TH ST. GREELEY, CO 80631-3704. LEGAL DESCRIPTION: GREELEY CITY OF; LOT 2 BLK 72. LENDER: REO PROPERTIES CORP. AMOUNT DUE: \$128725. CASE NO.: 2007-3444866. DATE: 11/21/07.

BORROWER: ANTONETTE ANGELO, 10727 FERNCREST ST. FIRESTONE, CO 80504-3506. LEGAL DESCRIPTION: SAGEBRUSH; LOT 1 BLK 4. LENDER: HSBC BK USA. AMOUNT DUE: \$271414. CASE NO.: 2006-3424388. DATE: 11/21/07.

BORROWER: JESUS E. & HORTENCIA B LECHUGA, 1128 SIXTH ST. GREELEY, CO 80631-6453. LEGAL DESCRIPTION: GREELEY CITY OF; LOT 4 BLK 34. LENDER: BK NEW YORK. AMOUNT DUE: \$175123. CASE NO.: 2006-3398594. DATE: 11/21/07.

BORROWER: CARLA GEREAX, 106 N. DOROTHY AVE. MILLIKEN, CO 80543-8406. LEGAL DESCRIPTION: MILLIKEN TOWN OF; LOT 22 BLK 35. LENDER: DEUTSCHE BK TRUST CO AM. AMOUNT DUE: \$106756. CASE NO.: 2006-3408853. DATE: 11/21/07.

BORROWER: SAM SCHALL, 3313 GRENACHE ST. EVANS, CO 80620. LEGAL DESCRIPTION: GRAPEVINE HOLLOW FLG 1; LOT 20 BLK 12. LENDER: AURORA LOAN SERVICES LLC. AMOUNT DUE: \$213638. CASE NO.: 2007-3458553. DATE: 11/21/07.

BORROWER: FIDEL AGUERO MARBAN, 1220 COUNTRY ACRES COURT JOHNSTOWN, CO 80534-8467. LEGAL DESCRIPTION: COUNTRY ACRES SUB EIGHTH FLG; LOT 22. LENDER: AURORA LOAN SERVICES LLC. AMOUNT DUE: \$146663. CASE NO.: 2005-3292431. DATE: 11/26/07.

BORROWER: LINDA M SCHICK, 10368 CHERRYVALE ST. FIRESTONE, CO 80504-5617. LEGAL DESCRIPTION: BOOTH FARMS SECOND FLG; LOT 10 BLK 7. LENDER: SUNTRUST MTG INC. AMOUNT DUE: \$277417. CASE NO.: 2006-3389450. DATE: 11/26/07.

BORROWER: CHRIS & RONDA K SANDOVAL, 1428 40TH AVE. GREELEY, CO 80634-2702. LEGAL DESCRIPTION: BITTERSWEET; LOT 2 BLK 6. LENDER: HSBC BK USA. AMOUNT DUE: \$161904. CASE NO.: 2005-3291927. DATE: 11/26/07.

BORROWER: AMANDA POOLE, 120 1/2 14TH AVE. GREELEY, CO 80631-2117. LEGAL DESCRIPTION: BILLINGS & SYLVESTER SUB; LOT 5 BLK 1. LENDER: COLO HOUSING FIN AUTHORITY. AMOUNT DUE: \$68037. CASE NO.: 2006-3389291. DATE: 11/26/07.

BORROWER: HARRY A SOBZAK JR., 16920 HUGHES DRIVE MEAD, CO 80542-4556. LEGAL DESCRIPTION: COYOTE RUN SUB FLG 1; LOT 8. LENDER: TAYLOR BEAN WHITAKER MTG CORP. AMOUNT DUE: \$261560. CASE NO.: 2006-3440944. DATE: 11/26/07.

BORROWER: RICHARD ALLEN JR. & PA COLEMAN, 1407 S. FRANCES AVE. MILLIKEN, CO 80543-8462. LEGAL DESCRIPTION: CENTENNIAL FARMS SUB; LOT 7 BLK 8. LENDER: WELLS FARGO BK. AMOUNT DUE: \$140774. CASE NO.: 2005-3285818. DATE: 11/26/07.

BORROWER: WILLA FLORES, 15873 WELD COUNTY ROAD, NO. 25 S PLATTEVILLE, CO 80651-7571. LEGAL DESCRIPTION: OLINGER SUB OF GARDEN TRS; LOT 4 BLK 3. LENDER: WELLS FARGO BK. AMOUNT DUE: \$178431. CASE NO.: 2002-2998133. DATE: 11/26/07.

BORROWER: YOLANDA S. PEREZ, 111 10TH AVE. GREELEY, CO 80631-2006. LEGAL DESCRIPTION: CLAYTONS FIRST SUB; LOT 4 BLK 4. LENDER: US BK. AMOUNT DUE: \$88953. CASE NO.: 2005-3275327. DATE: 11/26/07.

BORROWER: CHARLES G OROSCO, 326 E. 28TH ST. DRIVE GREELEY, CO 80631-1216. LEGAL DESCRIPTION: RIVERVIEW FARM SUB; LOT 5 BLK 5. LENDER: CITI-MORTGAGE INC. AMOUNT DUE: \$134062. CASE NO.: 2005-3290228. DATE: 11/26/07.

BORROWER: CASANDRA L SELLMER, 3193 49TH AVE. COURT GREELEY, CO 80634-8713. LEGAL DESCRIPTION: T-BONE RANCH SUB FIRST FLG; LOT 8 BLK 3. LENDER: LASALLE BK. AMOUNT DUE: \$187547. CASE NO.: 2006-3384496. DATE: 11/26/07.

BORROWER: DENNIS K SCHICK, 718 E. 21ST ST. GREELEY, CO 80631-6157. LEGAL DESCRIPTION: BAL-SAM VILLAGE SECOND FLG; LOT 10 BLK 6. LENDER: US BK. AMOUNT DUE: \$127310. CASE NO.: 2006-3358683. DATE: 11/26/07.

BORROWER: RIGOBERTO VELASQUEZ, 2540 10TH AVE. GREELEY, CO 80631-6916. LEGAL DESCRIPTION: WHEELER ADD; LOT 29 BLK 12. LENDER: CIT GROUP CONSUMER FIN INC. AMOUNT DUE: \$95949. CASE NO.: 2007-3448394. DATE: 11/26/07.

BORROWER: MARTIN J & ELIZABETH TIFFANY, 11203 COAL MINE ST. FIRESTONE, CO 80504-5777. LEGAL DESCRIPTION: MOUNTAIN SHADOWS SUB FLG 1 FIRESTONE; LOT 5 BLK 7. LENDER: NATL CITY BK. AMOUNT DUE: \$210338. CASE NO.: 2004-3197634. DATE: 11/27/07.

BORROWER: EDEL R ORTIZ, 3209 SANTA FE AVE. EVANS, CO 80620-9135. LEGAL DESCRIPTION: ASHCROFT HEIGHTS FIRST FLG; LOT 14 BLK 2. LENDER: US BK. AMOUNT DUE: \$145600. CASE NO.: 2005-3282345. DATE: 11/27/07.

BORROWER: ERNIE M & ALTA D KOHN, 317 N. FOURTH ST. LA SALLE, CO 80645-3214. LEGAL DESCRIPTION: WHITTAKER SUB; LOT 5 BLK 1. LENDER: HSBC BK USA ACE 2006 ASAP. AMOUNT DUE: \$147440. CASE NO.: 2005-3284645. DATE: 11/27/07.

BORROWER: DONALD & JANET MCREYNOLDS, 714 MAIN ST. FREDERICK, CO 80510. LEGAL DESCRIPTION: OVERLOOK AT FIRESTONE FLG 2; LOT 1 BLK 4. LENDER: FIRST FRANKLIN FIN CORP. AMOUNT DUE: \$188955. CASE NO.: 2007-3473751. DATE: 11/27/07.

BORROWER: CLEMENT M IV MCNANEY, 2661 MEADOW LANE MEAD, CO 80542-9766. LEGAL DESCRIPTION: N. CREEK AT MEAD AMD; LOT 2 BLK 5. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$178123. CASE NO.: 2004-3215697. DATE: 11/27/07.

BORROWER: SAMUEL & SANDY JOHNSON, 2507 MARINA ST. EVANS, CO 80620-9594. LEGAL DESCRIPTION: WILLOWBROOK SUB; LOT 63 BLK 1. LENDER: CITI-MORTGAGE INC. AMOUNT DUE: \$174953. CASE NO.: 2005-3324128. DATE: 11/27/07.

BORROWER: DANNY L & HANNAH T MILLER, 3147 19TH AVE. COURT GREELEY, CO 80631-8802. LEGAL DESCRIPTION: SOUTHMOOR VILLAGE FLG 2; LOT 20 BLK 4. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$123915. CASE NO.: 2006-3408723. DATE: 11/27/07.

BORROWER: LINDA M SCHICK, 1913 MAHOGANY WAY WINDSOR, CO 80550-2972. LEGAL DESCRIPTION: TIMBER RIDGE PUD SECOND FLG; LOT 16 BLK 5. LENDER: WELLS FARGO BK. AMOUNT DUE: \$160404. CASE NO.: 2006-3384496. DATE: 11/27/07.

BORROWER: HELEODORO & OFELIA J GARCIA, 116 N. IRENE AVE. MILLIKEN, CO 80543-8200. LEGAL DESCRIPTION: IRON HORSE SUB REPLAT; LOT 8 BLK 40. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$112000. CASE NO.: 2005-3275778. DATE: 11/27/07.

BORROWER: JAROL LEE, 5604 W. 16TH ST. LANE GREELEY, CO 80634-2968. LEGAL DESCRIPTION: COUNTRY CLUB W. FLG 4; LOT 13 BLK 6. LENDER: GREENPOINT MTG FUNDING. AMOUNT DUE: \$184228. CASE NO.: 2006-3399880. DATE: 11/27/07.

BORROWER: LYNN SPRAGUE, 10178 DRESDEN ST. FIRESTONE, CO 80504-6712. LEGAL DESCRIPTION: ST. VRAIN RANCH SUB FLG IV; LOT 39 BLK 2. LENDER: DEUTSCHE BK TRUST CO AM. AMOUNT DUE: \$264886. CASE NO.: 2006-3381597. DATE: 11/27/07.

BORROWER: BRIAN & KAREN WHITE, 5500 PAWNEE CIRCLE GREELEY, CO 80634-9356. LEGAL DESCRIPTION: ARROWHEAD FOURTH FLG; LOT 16 BLK 12. LENDER: LONG BEACH MTG LOAN TRUST 2006. AMOUNT DUE: \$358124. CASE NO.: 2006-3376597. DATE: 11/27/07.

BORROWER: JORGE & OSCAR J PENA, 6160 SPARROW AVE. FIRESTONE, CO 80504-6538. LEGAL DESCRIPTION: RIDGE CREST PUD FLG 3; LOT 12 BLK 14. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$214240. CASE NO.: 2005-3330460. DATE: 11/27/07.

BORROWER: JOSE & PETRA MARRUFO, 4008 25TH AVE. EVANS, CO 80620-9211. LEGAL DESCRIPTION: WILLOWBROOK SUB; LOT 12 BLK 14. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$160648. CASE NO.: 2006-3397691. DATE: 11/27/07.

BORROWER: YOLANDA N. & RANDY L TAFOYA, 720 MAIN ST. FREDERICK, CO 80516-8709. LEGAL DESCRIPTION: GROVE TOWNHOMES; LOT 23. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$127920. CASE NO.: 2005-3281090. DATE: 11/27/07.

BORROWER: DENNIS K SCHICK, 783 CARRIAGE DRIVE MILLIKEN, CO 80543-3087. LEGAL DESCRIPTION: SETTLERS VILLAGE; LOT 8 BLK 16. LENDER: US BK. AMOUNT DUE: \$138334. CASE NO.: 2006-3358252. DATE: 11/27/07.

BORROWER: SAMUEL J SCHALL, 3014 43RD AVE. COURT GREELEY, CO 80634-9525. LEGAL DESCRIPTION: GATEWAY ESTATES FLG 3; LOT 6 BLK 13. LENDER: CSFB ARMT 2006 2. AMOUNT DUE: \$181144. CASE NO.: 2006-3360278. DATE: 11/27/07.

BORROWER: JOHNMICHAEL T EVANS, 10702 BUTTE DRIVE LONGMONT, CO 80504-5657. LEGAL DESCRIPTION: IDAHO CREEK SUB AMD; LOT 1 BLK 6. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$182485. CASE NO.: 2004-3195521. DATE: 11/27/07.

BORROWER: TERESA M WENDT, 3737 HOMESTEAD DRIVE MEAD, CO 80542-4516. LEGAL DESCRIPTION: MARGIL FARMS SECOND FLG; LOT 160. LENDER: NEW CENTURY HOME EQUITY LOAN T. AMOUNT DUE: \$161814. CASE NO.: 2004-3242353. DATE: 11/2

Agriculture one of region's renewable resources

When natural resources, renewable or not, are mined, processed and consumed within a region, the process creates jobs all along the supply chain to the point of consumption. Economists refer to local resources that stay local as having high economic multipliers, something attractive for any regional economy.

Northern Colorado is blessed with at least three basic natural resources and, potentially, a fourth. The first, and probably most obvious, is agriculture.

Agricultural commodities have the added benefit of being renewable, i.e., new crops are grown each season.

A significant processing and service industry has grown up around agriculture in Northern Colorado. These are the indirect jobs created by the basic industry. They include the co-ops, grain elevators, feedlots, dairies, packing plant, trucks, processing plant and technology applied to all these enterprises. Basic industries like agriculture should be nurtured because their multipliers are so high.

Sand and gravel and related mining is another basic industry, and one that also involves processing raw materials into finished products within the region. The

home construction sector is currently weak and not consuming much sand and gravel, but the industrial, commercial and institutional construction sectors are still doing well, consuming large quantities of sand, gravel and cement. Sand and gravel is not a renewable resource, but Northern Colorado seems to have adequate quantities to last for many years.

Sunlight is the third important natural resource Northern Colorado has in copious quantities. I suppose that if global warming is a serious problem, and if it translates into too much sunshine, our climate might become too hot to attract new industry, residents and tourists, and it might slowly destroy our competitive agricultural sector. But we're not there yet and, thus, our climate is a marketable resource.

The proposed uranium mine near Nunn in Weld County could be a fourth basic resource industry. But the ore will be shipped out of our economy unless a processing plant is built, thus drastically lowering any employment multiplier. In addition, the ore is not renewable and might cause severe environmental problems.

Furthermore, the presence of the mining sector might tarnish consumption of the climate resource, thus lowering the number of consumers and causing less employment in the climate supply chain.

I'm not going to talk about water as a resource. All the above resources and their supply chains consume water, which is a renewable resource, but not infinitely and far from constantly.

Knowledge is a complex subject and

another economic resource. The knowledge sector does not have a very high multiplier, but it is minable and renewable, and with any luck, will be consumed, as well as created, in Northern Colorado.

The acquisition of knowledge is also important to an economy. For example, Ohio is currently complaining about negative North American Free Trade Act impacts because it has lost manufacturing jobs to Mexico. Its knowledge quotient is also lower than the U.S. average. Northern Colorado has probably benefited from NAFTA, one of the reasons being that our knowledge quotient is far higher than the U.S. average.

Bull market

Agriculture is currently in a bull market, with crop commodities enjoying significant price increases over the past two years. Livestock producers have not enjoyed these additional profits unless they grow their own feed; even then they are passing up greater profits from selling grain in order to maintain the viability of their livestock production enterprise.

Urban American consumers experienced 63 percent faster inflation in food and beverage prices in 2007 than in other non-energy goods. Energy prices have risen even faster. Food inflation is far from over and, perhaps, consumers have seen only a small part of eventual food price increases.

Higher feed and food prices are causing some overseas governments to create grain reserves, thus putting even greater pressure

on global prices. The intention of these governmental buyers of grain is not to shock the commodity markets, but to create a shock absorber for their own economies, similar to what many countries, including the U.S., are doing with petroleum reserves.

Will this agricultural commodity bubble burst? Iowa State University's Bruce Babcock predicts five to 10 more years of strong commodity prices. Given this forecast, another two to three years of high prices seems a certain bet.

High prices, and the prospect of continuing high prices, are drawing a flood of capital into world and local agriculture sectors. Production is expanding in many areas of South America and Africa, plus yields are rapidly rising above historical trend lines as new technologies are adapted. More than 82 percent of the soybeans produced by the three major producing countries are now from genetically modified seed.

The agriculture sector, worldwide and in Northern Colorado, must effectively mix this flood of liquidity with entrepreneurship to produce long-run improvements in the entire supply chain. We can only hope that urban development will never cover all the agriculturally viable land in Northern Colorado.

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.



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ECONOMIC INDICATORS



Population	2006	2010	2015	2020	2030	Last update
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	73,444	77,494	-5.23%	69,763	5.28%	1/08
Motor vehicle reg.	52,398	33,918	54.48%	60,475	-13.36%	1/08

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	51	42	21.43%	N/A	N/A	1/08
Chapter 13	9	9	0.00%	N/A	N/A	1/08
Weld County						
Chapter 7	49	62	-20.97%	N/A	N/A	1/08
Chapter 13	7	11	-36.36%	N/A	N/A	1/08

Foreclosures						
Larimer County	108	186	-41.94%	N/A	N/A	1/08
Value (000s)	\$22,073	\$36,115	-38.88%	N/A	N/A	1/08
Weld County	254	268	-5.22%	N/A	N/A	1/08
Value (000s)	\$48,291	\$50,309	-4.01%	N/A	N/A	1/08

Patents						
Larimer County	31	25	24.00%	53	-41.51%	2/08
Weld County	9	7	28.57%	14	-35.71%	2/08

New businesses Larimer County	407	246	65.45%	454	-10.35%	1/08
Weld County	270	141	91.49%	287	-5.92%	1/08

Consumer Price (Colorado, Wyoming, Montana and Utah)						
Index (1982-84 = 100)						
Food & beverages	215.74	212.38	1.58%	204.8	5.34%	1/08
Housing	224.35	222.66	0.76%	217.5	3.15%	1/08
Transportation	191.3	191.78	-0.25%	179.1	6.81%	1/08
Medical Care	362.65	360.69	0.54%	346.03	4.80%	1/08

REAL ESTATE						
Total construction (000s)						
Larimer County	\$25,649	\$60,684	-57.73%	\$26,336	-2.61%	1/08
Weld County	\$36,286	\$26,026	39.42%	\$31,795	14.12%	1/08

Building permits	140	114	22.81%	243	-42.39%	1/08
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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	\$125,886	\$98,386	27.95%	\$112,241	12.16%	9/07
Weld County	\$55,770	\$53,000	5.23%	\$51,970	7.31%	9/07

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); Realtor 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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Eaton, CO 80615
Phone: 970-454-1414
Fax: 970-454-1420
E-mail: matt.pletcher@bankofcolorado.com
Web site: www.bankofcolorado.com
Products/Services: Agricultural, commercial and personal banking.
Person In Charge: Matthew S. Pletcher, Branch manager

Bank of Colorado

533 Big Thompson Ave.
Estes Park, CO 80517
Phone: 970-586-8185
Fax: 970-586-8006
Web site: www.bankofcolorado.com
Products/Services: Agricultural, commercial and personal banking.
Person In Charge: Brad Sishc, President

Bank of Colorado

1609 E. Harmony Road
Mailing Address: 1609 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-206-1160
Fax: 970-206-1156
E-mail: CustomerService80C@PinnBank.com
Web site: www.bankofcolorado.com
Products/Services: Agricultural, commercial and personal banking.
Person In Charge: Matthew S. Pletcher, Branch manager and Cody Fullmer

Bank of Colorado

1102 Lincoln Ave.
Mailing Address: 1609 E. Harmony Road
Fort Collins, CO 80524
Phone: 970-223-8200
Fax: 970-223-8201
Web site: www.bankofcolorado.com
Products/Services: Banking and investments.
Person In Charge: Cody Fullmer, President

Bank of Colorado

111 S. Rollie Ave.
Mailing Address: P.O. Box 228
Fort Lupton, CO 80621
Phone: 303-857-3400
Fax: 303-857-3401
Web site: www.bankofcolorado.com
Products/Services: Agricultural, commercial and personal banking.
Person In Charge: Tom Goding, President

Bank of Colorado

605 Fourth St.
Mailing Address: 605 Fourth St.
Fort Lupton, CO 80621
Phone: 303-857-3400
Fax: 303-857-3401
Web site: www.bankofcolorado.com
Products/Services: Agricultural, commercial and personal banking.
Person In Charge: Tom Goding, President

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Bank of Colorado

3640 W. 10th St.
Mailing Address: 5630 W. 26th St.
Greeley, CO 80634
Phone: 970-506-0100
Fax: 970-506-0093
E-mail: gludlow@pinnbank.com
Web site: www.bankofcolorado.com
Products/Services: Agricultural, commercial and personal banking.
Person In Charge: Greg Ludlow, Branch president

Bank of Colorado

1041 Main St.
Mailing Address: P.O. Box 939
Windsor, CO 80550
Phone: 970-686-7631
Fax: 970-686-9246
E-mail: Tom.prenger@bankofcolorado.com
Web site: www.bankofcolorado.com
Products/Services: Agricultural, commercial and personal banking.
Person In Charge: Tom Prenger, Branch president

Bank of the West

415 Mountain Ave.
Mailing Address: P.O. Box 1139
Berthoud, CO 80513
Phone: 970-532-1000
Fax: 970-532-1100
Web site: www.bankofthewest.com
Products/Services: Banking services, including loans and banking services for the agriculture community.
Person In Charge: Kim Buxbaum, Branch manager

Bank of the West

1795 E. Bridge St.
Brighton, CO 80601
Phone: 303-202-5330
Fax: 303-659-7639
Web site: www.bankofthewest.com
Products/Services: Banking services, including loans and banking services for the agriculture community.
Person In Charge: David Benevides, Branch manager

Bank of the West

181 W. Boardwalk Drive
Mailing Address: 181 W. Boardwalk Drive
Fort Collins, CO 80525
Phone: 970-225-2982
Fax: 970-225-3916
E-mail: wanda.zimmerman@bankofthewest.com
Web site: www.BankoftheWest.com
Products/Services: Banking services, including personal and business loans, mortgages, investments and banking services for the agriculture community.
Person In Charge: Wanda Zimmerman, Branch manager

Bank of the West

1075 W. Horsetooth Road
Mailing Address: 1075 W. Horsetooth Road
Fort Collins, CO 80526
Phone: 970-267-2200
Fax: 970-223-7438
Web site: www.bankofthewest.com
Products/Services: Banking services, including loans and banking services for the agriculture community.
Person In Charge: Wanda Zimmerman, Branch manager

Bank of the West

4601 W. 20th St.
Greeley, CO 80634
Phone: 970-351-8600
Fax: 970-351-8787
E-mail: jredfern@cachebankandtrust.com
Web site: www.cachebankandtrust.com
Products/Services: Loans and banking services for commercial and personal entities.
Person In Charge: Byron W. Bateman, President

Bank of the West

426 S. Link Lane
Fort Collins, CO 80524
Phone: 970-267-3700
Fax: 970-493-2857
Web site: www.bankofthewest.com
Products/Services: Banking services, including loans and banking services for the agriculture community.

Bank of the West

1111 11th St.
Greeley, CO 80631
Phone: 970-353-2640
Fax: 970-352-2773
Web site: www.bankofthewest.com
Products/Services: Banking services, including loans and banking services for the agriculture community.
Person In Charge: Nadine Trujillo-Rogers, Branch manager

Bank of the West

4290 W. 10th St.
Greeley, CO 80634
Phone: 970-352-0077
Fax: 970-353-1495
Web site: www.bankofthewest.com
Products/Services: Banking services, including loans and banking services for the agriculture community.
Person In Charge: Jeri Custer, Branch manager

Bank of the West

1800 Greeley Mall
Greeley, CO 80631
Phone: 970-356-2700
Web site: www.bankofthewest.com
Products/Services: Banking services, including loans and banking services for the agriculture community.
Person In Charge: Jeri Custer, Branch manager

Bank of the West

303 E. Sixth St.
Loveland, CO 80537
Phone: 970-667-5150
Fax: 970-669-7164
Web site: www.bankofthewest.com
Products/Services: Banking services, including loans and banking services for the agriculture community.
Person In Charge: Rhonda Westover, Branch manager

Cache Bank and Trust

100 S. College Ave.
Fort Collins, CO 80524
Phone: 970-493-4111
Fax: 970-493-1324
E-mail: ireeves@cachebankandtrust.com
Web site: www.cachebankandtrust.com
Products/Services: Loans and banking services for commercial and personal entities.
Person In Charge: Byron W. Bateman, President and Lorna Reeves, SVP Branch manager

Cache Bank and Trust

4601 W. 20th St.
Greeley, CO 80634
Phone: 970-351-8600
Fax: 970-351-8787
E-mail: jredfern@cachebankandtrust.com
Web site: www.cachebankandtrust.com
Products/Services: Loans and banking services for commercial and personal entities.
Person In Charge: Byron W. Bateman, President

Cache Bank and Trust
924 11th St.
Greeley, CO 80631
Phone: 970-506-7183
Fax: 970-351-6272
Web site: www.cachebankandtrust.com
Products/Services: Loans and banking services for commercial and personal entities.
Person In Charge: Byron W. Bateman, President

Capital West National Bank
2108 Milestone Drive
Fort Collins, CO 80525
Phone: 970-282-2400
Fax: 970-282-8945
E-mail: questions@cwbnbank.com
Web site: www.cwnbank.com
Products/Services: Full-service banking, construction lending.
Person In Charge: Steve Hogan, President

Chase Bank
2000 S. College Ave.
Mailing Address: 2000 S. College Ave.
Fort Collins, CO 80525
Phone: 970-622-7603
Fax: 970-484-7063
Web site: www.chase.com
Products/Services: Consumer and business checking and savings, investments, mortgages, SBA loans.
Person In Charge: Sheida Azimi, Branch manager

Chase Bank
731 S. Lemay Ave.
Fort Collins, CO 80524
Phone: 970-622-7702
Fax: 970-224-9601
Web site: www.chase.com
Person In Charge: Justin Simpson, Branch manager

Chase Bank
4603 Boardwalk Drive
Fort Collins, CO 80528
Phone: 970-282-8626
Web site: www.chase.com
Person In Charge: Laura Brigham, Branch manager

Chase Bank
822 Seventh St.
Mailing Address: P.O. Box 1098
Greeley, CO 80631
Phone: 970-392-3203
Fax: 970-395-7359
Web site: www.chase.com
Products/Services: Full-service banking.
Person In Charge: Eric Biberstine, Branch manager

Chase Bank
2600 W. 10th St.
Greeley, CO 80631
Phone: 970-392-3330
Fax: 970-353-0109
Web site: www.chase.com
Products/Services: Full-service banking.
Person In Charge: Cyndi Ingram, Branch manager

Chase Bank
4719 W. 29th
Greeley, CO 80634
Phone: 970-339-3238
Web site: www.chase.com

Chase Bank
200 E. Seventh St.
Mailing Address: 200 E. Seventh St.
Loveland, CO 80537
Phone: 970-622-7444
Fax: 970-622-7466
Web site: www.chase.com
Products/Services: Full-service banking.
Person In Charge: Shirley Choury, Branch manager

Chase Bank
1905 W. Eisenhower Blvd.
Loveland, CO 80537
Phone: 970-622-7679
Web site: www.chase.com
Person In Charge: Suzie Allen, Branch manager

Chase Bank
975 N. Lincoln Ave.
Loveland, CO 80537
Phone: 970-622-7444
Fax: 970-635-5700
Web site: www.chase.com
Products/Services: Full-service banking.

Colorado Community Bank
3650 35th Ave.
Evans, CO 80620
Phone: 970-339-8430
Fax: 970-339-8431
E-mail: ddougherty@coloradocommunitybank.com
Web site: www.coloradocommunitybank.com
Products/Services: Personal and commercial banking, commercial and consumer loans.
Person In Charge: Dennis Dougherty, Branch president

Colorado Community Bank
5855 Firestone Blvd.
Firestone, CO 80504
Phone: 720-652-7255
Fax: 720-652-7265
Web site: www.coloradocommunitybank.com
Products/Services: Personal and commercial banking, commercial and consumer loans.

Colorado Community Bank
6222 W. Ninth St.
Greeley, CO 80634
Phone: 970-330-6090
Fax: 970-330-7819
Web site: www.coloradocommunitybank.com
Person In Charge: Max Ellis, President

Colorado Community Bank
10 Angove Ave.
Johnstown, CO 80534
Phone: 970-587-2160
Fax: 970-587-5186
Web site: www.coloradocommunitybank.com
Products/Services: Personal and commercial banking, commercial and consumer loans.
Person In Charge: Bill Bowlds, Branch president

Colorado Community Bank
1050 Eagle Drive
Loveland, CO 80537
Phone: 970-278-0040
Fax: 970-278-0038
Web site: www.coloradocommunitybank.com
Products/Services: Personal and commercial banking, commercial and consumer loans.
Person In Charge: Harry Morgan

Colorado Community Bank
1300 Broad St.
Milliken, CO 80543
Phone: 970-587-2880
Fax: 970-587-5203
E-mail: mkeller@coloradocommunitybank.com
Web site: www.coloradocommunitybank.com
Products/Services: Personal and commercial banking, commercial and consumer loans.
Person In Charge: Michele Keller

Colorado Community Bank
3 S. Timber Ridge Parkway
Mailing Address: P.O. Box 39
Severance, CO 80546
Phone: 970-686-9090
Fax: 970-686-9197
Web site: www.coloradocommunitybank.com
Products/Services: Personal and commercial banking, commercial and consumer loans.

Colorado Community Bank
122 W. Main St.
Sterling, CO 80751
Phone: 970-522-5151
Fax: 970-522-5450
Web site: www.coloradocommunitybank.com
Products/Services: Personal and commercial banking, commercial and consumer loans.

Colorado Community Bank
317 S. Main St.
Yuma, CO 80759
Phone: 970-848-3500
Fax: 970-848-0909
Web site: www.coloradocommunitybank.com
Products/Services: Loans and banking services for the agriculture community.

Colorado East Bank & Trust
801 Flying Circle Blvd.
Mailing Address: 520 S. Main St
Dacono, CO 80514
Phone: 303-833-9972
Web site: www.coloeast.com

Colorado East Bank & Trust
550 E. Woodward Ave.
Mailing Address: 550 E. Woodward Ave.
Keenesburg, CO 80643
Phone: 303-723-0100
Fax: 303-732-9284
E-mail: rpippin@coloeast.com
Web site: www.coloeast.com
Products/Services: Loans and banking services, including services for the agricultural community.
Person In Charge: Rob A. Pippin

Colorado East Bank & Trust
100 W. Pearl
Mailing Address: 520 S. Main St.
Lamar, CO 81052
Phone: 719-336-5200
Web site: www.coloeast.com
Person In Charge: Steve Sherlock

Compass Bank
3131 S. College Ave.
Fort Collins, CO 80525
Phone: 970-266-9090
Web site: www.compassweb.com

Compass Bank
3501 W. 12th St.
Greeley, CO 80634
Phone: 970-356-3760
Web site: www.compassweb.com
Person In Charge: Michael McClure, President

Compass Bank
5275 McWhinney Blvd.
Loveland, CO 80538
Phone: 970-622-8080
Fax: 970-663-4384
E-mail: amy.olinger@compassbank.com
Web site: www.compassweb.com



Farmers Bank
119 First St.
Mailing Address: P.O. Box 220
Ault, CO 80610
Phone: 970-834-2121
Fax: 970-834-1351
E-mail: info@farmersbank-weld.com
Web site: www.farmersbank-weld.com
Products/Services: Full-service bank.
Person In Charge: Fred J. Bauer



Farmers Bank
713 S. Lemay Ave.
Fort Collins, CO 80524
Phone: 970-221-2020
Fax: 970-834-1862
E-mail: info@farmersbank-weld.com
Web site: www.farmersbank-weld.com

First Community Bank
785 Cheeseman
Erie, CO 80516
Phone: 303-828-0888
Fax: 303-729-3770
Web site: www.fcbcolo.com
Person In Charge: James Sites, Branch manager

First Community Bank
151 S. College Ave., Suite 5
Fort Collins, CO 80525
Phone: 970-226-1080
Fax: 970-225-4905
E-mail: rstumbaugh@fcbcolo.com
Web site: www.fcbcolo.com
Person In Charge: Ron Pino, Branch manager

First Community Bank
3711 JFK Parkway, Suite 100
Fort Collins, CO 80525
Phone: 970-206-4585
Fax: 970-225-4977
Web site: www.fcbcolo.com
Person In Charge: Ted Ray, Branch manager

First FarmBank
127 22nd St.
Greeley, CO 80631
Phone: 970-346-7900
Fax: 970-304-0458
E-mail: info@firstfarmbank.com
Web site: www.firstfarmbank.com
Products/Services: Full consumer, commercial and agricultural deposit and loan products.
Person In Charge: Dan Allen, CEO

First National Bank
3645 35th. Ave.
Evans, CO
Phone: 970-346-5050
Web site: www.1stnationalbank.com

First National Bank
205 W. Oak St.
Mailing Address: 205 W. Oak St.
Fort Collins, CO 80521
Phone: 970-482-4861
Fax: 970-482-4738
Web site: www.1stnationalbank.com
Products/Services: Full-service bank, including checking, savings, loans, commercial, mortgage, investments, trust, etc.
Person In Charge: Mark Driscoll, President

First National Bank
155 E. Boardwalk Drive
Mailing Address: 155 E. Boardwalk Drive
Fort Collins, CO 80525
Phone: 970-282-9600
Fax: 970-282-9648
Web site: www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Mark Driscoll, President

First National Bank
1600 N. College Ave.
Fort Collins, CO 80521
Phone: 970-495-9390
Web site: www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Mark Driscoll, President

First National Bank
2100 W. Drake Road
Fort Collins, CO 80526
Phone: 970-495-9501
Web site: www.1stnationalbank.com
Person In Charge: Chris Osborn

First National Bank
4603 S. Timberline Road
Fort Collins, CO 80525
Phone: 970-267-2789
Web site: www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Mark Driscoll, President

First National Bank
Lory Student Center - CSU
Fort Collins, CO 80523
Phone: 970-495-9555
Web site: www.1stnationalbank.com
Products/Services: Bank branch.
Person In Charge: Chris Osborn

First National Bank
201 W. Olive St.
Fort Collins, CO 80521
Web site: www.1stnationalbank.com
Products/Services: Drive-thru banking services.
Person In Charge: Chris Osborn

First National Bank
112 Denver Ave.
Fort Lupton, CO 80621
Phone: 303-857-0300
Web site: www.1stnationalbank.com
Products/Services: Financial banking
Person In Charge: Larry Wood, President

First National Bank
1701 23rd Ave.
Mailing Address: 1701 23rd Ave.
Greeley, CO 80631
Phone: 970-346-5050
Fax: 970-353-6299
Web site: www.1stnationalbank.com
Products/Services: Full-service banking.
Person In Charge: Larry Wood, President

First National Bank
920 54th Ave.
Greeley, CO 80631
Phone: 970-346-5050
Web site: www.1stnationalbank.com
Products/Services: Banking.
Person In Charge: Larry Wood, President

First National Bank
100 Johnstown Center Drive
Mailing Address: 100 Johnstown Center Drive
Johnstown, CO 80534
Phone: 970-587-4661
Fax: 970-587-2817
Web site: www.1stnationalbank.com
Products/Services: Full-service banking.
Person In Charge: Larry Wood, President

First National Bank
301 First St.
Kersey, CO 80644
Phone: 970-346-5050
Fax: 970-356-0418
Web site: www.1stnationalbank.com
Products/Services: Banking.
Person In Charge: Larry Wood, President

First National Bank
750 N. Lincoln Ave.
Mailing Address: 750 N. Lincoln Ave.
Loveland, CO 80537
Phone: 970-203-2600
Fax: 970-203-2669
E-mail: seikner@fnbfc.com
Web site: www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Mark Driscoll, President

First National Bank
1450 N. Boyd Lake Ave.
Loveland, CO 80538
Phone: 970-619-3350
Fax: 970-619-3355
E-mail: seikner@fnbfc.com
Web site: www.1stnationalbank.com
Products/Services: Full-service bank.

First National Bank
1450 N. Boyd Lake Ave.
Platteville, CO 80651
Phone: 970-346-5050
Fax: 970-785-2244
Web site: www.1stnationalbank.com
Products/Services: Banking.
Person In Charge: Larry Wood, President

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Fort Collins, CO 80525
(970) 292-0115

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Fax: 970-568-7263
Web site: www.1stnationalbank.com
Products/Services: Bank.

First National Bank
1505 Main St.
Windsor, CO 80550
Phone: 970-346-5050
Fax: 970-686-7091
Web site: www.1stnationalbank.com
Products/Services: Banking.
Person In Charge: Larry Wood, President

First National Bank of Estes Park
241 Park Lane
Estes Park, CO 80517
Phone: 970-586-4485
Fax: 970-586-0517
E-mail: dsutter@fnbestes.com
Web site: www.fnbestes.com
Person In Charge: David Taylor, President/CEO

First National Bank of Estes Park
501 St. Vrain Lane, Suite 100
Estes Park, CO 80517
Phone: 970-577-1234
Fax: 970-577-9175
E-mail: dsutter@fnbestes.com
Web site: www.fnbestes.com
Person In Charge: David Taylor, President/CEO

First National Bank of Estes Park
7980 Niwot Road
Niwot, CO 80503
Phone: 303-652-8082
Fax: 303-652-8314
Web site: www.fnbestes.com

First National Bank of Julesburg
100 E. Third St.
Julesburg, CO 80737
Phone: 970-474-3341
Web site: www.fnbc.com
Person In Charge: Mark Brase, Front Range manager

First National Bank of Julesburg
8100 Sixth St.
Wellington, CO 80549
Phone: 970-568-3250
Fax: 970-568-7131
Web site: www.fnbc.com
Person In Charge: Mark Brase, Front Range manager

First National Bank of Julesburg
1291 Main St.
Windsor, CO 80550
Phone: 970-686-0878
Web site: www.fnbc.com
Person In Charge: Mark Brase, Front Range manager

First Western Trust Bank, Northern Colorado
318 Canyon Ave., Suite 100
Fort Collins, CO 80521
Phone: 970-484-9222
Fax: 970-416-9321
E-mail: info@fwtb.com
Web site: www.fwtb.com
Products/Services: Investment management, deposits and lending, personal trust, family office services.
Person In Charge: R.W. (Bud) Noffsinger III, President

FirstBank of Adams County
410 E. Bromley Lane
Brighton, CO 80601
Phone: 720-685-3300
Web site: www.1stbank.com
Products/Services: Banking.
Person In Charge: Bob Beuschle

Firstbank of Longmont
512 Briggs
Erie, CO 80516
Phone: 303-828-3393
Fax: 303-828-4101
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

FirstBank of Longmont
6080 Firestone Blvd.
Firestone, CO 80504
Phone: 303-682-1800
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado
1013 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-223-4000
Fax: 970-282-3925
E-mail: banking@efirstbank.com
Web site: www.efirstbank.com
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado
2315 S. College Ave.
Fort Collins, CO 80525
Phone: 970-493-1700
Fax: 970-282-3925
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado
1015 S. Taft Hill Road
Fort Collins, CO 80521
Phone: 970-493-0200
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado
2644 S. Timberline Road
Fort Collins, CO 80525
Phone: 970-339-9000
Fax: 970-339-2795
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado
4322 Ninth Street Road
Greeley, CO 80634
Phone: 970-506-4477
Fax: 970-506-4488
Web site: www.efirstbank.com
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado
225 E. 29th St.
Loveland, CO 80538
Phone: 970-669-4000
Web site: www.efirstbank.com
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado
1352 W. Eisenhower Blvd.
Loveland, CO 80537
Phone: 970-669-4000
Web site: www.efirstbank.com
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado
1510 Main St.
Windsor, CO 80550
Phone: 970-674-2900
Web site: www.efirstbank.com
Person In Charge: Patrick M. Brady, President

FirstTier Bank
2695 Rocky Mountain Ave., Suite 110
Loveland, CO 80538
Phone: 970-278-4278
Web site: www.firsttierbank.com
Person In Charge: Timothy Wiens, CEO

Home State Bank
310 Mountain Ave.
Berthoud, CO 80513
Phone: 970-203-6100
E-mail: bank@homestatebank.com
Web site: www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank
303 E. Mountain Ave.
Fort Collins, CO 80524
Phone: 970-622-7188
Fax: 970-224-4180
E-mail: bank@homestatebank.com
Web site: www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank
3227 Timberline Road
Fort Collins, CO 80525
Phone: 970-203-6100
E-mail: bank@homestatebank.com
Web site: www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank
2337 S. Shields St.
Fort Collins, CO 80526
Phone: 970-203-6100
E-mail: bank@homestatebank.com
Web site: www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank
1355 E. Eisenhower Blvd.
Loveland, CO 80538
Phone: 970-622-7198
Fax: 970-669-6228
E-mail: bank@homestatebank.com
Web site: www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank
935 N. Cleveland Ave.
Loveland, CO 80537
Phone: 970-203-6100
Fax: 970-669-6228
E-mail: bank@homestatebank.com
Web site: www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank
2965 W. Eisenhower Blvd.
Loveland, CO 80537
Phone: 970-203-6100
Fax: 970-669-1491
E-mail: bank@homestatebank.com
Web site: www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank - Main
300 E. 29th St.
Loveland, CO 80538
Phone: 970-203-6100
Fax: 970-669-1491
E-mail: bank@homestatebank.com
Web site: www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

KeyBank of Colorado
541 Big Thompson Ave.
Estes Park, CO 80517
Phone: 970-586-2364
Web site: www.keybank.com
Products/Services: Banking services.

KeyBank of Colorado
300 W. Oak St.
Fort Collins, CO 80521
Phone: 970-482-3216
Fax: 970-221-2811
Web site: www.keybank.com

KeyBank of Colorado
100 E. Drake Road
Fort Collins, CO 80525
Phone: 970-494-2480
Web site: www.keybank.com
Products/Services: Banking services.

KeyBank of Colorado
1130 Haxton Drive
Fort Collins, CO 80525
Phone: 970-226-3902
Web site: www.keybank.com
Products/Services: Banking services.

KeyBank of Colorado
822 14th St.
Greeley, CO 80631
Phone: 970-378-3220
Web site: www.keybank.com
Products/Services: Banking services.

KeyBank of Colorado
125 E. Seventh St.
Loveland, CO 80537
Phone: 970-667-3083
Web site: www.keybank.com
Products/Services: Banking services.



Larimer Bank of Commerce
1432 E. Mulberry St., Unit B
Fort Collins, CO 80524
Phone: 970-224-7200
Fax: 970-224-7219
E-mail: ebank@larimerbank.com
Web site: www.larimerbank.com



Loveland Bank of Commerce
102 E. 29th St.
Loveland, CO
Phone: 970-679-7150
Fax: 970-679-7169



Mile High Banks
2950 N. Garfield Ave.
Loveland, CO 80538
Phone: 970-669-6424
Fax: 970-669-8144
Web site: www.bankhorizononline.com

Products/Services: Residential, commercial and industrial real estate lending, consumer and commercial loan and deposit products.
Person In Charge: Tim Merkle, Branch president

New Frontier Bank
2425 35th Ave.
Mailing Address: 2425 35th Ave.
Greeley, CO 80634
Phone: 970-339-5100
Fax: 970-339-5200
E-mail: support@newfrontierbank.com

Web site: www.newfrontierbank.com
Products/Services: Full-service, locally owned and managed bank.
Person In Charge: Larry Seastrom, CEO and President

New Frontier Bank
2315 Main St.
Mailing Address: 1130 Main St.
Longmont, CO 80551
Phone: 303-772-2112
Fax: 303-772-4008
E-mail: support@newfrontierbank.com
Web site: www.newfrontierbank.com
Products/Services: Full-service, locally owned and managed bank.
Person In Charge: Larry Seastrom, CEO and President

New Frontier Bank
1130 Main St.
Mailing Address: 1130 Main
Windsor, CO 80550
Phone: 970-674-9080
Fax: 970-674-9090
E-mail: support@newfrontierbank.com
Web site: www.newfrontierbank.com
Products/Services: Full-service, locally owned and managed bank.
Person In Charge: Larry Seastrom, CEO and President

New West Bank
55 S. Elm Ave.
Mailing Address: 55 S. Elm Ave.
Eaton, CO 80615
Phone: 970-454-1800
Fax: 970-454-1802
E-mail: customer_service@newwestbank.biz
Web site: www.newwestbank.biz
Products/Services: Financial services, full-service, locally owned community bank. Includes agricultural loan services.
Person In Charge: Tim Croissant, Manager

New West Bank
3459 W. 20th St., Suite 114
Mailing Address: 3459 W. 20th St., Suite 114
Greeley, CO 80634
Phone: 970-378-1800
Fax: 970-378-1801
Web site: www.newwestbank.biz
Products/Services: Financial services, full-service, locally owned community bank. Includes agricultural loan services.
Person In Charge: William Hertneky

Signature Bank
6801 W. 20th St.
Greeley, CO 80634
Phone: 970-330-1200
E-mail: customerservice@signaturebanks.com
Web site: www.signaturebanks.com
Person In Charge: Robert N. Hinderaker

Signature Bank
355 Eastman Park Drive
Windsor, CO 80550
Phone: 970-674-3600
Fax: 970-674-3610
E-mail: customerservice@signaturebanks.com
Web site: www.signaturebanks.com
Products/Services: Full-service banking.
Person In Charge: Robert N. Hinderaker

TierOne Bank
1336 Oakridge Drive, No. 102
Fort Collins, CO 80525
Phone: 970-282-9232
Web site: www.tieronebank.com
Products/Services: Commercial loans.
Person In Charge: Kathleen Snodgrass, Vice president

United Western Bank
2420 E. Harmony Road
Mailing Address: 2420 E. Harmony Road
Fort Collins, CO 80528
Phone: 970-226-8460
Web site: www.uwbank.com
Person In Charge: Tim Ostic, Regional president

United Western Bank
3800 E. 15th St.
Mailing Address: 3800 E. 15th St.
Loveland, CO 80538
Phone: 970-203-9220
Web site: www.uwbank.com
Person In Charge: Tim Ostic, Regional president

US Bank
3338 Arapahoe Road
Erie, CO 80516
Phone: 303-269-8300
Fax: 303-926-0318

US Bank
363 E. Elkhorn Ave.
Estes Park, CO 80517
Phone: 970-586-4412
Web site: www.usbank.com

US Bank
6110 Firestone Blvd.
Firestone, CO 80504
Phone: 720-652-6691
Web site: www.usbank.com
Products/Services: Banking.

US Bank
301 E. Horsetooth Road
Mailing Address: 301 E. Horsetooth Road
Fort Collins, CO 80525
Phone: 970-207-0799
Fax: 970-223-8628
Web site: www.usbank.com
Products/Services: Banking.

US Bank
400 Howes St.
Fort Collins, CO 80521
Phone: 970-493-5506
Web site: www.usbank.com
Products/Services: Banking.

US Bank
4503 JFK Parkway
Fort Collins, CO 80525
Phone: 970-255-8591
Web site: www.usbank.com
Products/Services: Banking.

US Bank
2602 S. Timberline Road
Fort Collins, CO 80525
Phone: 970-206-0947
Web site: www.usbank.com
Products/Services: Banking.

US Bank
3690 W. 10th St.
Mailing Address: 3690 W. 10th St.
Greeley, CO 80634
Phone: 970-392-9717
Fax: 970-352-7087
Web site: www.usbank.com
Products/Services: Banking.
Person In Charge: Jeff Jiron

US Bank
4548 Centerplace Drive
Greeley, CO 80634
Phone: 970-330-5146
Web site: www.usbank.com

US Bank
2845 Linden Court
Mailing Address: 2845 Linden Court
Loveland, CO 80538
Phone: 970-669-5172
Fax: 970-669-0553
Web site: www.usbank.com
Products/Services: Banking.

US Bank
1275 Eagle Drive
Loveland, CO 80537
Phone: 970-461-0115
Web site: www.usbank.com
Products/Services: Banking.
Person In Charge: Cory Brossman

US Bank
1520 Main St.
Windsor, CO 80550
Phone: 970-686-0754
Web site: www.usbank.com
Products/Services: Banking.

Valley Bank & Trust
422 Eighth St.
Mailing Address: P.O. Box 187
Dacono, CO 80514
Phone: 303-833-4261
Fax: 303-833-4356
Web site: www.valleybankandtrust.com
Products/Services: Full-service banking, including agricultural loans.
Person In Charge: Suzette Goecke, Branch operations manager

Valley Bank & Trust
450 Oak St.
Frederick, CO 80530-9999
Phone: 303-825-8081
Web site: www.valleybankandtrust.com
Products/Services: Full-service banking, including agricultural loans.
Person In Charge: Marlyns McMullen, Branch operations manager and Frank Ross, Branch president

Valley Bank & Trust
580 Dahlia St.
Hudson, CO 80642
Phone: 303-536-9259
Fax: 303-536-9308
Web site: www.valleybankandtrust.com
Products/Services: Full-service banking, including agricultural loans.
Person In Charge: Brian Blehm, Branch president and Bethany Harrison, Branch operations manager

Valley Bank & Trust
100 S. Main St.
Keenesburg, CO 80643
Phone: 303-732-4341
Fax: 303-732-4539
Web site: www.valleybankandtrust.com
Person In Charge: Sarah Groves, Administrator and Branch operations manager

Valley Bank & Trust
56641 Colfax Ave.
Strasburg, CO 80136
Phone: 303-622-6598
Fax: 303-622-6590
Web site: www.valleybankandtrust.com
Products/Services: Full-service banking, including agricultural loans.
Person In Charge: Ivy Fischer, Branch president and Mindi Gallegos, Branch operations manager

Washington Mutual Bank
1275 E. Magnolia St.
Fort Collins, CO 80521
Phone: 970-472-6149
Fax: 970-472-6167
Web site: www.wamu.com
Person In Charge: Brady Tomlin

Washington Mutual Bank
1414 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-226-6504
Fax: 970-226-6105
Web site: www.wamu.com
Products/Services: Full bank services.
Person In Charge: Laurie Hart, Branch manager

Wells Fargo Bank
3500 JFK Parkway, Suite 110
Mailing Address: 3500 JFK Parkway
Fort Collins, CO 80525
Phone: 970-233-3600
Fax: 970-224-0433
Web site: www.wellsfargo.com
Products/Services: Banking, insurance, wealth management and estate planning, investments, mortgage and consumer finance.
Person In Charge: Anita Nemitz, Manager

Wells Fargo Bank
3600 S. College Ave.
Fort Collins, CO 80525
Phone: 970-266-7751
Fax: 970-266-7771
E-mail: Sue.L.Wagner@wellsfargo.com
Web site: www.wellsfargo.com
Products/Services: Banking, insurance, wealth management and estate planning, investments, mortgage and consumer finance.

Wells Fargo Bank
2827 E. Harmony Road
Fort Collins, CO 80528
Phone: 970-266-4420
Web site: www.wellsfargo.com
Products/Services: Banking, insurance, wealth management and estate planning, investments and consumer finance.
Person In Charge: Dan Gasper, President

Wells Fargo Bank
1025 Ninth Ave.
Mailing Address: P.O. Box 1058
Greeley, CO 80631
Phone: 970-378-3112
Fax: 970-378-3137
Web site: www.wellsfargo.com
Products/Services: Full-service bank.
Person In Charge: Bill Kurtz

Wells Fargo Bank
2164 35th Ave.
Mailing Address: 2164 35th Ave
Greeley, CO 80634
Phone: 970-336-6244
Fax: 970-330-1004
E-mail: william.b.kurtz@wellsfargo.com
Web site: www.wellsfargo.com
Products/Services: Financial services.
Person In Charge: Bill Kurtz, President

Wells Fargo Bank
2300 W. 16th St.
Greeley, CO 80634
Phone: 970-378-2362
Fax: 970-353-9143
Web site: www.wellsfargo.com
Person In Charge: Bill Kurtz and Jill A. Sauter, Vice president

Wells Fargo Bank
2045 10th St.
Greeley, CO 80631
Phone: 970-351-4724
Web site: www.wellsfargo.com
Person In Charge: Bill Kurtz

Wells Fargo Bank
5801 W. 11th St.
Greeley, CO 80634
Phone: 970-356-1000
Web site: www.wellsfargo.com

Wells Fargo Bank
3710 Grant Ave.
Loveland, CO 80538
Phone: 970-203-2540
Web site: www.wellsfargo.com
Products/Services: Full-service bank.

Wells Fargo Bank
1412 Hahn Peak Drive
Loveland, CO 80538
Phone: 970-461-6360
Web site: www.wellsfargo.com
Products/Services: Full-service bank.

Wells Fargo Bank
1069 Main St.
Windsor, CO 80550
Phone: 970-686-7900
Web site: www.wellsfargo.com
Products/Services: Full-service bank.

Wells Fargo Bank N.A.
401 S. College Ave.
Fort Collins, CO 80524
Phone: 970-482-1100
Fax: 970-495-9825
Web site: www.wellsfargo.com
Products/Services: Banking, insurance, wealth management and estate planning, investments, mortgage and consumer and business finance.
Person In Charge: Dan Gasper, President



Western States Bank
1520 E. Mulberry St.
Mailing Address: 1031 Conifer Unit 6
Fort Collins, CO 80524
Phone: 970-530-1500
Fax: 970-530-1555
E-mail: meier@westernstatesbank.com
Web site: www.westernstatesbank.com
Products/Services: Personal and business banking and loans.
Person In Charge: Larry Meier, Regional president and Mark Sheeley



Western States Bank
1298 N. College Ave.
Fort Collins, CO 80524
Phone: 970-224-1300
Fax: 970-224-1355
E-mail: msheelley@westernstatesbank.com
Web site: www.westernstatesbank.com
Products/Services: Personal and business banking and loans.
Person In Charge: Mark Sheeley, Vice president and Larry Meier, Regional president

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fortcollinscommercebank.com

LARIMER BANK OF COMMERCE

1432 E. Mulberry Unit B,
Fort Collins, CO 80524
970-224-7200
larimerbank.com

LOVELAND BANK OF COMMERCE

102 E 29th St
Loveland CO 80538
970-679-7150
lovelandbankofcommerce.com

Richards & Richards
220 E. Mulberry St.
Mailing Address: 220 E. Mulberry St.
Fort Collins, CO 80524
Phone: 970-493-5494
Fax: 970-416-5198
E-mail: gary@richardscpafirm.com
Web site: www.richardscpafirm.com

Richards Long & Rulon LLP
301 E. Olive St.

Mailing Address: 315 W. Oak St., Suite 100
Fort Collins, CO 80524
Phone: 970-493-6869
Fax: 970-484-1992

E-mail: jrickards@rlrcpas.com
Web site: www.rlrcpas.com
Products/Services: CPA firm, business consultants, payroll services.

Person In Charge: Jill Rickards; A. Scott Rulon and Lauren Long, Partners

Robert Green CPA PC
822 Seventh St., Suite 500
Mailing Address: 822 Seventh St., Suite 500
Greeley, CO 80631-3933
Phone: 970-353-2727
Fax: 970-353-2946
Person In Charge: Robert Green

Rodahl & Co. LLC
2038 Vermont Drive, No. 101
Fort Collins, CO 80525
Phone: 970-207-0747
Fax: 970-207-0753
E-mail: info@rodahlcpa.com
Web site: http://rodahlcpa.com
Person In Charge: Dean Rodahl

Ruesch, Biddle & Larson CPAs LLC
3535 W. 12th St., Suite D
Mailing Address: 3535 W. 12th St., Suite D
Greeley, CO 80634
Phone: 970-353-1798
Fax: 970-353-1799
E-mail: william.ruesch@rueschandbiddle.com
Web site: www.rueschandbiddle.com
Products/Services: CPA firm.
Person In Charge: William R. Ruesch, Partner

Sample & Bailey CPA PC
375 E. Horsetooth Road, Bldg. 4, Suite 200
Mailing Address: 375 E. Horsetooth Road, Bldg. 4, Suite 200
Fort Collins, CO 80525
Phone: 970-223-8825
Fax: 970-223-0817
E-mail: info@sampleandbailey.com
Web site: www.sampleandbailey.com
Products/Services: Accounting, payroll, tax, financial services.
Person In Charge: Roger L. Sample, President

Schulz and Leonard PC
200 First St.
Mailing Address: 200 First St.
Eaton, CO 80615
Phone: 970-454-3371
Fax: 970-454-3465
E-mail: info@SchulzandLeonaRoad.com
Web site: www.SchulzandLeonaRoad.com
Person In Charge: Roger L. Schulz, President

Shelley Wagar CPA
1703 Axial Drive
Loveland, CO 80538
Phone: 970-663-5345
Person In Charge: Shelley Wagar, Owner

Shinn Consulting CPAs PC
702 W. Drake Road, Bldg. D
Mailing Address: 3555 Stanford Road Suite 104
Fort Collins, CO 80526
Phone: 970-206-1435
Fax: 970-494-7979
E-mail: ralph@shinnconsultingcpas.com
Web site: www.shinnconsultingcpas.com
Products/Services: Individual, business, estate, retirement and taxes and financial planning.
Person In Charge: Ralph T. Shinn, President

Siebert & Associates PC
8219 W. 20th St., Suite B
Greeley, CO 80634
Phone: 970-353-3750
Fax: 970-353-3752
E-mail: bill@siebertcpa.com
Products/Services: Certified public accountants and consultants.
Person In Charge: William J. Siebert, President

Soukup, Bush & Associates CPAs PC
2032 Caribou Drive, Suite 200
Mailing Address: 2850 McClelland Drive, Suite 3000
Fort Collins, CO 80525
Phone: 970-223-2727
Fax: 970-226-0813
E-mail: scott@soukupbush.com
Web site: www.soukupbush.com
Products/Services: CPA firm.
Person In Charge: Scott Bush, President

Steven Delinger & James Dye
760 Whalers Way, Bldg. C, Suite 120
Mailing Address: 760 Whalers Way, Bldg. C, Ste 120
Fort Collins, CO 80525
Phone: 970-229-0500
Fax: 970-229-0592

Tax Van Inc.
1308 Robertson St.
Fort Collins, CO 80526
Phone: 970-482-7665

Thill & Associates CPA PC
712 Whalers Way, Suite 300
Fort Collins, CO 80525
Phone: 970-484-2755
Fax: 970-406-4556
E-mail: denice@thillcpa.com
Web site: www.thillcpa.com
Products/Services: Full-service bookkeeping and tax-accounting firm.
Person In Charge: Cindy Thill and Denice Hill

Tim Chavies & Associates
1707 61st Ave., Suite 101
Mailing Address: 1707 61st Ave., Suite 101
Greeley, CO 80631-3858
Phone: 970-353-2727
Fax: 970-353-2946

Watkins & Schommer
1220 11th Ave.
Mailing Address: 1220 11th Ave.
Greeley, CO 80631-3858
Phone: 970-352-1700
Fax: 970-352-1708

William Cheedle PC
117 E. Mountain Ave.
Fort Collins, CO 80524
Phone: 970-484-4411
Fax: 970-493-8438
Person In Charge: William Cheedle, Owner

Yudien, Fry & Associates PC
117 E. Mountain Ave., Suite 200
Mailing Address: 117 E. Mountain Ave., Suite 200
Fort Collins, CO 80524
Phone: 970-484-9655
Fax: 970-232-1475
E-mail: info@yfcpa.com
Web site: www.yfcpa.com
Products/Services: Full-service accounting, business consulting.
Person In Charge: Stephanie Kimak, Partner

Credit Unions

Addison Ave. Credit Union
3404 E. Harmony Road, Bldg. 1L
Mailing Address: 815 SW 14th St. MS-CU320
Fort Collins, CO 80528
Phone: 970-223-6057
Web site: https://addisonAve.com

Addison Ave. Credit Union
900 S. Taft
Loveland, CO 80537
Phone: 877-233-4766
Web site: https://addisonAve.com
Products/Services: This branch can only be accessed by Agilent employees and contractors.

Addison Ave. Credit Union
1371 Sculptor Drive
Mailing Address: 1371 Sculptor Drive
Loveland, CO 80537
Phone: 877-233-4766
Web site: https://addisonAve.com

Anheuser-Busch Employees Credit Union
1520 E. Mulberry St., Suite 100
Fort Collins, CO 80524
Phone: 970-221-4541
Fax: 970-221-4543

Big Thompson Federal Credit Union
746 N. Cleveland Ave.
Loveland, CO 80537
Phone: 970-669-4747
Web site: www.bigthompsonfcu.org
Person In Charge: Anne T. Hrdlicka, CEO

Boulder Valley Credit Union
162 S. Saint Vrain Ave.
Mailing Address: P.O. Box 4049
Estes Park, CO 80517
Phone: 970-577-0750
Fax: 970-577-0756
Web site: www.bvcu.org
Person In Charge: Rick Allen, President

Brighton Cooperative Federal Credit Union
195 S. Kuner Road
Mailing Address: 195 S. Kuner Road
Brighton, CO 80601
Phone: 303-659-7014
Fax: 303-659-6715
E-mail: info@brightonfcu.com
Web site: www.brightonfcu.com
Products/Services: Financial services.
Person In Charge: Noni Koabza, Manager

Brighton Federal Credit Union
562 N. Seventh Ave.
Brighton, CO 80601
Phone: 303-659-6600
Fax: 303-659-5605
Web site: www.brightonfedcu.org

College Credit Union of Greeley
2901 S. 27th Ave.
Mailing Address: 2901 S. 27th Ave.
Greeley, CO 80631
Phone: 970-351-2434
Fax: 970-330-3609
Web site: www.collegecu.org
Person In Charge: Walt Marx

College Credit Union of Greeley
1503 Ninth Ave.
Mailing Address: 1503 Ninth Ave.
Greeley, CO 80631
Phone: 970-330-3900
Fax: 970-330-3609
Web site: www.collegecu.org

Colorado State Employees Credit Union
1107 W. Drake Road, Suite E2
Fort Collins, CO 80526
Phone: 800-444-4816
Fax: 970-226-5089

Colorado State Employees Credit Union
2505 11th Ave.
Mailing Address: 2505 11th Ave.
Greeley, CO 80631-6927
Phone: 970-350-0880
Fax: 970-304-4916

Longs Peak Credit Union
1661 Estrella Ave.
Mailing Address: 1661 Estrella Ave.
Loveland, CO 80538
Phone: 970-667-8585
Web site: www.lpcu.org
Person In Charge: Sondra S. Koberstein

Longs Peak Credit Union-East Branch
2495 E. 13th St.
Mailing Address: 1661 Estrella Ave.
Loveland, CO 80538
Phone: 970-622-9956
Fax: 970-461-4548
Web site: www.lpcu.org
Person In Charge: Sondra S. Koberstein

Longs Peak Credit Union-South Branch
150 14th St. S.W.
Mailing Address: 1661 Estrella Ave.
Loveland, CO 80538
Phone: 970-667-0344
Fax: 970-667-0373
Web site: www.lpcu.org
Person In Charge: Sondra S. Koberstein

Norbel Credit Union - Greeley
1220 Ninth Ave.
Mailing Address: 1220 Ninth Ave.
Greeley, CO 80631-4018
Phone: 970-353-1082
Fax: 970-336-6543
E-mail: info@norbel.org
Web site: www.norbel.org
Person In Charge: Edwin Bigby Jr., President

Norbel Credit Union - Loveland
1531 N. Lincoln Ave., Suite D
Mailing Address: 1531 N. Lincoln Ave., Suite D
Loveland, CO 80538-3825
Phone: 970-206-9666
Fax: 970-663-6709
E-mail: info@norbel.org
Web site: www.norbel.org
Person In Charge: Edwin Bigby Jr., President

Norbel Credit Union - Main
1025 E. Swallow Road
Mailing Address: 1025 E. Swallow Road
Fort Collins, CO 80525
Phone: 970-206-9666
Fax: 970-204-9969
E-mail: info@norbel.org
Web site: www.norbel.org
Person In Charge: Edwin Bigby Jr., President

Public Service Credit Union
422 Main St.
Windsor, CO 80550
Phone: 970-674-2679
Web site: www.pscu.org

Public Service Credit Union
2545 Research Blvd.
Mailing Address: P.O. Box 528
Fort Collins, CO 80526
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: David Maus, CEO

Public Service Credit Union
319 S. Meldrum St.
Fort Collins, CO 80521
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: David Maus, CEO

Public Service Credit Union
2503 Research Blvd.
Fort Collins, CO 80526
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: David Maus, CEO

Public Service Credit Union
900 S. Lemay Ave.
Fort Collins, CO 80524
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: David Maus, CEO

Public Service Credit Union
700 Whalers Way
Fort Collins, CO 80525
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: David Maus, CEO

Public Service Credit Union
2529 N. Lincoln Ave.
Loveland, CO 80538
Phone: 970- 416-5000
Fax: 970- 416-5006
Web site: www.pscu.org
Person In Charge: David Maus, CEO

Public Service Credit Union
422 Main St.
Windsor, CO 80550
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: David Maus, CEO

State Farm Insurance Co. Credit Union
3001 Eighth Ave.
Mailing Address: 3001 Eighth Ave.
Greeley, CO 80638
Phone: 970-351-5361
Person In Charge: John Boyd

Sunrise Credit Union
5569 N. Larimer County Road 29
Mailing Address: 5569 N. Larimer County Road 29
Loveland, CO 80538
Phone: 970-679-4311
Fax: 970-679-4233
E-mail: office@sunrisecreditunion.org
Web site: www.sunrisecreditunion.org
Person In Charge: Diana de Winton



It's a simple word, but at Ehrhardt Keefe Steiner & Hottman PC (EKS&H), we are driven by a passion to help our clients reach their goals by delivering proactive, innovative and comprehensive solutions.

As the largest Colorado-based accounting and business advisory firm, we offer a variety of business advisory services, including specialized expertise that represents the top industries in Colorado and the Rocky Mountain region.

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1321 Oakridge Drive, Fort Collins, CO 80525 • P: 970-282-5400 • F: 970-282-5499

Tri-Cue Inc.
P.O. Box 271939
Fort Collins, CO 80527-1939
Phone: 970-295-1500
Fax: 970-221-7250
E-mail: info@tricue.com
Web site: www.tricue.com
Products/Services: Credit union founded CUSO that provides the Ultradata Credit Union Enterprise Application to our partner and member credit unions throughout the Rocky Mountain States area.
Person In Charge: Kent Richard, President

Weld Schools Credit Union
2555 47th Ave.
Greeley, CO 80634
Phone: 970-330-9728
Fax: 970-330-1668
E-mail: admin@weldschoolsco.com
Web site: www.weldschoolsco.com
Person In Charge: Steve Sanborn

Insurance

AAA Colorado
3636 S. College Ave., Unit 2
Fort Collins, CO 80525
Phone: 970-223-1111
Fax: 970-223-2788
Web site: www.aaa.com

Products/Services: Insurance, air, tours, cruises, vacation packages, rental car and hotel reservations. Full-service insurance and travel agency.
Person In Charge: Tami Morgan, Manager

AAA Colorado
3810 W. 10th St.

Mailing Address: 3810 W. 10th St.
Greeley, CO 80634-1557
Phone: 970-356-5600
Fax: 970-356-0138

E-mail: aaacoin@colorado.aaa.com
Web site: www.aaa.com
Products/Services: Insurance, air, tour, cruises, vacation packages, rental car and hotel reservations.

ABC Insurance
121 E. Swallow Road, No. 115
Fort Collins, CO 80524
Phone: 970-484-3200
Fax: 970-484-3210

ABC Insurance/National Farmers Union Insurance
619 S. College Ave., Suite 4-B
Mailing Address: 619 S. College Ave., Suite 4-B
Fort Collins, CO 80524
Phone: 970-484-3200
Fax: 970-484-3210
Person In Charge: Chuck Noland, Agent and Owner

AIG-American General
264 Camino Del Mundo
Fort Collins, CO 80524
Phone: 970-482-2385
Fax: 970-416-1333
E-mail: reinhold55@aol.com
Products/Services: Life insurance, annuities, investments.
Person In Charge: Larry Siegfried, Manager

Albrecht Farmers Insurance
525 N. Denver Ave.
Mailing Address: 525 N. Denver Ave.
Loveland, CO 80537
Phone: 970-669-4469
Fax: 970-663-6801

All Risk Insurance
2918 W. 11th Ave.
Mailing Address: 2918 11th Ave.
Greeley, CO 80631
Phone: 970-353-4200
Fax: 970-353-4265

Allstate Insurance
Statewide, CO
Phone: 800-ALLSTATE
Web site: http://agent.allstate.com
Products/Services: Insurance services, including home, auto, business, boat, motorcycle and renters insurance. Locations and agents available throughout Larimer and Weld counties.

American Family Insurance
Statewide, CO
Phone: 800-692-6326
Web site: www.amfam.com
Products/Services: Vehicle, property, business, health, life, farm and ranch insurance. Agents located through Larimer and Weld counties.
Person In Charge: Ginger D. Watts, District manager

American General Life
213 Bothen Road
Berthoud, CO 80513
Phone: 970-532-0277
Fax: 970-532-0277
Person In Charge: J. Arlyn Dumler



Ameri Quote Insurance & Financial Services
419 Canyon Ave., Suite 222
Fort Collins, CO 80521
Phone: 970-221-1141
Fax: 970-482-3282
E-mail: jack@ameriquote.biz
Web site: www.ameriquote.biz
Products/Services: Independent brokerage, licensed with all major "A" rated companies, specially designed to meet the needs of all types of people.
Person In Charge: Jack P. Krier, President

American National Property And Casualty Co.
Phone: 800-333-2860
Fax: 417-887-1801
Web site: www.anpac.com
Products/Services: Auto, home, motorcycle, RV, watercraft, collector vehicles, commercial, agribusiness, and umbrella insurance. Locations and agents available throughout Larimer and Weld counties.

Anthem Blue Cross / Blue Shield
3665 JFK Parkway Building 2, Suite 100
Fort Collins, CO 80525
Web site: www.anthem.com

Barry Gustafson Agency Inc.
1442 N. Taft Ave.
Loveland, CO 80538
Phone: 970-669-9390
Fax: 970-669-9704
Products/Services: All lines of insurance, commercial & personal lines, auto loans, commercial loans and second mortgages.
Person In Charge: Barry Gustafson

Berman Financial Group
2030 35th Ave.
Greeley, CO 80634
Phone: 970-475-1550
Fax: 970-475-1551
E-mail: bermanfg@aol.com
Products/Services: Group health and life insurance.

Beth Glassmeyer Insurance
2629 Redwing Road, Suite 114
Fort Collins, CO 80526
Phone: 970-223-5166
Fax: 970-223-8947
Person In Charge: Beth M. Glassmeyer

Bischoff Insurance Agency Inc.
151 S. Main St.
Brighton, CO 80601
Phone: 303-659-3603

Bob Snyder Insurance Agency Inc.
1135 N. Lincoln Ave., No. 2
Loveland, CO 80537
Phone: 970-461-5060
Fax: 970-461-5061
E-mail: bob@lovelandinsurance.com
Web site: www.lovelandinsurance.com
Products/Services: Auto, home, life, business insurance.

Bowers Insurance Agency
1244 N. Lincoln Ave.
Mailing Address: 1244 N. Lincoln Ave.
Loveland, CO 80537
Phone: 970-667-7454
Fax: 970-663-5471

Brooke Insurance
2801 Milestone Drive, Suite 200
Fort Collins, CO 80525
Phone: 970-212-3323
Fax: 970-212-3301
E-mail: john.hintzman@brookeagent.com
Web site: www.brookeagent.com/MIG
Products/Services: Commercial insurance - property, liability, business auto, workers' compensation, E&O, D&O.
Person In Charge: John Hintzman and Jeff Krebs, Members

Brown & Brown of Colorado
125 S. Howes St., Fifth Floor
Mailing Address: P.O. Box 2226
Fort Collins, CO 80522
Phone: 970-482-7747
Fax: 970-484-4165
E-mail: galcorn@bbins-mtn.com
Web site: www.bbinsurance.com
Products/Services: Full lines property, casualty and employee benefits.
Person In Charge: George W. Alcorn, Branch manager

Butcher Hansen LLC
200 E. Seventh St., No. 316
Loveland, CO 80537
Phone: 970-663-3211
Fax: 970-663-3216
E-mail: info@butcherhansen.com
Web site: www.butcherhansen.com
Person In Charge: Jaris B. Hansen

Carol Cowan Insurance Agency
421 S. Howes St., No. 507
Fort Collins, CO 80521-2868
Phone: 970-407-1445
Fax: 970-482-1890
Person In Charge: Carol A. Cowan

Carothers & Vlasman PC
3555 Stanford Road
Mailing Address: 3555 Stanford Road
Fort Collins, CO 80525
Phone: 970-223-7471
Fax: 970-225-2464

Centennial Benefits Group LLC
4812 S. College Ave.
Fort Collins, CO 80525
Phone: 970-377-6384
Fax: 970-377-6386
E-mail: jjarvis@mycbg.com
Web site: www.mycbg.com
Products/Services: Group and individual health and life insurance benefits.
Person In Charge: Christopher J. Semmens and Jason Jarvis, Brokers

Choice Plus Insurance
2629 Redwing Road, Suite 150
Fort Collins, CO 80526
Phone: 970-226-3416
Fax: 970-267-8767
E-mail: chrisd@choiceplusins.com
Web site: www.choiceplusins.com
Products/Services: Group and individual health, life, disability, long-term care, Medicare supplements, accident, dental and critical illness insurance.
Person In Charge: Chris Davies, Owner

Christman Insurance Agency
3780 Garfield Ave., Suite A
Loveland, CO 80538
Phone: 970-669-0007
Fax: 970-669-0008
Web site: www.amfam.com
Products/Services: Life & health insurance; vehicle, property, business insurance; annuities and loans.

Clarion Associates
226 Remington St., Suite 1
Mailing Address: 226 Remington St., Suite 1
Fort Collins, CO 80524
Phone: 970-419-4740
Fax: 970-493-2216
Web site: www.clarionassociates.com

Clay Insurance & Financial Services LLC
421 Main St., Unit A
Windsor, CO 80550
Phone: 970-686-6839
Fax: 970-686-6859
E-mail: clay_insurance@yahoo.com
Web site: www.farmersagent.com/cclay
Products/Services: Insurance and financial services.
Person In Charge: Christopher M. Clay Sr., Agent

Cole and Crosier PC
210 Sunset Drive
Mailing Address: 210 Sunset Drive
LaSalle, CO 80645-3134
Phone: 970-284-5545
Fax: 970-284-5546
E-mail: bcrofierpc@comcast.net
Person In Charge: David Cole and Brian Crosier

Colorado BW Insurance Agency Inc.
1075 W. Horsetooth Road, Suite 106
Mailing Address: 1075 W. Horsetooth Road, Suite 100
Fort Collins, CO 80526
Phone: 970-223-0924
Fax: 970-267-2231
E-mail: gary.carlson@bankofthewest.com
Products/Services: Commercial property and casualty, life and disability insurance and personal lines.
Person In Charge: Gary Carlson

Colorado Farm Bureau - Greeley Office
2525 W. 16th St.
Greeley, CO 80634
Phone: 970-353-8000
Fax: 970-353-8010

Colorado Farm Bureau Insurance
2325 W. 16th St., Suite D
Greeley, CO 80634
Phone: 970-353-8000
Fax: 970-353-8010
Person In Charge: Scott Kent Pearcey

Colorado Farm Bureau Mutual Insurance Co.
335 E. Mountain Ave.
Mailing Address: 335 E. Mountain Ave.
Fort Collins, CO 80524
Phone: 970-482-3952
Web site: www.cfbmic.com

Complete Spectrum Financial Services
2207 Kiowa Court
Fort Collins, CO 80525
Phone: 970-391-1180
Fax: 970-472-2395
E-mail: hyoung_frfr@comcast.net
Web site: www.complete-spectrum.com
Products/Services: Health and life insurance, retirement planning, mortgages.
Person In Charge: Holly Young, Fort Collins Agent and Owner

Country Cos. Insurance
2120 S. College Ave., Suite 10
Mailing Address: 2120 S. College Ave., Suite 10
Fort Collins, CO 80525
Phone: 970-416-5889
Fax: 970-416-5890

Country Insurance
3665 JFK Parkway, Bldg. 1-308
Fort Collins, CO 80525
Phone: 970-221-9655
Fax: 970-221-1372
Person In Charge: Larry R. Cain

Country Insurance & Financial Services
1075 W. Horsetooth Road, Suite 200
Fort Collins, CO 80526
Phone: 970-221-9655
Fax: 970-221-1372
Web site: www.countryfinancial.com
Person In Charge: Brian Lacey, Agency manager

Country Insurance & Financial Services
2625 Redwing Road, Suite 250
Fort Collins, CO 80526-6325
Phone: 970-416-5889
Fax: 970-416-5890
Products/Services: Medicare supplement, disability income, long-term care, annuities, renters, auto, business, crop, home, life, farm and ranch insurance.
Person In Charge: David L. Wiegand

Crossroads Insurance Inc.
119 Second Ave.
Mailing Address: P.O. Box 1010
Ault, CO 80610
Phone: 970-834-1337
Fax: 970-834-1393
E-mail: cwiederspan@crossroadsinsurance.com
Products/Services: Independent insurance agency specializing in agribusiness.
Person In Charge: Curt Wiederspan, President

Crowfoot Insurance Agency
1750 25th Ave.
Mailing Address: 1750 25th Ave.
Greeley, CO 80631
Phone: 970-353-2291
Fax: 970-353-1269

Daniel Insurance Agency
2627 Redwing Road, No. 330
Fort Collins, CO 80526
Phone: 970-223-5902
E-mail: danielinsurance@aol.com
Products/Services: Business, personal, home, motorcycle and flood insurance.
Person In Charge: Carl Daniel, Owner

Dennis L. Breitbarth Insurance Agency
208 E. 29th St.
Loveland, CO 80538-2742
Phone: 970-663-3790
Person In Charge: Dennis L. Breitbarth

Denton Insurance Agency Inc.
205 Park Lane, Suite 207
Mailing Address: 205 Park Lane, Suite 207
Estes Park, CO 80517
Phone: 970-586-2989
Fax: 970-586-8646

Eastwood Insurance Agency
1221 28th Ave., No. 1
Greeley, CO 80634
Phone: 970-346-1446
Products/Services: Specializing in senior health insurance.
Person In Charge: Marypat and Willie Eastwood

Edward Vojensky Financial Service
126 W. Harvard St., No. 3
Fort Collins, CO 80525-2142
Phone: 970-226-4314
Fax: 970-226-1559
E-mail: EdwardV@prodigy.net
Person In Charge: Edward George Vojensky Jr.

Employee Benefit Plus
1905 W. Eisenhower Blvd.
Loveland, CO 80537
Phone: 970-679-0119

Ewing Leavitt Insurance Agency Inc.
4025 St. Cloud Drive, Suite 100
Loveland, CO 80538
Phone: 970-679-7333
Fax: 970-679-7377
Web site: www.ewing-leavitt.com
Products/Services: Commercial and personal insurance sales and service; bonding.
Person In Charge: Steve Ewing, Executive vice president

Chris Richmond,
Executive
Vice President

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From left to right: Amanda Ericson - Account Manager for Longmont; Jenny Testa - Account Manager for Boulder; Robin Aragon - Area Manager for Northern Colorado; Ft. Collins, Greeley, Longmont & Boulder
Emelie Borello - Account Manager for Ft. Collins & Greeley

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GREELEY OFFICE:
2300 16th Street • Unit B
Greeley, CO 80634
ph: 970.356.2070

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Fort Collins, CO 80525
ph: 970.223.3434

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2525 W. 16th St., Suite D
Greeley, CO 80634
Phone: 970-353-8000
Fax: 970-353-8010
Person In Charge: Scott Kent
Pearcey

Farm Bureau Insurance

335 E. Mountain Ave.
Mailing Address: 335 E. Mountain Ave.
Fort Collins, CO 80524
Phone: 970-482-3952
Fax: 970-482-3963
Web site: www.cfbmic.com
Products/Services: All lines of farm and ranch insurance.
Person In Charge: Jim Miller, Local agent

Farm Bureau Insurance Co.

1067 Eagle Drive
Loveland, CO 80537
Phone: 970-461-0278
Fax: 970-461-0230

Farmers Insurance Group

Statewide, CO
Web site: www.farmersinsurance.com
Products/Services: Auto, homeowners, life, business, boat, motorcycle insurance. Locations throughout Larimer and Weld counties.
Person In Charge: Dan T. Stevens

Farmers Union Insurance

1127 E. Bridge St.
Mailing Address: 1127 E. Bridge St.
Brighton, CO 80601
Phone: 303-659-9065
Fax: 303-659-6046
E-mail: mschliep@brightoninsurance.biz
Products/Services: Home, auto, farm, commercial. Serving the farm community for over 60 years.
Person In Charge: Michael Schliep

Farmers Union Service

827 11th St., Suite B
Mailing Address: 827 11th St., Suite B
Greeley, CO 80631-4019
Phone: 970-352-6448
Fax: 970-356-6939
E-mail: gary@farmersunioninsurance.com
Web site: www.farmersunioninsurance.com
Products/Services: Broker for National Farmers Union Insurance, serving Colorado and Wyoming.
Person In Charge: Doug Frye, Agent



Flood & Peterson Insurance Inc.
211 First St.
Mailing Address: 211 First St.
Eaton, CO 80615
Phone: 970-454-3381
Fax: 970-454-3252
E-mail: rickjenkins@fpinsurance.com
Web site: www.fpinsurance.com
Products/Services: Agribusiness, commercial, personal, truck, group health, life and employee benefits insurance.
Person In Charge: Rick Jenkins, Executive vice president



Flood & Peterson Insurance Inc.
211 First St.
Mailing Address: 211 First St.
Eaton, CO 80615
Phone: 970-454-3381
Fax: 970-454-3252
Web site: www.fpinsurance.com
Products/Services: Agribusiness, commercial, personal, truck, group health, life and employee benefits insurance.



Flood & Peterson Insurance Inc.
4821 Wheaton Drive
Mailing Address: 4821 Wheaton Drive
Fort Collins, CO 80525
Phone: 970-266-7132
Fax: 970-266-7143
E-mail: chris.richmond@fpinsurance.com
Web site: www.fpinsurance.com
Products/Services: Agribusiness, commercial, personal, truck, group health, life and employee benefits insurance.



Flood & Peterson Insurance Inc.
4687 W. 18th St.
Greeley, CO 80634
Phone: 970-356-0123
Fax: 970-330-1867
Web site: www.fpinsurance.com
Products/Services: Agribusiness, commercial, personal, truck, group health, life and employee benefits insurance.

Floyd Insurance Agency

143 E. Harvard St.
Fort Collins, CO 80525
Phone: 970-420-8625
Fax: 970-482-1925
E-mail: floydinsagency@msn.com

Freedom Care Inc.

1720 W. Mulberry St., Suite B
Fort Collins, CO 80524
Phone: 970-498-0946

Freeman Insurance Agency

228 Elder Drive
Loveland, CO 80538
Phone: 970-635-0695
Fax: 970-635-1843
Web site: http://agent.allstate.com/DamonFreeman

Products/Services: Allstate insurance and financial products.

Person In Charge: Damon Freeman

Front Range Insurance Group LLC

1100 Haxton Drive, Suite 100
Mailing Address: P.O. Box 270550
Fort Collins, CO 80525
Phone: 970-223-1804
Fax: 970-223-1804
E-mail: info@frig.net
Web site: www.frig.net
Products/Services: Home, auto, RV, commercial, business and employee benefits, life and health insurance.
Person In Charge: John W. Bell, Owner

Glaser Insurance & Financial Services

500 E. Oak St.
Fort Collins, CO 80524
Phone: 970-419-0800
Fax: 970-419-0801
E-mail: bglaser@farmersagent.com
Products/Services: Auto, home, life, health, business, workers' compensation, mutual funds, IRAs, 529 college savings plan.

Glen Wall Insurance Services Inc.

911 28th Ave.
Greeley, CO 80634
Phone: 970-353-2020
Fax: 970-353-9224

Golden Age Benefits

2019 Ninth St., Suite 6
Greeley, CO 80631
Phone: 970-356-6595
Web site: www.coinsuranceonline.com

Gollhofer Financial

1401 S. Taft Ave., No. 210
Loveland, CO 80537
Phone: 970-613-9098
Fax: 970-663-3216
Products/Services: Annuity, life insurance, long-term care, group health, individual health, disability insurance, mortgage qualification, substandard life, medicare supplement.
Person In Charge: Jason P. Gollhofer

Heaberlin Insurance Agency

5641 Taylor Lane
Fort Collins, CO 80528
Phone: 970-226-0111
Fax: 970-226-0112
Person In Charge: James C. Heaberlin

Helfrich & Associates Inc.

1120 38th Ave., Suite 2
Mailing Address: 1120 38th Ave., Suite 2
Greeley, CO 80634
Phone: 970-353-8572
Fax: 970-353-9733
E-mail: SueHelfrich@allstate.com
Web site: http://agent.allstate.com/SueHelfrich
Products/Services: Allstate insurance and financial products.
Person In Charge: Sue Helfrich, Principal agent

Howell Insurance Agency LLC

816 S. College Ave.
Fort Collins, CO 80524-3302
Phone: 970-482-2200
Fax: 970-482-2427
Web site: http://agent.allstate.com/LarryHowell
Products/Services: Allstate insurance and financial products.
Person In Charge: Larry L. Howell, LUTCF

HSA for America

2261 Shawnee Court
Mailing Address: 2261 Shawnee Court
Fort Collins, CO 80525
Phone: 800-707-9849
Fax: 866-284-0082
Products/Services: Individual and family health insurance plans, including plans qualified to work with health savings accounts (HSAs).

Insurance Associates of Estes Inc.

363 E. Elkhorn Ave., Suite 201
Estes Park, CO 80517
Mailing Address: P.O. Box 4190
Estes Park, CO 80517
Phone: 970-586-4407
Fax: 970-586-3370
E-mail: iae@insurance-associates.com
Web site: www.insurance-associates.com
Products/Services: Insurance for natural disasters, loss of income/business interruption, transportation and truckers, property, business automobile, machinery.

Insurance Management Services Inc.

1730 S. College Ave.
Mailing Address: 311 S. College St.
Fort Collins, CO 80525
Phone: 970-407-9800
Fax: 970-472-0904
E-mail: divesecure@aol.com
Web site: www divesecure.com
Products/Services: Insurance for individuals and business in the scuba diving industry.
Person In Charge: Carol Christini, President

Insurance Specialities of Fort Collins

148 W. Oak St.
Mailing Address: 148 W. Oak St.
Fort Collins, CO 80524
Phone: 970-490-1530
Fax: 970-495-6769
E-mail: Rimer123@yahoo.com
Web site: www.insurance-specialities.us
Products/Services: Health, renters, auto and home insurance.

Insurance Unlimited Agency of Loveland Inc.

2121 N. Lincoln Ave.
Mailing Address: 2121 N. Lincoln Ave.
Loveland, CO 80538
Phone: 970-669-1069
Fax: 303-772-0256

J-9 Crop Insurance Agency LLC

217 First St.
Mailing Address: P.O. Box 1325
Ault, CO 80610
Phone: 970-834-1160
Fax: 970-834-0348
E-mail: janine@9crop.com
Products/Services: Crop insurance.
Person In Charge: Janine Freeman and Mike Freeman, Owners

James E. Comer Insurance Agency Inc.

1008 Driftwood, Suite B
Fort Collins, CO 80525
Phone: 970-204-1100
Fax: 970-204-1404
Web site: http://agent.allstate.com/JamesComer
Products/Services: Allstate insurance and financial products.
Person In Charge: James E. Comer

JBA Wealth Management Group

155 W. Harvard St., Suite 401
Fort Collins, CO 80525
Phone: 970-223-1922
Fax: 970-223-2875
E-mail: info@johnsonbruen.com
Web site: www.johnsonbruen.com
Products/Services: Life, health, disability and long-term care insurance, IRAs, Mutual funds, bonds, common stock, annuities, college plans, estate plans, 401(k)s, retirement plans, tax plans, money management.
Person In Charge: Sherri L. Smith

Jeff Combs Group Inc.

4020 S. College Ave., No. 4
Fort Collins, CO 80525
Phone: 970-223-8171
Fax: 970-223-2521
Web site: http://agent.allstate.com/JEFFCOMBS
Products/Services: Allstate insurance and financial products.
Person In Charge: Jeff Combs

John C. Beckett & Associates Inc.

220 Smith St.
Mailing Address: 220 Smith St.
Fort Collins, CO 80524-2942
Phone: 970-484-2805
Fax: 970-484-2885
E-mail: tim@beckettinsurance.com
Web site: www.beckettinsurance.com
Products/Services: Insurance and bonds for every need.
Person In Charge: Tim Beckett, President

Kinyon Insurance

2893 N. Monroe Ave.
Loveland, CO 80538
Phone: 970-667-2673
Web site: http://agent.allstate.com/jkinyon
Products/Services: Allstate insurance and financial products.
Person In Charge: John Kinyon

Kiskis Insurance Agency Inc.

125 S. Howes St.
Fort Collins, CO 80521
Phone: 970-207-0640
Person In Charge: Joyce Kiskis, Owner

Kissock & Cram Inc.

2427 S. College Ave., Suite A1
Fort Collins, CO 80524
Phone: 970-226-3898
Fax: 970-226-3929

Klipp Insurance

2930 W. Stuart St., No. 7
Fort Collins, CO 80526
Phone: 970-381-8973
Fax: 970-472-9556
Person In Charge: Jason D. Klipp, Owner

Lacock Insurance Agency

181 W. Boardwalk Drive, Unit 14
Fort Collins, CO 80525
Phone: 970-223-7432
Fax: 970-282-8848
Person In Charge: Bill Lacock

Lanteri Insurance Agency Inc.

1002 W. Drake Road, No. 101
Fort Collins, CO 80526
Phone: 970-482-0078
Fax: 970-482-0472
Web site: http://agent.allstate.com/MLanteri
Products/Services: Allstate insurance and financial products.
Person In Charge: Michael Lanteri

Larimer County Farm Bureau

335 E. Mountain Ave.
Mailing Address: 335 E. Mountain Ave.
Fort Collins, CO 80524
Phone: 970-482-3952
Fax: 970-482-3963
Person In Charge: Susan Weaver, President

LBN Insurance Agency

533 Big Thompson Ave.
Estes Park, CO 80517
Phone: 970-586-5368
Fax: 970-586-9533
E-mail: info@lbninsurance.com
Web site: www.lbninsurance.com
Products/Services: Commercial insurance, surety bonding and personal lines of insurance.

LBN Insurance Agency

1614 Oak Ridge Drive
Mailing Address: 1614 Oak Ridge Dr
Fort Collins, CO 80525
Web site: www.lbninsurance.com

LBN Insurance Agency

4848 Thompson Parkway
Johnstown, CO 80534
Phone: 970-635-9400
Fax: 970-635-9401
E-mail: info@lbninsurance.com
Web site: www.lbninsurance.com
Products/Services: Bonds, builders risk, business insurance, farm/ranch general liability, homeowners, personal auto, professional, umbrella liability, workers compensation.
Person In Charge: Mike Pierce, Managing m

Leary Insurance Agency - Farmers Insurance

729 Main St.
Windsor, CO 80550
Phone: 970-686-6555
Fax: 970-686-6556
E-mail: bleary@farmersagent.com
Web site: www.farmersagent.com/bleary

Products/Services: Insurance and financial services, specializing in commercial and workers' comp.

Person In Charge: Bill Leary

Lee Johnson Agency LLC

1630 25th Ave., Suite K
Greeley, CO 80634
Phone: 970-356-6620
Fax: 970-356-9384
Web site: http://agent.allstate.com/LeeJohnson
Products/Services: Allstate insurance and financial products.
Person In Charge: Leland Johnson, LUTCF

Liberty Mutual Insurance Co.

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Phone: 970-493-8212

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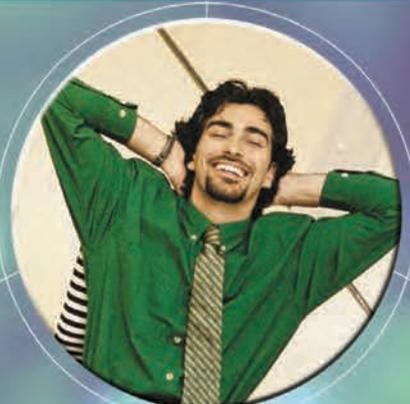
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Greeley, CO 80634
Phone: 970-330-2200
Fax: 970-667-6828
Person In Charge: Richard Beckey

Michael Haines Agency
4812 S. College Ave.
Fort Collins, CO 80525
Phone: 970-267-8646
E-mail: hainesinsurance@frii.com
Web site: www.anpac.com
Products/Services: ANPAC insurance products, focusing on coverage, cost, claims and customer service.

Moad and Associates
2627 Redwing Road, No. 260
Fort Collins, CO 80526
Phone: 970-204-0276

MONY Life Insurance Co.
P.O. Box 94
Fort Collins, CO 80522-0094
Phone: 970-484-0908
Person In Charge: John M. Shields

Mutual of Omaha Insurance Co.
Phone: 800-775-6000
Web site: <http://mutualofomaha.com>
Products/Services: Medicare supplement, long-term care, life, annuities, disability, hospital income and critical illness insurance. Agents located throughout Larimer and Weld counties.

Myron Lindgren
2903 Aspen Drive, Suite C
Mailing Address: 2903 Aspen Drive, Suite C
Loveland, CO 80538-2545
Phone: 970-669-3610
Fax: 970-669-3715

National Farmers Union Insurance
121 E. Swallow Road, No. 115
Fort Collins, CO 80525
Phone: 970-484-3200
Fax: 970-484-3210

New York Life
Statewide, CO
Phone: 800-710-7945
Web site: www.newyorklife.com
Products/Services: Insurance and financial services. Locations throughout Larimer and Weld counties.

Northwestern Mutual Financial Network
3665 JFK Parkway, Building 1, Suite 100
Fort Collins, CO 80525-3155
Phone: 970-225-3440
Fax: 970-226-5036
E-mail: ryan.yoder@nmfn.com
Web site: www.nmfn.com/thefortcollinsgroup
Products/Services: Life insurance, disability, long-term care, investments, group benefits.
Person In Charge: Ryan E. Yoder, Managing director

Northwestern Mutual Financial Network
2114 N. Lincoln Ave., Suite 108B
Loveland, CO 80538-3858
Phone: 970-669-5688
Fax: 970-613-8647
Person In Charge: Karl G. Hagman

One Stop Insurance Shops LLP
1630 S. College Ave.
Fort Collins, CO 80526
Phone: 970-482-8200
Fax: 970-225-9828

Payne Agency
1714 Topaz Drive, No. 135
Loveland, CO 80537
Phone: 970-691-5145
Fax: 970-593-1413
Web site: www.farmersagent.com/kpayne1
Person In Charge: Kendall Hanlon Payne

Pinnacol Assurance Co.
7501 E. Lowry Blvd.
Denver, CO 80230
Phone: 303-361-4000
Fax: 303-782-4196
Web site: www.pinnacol.com
Person In Charge: Gary J. Pon, CEO and President

Portamedic
3527 E. Locust St.
Fort Collins, CO 80525-7063
Phone: 970-491-9661

Professional Asset Management LLC
4204 N. Garfield Ave.
Mailing Address: P.O. Box 986
Loveland, CO 80538
Phone: 970-669-8177
Fax: 970-669-8128
Web site: www.proassetmgt.com
Products/Services: Mortgage broker, life insurance, health insurance and fixed annuities.

Raider Insurance
Fort Collins, CO 80525
Phone: 970-495-0305

Renaissance Insurance Group LLC
631 Birch St., Suite D
Mailing Address: PO Box 478
Windsor, CO 80550
Phone: 970-674-8825
Fax: 970-674-8826
E-mail: jhelzer@reninsurance.com
Web site: www.reninsurance.com
Products/Services: Independent insurance agency representing numerous A+ rated insurance carriers. Servicing all lines of commercial and personal insurance.
Person In Charge: Jay Helzer and Ryan Hicks, Managing members

Rocky Mountain Insurance
4010 Platte Drive
Fort Collins, CO 80526
Phone: 970-266-1700
Fax: 970-266-1273
Person In Charge: Ryan M. Behm

Safeco Insurance Co. of America
Safeco Plaza
Mailing Address: Safeco Plaza
Seattle, WA 98185
Phone: 206-545-5000
Fax: 206-545-5995
Web site: www.safeco.com
Person In Charge: Mike McGavick, Chairman, President and CEO

Safety & Health Alliance Inc.
405 Eighth St., Suite 9
Loveland, CO 80537
Phone: 970-635-2322
Products/Services: Safety training and consulting for medical, health and general industry.
Person In Charge: Cynthia A. Fronk

Sanders & Associates
155 W. Harvard St., Suite 401
Mailing Address: P.O. Box 270642
Fort Collins, CO 80525
Phone: 970-223-8809
Fax: 970-223-6763
Web site: www.healthandlifequote.com
Products/Services: Health, life, disability, dental, long-term care, medicare, prescriptions for medicare.
Person In Charge: Craig V. Sanders

Steve Dugger Agency
404 W. 67th St.
Loveland, CO 80538
Phone: 970-667-8080
Fax: 970-667-8081
Person In Charge: Stephen W. Dugger

Stevens Insurance Agency
4012 W. Cleveland Ave.
Wellington, CO 80549
Phone: 970-568-0980

Sanders Insurance Inc.
5 N. Main St.
Mailing Address: 5 N. Main St.
Brighton, CO 80601-1624
Phone: 303-659-5200
Fax: 303-659-5200
E-mail: bobsand@qwest.com
Products/Services: Health, life, auto, homeowners, business, farm and flood insurance.
Person In Charge: Bob Sanders and Jerry Sanders

Security Financial Life
155 W. Harvard St.
Fort Collins, CO 80525
Phone: 970-223-1921
Fax: 970-223-2875
Person In Charge: Daniel B. Johnson

Shelter Insurance
Statewide, CO
Phone: 800-743-5837
Web site: www.shelterinsurance.com
Products/Services: Auto, property, life insurance and bank products. Locations throughout Larimer and Weld counties.

Shirazi & Associates Insurance
1770 25th Ave., No. 302
Mailing Address: 1770 25th Ave., No. 302
Greeley, CO 80634
Phone: 970-356-5151
Fax: 970-356-5154
E-mail: info@shirazibenefits.com
Web site: www.thrivent.com
Products/Services: Specializing in employee benefits, financial planning, life, health and disability insurance.
Person In Charge: Masoud S. Shirazi

Skies West Insurance Agency Inc.
2601 S. Lemay Ave., No. 38
Fort Collins, CO 80525
Phone: 970-223-7611

State Farm Insurance
Statewide, CO
Web site: www.statefarm.com
Products/Services: Life, fire, auto, health, financial services. Locations throughout Larimer and Weld counties.

Stevens Insurance Agency
4012 W. Cleveland Ave.
Wellington, CO 80549
Phone: 970-568-0980

Stevens Insurance Agency
4012 W. Cleveland Ave., No. 4
Mailing Address: 4012 W. Cleveland Ave., No. 4
Wellington, CO 80549
Phone: 970-568-0980
Fax: 970-568-0979
Person In Charge: Travis Stevens

The Heien Agency Inc.
806 McGraw Drive
Fort Collins, CO 80526
Phone: 970-227-4022
Fax: 970-226-5148
Person In Charge: Steve A. Heien

The Principal Financial Group
320 W. Olive St.
Fort Collins, CO 80521
Phone: 970-224-2500
Fax: 970-224-2500
Person In Charge: Roger P. Shea

Thrivent Financial for Lutherans
154 E. 29th St.
Loveland, CO 80538
Phone: 970-613-1505
Fax: 970-225-0844
Person In Charge: Steven L. Nelson

Thrivent Investment Management
1812 56th Ave., Suite A,
Greeley, CO 80634
Phone: 970-330-7411
Fax: 970-330-7424
E-mail: Dan.Austin@thrivent.com
Web site: www.thrivent.com
Products/Services: Life insurance, health insurance, long-term care insurance, mutual funds, annuities, investments, financial planning, estate planning, retirement distribution planning
Person In Charge: Daniel L. Austin Sr., Senior financial consultant

Trozan Insurance Agency Inc.
421 Stover St.
Fort Collins, CO 80521
Phone: 970-224-5500
Person In Charge: Peter Trozan, Owner

Union Colony Insurance
1218 Eighth Ave.
Mailing Address: 1218 Eighth Ave.
Greeley, CO 80631
Phone: 970-352-9500
Fax: 970-352-9206
E-mail: ucolonyins@viawest.net
Products/Services: Full-service insurance agency specializing in farms, commercial and personal insurance.
Person In Charge: Chuck Ziemann, Owner

Union Colony Insurance
1218 Eighth Ave.
Mailing Address: 1218 Eighth Ave.
Greeley, CO 80631
Phone: 970-352-9500
Fax: 970-352-9206
E-mail: ucolonyins@viawest.net
Products/Services: Full-service insurance agency specializing in farms, commercial and personal insurance.
Person In Charge: Chuck Ziemann, Owner

US-Reports Inc.
5802 Wright Drive
Loveland, CO 80538
Phone: 800-223-2310
Fax: 970-593-9881
E-mail: webmaster@us-reports.com
Web site: www.us-reports.com
Products/Services: Provider of premium audits, loss control inspections & environmental site assessment reports for the insurance and financial industries.

Vande Walle Insurance Agency
2230 Clydesdale Drive
Fort Collins, CO 80526
Phone: 970-482-4814
Fax: 970-493-2880
E-mail: vandewalle4814@msn.com
Products/Services: Health Savings Accounts, life, disability and Medicare.
Person In Charge: Sandy Vande Walle, Owner

Volk & Bell Benefits LLC
1336 Oakridge Drive, No. 100
Fort Collins, CO 80525-5564
Phone: 970-484-5073
Fax: 970-484-9271
E-mail: lowell@vbbenefits.com
Web site: www.vbbenefits.com
Products/Services: Employee benefits, individual health plans.
Person In Charge: Lowell A. Volk

Weedin Agency Inc.
235 Welch Ave.
Mailing Address: 235 Welch Ave
Berthoud, CO 80513
Phone: 970-532-3131
Fax: 970-532-3100
E-mail: weedininsurance@comcast.net
Web site: www.sr22colorado.com
Products/Services: Auto, home, life, workers' compensation, commercial, motorcycle, boat, umbrella, professional, E&O, D&O.
Person In Charge: Lawrence Weedin, Owner

Weedin Agency Inc.
1601 E. Eisenhower Blvd.
Mailing Address: 1601 E. Eisenhower Blvd.
Loveland, CO 80537-3929
Phone: 970-667-2145
Fax: 970-669-9295
E-mail: weedinagency@qwest.net
Web site: www.sr22colorado.com

Weedin Agency Inc.
1601 E. Eisenhower Blvd.
Mailing Address: 1601 E. Eisenhower Blvd.
Loveland, CO 80537-3929
Phone: 970-667-2145
Fax: 970-669-9295
E-mail: weedinagency@qwest.net
Web site: www.sr22colorado.com

Welch Insurance Agency
2627 Redwing Road, No. 260
Fort Collins, CO 80526
Phone: 970-377-9420
Fax: 970-377-9517
Person In Charge: Jason E. Welch

Weld County Farm Bureau Insurance Inc.
2205 First Ave.
Mailing Address: 2205 First Ave.
Greeley, CO 80631
Phone: 970-353-8000
Fax: 970-352-7272
Products/Services: Offers agricultural and other policies.

Welsh Insurance Agency Inc.
1310 E. Eisenhower Blvd.
Mailing Address: 2019 W. Ninth St.
Loveland, CO 80537
Phone: 970-663-5404
Web site: www.wiainsurance.com
Products/Services: Health, life, auto, homeowners and business insurance.
Person In Charge: Jeffery Welsh, CIC, President

William E. Penoyer Insurance Agency
509 Dennison Court
Fort Collins, CO 80526
Phone: 970-266-9736
Fax: 970-266-9792
Person In Charge: William E. Penoyer

William Lacock Insurance Agency Inc.
181 W. Boardwalk Drive, No. 14
Fort Collins, CO 80525
Phone: 970-223-7432
Fax: 970-282-8848
Person In Charge: William Hodge Lacock, Owner

Wilson Financial Service
740 Cleveland Ave., Suite B
Loveland, CO 80537
Phone: 970-669-3397
Fax: 970-669-3401
Person In Charge: Glenn O. Wilson

Investment Advisers

A.G. Edwards & Sons Inc.
363 Elkhorn Ave., Suite 301
Mailing Address: P.O. 2129
Estes Park, CO 80517
Phone: 970-586-2469
Fax: 970-586-5124
E-mail: debra.grill@agedwards.com
Web site: www.agedwards.com
Products/Services: Financial consultants and stock brokers.
Person In Charge: Debra Grill, Branch manager

AIG Financial Advisors
1270 Automation Drive, Suite. 500
Windsor, CO 80550
Phone: 970-482-4911
Fax: 970-482-4912
E-mail: pjochems@qwest.net
Web site: www.aig.com
Person In Charge: Peter Jochems, President

AIG VALIC
2625 Redwing Road, Suite 110
Fort Collins, CO 80526
Phone: 970-266-4200
Fax: 970-266-4210

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2629 Redwing Road
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816 S. College Ave.
Fort Collins, CO 80528
Phone: 970-482-2200
Web site: <http://agent.allstate.com/RodneyOlse/n/Welcome>
Person In Charge: Rodney J. Olsen

Allstate Financial Services
363 W. Drake Road
Fort Collins, CO 80524
Phone: 970-223-1332
Fax: 402-438-5325
Person In Charge: James D. Swett



AmeriQuote Insurance & Financial Services
419 Canyon Ave., Suite 222
Fort Collins, CO 80521
Phone: 970-221-1141
Fax: 970-482-3282
E-mail: jack@ameriquote.biz
Web site: www.ameriquote.biz
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Person In Charge: Jack P. Krier, President

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Ameriprise Financial
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Fort Collins, CO 80526
Phone: 970-223-4400
Fax: 970-223-0283
E-mail: william.c.reynolds@ampf.com
Web site: www.ameripriseadvisors.com/william.c.reynolds
Products/Services: Certified financial planner practitioner.
Person In Charge: William C. Reynolds

AXA Advisors LLC
1608 Foxbrook Way
Fort Collins, CO 80526
Phone: 970-481-5273
Web site: www.axaonline.com
Person In Charge: Matt Phillips

AXA Advisors LLC
1136 E. Stuart St., Suite 4205
Fort Collins, CO 80525-1193
Phone: 970-484-8626
Fax: 970-484-8627
Web site: www.axaonline.com
Person In Charge: Michael J. Bertollette

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702 W. Drake Road, Bldg. D
Fort Collins, CO 80526
Phone: 970-224-2800
Fax: 970-224-2787
Web site: www.axaonline.com
Person In Charge: John Heddens

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1315 Oakridge Drive, Suite 120
Fort Collins, CO 80525
Phone: 970-204-9275
E-mail: matthew.phillips@axa-advisors.com
Web site: www.axaonline.com
Products/Services: Financial planning, investment advising, insurance solutions including life, disability, long-term care.
Person In Charge: Matt Phillips

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14605 Weld County Road 21
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Platteville, CO 80651
Phone: 970-785-1101
Fax: 970-785-2890
E-mail: rbeall@beallinvestments.com
Web site: www.beallinvestments.com
Products/Services: Full-service brokerage firm that offers a wide range of customized services, including market information, fundamental research and technical analysis.
Person In Charge: Rex Beall, Owner

Burrill Financial Service
P.O. Box 143
Fort Collins, CO 80522-0143
Phone: 970-221-2492
Fax: 970-221-3201
Person In Charge: Donna J. Burrill

CapWest Securities Inc.
1821 56th Ave.
Greeley, CO 80634
Phone: 970-353-7122
Fax: 970-346-0070
E-mail: dhall@capwestsec.com
Web site: <http://capwestsec.com>
Person In Charge: Dale Hall

Cascade Financial Management Inc.
5 Old Town Square, Suite 205-B
Mailing Address: 5 Old Town Square, Suite 205-B
Fort Collins, CO 80524
Phone: 970-482-0990
Fax: 970-482-4262
E-mail: jclaggett@cascade-inc.com
Web site: www.cascade-inc.com
Person In Charge: John Claggett, Senior financial consultant

Central Discount Stockbrokers Inc.
4025 Automation Way, Bldg. D-3
Fort Collins, CO 80525
Phone: 970-223-4164
Fax: 970-223-0314
E-mail: ceddisstoc@aol.com
Person In Charge: Charles Gogela, President

Chapel & Collins LLC
375 E. Horsetooth Road, Bldg. 4, Suite 100
Fort Collins, CO 80525
Phone: 970-224-1376
Fax: 970-207-9701
E-mail: dennis.collins@raymondjames.com
Web site: www.chapelcollins.com
Person In Charge: Dennis Collins and Donna Rendon Chapel, Partners

Charles Schwab & Co. Inc.
123 N. College Ave., No. 200
Fort Collins, CO 80524
Phone: 970-212-4717
Fax: 970-482-5496
E-mail: chris.barr@schwab.com
Web site: www.schwab.com
Products/Services: Financial services, online trading, advice and banking.
Person In Charge: Stuart Olsen

Colorado Diversified Trust
215 W. Oak St.
Mailing Address: 215 W. Oak St.
Fort Collins, CO 80521
Phone: 970-493-8195
Fax: 970-493-7419
E-mail: szeller@fnbfc.com
Products/Services: Investment management services for the public fund investor.
Person In Charge: Cathy Schott, Institutional trust manager and Vice president

Colorado Financial Management Inc.
2725 Rocky Mountain Ave., Suite 320
Loveland, CO 80538
Phone: 970-613-1392
Fax: 970-667-6406
E-mail: info@colofin.com
Web site: www.colofin.com



DunnHogerty Investment Consulting Inc.
412 W. Mountain Ave.
Fort Collins, CO 80521
Phone: 970-484-8806
Fax: 970-484-0997
E-mail: KHowe@wachoviafinet.com
Web site: www.dunnhogerty.wbsec.com
Person In Charge: Jerry Dunn; Dennis Hogerty and Thad Dunn, Partners

Eagle Mountain Wealth Management
205 Fourth St.
Windsor, CO 80550
Phone: 970-686-6733
Fax: 970-686-6731
Person In Charge: Cynthia J. Petersen

Edward Jones Investments
172 N. College Ave., Suite B
Fort Collins, CO 80524
Phone: 970-484-2280
Fax: 866-444-6170
E-mail: laura.arbury@edwardjones.com
Web site: www.edwardjones.com
Products/Services: Financial planning, stocks, bonds, mutual funds, privately managed accounts, CDs.
Person In Charge: Laura Arbury; Tom Bertsch and Jim Weddle

Edward Jones Investments
300 E. Horsetooth Road, Suite 100
Fort Collins, CO 80525
Phone: 970-223-9929
Fax: 970-222-0490
Web site: www.edwardjones.com
Products/Services: Insurance, retirement plans and college planning.

Edward Jones Investments
910 54th Ave., Suite 220
Greeley, CO 80634
Phone: 970-352-4549
Fax: 888-339-6571
Web site: www.edwardjones.com
Products/Services: Insurance, retirement plans and college planning.
Person In Charge: Kim Larson, Investment representative

Edward Jones Investments
525 N. Cleveland Ave.
Loveland, CO 80537
Phone: 970-669-3820
Fax: 970-669-1551
Web site: www.edwardjones.com
Products/Services: Insurance, retirement plans and college planning.

Edward Jones Investments
3025 N. Taft Ave., Suite B
Loveland, CO 80537
Phone: 970-663-2352
Fax: 866-560-3622
Products/Services: Individual retirement plans, business retirement plans, annuities, educational savings fixed income investments, insurance, mutual funds, equity investments and financial calculators
Person In Charge: Melanie Collins; Christopher Collins, Investment representative and Juanita Burke, Branch office manager

Farm Bureau Insurance
1067 Eagle Drive
Mailing Address: 1067 Eagle Drive
Loveland, CO 80537
Phone: 970-461-0278
Fax: 970-461-0230
E-mail: holly.diedrich@cfbmic.com
Web site: www.fbfs.com
Person In Charge: Holly Diedrich

Farmers Financial Services
1500 Bayberry Court
Fort Collins, CO 80524
Phone: 970-218-1080
Fax: 970-593-1413
Person In Charge: Nathan A. Pierce

Finance by Design Inc.
123 N. College Ave., Suite 200
Fort Collins, CO 80524
Phone: 970-212-4720
Fax: 866-446-5407
E-mail: info@financebydesign.com
Web site: www.financebydesign.com

Financial Design & Management Inc.
401 W. Mountain Ave., Suite 100
Fort Collins, CO 80521
Phone: 970-490-2033
Fax: 970-416-0314
E-mail: markk@financialdesign.us
Products/Services: Investment advisory financial planning.
Person In Charge: Mark Kornblau, President

Financial Integrity Design
11363 W. Stuart St., No. 4204
Fort Collins, CO 80521
Phone: 970-407-1807

Financial Network Investment Corp.
700 Whalers Way
Fort Collins, CO 80525
Phone: 970-416-5252

Financial Strategies of Co.
1401 S. Taft Ave., No. 210
Loveland, CO 80537
Phone: 970-663-3211
Fax: 970-663-3216
Person In Charge: Gary W. Hansen

Financial West Group
1630 25th Ave.
Mailing Address: 1630 25 Ave.
Greeley, CO 80631
Phone: 970-352-0009
Fax: 970-352-2851
Web site: www.fwg.com
Person In Charge: Hugh Warren

First Allied Securities
2500 Bedford Court
Mailing Address: 2500 Bedford Court
Fort Collins, CO 80526
Phone: 970-377-3570
Fax: 970-377-0167
E-mail: mahalfas@comcast.net
Web site: www.firstallied.com
Person In Charge: Michael Hall, Branch manager

First Financial Centre
1024 Centre Ave., Bldg. E
Fort Collins, CO 80526-1849
Phone: 410-668-2565
Fax: 970-484-5206
Person In Charge: Rick VanVleet

First Financial Centre Inc.
1024 Centre Ave.
Mailing Address: 1024 Centre Ave
Fort Collins, CO 80526
Phone: 970-484-1875

First National Bank Investment and Planning
205 W. Oak St.
Fort Collins, CO 80521
Phone: 970-419-5703
Fax: 970-495-1238
Web site: www.1stnationalbank.com
Products/Services: Investment services.
Person In Charge: Kevin McNaught, Senior financial consultant

First National Bank Investment Management & Trust
215 W. Oak St., 4th Floor
Mailing Address: 205 W. Oak St.
Fort Collins, CO 80521
Phone: 970-495-1293
Fax: 970-493-7419
E-mail: dcloud@fnbfc.com
Web site: www.1stnationalbank.com
Products/Services: Financial planning, investment management, trust & estate services, retirement plans
Person In Charge: Jack B. Wolfe, Executive vice president

First National Bank Investment Management & Trust
1701 23rd Ave.
Greeley, CO 80634
Phone: 970-346-1505
Fax: 970-353-6299
E-mail: whume@unioncolonybank.com
Web site: www.unioncolonybank.com
Products/Services: Professional investment management, fiduciary trust administration, IRA and retirement plan services.
Person In Charge: Willoughby Hume

First Union Small Business Capital
419 Canyon Ave., Suite 300
Mailing Address: 419 Canyon Ave., Suite 300
Fort Collins, CO 80521
Phone: 970-484-5478
Fax: 970-484-5892
Web site: www.firstunion.com
Person In Charge: Darcy Purvis, Business development manager

Gillis Financial Solutions Inc.
333 W. Drake Road, Suite 121
Mailing Address: 333 W. Drake Road, Suite 121
Fort Collins, CO
Phone: 970-225-2001
Fax: 970-225-2095
Web site: www.gillisfinancial.com

Goodwin Financial Service
3534 JFK Parkway
Fort Collins, CO 80525
Phone: 970-223-2377

GreenGrove Financial LLC
2214 Franklin Road
Fort Collins, CO 80524
Phone: 970-482-5007
Fax: 970-224-1757
E-mail: kathyccos@frii.com
Person In Charge: Kathy Cosgrove Green, Owner

Investment Centers of America Inc.
303 E. Mountain Ave.
Fort Collins, CO 80524
Phone: 970-292-0105
Fax: 970-224-4180
E-mail: michael.tarantino@investmentcenter.com
Web site: www.investmentcenters.com
Person In Charge: Michael Tarantino

Investment Centers of America Inc.
1801 59th Ave.
Greeley, CO 80634
Phone: 970-353-0047
Fax: 970-353-0433
E-mail: paul.andre@investmentcenters.com
Web site: www.investmentcenters.com
Person In Charge: Paul Andre

Investment Centers of America Inc.
935 N. Cleveland Ave.
Loveland, CO 80537
Phone: 970-669-9720
Fax: 970-613-2181
E-mail: paul.hummel@investmentcenters.com
Web site: www.investmentcenters.com
Person In Charge: Paul Hummel

Investment Centers of America Inc./Kevin Dunnigan
300 E. 29th St.
Loveland, CO 80537
Phone: 970-622-2366
Fax: 970-622-2395
E-mail: kevin.dunnigan@investmentcenters.com
Web site: www.helpwithmyinvestments.com
Person In Charge: Kevin Dunnigan, MBA, CFP, CSA, Certified Financial Planner

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Northern Colorado's Best and Brightest Entrepreneurs Display Their Innovations

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Panelists: Martin Shields, Regional Economist, CSU
Lacy Edwards, CEO and President Indicative Software, Inc.
Paul Hudnut, Management Instructor, CSU

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6248 Buchanan St.
Fort Collins, CO 80525
Phone: 970-225-1440
Fax: 970-225-1470
E-mail: Jimwatt100@yukon2.com
Person In Charge: James L. Watt, Owner

James Sprout & Associates Inc.
318 Canyon Ave., Suite 150
Mailing Address: 318 Canyon Ave., Suite 150
Fort Collins, CO 80521
Phone: 970-484-9222
Person In Charge: James P. Sprout

JBA Wealth Management Group
155 W. Harvard St., Suite 401
Fort Collins, CO 80525
Phone: 970-223-1922
Fax: 970-223-2875
E-mail: info@johnsonbruen.com
Web site: www.johnsonbruen.com
Products/Services: Life, health, disability and long-term care insurance, IRAs, Mutual funds, bonds, common stock, annuities, college plans, estate plans, 401(k)s, retirement plans, tax plans, money management.

Person In Charge: Sherri L. Smith
Jim Saulnier CFP
322 E. Oak St.
Fort Collins, CO 80524
Phone: 970-530-0556
E-mail: Jim@JimSaulnier.com
Web site: www.jimsaulnier.com
Person In Charge: Jim Saulnier, Owner

Kevin Conroy CFP
407 W. Swallow Road
Fort Collins, CO 80526
Phone: 970-226-2983
Fax: 970-223-7391
Web site: www.iraspecialist.com
Products/Services: Retirement funding specialists.

Koenig Financial Services
3534 JFK Parkway, Suite B
Fort Collins, CO 80525-3040
Phone: 970-223-2828
Fax: 970-223-7040
Person In Charge: Jim Koenig

Linsco Private Ledger
1 Old Town Square, No. 301
Mailing Address: One Old Town Square
Fort Collins, CO 80524
Phone: 970-224-9492
Fax: 970-224-9445
E-mail: tomhisey@comcast.net
Web site: www.lpl.com
Person In Charge: Tom Michaels and Tom Hisey, CFP, Branch Managers

Long Green
375 E. Horsetooth Road, Shores 3, Suite 203
Fort Collins, CO 80525
Phone: 970-282-7526
Fax: 970-223-6990
E-mail: dan@longgreenplanning.com
Web site: www.longgreenplanning.com
Products/Services: Investment advising and financial planning.

Person In Charge: Dan Burnett, Joe Lloyd and Ty Bailey, Partners

LPL Financial Services
4945 Filbert Drive
Loveland, CO 80538
Phone: 970-663-3444
Fax: 970-663-5195
E-mail: bruce.gregg@lpl.com
Web site: www.lpl.com
Person In Charge: Bruce Gregg

Macdonald Financial Services
4025 Saint Cloud Drive, Suite 250
Loveland, CO 80538
Phone: 970-667-2950
Fax: 970-667-3397
E-mail: macdonaldfinancialserv@comcast.net
Web site: www.macdonaldfinancialservices.com
Products/Services: Wealth management and creation.
Person In Charge: A.J. Macdonald, Owner

Managed Investments
2126 Milestone Drive
Fort Collins, CO 80525
Phone: 970-206-1177
Person In Charge: Kip Tani, President

Merrill Lynch
3555 Stanford Road, Suite 101
Fort Collins, CO 80525
Phone: 970-266-4800
Fax: 970-266-4808
E-mail: craig.moddelmog@ml.com
Web site: www.ml.com
Person In Charge: Craig A. Moddelmog Sr., CRPC

Mowers Financial Services Inc.
736 Whalers Way, Bldg. G, Suite 110
Mailing Address: 736 Whalers Way, Bldg. G, Suite 110
Fort Collins, CO 80525
Phone: 970-225-6534

Navigation Financial Services Inc.
3662 Cassiopeia Lane
Fort Collins, CO 80528
Phone: 970-204-4664
Fax: 970-204-4483
E-mail: adam@navigationfinancialservices.com
Web site: www.navigationfinancialservices.com
Products/Services: Insurance and investment management.
Person In Charge: Adam E. Brunin, Owner

Northwestern Mutual Financial Network
3665 JFK Parkway, Building 1, Suite 100
Fort Collins, CO 80525-3155
Phone: 970-225-3440
Fax: 970-226-5036
E-mail: ryan.yoder@nmfn.com
Web site: www.nmfn.com/theftcollinsgroup
Products/Services: Life insurance, disability, long-term care, investments, group benefits.
Person In Charge: Ryan E. Yoder, Managing director

Oppenheimer & Co. Inc.
501 St. Vrain Lane, Suite 202
Mailing Address: 501 St. Vrain No 202
Estes Park, CO 80517
Phone: 970-586-1893
Fax: 970-586-1892
E-mail: mike.eitzen@opco.com
Web site: www.opco.com
Products/Services: Investment brokerage.
Person In Charge: Mike Eitzen, Senior vice president

Paragon Investment Group
1 Old Town Square, Suite 304
Fort Collins, CO 80524
Phone: 970-224-2944
Products/Services: Investments in real estate and land development.

Pioneer Funding Solutions LLC
P.O. Box 2535
Loveland, CO 80539
Phone: 970-481-5601
Fax: 970-669-6677
E-mail: info@pioneerfundingsolutions.com
Web site: www.pioneerfundingsolutions.com
Products/Services: Accounts receivable financing, medical receivables, purchase orders and contracts financing.
Person In Charge: Donna Hummel, President

Poudre Financial Solutions
1027 W. Horsetooth Road, Suite 202
Fort Collins, CO 80526
Phone: 970-206-4740
Fax: 970-206-0473
Web site: http://agent.allstate.com/JANELandwehr
Products/Services: Allstate insurance and financial products.
Person In Charge: Jane F. Landwehr

Precision Financial
600 Dartmouth Court
Fort Collins, CO 80526
Phone: 970-267-3402
Fax: 970-267-3403
Person In Charge: Michael T. O'Brien

Raymond James Financial Services
Statewide, CO
Web site: http://raymondjames.com
Products/Services: Locations throughout Larimer and Weld counties.

RBC Dain Rauscher Inc.
155 E. Boardwalk Drive, Suite 310
Mailing Address: 155 E. Boardwalk Drive, Suite 310
Fort Collins, CO 80525
Phone: 970-206-1174
Fax: 970-206-1464
E-mail: Michael.Trinen@rbcdain.com
Web site: www.rbcdain.com
Person In Charge: Mike Trinen, Branch director

REA Capital Management LLC
4703-B Boardwalk Drive, Suite 1
Fort Collins, CO 80525
Phone: 970-223-0907

Securities Finance
3307 S. College Ave.
Fort Collins, CO 80525
Phone: 970-223-6687

Smith Barney
400 E. Horsetooth Road
Mailing Address: 400 E. Horsetooth Road 1st Floor
Fort Collins, CO 80525
Phone: 970-223-0414
Fax: 970-223-5831
Web site: http://fa.smithbarney.com/peacock
Person In Charge: Clayton E. Hartman

Steige & Associates
1020 Prospect Park Drive
Mailing Address: P.O. Box 3666
Estes Park, CO 80517
Phone: 970-577-1070

Stifel Nicolaus & Co. Inc.
2809 E. Harmony Road, No. 330
Fort Collins, CO 80528
Phone: 970-267-9666
Fax: 970-267-9055
E-mail: yohond@stifel.com
Web site: www.stifel.com
Products/Services: Financial services, NYSE, ticker symbol SF.
Person In Charge: Donald Yohon, Vice president-investments; Branch manager

The Investment Center
3545 W. 12th St., Suite 202
Greeley, CO 80634
Phone: 970-475-1500
Fax: 970-475-1551
E-mail: ljspenc@aol.com
Products/Services: Financial services and income for life.
Person In Charge: Douglas Lyons, Registered principal

The Planning & Investment Center/Multi-Financial Securities Corp.
760 Whalers Way, Bldg. A, Suite. 201
Mailing Address: 1136 N. Lincoln Ave.
Fort Collins, CO 80525
Phone: 970-663-3132
Fax: 970-663-1506
E-mail: steve@the-pic.com
Web site: www.planningandinvestmentcenter.com
Products/Services: Specializing in retirement planning, investments and real estate alternatives.
Person In Charge: Stephen Everett, OSJ manager

The Principal Financial Group
320 W. Olive St.
Fort Collins, CO 80521
Phone: 970-224-2500
Fax: 970-224-2500
Person In Charge: Roger P. Shea

Thomas Financial Services Inc.
400 S. Howes St., Suite 2
Mailing Address: 400 S. Howes St., Suite 2
Fort Collins, CO 80521
Phone: 970-482-0453
Fax: 970-482-1886

Thrivent Financial for Lutherans
Statewide, CO 80525
Web site: www.thrivent.com
Products/Services: Annuities, insurance, investment, banking, retirement, financial planning. Locations throughout Larimer and Weld counties.

Thrivent Investment Management
1812 56th Ave., Suite A,
Greeley, CO 80634
Phone: 970-330-7411
Fax: 970-330-7424
E-mail: Dan.Austin@thrivent.com
Web site: www.thrivent.com
Products/Services: Life insurance, health insurance, long-term care insurance, mutual funds, annuities, investments, financial planning, estate planning, retirement distribution planning
Person In Charge: Daniel L. Austin Sr., Senior financial consultant

Tributary Capital Management LLC
215 W. Oak St., Suite 201
Mailing Address: 205 W. Oak St.
Fort Collins, CO 80521
Phone: 970-495-1291
Fax: 970-419-5755
E-mail: kspielert@tributarycapital.com
Web site: www.tributarycapital.com
Products/Services: Investment management services to institutional and high-net-worth clients.
Person In Charge: Kurt Spieler, Managing director

UBS Financial Services Inc.
318 Canyon Ave., Suite 300
Fort Collins, CO 80521
Phone: 970-498-4000
Fax: 970-498-4002
Web site: www.ubs.com/financialservicesinc
Products/Services: Complete financial services, including managed accounts, retirement plans, mutual funds, CDs, tax-exempt bonds, stocks, government securities.
Person In Charge: Gary Birdsell, Branch manager

UBS Financial Services Inc.
1901 56th Ave., Suite 300
Greeley, CO 80634
Phone: 970-506-5800
Fax: 970-506-5858
E-mail: gerald.karre@ubs.com
Web site: www.ubs.com/financialservicesinc
Products/Services: Complete financial services, including managed accounts, retirement plans, mutual funds, CDs, tax-exempt bonds, stocks, government securities.
Person In Charge: Gerald Karre, Branch manager

United Securities Alliance Inc.
1821 56th Ave.
Greeley, CO 80634
Phone: 970-353-7122
Fax: 970-346-0070

Vision Financial Group
1336 Oakridge Drive, No. 100
Fort Collins, CO 80525-5564
Phone: 970-482-2000
Fax: 970-484-9271
Web site: www.visionfinancialgroup.net
Products/Services: Financial services, retirement planning, tax-savings strategies, full-brokerage service, mutual funds, stocks, bonds and life insurance.
Person In Charge: Gregory D. Anderson and Rodney K. Wilson, Partners

Vision Financial Group
4802 Prairie Ridge Drive
Fort Collins, CO 80526
Phone: 970-482-2000
Web site: www.visionfinancialgroup.net
Person In Charge: Rodney K. Wilson

Vision Financial Group
200 E. Seventh St., No. 420
Loveland, CO 80537-4871
Phone: 970-667-9950
Fax: 970-667-9972
Web site: www.visionfinancialgroup.net
Person In Charge: Lawrence B. Combs

Waddell & Reed Inc.
2850 McClelland Drive
Fort Collins, CO 80525-2186
Phone: 970-226-5800
Fax: 970-226-5802
Web site: www.waddell.com
Person In Charge: Jared Best, Division manager

Waddell & Reed Inc.
800 Eighth Ave., Suite 341
Mailing Address: 2600 11th Ave., No. 200
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Web site: www.wellsfargo.com

World Financial Group
736 Whalers Way, Suite G, No. 110-A
Fort Collins, CO 80525
Phone: 970-223-2507
Web site:
www.worldfinancialgroup.com

Person In Charge: James Williams, Associate

World Financial Group
383 W. 37th St.
Loveland, CO 80538
Phone: 970-612-0410
Web site:
www.worldfinancialgroup.com

Person In Charge: James Williams, Associate

Mortgage Lenders

1st City Mortgage Group
3615 Mitchell Drive
Fort Collins, CO 80525
Phone: 970-266-9111
Fax: 970-266-0498
E-mail: moao@frii.com
Web site: http://tccollinsloan.com
Person In Charge: Mick Occhiato

A Better Mortgage
155 E. Boardwalk Drive, Suite 300
Mailing Address: 1136 E. Stuart St., Suite 4102
Fort Collins, CO 80525
Phone: 970-377-3200
Fax: 970-377-2311
E-mail: BestLoan4U@aol.com
Web site:
www.best4lessmortgage.com

A Team Mortgage and Financial Services Inc.
6200 W. Ninth St., Unit 3
Mailing Address: 928 13th St., No. 2
Greeley, CO 80634
Phone: 970-353-1122
Fax: 970-353-5196
E-mail: ateammortgage@msn.com
Web site: www.a-team-mortgage.com
Person In Charge: Linda Asmusen, Program manager

AAEC Mortgage Services LLC
1528 N. Lincoln Ave., Suite 7
Loveland, CO 80538
Phone: 970-613-1900
Fax: 970-613-8106
E-mail: careeves527@colomail.com
Web site: www.aacemortgage.com
Products/Services: Mortgage broker.
Person In Charge: Steven L. Reeves and Cynthia A. Reeves

Above All Mortgage Services
2893 N. Monroe Ave.
Mailing Address: 2893 N. Monroe Ave.
Loveland, CO 80538
Phone: 970-278-9092
Fax: 970-669-9004

AFS Financial & Mortgage Services Inc.
1730 S. College Ave., Suite 204
Fort Collins, CO 80525
Phone: 970-221-0153
Fax: 970-221-1478
Web site: www.afsmortgage.com

All American Lending Group
383 W. Drake Road
Fort Collins, CO 80525
Phone: 970-377-0024
E-mail: kcurry@mcieodusa.net

All Seasons Mortgage of Fort Collins
1701 Lake Sherwood Drive
Fort Collins, CO 80525
Phone: 970-282-0219
Fax: 970-282-8115

American Home Mortgage
375 E. Horsetooth Road, Bldg. 3, Suite 100
Fort Collins, CO 80525
Phone: 970-225-6850
Fax: 970-225-6849
E-mail: david.brenner@americanhm.com
Web site: www.americanhm.com
Products/Services: Construction lender.
Person In Charge: David Brenner

American Home Mortgage
3555 Stanford Road, Suite 220
Fort Collins, CO 80525
Phone: 970-377-8971
Fax: 970-377-8977
Web site: www.americanhm.com
Products/Services: 1700 hundred loan products, A-D paper.

Austin Mortgage Inc.
3665 JFK Parkway
Mailing Address: 3665 JFK Parkway
Fort Collins, CO 80525
Phone: 970-229-9468
Fax: 970-223-6311
Web site: www.austmortgage.com

Bancwise Real Estate Solutions
3227 S. Timberline Road, Suite A
Fort Collins, CO 80525
Phone: 970-282-9473
Fax: 970-282-9475
E-mail: mike.shults@bancwise.com
Web site: www.bancwise.com
Products/Services: Mortgage bank that is also a full-service real estate brokerage that sells homes for a flat fee and provides traditional real estate services.
Person In Charge: Mike Shults

Bank of Colorado Mortgage Division
7791 Highland Meadows Parkway
Windsor, CO 80528
Phone: 970-674-9111
Fax: 970-674-9911
Web site: www.bankofcolorado.com
Products/Services: Mortgage loans.

Bank of the West
181 W. Boardwalk Drive
Mailing Address: 181 W. Boardwalk Drive
Fort Collins, CO 80525
Phone: 970-225-2982
Fax: 970-225-3916
E-mail: wanda.zimmerman@bankofthewest.com
Web site: www.BankoftheWest.com
Products/Services: Banking services: including personal and business loans, mortgages, investments and banking services for the agriculture community.
Person In Charge: Wanda Zimmerman, Branch manager

Blue Diamond Mortgage
832 W. Eisenhower Blvd., No. 1
Mailing Address: 832 W. Eisenhower Blvd., No. 1
Loveland, CO 80537
Phone: 970-461-0866
Fax: 970-461-0863
E-mail: bdmortgage@qwest.net
Person In Charge: Jose Santana, Manager

Brokers Alliance Mortgage
2121 Midpoint Drive, Suite 101
Fort Collins, CO 80525
Phone: 970-207-1280
Fax: 970-207-1281
E-mail: larry@balliancem.com
Web site: www.balliancem.com
Person In Charge: Larry Friedlan, Owner

Cache Bank and Trust
4601 W. 20th St.
Greeley, CO 80634
Phone: 970-351-8600
Fax: 970-351-7878
E-mail: jredfern@cachebankandtrust.com
Web site: www.cachebankandtrust.com
Products/Services: Loans and banking services for commercial and personal entities.
Person In Charge: Byron W. Bateman, President

Capital West National Bank
2108 Milestone Drive
Fort Collins, CO 80525
Phone: 970-282-2400
Fax: 970-282-8945
E-mail: questions@cwnbank.com
Web site: www.cwnbank.com
Products/Services: Full-service banking. Construction lending.
Person In Charge: Steve Hogan, President

Champion Mortgage
Fort Collins, CO
Phone: 1-800-242-6746

Charter 1 Mortgage
155 W. Harvard St.
Mailing Address: 155 W. Harvard St.
Fort Collins, CO 80525
Phone: 970-282-7262
Fax: 970-204-4412

Choice Mortgage
305 W. Magnolia, No. 213
Fort Collins, CO 80521
Phone: 970-484-5152
Fax: 970-484-5159
E-mail: tony@maxchoicemortgage.com
Web site: www.maxchoicemortgage.com

Colorado National Mortgage LLC
19 Old Town Square, No. 238
Fort Collins, CO 80524
Phone: 970-419-4344
Fax: 970-419-4355
E-mail: cmnlc@msn.com
Web site: www.nationalmortgagefinders.com

Cornerstone Mortgage Co.
3406 Terry Point Drive
Fort Collins, CO 80524-1355
Phone: 970-484-9520
Fax: 970-490-1066
E-mail: julie@milestoneleaders.com
Web site: www.milestoneleaders.com
Person In Charge: Julie Piepho, President

Countrywide Home Loans
2809 E. Harmony Road, Suite 320
Mailing Address: 2809 E. Harmony Road, Suite 320
Fort Collins, CO 80528
Phone: 970-226-0617
Fax: 970-282-3695
E-mail: nancy_smith@countrywide.com
Web site: www.countrywide.com

Countrywide Home Loans
2028 35th Ave., Suite B
Mailing Address: 2028 35th Ave., Suite B
Greeley, CO 80634
Phone: 970-339-0025
Web site: www.countrywide.com
Person In Charge: Nancy R. Smith, Area sales manager and Vice president

Countrywide Home Loans
3780 Garfield Ave.
Mailing Address: 3780 Garfield Ave.
Loveland, CO 80538
Phone: 970-203-3000
Web site: www.countrywide.com

CTX Mortgage Co.
300 E. Horsetooth Road
Mailing Address: 300 E. Horsetooth Road
Fort Collins, CO 80525
Phone: 970-225-2800
Fax: 970-225-2880

Delta Mortgage Corp.
1730 S. College Ave.
Mailing Address: 1730 S. College Ave.
Fort Collins, CO 80525
Phone: 970-221-2128
Fax: 970-221-4727

Denver Mortgage Funding
3030 S. College Ave., Suite 203
Mailing Address: 3030 S. College Ave., Suite 203
Fort Collins, CO 80525
Phone: 970-225-1220
Fax: 970-225-9678

Destiny Lending
425 E. Eisenhower Ave.
Loveland, CO 80537
Phone: 970-667-3499
Fax: 970-667-3459
E-mail: shawn@destinylending.com
Web site: www.destinylending.com
Products/Services: Mortgage lending services.
Person In Charge: Shawn Beard, President and Dave Harding, Sales manager

DMF - Denver Mortgage Funding
3030 S. College Ave., Suite 203
Fort Collins, CO 80525
Phone: 970-225-1220
Fax: 970-225-9678

Equitable Savings & Loan Association
P.O. Box 1726
Mailing Address: P.O. Box 1726
Sterling, CO 80751
Phone: 970-522-6522
Fax: 970-522-3917
E-mail: pjames@equitable-savings.com
Web site: www.Equitable-Savings.com
Person In Charge: Donald M. Koenig Jr., President

Equitable Savings & Loan Association - Loan Production Office
3400 W. 16th St.
Mailing Address: 3400 W. 16th St.
Greeley, CO 80631
Phone: 970-395-0400
Fax: 970-395-0402
Person In Charge: Cliff MacDonald, Senior vice president

Family Mortgage Co. Inc.
730 N. Cleveland Ave., No. 3
Loveland, CO 80537
Phone: 970-203-0284
Fax: 970-461-8753

First National Bank Mortgage Division
375 E. Horsetooth Road, Suite 2-101
Fort Collins, CO 80525
Phone: 970-494-5520
Fax: 970-494-5521
E-mail: ghumphries@1stnationalbankmortgage.com
Web site: www.1stnationalbank.com
Person In Charge: Gene Humphries, President



FirstBank of Northern Colorado
2315 S. College Ave.
Mailing Address: 2315 S. College Ave
Fort Collins, CO 80525
Phone: 970-493-1700
Fax: 970-282-3925
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

Fort Collins Mortgage
6712 S. College Ave., No. 4
Fort Collins, CO 80525
Phone: 970-484-5626
Fax: 970-484-1180
E-mail: Erick@fortcollinsmortgage.com
Web site: www.fortcollinsmortgage.com
Products/Services: Mortgages and investments.
Person In Charge: Thurl Quigley

Fort Collins Mortgage and Investments
144 N. Mason, Unit 5
Fort Collins, CO 80524
Phone: 970-484-5626
Fax: 970-484-1180
Web site: www.fortcollinsmortgage.com

GMAC Mortgage Corp.
2900 S. College Ave., Suite 2-A
Mailing Address: 2900 S. College Ave., Suite 2-A
Fort Collins, CO 80525
Phone: 970-226-4700
Fax: 970-282-4704
E-mail: ronald.martin@gmacm.com
Web site: www.gmacmortgage.com
Products/Services: Residential loans.
Person In Charge: Ronald Martin, District manager

Green Financial Center
1919 65th Ave., Suite 6
Mailing Address: 1919 65th Ave., Suite 6
Greeley, CO 80634
Phone: 970-330-7792
E-mail: www.sc4chh14@aol.com

Guaranty Bank & Trust Co.
2900 S. College Ave.
Mailing Address: 2900 S. College Ave.
Fort Collins, CO 80525
Phone: 970-223-3535
Fax: 970-223-1557
Web site: www.guarantybankco.com
Products/Services: Full-service commercial bank, loans and deposit products, trust and investment products.

Hastings Mortgage
2627 Redwing Road, Suite 360-F
Mailing Address: P.O. Box 270611
Fort Collins, CO 80527
Phone: 970-223-8600
Fax: 970-226-3048
E-mail: hastingsmortgage@msn.com
Web site: www.hastingsmortgageinc.com
Person In Charge: Jamie Merrill

Home A Loan Financial Inc.
2601 S. Lemay Ave.
Mailing Address: 2601 S. Lemay Ave.
Fort Collins, CO 80525
Phone: 970-225-2993
E-mail: home@loanfinancial.com

Home State Bank - Mortgage Division
2695 W. Eisenhower Blvd.
Mailing Address: 935 N. Cleveland Ave.
Loveland, CO 80537
Phone: 970-461-2292
Fax: 970-669-6228
E-mail: peggy.sage@homestatebank.com
Web site: www.homestatebank.com
Products/Services: All types of mortgage products for owner-occupied and investment real estate.
Person In Charge: Harry Devereaux, President

Integrated Mortgage Services
144 N. Mason St., Suite 4
Mailing Address: 144 N. Mason St., Suite 4
Fort Collins, CO 80524
Phone: 800-569-1889
Fax: 970-488-1700
E-mail: tmichael@integratedmortgage.com
Web site: www.integratedmortgage.com

Integrity Lending Solutions Inc.
149 W. Harvard St., No. 302
Fort Collins, CO 80525
Phone: 970-232-3990
Fax: 970-232-3996
E-mail: mmartino@integrityls.com
Web site: www.integrityls.com

JP American Mortgage Services/Post Modern Development
144 N. Mason St.
Mailing Address: 144 N. Mason St.
Fort Collins, CO 80524
Phone: 970-407-7808
Fax: 970-225-6490
Products/Services: Mortgage services and building and development.
Person In Charge: Valerie Jacomet, CFO and Vice president

KeyBank of Colorado
300 W. Oak St.
Mailing Address: 300 W. Oak St
Fort Collins, CO 80524
Phone: 970-482-3216
Fax: 970-221-2811
Web site: www.keybank.com
Products/Services: Mortgages and banking services.

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Web site: www.larimerbank.com

Mortgage Services LLC
1829 56 Ave., Suite E
Greeley, CO 80634
Phone: 970-330-7202
Fax: 970-330-7242
Web site: www.mortgageservicesllc.com

Northern Colorado Mortgage Co. LLC
3726 Timberline Road, No. 102
Fort Collins, CO 80525
Phone: 970-226-2992
Fax: 970-226-4469
E-mail: bstephenson@nc-mc.com
Web site: www.nc-mc.com
Person In Charge: Brenda Stephenson

Peak Financial Solutions
1431 Last Oak Court
Mailing Address: 1431 Last Oak Court
Fort Collins, CO 80525
Phone: 970-224-9574
Fax: 970-224-2340

Professional Asset Management LLC
4204 N. Garfield Ave.
Mailing Address: P.O. Box 986
Loveland, CO 80538
Phone: 970-669-8177
Fax: 970-669-8128
Web site: www.proassetmgt.com
Products/Services: Mortgage broker, life insurance, health insurance and fixed annuities.

PVM - Poudre Valley Mortgage
113-A4 Coronado Court
Mailing Address: 113-A4 Coronado Court
Fort Collins, CO 80525
Phone: 970-266-9040
Fax: 970-266-9044

Optima Mortgage LLC
3665 JFK Parkway, Suite 1-102
Mailing Address: 3665 JFK Parkway, Suite 1-102
Fort Collins, CO 80525
Phone: 970-223-2854
Fax: 970-223-2856
E-mail: joe@optimamortgage.com
Web site: www.optimamortgage.com

Lighthouse Lending LLC
910 54th Ave., Suite 230
Greeley, CO 80634
Phone: 970-339-0030
Fax: 970-339-0044
E-mail: TomBeck@LHLending.com
Web site: www.LHLending.com
Products/Services: Conventional, subprime, VA, niche.
Person In Charge: Tom Beck and Beau Couch, Managing members

Mountain Plains Farm Credit Services
4505 29th St.
Mailing Address: P.O. Box 3336670
Greeley, CO 80633
Phone: 970-330-4071
Fax: 970-330-4420
E-mail: anders@ifeedtheworld.com
Web site: www.ifeedtheworld.com
Products/Services: Provides financial services for farmers, ranchers, agri-businesses, and country home owners. Includes operating loans, equipment loans, livestock loans and crop insurance.

Loan Perfect
508 1/2 Main St.
Windsor, CO 80550
Phone: 970-686-6677
Fax: 970-686-6699
E-mail: konnie@loanperfect.com
Web site: www.loanperfect.com

REA Mortgage LLC
4703-B Boardwalk Drive, Suite 1
Fort Collins, CO 80525
Phone: 970-223-0907
Fax: 970-223-2615
E-mail: jvf@reagroup.us
Web site: www.reagroup.us
Products/Services: Purchases, refinancing, second mortgages, home equity loans, reverse mortgages.
Person In Charge: Jeffery Fanning, Founder

Silver Creek Mortgage
137 E. 37th St., Creekside Plaza
Mailing Address: 137 E. 37th St.
Loveland, CO 80538
Phone: 970-663-5800
Fax: 970-663-5959
Web site: www.silvercreek.com

The Mortgage Connection Inc.
3130 Longhorn Court
Mailing Address: 3130 Longhorn Court
Fort Collins, CO 80526
Phone: 970-416-1160
Fax: 970-416-1159

TierOne Bank Commercial Real Estate Loan Production Office
400 E. Horsetooth Road
Mailing Address: 400 E. Horsetooth Road
Fort Collins, CO 80525
Phone: 970-282-9232
Fax: 970-282-9273
E-mail: kathleen.snodgrass@tieronebank.com
Web site: www.tieronebank.com
Products/Services: Began residential mortgages July 1, 2005.
Person In Charge: Kathleen Snodgrass, Vice president

US Bank
1275 Eagle Drive
Loveland, CO 80537
Phone: 970-461-0115
Web site: www.usbank.com
Products/Services: Banking.
Person In Charge: Cory Brossman

Wells Fargo Home Mortgage
3500 JFK Parkway, Suite 110
Mailing Address: 401 S. College Ave., Suite 305
Fort Collins, CO 80525
Phone: 970-229-1930
Fax: 970-223-1856
E-mail: mark.hensler@wellsfargo.com
Web site: www.wellsfargo.com
Person In Charge: Mark Hensler and Sharon DeWild

Windsor National Mortgage
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Phone: 970-686-6866
Fax: 970-686-7985
E-mail: jeremy@windsornationalmortgage.com
Web site: www.windsornationalmortgage.com
Products/Services: Low-credit mortgages, 100% financing.

World Savings & Loan Association Real Estate Division
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Mailing Address: 1100 11th Ave.
Greeley, CO 80631
Phone: 970-352-6201
Fax: 970-352-0185

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2842 Claremont Drive
Mailing Address: 2842 Claremont Drive
Fort Collins, CO 80526
Phone: 970-204-9449
Fax: 970-204-9669
E-mail: firstprioritypay@cs.com
Products/Services: Accounting, auditing, bookkeeping and payroll services.
Person In Charge: Fred Martin, Manager

Hoover Harris & Co. PC
4075 W. 11th St.
Mailing Address: P.O. Box 336007
Greeley, CO 80634
Phone: 970-352-1642
Fax: 970-352-0284
E-mail: nward@hooverharris.com
Web site: www.hooverharris.com
Products/Services: Complete payrolls processed, direct deposit available, payroll reports completed.
Person In Charge: Wayne Hoover, Principal

Jenny's Accounting & Graphic Design
3713 Cleveland
Wellington, CO 80549
Phone: 970-402-4050
E-mail: jenny@avianplains.com
Products/Services: Bookkeeping and tax preparation for personal and small businesses. Also offering desktop publishing.
Person In Charge: Jenny Johnson, Owner

Lynard Services Inc.
129 W. Elkhorn Ave.
Estes Park, CO
Phone: 970-586-2957
Fax: 970-586-1782
Products/Services: Accounting, auditing, bookkeeping, payroll.
Person In Charge: Kurt Streib, President

Pay Choice
185 N. College Ave.
Fort Collins, CO 80524
Phone: 970-416-0711
Fax: 970-484-0095
E-mail: saleswest@paychoice.com
Web site: www.paychoice.com
Products/Services: Paychoice is a full-service outsourced payroll and tax provider including HR, workers comp, 401(k) and Section 125 plans.
Person In Charge: Dave Frye, Owner and Kellie Karley, District manager

Paychoice*
185 N. College Ave.
Mailing Address: 185 N. College Ave.
Fort Collins, CO 80524
Phone: 970-416-0711
Fax: 970-484-0095
E-mail: saleswest@paychoice.com
Web site: www.paychoice.com
Products/Services: Payroll and payroll tax filing, employee benefits, pay-as-you-go workers' compensation, Web-based payroll.
Person In Charge: Carol Peddicord, Operations manager
Person In Charge: * Formerly Payroll +.

Premier Payroll & Bookkeeping
383 W. 37th St.
Mailing Address: 383 W. 37th St.
Loveland, CO 80538
Phone: 970-667-1771
Fax: 970-667-0959
E-mail: jeppel@wild.com
Products/Services: Full-service payroll preparation and related services.
Person In Charge: Judy Eppel, Manager

R.L. Hildebrand & Associates Inc.
2629 Redwing Road, No. 290
Fort Collins, CO 80526
Phone: 970-229-0389
Fax: 970-229-0395
E-mail: rhildebrand@rhildebrand.com
Web site: www.rhildebrand.com
Products/Services: Full range of services including general accounting, bookkeeping, budget analysis, payroll, estate planning and tax preparation.
Person In Charge: Rick Hildebrand, Owner

Rickards Long & Rulon LLP
301 E. Olive St.
Mailing Address: 315 W. Oak St., Suite 100
Fort Collins, CO 80524
Phone: 970-493-6869
Fax: 970-484-1992
E-mail: jrnickards@rlrcpas.com
Web site: www.rlrcpas.com
Products/Services: CPA firm, business consultants, payroll services.
Person In Charge: Jill Rickards, A. Scott Rulon and Lauren Long, Partners

Payroll Companies

A & A Payroll LLC
116 E. Oak St.
Mailing Address: 201 Linden St., Suite 202
Fort Collins, CO 80524
Phone: 970-482-4559
Fax: 970-224-4175
E-mail: sue@aapayroll.com
Web site: www.aapayroll.com
Products/Services: Payroll services.
Person In Charge: Susan Shirley and Kermit L. Allard

Andrea J. Smith and Associates Inc.
760 Whalers Way Bldg. A, Suite 110
Fort Collins, CO 80525
Phone: 970-232-3122
Fax: 970-232-3123
E-mail: andrea@fortcollinsaccounting.com
Web site: http://fortcollinsaccounting.com
Products/Services: Bookkeeping, payroll and tax services. Specializing in QuickBooks software. QuickBooks certified pro advisor.
Person In Charge: Andrea J. Smith, CPA, CPA and Owner

Balanced Books Accounting Services
1120 N. Lincoln Ave.
Loveland, CO 80537
Phone: 970-669-0857
Fax: 970-667-7968
Products/Services: Bookkeeping services, partnered with paychex for full-payroll services.
Person In Charge: Sandy Abromski, Owner

Bates & Bishop CPA Inc.
234 Elder Drive
Mailing Address: 234 Elder Drive
Loveland, CO 80538
Phone: 970-669-7400
Fax: 970-669-7404
E-mail: rex@batesbishopcpa.com
Web site: www.batesbishopcpa.com
Products/Services: Payroll service and tax preparation.
Person In Charge: Rex Bates, President

Capital Accounting & Finance Inc.
1015 37th Ave. Court, Suite 101
Mailing Address: 1015 37th Ave. Court, Suite 101
Greeley, CO 80634
Phone: 970-352-8118
Fax: 970-353-6690
E-mail: capitalaccount1@qwest.net
Web site: www.capitalAFI.com
Products/Services: Full-payroll service, QuickBooks consulting, income-tax preparation.
Person In Charge: Heidi Klepper, President

D & B Bookkeeping & Tax Service
627 35th Ave.
Greeley, CO 80634
Phone: 970-352-3875
Fax: 970-352-2213
E-mail: valdean@qwest.net
Products/Services: Payroll, accounting, income tax.
Person In Charge: Dean Janeski

Employer Solutions Group
3760 E. 15th St., Suite 101-A
Loveland, CO 80538
Phone: 970-612-2022
Fax: 970-612-2021
E-mail: mark@esghr.com
Web site: www.esghr.com
Products/Services: Complete HR outsourcing, coordinating payroll, benefits, risk management, tax compliance and HR consulting.
Person In Charge: Mark Lindsey Weaver, General manager and Craig Allred, President

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Recipients at this year's awards program will join 46 previous winners from northern Colorado and Wyoming since 1999, when it all Started With Trust.



Mike Burns, President of Burns Marketing Communications, BBB Accredited Business since May, 1995

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Fort Collins, CO 80525
Phone: 970-472-4111
Fax: 970-416-6846
E-mail: lpinfo@ledgerplus.net
Web site: www.ledgerplus.net
Products/Services: Payroll, credit-card services, accounting, taxes.
Person In Charge: Morgan Bolls, Manager

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4532 McMurry Ave., Suite 100
Fort Collins, CO 80525
Phone: 970-204-0450
Fax: 970-204-1535
Web site: www.advantagebanks.com
Products/Services: Banking and financial services.
Person In Charge: Bryan Guest, Branch president

Advantage Bank
1801 59th Ave.
Greeley, CO 80634
Phone: 970-353-0047
Fax: 970-353-0433
E-mail: customerservice@advantagebanks.com
Web site: www.advantagebanks.com
Products/Services: Banking and financial services.
Person In Charge: Paul Edens, Branch president

Advantage Bank
1475 N. Denver Ave.
Mailing Address: 1475 N. Denver Ave.
Loveland, CO 80538
Phone: 970-613-1982
Fax: 970-613-1853
E-mail: customerservice@advantagebanks.com
Web site: www.advantagebanks.com
Products/Services: Banking and financial services.
Person In Charge: Dan Springob, Branch president

Bank of Colorado
1609 E. Harmony Road
Mailing Address: 1609 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-206-1160
Fax: 970-206-1156
E-mail: CustomerService80C@PinnBank.com
Web site: www.bankofcolorado.com
Products/Services: Agricultural, commercial and personal banking.
Person In Charge: Matthew S. Pletcher, Branch manager and Cody Fuller

Bank of Colorado
1041 Main St.
Mailing Address: P.O. Box 939
Windsor, CO 80550
Phone: 970-686-7631
Fax: 970-686-9246
E-mail: Tom.prenger@bankofcolorado.com
Web site: www.bankofcolorado.com
Products/Services: Agricultural, commercial and personal banking.
Person In Charge: Tom Prenger, Branch president

Bank One National Association
1125 17th St.
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Denver, CO 80202
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Fax: 303-296-8176
Web site: www.bankone.com
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Person In Charge: James Dimon, Chairman and CEO

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924 11th St.
Greeley, CO 80631
Phone: 970-506-7183
Fax: 970-351-6272
Web site: www.cachebankandtrust.com
Products/Services: Loans and banking services for commercial and personal entities.
Person In Charge: Byron W. Bateman, President

Capital West National Bank
2108 Milestone Drive
Fort Collins, CO 80525
Phone: 970-282-2400
Fax: 970-282-8945
E-mail: questions@cwnbank.com
Web site: www.cwnbank.com
Products/Services: Full-service banking. Construction lending.
Person In Charge: Steve Hogan, President

CEDCO Small Business Finance Corp.
1111 Osage St., Suite 110
Denver, CO 80204
Phone: 303-893-8989
Fax: 303-893-8398
E-mail: bill@cedco.org
Web site: www.cedco.org
Person In Charge: Bill Bacon, Executive director

Chase Bank
2600 W. 10th St.
Greeley, CO 80631
Phone: 970-392-3330
Fax: 970-353-0109
Web site: www.chase.com
Products/Services: Full-service banking.
Person In Charge: Cyndi Ingram, Branch manager

CIT Small Business Lending Corp.
1526 Cole Blvd., Bldg. 3
Golden, CO 80401
Phone: 303-202-3756
Fax: 303-202-3789
Web site: www.smallbizlending.com
Person In Charge: Albert R. Gamper Jr., Chairman, President and CEO

CIT Small Business Lending Corp.
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Livingston, NJ 07039
Phone: 800-713-4984
E-mail: sbaloans@cit.com
Web site: www.smallbizlending.com
Person In Charge: Chris Reilly, President

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Aurora, CO 80010
Phone: 303-365-3600
Fax: 303-365-3601
E-mail: spinelli@citywidebanks.com
Web site: www.citywidebanks.com
Person In Charge: Marty Schmitz, President

Colorado Lending Source*
518 17th St., Unit 1800
Denver, CO 80202
Phone: 303-657-0010
Fax: 303-657-0140
E-mail: info@coloradolendingsource.org
Web site: www.coloradolendingsource.org
Products/Services: Small business administration loans.
Person In Charge: Mike O'Donnell, Executive director
Person In Charge: * Colorado Lending Source Front Range Regional Economic Development Corp. (dba) Colorado Lending Source

Commerce Bank
15305 E. Colfax Ave.
Aurora, CO 80011
Phone: 303-344-5202
E-mail: info@RealPeopleBank.com
Web site: www.realpeoplebank.com
Person In Charge: Jim Lewien, President

Community Banks of Colorado
5690 S. DTC Blvd., Suite 450
Greenwood Village, CO 80111
Phone: 720-529-3300
E-mail: spatterson@cobnks.com
Web site: www.cobnks.com
Person In Charge: Sheryl Patterson, President

First National Bank
3645 35th. Ave.
Evans, CO
Phone: 970-346-5050
Web site: www.1stnationalbank.com

First National Bank
205 W. Oak St.
Mailing Address: 205 W. Oak St.
Fort Collins, CO 80521
Phone: 970-482-4861
Fax: 970-482-4738
Web site: www.1stnationalbank.com
Products/Services: Full-service bank, including checking, savings, loans, commercial, mortgage, investments, trust, etc.
Person In Charge: Mark Driscoll, President

First National Bank
1701 23rd Ave.
Mailing Address: 1701 23rd Ave.
Greeley, CO 80631
Phone: 970-346-5050
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Web site: www.1stnationalbank.com
Products/Services: Full-service banking.
Person In Charge: Larry Wood, President

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Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

GE Capital Small Business
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Cleveland, OH 44114
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Web site: http://www.gecapital.com
Person In Charge: Denis J. Nayden, Chairman and CEO

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Fax: 303-694-1848
Web site: www.gesmallbusiness.com
Person In Charge: Ferdinando Beccalli, CEO and President

Guaranty Bank & Trust Co.
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Denver, CO 80202
Phone: 303-296-9600
E-mail: customercare@gbankonline.com
Web site: www.guarantybankonline.com
Person In Charge: Timothy Connors, President

Guaranty Bank & Trust Co.
4650 Royal Vista Circle
Mailing Address: 4650 Royal Vista Circle
Fort Collins, CO 80528
Phone: 970-266-0505
Fax: 970-225-9045
Web site: www.guarantybankco.com
Products/Services: Full-service banking and loans.

Guaranty Bank & Trust Co.
2700 47th Ave.
Greeley, CO 80634
Phone: 970-339-3456
Fax: 970-454-4166
Web site: www.guarantybankco.com
Products/Services: Full-service banking and loans.

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3151 N. Garfield Ave.
Loveland, CO 80538
Phone: 970-267-6906
Fax: 970-267-6908
Web site: www.guarantybankco.com
Products/Services: Financial services, commercial loans, cash management, agricultural loans, construction loans.

KeyBank of Colorado
822 14th St.
Mailing Address: 822 14th St.
Greeley, CO 80631
Phone: 970-352-7031
Web site: www.key.com
Person In Charge: Henry L. Meyer III

New Frontier Bank
2425 35th Ave.
Mailing Address: 2425 35th Ave.
Greeley, CO 80634
Phone: 970-339-5100
Fax: 970-339-5200
E-mail: support@newfrontierbank.com
Web site: www.newfrontierbank.com
Products/Services: Full service, locally owned and managed bank.
Person In Charge: Larry Seastrom, CEO and President

Pikes Peak Regional Development Corp.
228 N. Cascade Ave., Suite 208
Colorado Springs, CO 80903
Phone: 719-471-2044
Fax: 719-471-2042
E-mail: dfa@pprdc.com
Web site: www.pprdc.com
Person In Charge: Douglas Adams, Director

Preferred Lending Partners, a DUEDC Co.
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Denver, CO 80203
Phone: 303-861-4100
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Person In Charge: Stephanie Geringer, Executive director

Premier Bank
1630 Stout St.
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Denver, CO 80202
Phone: 303-623-8888
Fax: 303-623-8505
E-mail: PremierService@PremierBankUSA.com
Web site: www.premierbankusa.com
Products/Services: SBA loan program marketing.
Person In Charge: Kenneth So

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Mailing Address: 6975 S Quebec St.
Englewood, CO 80111
Phone: 303-220-9454
Web site: www.transamerica.com

United Western Bank
700 17th St.
Mailing Address: 700 17th St.
Denver, CO 80202
Phone: 720-956-6500
Web site: www.matrix-capital.com
Person In Charge: Richard V. Schmitz, Chairman

US Bank
3690 W. 10th St.
Mailing Address: 3690 W. 10th St.
Greeley, CO 80634
Phone: 970-392-9717
Fax: 970-352-7087
Web site: www.usbank.com
Products/Services: Banking.
Person In Charge: Jeff Jiron

US Bank National Association
730 Colorado Blvd.
Denver, CO 80206
Phone: 303-394-7073
Fax: 303-399-2809
Web site: www.usbank.com

Vectra Bank Colorado National
2000 S. Colorado Blvd., No. 2-1200
Mailing Address: 999 18th St.
Denver, CO 80222
Phone: 720-947-7700
Fax: 720-947-7760
Web site: www.vectrabankcolorado.com
Person In Charge: Bruce Alexander, CEO

Wells Fargo Bank West N.A.
1740 Broadway St.
Denver, CO 80274
Phone: 303-861-8811
Fax: 303-863-5806
Web site: www.wellsfargo.com
Person In Charge: David Bailey, branch mgr.

Venture Capital Firms

Access Venture Partners
8787 Turnpike Drive, Suite 260
Westminster, CO 80030
Phone: 303-426-8899
Fax: 303-426-8828
E-mail: pat@accessventurepartners.com
Web site: www.accessventurepartners.com
Person In Charge: Frank Mendicino II, Jay Campion and Frank Mendicino III

Appian Ventures
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Denver, CO 80203
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Fax: 303-830-2449
E-mail: admin@appianvc.com
Web site: www.appianvc.com
Person In Charge: Chris Onan, Principal

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Superior, CO 80027
Phone: 303-664-9520
Fax: 303-664-9530
E-mail: info@aweida.com
Web site: www.aweida.com
Person In Charge: Dan Aweida; Jesse Aweida and Harry Ross, Managing partners

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1900 Ninth St., Suite 200
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Fax: 303-444-0267
E-mail: kyle@boulderventures.com
Web site: www.boulderventures.com
Person In Charge: Kyle Lefkoff, General partner

Brynn Grey Partners Ltd.
777 Pearl St., Suite 200
Boulder, CO 80302
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Fax: 303-265-9871
Person In Charge: David G. O'Neil

Colorado Venture Management Inc.
4845 Pearl E. Circle, Suite 300
Boulder, CO 80301
Phone: 303-440-4055
Fax: 303-440-4636
E-mail: pbloomer@cvmequity.com
Person In Charge: Ed Wetherbee, Partner

Conscious Capital Fund LP
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Boulder, CO 80302
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Web site: www.consciouscapitalfund.com
Person In Charge: Michael Jude Lopitz

CTEK Venture Center
1625 Broadway St. Suite 950
Denver, CO 80202
Phone: 303-546-9595
E-mail: nicole@CTEK.biz
Web site: www.ctek.biz
Products/Services: Provides entrepreneurs with innovative businesses unparalleled access to capital and resources.
Person In Charge: Gary Held

Enhanced Capital Partners LLC
8310 S. Valley Highway, 3rd Floor
Englewood, CO 80112
Phone: 303-524-1262
Fax: 303-524-1278
E-mail: dorlandella@enhancedcap.com
Web site: www.enhancedcap.com
Person In Charge: David T. Oriandella, Managing director

Greenmont Capital Partners
1628 Walnut Street
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E-mail: emessman@herculestech.com
Web site: www.herculestech.com
Products/Services: Specializes in life science and technology.
Person In Charge: Edward M. Messman, Managing director

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Superior, CO 80027
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Fax: 303-642-4001
E-mail: brad@feld.com
Web site: www.mobiusvc.com
Products/Services: Software, IT, Internet.
Person In Charge: Bradley Feld, Managing director

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E-mail: rchris@morgenthaler.com
Web site: www.morgenthaler.com
Person In Charge: Ralph E. Christoffersen, General partner

NewWest Capital Partners
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Boulder, CO 80302
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Fax: 303-832-6154
E-mail: dhenry@mezzcap.com
Web site: www.mezzcap.com
Person In Charge: David Henry, Managing general partner; Dan Arenberg and Chet Winter

Roser Ventures LLC
1105 Spruce St.
Boulder, CO 80302
Phone: 303-443-6436
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Web site: www.roserventures.com
Person In Charge: Christopher W. Roser, Partner

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4430 Arapahoe Ave., Suite 220
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Boulder, CO 80303
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E-mail: darrell@alaham.net
Web site: www.solorado.com
Person In Charge: R. Darrell Laham, General manager

Tango
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Phone: 303-381-2606
Fax: 303-381-2630
E-mail: jerome@tangogroup.com
Web site: www.tangogroup.com
Person In Charge: Scott Beck

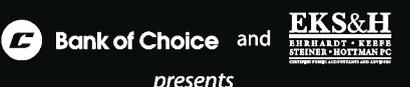
Venture Associates Ltd.
4950 E. Evans Ave., Suite 105
Denver, CO 80222
Phone: 303-758-8710
Fax: 303-758-8747
E-mail: jarkebauer@venturea.com
Web site: www.venturea.com
Person In Charge: James Arkebauer, Partner

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Web site: www.vistavc.com
Person In Charge: Catharine Merigold, General partner; Kirk Holland, General partner; Molly Nasky, Vice president, Finance and Dave Dwyer, General partner

Vista Ventures
315 W. Oak St.
Fort Collins, CO 80521
Phone: 970-495-1800
Fax: 970-495-6757
E-mail: dave@vistavc.com
Web site: www.vistavc.com
Products/Services: Venture capital group with focus on start-up companies in the information technology and hi-tech industries.
Person In Charge: David E. Dwyer, General partner

Wallach Venture Partners, a division of Keycorp's McDonald Investments Inc. (FVN)
1401 17th St., Suite 750
Denver, CO 80202-1245
Phone: 303-293-2800
Fax: 303-293-3914
Person In Charge: Mike Franson

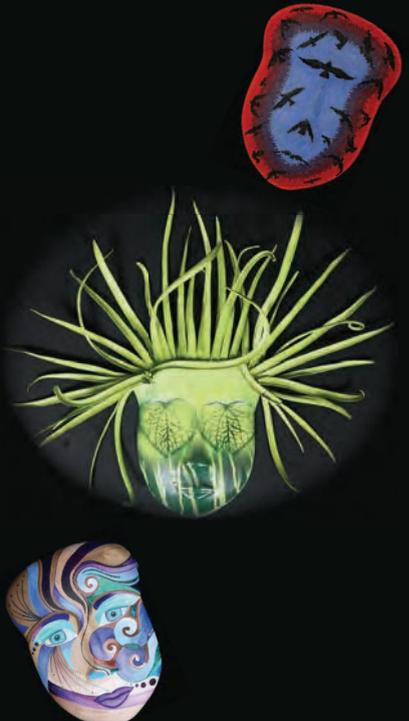
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1600 Stout St., Suite 1510
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Fax: 303-321-4848
E-mail: tshouse@wolfventures.com
Web site: www.wolfventures.com
Person In Charge: David O. Wolf, Managing partner



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