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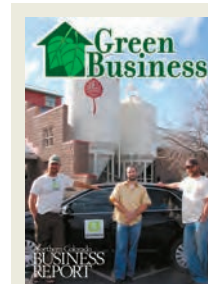
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Green Business

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Section B

Johnson Dairy warned by FDA

Huge Eaton-area operation slapped for med records

By Steve Porter
sporter@ncbr.com

EATON — Johnson Dairy, one of the largest dairies in the United States with an 11,000-milk-cow

operation about five miles east of Eaton, has been warned by the U.S. Food and Drug Administration to take more care when sending animals to slaughter, after several Johnson cows were found to have levels of medications in their tissues exceeding U.S. Department of Agriculture tolerances.

A warning letter sent to Johnson Dairy on Feb. 29 details four instances in 2007 of the dairy sending to slaughter culled cows that

were found to have residues of a pain killer and an antibiotic in concentrations higher than allowed for human consumption.

The letter, signed by FDA Denver District Director H. Thomas Warwick, noted that three Holstein milk cows culled from Johnson Dairy in May, August and September were found to violate the FDA tolerance limits of Flunixin, an animal painkiller and anti-inflammatory. Another cow tested in July

violated the limit for Sulfadimethoxine, an antibiotic.

“Our investigation also found that you hold animals under conditions that are so inadequate that medicated animals bearing potentially harmful drug residues are likely to enter the food supply,” the letter said. “You lack an adequate system to ensure that animals medicated by you have been withheld from slaughter for appropriate peri-

See DAIRY, 44A

Architect, mover, photographer all show artistic bent

By Tom Hacker
thacker@ncbr.com

FORT COLLINS — Their first words, usually, are “I am not an artist.”

But members of the region's business community who have entries in the Fort Collins Museum of Contemporary Art's fifth annual Masks at MoCA exhibition have unbundled their creative impulses in ways that even the real artists in the show appreciate.

“They've really come forward this year,” said Jeanne Shoaff, the museum's curator and director of programs. “They've all done some wonderfully creative things, and it's great to have so many business people represented here.”

The Masks at MoCA has grown to become the private, nonprofit museum's No. 1 fundraiser, with a \$100,000 target this year, a jump of more than a third from last year's \$73,000 total.

“I'm not really an artist, but I love doing this,” said Fort Collins commercial photographer Tim O'Hara, who has entered every year since the first. This year, his entry titled “While My Guitar Gently Weeps” pushes forth with the music theme he has stuck with from the beginning.

“I'm always the last mask in, and I've always done a rock-and-roll theme,” O'Hara said. “I did ‘Dark Side of the Moon’ from Pink Floyd,

See MOCA, 39A



Tom Hacker, Northern Colorado Business Report

VEGGIE MASK — Sarah Bayshore, the new owner of Gary Hixon Interiors, chose beans, lentils and other dry legumes to decorate a mask she calls “The Vegetarian.”

Mortgage cos. had rough ride in 2007

Changes ahead for local, national lenders, brokers

By Kristen Tatti
ktatti@ncbr.com

It's been a rough year for the mortgage industry — large national firms are writing down billions in loans, smaller independent firms are closing up and national and state regulators have turned up the heat on everyone.

Mortgage lenders in Northern Colorado run the gamut of size and complexity, and they are just as diverse in how the last year has changed their business. Some have increased their regional loan volume, others have declined. Some are not open anymore, others have merged. But all would agree that the industry is in the middle of an unprecedented transformation.

According to *Business Report* research (see list on page 27), more than half of the top 15 largest mortgage lenders in the region experi-

More mortgage news
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Rodizio Grill due to pull into Fort Collins depot

LoDo favorite will open at Jefferson Street Station spot

By Tom Hacker
thacker@ncbr.com

FORT COLLINS — Brazilian steakhouse sensation Rodizio Grill, with restaurants in lower downtown Denver and Salt Lake City, will open its third location in the historic Jefferson Street Station in Old Town Fort Collins.

Ryan Houdek, who opened the special-occasion restaurant The Melting Pot on Mountain Avenue two years ago, has contracted to buy the 1902 building, formerly a railroad passenger depot, from an Arizona-based real estate investment trust for \$810,000. He said he would spend at least \$500,000 on renovations that will make it suitable for Rodizio.

The location has seen almost a half dozen restaurant and tavern businesses, ranging from marginal successes to almost overnight failures, come and go over the past couple of decades. But Houdek said he had faith his Rodizio franchise would find success.

“It’s going to be a fantastic concept for Fort Collins,” he said. “It’s a nice, slightly higher-end dining experience. My hope is that we will build a clientele of people who will be there every other month or so.”



Tom Hacker, Northern Colorado Business Report

NEXT STOP, RODIZIO — The Jefferson Street Station in Fort Collins is under contract by Melting Pot owner Ryan Houdek. Houdek has the location in mind for the third location of the Brazilian steakhouse chain Rodizio Grill. Houdek will spend at least \$500,000 on renovations to prep the historic building.

Rodizio is among a growing number of Brazilian steakhouses that have opened nationwide, almost always in major metropolitan areas. The Denver location, at 18th and Wynkoop streets between Union Station and Coors Field, is one of the city’s most successful higher-end eateries.

Diners there enjoy a showy experience,

with Brazilian gauchos circulating with skewers of grilled meats that they carve tableside. Dinners are priced in the \$30 to \$50 range, with exotic Brazilian cocktails, desserts and salads extra.

The Jefferson Street Station was last occupied by Uncle Freddy’s Junkyard Grill, a pub-food restaurant operated by the same

Cheyenne-based chain that opened its predecessor, Sanford’s Pub & Grub. The two were typical of the lower-end restaurants that had bloomed then folded in the red sandstone building at 200 Jefferson St., at the intersection with Pine Street.

See RODIZIO, 25A

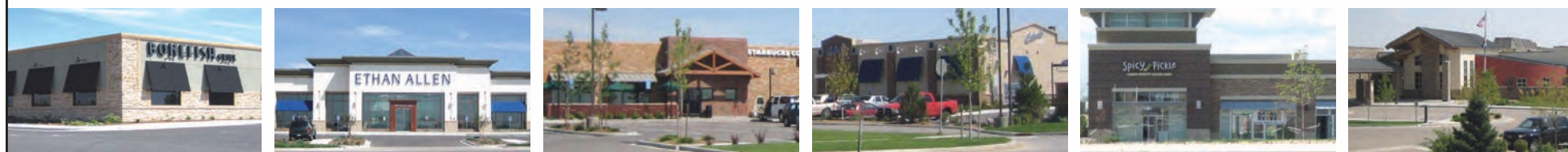
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THE EYE

Neenan book, two-decade project, at last hits the street

How many *Business Report* readers know that Fort Collins builder David Neenan lost a testicle to a racquetball injury? Until now, few. Very few.

This is but one of the eye-catching details in "No Excuses: Be the Hero of Your Own Life," a self-published book that Neenan released in late March. After 25 years dispensing secrets of entrepreneurial success at seminars on virtually every continent, Neenan said it was time to follow through on a 20-year-old project to package his ideas in book form.

Readers will find nutshell stories illustrating how Neenan transcended a childhood spent with an alcoholic father and a striving, widowed mother, and how The Neenan Co. bloomed, nearly succumbed, then rose again to become one of the region's most innovative and profitable construction companies.

Collaborating with longtime friend and former Fort Collins journalist Eric Lucas, Neenan uses his words, and a few well-chosen ones from others, to tell his readers how success is the offspring of integrity, responsibility and initiative.

See THE EYE, 25A

New bank to open on Longmont's Main Street

Historic Wyoming institution stakes out Front Range market

By Kristen Tatti
ktatti@ncbr.com

LONGMONT — A familiar face in Northern Colorado banking is set to open a new bank in Longmont.

Jim Strovas, formerly the regional president for Adams Bank and Trust, will open Rawlins National Bank in the former home of Valley Bank and Trust on Longmont's Main Street by mid-May.

Strovas is not actually setting up a new bank as much as opening an old bank in a new loca-

tion. The Rawlins National Bank, based in Rawlins, Wyo., has a history dating back to 1899.

"Their board and investors wanted to grow the institution," Strovas said.

During the past five years, the bank grew its assets by 20 percent to \$158.5 million.

"They knew they wanted to start a bank along (Colorado's) Front Range," Strovas said.

While this is the bank's first foray out of western Wyoming, Rawlins has technically had a presence in Colorado for three years. The Rawlins National Bank in Wyoming executed a charter-only purchase of a national bank in Colorado in 2005.

At that point, the Rawlins bankers started a



STROVAS

search that ended last year when Strovas joined the bank and began acting as a loan production officer. At the same time, he was charged with finding the ideal location for a new bank somewhere on the north Front Range.

A feasibility study told him that the most likely areas would be in Longmont, Broomfield or the area of Interstate 25 and U.S. Highway 34. Strovas felt that the Loveland area had its share of bank growth in the recent past and that finding real estate in Broomfield would be an expensive endeavor. He began scouting locations in Longmont.

In December, Brighton-based Valley Bank & Trust announced that it would close its Longmont branch for financial reasons, and President Donna Petrocco set the date as March 31.

See RAWLINS, 23A

F O C U S



Kristen Tatti, Northern Colorado Business Report

HELP WANTED — The Quebecor World Inc. printing plant in Loveland advertises that it is hiring, despite the company's continued financial troubles. Quebecor World filed for Chapter 11 creditor protection under the U.S. Bankruptcy Code in January.

Presses still running at Loveland Quebecor plant

Printing company's bankruptcy throws future into doubt

By Kristen Tatti
ktatti@ncbr.com

LOVELAND — Even as Quebecor World Inc. continues to fight to stay afloat, the company's Loveland site appears to be faring well.

The beleaguered Canadian printer filed for creditor protection under Chapter 11 of the U.S. Bankruptcy Code on Jan. 21, concurrently requesting the same protections under Canadian law. Since filing, the company has been on a roller coaster — landing new contracts, losing established clients, closing some sites, placing its UK operations under administration. But for several weeks, the entrance to the Loveland operation has been adorned with

a "NOW HIRING" banner.

The company currently employs about 225 and was the 10th largest employer in Loveland last year. Quebecor acquired US West's directory printing plant here in 1995. The acquisition gave the company a physical presence in the western United States market.

Quebecor spokesman Tony Ross did not respond to several requests for comment regarding the hiring situation in Loveland. The Quebecor Web site did not list any available positions for the site.

It wasn't long ago that the prospect of an increased Loveland presence for Quebecor had the attention of city officials. In August 2005, the city and the Colorado Economic Development Commission committed up to \$414,000 in incentive funding for an expansion of the facility.

Dex, Yellow Book contracts

At the time, Quebecor executives said the

See QUEBECOR, 43A

Solar power shines bright for consumers

New laws, financial incentives help boost residential solar use

By Steve Porter
sporter@ncbr.com

FORT COLLINS — Mark Easter and his wife, Jan Moraczewski, knew they wanted to "go solar" and use the power of the sun to help cut their electricity costs, but the \$20,000-plus upfront investment was daunting.

Then, last May, the couple found that with financial incentives from Xcel Energy and the federal government to encourage solar energy use they could buy a \$21,000 system sized for their northwest Fort Collins home and only have to pay about \$6,500 out of pocket.

"What made it affordable to us was we think it'll eventually generate about all of our electricity," Easter said. "This system will probably outlive us and we probably won't have to pay energy bills for the rest of our lives. The rebates and the federal tax credit make it financially appealing and it fits with our values."

And thanks to Xcel's Solar Rewards net metering program — one that provides credit to customers whose solar collectors produce more electricity than they use — Easter and Moraczewski will even get a rebate check at the end of the year rewarding them for helping the utility cut its electrical generation needs.

Tom Henley, an Xcel spokesman, said the state's largest utility has paid out \$19.5 million in rebates and energy credits to more than 1,100 net metering customers in Colorado. Henley said Xcel is interested in supporting renewable energy programs as it goes about satisfying Amendment 37 passed by Colorado voters in November 2004. The law required the state's largest utilities to obtain 3 percent of their electricity from renewable energy sources such as solar and wind power by 2007 and 10 percent by 2015, with 4 percent of the mandated amount to come from solar.

See SOLAR, 37A

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Riverwalk project offers vision for city entrance

New development awaits council action on Harmony corridor

By Steve Porter
sporter@ncbr.com

FORT COLLINS — Stoner Development's Riverwalk proposal is not the only reason Fort Collins is focused on amending its 1991 Harmony Corridor Plan but it is a significant factor in those deliberations, according to the city's advance planning director.

"We've been talking about (a possible amendment) for a few years now and trying to come up with a vision that works in the current market," Joe Frank said. "(Riverwalk) didn't cause us to do it but they've had some of the best ideas we've heard. It's not the reason we're doing it but they've come along at a good time."

Frank said other developers have offered plans for the southwest corner of the Interstate 25-Harmony Road interchange but none before have offered something that would overcome natural obstacles in the area while preserving a sense of open space that's always been part of the city's vision.

"We've got something now that's very interesting," Frank said. "The current quarry is pretty much of a mess. Our vision is to recontour those lakes and preserve some of that natural area. We think, if done well, it could be a really attractive gateway for Harmony Road and for Fort Collins."

Jay Stoner, president of Stoner Development, said he's hopeful that the city council can be persuaded to see that his Riverwalk proposal is just the right development for a tricky — and very sensitive — area.

The current 1991 plan calls for an emphasis on any development integrated into the naturalistic qualities of the river valley landscape. Stoner said Riverwalk is designed to preserve some of that feeling

"It's creating a little town on the edge of town."

Jay Stoner, owner
Stoner Development

but with residential, employment and commercial aspects tied to the transportation advantages of being close to I-25 and long-range plans for light rail and bus service in the I-25 corridor.

"It's a new concept called Transit Oriented Development where people can live, work and play and not need a car," he said. "It's creating a little town on the edge of town."

One stumbling block already encountered with the proposal is Stoner's desire to include buildings up to 15 stories within the project that some feel would block the view of the mountains to the west.

Stoner defends the multistory concept as a way to increase density and, with parking garages, reduce space given over to parking lots.

"Tall is a piece of the puzzle," he said. "Tall buildings can actually improve views — it adds some really diverse architectural possibilities that could have some iconic appeal."

But Frank said some compromise on the height of buildings in Riverwalk is perhaps inevitable.

"Everything's in draft form and nothing's been approved, but right now we're suggesting that it be limited to six stories, which is consistent with other buildings on Harmony Road," he said.

Frank said he expects the council will get its first look at a proposed amendment to the Harmony Road Corridor Plan on June 3.

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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Development plans merging at Harmony exit

Riverwalk, Wal-Mart raising stakes along I-25 interchange

By Steve Porter
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FORT COLLINS — City officials in Fort Collins and Timnath and developers intent upon taking advantage of Interstate 25 access are focusing their attention on the Harmony Road interchange, where major changes are poised to take place in 2008.

For travelers approaching Fort Collins from the south, the Harmony Road interchange is often the exit of choice for heading west into the city. But with the groundbreaking of a new Wal-Mart Supercenter on the Timnath side of the interchange later this spring, it will also soon be a focal point for traffic heading east.

The interchange, revamped in 1999, is the most functionally sound of the three main I-25 interchanges feeding into Fort Collins — Harmony Road, Prospect Road and Mulberry Street/Colorado Highway 14. And it's because the Harmony Road interchange is sound and considered to be Fort Collins' main "gateway" into the city that more attention is now being paid to it than ever before.

The Harmony Road interchange is part of the city's Harmony Corridor Plan

See HARMONY, 33A



Timnath on the brink

According to the 2000 U.S. Census, the town of Timnath had 223 people, 88 households, and 62 families. Latest figures put the population just shy of 300 individuals.

Through a series of annexations, Timnath increased its area from 200 acres to 27 square miles. Town officials envision in the next 20 years a total population of 30,000 living in more than 4,600 homes and shopping in about 200,000 square feet of retail space fronting Interstate 25 at Harmony Road.

SOURCE: BUSINESS REPORT RESEARCH

Steve Porter, Northern Colorado Business Report

FIRST BIG CHANGE — Groundbreaking for a new Wal-Mart Supercenter store at the northeast corner of the Harmony Road-Interstate 25 interchange later this year will mark the first big change in development at the exit in many years. Major development is now expected on both sides of the interchange.



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Electric grid becomes smarter to save money

City exploring new ways to distribute peak power demand

By Paige Ingram
news@ncbr.com

FORT COLLINS — When the electric company can talk your appliances into using cheaper power, that's smart-grid technology in action. But "smart-grid" can mean different things in different situations.

For an electricity supplier, smart-grid means the ability to gain information about usage from customers in a way that can be applied to improve efficiency of the system. For electric consumers, it means a faster response when something goes wrong.

In short, a smart grid integrates a communications network with the power distribution system to create a new way to deliver electricity. The goal of smart-grid technology is to increase efficient use of resources to reduce operational waste, according to Gary Schroeder, utilities energy services engineer with the city of Fort Collins. This goes way beyond just metering electric usage.

"One of the biggest ways to identify (smart-grid technology) versus some of the automated reading systems is that everything that's smart-grid is characterized by

communication, and specifically two-way communication, between a company and a device," Schroeder said.

The whole intent of the smart grid, at least within Fort Collins, is to combat the fact that companies and individuals all tend to use electricity around the same times of the day, Schroeder said.

"There's a peak, in our case between 2 p.m. and 6 p.m.," he said. "That's where electric usage occurs the most."

If everyone comes home at 4 p.m. and starts the laundry and turns on the air conditioner and television, the electrical supply system, which has a certain capacity, gets overloaded, he said. The hope is that by using the smart grid to determine these peak times of usage, electric rates can be altered to help convince larger users, such as businesses, to cut back during these peak times.

Fort Collins Utilities' new load-management program will pay residential customers a \$4-per-month rebate on this summer's electric bills for having a radio controller cycle their central air conditioning on and off during peak use times. The city plans to expand the program beyond the initial 500 customers next year.

Such moves would not only reduce the carbon footprint of electrical use, but also would keep the electric company from needing to add redundant infrastructure to keep up with demand, said Bob Micek, electric system engineering manager for Fort Collins Utilities. Without having to pay for



Courtesy of Spirae

GET SMART — Spirae's Nobin Mathew inspects the company's smart grid control panel installation at the Hejnsvig substation in Denmark for Energinet.dk's cell controller pilot project. Fort Collins-based Spirae brings local smart grid expertise to the Fort Zed program.

that labor and overhead, electric companies could keep rates lower for customers.

in peak hours two lanes are fine, you don't need a third lane," Micek said.

"If you could regulate the traffic so that

See **ELECTRIC GRID, 22A**

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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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HOT PROPERTY – The most ready-for-use of all the targeted sites for redevelopment in downtown Greeley is the State Armory building, where a long-running restaurant closed in January 2007.

Courtesy Downtown Redevelopment Authority

Greeley downtown booster group seeking risk-takers

Request for proposals targets downtown redevelopment sites

GREELEY — After months spent identifying prime opportunities for urban redevelopment projects in downtown Greeley, the Downtown Development Authority has cast its lure with hopes that moneyed risk-takers might bite.

A request for proposals to undertake projects that would fill critical gaps went forth in March. The four key locations are:

- **The Oasis**, the nine-story high-rise at 609 Eighth Ave. originally built in 1974 as a Holiday Inn but now a struggling 59-unit apartment complex with a vacant first floor.
- **The State Armory**, across the street at 614 Eighth Ave., a 1921 building that became a popular restaurant once its armory days were over but is now vacant again after the eatery's owner retired.
- **The Jerome Building** at 700 11th St., built in 1932, that saw retail, office and recreation uses before becoming a commercial warehouse.
- **The Garnsey-Wheeler** site on the 1100 block of Eighth Avenue, abandoned when the Ford dealer joined the exodus that followed the new-car market to west Greeley.

"This (RFP) has been way too many months under consideration," DDA executive director Tricia Stewart said. "I wanted to get this out on the street and into the hands of people who could do something."

Backing up the request is a package of incentives that includes everything from enterprise-zone tax credits to architectural services. The 55-block downtown development district, established as a tax-increment financing zone, also provides a fund source for the right kind of project, and the DDA's revolving loan fund stands by to help with façade improvements and other capital costs.

The proposal request spells out a wish list of prospective uses, including mixed-use projects, arts and entertainment centers, residential development, retail outlets, employment centers, medical services, restaurants and brew pubs.

In short, Stewart and other downtown boosters — notably investor-businessman

Bob Tointon, members of the civily and financially active Notestine family and committed members of the DDA board — would like to see more of the flavor of Old Town Fort Collins spring forth on the nearly 4.5 acres of land that the targeted locations cover.

One of the most challenging of the redevelopment options is the Oasis, at nine stories Greeley's tallest building but one that has not yet found success after its conversion from hotel use.

Owner Mike Ketterling, principal of Ketterling Brutherus & Norton Engineers, owns the building, which has been refitted by doubling up the former hotel rooms as efficiency apartments targeted for students and other modest-income tenants. For a time, legendary Greeley restaurant Kenny's Steakhouse ran a catering business on the ground floor, but relocated several years ago.

"I can't figure out why they can't keep that thing full, and why they can't get a user for the ground floor," Stewart said. "It has a beautifully equipped kitchen. We don't have a lot of high-rises in downtown Greeley, and this one represents a great opportunity."

More ready-made for new use is the State Armory, where one of Greeley's most popular restaurants closed more than a year ago when the owner retired. Co-owner Drew Notestine said the 10,000-square-foot building is a perfect fit for the DDA's emphasis on arts and entertainment, something that would lure University of Northern Colorado students downtown.

"It's such a large facility," Notestine said. "The best fit for that building? I think a live music venue, or a big sports bar. It's really well suited for that."

Stewart, beginning her third month on the job as DDA director, acknowledges that she's still on a steep learning curve, having been absent from Greeley for 10 years while she pursued real estate development and mortgage lending businesses in California and in Longmont.

"Yes, there's a bit of a learning curve, and I told (DDA board members) there would be," she said. "It's true that we need more Tointons, and more Notestines, and I'm going to work to develop those kinds of connections."

Details of the RFP are available online at www.greeleydowntown.com, by clicking on the "request for proposals" link on the left-hand menu.

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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Killed bills, shut-down wells bring bleak outlook

South Platte River basin farmers still looking for a break

GREELEY — Two bills that would have offered a bit of relief for hard-pressed South Platte River basin farmers whose irrigation wells were shut down in 2006 have died in the Legislature.

The bills, House Bill 1030 and House Bill 1044, would have made it easier for farmers with junior water rights to develop water replacement plans to make whole senior water rights holders in the basin and get their wells pumping again.

HB 1030, sponsored by Rep. Mary Hodge, D-Brighton, and Sen. Greg Brophy, R-Wray, was killed in the Senate on March 11. The bill would have forgiven farmers from having to replace water pumped from the river prior to March 15, 1974. That's when the legal landscape changed in the South Platte basin, with all water replacement plans filed with the state's water courts required to follow new rules adopted by the state engineer.

Controversy has since swirled around

that date, and HB 1030 intended to settle it by specifying that any augmentation — or water replacement — plan filed in the basin not require the replacement of out-of-priority depletions caused by pumping before then.

But legislators, persuaded by senior rights owners who refused to excuse those long-ago depletions, mobilized to kill the bill.

HB 1044, also carried by Rep. Hodge, died in February on a House vote. That bill would have permitted someone with excess augmentation credits to loan that water for use in another decreed augmentation plan or substitute water supply plan to replace current-year depletions caused by previous pumping.

The bill would have required such loans to be made between water rights owners on the same stream system, and that the water only be used for agricultural irrigation and for no longer than 180 days during a calendar year. It would also have required the state engineer to approve the loan in advance after determining it would not cause injury to other decreed water rights.

Recommendations ignored

Both measures came out of recommendations made by Gov. Bill Ritter's South Platte River Basin Task Force. The group was formed last year to try to resolve disputes over water rights issues in the basin. Those disputes have largely pitted farmers who rely on wells to irrigate their crops against ditch companies and rapidly growing cities with more senior rights.

Greg Hertzke, water acquisitions manager for Central Colorado Water Conservancy District in Greeley, said the defeat of the two measures was disheartening to the district and to the well owners.

"It wouldn't have amounted to a lot of water — that was the disappointing part," Hertzke said of HB 1030. "The (water) courts have excused those prior depletions in some cases, and this would just have allowed all future plans to have that same luxury. It wouldn't have made or broke us, but it would have helped level the playing field."

Hertzke said the bill would have been of most benefit to individual well owners who are struggling to come up with their own supplemental water plans.

Hertzke also laments the death of HB 1044, which he said "would have allowed us a little more flexibility in transferring water from one user to another, one augmentation plan to another."

The task force worked for about three months last year to try to craft ideas and suggestions to help resolve growing competition for water in the basin.

Bill sponsors Hodge and Brophy were among about two dozen legislators, water experts and community representatives who tried to come up with some solutions to the vexing issues surrounding water use in the basin.

Court plan survives

One suggestion that still lives on is the formation of a Water Court Committee charged with offering recommendations to

the Colorado Supreme Court in August that could help expedite water court cases and make them less expensive.

That would help the district in any future cases it argues before a water court, Hertzke said, noting that it will likely spend "a couple million dollars" in legal and engineering fees in the case it presented before Judge Roger Klein in Greeley Water Court last year.

A final decree from Judge Klein is still being awaited, Hertzke said.

"We're definitely hopeful that something positive comes out of that (Water Court Committee) to make our system more efficient and save some of the costs of taking an augmentation plan through the whole process," he said.

Hertzke noted that the expense and time involved in taking a case through the current water court system is "almost impossible for an individual" to afford.

Meanwhile, with spring planting season looming, Hertzke said shutdown well owners are facing another bleak outlook.

"About two-thirds of these well owners also have ditch water, and if runoff's good and rainfall's good it'll keep them going," he said. "But that's an unknown at this point. For those who are waiting for Judge Klein's final decree to see if they can pump, it's definitely a tough start for them."

Steve Porter covers agribusiness for the Northern Colorado Business Report. He can be contacted at 970-221-5400, ext. 225, or by e-mail at sporter@ncbr.com.



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2	CENTER PARTNERS 4401 Innovation Drive Fort Collins, CO 80525 970-206-9000/970-282-9225	704 2,200	N/A N/A	Consumer products, telecom, wireless, financial services and others.	info@centerpartners.com www.centerpartners.com	David Geiger CEO 1997
3	ASURION 3001 Eighth Ave. Suite 200 Evans, CO 80620 970-515-1000/970-515-1500	500 500	N/A N/A	Telecommunications.	Support@asurion.com www.asurion.com	Sheila Lavender Site director 1997
4	PRESS-ONE 109 N. College Ave. Fort Collins, CO 80524 970-372-0498/866 press-one	260 260	N/A N/A	U. S. based customer service outsourcing.	inquiry@press-one.com www.press-one.com	Andy Orr President 1990
5	DIRECTECH 3825 E. Mulberry St. Fort Collins, CO 80524 970-472-6900/N/A	250 200	N/A N/A	Customer support for DirecTV subscribers.	support@directech.com www.directech.com	Tom Beadreau CEO 2002
6	SEMPERIAN 1450 N. 12th Ave. Greeley, CO 80631 970-324-2502/970-324-2758	150 150 (1)	N/A N/A	Automotive.	N/A www.accutelinc.com	N/A N/A 1999
7	PHONEBASE RESEARCH INC. - INTERVIEWING FACILITY 1228 W. Elizabeth St. Fort Collins, CO 80521 970-224-0858/970-224-0874	65 92	N/A N/A	Market and marketing research.	jgordon@pbresearch.com www.pbresearch.com	Jay Gordon General manager 1994
8	CROSSCOUNTRY FULFILLMENT LLC 960 Diamond Valley Drive, No. 2 Windsor, CO 80550 970-679-0900/800-733-2948	25 (1) 21	N/A N/A	N/A	info@emailccs.com www.crosscountryfulfillment.com	Kay Kunzman President 1990
9	PHONEBASE RESEARCH INC. 3932-A JFK Parkway Fort Collins, CO 80525 970-226-4333/970-226-4770	20 N/A	N/A N/A	Market and marketing research.	jgordon@pbresearch.com www.pbresearch.com	Jay Gordon General manager 1994

(1) Business Report estimate

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

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On The Job
 People
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 on the move
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Briefcase
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 developments
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Calendar
 Events, seminars
 and dates to look
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 top news stories
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EXEC STYLE
 Stepping Out



**Café Vino more than
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 Upscale atmosphere
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LISTS

Region's largest

Mortgage lenders
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Review keeps recovery plans up-to-date

Plan for worst-case scenario as part of business as usual

By Kate Hawthorne
 khawthorne@ncbr.com

You know how it goes. You set up a detailed business continuity plan as part of your business plan, because you knew it would impress the bank to see how prepared you were to bounce back from major disaster. And it did.

You got your financing, set up a one- or two-person shop, maybe bought a fireproof safe to store backup disks and confidential files in your basement at home.

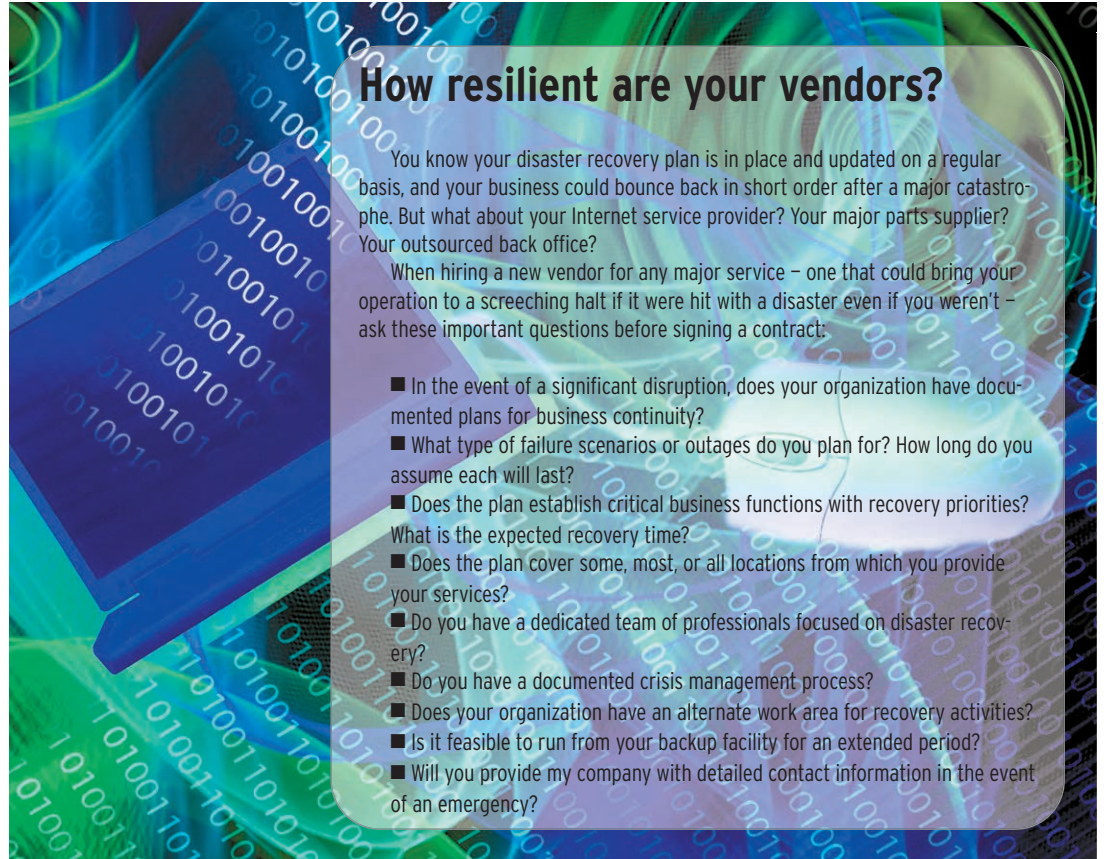
And when was that, exactly? During the first Bush administration? And have you revisited that plan since you've grown to a 50-person firm with three locations?

More to the point, did you ever revisit your disaster plan before you suffered a disaster—fire, flood, break-in?

If so, you are in the minority – or the risk-management business.

The Federal Emergency Management Agency

See **RECOVERY, 34A**



How resilient are your vendors?

You know your disaster recovery plan is in place and updated on a regular basis, and your business could bounce back in short order after a major catastrophe. But what about your Internet service provider? Your major parts supplier? Your outsourced back office?

When hiring a new vendor for any major service – one that could bring your operation to a screeching halt if it were hit with a disaster even if you weren't – ask these important questions before signing a contract:

- In the event of a significant disruption, does your organization have documented plans for business continuity?
- What type of failure scenarios or outages do you plan for? How long do you assume each will last?
- Does the plan establish critical business functions with recovery priorities? What is the expected recovery time?
- Does the plan cover some, most, or all locations from which you provide your services?
- Do you have a dedicated team of professionals focused on disaster recovery?
- Do you have a documented crisis management process?
- Does your organization have an alternate work area for recovery activities?
- Is it feasible to run from your backup facility for an extended period?
- Will you provide my company with detailed contact information in the event of an emergency?

SOURCE: DISASTER RECOVERY JOURNAL

Theater reveals reality of 'customer focus'



**PANORAMIC
 MARKETING**
 Don Condit

Human connection between employees, customer builds products everyone loves

Everyone talks about the importance of being “customer focused.” But in most companies, very few people actually know anything more than just superficial generalities about their customers. Oh, they have lots of data — data on customer buying habits, data on demographics, data on geographics — but no real firsthand knowledge. No human connection.

Introducing your staff to your customers may be a lot easier than you think. And sometimes the best way to make customers

real is to present them using fiction.

As I write this, I am flying back to Fort Collins. A high-tech company on the West Coast had asked us to make its customers vivid, real, relevant and inspiring for everyone in the company — all 100-plus employees. The leadership team had wisely realized that in order to make a product its customers would love, everyone on the team would have to love their customers.

So, we brought in a troupe of actors who portrayed customers with great accuracy. In a day-long series of workshops, we made customers real for scores of people who would otherwise never see a customer face to face.

As our “mini-theater” workshops unfolded, team members responded to our actors more and more as though they were real customers. They talked about their business from a cus-

See **MARKETING, 24A**



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ON THE JOB

ACCOUNTING

Stephanie M. Cashman, a CPA with Sample & Bailey CPAs in Fort Collins, has been promoted from tax supervisor to tax manager. She has been with the firm for three years. **Vicki Sweet**, CPA, also with Sample & Bailey, has been appointed to the Special Review Committee of the Government Finance Officers Association for the Certificate of Achievement Program for Excellence in Financial Reporting. The program improves the quality of financial reporting by state and local governments. Sweet will review governmental organizations' financial reports and is available to work with local governments to improve the quality of financial reporting in order to achieve Certificate of Achievement by the GFOA.



CASHMAN



SWEET



FARLAND



GORELL

ACADEMICS

Bill Farland, vice president for Research at Colorado State University, has been named a Fellow of the Academy of Toxicological Sciences. The academy certifies toxicologists who are recognized by their peers for scientific judgment and expertise and awards them the title Fellow. **Tom Gorell** has been named the new vice president of administrative services at CSU. Gorell most recently

served as vice provost for Faculty Affairs. In his new role, Gorell will oversee Facilities Management, Human Resource Services, Central Receiving and Mail Services, Environmental Health Services, Training and Organizational Development, and Purchasing.



ACKERMAN



HOFFMAN



RUNGE



CHANDLER

Patti J. Eastman-Talik, **Susan Ackerman** and **Ann Hoffman** have joined the Institute of Business and Medical Careers Fort Collins campus as adjunct business instructors. **Carol Runge** has joined IBMC as an allied health adjunct instructor at the Fort Collins Campus. **Teresa Chandler**, who has been an adjunct instructor at the Fort Collins campus, has been promoted to the associate dean of education for the Greeley campus.

MEDIA/MARKETING

Marci Rae McDade has joined Interweave Press LLC in Loveland as editor of *Fiberarts* magazine. McDade replaces **Sunita Patterson** who left the company to pursue other interests.

Danny Dodge, a producer at Roadrunner Productions International in Loveland, received the Silver Telly Award for production on his own television show, "Living the Wildlife."

The Silver Telly recognizes exceptional quality in both filming, editing and storytelling and is the top award given in the Broadcast category.

REAL ESTATE

Sally Lee, a broker associate/partner at The Group Inc. Real Estate's Horsetooth Road office in Fort Collins, has been awarded the EcoBroker Certified designation by EcoBroker International. **Troy Hiebsch** has joined as a broker associate/partner at The Group's Harmony Road office in Fort Collins. **Gary Dutelle** has joined The Group's Centerra office in Loveland as a broker associate/partner. Dutelle has a Master's Degree in Management and Supervision and was previously a commercial airline pilot.



LEE



HIEBSCH



DUTELLE

Real estate agent **Roger Jenkins** has returned to Keller Williams' Loveland Business Center. In addition to working with buyers and sellers, he will serve as the education director for the Keller Williams' offices in Loveland, Greeley and Fort Collins.



JENKINS

Franci Wunderlich of Re/Max Alliance in Loveland has earned the Graduate Realtor Institute designation, having successfully completed the 90 hours of required coursework.

CONSTRUCTION

Michael Chalona, principal of Land Images Inc. in Fort Collins, is now a LEED Accredited Professional. Chalona is also a licensed Landscape Architect in the states of Colorado, Georgia and Wyoming. Land Images Inc. provides landscape architecture, planning and graphic design.

The American Horticultural Society honored **Herbert R. Schaal**, a principal at landscape architecture firm EDWA/AECOM in Fort Collins, with the Landscape Design Award. The award is given to an individual whose work has demonstrated and promoted the value of sound horticultural practices in the field.

BOARDS

AJ Macdonald, **Molly Macdonald**, **Denise Perich**, **Don Brown**, **Kyle Anne Lucks**, **Donna Ivie** and **Anna Lenahan** have been appointed members of the Macdonald Family Charity board of directors for 2008-09. The charity was founded to grant dreams to children and youth in Northern Colorado who are terminally or chronically ill, injured, in a foster care environment or from a family with a low income.

MISCELLANEOUS

Jason Napolitano of Heska Corp. in Loveland, **Christine Perich** of New Belgium Brewing Co. Inc. and **Neil Bertrand** of Longmont United Hospital are among the list of nominees for the *Denver Business Journals* 2008 CFO of the Year. The winner will be announced April 24 at the Marriott City Center Hotel in Denver.

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

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TIME OUT



GET REAL – 1. Steve “Steffi” Stansfield, left, and Jason “Jessica” Els, brokers at Realtec Commercial Real Estate Services, appeared in drag at Realtec’s 2008 Market Update March 11th at the Fort Collins Marriott where they spoofed the women-oriented TV program “The View.” 2. David Keyser, left, a research economist with Colorado State University’s Department of Economics, has an in-depth conversation with Eric Berglund, director of investor development for the Northern Colorado Economic Development Corp. at the March 19 Innovation After Hours at Stonehouse Grille in Fort Collins. 3. Eric Kearns, left, senior vice president for United Western Bank, welcomes Dave Nadeau, director at Citadel Advisory Group, and Marilyn Foster, vice president of business development for Home State Bank, to the bank’s new branch at the March 20 Fort Collins Area Chamber Business After Hours event. 4. Valerie Layer, account executive at Integra Telecom, and Ben Hey, sales representative at Sign-A-Rama, get their green on at the April 2 Envision: Young Professionals event at Neenan and Co. where the theme was “Going Green.”

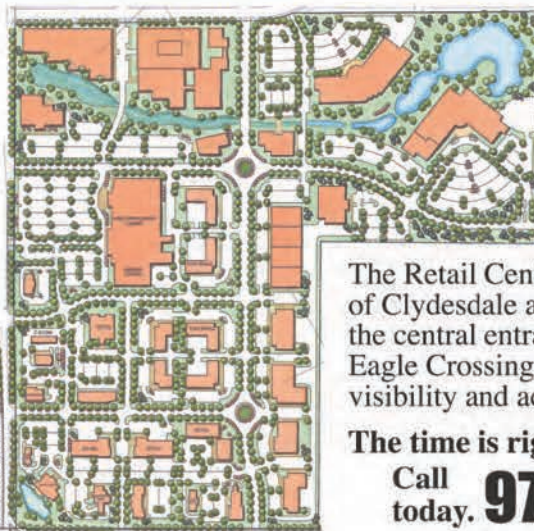
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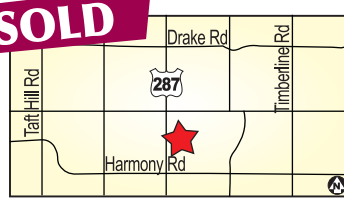
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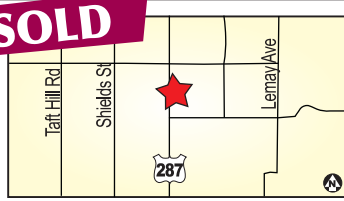
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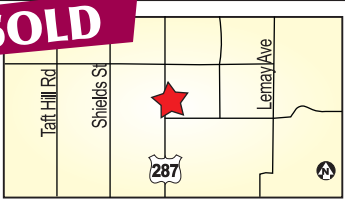
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BRIEFCASE

NEW PRODUCTS AND SERVICES

Enight Skills Center Inc. and **New World Sports**, both of Fort Collins, have partnered to form **Co-Pilots**, a program designed to make bicycling accessible to individuals living with low vision. The program will pair low-vision individuals with experienced captains of two-person "tandem" bicycles, and will also include assisted group riding for solo cyclists. **New World Sports** has announced a schedule of seven **Co-Pilots** group rides to take place from April through October on the municipal multi-use trails and urban bike lanes of Fort Collins, Loveland and Wellington. Visit www.NewWorldSportsLLC.com or www.ensight.org for more information.

Camp Bow Wow in Greeley is now offering **Digs! For Dogs**, a service to board intact male dogs only. Dogs will be kept separate from altered daycare dogs or boarders. The service includes individual exercise areas, high-end fencing and gate system, live Web cams, 24-hour security, open 365 days a year, and certified camp counselors.

Kroll Factual Data in Loveland, the mortgage credit screening division of **Kroll**, has expanded its suite of risk assessment services with the release of **ActionFacts**. **ActionFacts** provides clients with the ability to compare employment and income data for each applicant to the business, income evidence collected from the data sources, and will help determine possible misrepresentation as well as verification and assessment of assets and liabilities. **ActionFacts** completes the suite of services which includes **FactualID**, **CollateralFacts** and **FullFacts**.

RLE Technologies in Fort Collins has release of the **SeaHawk LD2000**, a Web-enabled and distance-read leak-detection system. The **LD2000** pinpoints the location of any conductive fluid on up to 2,000 feet of leak-detection cable. The system can pinpoint the location of the leak and provide a distance measurement for repair crews.

NEW LOCATION

BancWise Real Estate Solutions in Fort Collins has moved to 144 N. Mason St., Suite 7 in Fort Collins. **Chip Parrish** purchased **BancWise** in August with **Mark Shults** staying on as a silent partner. **Bancwise** provides complete mortgage services.

DEADLINES

The **Larimer Humane Society** needs volunteers for the 18th Annual Fire Hydrant 5K Race, 3K Walk and Pet Fair on Saturday, May 10 at **Edora Park** in Fort Collins. Volunteers are needed for event set-up, registration tables, race course, start-finish line, food tables, event signage and more! For more information please send an e-mail to volunteer@larimerhumane.org or call 970-226-3647 ext. 146. All proceeds raised at the event will benefit the shelter animals.

Nonprofit notes

Greeley Stampede officials announced the **Bulls for Bucks** program that allows civic groups and charities to earn money by selling Stampede tickets. Nonprofits will benefit from the extra cash earned with \$4 coming back to them for every ticket sold. For information or to apply for the Stampede fundraising program, contact **Dave Jones** at 970-356-7787 or djones@GreeleyStampede.org.

The Third Annual **Great Plates of Downtown** event in Fort Collins raised \$7,360 for the **Food Bank of Larimer County**. Thirty downtown restaurants offered dinner specials at an "established" price of \$18.68, which honors the year Fort Collins was founded - 1868. **The Melting Pot** collected the largest amount with donations totaling \$2,698.

Junior Achievement - Rocky Mountain Inc. has received a \$5,000 grant from the **Key Foundation**, a private foundation funded by **KeyBank**. **Junior Achievement** is a local nonprofit that strives to inspire and prepare young people to embrace free enterprise and succeed in a global economy by emphasizing the importance of financial literacy, entrepreneurship and workforce readiness.

Odell Brewing Co. has designated **Larimer County Child Advocacy Center** as its "Charity of the Month" for April as part of an ongoing program that contributes a portion of proceeds from taster tray sales to local organizations. For the entire month, customers in the Tap Room at **Odell's** purchase a taster tray for \$4 with a choice of deducting a portion of the cost from future merchandise or designating that the brewery put the purchase price toward their selected charitable organization. The recipient organizations also receive 10 percent of the Tap Room sales on the third Thursday of the month.

PROJECTS

KeyBank and **First National Bank** teamed up with **Junior Achievement** to form **JA Economics for Success**, a program to teach middle school students about personal financial management and explore the ways in which education relates to future success in the workplace. The program ran from February through April 7, and was designed to address the financial literacy, dropout prevention and workforce readiness of students.

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.

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CALENDAR

April 12 – Larimer County Search and Rescue presents Banff Mountain Film Festival Radical Reels, starting at 7 p.m., Lory Student Center Theater, Colorado State University Campus in Fort Collins. Growing out of the famous Banff Mountain Film Festival World Tour, Radical Reels screens the best in action sports filmmaking, audience-tested and programmed for maximum excitement. Tickets available at www.larimercountysar.org/radicalreels, JAX and Fort Collins REI. Cost: \$13.

April 13 – Peloton Cycles presents Women's Night, from 6 to 8 p.m., Peloton Cycles, 1310 E. Eisenhower Blvd. in Loveland. Whether you are an experienced rider, or just want to learn more as a beginner cyclist, this session on women and cycling will cover information you need to improve. Q & A with local expert trainer Gale Berhardt. The clinics have been organized in cooperation with Fort Collins Cycling Festival. Contact: Peloton Cycles at 970-669-5595.

April 14 – United Way Board Bank Training, from 5 to 7 p.m., Fort Collins Public Library - Harmony branch, 4616 S. Shields St. in Fort Collins. The United Way Volunteer Center is recruiting skilled, interested and available volunteers for the Board Bank program. An overview of the expectations and general policies of serving on a Board of Directors, allows the volunteer to learn more about possible nonprofits to be paired with, and provides the volunteer with a book on the basic responsibilities of a board member. Cost: \$20. Contact: Julie Phillips at 970-407-7054 or jphillips@uwaylc.org.

April 15 – 3rd Annual Biotech Connect, from 8 a.m. to 1 p.m., Lory Student Center - North Ballroom, CSU campus in Fort Collins. Biotech Connect brings together the Colorado Biotech industry with students and faculty at Colorado State University to understand the partnership that currently exists and explore new/additional opportunities to collaborate. Cost: No charge. Contact: CSU Biotech at 970-491-5493 or brett.beal@colostate.edu.

April 15 – Johnstown-Milliken Chamber of Commerce Business After Hours, from 6 to 8 p.m., Beltz Insurance Agency, 215 W.S. First St. in Johnstown. Contact: Johnstown-Milliken Chamber of Commerce at 970-587-7042.

April 16 – Fort Collins Area Chamber of Commerce Speed Networking, from 7:30 to 9 a.m., Fort Collins Area Chamber of Commerce, 225 S. Meldrum St. in Fort Collins. Cost: \$10/members, \$20/non-members. Contact: Kimberly Kruse at 970-482-3751, ext. 104 or kkruise@fcchamber.org.

April 16 – Taste of Loveland 2008, from 6 to 9 p.m., The Ranch, First National Bank Building, 5280 Arena Circle in Loveland. Proceeds from the event will go to Foothills Gateway Inc. and Namaqua Center. Cost: \$35. Contact: 970-663-1766.

April 16 – Fort Collins Area Chamber of Commerce Spring Showcase, from noon to 5 p.m., Hilton Fort Collins, 425 W. Prospect Road in Fort Collins. Contact: Tiana Nelson Amell at 970-482-3746 or Tnelsonamell@fcchamber.org.

April 16 – Fort Collins Area Chamber of Commerce Business After Hours, from 5:30 to 7:30 p.m., Hilton Fort Collins, 425 W. Prospect Road in Fort Collins. Contact: Tiana Nelson Amell at 970-482-3746 or Tnelsonamell@fcchamber.org.

April 16 – Unraveling the Mysteries of Insurance, from 5 to 8 p.m., Hilton Fort Collins, 425 W. Prospect Road in Fort Collins. Find out if you really need insurance, and if so, what kind. You've worked hard to accumulate your assets, now what do you need to do to protect them? Cost: \$35/members. Contact: Maureen Radice at 970-232-3089 or maureenradice@ewomennetwork.com.

April 17 – Right Start Docs, from 9:30 to 11:30 a.m., Key Bank Tower, 125 S. Howes St., Suite 150 in Fort Collins. Kevin E. Houchin of Houchin & Associates PLLC will discuss the importance of by-laws/operating agreements, buy/sell agreements, articles of incorporation/organization, subscription agreements and stock certificates. Cost: \$20 if pre-paid, \$25 the day of the event. Contact: SBDC at 970-498-9295 or sbdc@frii.com.

April 17 – Northern Colorado Human Resources Association presents Employers' Roundtable Persuasion & Influencing Skills, from 8 to 9:30 a.m.,

Lincoln Center Columbine Room, 417 W. Magnolia St. in Fort Collins. Sam R. Lloyd of SuccessSystems Inc. will present. Cost: Free. Contact: 970-498-6606 or employerroundtable@larimer.org.

April 17 – 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. Cost: \$20 if pre-paid, \$25 the day of the event. Contact: SBDC at 970-498-9295 or sbdc@frii.com.

April 17 – Downtown Loveland Association Networking Party, from 5:30 to 7 p.m., The Rialto, 228 E. Fourth St. in Loveland. The Downtown Loveland Association is a volunteer nonprofit community association charged with creating a more beautiful, lively and economically thriving downtown.

April 17 – The Exhibitor's Training Center Monthly Training Program, from 9 to 11 a.m., The Exhibitor's Training Center, 7100 N. Broadway, Building 3G in Denver. Marty Wolff will discuss "Ten Key Steps for Successful Selling at Tradeshows and Events." Cost: No charge. Contact: Tiffany Marshall at 303-430-1986 or tiffany@bluegooseinc.net.

April 17 – Ask the Expert: Investment Strategies, from 2 to 3:30 p.m., Horsetooth Room, Medical Center of the Rockies, 2500 Rocky Mountain Ave. in Loveland. Kurt Spieler, Dan Frost and Dale Cloud from First National Bank Investment Management & Trust will share the one thing he wishes every individual understood about investing and then the floor will be open for questions. Send yours by e-mail to Marlena at mbs@pvhs.org prior to the seminar. No charge, but reservations are requested. Deadline: April 15. Contact: Marlena at 970-495-7500 or mbs@pvhs.org.

April 17 – The Taste, from 4:30 to 8:30 p.m., Fort Collins Hilton, 425 W. Prospect Road in Fort Collins. All proceeds go to Food Bank of Larimer County and

Neighbor to Neighbor. Over 35 area restaurants will serve up sensory satisfying tidbits. Entertainment by Mark Sloniker. Special to The Taste is the 4th Annual Palette of Plates featuring custom-decorated plates from local artists. This auction runs through the entire event with bidding starting at \$35 per plate. Cost: \$60, \$70, \$85 plus special offer. Contact: Rae Todd at 970-229-5255 or toddR@prpa.org.

April 17 – Evans Chamber of Commerce Business After Hours, from 5 to 7 p.m., Dayspring Christian School, 3734 W. 20th St. in Greeley. Dayspring Christian School is hosting in its new gymnasium and food will be prepared on-site by their own chef. This is not cafeteria food! Cost: Free of charge. Contact: Michele Jones at 970-330-4204 or ecc@evanschamber.org.

April 18 – Showcase Lecture Series - Examining Carpal Tunnel Syndrome, The Ranch, First National Bank Building, 5280 Arena Circle in Loveland. Brian Mathwich, M.D., will present. Review causality issues, understand work-up and treatment, and understand risk factors associated with CT. RSVP required. Cost: No charge. Contact: Deby D'Amico at 720-858-6487.

April 19 – Leadership Training Program for Preteens, from 9 a.m. to 4 p.m. KidLead teaches the sixteen most sought after qualities people look for in leaders. These are divided into four modules that utilize active learning methods for maximum impact. KidLead is a nonprofit, educational foundation. Visit www.kidlead.com for more information. Cost: Prices vary per module.

April 19 – United Way of Weld County Auction, starting at 9:30 p.m., Greeley Family FunPlex, 1501 Leisure Lane in Greeley. It's United Way of Weld County Auction Graffiti time to benefit Promises for Children. To bid for online items and make your reservation go to www.unitedway-weld.org and click on the auction link. Cost: \$20. Registration Deadline: April 15, 2008. Contact: Tori Baldwin at 970-304-6176 or tori@untiedway-weld.org.

April 20 – NoCoNet presents Networking 101, from 8 to 10 a.m., Faith Evangelical Free Church, 3920 S. Shields in Fort Collins. Carrie Pinsky 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 noconet-info@yahoo.com.

April 23 – Community Foundation of Northern Colorado annual luncheon, from 11:30 a.m. to 1:30 p.m., Marriott Fort Collins, 350 E. Horsetooth Road in Fort Collins. Annual luncheon banquet. Registration Deadline: sold out. Contact: Roxanne Fry at 970-224-3462 or roxanne@communityfoundationnc.org.

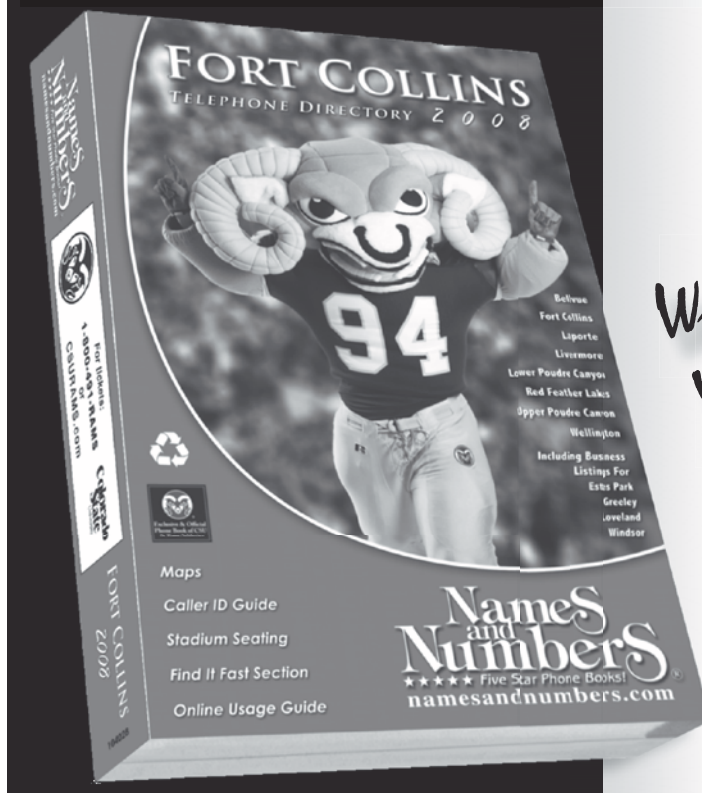
April 23 - 26 – Beet Street Social Media: Telling Stories, Changing Lives, Northside Aztlan Community Center, 112 E. Willow in Fort Collins. On April 26, two panel discussions will be held featuring blog experts from The Buried Life, and an evening lecture discussion and book signing with Frank Warren, founder of PostSecret.com. Contact: info@beetstreet.org.

April 24 – 10th Annual Better Business Bureau Torch Awards, starting at 5:30 p.m., Fort Collins Marriott, 350 E. Horsetooth Road in Fort Collins. Contact: BBB at 970-484-2036.

April 24 – Green Summit, from 7:30 a.m. to 7 p.m., Hilton Fort Collins, 425 W. Prospect Road in Fort Collins. Sustainability - doing business in a socially and environmentally responsible way - provides abundant opportunities for companies to make money yet remain good environmental stewards. The Green Summit offers speakers and seminars to help us all become better stewards of this mission and learn how to be more "green." Cost: \$49. Contact: James Rath at 970-221-5400, ext 202 or jrath@ncbr.com.

April 24 – Greeley Chamber of Commerce Business After Hours, starting at 5 p.m., Weld County Storage, 2699 47th Ave. in Greeley. Contact: Greeley Chamber of Commerce at 970-352-3566 or info@greeleychamber.com.

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DAILY IN REVIEW

Meyer Natural Angus, Coleman Natural Foods in beef merger

Editor's note: Daily in Review is a partial digest of stories reported in the Business Report Daily online service between March 24-April 4. 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.

LOVELAND — Meyer Natural Angus, with headquarters in Loveland, has agreed to purchase the natural and organic beef business of Golden-based Coleman Natural Foods LLC. The privately held companies expect to conclude the transaction June 1. Terms were not disclosed.

The deal represents a significant expansion of Meyer's position in a rapidly growing market for premium-quality natural beef while Coleman focuses on continued growth in its natural poultry, pork and prepared foods businesses.

Cattle that go into Meyer's products are treated humanely, fed a strict all-vegetarian diet and never administered antibiotics or growth hormones, the company said. Coleman offers natural and organic products to food retailers, food services, schools and institutions across the country under various brand names.

The summit was organized by the North Front Range Metropolitan Planning Organization and held at The Ranch in east Loveland. Speakers included both of Colorado's U.S. Senators, Wayne Allard and Ken Salazar, and Gov. Bill Ritter, who delivered the event's keynote address.

Ritter told attendees that expected cutbacks in federal funding starting in 2009 will likely mean Colorado will face an even bigger challenge in funding its transportation infrastructure needs, now estimated to be about \$500 million a year just to maintain the existing statewide system. Repairs and improvements are constrained by declining state gas tax collections and the Taxpayer Bill of Rights that prevents the state from adopting new taxes without a vote of the people.

During the summit, attendees discussed possible ways to increase funding for transportation, including raising development fees and vehicle registration fees and the state's gas tax.

Individual groups also shared ideas about how last year's regional transportation authority impasse might be overcome. Results of the summit discussion groups are posted on the NFRMPO Web site at www.nfrmpo.org.

Community meetings to revive the regional transportation discussion are set for May 8 in Fort Collins, May 14 in Windsor, May 21 in Loveland and May 29 in Greeley.

Linden chosen to design alternative logo

FORT COLLINS — The city of Fort Collins has selected Linden Common Sense Marketing to formulate an alternative logo as part of the city's branding campaign. Between May 16 and 30, citizens will be able to view the logo options, including the one previously unveiled. City Manager Darrin Atteberry will make a recommendation on June 16 to city council, which is set to approve the final option on July 1.

Group works for a Better Loveland

LOVELAND — A group of Loveland boosters have formed a nonprofit to advocate for the future of the city.

For a Better Loveland Inc. will "advocate for or against issues, ideas or initiatives that would help or hinder the progress and future of Loveland," according to a press release announcing the organization. The group will form a nonpartisan, grassroots effort with an initial goal of forming an independent convention and visitors bureau, a function currently undertaken by the Loveland Chamber of Commerce.

Current leadership of the group includes Dale Roberts, owner of Infinity Investments LLC, as chairman; Stan Matsunaka, attorney and former state senator, as secretary and treasurer. The group will host an informational public meeting on April 22 at 6 p.m. at the Loveland Chamber of Commerce and Visitor Center, 5400 Stone Creek Circle.

Summit gathers transportation ideas

LOVELAND — More than 400 government representatives, business leaders and interested residents from Northern Colorado met March 26 to consider ideas for working together as a region to try to shore up a failing transportation system.

Woodward to add 100 jobs

FORT COLLINS — Woodward Governor Co. plans to add as many as 100 jobs in Northern Colorado as it expands its wind turbine inverter business.

The precise location of the production line has yet to be determined, but it will be in Northern Colorado, said Maury Dobbie, president and CEO of the Northern Colorado Economic Development Corp.

The planned line is expected to be in pilot production this fall, manufacturing inverters in the 2-megawatt class. The company will also host field service for the U.S. market out of Colorado. Woodward, which currently employs just over 1,000 at its sites in Fort Collins and Loveland, moved the company headquarters to Fort Collins at the start of 2007.

Erie creates economic development post

ERIE — The town of Erie's board of trustees has approved funding a part-time director for the Erie Economic Development Council.

The town is bankrolling the \$30,000 part-time position. The new director of the council will be accountable for moving several action items forward in Erie's overall economic development plan. The two-year-plus plan was created by Upstate Colorado Economic Development, which serves Weld County's 31 communities in a 4,000-square-mile area.

The new director will be responsible for identifying retailers the town would like to attract, as well as reviewing existing land-use maps to identify opportunities for developers and ultimately, leaseholders and employers.

BANKING & FINANCE

FEATURES



Commercial loan demand moderate

Bankers say pipeline reflects confidence, conservative plans

Page 21A

LISTS

Region's largest

Mortgage lenders

Page 27A

Sports teams

Page 31A

Upkeep on foreclosures costly but vital

Local institutions vary maintenance approach for homes owned

By Jessica Centers
news@ncbr.com

With the real estate market down and foreclosure numbers in Weld and Larimer counties still high — and increasing — local banks have had to get creative about what they do with their foreclosed houses. For some, renting out homes that can't be sold covers expenses while the market is down. Investing in renovations, and even furniture, has helped other foreclosures sell quickly.

While local banks pride themselves on preventing their real estate from becoming neighborhood



Krista Watzel, Northern Colorado Business Report

READY TO SELL — Dick Lewis (far right) talks his New Frontier Bank remodel crew, Roger Crouse and Bob Scott, in the newly finished basement of a foreclosed home in Greeley.

See FORECLOSURES, 20A

Interest rates falling, even on checking accounts



BANKING
Kristen Tatti

Consumers still earn higher rates than typical CD

Northern Colorado has long been a consumers' market when it comes to core deposit interest rates. Rates on certificates of deposit have been driven up by competition, but gone are the days of the 5 percent annual percentage yield CD, at least in the current interest rate climate.

After the Federal Reserve Board cut interest rates to 4.25 percent in December — its third consecutive decrease since September — many bankers would have said they might expect another quarter-point cut. Probably none could have anticipated the series of decreases leading to the current 2.25 percent rate.

The federal funds rate has now dropped 300 basis points since last summer when the credit markets began to seize up. This

leaves local bankers scrambling to reprice interest rate expense to salvage margins. And while, in theory, it leaves consumers with better borrowing rates, it also leaves them with fewer intriguing options for investment.

There is at least one product in Northern Colorado that still offers seemingly unbeatable returns: the reward checking account offered by several local banks. The premise is that consumers can receive outstandingly high interest rates on funds in their checking accounts if they meet several technology-centric conditions each month — a certain number of debit card transactions, online banking, e-mailed statements and direct deposit or automatic withdraw. If all of the conditions are not met, the account reverts to a much lower rate, about 1 percent.

At least three of the region's local banks are offering the product — Loveland-based Home State Bank, Evans-based Bank of Choice and Greeley-based New Frontier Bank. The two longest

See INTEREST, 23A

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Northern Colorado **BUSINESS REPORT**

"What we can finance and how we can finance has really changed"

Tom Beck, managing member
Lighthouse Lending

MORTGAGE, from 1A

enced year-over-year declines in loan dollar volume. And while the top three lenders — Wells Fargo Home Mortgage, Countrywide Home Loans and First National Bank — have maintained their position, the rest of the rankings bear little resemblance to last year.

For example, Greeley-based Lighthouse gave up its No. 4 spot on the list of the largest mortgage lenders in the region, dropping down to No. 8 this year. The company saw a 40 percent decline in loan dollar volume to \$75.75 million for 2007.

In addition to the industry slowdown, Lighthouse Lending is also dealing with the end of a partnership with Union Colony Bank. Union Colony is now operating as

First National Bank after merging with its sister banks in Colorado, and Lighthouse moved its last employee out of First National Bank's location at the end of March.

Tom Beck, managing member of Lighthouse, said that the industry-wide changes have had the most impact on his company.

"What we can finance and how we can finance has really changed," he said.

He added that changes regarding what products can be offered to whom can change on a daily basis, not to mention fluctuations in interest rates. The Weld County market is under stress, which makes financing a harder prospect, and Beck said staffing has also become a variable.

"We've trimmed way down on the number of people we employ," he said.

During its heyday, in 2002 and 2003, Lighthouse employed a staff of 60. The company is now at 14 employees.

Lighthouse is already seeing some growth in loan originations and Beck is positive about the near future, feeling that the company is now free to pursue other relationships.

Destiny with Academy

Destiny Lending, the region's fifth largest lender in 2007, took the partnership strategy a little further when it announced in March that it had aligned itself with Academy Mortgage Corp., a mortgage bank based in Utah.

Shawn Beard opened Destiny Lending in 2005, in the midst of the housing boom.

"That was a good business for a while," he said. The firm grew to 36 employees by 2006, but last year began to pull back to a smaller office with only nine employees. Beard attributes much of the slowdown to the fallout in the Alt-A market. Alt-A loans are those between prime and subprime.

"That's what really changed the landscape," he said.

Beard began looking into partnership options that would give his brokerage access to federal and state housing programs. After reviewing about 20 companies, he decided on Academy Mortgage.

Already, Destiny Lending is seeing the impact of its partnership. Beard said he had six good loans that he couldn't get funded using his broker channels, but all six were approved within the first week with Academy. Destiny has also grown to 13 employees and expects to add six more by the end of the year.

Beard feels that the current climate in the industry is going to have a lasting impact on what it looks like in the future.

"Most of my competition is scrambling," he said. "The writing is on the wall. They are pushing individual mortgage brokers out of the loop."

While changes for local lenders are not insignificant, the large national lenders have been most heavily impacted. Countrywide, the second largest lender in the region last year with \$622 million in loans, lost \$422 million in the last quarter of the year. By comparison, during the fourth quarter of 2006 it recorded a net income of \$622 million. The troubled lender is being acquired by Bank of America. Countrywide representatives did not respond to repeated requests for comment.

Positive view of future

The region's largest lender, Wells Fargo Home Mortgage, saw a 21 percent increase in mortgage loan volume from last year. That comes even as the company, as a whole, reported a 20 percent decline in home mortgage originations.

Greg Osborne, regional vice president for Wells Fargo Home Mortgage, offered a relatively positive view of the local market.

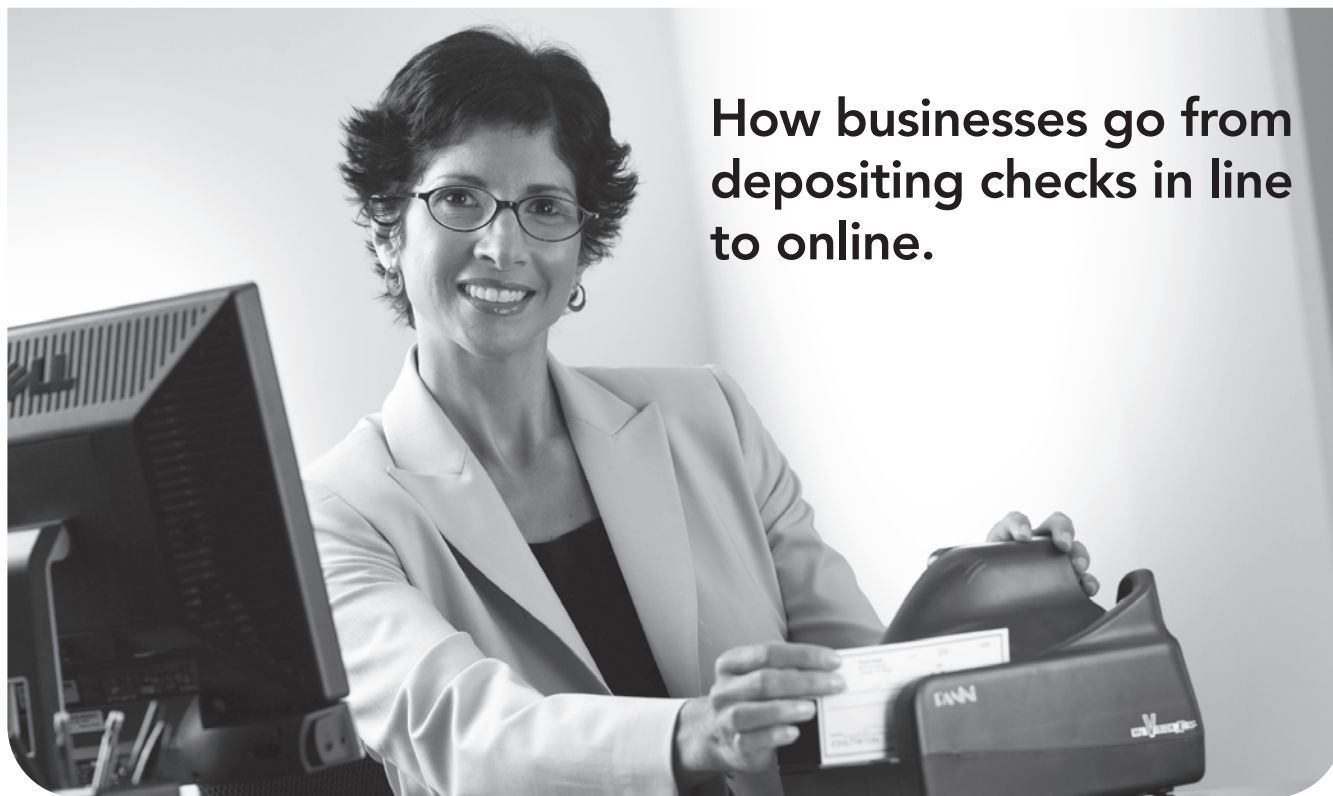
"There are a lot of markets in the country that are a lot worse off than in Colorado," he said. He added that he feels the balance of supply and demand will get worked through sooner rather than later.

Many lenders are busy accommodating high demand generated by the low interest rates — especially with refinance activity.

"It's a near-perfect storm for home buyers," Osborne said. "You don't get this type of opportunity very often."

In fact, federal fund rates have not been so low since the end of 2004. The current rate of 2.25 percent is not the lowest in recent history, though. The Fed dropped it to 1 percent in June 2003, and 2001 saw the rate decline from 6 percent to 1.75 percent.

"Recent experience has been an unprecedented occurrence in our industry,"



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- "Mortgage industry feels pinched," 8/5/05
- "Industry between softer market, harder rules," 6/22/07

Osborne said. "It's taking a while for all of us to adjust to the current landscape."

With subprime issues creeping into the prime market and tremendous write-downs and losses at some of the nation's largest banks sweeping reforms are on the horizon. Already, the rules of economics are having a great impact.

"Competition and the number of people in the mortgage industry is way down," Osborne said.

"It absolutely was needed; this has been good," Beck agreed. "In the mortgage industry, we were like the stockbrokers of the late '90's."

In both instances, many people got into a business because there was money to be made, even if they did not have the expertise and training to do so, Beck explained. Both financial and regulatory pressures are now correcting the industry.

"Now, you're having to put more back into your business," Beck said, referring to new state mandates for continuing education and licensing. "For good companies and good originators, this is an exciting time. There is a lot of market share (available), for people doing the right things."



Krista Watzel, Northern Colorado Business Report

PERFECT STORM – With a glut of homes on the market, mortgage companies are dealing with ever-changing underwriting standards and an evolving regulatory landscape. Some in the industry are betting on low interest rates to balance out the supply and bring the industry back into equilibrium.



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FORECLOSURES, from 17A

blights by keeping them maintained and occupied, they represent a small minority of the foreclosed homes in Northern Colorado. Most are owned by large, national mortgage companies such as Countrywide Financial Corp. Those homes not only see less upkeep, real estate experts say, they're hard to sell from a strictly bureaucratic standpoint. Getting a simple yes or no in response to an offer can take weeks instead of the 24 to 48 hours common for local banks.

According to the public trustee's office, Larimer County saw 1,577 foreclosures in 2007. As of March 26, 456 foreclosures had already been recorded for 2008, meaning the county is on pace to beat last year's

numbers. Even worse, Weld County had 2,869 foreclosures in 2007, and recorded 536 more just in January and February this year.

To compare, reports from the federal government showed that, in the last quarter of 2007, banks in Fort Collins owned a total of just \$816,000 in single-family-to-four-unit residential properties. Banks in Greeley owned single-to-four-unit residential properties worth a total of \$474,000. Those figures represent fewer than a dozen homes in two communities that have seen hundreds of foreclosures. Fort Collins alone, for example, had 610 foreclosures in 2007.

Even with modest numbers compared to national banks and big mortgage companies, local banks have still had to figure out what to do with more foreclosed property than they've known in recent history.

Maintenance staff on call

For New Frontier Bank in Greeley, the problem was an easy one to solve. The bank has relied on its six-person maintenance staff.

"The homes that we have foreclosed on, we go in and totally redo them. And it's not just a cleanup," said senior vice president Joe Tennesen. "We have our own maintenance staff. Two of them are very good at all the things you do building a house."

Tennesen said staff will go in and replace carpet, paint, cut the grass and trim the hedges. In many cases, they've totally remodeled the home. For most, they've bought furniture.

"When people are buying a house these days, they don't have a whole lot of extra money, so we've found if we put in some new appliances and at least living room fur-

niture it makes it much easier to sell," he said. "I don't think anything we've had has been on the market more than two or three months. It's two or three weeks mostly."

New Frontier spends \$15,000 to \$20,000 fixing up an average house, and has spent as much as \$70,000 on an apartment building.

Nine months ago, New Frontier rarely had a foreclosure. It had the maintenance staff to keep its five bank buildings in mint condition. Lately, that staff has spent most of its time on foreclosed houses. They've had a total of about 15 properties foreclosed over the past several months, with four or five remaining that haven't sold yet.

Tennesen recalled a call from a neighbor of a house New Frontier had foreclosed on. She had visions of the place rotting and destroying the neighborhood.

"When we fixed it up and sold it, she went to every house on the block and said, 'New Frontier Bank fixed that house and sold it.' That is very encouraging. Realtors have commented consistently that they're able to sell our houses," Tennesen said.

"The problem is, in our market, there are lots and lots of houses that have been foreclosed but most of them are not by local banks. Most of them are the large mortgage companies who have sold the loans to somebody else, and the big corporations that have 50,000 or 60,000 homes aren't too concerned about one they may have in Greeley, Colorado."

Leasing as an option

First National Bank in Fort Collins, now the biggest bank in northern Colorado, since the merger with Union Colony Bank and First National Bank of Colorado, has also seen a modest number of foreclosed homes. Larry Wood, executive vice president and chief lending officer, says that even with combining the three banks, the institution still owns fewer than 10 foreclosed homes.

As far as upkeep, he said what they do is fairly minimal, like keeping the utilities on and taxes current.

"Quite frankly, what we're trying to do is lease as many of them as possible," he said. "If it's leasable we try to do that because with the market being down like it is, we really can't maximize a return on our investment as well."

Banks are allowed to hold OREO, or other real estate owned, for up to five years. Wood is finding that the rental market is still fairly strong, so the bank has tried to take advantage of that to get the costs of holding property, as well as the taxes, returned through rental payments. First National hasn't had so many foreclosures that they've had to hire or contract with people to manage properties.

"We have our OREO department negotiate leases and do investigation on the renters," Wood said.

The bank anticipates that the real estate market is going to get stronger, and when it does, they'll be able to sell those homes. In the meantime, there's cash coming in every month. Wood says there may be some damage to tend to when that time comes, but he doesn't expect any major problems.

"We haven't picked up any properties that have been damaged very much."

Case-by-case basis

At FirstBank of Northern Colorado, President Patrick Brady has only seen two to four foreclosures a year, and the staff tackles the upkeep on a case-by-case basis. There's been a lot to learn about the process itself, he said.

"At what point in the foreclosure process can you even get into a house? What's appropriate as far as controlling property



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BANKING & FINANCE

Commercial loan demand moderate in slow market

Bankers say pipeline reflects confidence, conservative plans

By Jessica Centers
news@ncbr.com

Northern Colorado financial institutions see sunlight creeping through the cracks of the looming recession clouds. Even though residential real estate development is essentially frozen and speculative projects are few, demand for loans in the commercial sector remains strong.



WOOD

Local banks say recent interest rate cuts by the Federal Reserve have had little to no impact on that demand. Instead, they attribute the confidence to some of the region's booming business sectors, including renewable energy, agriculture and health care.

"Demand is moderate, but there are a lot of areas that are still very strong," says Larry Wood, executive vice president and chief lending officer for First National Bank.

"Alternative fuels, oil and gas, agriculture and the health industry are still strong. When you look at those niches, you can see some very strong commercial demand. Construction and construction-related industries are off right now, but retail is still strong. I think the consumer is still very positive about the economy in Northern Colorado."

Wood, who is also chairman of Upstate Colorado Economic Development, points to announcements of new business and expanding business, such as the Vestas Wind Systems and AVA Solar projects, and 1,300 new jobs at Swift — and all of the associated supplier expansions — as very positive signs. He says Weld County has one of the highest job growth rates in the country.

"So, when you have all that going on, even though there's a residential problem, you're able to overcome that hopefully in a period of time," he added. "If we hadn't had the real estate subprime problem, we would be coming out of this recessionary period faster than we already are."

Smart shopping for loans

Patrick Brady, president of FirstBank of Northern Colorado, is seeing a lot of activity with businesses at least shopping for commercial loans.

"There were a lot of loans made three to

five years ago that are re-pricing," he said. "We're seeing new loan activity around owner-user projects more than speculative projects. People are trying to be conservative about putting up buildings that aren't already leased or sold, which is smart."



BRADY

Those owner-user projects are for offices, light industrial and retail. It's professional firms wanting better office space, small manufacturers or distributors expanding, and retailers building their own buildings.

"What's probably not as active is someone who traditionally built and sold real estate going out and building a new development," Brady said.

Overall, Brady is seeing a demand for loans consistent with past years. It's where that demand is coming from that has changed. Even though there's less speculative and new loan demand, the re-pricings are high enough to make up the difference.

"And we're not turning off the faucet," he said. "We're poised to lend."

Larger loans not so good

That's not the case at Greeley's New Frontier Bank, at least not for loans greater

than \$500,000.

"Demand is still good," says Joe Tennesen, senior vice president for cultural enhancement.

"The problem is that there isn't much money to be loaned. It is difficult right now to get funding for loans. We have done very well with local deposits, but if you get into the larger loans — which our bank has had very many of — you simply can't fund that from local deposits, so you sell stock or buy money on the wholesale market. Well, neither of those options are very good now.

"People are not buying bank stock because of the general image, when you see day after day big banks are writing off millions of dollars of loans," Tennesen explained. "For the same reason, wholesale money has dried up. The bottom line is the demand is greater than the supply. We're continuing to take care of our customers, but we're not taking any new loans in excess of \$500,000."

As far as demand, New Frontier's biggest customers are in agriculture, such as dairies, and they are looking to expand. But such expansions are expensive, and Tennesen said he thinks it's going to be difficult for



TENNESSEN

See LOANS, 22A

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LOANS, from 21A

anyone to find loans in the realm of \$20 million or \$30 million right now.

The Federal Reserve interest rate cuts have not done anything to help the situation, Tennesen said. "Most community banks are not in a position to borrow money from the feds," he said. "Essentially, those are just very large banks that can do that, so banks like ours, which are referred to as medium-sized banks, it has not done anything to improve our situation."

Commercial rates not dropping

Brady said he's seen some confusion about how the Fed rate impacts long-term commercial mortgage rates. He says they have some bearing, but are by no means synonymous. The Fed rate dropped 3 or 4 percentage points, and commercial real estate rates are not down nearly that much.

More than the rate cuts, he thinks businesses are affected by the way some banks have changed their lending practices. They're not taking on as much risk.

Larry Wood can't say he's seen anybody decide to start a business or pursue a project simply because rates are down, but he

"We're seeing new loan activity around owner-user projects more than speculative projects."

Patrick Brady, president
 FirstBank of Northern Colorado

can't help but think it's helping.

"The cost of doing business is down, and that's always a positive," Wood said. "When the cost of doing business is down, you have more net income, and net income is what you use to expand."

Simply put, when businesses make more, they spend more.

ELECTRIC GRID, from 6A

Rather than the utility needing a huge reserve of energy to cover these peak times, smaller distributed sources of energy — perhaps generated by wind turbines or solar panels — could be used. And, ideally, customers would see no difference in the quality of electrical service they receive.

Traditional grids past prime

The idea of a smart grid first began about a decade ago, with the U.S. Department of Energy, according to Suni Cherian, president of Spirae, a Fort Collins company that develops technology related to renewable energy.

The massive blackouts in the northeast part of the country in 2003 were a sign that the old way of providing energy through traditional power grids was not going to work forever, Micek added.

Couple that with rising prices for energy and a heightened knowledge of global warming issues, and you get the beginnings of smart-grid technology, where we are today.

"What does the grid of the future look like? It's not just one specific thing, but a collection of technologies," Cherian said.

While the power flow today generally goes from a large central plant, through distribution and voltage changes before reaching the customer, a smart grid can allow for more control on the user end.

"Speculation is that the 'smart' on the customer side could go into the item itself," Cherian said. For instance, a washing machine could be set to run outside of peak hours, and thus usage less expensive electricity. And a refrigeration cycle could be altered to use the least amount of energy, without letting food spoil.

Smart-grid technology also allows for more economical applications of renewable energy sources, like wind and solar energy, Cherian said.

Research hotspot

While much of this seems straight out of a futuristic movie, Cherian said it is not that far off, particularly for Northern Colorado. The region has become a hotspot

"If you could regulate the traffic so that in peak hours two lanes are fine, you don't need a third lane."

Bob Micek, electric system
 engineering manager
 Fort Collins

for research and technological development for renewable energy, from smart-grid testing programs at Colorado State University — home to the world's only megawatt scale physical grid simulation, which also investigates the implementation of wind energy within the grid — to practical applications at New Belgium Brewing Co.

"We do have a fairly dense concentration of expertise," Cherian said. "A lot of companies have been focusing on this area and trying to build on technologies that are here."

Fort Collins is striving to become the home of one the first zero-energy districts in the nation. Backed by the Clean Energy Cluster and the city of Fort Collins, the Fort Zed project is aimed at creating a 45-megawatt area around downtown Fort Collins and the CSU campus that would be a net-zero energy user.

"The real objective is, through something like Fort Zed, to see if it really is feasible to add these things to an area without having the price go up," Cherian said. "If it is successful, it will come from a mix of sources ... (with) the carbon footprint reduced in the process."

While Fort Zed is still in the planning stage and still awaiting word on some federal grant funding, Cherian said he hopes it will be in place by the end of the year.

RAWLINS, from 3A

"We've had a lot of turnover in that area, and we're losing money," she told the *Boulder County Business Report* in a December interview.

On April 3, Strovas closed on a deal to purchase the 8,178-square-foot Valley Bank building, and hopes to have the bank open by mid-May. He feels that the location will be successful, with \$7 million in loans already on the books and another \$18 million in the pipeline.



SCHINKE

The bank will focus on commercial and industrial loans, as well as small business lending. Strovas said that decisions will be handled locally, but that the bank will maintain ties with the Wyoming institution — right down to the name.

The Wyoming bank is officially The Rawlins National Bank. Strovas' Longmont bank will drop the "The" to operate at Rawlins National Bank. By using the same name, the institution will save on branding and marketing.

"It's about the history," said Janna Schinke, assistant vice president for the new bank. "It's important for people to know it's been around for a long time."

Also important to Rawlins' success will be its staff's history in the region's banking industry. Strovas served as regional president for Adams Bank and Trust, operating out of the Berthoud office and helping to open the Fort Collins branch. Prior to joining Adams Bank, he worked with FirstTier's Longmont location, now a Compass Bank also on Main Street.

Schinke also worked for Adams Bank and Trust, serving as a loan officer in the Berthoud branch.

Loyal customer base important

That connection, and the loyal customer

base that comes with it, are increasingly important given the current economic conditions. Loveland Bank of Commerce, the region's newest de novo bank, is a testament to that.

So far, the bank has weathered the downturn, actually beating its expectations for the first six months of operation. John Busby, president of the bank, said that his projections, included as part of the charter application process, estimated the bank would have about \$9.65 million in loans at six months. The bank has almost doubled that projection with \$18.2 million. Additionally, deposit projections for six months were \$8.5 million and actually deposits are \$10.8 million.

Despite blowing past projections, Busby estimates that the biggest hurdle for Loveland Bank of Commerce going forward will be gathering core deposits.

"It's an issue all banks are facing in this challenging economy," he said.

The slowed economy could actually present opportunities for new banks. Busby pointed out that as banks are looking to boost margins through staff reductions, they might begin cutting previously hard-to-come-by banking talent who could come work for him.

Busby said that the bank's success so far can largely be attributed to his relationships in the market and the time he has had to develop them. Busby served as regional president for Horizon Banks' Loveland office since it opened in 2004 through August 2006. He spent the next 14 months reinforcing his community relationships while working with sister bank Fort Collins Commerce Bank.

Under the model, community banks are formed by creating local boards and gathering an army of local investors, all with the financial and backroom support of parent company Capitol Bancorp. Like Rawlins and any community bank, a large part of the success lies in the relationships it built in the community.

"It's an important part of the equation," Busby said.

INTEREST, from 17A

running of these accounts have seen recent decreases, but the rates are still well above a typical CD.

Bank of Choice rolled out its ChoiceReward Checking with a 6.03 percent APY in August. A little less than two months ago, the bank dropped the rate to 5.01 percent.

"We've tried to maintain it because we've promised it would be a high rate," explained Darrell McAllister, president and CEO of Bank of Choice. And it still is, compared to the average 12-month CD that is now paying 3 percent APY.

Luring new customers

For Bank of Choice, the bottom line is that the account serves as a tool to draw in new customers and retain existing customers. McAllister said the bank will roll out the program in its Denver-based Bank of Choice Colorado branches later this year.

"It's still a good product, but it is hard to maintain this rate," McAllister said.

Home State also decreased the rate on its Hometown Rewards Checking. Since it was launched in July, the account had offered a 6.01 percent APY. But Home State also had to drop the rate a few months ago, now at 4.56 percent.

Mary McCambridge, vice president of marketing for Home State, said that the board hesitated to drop the rate because it did not want to make several decreases in a

row. Despite the lower rate, McCambridge said, the product is still popular.

"The product makes people think differently about how they bank," she said. More than 2,500 Hometown Rewards accounts have been opened.

The newest player in the rewards checking field, New Frontier Bank, has yet to drop its 6.26 percent rate. Joe Tennesen, New Frontier's senior vice president of cultural enhancement, said that since the bank implemented the e-Power Checking account just after the start of the year, the board has decided to maintain it for now.

"It is a variable rate," Tennesen stressed. "But I think our plan is not to change it overnight."

In the few months since the account has been available, Tennesen said about 1,000 have been opened with between \$10 million and \$12 million deposited. Because reward checking is only a fraction of the bank's \$1.6 billion in deposits, it is not a big burden to keep the high rate.


"When you look at that compared to all of our deposits, it's a tiny amount," he said.

Additionally, the program will help New Frontier raise its core deposit base. Tennesen explained that the bank is focusing on reducing brokered deposits, and the e-Power Checking program is one element of that strategy.

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.

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MARKETING, from 11A

tomers' point of view. They learned that their customers are human. They gradually forgave them for being difficult at times, and demanding most of the time. By the end of the day, they genuinely liked their customers and felt a stronger desire than before to serve them by providing a terrific product.

What a metamorphosis! Having trained the actors to impersonate customers and focus on the issues that matter most, I simply sat in the back of the room and marveled as the transformation took place.

This event reflects a series of profound insights regarding what it means to be truly "customer focused."

The leadership team understood that research reports, brand statements and value propositions don't mean much to people outside the research and marketing departments. You can generate awareness and comprehension with written documents and PowerPoint slides that present customer data, but when you associate that information with real human beings, you breathe life into your message and inspiration into your people.

What 'customer focus' truly means

Like so many terms that seem self-evident at first, "customer focus" has many meanings.

■ **"Feel-good" focus** — To many, "customer focus" means delivering exceptional service and pleasing customers. That sounds like a worthwhile goal, but it's also a trap. When "exceptional service" means no more than being exceptionally friendly and attentive, you're stuck on the runway. That's not a strong differentiator or an ownable position. It's a feel-good strategy

that leads to complacency.

■ **Focusing on customers ... everywhere** — In today's competitive environment, "customer focus" is all about discovering what customers really want, and what we can create (not just "do") for them. At this level, your references are wide-angle "customer" information — published national or regional data — and random anecdotal insights. Now that you're looking at customers more closely and thinking creatively about new ways to please them, you're moving toward a position of much greater competitive strength. But your weakness is that you're still thinking of customers generally, presuming that your customers are the same as those summarized in your wide-angle data. They're still just customers, not your customers.

■ **What do your customers want?** — When you begin learning about your customers specifically, you'll discover what distinguishes them from others. And you'll uncover opportunities throughout your organization to delight them. This process isn't easy, and it isn't cheap. It's not a quick fix. That's why so few small and mid-sized companies do it. And that's also why it offers you a golden opportunity to gain a huge advantage.

Why do you suppose every large, successful company I've worked for applies this level of rigor to research and strategy? Believe me, it's not because they have money to waste, especially not these days, when large companies are pressured like never before to remain competitive versus lower-priced competitors. They have more resources available to invest and a longer timeframe in which to deliver a return on their upfront work, but most important, they do it because they know it works and it pays off in the long run.

Where's your customer focus?

When you aim to have everyone on your team simply understand your customers, you're not aiming high enough. To deliver the most effective product or service possible, they must feel genuine affection for your customers. That motivation generates creative energy from the back office to the front office and into the field.

Whether your company is high tech or low tech, small or large, doing B-to-C or B-to-B business, your goal should be to help every employee and partner to focus on customers. Engage both their minds and their hearts. Educate them with accurate information and energize them with a human connection.

This doesn't necessarily require expensive research and a troupe of specially trained actors. You can:

- Invite some ordinary customers to come to your office and talk with your people about life in the real world beyond your conference room.
- Engage non-customer-facing employees with real, live customers.
- Start building a "panel" of typical customers who are willing to talk from time to time about ideas that you hope will improve your products and their experience with your brand. Talk with them often.

Be clever. Be relentless. Never miss an opportunity to advance your understanding of customers and boost your team's heartfelt desire to deliver what all those loveable customers of yours deserve — products and service they can't find anywhere else.

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

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THE EYE, from 3A

"It's also about falling down and picking yourself up," he said. "I tried earlier with a book and failed. Eric and I had put together sort of a script for it about 20 years ago. A couple of years ago I called Eric and said, 'Why don't we finish it?' and he said, 'I'm game.'"

It's a slim volume — just 88 pages. For those familiar with Neenan, especially veterans of his entrepreneurial workshops, the contents are familiar. For instance, the **Eric Hoffer** quote that opens the book's fourth chapter: "In times of change learners inherit the earth, while the learned find themselves beautifully equipped to deal with a world that no longer exists."

Who among Neenan's close friends, or even his casual associates, hasn't heard a version of that?

In an interview about the reasons for writing, Neenan said he felt compelled to transmit what he has learned in his career in a more indelible way, and to a broader audience.

"The 'why' has been a real question for me," he said. "I've been doing these workshops all over the world since 1983. The fact is that I can help, and I know it."

Neenan first encountered Lucas as a green reporter for the *Fort Collins Coloradoan* where he covered the education beat, usually one of the first stops along a journalism career path, in the early 1970s.

"He was a reporter, and I was on the school board," Neenan said. "The publisher thought I was a crook, and wanted Eric to find out just how I was lining my pockets. Eric went to work, and had to go back and

tell the publisher that I was a man of integrity. We've been friends since then."

When the time came to buckle down on the book project Neenan and Lucas, by then a writer for the *Los Angeles Times*, the *Boston Globe* and Michelin Guides, spent a year swapping manuscripts, fine-tuning content.

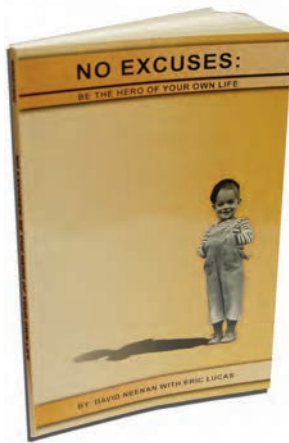
"Eric would come to workshops I was doing in China and Poland, and we would meet there," he said. "We'd have new material, and the book got better and better. Most of the writing is his. Most of the speaking is mine."

In describing how in 1976 he had been being hit in the groin during a fiercely competitive racquetball game, ironically by his own shot, Neenan discloses how he ignored a doctor's prescription for a week of bed rest.

The result: surgery to remove his abscessed testicle.

"By refusing to sit still, I had let the swelling cut off the blood supply to the injury," Neenan says in his book. "When I got out of surgery Dr. Standard told me I must have cut off the blood supply to my brain, too."

But Neenan also describes how, after the injury, he got up off the floor and finished the game. And won.



RODIZIO, from 2A

Breaking the mold

Downtown business boosters said they were relieved to have Houdek bring in a restaurant that breaks the mold.

"We could really use something in that building that will survive," said Chip Steiner, executive director of the city's Downtown Development Authority. "I didn't think Ryan had the right idea with The Melting Pot, but he proved me completely wrong. I think it's really great that he's doing this at that location."

Houdek said the Brazilian owner of Rodizio, Ivan Utrera, has plans to franchise the concept that he pioneered in other cities.

"They intend to build the business in any viable location," Houdek said. "This, I think, is one of those."

Bankers usually shy away from financing startup restaurants. But Houdek's success with his Mountain Avenue venture, with the backing of Larimer Bank of Commerce, has led that bank to finance the Jefferson Street Station purchase and the extensive renovation that will bring Rodizio to town next fall.

"The reason we're doing this is our experience with Ryan," Bank of Commerce Vice President Mark Cross said. "We really love the concept, but we particularly love the fact that Ryan is doing it."

It doesn't hurt that Cross is one of the most loyal of the Denver Rodizio's customers. "It's just a phenomenal restaurant," he said. "I've driven to Denver from here with the sole intent of eating at Rodizio."

Houdek and Cross both describe Rodizio as a "destination" restaurant, one that will draw from well beyond the downtown district or even the city limits. The unique characteristics of Fort Collins, they

said, are indicators the restaurant will be successful.

Market 'defies logic'

"Fort Collins is a market that defies the typical logic of the restaurant business," Houdek said. "People here dine out as a form of entertainment, where other markets have many more entertainment options."

Rodizio's fare and atmosphere make for a one-of-a-kind entry to the Fort Collins market, and one that could last in the Old Town location where so many others had failed, Cross said.

"This building hasn't had the best history with businesses that can sustain themselves there," he said. "The location is not bad. It's just had a string of unfortunate situations. It's been a bit of a revolving door."

Brokers in Fort Collins and Denver collaborated on the real estate transaction that brings Rodizio to town. Andy Miscio, principal of Miscio Real Estate Services, represented Houdek with an assist from Nate Heckel of Realtec Commercial Real Estate Services. The owners, Spirit Master LLC, listed the building with Denver-based Marcus and Millichap broker Matt Weinand.

"This is a restaurant that's just going to knock the socks off people in this area," Miscio said. "It's going to be a fantastic addition to downtown Fort Collins."

Houdek said The Melting Pot, despite skepticism from restaurant operators and others in the downtown community, has performed better than even he and his staff had hoped.

"The Melting Pot is doing fantastic," he said. "Our numbers are up year-over-year. Every year we've been in business we have exceeded our goals, gone well beyond our expectations. We're optimistic we can do that again with Rodizio."

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Two winners in the race to become a third place

ExecStyle

Café Vino, Wild Boar bring sense of place to Fort Collins scene

The idea of the “third place” — somewhere that isn’t home or work — is not new. Sociologist Ray Oldenburg coined the phrase in 1989 in his book, “The Great Good Place: Cafes, Coffee Shops, Community Centers, General Stores, Bars, Hangouts, and How They Get You through the Day.” Oldenburg thought third places were important for civil society, because they supplement the home-to-work shuttle and promote civic engagement by helping to create a sense of place.



STEPPING OUT
Jane Albritton

In a city like Fort Collins, where those who arrived in the 1990s feel free to paste a Native sticker on the bumper of their

See STEPPING OUT, 28A



Krista Watzel, Northern Colorado Business Report

DRINK FOR ANY OCCASION — Richard Taranow (left) and Kevin Zdenek, co-owners of Café Vino in Fort Collins, originally set out to open a small coffee shop. That original plan turned into what has become a coffee bar by day and a wine and tapas bar by night located in the former Helmshire House at 1200 S. College Ave.



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RANK	COMPANY STREET ADDRESS CITY, STATE/PROVINCE POSTAL CODE PHONE/FAX	TOTAL REGIONAL LOAN DOLLAR VOLUME 2007 TOTAL REGIONAL LOAN DOLLAR VOLUME 2006	AVG. REGIONAL LOAN SIZE 2007 AVG. REGIONAL LOAN SIZE 2006	NO. LOCATIONS EMPLOYEES-LOCAL	PERCENT OF LOANS IN LARIMER, WELD AND BRIGHTON PERCENT OF LOANS REFINANCED	PERCENT OF LOANS CONVENTIONAL PERCENT OF LOANS GOVERNMENT	E-MAIL WEB SITE	PERSON IN CHARGE TITLE YEAR FOUNDED
1	WELLS FARGO HOME MORTGAGE 3500 JFK Parkway, Suite 110 Fort Collins, CO 80525 970-223-1856/970-229-1930	\$837,442,662 \$690,562,917	\$231,900 \$225,000	7 25	75.00% 30.00%	70.00% 10.00%	mark.hensler@wellsfargo.com www.wellsfargo.com	Mark Hensler and Sharon DeWild N/A 1906
2	COUNTRYWIDE HOME LOANS, COUNTRYWIDE BANK, FSB 3780 N. Garfield Ave., Suite 4 Loveland, CO 80538 970-203-3009/970-408-9091	\$543,199,985 \$662,076,361	\$157,224 \$131,993	10 72	N/A 25.00%	78.00% 13.00%	nancy_smith@countrywide.com www.countrywide.com	Nancy R. Smith Area sales manager and Vice president 1969
3	FIRST NATIONAL BANK 205 W. Oak St. Fort Collins, CO 80521 970-495-9450/N/A	\$543,000,000 N/A	N/A N/A	26 N/A	N/A N/A	N/A N/A	N/A www.1stnationalbank.com	Mark Driscoll President 2000
4	GROUP GUARANTEED MORTGAGE POWERED BY COUNTRYWIDE 2803 E. Harmony Road Fort Collins, CO 80528 970-229-2512/970-229-2511	\$179,625,413 \$149,610,035	\$159,242 \$146,389	6 9	70.23% 10.50%	75.00% 7.80%	stu_hoime@thegrouptomortgage.com www.thegrouptomortgage.com	Stu Hoime N/A 2006
5	DESTINY LENDING 425 E. Eisenhower Ave. Loveland, CO 80537 970-667-3499/970-667-3459	\$101,291,000 \$100,800,000	\$206,401 \$210,000	1 N/A	88.00% 39.00%	92.00% 7.00%	shawn@destinylending.com www.destinylending.com	Shawn Beard and Dave Harding President and Sales manager 2005
6	GMAC MORTGAGE CORP. 2900 S. College Ave., Suite 2-A Fort Collins, CO 80525 970-226-4700/970-282-4704	\$100,777,150 \$84,530,732	\$181,343 \$179,350	3 12	100.00% 42.00%	87.00% 13.00%	ronald.martin@gmacm.com www.gmacmortgage.com	Ronald Martin District manager 1985
7	1ST CITY MORTGAGE GROUP 3615 Mitchell Drive Fort Collins, CO 80525 970-266-9111/970-266-0498	\$85,455,750 \$100,395,141	\$208,000 \$179,597	1 16	70.00% 35.00%	73.00% 12.00%	moao@frii.com http://ftcollinsloan.com	Mick Occhiato N/A 2001
8	LIGHTHOUSE LENDING LLC 910 54th Ave., Suite 230 Greeley, CO 80634 970-339-0030/970-339-0044	\$75,752,647 \$126,945,699	\$175,353 \$183,131	2 14	93.00% 50.00%	85.00% 6.00%	TomBeck@LHLending.com www.LHLending.com	Tom Beck and Beau Couch Managing members 2002
9	FIRSTBANK OF NORTHERN COLORADO 1013 E. Harmony Road Fort Collins, CO 80525 970-223-4000/970-282-3925	\$29,312,000 \$22,857,568	\$180,000 N/A	9 90	25.00% N/A	100.00% N/A	banking@efirstbank.com www.efirstbank.com	Patrick M. Brady N/A 1963
10	FAMILY MORTGAGE CO. INC. 505 E. Fourth St. Loveland, CO 80537 970-203-0284/970-461-8753	\$25,000,000 \$25,000,000	\$200,000 \$200,000	2 2	90.10% 50.00%	100.00% N/A	jg@familymtgco.com www.familymtgco.com	N/A N/A 2002
11	CACHE BANK AND TRUST 4601 W. 20th St. Greeley, CO 80634 970-351-8600/970-351-7878	\$24,000,000 \$28,000,000	\$250,000 \$250,000	4 50	N/A N/A	N/A N/A	jredfern@cachebankandtrust.com www.cachebankandtrust.com	Byron W. Bateman President 1996
12	NEW FRONTIER BANK 2425 35th Ave. Greeley, CO 80634 970-339-5100/970-339-5200	\$23,862,092 \$27,930,022	\$214,900 \$238,350	3 225	90.00% 50.00%	100.00% 0.00%	support@newfrontierbank.com www.newfrontierbank.com	Larry Seastrom CEO and President 1998
13	HOME STATE BANK - MORTGAGE DIVISION 2695 W. Eisenhower Blvd. Loveland, CO 80537 970-461-2292/970-669-6228	\$21,350,000 \$22,000,000	\$222,500 \$178,000	9 5	100.00% 65.00%	N/A N/A	peggy.sage@homestatebank.com www.homestatebank.com	Harry Devereaux President 1950
14	BROKERS ALLIANCE MORTGAGE (1) 2121 Midpoint Drive, Suite 101 Fort Collins, CO 80525 970-207-1280/970-207-1281	\$16,681,575 \$20,681,575	\$150,200 \$150,200	2 6	100.00% 48.00%	30.00% N/A	larry@balliancem.com www.balliancem.com	Larry Friedlan Owner 1988
15	TIERONE BANK COMMERCIAL REAL ESTATE LOAN PRODUCTION OFFICE 1336 Oakridge Drive, Suite 102 Fort Collins, CO 80525 970-282-9232/970-282-9273	\$10,000,000 \$34,000,000	N/A \$3,600,000	3 1	100.00% N/A	N/A 0.00%	kathleen.snodgrass@tieronebank.com www.tieronebank.com	Kathleen Snodgrass Vice president 1907

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STEPPING OUT, from 26A

Subarus, that sense of place is sometimes hard to come by. At least two new gathering places in Fort Collins, **Café Vino** and **Wild Boar Coffee**, hold the potential to become regular third places for people to congregate, eat, drink and talk.

"We started out thinking we would have a little coffee shop," said Kevin Zdenek, co-proprietor of Café Vino. "Then it just grew. We are a coffee shop by day, and wine and tapas by night. We are open 6 a.m. until midnight, seven days a week."

Zdenek and his partner Richard Taranow, who bought the building at 1200 S. College Ave., the former Helmshire House across from the Colorado State University campus, two years ago, had thought they would open last August, but the concept just kept expanding.

"They did a complete renovation," said Michelle Peth, manager of Café Vino. "The materials for the interior are stone, metal and wood. There are lots of circular spaces, so it has a nice feel about it."

Taranow pointed out that all the wood on the bartop comes from a single tree. The curve of the bar, which ends close to the wine cellar, is just one of the spaces that creates a sense intimacy even in a fairly large interior. But that's the goal: an environment that is both comfortable and beautiful, inside and out.

"We took the hedge down in front of the building and put on stucco and stone," Taranow said. "For the patio, I'm

working with a craftsman to build a big round table with fire in the middle and a fountain that sends streams of water up and across. Technically, the patio is open, but by summer, it should be really nice. The glass railing blocks the traffic sounds of College Ave. without blocking the view."

The proprietors have been as inventive with their menu as they have been with their space.

"We have a very nice wine list, but we also are deep into specialty beers," Zdenek said. "Some of our beer on draft is really hard to get and will vary by season and availability. We have local microbrews, but we also have Duchesse de Bourgogne, a Flemish red ale, and Lindeman's Framboise from Belgium."

Potables? Endlessly interesting. Edibles? The menu follows the tapas model, featuring small portions a group can share.

"Our kitchen stays open until midnight," Taranow said. "No one has to rush. After an event you can come and have one of Babette's pastries for dessert."

That Babette would be Babette Wilson, who has her own catering kitchen for **Babette's Feast** in house.

"She has a huge kitchen," Peth said. "It just touches ours. It adds a nice energy. Our chef is Brandon Webster."

Chef Webster, who presides over preparations such as bacon-wrapped dates, pumpkin tortellini and smoked pork rib, recently returned to Fort Collins from the San Francisco Bay Area.

"My wife and I recently had a child, and we wanted to be close to family," he said. "The cost of living is better

here, too."

That theme of return seems to be a familiar one these days.

"A lot of people who grew up in Fort Collins moved away," Zdenek said. "But now they are moving back and want to have those same things they enjoyed when they lived in other places."

While Café Vino aims to anchor community life with tapas, wine, beer and an atmosphere that draws in early risers as well as the après-theater crowd, Wild Boar Coffee, located a little further south on College Avenue at Lake Street, approaches creating a third place a bit more casually.

"Our family was looking for a business to buy," said part-owner Erik Curiel. "We thought we would like to create a Mexican restaurant, but we found this building. It seemed right for a café."

Curiel added that the building, purchased by his family in May 2007, was originally the Bradley residence, built in 1924. That gives the Wild Boar a kind of place trifecta: a home first, then a business (a departed mortgage company), now a place for gathering.

"It feels like home here," Curiel said. "Students like to come here because it's quiet and close to campus. We get lots of moms, too, who just come to talk. We're going to feature art from the CSU art program, and downstairs we plan to have a little staging area where local musicians can play."

Manager Jerico Devlin said that the Wild Boar had applied for a beer and wine license.

"We will have a patio soon," he said. "It will be nice."



Power lunches, Sunday brunches

Chimney Park in Windsor is not just for dinner any more. Lunch is back, at least on Thursdays through Saturdays, along with a prix fixe Sunday dinner, served 5 to 8 p.m.

The Power Lunch menu invites diners to pick a selection from each listed category, all for \$15. Most items on the lunch menu look familiar enough, but inquiring minds might want to know what the Bubalus Bubalis buffalo-milk mozzarella is all about.


First of all, no one is going out milking the iconic American bison, which makes its own appearance on the menu as carpaccio. And Bubalus Bubalis is not a remake of Ricky Ricardo's classic Cuban "Babaloo!"

Bubalus Bubalis is both the scientific name for a water buffalo and the name of the only producer of water-buffalo mozzarella cheese, ricotta and scamorza or smoked mozzarella in California. The water buffalo produces lovely milk, with twice the fat content of the dairy cow's. Imagine, then, 100 percent carb-free Bubalus Bubalis mozzarella served up with grilled rainbow chard stems and cured lemon, with extra virgin olive oil. Better yet, taste it.

The Sunday brunch, served from 10 a.m. to 2 p.m., includes specials such as brioche French toast as well as the full lunch menu.

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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SPORTS BUSINESS

Baseball fans still waiting for local games

Minor-league team just dream without field or financing

By Anne Cumming Rice
news@ncbr.com

If you build it, will they come? According to those who have been involved in trying to bring minor-league baseball to Northern Colorado over the last 15 years, that's not the right question to ask, at least not anymore. The question today is: Who will build it?

"The market is ready, and the people are here to support baseball," said Jay Hardy, McWhinney's vice president for community affairs and former director at The Ranch, who has been part of several efforts to snag a minor league team for the region. "It's always been a question of who's going to step up in terms of facilities."

Baseball fever is captivating the state this spring as the Colorado Rockies begin play again after their memorable post-season run last fall, but talk about a local minor-league team has circulated for years. The latest has been an effort to organize an independent team to play at The Ranch in

Loveland.

Larimer County and National Sports Services, a consulting firm for minor-league baseball and hockey teams and stadium projects, signed an agreement to work together to finance a stadium and organize a team. That agreement expired in January because the two entities couldn't figure out an economically viable way to finance a ballpark.

A minor-league park would cost between \$10 million and \$22 million, said Bob Herrfeldt, director at The Ranch. The price would depend on the ballpark's size and features, such as the scoreboard and clubhouse facilities. The financing depends on whether the money is private, public or a combination of both.

Team possibilities

National Sports Services, with offices in Denver, Kansas and Tennessee, was looking at the American Association for a Northern Colorado team. The American Association is an independent league that stretches north to south from the Dakotas to Louisiana.

To be able to tell who's on first, there are two types of minor-league baseball: independent and affiliated.

Affiliated leagues, which feed directly

See **BASEBALL, 30A**



Courtesy DNAMedia.biz

EVERYBODY STARTS SOMEWHERE – The Fort Collins Foxes play semi-pro baseball with wooden bats at The Fox Den in City Park South, where 2007 attendance averaged 320 fans. Five former Foxes have been drafted by major league teams.

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Team registration is \$400 and includes green fees, carts, breakfast burritos, range balls courtesy of Advantage Bank, gifts, lunch and of course good times. Slices, hooks and lost balls are not included but will probably happen for most players.

The Stampede Foundation, a 501-C3, supports education in Northern Colorado. Since the inception of this program, the Stampede has given more than \$147,100 in scholarships to Weld and Larimer county high school graduates. The Stampede Foundation also provides scholarships to young individuals who win various competitions during the Greeley Stampede upon proof of graduation from High School. Fifty-seven graduating high school seniors were awarded over \$17,000 last year in scholarships!

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Courtesy DNAMedia.biz

FIELDING DREAMS – The Fort Collins Foxes celebrated their second Mountain Collegiate League championship last year. The team is made up of college players from all over the county who play from May to August, the closest thing to minor-league baseball in Northern Colorado.

BASEBALL, from 29A

into major-league teams, have various levels, from rookie league, the lowest level with players who have just been drafted, to triple-A teams such as the Sky Sox in Colorado Springs, one step below the majors.

The closest affiliated league to Northern Colorado is the Pioneer League, a rookie league with teams in Montana, Idaho and Wyoming. The Casper Rockies, affiliated with the Colorado Rockies, play at a field named for former Rockies second baseman and Wyoming native Mike Lansing.

As far as affiliated teams go, the most viable option for Northern Colorado would be to buy a team and relocate it, said Matt Perry, president of National Sports Services. But the league would have to be

open to expanding their road trips. Rookie-league teams are geographically close to avoid the expense of air travel. And the Colorado Rockies would also have to support an affiliated team in Northern Colorado, Hardy said.

“When you’re within 60 miles of an affiliated home plate, that team has veto power,” he said.

On the other hand, independent teams do not feed directly into the major league system, although major-league scouts often recruit independent-league players. The Rockies wouldn’t necessarily have to put a stamp of approval on an independent team, Perry said.

It would be ideal to start two independent teams in Colorado instead of just one, Perry said, because it would keep a league’s number of teams even. National Sports Services has also looked at a team locating somewhere in the Denver suburbs, including Brighton and Castle Rock.

But before a team can even be considered, communities have to show they have a place for a team to play.

Building on success

Herrfeldt has been involved in building four minor-league ballparks, including ones in Sacramento and Stockton, Calif. The Sacramento park was 100 percent privately financed, and the entire process to build it took about 10 years. The Stockton park was almost entirely publicly funded and took about five years, Herrfeldt said.

“These things take time and patience,” he said. “It’s almost like the witch’s brew. You throw everything in, let it simmer and then see if it smells right. It’s just never an easy process.”

Previous attempts to bring baseball to Northern Colorado included talk in the early 1990s about the possible relocation of the Arizona Rookie League to Colorado. In the late 1990s, Hardy, as director of the Fort Collins Downtown Development Authority, looked for a suitable site in downtown for a minor-league park. Hardy was involved in another effort in the early 2000s with Windsor developer Martin Lind.

Lind has since become part-owner and CEO of the Colorado Eagles minor-league hockey team, which plays in front of sellout crowds at The Ranch, with even more people on a waiting list to get tickets.

“I’m embarrassed to say how much money I spent chasing minor-league baseball,” Lind said. “I don’t think I’d invest in baseball again. Hockey has turned into a year-round, full-time, dynamic business. I don’t think I’d let my attention be clouded by baseball.”

But Lind said a minor-league team could build on the Eagles’ success at The Ranch, and he could give baseball owners some advice about building a viable franchise.

“The ownership needs to be community-based,” Lind said. “And I wouldn’t do it without the blessing of the Rockies.”

One thing most people agree on: The fan base is in place to support baseball in the region.

“There is an interest and demand for baseball in Northern Colorado,” said Kurt Colicchio, owner and general manager of the Fort Collins Foxes, a collegiate summer league that started in 2005 and plays its home games at Fort Collins City Park. “We don’t have the fancy facilities, but our entertainment is all on the field.”

Herrfeldt and Perry say the county and National Sports Services are still committed to finding a way to bring minor-league baseball to the region.

“You’ve got to be comfortable that politically it’s a good time,” Perry said. “Right now might not be a good time. But it’s hard for anyone to say when the climate will be right.”

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Ted Devitt, General Manager, Coopersmith's Pub & Brewing, Fort Collins

Coopersmith's Pub & Brewing is a landmark in Old Town Fort Collins.

At Coopersmith's work is fun, but that doesn't mean they don't take it seriously. Ethics is at the heart of relationships with employees, 'guests and vendors. Giving back to the community is second nature to Ted Devitt and the staff of Coopersmith's with many organizations and non-profits in the region benefitting from their generosity every year.

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1	COLORADO STATE UNIVERSITY MEN'S BASKETBALL 207 McGraw Athletic Center Fort Collins, CO 80523 970-491-6232/N/A	435,888 13	Tim Miles, Head coach; Niko Medved, Assistant coach Paul Kowalczyk	Ram Club Moby Arena	N/A www.csurams.com
2	COLORADO EAGLES 1625 Pelican Lakes Point, Suite 100 Windsor, CO 80550 970-686-7468/970-674-9549	169,248 (1) 20	Chris Stewart, Head coach; Ryan Bach, Assistant coach Chris Stewart, President	N/A Budweiser Events Center	info@coloradoeagles.com www.coloradoeagles.com
3	UNIVERSITY OF WYOMING FOOTBALL University of Wyoming Laramie, WY 82071 307-766-3155/N/A	133,138 18	Joe Glenn, Head Coach Tom Burman	Cowboy Joe Club Jonah Field at War Memorial Stadium	pokesfb@uwyo.edu www.wyomingathletics.com
4	COLORADO STATE UNIVERSITY FOOTBALL 202 McGraw Athletic Center Fort Collins, CO 80523 970-491-6131/970-491-1348	130,762 85	Steve Fairchild, Head Coach Paul Kowalczyk	Ram Club Sonny Lubick Field at Hughes Stadium	N/A www.csurams.com
5	UNIVERSITY OF WYOMING MEN'S BASKETBALL University of Wyoming Laramie, WY 82071 307-766-5114/N/A	73,673 8	Heath Schroyer, Head Coach Tom Burman	Cowboy Joe Club Arena-Auditorium	wyohoops@uwyo.edu www.wyomingathletics.com
6	UNIVERSITY OF WYOMING WOMEN'S BASKETBALL University of Wyoming Laramie, WY 82071 307-766-3715/N/A	61,586 N/A	Joe Legerski, Head coach Tom Burman	Cowboy Joe Club Arena-Auditorium	womensbb@uwyo.edu www.wyomingathletics.com
7	COLORADO STATE UNIVERSITY VOLLEYBALL 203 McGraw Athletic Center Fort Collins, CO 80523 970-491-6582/970-491-7725	23,798 12	Tom Hilbert, Head coach, Bri Frech, Jesse Mahoney, assistant coaches Paul Kowalczyk	Ram Volleyball Network Moby Arena	Tom.Hilbert@colostate.edu www.csurams.com
8	UNIVERSITY OF NORTHERN COLORADO FOOTBALL Butler Hancock Room 223 Greeley, CO 80639 970-351-2534/N/A	20,441 6	Scott Downing, Head coach Jay Hinrichs	The Blue & Gold Nottingham Field	N/A www.uncbears.com
9	UNIVERSITY OF NORTHERN COLORADO MEN'S BASKETBALL University of Northern Colorado Greeley, CO 80639 970-351-2534/N/A	16,794 4	Tad Boyle, Head coach; B.J. Hill, Shawn Ellis and Ryan Tasel, Assistant coaches Jay Hinrichs	The Blue & Gold Butler-Hancock Arena	N/A www.uncbears.com
10	COLORADO STATE UNIVERSITY WOMEN'S BASKETBALL 209 McGraw Athletic Center Fort Collins, CO 80523 970-491-6569/N/A	16,423 6	Kristen Holt, Head coach Paul Kowalczyk	Ram Club Moby Arena	luke.langholz@coloradostate.edu www.csurams.com
11	FORT COLLINS FORCE 320 N. College Ave. Fort Collins, CO 80524 970-484-4653/970-484-6128	12,000 3	Craig Deacon, Head Coach; Phil Cooper and Chris Sharpe, assistant coaches Cayla Deacon	Stacy Dehart and Cathy Miklos, Presidents Loveland Sports Park	info@forcesoccer.org www.forcesoccer.org
12	FORT COLLINS FOXES BASEBALL CLUB INC. 543 Saturn Drive Fort Collins, CO 80525 970-225-9564/N/A	8,450 1	Gherrett Levette, Head coach; Ryan Rose, Adam Froeschl, assistant coaches Kurt Colicchio	N/A City Park South Field - "The Fox Den"	info@fortcollinsfoxes.com www.fortcollinsfoxes.com

(1) Business Report estimate based on attendance statistics

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FORECLOSURES, from 20A

"There are various maintenance issues. It's always interesting, never the same."

Patrick Brady, President
FirstBank of Northern Colorado

and not violating the consumer's right to be there? That's the first issue all banks have to deal with in foreclosure," Brady said. "If you have a working relationship with the borrower, sometimes they're very accommodating. They're glad to maintain it, staying in it keeping it safe, making sure the pipes don't freeze."

Other times, the property is abandoned and the bank must go in, change the locks, and winterize the house or keep the heat on just enough to keep those pipes from freezing. Beyond the general safety issues, Brady said he leaves the property alone until closer to the time that the bank is able and ready to sell.

With cosmetic repairs like painting, cleaning and replacing carpet, there's also

the question of whether or not you're going to maximize dollars by putting money into the house. A lot of people are looking for foreclosed properties because they think they'll get the best bargain by doing all that work themselves.

"There are various maintenance issues," Brady said. "It's always interesting, never the same. We have not had anything structurally really bad, but have had some major cleanup jobs."

FirstBank has spent as little as a \$1,000 and as much as \$5,000 on upkeep for homes in the \$100,000 to \$250,000 range. Including the whole foreclosure process, FirstBank has held onto properties for four to five months in the best cases, and seven months in the worst cases.

Brady assumes that turnaround is much quicker than foreclosed homes owned by far-away investors. "I think the promptness of whatever's going to be done is going to be better [with a local bank]," he said.

Urgency decreases with distance

Linda Hopkins, a transaction broker at The Group Inc. Real Estate in Fort Collins, emphatically agrees. The further away the lender — mentally or physically — the more difficult the transaction, she says.

"Sometimes the urgency of a buyer to hurry up and get moved for a job or school or because a lease is up doesn't match with the cumbersome and methodical messes that some of the banks have," she said.

Even though it's in a bank's interest to sell the real estate, sometimes large institutions are just too disorganized. "I'll get a Denver contact and a California contact, and it's like the left and right hand are both working hard, but not in the same direction."

When she submits an offer on behalf of a buyer to a seller that's a "real person," for example, they are respectful and respond quickly. Putting an offer in with an out-of-town lender might not yield a response for several days, and sometimes longer.

"It can be kind of painful," she says. "Some buyers can't live with that uncertainty."

So, they walk away.

As far as the shape the house is in, she says you never know what you're going to find. There are houses that have been trashed on the way out, houses where the owners couldn't afford to do maintenance, and houses that still look brand new.

Hopkins recently had a pleasant experience working with a buyer who bought a \$280,000 house foreclosed by New Frontier Bank. "It was clean and staged with simple furniture which they actually sold to the buyer for a very nice price. They had fixed everything," she said.

Gary Watterson, also of The Group, works with New Frontier and was the seller's agent on that transaction.

He's yet to see another bank be as aggressive and smart about renovating and marketing its foreclosed homes and condos. As a result, he hasn't had a problem selling any. When he gets an offer, there's only two men that he needs to bring it to, and they get him back an answer quickly.

Watterson does disagree, however, with the consensus that most foreclosed properties are owned by out-of-town banks or mortgage companies. He said nearly every sale of a foreclosure property he's worked on — and he does a lot — has been owned by a local bank.



Paul Hummel, a Chartered Financial Consultant at Home State Bank in Loveland, CO, received the Representative Of The Year award from Investment Centers of America, Inc. at the company's National Conference in Clearwater, FL at the end of February.

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"If we're going to be competitive ... the I-25 interchanges have become much more important."

Joe Frank, director
Fort Collins advance planning

HARMONY, from 5A

approved in 1991, long before intensive development began along the Northern Colorado I-25 corridor. Since then, growth has exploded along the corridor, especially at the U.S. Highway 34 interchange in Loveland and along the Crossroads Boulevard exit, which feeds into the Larimer County Fairgrounds complex and new businesses on both sides of the interstate.

Interest in I-25 interchange development is also percolating at Prospect Road as well as at the Colorado Highway 392 interchange that separates Windsor and Fort Collins' southeast growth management zone, and at Colorado Highway 402, where Loveland and Johnstown are squaring off over annexation plans.

'Naturalistic approach'

Clark Mapes, Fort Collins city planner, said the 1991 Harmony Corridor Plan has had a "naturalistic approach to low-intensity development" but that would change under a proposed amendment to the plan.

"The amendment would allow mixed-use development, which really doesn't fit with the current plan," Mapes said. While the city has been considering amending the Harmony Corridor Plan, two recent developments have put more immediate emphasis on the I-25 end of the corridor: Timnath's recent transformation from a sleepy village to a soon-to-be-thriving commercial and residential center, and a major development proposal on the Fort Collins side of the road.

Stoner Development in Fort Collins purchased about 300 acres at the southwest corner of the interchange with the intention of building Riverwalk, a mixed-use development with easy access to I-25 and natural water features.

"They would like to work with the city on an annexation for the creation of a forward-looking, sustainable and unique development," Mapes said.

Jay Stoner said Riverwalk offers the city an opportunity to create an attractive development at its main entrance while preserving some of the open space and wildlife habitat now there. Stoner said the removal of an old quarry at the site and floodway issues can be resolved.

"They're fixable," he said. "We can channelize the flows and make a very nice feature there."

Timnath's impact

Meanwhile, the town of Timnath has thrown its own growth plans into the mix. After annexations expanded the town's boundaries by a factor of 10 in 2005, several new residential developments have sprung up on the town's north and east sides — enough to lure retail giant Wal-Mart to decide to build a Supercenter expected to break ground in May or June.

That will start the town's commercial development ball rolling, predicts Timnath Town Manager Becky Davidson, who notes that other commercial pads are being set aside along County Road 38, the eastern extension of Harmony Road.

"We anticipate (Wal-Mart) will be a starting point for development going east," she said.

For Timnath, the store will be its first real sales-tax generating site and an important milestone in the town's growth.

"We're excited about that, and what's really unique is we're still a fairly small community and to have the commercial happen side-by-side with the residential will make it more viable," Davidson said.

Fort Collins city planners have been critical of Timnath for ignoring a 2003 community separator agreement that called for

the two towns to maintain a development buffer that aligned with the Poudre River floodway.

Davidson said times have changed and that the town has long had development hopes for the area. "From our perspective, most of that land was annexed in 1998 and has been planned for commercial development for 10 years," she said. "I appreciate their plans but we see it a little differently."

"Timnath's a very small community and how we develop a plan for the future is very different from how Fort Collins does things."

Joe Frank, Fort Collins' advance planning director, said Timnath's decision to aggressively begin growing and moving into the separator "has been significant." Frank said other development changes

along the I-25 corridor have also increasingly caused the city to look beyond College Avenue for economic expansion opportunities.

"The retail market in our region has changed dramatically because of all the residential growth we've seen in Windsor and Loveland and Wellington and other places," he said. "If we're going to be competitive in that market, the I-25 interchanges have become much more important."

But Frank said Fort Collins will continue to emphasize infill development within the core of the city as well. "I see (I-25 development) as recognizing the changing conditions in the market but we're not giving up on redevelopment of College, and the Mason Street Corridor is very important as well," he said.

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RECOVERY, from 11A

have had their hands full managing their own organizational emergencies since Hurricane Katrina, but they know the kinds of things that can knock a business offline permanently. FEMA guidelines suggest when planning to recover from a natural disaster, be it earthquake, flood, hurricane or roof-caving, cattle-killing blizzard, business owners should factor in costs above and beyond repairing damage to the building and replacing its contents.

Your business operation can be interrupted by failure of critical local infrastructures like electrical power, water supply and road systems, not to mention the resulting pressure on business credit lines, loss of savings, and out-of-work employees.

The cheery folks at FEMA recommend mitigation as “a proven, cost-effective option for businesses to reduce their exposure to damages.” In other words, figure out the worst that could happen, then arrange your business so that if it does, you will be less likely to be standing around saying, “If only...”

For example, FEMA says, in a flood-prone area, elevate machinery and utility systems to reduce the likelihood of water damage during a flood. In an earthquake-prone area, secure desktop equipment, like computers or cash registers, with heavy-duty velcro or straps to prevent them from falling. In a hurricane-prone area, install storm shutters over all exposed windows so flying debris can't break in and let high winds wreck havoc in your shop.

And for blizzards, make sure your roof is in good shape and you have a corporate-wide communication plan in place so all employees know what is expected during a massive snow day.

A free sample business continuity plan and worksheet can be downloaded from your federal government at www.ready.gov/business/_downloads/samplan.pdf.

Worst-case scenario time

Once you've identified the potential risks and purchased applicable insurance, arranged for secure, regular backup of all computer and network data storage and an alternative work site or telecommuting plan in the event of a prolonged disruption, as any prudent business owner should, it's worst-case scenario time.

Look around your office and imagine what would happen if a small explosion went off under your accounting or HR department. Sure, all your electronic data is backed up offsite — isn't it? — but what about all the paper invoices and personnel records? Would they rain down on nearby backyards and faraway rooftops, like Morgan Stanley financial records did after

“Look around your office and imagine what would happen if a small explosion went off under your accounting or HR department.”

the 9/11 attacks?

Now think about the things in your office worth stealing — and major golf trophies don't count. Are they all in one place for convenient, one-stop robbing? Is that place accessible through more than one unsecured door after hours? And does it have a poorly lit, secluded exit to give thieves plenty of privacy during the getaway process? May we suggest some changes?

Actually, it's probably time to talk to professionals, before an unfortunate physical event occurs. Your insurance broker can recommend local risk-assessment and management companies, who will work with you to develop a complete mitigation and disaster recovery plan.

When you get the plan, implement as much as you can afford immediately. Then add a standing action item to your calendar to review the plan at least annually — when you renew your insurance coverage is always a good time. Any disaster recovery plan must keep pace with changes in the business if it is to be of use in the event of a serious disruption. Make changes to employee contact information, account for new equipment, check to see that all additional vendors are included.

Another good idea is to test the plan at least once before you need it. When communications fall apart and you discover there is no way to route delivery trucks around the missing bridge, it will be better to do it while the bridge is really still standing.

While natural disasters happen in the real world, a major part of any disaster plan for a business that handles third-party information on a daily basis should be IT security. Protecting your customers against phishing and other identity-theft scams is also protecting your company from potential liability, so when the risk manager recommends additional software to keeping personal information confidential and secure, look beyond the bottom line.



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- Growing Bear Company, Inc.
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- Hach Company
- Hallmark
- Harris Fueling Inc.
- Hensel Phelps Construction Co.
- Hertz Corporation
- Hertzke Holsteins
- Heska Corporation
- Hewlett Packard
- Highland Early Childhood Education Center
- Hinds Financial Group, Inc.
- Honda of Greeley
- Horton Feedlots, Inc.
- Hospice & Palliative Care of Northern Colorado
- Houtchens, Houtchens & Greenfield
- IBM
- Intel
- Island Grove Treatment Center
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- JBS Swift & Company - Beef Plant
- JBS Swift & Company - Lamb Plant
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- Weld County Garage
- Weld County Government
- Weld County School District RE 1
- Weld County School District RE 2
- Weld County School District RE 4
- Weld County School District RE 7
- Weld County School District RE 8
- Weld County School District RE 9
- Weld County School District RE 3J
- Weld County School District RE 5J
- Weld County Youth Alternatives
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- Windsor Lions Club
- Women's Clinic of Greeley
- Woodward Governor Company
- Xcel Energy

Any omissions or errors are simply human error and not a lack of recognition or appreciation!

SOLAR, from 3A

Last year, Gov. Bill Ritter and the Legislature increased that overall renewable energy source requirement to 20 percent by 2020.

The measure also requires utilities to establish net metering systems for homeowners and small businesses to connect to the power grid.

Utilities climbing on board

Local utilities are also on board with solar power. Poudre Valley REA, which provides electric power primarily to unincorporated areas in Larimer County, has had a net metering program since late 2002, according to Jim Byrne, engineering manager. And the city-run Fort Collins Utilities — which gets its electricity from Platte River Power Authority — has had a pilot net metering program for almost three years, according to Norm Weaver, energy services engineer.

“The city is looking to make this pilot net metering program final,” Weaver said. “The expectation is to make it a permanent program before 2009. It’s fair to say there’s a growing interest by both residential and commercial in putting up these solar installations.”

But so far there hasn’t been a waiting list to get on the city’s net metering program. The pilot program was limited to a maximum of 25 customers, but as of late March there were only 11 residential customers and one commercial customer signed up.

Weaver said he believes interest in the program will go up sharply after it becomes a permanent program and when the cost of solar equipment begins to go down.

“New technology will offer lower-cost equipment,” he said. “I think the trend is for that equipment going down in price.”

Industry observers say they expect the cost of solar panels to drop by up to 50 percent in the next few years. AVA Solar, a company spun out of research at Colorado State University, is planning to open a manufacturing facility in Longmont to produce solar panels that are far cheaper than those on the market today.

And while solar power use has grown by almost 50 percent each of the last two years, it still makes up less than 1 percent of the nation’s total power generation, largely because of its upfront cost to consumers.

New law will help

Gov. Bill Ritter on March 27 signed into law House Bill 1160, which requires most electric utilities in the state to provide net metering programs to their customers. The law, which goes into effect in August, says a customer who generates more power than is used in a month will get credit for that extra electricity in subsequent months and that those customers will get a refund check or other credit at the end of the year.

The law limits residential customers’ net metering production to 10 kilowatts. Commercial or industrial generators are limited to up to 25 kilowatts of net metering.

Beth Hart, Colorado Solar Energy Industry Association president, said the sun is finally shining on the solar industry, thanks to Amendment 37; a governor who has placed a high emphasis on renewable energy; financial incentives and tax credits; and rising power costs that are making solar an attractive alternative.

“It’s taken a long time, but people are now saying that our ship is finally coming in,” Hart said.

Dan Bihn, a Fort Collins renewable energy market consultant who sits on the city’s utility board, said solar net metering programs are a good thing for customers but those considering an installation should forget about making any money on

the proposition.

“You can’t really make any money by selling power to the grid,” he said. “(But) it allows you to get a net-zero energy bill by sizing your system to achieve that over a year.”

Such programs are also good for utilities, he notes, allowing them to help meet high demand periods. “It does reduce the need to build peakers (additional power generating facilities) that burn very expensive natural gas,” Bihn said.

But he is circumspect about a major stampede toward solar, which he says is still too expensive for many people because it is mostly produced overseas. He added that additional investments by utilities and governments on solar incentives and rebates would be better spent on reducing their “carbon footprint,” or greenhouse gas emissions caused by burning fossil fuels, until solar equipment comes down in price.



Steve Porter, Northern Colorado Business Report

INCENTIVES HELPED – Mark Easter and his wife, Jan Moraczewski, say federal and utility incentives cut by about two-thirds the cost of the \$21,000 solar array they purchased about 10 months ago. The Fort Collins couple are expected to be among a growing number of residential and small business owners who will add solar as a result of increasing incentives and new state legislation that pays back those who produce more energy than they use.



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'We are not artists'



Artist: Carole Lundgren et al, KRFC-FM

Title: Come Together

Grab a listen to 88.9FM from the KRFC mask. Take the headphones from the KRFC mask's ears and put them on your own to hear what makes 88.9FM so unique. While you're listening, see how many people are your friends and neighbors!



Artist: Paul Jensen, One Tribe Creative

Title: Mirror, mirror, on the wall...

The mask made me think about the roles each of us plays out in this world, and how, if we could compile together the roles or 'masks' of all people from all corners of the earth, we would see the true reflection or face of humanity for that period in time. Beware, what stares back at us is not entirely flattering.

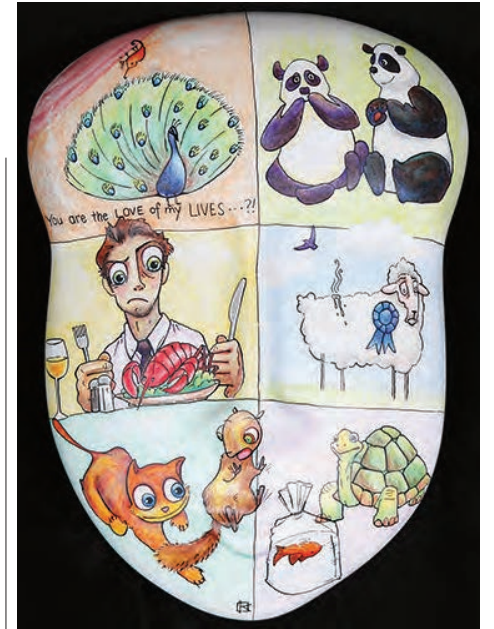
The region's business community is well represented at the Fort Collins Museum of Contemporary Art's "Masks at MoCA" exhibition, running through May 2. Among the entries are the following, including statements by the artists:
(all images Courtesy MoCA)



Artist: Tim O'Hara, O'Hara Photography

Title: While My Guitar Gently Weeps

Keeping my Rock and Roll theme going, I chose the Beatles' timeless ballad. The winner of this mask will also receive an authentic Paul McCartney pick from an actual concert. It can be delivered after the auction. Rock on!



Artist: Kendra Spanjer, Linden

Title: You are the love of my lives?! (A cautionary tale)

Once upon a time, "Soulmate" and "Reincarnation" went on a date. As fate would have it, the match was a miserable failure, and "Reincarnation" never saw "Soulmate" again (in quite the same way). Supposedly love is blind, but in the cosmic sense, it's certainly not blind enough. Go ahead. Give it a try. I can see the disappointment all over your face.



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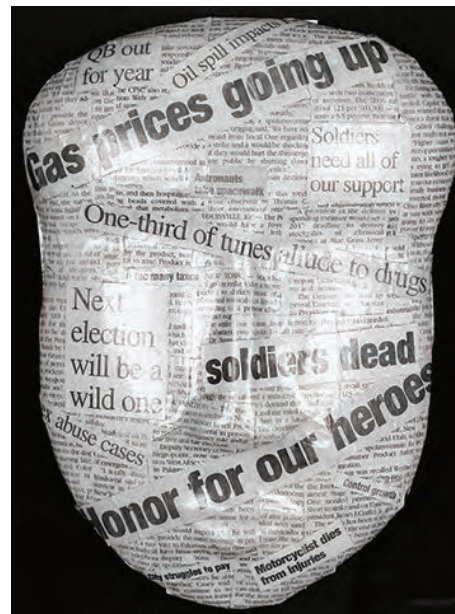
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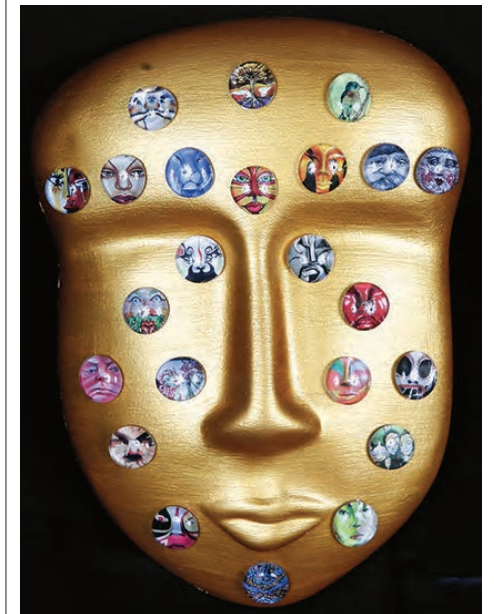
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Artist: Connie Dohn, Dohn Construction

Title: Timeless Headlines

One morning while reading the newspaper, it occurred to me that a lot of the headlines were the same headlines that I had read time and time again. As I contemplated what I wanted to do with my mask, the thought regarding repeating headlines struck me again.



Artist: Kris Boesch, Exodus Moving & Storage

Untitled

"If you wish the joy, happiness and the composure of the spirit and the peace of the conscience of Abdu'l-Baha, strengthen the bonds of union and harmony amongst yourselves so that all of you may become the waves of one sea, the drops of one river, the flowers of one garden, the links of one cuirass, soaring in the atmosphere and breaking forth into one glad song." - Abdu'l-Baha

Artist: John Dellenbach, Dellenbach Motors

Title: Forever Fall

There is nothing better than fall on the high plains and Rocky Mountains. We consider ourselves lucky to live here and look forward to the changing seasons. Hang this mask up at the beginning of your favorite season to remind you to take time and enjoy the season.



Bid high, bid often

Masks at MoCA will be on display from 10 a.m. to 6 p.m. Tuesday through Friday and from noon to 5 p.m. Saturday through May 2 at the Fort Collins Museum of Contemporary Art at 201 S. College Ave. General admission is \$2, with children under 18, students and members free.

Viewers are invited to submit silent bids on the artwork, with bids closing on the evening of May 2. In addition, the museum will host the exhibit's Masks Gala Celebration April 26 at the Hilton Fort Collins. Individual tickets are \$100/person; corporate tables for 10 are \$1,200. Information/reservations: 970-482-2787.

MOCA, from 1A

'Yellow Submarine' from the Beatles. 'Let it Be' was just John Lennon in his round, wire-frame glasses."

This year, he offers a perk: The winning bidder gets a guitar pick that Paul

McCartney used in concert, a collector's item that O'Hara fetched on eBay.com.

Carole Lundgren, the development director at KRFC-FM in Fort Collins, is entering for the first time with a mask that became a staff project at the public radio station. While one of KRFC's volunteer programmers has been a perennial entrant at Masks at MoCA, this is the first group effort to give artistic form to the blank mask that each entrant receives.

A slow start

"It sat on my floor for a couple of weeks," Lundgren said. "We really didn't know what to do with it. We thought about having our signal broadcast through the face, but the tech people weren't so crazy about that."

The headphone-equipped mask, wearing a KRFC wool cap and signed by most of the volunteer programmers, is still interactive. Exhibit viewers can remove the headset and listen in on the station's programs.

Jim Cox, owner and founder of Architecture + in Fort Collins, used the Dutch artist Mondrian as his inspiration for "Nairdnom," Mondrian spelled backwards. It's a tribal offering, with bright, primary colors separated by stark, black lines and

patterns.

"I thought, if you had to loosen up from your linear forms, rectangles, what would you do?" Cox said. "I took quite a bit of liberty. And the name, Nairdnom, almost sounds tribal."

Most of the 150 entries in the exhibit, of which about 20 come from business owners or executives, are accompanied by artists' statements consisting of a few sentences that explain the genesis of the work. Not so with Sarah Bayshore's "The Vegetarian," a mask decorated with an inlaid pattern of beans and legumes of various colors.

"There's no deep meaning here," Bayshore said. "It doesn't make a statement."

Another yearly entrant since the Mask at MoCA debut, Bayshore, who recently bought Gary Hixon Interiors from its namesake founder, said she was thinking of sitting out this year's showing. But Fort Collins arts benefactor Paula Edwards convinced her otherwise.

'Had to do it'

"She called and said she'd like to sponsor my mask," Bayshore said. "I had to do it."

Kris Boesch, CEO and founder of

Exodus Moving and Storage, the company founded by her husband Ilan Levy, is a first-time entrant in the mask exhibition, having seen it for the first time last year.

Her inspiration: The brochure from the 2007 exhibition. She encased small photos of some of last year's masks in plastic bubbles that dot her mask entry, done in brilliant gold.

"It's a mask of masks," Boesch said. "I knew automatically I wanted the gold. I wanted something really rich and bright. I'm not very handy, but I've done these little magnets before for friends and family. When I saw the brochure from last year, I thought, 'Oh, this is perfect.'"

About 4,000 people are expected to tour the mask exhibit during the next month, making it one of the most popular of the museum's offerings. MoCA executive director Marianne Lorenz said the diversity of entrants, including those from the realm of business, is what makes it such an attraction.

"In fact, the masks event reveals another face of Fort Collins, a lively, creative, collective of people of all ages whose mask-making is making Fort Collins and MoCA a center of cultural vitality," she said.



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COMMENTARY

EDITORIAL

Feds drag feet in dairy's drug violation case

This edition of the *Business Report* did not go to press without a hastily arranged meeting that brought a reporter and editor together with the operator of Colorado's largest dairy, his Greeley lawyer and a veterinarian who takes care of his herd.

The trigger was a story about federal Food and Drug Administration warnings that cattle sent from the Eaton area's Johnson Dairy to slaughter had drug levels in their tissues that exceeded U.S. Department of Agriculture tolerances.

What emerged during the meeting was a picture that raises questions not just about the dairy's practices, but about the way a stumbling federal bureaucracy might have caused more trouble for the farm than its operator deserved.

For his part, dairy owner John Johnson acknowledged the violations had occurred without quibbling over the agency's findings. But he also raised a crucial question: Why did it take months for the FDA to provide specific information about the violations, when that information could have led to a solution in the days following the first warning letter?

The drugs in question were found in the tissue of Holstein cows culled from Johnson's herd and processed during May, July, August and September at a Greeley slaughterhouse. The two medications were Flunixin, the generic variety of a commonly used animal painkiller, and Sulfadimethoxine, an antibiotic used to treat infections.

While Johnson said he received notice of the violations shortly after the tissue tests were conducted, the FDA letter provided no detail about which drugs were present or at what levels.

In fact, it was not until Feb. 29 — nine months after tests first revealed the presence of Flunixin — that Johnson received the FDA warning letter that specified details of the testing.

We believe after talking with Johnson and his veterinarian that if federal regulators had immediately disclosed the identity of the drug Flunixin, the two would have taken steps that could have prevented the second and third violations attributed to higher levels of the painkiller than allowed.

Public health is a dual responsibility: First, it is up to dairy operators to make certain that medications given to sick animals are out of the cows' systems before they are sent to slaughter.

But it is also the responsibility of the federal agency that serves as the nation's No. 1 food safety watchdog to do everything possible to ensure farmers have timely information that they need in order to comply with regulations.

That is where the FDA fell short in the Johnson Dairy case. The public deserves better.



State government spending ignores reality of economy

While the Legislature debates this year's state budget bill, it is the downturn of the economy that is making headlines. This year's budget was more controversial than most, in large part because of the current economic situation our state is facing.

I believe that government growth at this time of uncertainty doesn't make sense for our state, and doesn't make sense for Colorado families. Which is why with a budget spending request of \$18 billion, an all time high, and with an addition of an astounding number of new government employees, I was unable to support the bill.

Uncertain economic times ahead

As you have probably seen on the evening news, the health of our economy is suffering. Within recent weeks, information reached the Legislature that the projected revenues coming into the state over the next several years would fall a cumulative \$700 million short of what was originally expected.

Even so, this year's state budget is bulging with expanded programs and expanded bureaucracy, climbing to its highest allowed level under the law. For this year alone, there will be 1,334 new employees in state government. Each of these new positions creates a very real impact on the state budget.

The apparent lack of fiscal restraint is astounding given the real potential for an economic slowdown. This budget, despite attempts to build in additional reserves, puts no additional money aside for tougher times ahead. If the predictions come true, we may not be able to afford to keep essential government services flowing to the citizens of Colorado. We will have done nothing to prevent the kind of cuts

we saw as recently as only a few years ago.

I know that families in our area are making hard choices every day to prepare for uncertain economic time ahead. Your state government should do no less.

My vote against the budget was a vote to represent those who actually pay the cost of government spending and are hard-pressed to afford that cost and do not want to see their money go to waste.

Road to nowhere for transportation

Despite the growth in government, I am disappointed to say the people of Colorado will not see much done in the way of transportation this year.

Because of limitations and formulae within state budgeting, transportation has become a pawn in strategies to fund other programs. It is deceptively easy for lawmakers to reroute transportation dollars for other projects or other areas of government spending. Many of the new and expanded programs under this budget will be paid for with funds that would have otherwise gone to fix potholes, or take care of safety concerns along our highways.

The amounts the budget provides are not nearly enough for all of our transportation needs, and taking away any more needed funding makes little sense.

Even though the budget hasn't been a bright spot in our work at the capitol, rest assured that it's not all drear and doom.

My vote against the budget was a vote to represent those who actually pay the cost of government spending and are hard-pressed to afford that cost. But legislators on both sides of the aisle are making progress on some fronts, particularly in education. I am also pleased to report that a bill that I am sponsoring, HB 1257, recently passed through the House and is now on its way to the Senate. The bill is intended to allow the trucking industry to move more goods across the state, which will hopefully encourage commerce in Colorado.

State Rep. Glenn Vaad, R-Weld County, is a former Weld County Commissioner.



GUEST COLUMN
Glenn Vaad

Northern Colorado
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Celebrate National Library Week

The week of April 13-19 communities across the country celebrate National Library Week. Library use is up nationwide, continuing a decade-long trend, and it's easy to see why.

Libraries are places where everyone can go to discover the world. People of all ages visit the library for entertainment, self-help or to find their place in the community. With free resources like books, magazines, DVDs and computer and wi-fi access, libraries help people find new jobs, do better in school, tackle projects and learn new ways to improve their health.

What makes the library unique is access to trained professionals. Librarians help people find and interpret the information they need to make a difference in their lives. Our libraries also provide a space for peo-

ple of all ages, classes and races to come together while keeping us connected to events and people around the world.

The Fort Collins Regional Library District is celebrating National Library Week by having a special theme for each day of the week. There will be additional special events for Teens, a Read-A-Thon and Poetry Slam, and ending on April 19 with the Asian Pacific American Cultural Festival, featuring the Taiko Drummers.

*Mary Atchison, President, Board of Trustees
Fort Collins Regional Library District*

Wind farm raises environmental concerns

(NCBR, March 28-April 3, 2008)

So much for preserving the Pawnee National Grasslands. Another natural treasure becomes an eyesore while a company in Australia profits. Where have our values gone? Does anyone look up beyond their mini-screened electronic toy to enjoy the view?

*Al Burt
Arlington, Va.*

Wind farms are needed so siting concerns need to be addressed for public and environmental acceptance. The siting of cell towers is much more important since many birds and insects are subjected to electromagnetic field strengths that are not considered safe for humans.

*Craig Kneeland
Eden Mills, Vt.*

Why isn't this same money going towards building infrastructure for solar farms, namely in the San Luis Valley, that already exist? We are letting these companies destroy an already very endangered habitat, the short-midgrass prairie. We

need to examine all of our resources before we choose which ones to develop.

*Meghan McLennon
Lakewood*

Why doesn't BP utilize Clipper Windmills? They produce substantially more energy with turbines above the typical birds' flight range and are American-made. Whatever the case, I am more than willing to sacrifice some birds if it means we can stop pumping billions of dollars into the pockets of terrorists. Importing our energy needs from areas populated with people hostile to our country would be like buying a German- or Japanese-made car during WWII.

Bret Jenkins

It's akin to the environmentalist criticizing the emission from coal-fired generating plants, yet not wanting hydroelectric or nuclear power.

*Ed Robert
Fort Collins*

Mining right-to-know bill dies in committee

(Business Report Daily, April 3, 2008)

With HB 1165 defeated it should send a clear warning to all residents of Northern Colorado that as much as we believe the majority of us do not want the proposed mining to take place, behind the scenes Powertech will do all and buy all interests necessary to perform their ritual act of environmental destruction while profiting from our losses.

Rep. Fischer, Rep. Kefalas and Sen. Johnson need to be praised for their courage and attempt to protect the citizens of Northern Colorado. With the defeat of HB 1165 it is now the citizens of Northern

NCBR poll watch

With aesthetic and wildlife concerns, are wind farms getting a bad spin?

Yes, steps are being made to mitigate impacts



No, they'll always be avian-blenders



Uranium is the way to go



These results reflect responses to the online poll at www.ncbr.com March 24 through April 7.

Next question:
What is your investment strategy looking like these days?

Answer now at www.ncbr.com. Responses will be accepted through April 21.

Colorado's responsibility to not listen to the ignorant rambling of Rep. Marostica, who I am sure is an embarrassment to legislators like Fischer, Kefalas and Johnson.

We, the citizens, need to take a united strong stand in protecting Colorado's groundwater, now. All of Colorado needs to stand behind the legislators who are working to protect its citizens and make their mark, right now on the online petition to stop the proposed mining at www.nunnglow.com.

As citizens we are the fence line between separating despair and destruction here in Colorado. Your signature on the petition really will matter!

*John Schreck, president and founder
GUARD Colorado*

Want to make your ideas stick?

FORT COLLINS AREA CHAMBER OF COMMERCE

Tuesday, May 6, 2008
10 a.m. to noon
Lincoln Center, 417 W. Magnolia St.

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Call the Chamber at (970) 482-3746
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The Fort Collins Area Chamber of Commerce Presents

Dan Heath

New York Times Best-Selling Author

MADE

STICK

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.: 7353336, External RAID-enabling cache. Inventor: Gaitner, Blaine Douglas, Fort Collins, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 4/1/08.

Patent No.: 7352670, System and method for optical media information storage life tracking. Inventors: Erickson, Dirk, Austin, Texas; Brondijk, Robert A., Eindhoven, Netherlands; Heemskerk, Jaconus Petrus Josephus, Eindhoven, Netherlands; Nijboer, Jakob G., Eindhoven, Netherlands; Steenbergen, Christiaan, Austin, Texas; Weirauch, Charles R., Loveland, Colo. Assignee-at-Issue: Dell Products LP, Round Rock, Texas. Date: 4/1/08.

Patent No.: 7352498, Optical image scanner with adjustable object plane. Inventor: Harris, Rodney Carl, Fort Collins, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 4/1/08.

Patent No.: 7352450, Determination of polarization dependent properties. Inventors: Jensen, Thomas, Loveland, Colo.; Wunderling, Martin, Loveland, Colo.; Maestle, Ruediger, Loveland, Colo. Date: 4/1/08.

Patent No.: 7352390, Digital camera for capturing image data with rapid response between activating a capture trigger and capturing image data. Inventor: Gonzalez, Patrick F., Fort Collins, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 4/1/08.

Patent No.: 7352165, Delay-locked loop and a method of testing a delay-locked loop. Inventors: Loke, Alvin Leng Sun, Fort Collins, Colo.; Gilsdorf, Michael Joseph, Fort Collins, Colo.; Meier, Peter Jacob, Fort Collins, Colo.; Rearick, Jeffrey R., Fort Collins, Colo. Assignee-at-Issue: Avago Technologies General IP Pte Ltd., Singapore, Singapore. Date: 4/1/08.

Patent No.: 7351868, Minimization of ligand degradation products, of reversion of same to useful phosphine ligands. Inventors: Briggs, John R., Charleston, W.Va.; Peng, Wei-Jun, Hurricane, W.Va.; Roesch, Brian M., Cross Lanes, W.Va.; Abatjoglou, Anthony G., Elkview, W.Va.; Morrison, Donald L., Fort Collins, Colo. Assignee-at-Issue: Union Carbide Chemicals & Plastics Technology Corp., Danbury, Conn. Date: 4/1/08.

Patent No.: 7351368, Flocked articles and methods of making same. Inventor: Abrams, Louis Brown, Fort Collins, Colo. Assignee-at-Issue: High Voltage Graphics Inc., Fort Collins, Colo. Date: 4/1/08.

Patent No.: 7350127, Error correction method and system. Inventors: Emmot, Darel N., Fort Collins, Colo.; Kashyap, Asheesh, Plano, Texas. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 3/25/08.

Patent No.: 7350088, Power management system for UPS attached to external devices. Inventors: Allison, Michael S., Fort Collins, Colo.; Cross, Edward A., Fort Collins, Colo.; Hover, John W., Fort Collins, Colo.; Winick, Bradley D., Fort Collins, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 3/25/08.

Patent No.: 7350010, Method and an apparatus for switching root cells for a computer system without requiring the computer system to be re-booted. Inventors: Wei, Dong, Granite Bay, Calif.; Kota, Raghuram, Fort Collins, Colo.; Kani, Toshimitsu, Windsor, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 3/25/08.

Patent No.: 7349527, System and method for extracting demographic information. Inventors: Yacoub, Sherif, Sant Cugat del Valles, Spain; Simske, Steven J., Fort Collins, Colo.; Lin, Xiaofan, San Jose, Calif.; Vincent, Francois, Corenc, France. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 3/25/08.

Patent No.: 7349205, Disk-drive enclosure having front-back rows of substantially parallel drives and method. Inventors: Hall, Jonathan E., Golden, Colo.; McCormick, Daniel M., Superior, Colo.; Wendel, Eric J., Johnstown, Colo.; Lemaire, Charles A., Apple Valley, Minn. Assignee-at-Issue: Sherwood Information Partners Inc., Westminster, Colo. Date: 3/25/08.

Patent No.: 7349172, Certifying concentric data in eccentric servo data tracks of pre-formatted media. Inventor: McLeran, Dan R., Loveland, Colo. Assignee-at-Issue: Seagate Technology LLC, Scotts Valley, Calif. Date: 3/25/08.

Patent No.: 7349129, Controller for photosensor array with multiple different sensor areas. Inventors: Spears, Kurt E., Fort Collins, Colo.; Beeman, Edward S., Fort Collins, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 3/25/08.

Patent No.: 7349117, Method for introduction and linking of imaging appliances. Inventors: Stavelly, Donald J., Windsor, Colo.; Gennetten, K Douglas, Fort Collins, Colo.; Hubel, Paul M., Mount View, Calif. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 3/25/08.

Patent No.: 7349020, System and method for displaying an image composition template. Inventors: Stavelly, Donald J., Windsor, Colo.; Battles, Amy E., Windsor, Colo.; Barrios, Sarah J., Fort Collins, Colo.; Stockton, Kenneth R., Fort Collins, Colo.; Miner, Kathy Louise, Fort Collins, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 3/25/08.

Patent No.: 7348410, Flea head, nerve cord, hindgut and malpighian tubule proteins. Inventors: Gaines, Patrick J., Fort Collins, Colo.; Wisnewski, Nancy, Fort Collins, Colo. Assignee-at-Issue: Heskia Corp., Loveland, Colo. Date: 3/25/08.

Patent No.: 7347660, Cross-flow wind turbine. Inventors: Taylor, Scott J., Cheyenne, Wyo.; Taylor, Ronald, Cheyenne, Wyo.; Cochran, Brad C., Fort Collins, Colo.; Banks, David, Fort Collins, Colo. Assignee-at-Issue: Terra Moya Aqua, Inc., Cheyenne, Wyo. Date: 3/25/08.

Patent No.: D 565740, Tanning aid. Inventor: Sybrandts, Theresa Kim, Loveland, Colo. Date: 4/1/08.

Patent No.: D 565444, Testing device for acoustic probes and systems. Inventors: Moore, G. Wayne, Lyons, Colo.; Gessert, James M., Loveland, Colo.; Sanders, Jason T., Johnstown, Colo.; Ginther, James, Boulder, Colo.; Henry, Edward, Thornton, Colo. Assignee-at-Issue: Sonora Medical Systems Inc., Longmont, Colo. Date: 4/1/08.

Patent No.: D 565396, Nail gun holder. Inventor: Wipf, Nathan W., Evans, Colo. Date: 4/1/08.

Patent No.: D 565175, Water jet base. Inventors: Boyd, Brian, Fort Collins, Colo.; Williams, Brian R., Fort Collins, Colo.; Taylor, Kurt M., Fort Collins, Colo. Assignee-at-Issue: Water Pik Inc., Fort Collins, Colo. Date: 3/25/08.

Patent No.: D 564938, Flower template set. Inventor: Schissler, Skyler, Evans, Colo. Date: 3/25/08.



NEW BUSINESSES

Information listed comes from filings with the Colorado Secretary of State and other sources. Companies listed are not necessarily new businesses. Existing companies sometimes organize under new names when creating new subsidiaries or changing names. Included are company name, address, type of filing, registered agent and date filed. The following key explains different types of filings.

DLCC: Domestic Limited Liability Company
DL LLP: Domestic Limited Liability Limited Partnership
DLLP: Domestic Limited Liability Partnership
DNC: Domestic Nonprofit Corporation
DPC: Domestic Profit Corporation
FLCC: Foreign Limited Liability Company
FLP: Foreign Limited Partnership
FNC: Foreign Nonprofit Corporation
FPC: Foreign Profit Corporation

WELD COUNTY

AIRPORT DEVELOPMENT INC., 5425 TRADE WIND DRIVE, WINDSOR, CO 80528. REGISTERED AGENT: MARTIN LIND. TYPE: DPC. DATE: 12/27/07.

ALL AROUND LINERS LLC, 3648 PONDEROSA COURT, NO. 1, EVANS, CO 80620. REGISTERED AGENT: RAYME ZAHARY. TYPE: DLCC. DATE: 1/1/08.

ALL SEASONS BAIL BONDS INC., 3103 23RD AVE., GREELEY, CO 80631. REGISTERED AGENT: GENARO BENAVIDEZ. TYPE: DPC. DATE: 1/14/08.

ALLCO COMPUTER SPECIALISTS LLC, 2809 39TH AVE., GREELEY, CO 80634. REGISTERED AGENT: DAVID WALLING. TYPE: DLCC. DATE: 12/28/07.

ALLSTATE LEASING INC., 10150 E. 106TH AVE., BRIGHTON, CO 80601. REGISTERED AGENT: MARTHA FUELL-KRUEGER. TYPE: DPC. DATE: 1/1/08.

AMEN STUCCO LLC, 427 SECOND ST., LASALLE, CO 80645. REGISTERED AGENT: . TYPE: DLCC. DATE: 12/1/08.

AMI AUTO SOLUTIONS, P.O. BOX 414, MEAD, CO 80542. REGISTERED AGENT: AMI LAMKIN. TYPE: DPC. DATE: 12/26/07.

ANDE ARTIST ALLIANCE, 463 HERON ST., BRIGHTON, CO 80601. REGISTERED AGENT: ANN MASSESINGILL. TYPE: DNC. DATE: 1/2/08.

AREA PROPERTY INVESTMENT SOLUTIONS LLC, 3 1/2 ELM ST., DACONO, CO 80615. REGISTERED AGENT: DAVID SANCHEZ. TYPE: DLCC. DATE: 1/21/08.

ARGENT CONSTRUCTION GROUP LLC, 515 OAK ST., FREDERICK, CO 80530. REGISTERED AGENT: DIEGO SALEM. TYPE: DLCC. DATE: 1/2/08.

ARMADA ENTERPRISES INC., 2357 42ND AVENUE PLACE, GREELEY, CO 80634. REGISTERED AGENT: SHELLY LANGLEY. TYPE: DPC. DATE: 1/2/08.

AUDY INVESTMENTS LLC, 357 S. 24TH AVE., BRIGHTON, CO 80601. REGISTERED AGENT: AUDY PEDRIANES. TYPE: DLCC. DATE: 1/10/08.

INVENTIONS • NEW BUSINESSES

AUGUST SERVICES, 335 BOULDER LANE, JOHNSTOWN, CO 80534. REGISTERED AGENT: JAMES JOHNSTON. TYPE: DPC. DATE: 12/27/07.

AV INTEGRATIONS LLC, 780 E. GARDEN DRIVE, WINDSOR, CO 80550. REGISTERED AGENT: STEFAN STUSHNOFF. TYPE: DLCC. DATE: 1/2/08.

AXIS MANAGEMENT TEAM LLC, 640 54TH AVE., GREELEY, CO 80634. REGISTERED AGENT: . TYPE: DLCC. DATE: 1/21/08.

B AND B ENTERPRISES INC., 700 N. MAIN, BRIGHTON, CO 80601. REGISTERED AGENT: MARTHA FUELL-KRUEGER. TYPE: DPC. DATE: 1/1/08.

BAD INFLUENCE LAWN & PLOW LLC, 207 SUNSET LANE, DACONO, CO 80514. REGISTERED AGENT: JEFFREY PHILPOTT. TYPE: DLCC. DATE: 1/16/08.

BAU LAN LENH INC., 1305 SECOND ST. ROAD, EATON, CO 80615. REGISTERED AGENT: BAU LENH. TYPE: DPC. DATE: 12/31/07.

BEAUTIFUL RESULTS LLC, 4231 W. 30TH STREET PLACE, GREELEY, CO 80634. REGISTERED AGENT: . TYPE: DLCC. DATE: 1/16/08.

BERNHARDT & ASSOCIATES LLC, 27640 HOPI TRAIL, JOHNSTOWN, CO 80534. REGISTERED AGENT: TARA BERNHARDT. TYPE: DLCC. DATE: 12/26/07.

BERNHARDT REALTY LLC, 106 PAR DRIVE, MILLIKEN, CO 80543. REGISTERED AGENT: DAVID BERNHARDT. TYPE: DLCC. DATE: 1/4/08.

BERTA MENDIAS ACADEMY OF PERMANENT MAKE-UP LLC, 6050 FIRESTONE BLVD., NO. 67.8, FIRESTONE, CO 80504. REGISTERED AGENT: BERTA MENDIAS. TYPE: DLCC. DATE: 1/9/08.

BIG M FEEDLOT, 4616 W. 23RD ST., NO. 8, GREELEY, CO 80634. REGISTERED AGENT: DAVID MCANDREWS. TYPE: DLCC. DATE: 1/18/08.

BLUE SKY COLORADO LLC, 35 N. 10TH AVE., BRIGHTON, CO 80601. REGISTERED AGENT: . TYPE: DLCC. DATE: 12/28/07.

BLUE WATER POOLS INC., 316 HABITAT COVE, WINDSOR, CO 80550. REGISTERED AGENT: DAVID HALL. TYPE: DPC. DATE: 1/15/08.

BONDING AUTOGLASS LLC, 2437 BALSAM AVE., GREELEY, CO 80631. REGISTERED AGENT: KELLY NIELSEN. TYPE: DLCC. DATE: 1/11/08.

BOULDER AUTOMOTIVE GROUP INC., 7382 SPANISH BAY DRIVE, WINDSOR, CO 80550. REGISTERED AGENT: . TYPE: DPC. DATE: 1/1/08.

BUCKWHEAT INVESTMENTS INC., 128 S. SECOND, KERSEY, CO 80645. REGISTERED AGENT: DAVID CRON. TYPE: DPC. DATE: 1/3/08.

BUDDING INTERESTS LLC, 4425 83RD AVE., GREELEY, CO 80634. REGISTERED AGENT: . TYPE: DLCC. DATE: 1/15/08.

C LAZY G ENTERPRISES LLC, 711 10TH ST., SUITE 200, GREELEY, CO 80631. REGISTERED AGENT: MARK HATCH. TYPE: DLCC. DATE: 1/14/08.

C N S RANCH LLC, 13600 LANEWOOD ST., AULT, CO 80603. REGISTERED AGENT: SHANNA WAGNER. TYPE: DLCC. DATE: 1/20/08.

C4 DISTRIBUTION LLC, 361 71ST AVE., GREELEY, CO 80634. REGISTERED AGENT: JEFFREY CRABTREE. TYPE: DLCC. DATE: 1/6/08.

CANYON COMMERCIAL CLEANING, 107 51ST AVE., GREELEY, CO 80634. REGISTERED AGENT: GERALD BOKOR. TYPE: DLCC. DATE: 12/27/07.

CATTAIL INVESTMENTS LLC, 1057 GRAND AVE., WINDSOR, CO 80550. REGISTERED AGENT: DANIEL ANDERSON. TYPE: DLCC. DATE: 1/7/08.

CDA TECHNOLOGIES LLC, 4271 PIONEER PLACE, BRIGHTON, CO 80601. REGISTERED AGENT: DONALD THOMPSON. TYPE: DLCC. DATE: 1/2/08.

CENTERPLACE N. COMMERCIAL I OWNERS ASSOCIATION INC., 6621 33RD STREET ROAD, GREELEY, CO 80634. REGISTERED AGENT: FRED OTIS. TYPE: DNC. DATE: 1/14/08.

CHALLENGER AIRCRAFT LLC, 5283 KILLDEER ST., BRIGHTON, CO 80601. REGISTERED AGENT: DAVID WERNER. TYPE: DLCC. DATE: 1/21/08.

CERRY'S RELIVIN' IT LLC, 4103 W. NINTH ST., GREELEY, CO 80634. REGISTERED AGENT: GERRY SMITH. TYPE: DLCC. DATE: 12/28/07.

CHIBROOK & ASSOCIATES LLC, 101 E. MAIN ST., WINDSOR, CO 80550. REGISTERED AGENT: SANDRA MEIER. TYPE: DLCC. DATE: 1/18/08.

CHIC FITNESS, 2036 FIRST AVE., NO. 465, GREELEY, CO 80631. REGISTERED AGENT: MASON STANFIELD. TYPE: DLCC. DATE: 1/22/08.

CHURCHILL CO., 1224 FAIRFIELD AVE., WINDSOR, CO 80550. REGISTERED AGENT: . TYPE: DPC. DATE: 1/1/08.

CIRCLE H OUTFITTERS INC., 11777 QUAIL RUN ROAD, HUDSON, CO 80642. REGISTERED AGENT: ROBIN HAYES. TYPE: DPC. DATE: 1/17/08.

CLEARVIEW LAND LLC, 1499 FERNWOOD DRIVE, WINDSOR, CO 80550. REGISTERED AGENT: THOMAS HELLERICH. TYPE: DLCC. DATE: 1/3/08.

CLIPS & CURLS LLC, 36951 BRIAN AVE., WINDSOR, CO 80550. REGISTERED AGENT: SHERRI FRANK. TYPE: DLCC. DATE: 1/11/08.

COBB E SOLUTIONS INC., 13771 WRANGLER WAY, MEAD, CO 80542. REGISTERED AGENT: LOREN COBB. TYPE: DPC. DATE: 1/2/08.

COIN ST. MASON LLC, 36841 WELD COUNTY ROAD 21, WINDSOR, CO 80550. REGISTERED AGENT: ERIC MOE. TYPE: DLCC. DATE: 12/28/07.

COLORADO CONSTRUCTION MANAGEMENT LTD., 12341 NEWPORT COURT, BRIGHTON, CO 80602. REGISTERED AGENT: MICHAEL MARQUEZ. TYPE: DLCC. DATE: 1/4/08.

COLORADO KODENKAN LLC, 560 N. SEVENTH AVE., BRIGHTON, CO 80601. REGISTERED AGENT: CHRISTOPHER LOVE. TYPE: DLCC. DATE: 1/1/08.

COLORADO TELECOM LLC, 10368 CHERRY VALE ST., FIRESTONE, CO 80504. REGISTERED AGENT: MICHAEL MULLARKEY. TYPE: DLCC. DATE: 1/4/08.

COLORADO UNDERGROUND LTD., 14788 WELD COUNTY ROAD 47, HUDSON, CO 80642. REGISTERED AGENT: KELLY BROGDON. TYPE: DLCC. DATE: 1/15/08.

COMPRESSED AIR SYSTEMS LLC, 435 N. 35TH AVE., NO. 238, GREELEY, CO 80631. REGISTERED AGENT: TRACIE SACK. TYPE: DLCC. DATE: 1/9/08.

COPPER CREEK WINDOW & DOOR LLC, 6333 WELD COUNTY ROAD 60, WINDSOR, CO 80550. REGISTERED AGENT: TODD PARROTT. TYPE: DLCC. DATE: 1/9/08.

CORKRAN'S GREELEY OPTICAL INC., 5013 W. 12TH STREET DRIVE, GREELEY, IA 80634. REGISTERED AGENT: CRAIG CORKRAN. TYPE: DPC. DATE: 1/18/08.

CORNERSTONE LENDING GROUP LLC, 129 EIGHTH, FORT LUPTON, CO 80621. REGISTERED AGENT: LYNNE DERBY. TYPE: DLCC. DATE: 1/15/08.

CORNFLOWER UKRAINIAN FOODS LLC, 696 JUNIPER COURT, MILLIKEN, CO 80543. REGISTERED AGENT: ENOCH ORNSTEAD. TYPE: DLCC. DATE: 1/12/08.

COUNTRY VALUES APPLIANCE (DBA) MR. APPLIANCE LLC, 4330 CENTERPLACE DRIVE, GILCREST, CO 80634. REGISTERED AGENT: ROBERT MCMURDO. TYPE: DLCC. DATE: 1/1/08.

CREDIT MANAGEMENT SPECIALISTS LLC, 3620 49TH ST., GREELEY, CO 80634. REGISTERED AGENT: . TYPE: DLCC. DATE: 1/11/08.

D.L. PENA LIVESTOCK, 5436 W. SEVENTH ST., GREELEY, CO 80634. REGISTERED AGENT: . TYPE: DLCC. DATE: 1/16/08.

DAS DEVELOPMENT LLC, 416 28TH AVENUE COURT, GREELEY, CO 0. REGISTERED AGENT: DANIEL STREIT. TYPE: DLCC. DATE: 1/8/08.

DAUGHTERS OF THE KING MINISTRIES, 145 THIRD AVE., SEVERANCE, CO 80546. REGISTERED AGENT: DEBORAH BECKER. TYPE: DNC. DATE: 12/31/07.

DIGR LLC, 4885 MOUNT EVANS ST., BRIGHTON, CO 80601. REGISTERED AGENT: DIANA CEPULIS. TYPE: DLCC. DATE: 12/31/07.

DIVORCE RESOURCE OF THE ROCKIES LLC, 1608 MALLARD DRIVE, JOHNSTOWN, CO 80534. REGISTERED AGENT: KATHRYN LEES. TYPE: DLCC. DATE: 1/8/08.

DNA & ASSOCIATES INC., 1485 E. 143RD AVE., BRIGHTON, CO 80602. REGISTERED AGENT: . TYPE: DPC. DATE: 1/7/08.

DOUBLE J ORGANICS LLC, 200 FIRST ST., AULT, CO 80610. REGISTERED AGENT: JACOB HASBROUCK. TYPE: DLCC. DATE: 12/26/07.

DRAGONFLY PRODUCTS INC., 5881 SPARROW AVE., FIRESTONE, CO 80504. REGISTERED AGENT: ROBERTA MCKELVEY. TYPE: DPC. DATE: 1/7/08.

E & J MARTIN FAMILY LLC, 6600 W. 20TH ST., NO. 54, GREELEY, CO 0. REGISTERED AGENT: ERNEST MARTIN. TYPE: DLCC. DATE: 1/21/08.

EAGLE TRUCKING ENTERPRISES LLC, 20 S. GRAND AVE., FORT LUPTON, CO 80621. REGISTERED AGENT: ROLANDO AGUILAR. TYPE: DLCC. DATE: 1/2/08.

EASTERLY VIEW PROPERTIES LLC, 10361 E. 107TH PLACE, BRIGHTON, CO 80601. REGISTERED AGENT: PASCO SCARPELLA. TYPE: DLCC. DATE: 1/4/08.

EATON DEVELOPMENT CORP., DISSOLVED JUNE 1, 1995, 101 SECOND ST., EATON, CO 80615. REGISTERED AGENT: GEORGE GOODELL. TYPE: DPC. DATE: 12/5/1972.

EBIZ WORLDWIDE LLC, 1810 FRONTIER ROAD, GREELEY, CO 80634. REGISTERED AGENT: . TYPE: DLCC. DATE: 1/7/08.

ECONOMY PLUMBING,HEAT & AIR INC., 2776 SERENA DRIVE, MEAD, CO 80542. REGISTERED AGENT: SAM ESKILDSEN. TYPE: DPC. DATE: 12/31/07.

EL BUEN SAZON INC., 1602 27TH AVENUE COURT, GREELEY, CO 80634. REGISTERED AGENT: MARIA ZAVALA. TYPE: DPC. DATE: 1/18/08.

ELEMENTAL EQUINE SERVICES LLC, 130 BIRCH ST., HUDSON, CO 80642. REGISTERED AGENT: DIANE WAGNER. TYPE: DLCC. DATE: 1/19/08.

ELITE CLEANING SERVICES LLC, 730 GLEN CREIGHTON DRIVE, DACONO, CO 80514. REGISTERED AGENT: MARIANA MUNOZ. TYPE: DLCC. DATE: 1/18/08.

ELITE TECHNOLOGY SERVICES LLC, 1265 FINCH AVE., BRIGHTON, CO 80601. REGISTERED AGENT: KIRK HAMMOND. TYPE: DLCC. DATE: 1/17/08.

EMMA B. PHOTOGRAPHY, 414 HEDGEROW WAY, BRIGHTON, CO 80601. REGISTERED AGENT: EMMANUELLE LOR. TYPE: DLCC. DATE: 1/14/08.

ESPRESSIONS BY REBECA, 2850 16TH AVE., GREELEY, CO 80631. REGISTERED AGENT: REBECA FLORES. TYPE: DLCC. DATE: 1/3/08.

EVANS POLICE OFFICER'S ASSOCIATION, 3013 ARMADILLO COURT, EVANS, CO 80510. REGISTERED AGENT: . TYPE: DNC. DATE: 1/8/08.

FILM RIDES LLC, 10060 E. 155TH PLACE, BRIGHTON, CO 80602. REGISTERED AGENT: CHARLES STOVALL. TYPE: DLCC. DATE: 1/3/08.

FIRST ACTION TEAM, 2225 WAYLON DRIVE, JOHNSTOWN, CO 80534. REGISTERED AGENT: WADE SMITH. TYPE: DLCC. DATE: 1/10/08.

FLEET LUBE, 21873 WELD COUNTY ROAD 64, GREELEY, CO 80631. REGISTERED AGENT: MATT WALTERS. TYPE: DLP. DATE: 1/1/08.

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LEADS

FREEMAN SALES LLC, 2672 JARETT DRIVE, LASALLE, CO 80542. REGISTERED AGENT: BETTY FREEMAN. TYPE: DLLC. DATE: 1/22/08.

FRONT RANGE GUIDE SERVICE, 327 SCOTCH PINE COURT, WINDSOR, CO 80550. REGISTERED AGENT: JEFFREY COLWELL. TYPE: DLLC. DATE: 1/12/08.

FRONTIER LANDSCAPE & GENERAL CONTRACTORS, 2612 11TH AVE., NO. 185, GREELEY, CO 80631. REGISTERED AGENT: JOSE VALEDON. TYPE: DPC. DATE: 12/29/07.

FULL CIRCLE CONSTRUCTION INC., 3410 MON-TROSE AVE., EVANS, CO 80620. REGISTERED AGENT: JOHN WALLACE. TYPE: DPC. DATE: 1/16/08.

GARCIA REMODELERS, 18332 WELD COUNTY ROAD 19, JOHNSTOWN, CO 80534. REGISTERED AGENT: CESAR GARCIA. TYPE: DLLC. DATE: 1/1/08.

GATEONE LLC, 226 WOOD DUCK COURT, WINDSOR, CO 80550. REGISTERED AGENT: JERRY GATES. TYPE: DLLC. DATE: 1/1/08.

GEMA LOGISTICS SOLUTIONS, 29400 E. 148TH AVE., BRIGHTON, CO O. REGISTERED AGENT: GERALD MARTINEZ. TYPE: DLLC. DATE: 1/15/08.

GERMAN DOLLS LLC, 1926 80TH AVE., GREELEY, CO 80634. REGISTERED AGENT: ULRIKE SECKLER. TYPE: DLLC. DATE: 1/21/08.

GK ENTERPRISES, 203 S. ALICE AVE., MILLIKEN, CO 80543. REGISTERED AGENT: GARY RIEGSECKER. TYPE: DPC. DATE: 1/9/08.

GOLDEN DRAGON INN INC., 101 SECOND ST., EATON, CO 80615. REGISTERED AGENT: BAU LENH. TYPE: DPC. DATE: 12/27/07.

GRAY'S CAFE, 612 ASH AVE., AULT, CO 80610. REGISTERED AGENT: WILLIAM GRAY. TYPE: DLLC. DATE: 12/31/07.

HALE BARR COE RANCH LLC, 309 LINCOLN AVE., PLATTEVILLE, CO 80651. REGISTERED AGENT: WILLIAM HALE. TYPE: DLLC. DATE: 1/2/08.

HANSEN ENGINEERING LTD., 607 FIFTH ST., NUNN, CO 80650. REGISTERED AGENT: SCOTT HANSEN. TYPE: DLLC. DATE: 1/8/08.

HARVEST REAL ESTATE LLC, 303 TEAL COURT, WINDSOR, CO 80550. REGISTERED AGENT: . TYPE: DLLC. DATE: 1/16/08.

HIGHLAND HEATING & AIR INC., 811 STAGE COACH DRIVE, MEAD, CO 80543. REGISTERED AGENT: JOHN MAY. TYPE: DPC. DATE: 1/1/08.

HILLTOP ENTERPRISES INC., 4359 MOUNT PRINCE-TON ST., BRIGHTON, CO 80601. REGISTERED AGENT: FREDERICK KEIL. TYPE: DPC. DATE: 12/27/07.

HOME TRADITIONS REALTY LLC, 39450 WELD COUNTY ROAD 33, AULT, CO 80610. REGISTERED AGENT: JOHANNA JANECEK. TYPE: DLLC. DATE: 1/1/08.

HUNTER'S PLOWING, 2206 SECOND ST., GREELEY, CO 80631. REGISTERED AGENT: EHREN HUNTER. TYPE: DLLC. DATE: 1/4/08.

NEW BUSINESSES

INNER VIEW STRATEGIES LLC, 1831 GOLDENVUE DRIVE, JOHNSTOWN, CO 80534. REGISTERED AGENT: JOSEPH VERDERAIME. TYPE: DLLC. DATE: 1/3/08.

INNOVATIVE METALS INC., 10189 FOXFIRE ST., FIRESTONE, CO 80504. REGISTERED AGENT: JESSICA ROSS. TYPE: DPC. DATE: 1/10/08.

INTEGRITY DOCUMENT MANAGEMENT, 1810 FRONTIER ROAD, GREELEY, CO 80634. REGISTERED AGENT: BENJAMIN FUSCO. TYPE: DPC. DATE: 1/21/08.

INTEGRITY RESOURCE GROUP LLC, 3819 MORRISON LANE, JOHNSTOWN, CO 80534. REGISTERED AGENT: TODD HOWARD. TYPE: DLLC. DATE: 1/11/08.

INVESTMENTS OF THE ROCKIES INC., 12280 SABLE BLVD., BRIGHTON, CO 80601. REGISTERED AGENT: STEVEN MADERA. TYPE: DPC. DATE: 1/12/08.

IRMAS CLEANING LLC, 2936 W. 11TH STREET ROAD, GREELEY, CO 80634. REGISTERED AGENT: IRMA ORTIZ. TYPE: DLLC. DATE: 1/9/08.

J & M PRODUCTS LLC, 38241 WELD COUNTY ROAD 23, EATON, CO 80615. REGISTERED AGENT: DIXIE LEWIS. TYPE: DLLC. DATE: 1/8/08.

JCRE HOLDINGS LLC, 6506 WELD COUNTY ROAD 65, JOHNSTOWN, CO 80643. REGISTERED AGENT: RONALD ERBES. TYPE: DLLC. DATE: 1/22/08.

JD RENTALS LLC, 619 14TH ST., GREELEY, CO 80631. REGISTERED AGENT: JANELL FOOSE. TYPE: DLLC. DATE: 1/4/08.

QUEBECOR, from 3A

company wanted to grow to accommodate new printing contracts for the Dex and Yellow Book telephone directories, scheduled to run through 2014. The project would have called for a 43,000-square-foot addition and some \$40 million worth of new printing equipment. The incentive funding would become available if the company could add almost 140 jobs.

The company's decision to expand was put on hold when a corporate restructuring program began shortly after the city offered the incentives. The program, on schedule to be completed this year, has focused on consolidating operations into larger, more efficient facilities.

Quebecor recently announced it will close its 47-year-old Magog, Quebec, plant, which employed 300, as part of the restructuring.

The Magog facility is not the first casualty since the bankruptcy filing. According to media reports, Quebecor let go almost 90 of its 240 employees at the Memphis, Tenn. facility and appointed Ernst & Young as administrators to its subsidiary in the United Kingdom to consider options including a sale.

However, the company has maintained that the bankruptcy has not impacted operations.

"There is no impact on the Loveland facility," Ross said in an e-mail interview with the *Business Report* the day after Quebecor filed for bankruptcy. "Loveland and all our facilities are operating on a business-as-usual basis, we are servicing all our customers with a quality, on-time product."

Corporate challenges

Whether or not the facilities are operating as usual, the company as a whole is dealing with issues that are not the norm. In its bankruptcy filing, Quebecor details its current liquidity crisis. Pressure to reduce its indebtedness to its bank syndicate and demand for payment and future cash terms from suppliers proved too much for the company to overcome.

At the time of filing, the company was overdue on more than \$100 million in trade payables and was receiving requests for payment from several hundred suppliers. The

company's top creditors are financial firms; Royal Bank of Canada has the largest claim with \$735 million owed.

"It's hard to pinpoint Quebecor World's difficulties to any one thing, but there are many challenges facing the magazine, book and catalog sectors," said Erik Cagle, senior editor of trade publication Printing Impressions. He indicated that page counts and ad pages haven't recovered to pre-9/11 levels for magazines and that mergers in the publishing industry has affected book printers.

"Electronic technologies did take away market share from most printers, but the more successful ones have adapted by diversifying into digital printing, mailing, fulfillment and any number of other ancillary services," he added.

Cagle pointed out that the company has struggled somewhat since its \$2.7 billion acquisition of World Color in 1999. Also adding to Quebecor's plight is its turmoil in top leadership – the company has had six CEOs since 2003. The company is now facing defection of its largest shareholder.

Impact on shareholders

Quebecor Inc., which holds 85 percent of the voting shares at Quebecor World, is seeking to distance itself from its troubled subsidiary. Shortly after Quebecor World filed for creditor protection, Quebecor Inc. formally advised the company that it would have to remove "Quebecor" from its name. Additionally, Quebecor Inc. issued a statement to affirm that the firm and its other operating subsidiary, Quebecor Media, were not impacted by the developments at Quebecor World.

However, the tie between the two companies has had an impact. Quebecor World's stock has fallen from nearly \$24 in spring 2005 to 10 cents today. In a research report, UBS Securities indicated that Quebecor Inc.'s stock fell 25 percent since November because of speculation that it would use capital from Quebecor Media to finance Quebecor World.

Ross said in his January e-mail that the decision regarding use of the Quebecor name will be left up to the judges presiding over the creditor protection.

"We do not know when this issue will be raised," he wrote. "In the meantime the company will continue with the name Quebecor World."



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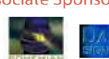


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DAIRY, from 1A

ods of time to permit depletion of potentially hazardous residues of drugs from edible tissues.”

John D. Johnson, dairy owner, said he believes the incidents — particular those involving Flunixin — may have been kept to one case had he received more timely information about the problem.

“We didn’t realize Flunixin was the problem,” he said. “Once we found out it was Flunixin, it was like throwing a light switch on.”

Johnson, who started the dairy only five years ago, said he has instituted a number of animal-handling protocols to help avoid the possibility of additional violations. For example, Johnson said animal care staff at the dairy now wait 10 days before sending a culled cow to slaughter instead of the four days generally recommended for dissipation of Flunixin.

“When this all happened, we went out and reviewed this with everybody,” said Scott Smith, who provides contract veterinary services at Johnson Dairy. “If there’s any question at all, you’re waiting 10 days because obviously we don’t want this to happen again.”

Smith noted that Flunixin — if injected intramuscularly instead of intravenously — can remain in an animal’s tissue a few days longer.

Records inadequate

An FDA inspection team visited Johnson Dairy in late November and early December to look into the dairy’s cow-culling practices and determine how long animals were being quarantined for substance dissipation before being sent to slaughter.



Steve Porter, Northern Colorado Business Report

STATE’S BIGGEST — Johnson Dairy, about five miles east of Eaton, milks more than 8,000 cows each day. It is the biggest dairy operation in Colorado and one of the largest operations in the nation.

The investigation revealed that the dairy had not been keeping adequate records showing if drug withdrawal times were being observed. The investigation also found that the dairy had kept insufficient records about animal medications, and that identification ear tags were not being kept on the animals after sending them to slaughter, making it difficult to track the

cows and their medical history.

Johnson said new protocols for the dairy now include keeping an ear tag on the culled animal all the way to slaughter and for backup records to be kept on paper in addition to computerized records.

Random testing

Ronald C. Nelson, DVM, director of the

USDA’s Denver office of the Food Safety and Inspection Service, said USDA inspectors at slaughter facilities pick animals on a random basis for tissue inspection, usually based on the animal’s condition.

Nelson said initial violations of FDA tissue limits result in closer scrutiny being placed on animals coming from a producer who has been found to be in violation. “We would concentrate on animals coming from that producer,” he said.

Continued violations could include fines and legal proceedings, Nelson said.

Frank Garry, a veterinarian at Colorado State University, said he knew of nothing in veterinary literature that showed Flunixin to be dangerous to human health unless someone had a severe allergic reaction to it.

“I’ve heard of no problems with the ingestion of that drug,” he said. “It is no more harmful than Ibuprofen. But that does not excuse it from being there because we don’t want those things there.”

Sulfadimethoxine, the antibiotic found in one of the culled cows, was recorded at a level of 0.12 parts per million, just slightly over the tolerance limit of 0.10 ppm. Garry said higher levels of sulfadimethoxine would be more of a health concern.

Johnson said he’s sorry to have been on the receiving end of bad publicity about his dairy, which he said is generally a model for the industry. But he admits his operation — which employs about 140 people — needed to be tightened regarding culling medicated cows.

“I’m not trying to step away from my responsibility,” he said. “Our ultimate goal is to never have another one of these (letters). I think we now have the protocols in place to check and double-check every cow.”

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LEADS

JIM BEEMER AGENCY INC., 8015 W. FOURTH ST., GREELEY, CO 80634. REGISTERED AGENT: JAMES BEEMER. TYPE: DPC. DATE: 1/15/08.

KAELA INC., 15141 E. 119TH AVE., BRIGHTON, CO 80603. REGISTERED AGENT: KATHERINE WAKEMAN. TYPE: DPC. DATE: 1/16/08.

KAI ENGINEERING INTERNATIONAL, 1314 S CATTLEMAN DRIVE, MILLIKEN, CO 80543. REGISTERED AGENT: ERIC SCHWARTZ. TYPE: DPC. DATE: 1/16/08.

KC AND R PAINTING, 13640 WELD COUNTY ROAD 64, GREELEY, CO 80631. REGISTERED AGENT: REBECA FLORES. TYPE: DPC. DATE: 1/4/08.

KELLY ALAN CONSTRUCTION LLC, 11571 WELD COUNTY ROAD 32.5, PLATTEVILLE, CO 80651. REGISTERED AGENT: KELLY WILL. TYPE: DPC. DATE: 12/31/07.

KIDRON LLC, 37011 TWIN HERON COURT, WINDSOR, CO 80550. REGISTERED AGENT: RICHARD SCHLAGEL. TYPE: DPC. DATE: 12/28/07.

KIMMEL'S CONTRACTING INC., 12781 CAVANAUGH ROAD, HUDSON, CO 80642. REGISTERED AGENT: BRYAN LARSON. TYPE: DPC. DATE: 1/12/08.

KLEANCUT LLC, 203 6TH AVE., GREELEY, CO 80631. REGISTERED AGENT: KIM KELLEY. TYPE: DPC. DATE: 1/21/08.

KRAFT EQUITIES LLC, 1025 MIDLAND ST., BRIGHTON, CO 80601. REGISTERED AGENT: DOUGLAS KRAFT. TYPE: DPC. DATE: 12/26/07.

KRANTZ INSURANCE GROUP LLC, 7330 GREENDALE ROAD, WINDSOR, CO 80550. REGISTERED AGENT: SUSAN KRANTZ. TYPE: DPC. DATE: 1/8/08.

L AND B HOME BUILDERS LLC, 2358 44TH AVENUE COURT., GREELEY, CO 80634. REGISTERED AGENT: . TYPE: DPC. DATE: 1/14/08.

LA TARAHUMARA MARKET LLC, 1809 DILMONT AVE., GREELEY, CO 80631. REGISTERED AGENT: MARTIN DIAZ. TYPE: DPC. DATE: 1/7/08.

LEFFLER INVESTMENTS LLC, 1619 41ST. ST., EATON, CO 80620. REGISTERED AGENT: JOHN LEFFLER. TYPE: DPC. DATE: 1/18/08.

LEGENDS DESIGN GROUP LLC, 201 N. NINTH AVE., GREELEY, CO 80631. REGISTERED AGENT: KIM FRIESEN. TYPE: DPC. DATE: 1/19/08.

LEMONADE INC., 639 HAYLOFT WAY, BRIGHTON, CO 80601. REGISTERED AGENT: ALVINA HENRIKSEN. TYPE: DPC. DATE: 1/5/08.

LEXICON LLC, 7818 W. 11TH ST., GREELEY, CO 80634. REGISTERED AGENT: MICHAEL D'AMATO. TYPE: DPC. DATE: 1/1/08.

LIRA LANDSCAPING & SERVICES LLC, 1113 SUNRISE CIRCLE, BRIGHTON, CO 80514. REGISTERED AGENT: DANIEL LIRA. TYPE: DPC. DATE: 1/21/08.

LIVING OUR DREAM LLC, 27 S. FOURTH AVE., BRIGHTON, CO 80601. REGISTERED AGENT: PAUL HEAR. TYPE: DPC. DATE: 1/11/08.

LYRRAD TRUCKING LLC, 15793 DEGAULLE CIRCLE, BRIGHTON, CO 80603. REGISTERED AGENT: KATHLEEN ROCK. TYPE: DPC. DATE: 1/20/08.

M&M DENT SERVICES INC., 25248 WELD COUNTY ROAD 4, HUDSON, CO 80642. REGISTERED AGENT: MARK WILSON. TYPE: DPC. DATE: 1/7/08.

MACALEGIN ELECTRONICS LLC, 1900 LOOKOUT DRIVE, WINDSOR, CO 80550. REGISTERED AGENT: STEPHEN MASTED. TYPE: DPC. DATE: 1/1/08.

MARC ARNUSCH FARMS LLC, 701 KOHLER FARMS ROAD, KEENESBURG, CO 80644. REGISTERED AGENT: MARC ARNUSCH. TYPE: DPC. DATE: 12/31/07.

MARKETING REAL LLC, 1920 CHESTNUT AVE., GREELEY, CO 80631. REGISTERED AGENT: RENE GONZALEZ. TYPE: DPC. DATE: 1/19/08.

MASTER CRAFTSMAN LLC, 10598 BALD EAGLE CIRCLE, FIRESTONE, CO 80504. REGISTERED AGENT: DAREN CHAPMAN. TYPE: DPC. DATE: 1/7/08.

MCKINNON INVESTMENT PROPERTIES LLC, 5143 W. 12TH ST., GREELEY, CO 80634. REGISTERED AGENT: JACLYN MCKINNON. TYPE: DPC. DATE: 1/17/08.

MEC CONSTRUCTION LLC, 50247 WELD COUNTY ROAD 57, AULT, CO 80610. REGISTERED AGENT: MARVIN COBLENTZ. TYPE: DPC. DATE: 1/14/08.

MILE HIGH TRAVELING PHOTO BOOTH LLC, 1920 CHERRY LANE, JOHNSTOWN, CO 80534. REGISTERED AGENT: KIMBERLY HUFFORD. TYPE: DPC. DATE: 1/7/08.

MILES ABOVE CONSULTING LLC, 26 RUTHERFORD AVE., JOHNSTOWN, CO 80534. REGISTERED AGENT: LUKE MILES. TYPE: DPC. DATE: 1/9/08.

MOKUGYO TEA GARDEN LLC, 827 11TH ST., SUITE A, GREELEY, CO 80631. REGISTERED AGENT: ANNA PIERUCCINI. TYPE: DPC. DATE: 1/14/08.

MOONWIND INTERNET MARKETING INC., 2307 BLACK DUCK AVE., HUDSON, CO 80534. REGISTERED AGENT: . TYPE: DPC. DATE: 1/21/08.

MORALES 95 ELECTRICAL SERVICES LLC, 724 S. FIFTH AVE., BRIGHTON, CO 80601. REGISTERED AGENT: RAYMOND MORALES. TYPE: DPC. DATE: 1/10/08.

MOW & SNOW SOLUTIONS LLC, 236 BLUE BONNET DRIVE, BRIGHTON, CO 80601. REGISTERED AGENT: PATRICK KLUGE. TYPE: DPC. DATE: 1/4/08.

NATIONAL ANALYTICS INC., 711 62ND AVE., GREELEY, CO 80634. REGISTERED AGENT: J. DAREN SUNTYCH. TYPE: DPC. DATE: 1/10/08.

NELSON PSYCHOTHERAPY LLC, 414 EIGHTH ST., GREELEY, CO 80631. REGISTERED AGENT: JULIE NELSON. TYPE: DPC. DATE: 1/20/08.

NORTHERN COLORADO EVENT PLANNING LLC, 1131 FOURTH AVE., GREELEY, CO 80631. REGISTERED AGENT: PERRY BUCK. TYPE: DPC. DATE: 1/15/08.

NORTHERN ELECTRIC LLC, 3535 W. 12TH ST., GREELEY, CO 80634. REGISTERED AGENT: CURTIS HANSEN. TYPE: DPC. DATE: 1/1/08.

NORTHWEST IOWA LIVESTOCK EXCHANGE INC., 405 RIDGEVIEW COURT, JOHNSTOWN, CO 80534. REGISTERED AGENT: MAURICE BONEY. TYPE: DPC. DATE: 1/17/08.

ORFUND RECYCLING, 2990 W. 29TH ST., SUITE 1, GREELEY, CO 80631. REGISTERED AGENT: LAUREL TANNER. TYPE: DPC. DATE: 1/4/08.

P2 ENERGY LLC, 14825 ALMSTEAD ST., GREELEY, CO 80642. REGISTERED AGENT: . TYPE: DPC. DATE: 1/22/08.

PANADERIA LOPITA LLC, 18984 WELD COUNTY ROAD 51, LASALLE, CO 80645. REGISTERED AGENT: LILIANA LOZANO. TYPE: DPC. DATE: 1/1/08.

PARADIGM INVESTMENT GROUP LLC, 1101 EIGHTH AVE., GREELEY, CO 80631. REGISTERED AGENT: MIKE LIBRETTI. TYPE: DPC. DATE: 1/7/08.

PARADISE SPA LLC, 2048 WEDGEWOOD COURT, GREELEY, CO 80631. REGISTERED AGENT: JODI COATES. TYPE: DPC. DATE: 12/27/07.

PARROTT'S SPORTS GRILL INC., 5861 OAKMEADOWS BLVD., FIRESTONE, CO 80504. REGISTERED AGENT: RICHARD PARROTT. TYPE: DPC. DATE: 1/9/08.

PEAKVIEW MINERALS LLC, 7326 W. 21ST STREET ROAD, GREELEY, CO 80634. REGISTERED AGENT: G. COAN. TYPE: DPC. DATE: 1/7/08.

PEDIAPLAY THERAPY LLC, 150 MAIN ST., FIRESTONE, CO 80621. REGISTERED AGENT: MICHAEL SCHULTE. TYPE: DPC. DATE: 1/15/08.

PIERCE PET GROOMING, 43550 WELD COUNTY ROAD 39, PIERCE, CO 80650. REGISTERED AGENT: KRISTIANE ALLBRANDT. TYPE: DPC. DATE: 12/27/07.

PINETREE TILE LLC, 1024 MAC DAWIDSON CIRCLE, DACONO, CO 80514. REGISTERED AGENT: JORGE ANGUIANO. TYPE: DPC. DATE: 1/17/08.

PIONEER GLOBAL MANAGEMENT LLC, 10150 E. 106TH AVE., BRIGHTON, CO 80601. REGISTERED AGENT: BRAD HAMILTON. TYPE: DPC. DATE: 1/1/08.

PMG TRUCKING LLC, P.O. BOX 146, EVANS, CO 80520. REGISTERED AGENT: PEDRO GALLEGOS. TYPE: DPC. DATE: 1/20/08.

PRIMO INSTALLATIONS, 15230 CLINTON ST., BRIGHTON, CO 80602. REGISTERED AGENT: EDGAR VIDAL. TYPE: DPC. DATE: 12/31/07.

QUICK BUCKS LLC, WINDSOR, . REGISTERED AGENT: DONNA HERSKIND-EHRLICH. TYPE: DPC. DATE: 1/18/08.

R M RACING LLC, 8139 E. WELD COUNTY ROAD 16., JOHNSTOWN, CO 80534. REGISTERED AGENT: RANDOLPH MOSSMAN. TYPE: DPC. DATE: 1/18/08.

R. WILCOX REALTY LLC, 1824 WOOD DUCK DRIVE, JOHNSTOWN, CO 80534. REGISTERED AGENT: REBECCA WILCOX. TYPE: DPC. DATE: 1/2/08.

REACHING THE HEART MINISTRIES, 2437 16TH AVE., GREELEY, CO 80631. REGISTERED AGENT: MICHAEL STOTTS. TYPE: DPC. DATE: 1/14/08.

REALDEAL LLC, 1140 38TH AVE., GREELEY, CO 80634. REGISTERED AGENT: CHUCK REHMER. TYPE: DPC. DATE: 1/2/08.

REGAL NAILS 980 LLC., 839 50TH AVE., GREELEY, CO 80634. REGISTERED AGENT: DIEM NGUYEN. TYPE: DPC. DATE: 1/14/08.

RENFRO CONSULTING INC., 7396 CALEDONIAN COURT, WINDSOR, CO 80550. REGISTERED AGENT: MICHAEL RENFRO. TYPE: DPC. DATE: 12/31/07.

RENT MY SPOUSE LLC, 1840 36TH AVENUE COURT, GREELEY, CO 80634. REGISTERED AGENT: RONALD REDEKER. TYPE: DPC. DATE: 1/8/08.

RESS INVESTMENTS LLC, 1619 36TH AVENUE COURT, GREELEY, CO 80634. REGISTERED AGENT: ROGER KNOPH. TYPE: DPC. DATE: 1/1/08.

ROCKY MOUNTAIN FAMILY CONSIGNMENT LLC, 532 54TH AVE., GREELEY, CO 80634. REGISTERED AGENT: HEATHER PERRY. TYPE: DPC. DATE: 1/10/08.

ROCKY MOUNTAIN LANDSCAPING INC., 33010 WELD COUNTY ROAD 27, GREELEY, CO 80631. REGISTERED AGENT: GERALD ANTHON. TYPE: DPC. DATE: 1/1/08.

ROCKY MOUNTAIN MUTUAL INVESTMENTS, 1606 31ST AVE., GREELEY, CO 80634. REGISTERED AGENT: TRACY TODD. TYPE: DPC. DATE: 1/4/08.

ROSSEY'S RUNNERS, 25377 WELD COUNTY ROAD 17, JOHNSTOWN, CO 80534. REGISTERED AGENT: . TYPE: DPC. DATE: 1/16/08.

ROYAL MEAT CO., 5230 GOSHAWK ST., BRIGHTON, CO 80601. REGISTERED AGENT: MOHAMMAD BESHARAT. TYPE: DPC. DATE: 1/1/08.

RUESCH, BIDDLE & LARSON, CPAS LLC, 3141 58TH AVE. COURT, GREELEY, CO 80634. REGISTERED AGENT: WILLIAM RUESCH. TYPE: DPC. DATE: 1/1/08.

S&S PUMPING SERVICE LLC, 701 11TH AVE., GREELEY, CO 80631. REGISTERED AGENT: STEWART SHELDON. TYPE: DPC. DATE: 1/18/08.

S.M.P PARTNERS, 36 S. 18TH AVE., SUITE D, BRIGHTON, CO 80601. REGISTERED AGENT: STEPHEN PEREZ. TYPE: DPC. DATE: 12/28/07.

SISCON INC., 8277 SPINNAKER BAY DRIVE, WINDSOR, CO 80528. REGISTERED AGENT: GARY SISNEY. TYPE: DPC. DATE: 1/1/08.

SNS BUSINESS SERVICES INC., 13721 N. POWHATON ROAD, BRIGHTON, CO 80603. REGISTERED AGENT: . TYPE: DPC. DATE: 1/16/08.

STARWEST LLC, 4574 FIREHAWK COURT, WINDSOR, CO 80550. REGISTERED AGENT: BRIAN REUTER. TYPE: DPC. DATE: 1/15/08.

STEFANIE DEBUONO & JUSTIN DIVITO INC., 1204 W. ASH ST., WINDSOR, CO 80550. REGISTERED AGENT: DEBUONO STEFANIE. TYPE: DPC. DATE: 1/7/08.

STEPPIN OUT EXPRESS LLC, 12281 HIGHWAY 60, MILLIKEN, CO 80543. REGISTERED AGENT: JEFFERY ALLEN. TYPE: DPC. DATE: 12/27/07.

STORYBOOK PHOTOGRAPHY LLC, 1100 37TH ST., EVANS, CO 80620. REGISTERED AGENT: AARON ADAMSON. TYPE: DPC. DATE: 1/2/08.

STRICKSTER LLC, 4855 OXBOW DRIVE, BRIGHTON, CO 80601. REGISTERED AGENT: SHAUN STRICKLAND. TYPE: DPC. DATE: 1/13/08.

SULLEY & SONS ENTERPRISES LLC, 15958 WELD COUNTY ROAD 4, BRIGHTON, CO 80603. REGISTERED AGENT: WANDA SULLEY. TYPE: DPC. DATE: 1/1/08.

SUMMIT HEALTHCARE CONSULTANTS LLC, 822 NINTH ST., GREELEY, CO 80631. REGISTERED AGENT: VICKI BAIER. TYPE: DPC. DATE: 1/2/08.

SUMMIT MEDICAL LLC, 901 35TH AVE., SUITE B, GREELEY, CO 80634. REGISTERED AGENT: H. HAMMER. TYPE: DPC. DATE: 1/21/08.

SUNSCAPE CONSTRUCTION LLC, 506 ELM ST., WINDSOR, CO 80550. REGISTERED AGENT: WAYNE CONGLETON. TYPE: DPC. DATE: 1/18/08.

SUNSHINE MAINTENANCE LLC, 276 63RD AVE., GREELEY, CO 80634. REGISTERED AGENT: ANDREA GUAJARDO. TYPE: DPC. DATE: 1/22/08.

SUREFIRE ENGINEERING CONSULTANTS LLC, 2705 W. 10TH ST., GREELEY, CO 80634. REGISTERED AGENT: DAMON SASSO. TYPE: DPC. DATE: 1/15/08.

SUTHERLAND GROUP LLC, 2603 MATHER ST., BRIGHTON, CO 80601. REGISTERED AGENT: FRED SUTHERLAND. TYPE: DPC. DATE: 1/18/08.

T & T FARMS INC., 520 N. 71ST AVE., GREELEY, CO 80634. REGISTERED AGENT: TROY DONOHO. TYPE: DPC. DATE: 1/1/08.

T L HEYNE ENTERPRISES LLC, 871 CHAMPION DRIVE, WINDSOR, CO 80550. REGISTERED AGENT: TERRY HEYNE. TYPE: DPC. DATE: 1/1/08.

T&D POLISH IMPORTS & EXPORTS INC., 219 THIRD ST., FORT LUPTON, CO 80621. REGISTERED AGENT: TADEUSZ KRUPA. TYPE: DPC. DATE: 1/16/08.

TALLY SERVICES LLC, 210 POUDE BAY, WINDSOR, CO 80550. REGISTERED AGENT: ELIZABETH HUTCHINSON. TYPE: DPC. DATE: 1/2/08.

TAQUERIA CHELVS INC., 248 S. PARK AVE., FORT LUPTON, CO 80621. REGISTERED AGENT: MIGUEL MOJICA. TYPE: DPC. DATE: 1/7/08.

TBM INC., 3225 BARBERA COURT, GREELEY, CO 80634. REGISTERED AGENT: KRISTY DEARING. TYPE: DPC. DATE: 1/5/08.

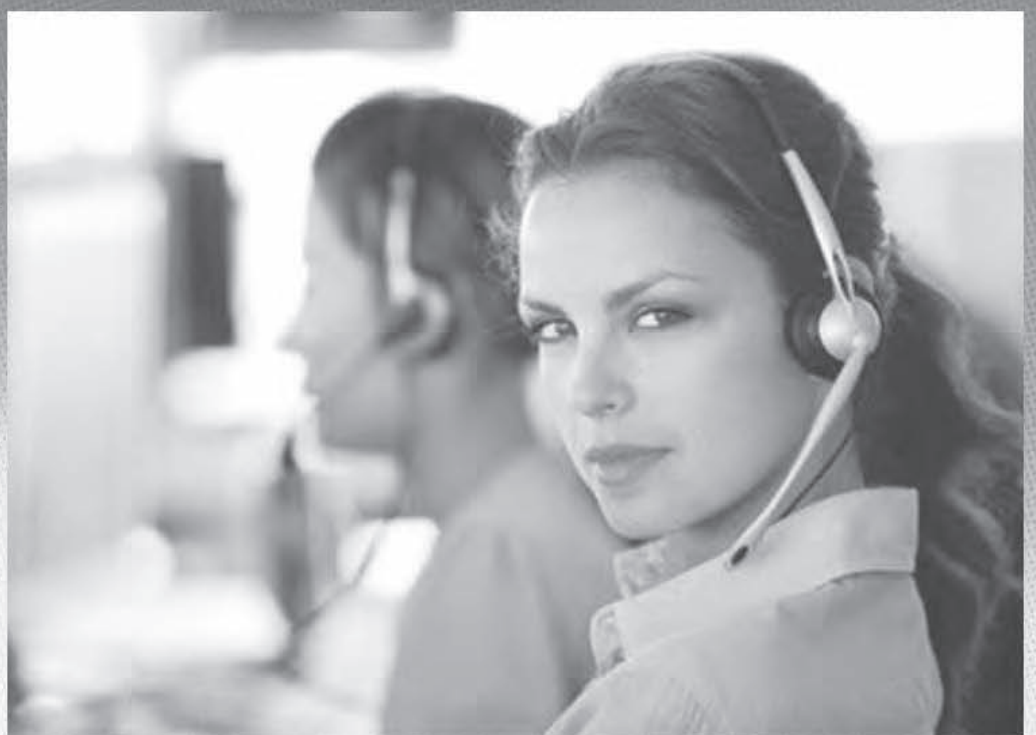
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Economic Report brings regional data to decision makers

I have been a columnist for the *Northern Colorado Business Report* since 1997, analyzing data and writing on economic characteristics and trends in the Northern Colorado economy.

I have also developed an Economic Growth Index for Northern Colorado and report on it and its seven components at the beginning of each quarter of the year. The components of the Growth Index are data series going back to 1987 and 1991: employment, construction, building permits, motor vehicle registrations, new sales tax accounts, retail sales and bankruptcies. These components are weighted according to their economic importance in the Northern Colorado economy to create the Index.

I have had more than a decade to evaluate the accuracy of the Index in tracking growth in our economy. In the 1990s, compound growth rates in nominal Gross Regional Product in Northern Colorado, reported by the Bureau of Economic Analysis, was 9.3 percent; the *Northern Colorado Business Report* Economic Growth Index tracked it at 9.2 percent, very close to official statistics.

The quarterly Growth Index, along with



ON THE ECONOMY

John W. Green, Ph.D.
Regional Economist

as many as 19 graphs depicting changes in the underlying components, has been well received by our readership over the years. These monthly columns add another, more detailed, dimension to the Growth Index, its components and other economic statistics.

But a biweekly business newspaper does not have the space to devote to even more in-depth analysis and reporting of the myriad of economic statistics covering the Northern Colorado economy. We are in the information age and more statistics covering every facet of our economy and everyday lives are being collected and published every day.

No publication in the market analyzes the entire data set to make it meaningful to local decision makers. Until now.

NCBR has created the quarterly Northern Colorado Economic Report to present not only additional statistics but also provide more in-depth analysis of changes and the future of our economy. I am proud to say that I am the lead editor for the Economic Report, and would like to introduce my readers to this valuable project.

What makes it important

We have recruited some of the best economic minds in the region to analyze and comment on the economy in which they reside, work, teach, do research and consult. Each quarter, the Economic Report contains an article from Martin Shields, Colorado State University/Northern Colorado Economic Development Corp. Regional Economist; Rhonda Corman, University of Northern Colorado/Upstate Colorado Economic Development Regional Economist; myself, and a guest columnist who analyzes an economic issue not touched on elsewhere in the Report.

In addition, the Economic Report contains combined content available nowhere else, including:

- Sales of building materials
- New car sales by Larimer and Weld county dealers
- Jet fuel demand at local airports
- Foreclosures in Larimer and Weld counties
- Patent filings in Larimer and Weld counties
- Restaurant sales in Larimer and Weld counties
- Apartment rents and vacancy rates in the Fort Collins/Loveland and Greeley markets

- The Small Business Index for Colorado and the nation
- The Consumer Price Index, by component, for the western United States

The Northern Colorado Economic Report also provides comprehensive sales and value of real estate sales for new and resale homes for four price categories. This in-depth analysis is exclusive information, available only to readers of the Economic Report.

The Economic Report also provides data and analysis on the Colorado economy provided by eforecasting.com, as well observations on the world, national and Northern Colorado economies gleaned from many business and economic news sources.

For those who need even more data, each quarter the Economic Report provides a full page of economic statistics, with graphs and discussion of at least 27 data series, and the outlook for the next 12 months.



How to get it

My bias may be showing, but in my opinion, the information contained in the Northern Colorado Economic Report should be regular reading for every business decision maker in the region: every bank president, every real estate manager, every CEO

and CFO of every corporation or proprietorship selling in the local market, every auto dealer. It also should be available in all the major medical institutions, on a shelf in every library, in all school districts and to every public planner and city or county manager. It's that important.

The Economic Report is available by subscription only, from the *Northern Colorado Business Report*. Let the person leading your organization know about this valuable resource, locally produced and locally focused information available to help your business be aware of changes in the Northern Colorado economy to better plan and react to stay ahead of the curve.

John W. Green, Ph.D., 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. To arrange for a subscription to the quarterly Northern Colorado Economic Report, call 970-221-5400.

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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	283,993	282,636	0.48%	271,435	4.63%	1/08
Unemployment	14,003	12,178	14.99%	12,246	14.35%	1/08
Colo. Unemp. Rate	4.70%	4.30%	N/A	4.60%	N/A	1/08
Lmr. Unemp. Rate	4.30%	3.80%	N/A	4.20%	N/A	1/08
Weld Unemp. Rate	5.30%	4.60%	N/A	5.10%	N/A	1/08

Jet fuel (gallons dis.) F.C.-Loveland Airport	73,444	77,494	-5.23%	69,763	5.28%	1/08
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Motor vehicle reg.	53,722	52,398	2.53%	48,258	11.32%	2/08
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Vectra Small Business						
Colorado index	92.8	95.6	-2.93%	94.4	-1.69%	2/08
U.S. index	82.4	85.2	-3.29%	85.3	-3.40%	2/08

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						
Value (000s)	\$22,073	\$36,115	-38.88%	N/A	N/A	1/08
Weld County						
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	215.131	215.74	-0.28%	206.8	4.03%	2/08
Housing	225.132	224.35	0.35%	219.1	2.75%	2/08
Transportation	190.644	191.3	-0.34%	179	6.51%	2/08
Medical Care	366.56	362.65	1.08%	349.4	4.91%	2/08

REAL ESTATE						
Total construction (000s)						
Larimer County	\$50,000	\$25,649	94.94%	\$75,955	-34.17%	2/08
Weld County	\$35,388	\$36,286	-2.47%	\$50,029	-29.27%	2/08

Building permits	153	140	9.29%	236	-35.17%	2/08
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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

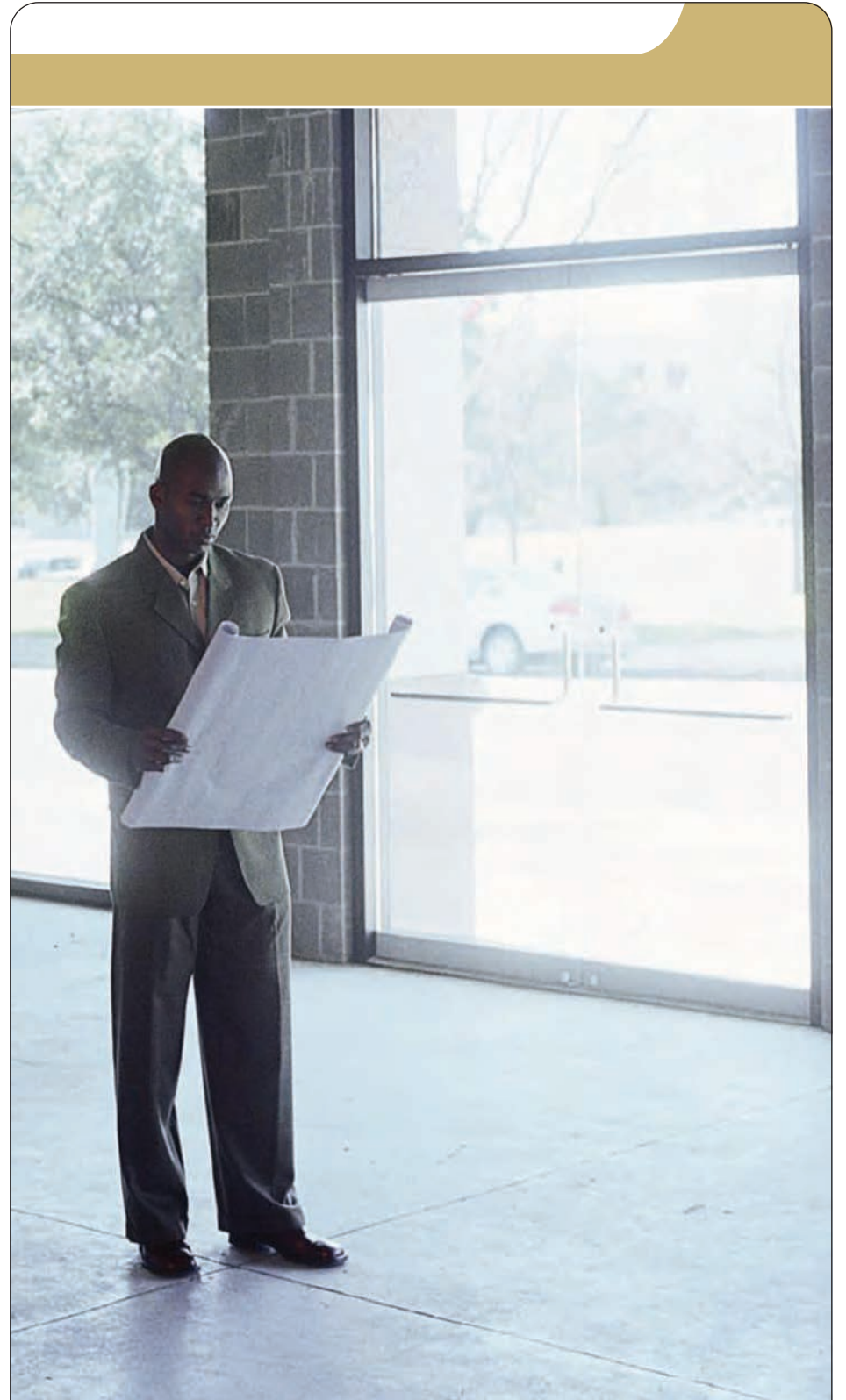
Industrial vacancy rates						
Fort Collins	4.71%	4.26%	N/A	4.10%	N/A	12/07
Loveland	4.79%	4.60%	N/A	5.30%	N/A	12/07
Greeley	6.44%	6.65%	N/A	8.60%	N/A	12/07

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	\$640,834	\$732,321	-12.49%	\$587,867	9.01%	10/07
Weld County	\$613,690	\$661,252	-7.19%	\$619,887	-1.00%	10/07
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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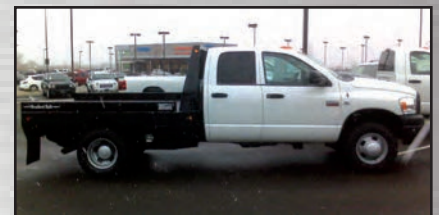


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Green Summit examines environmental economy

By Business Report staff

FORT COLLINS — Renewable, alternative, sustainable business.

Panelists for the second annual Green Summit are ready to discuss all this and more on Thursday, April 24, at the Hilton Fort Collins, 425 W. Prospect Road. The event, presented by the *Northern Colorado Business Report* with support from the cities of Fort Collins and Greeley, offers a packed day of speakers, seminars and presentations about the abundant opportunities for companies to make money yet remain good environmental stewards.

The Summit is immediately followed by a Climate Wise EnvirOvation recognition reception and awards ceremony. Climate Wise is a voluntary program run by the city of Fort Collins dedicated to helping local business tackle modern-day environmental challenges that impact bottom lines and the quality of life in the city.

Cost for the Green Summit includes breakfast, lunch and reception and is \$49.

In addition to the Green Summit, a second day of workshops is available on Friday, April 25. Greening Your Existing Business: A Nuts-and-Bolts Workshop, is sponsored by Colorado State University; City of Fort Collins; Seven Generations; U.S. Green Building Council, Northern Colorado; and Platte River Power Authority. Cost to attend the Friday workshops is \$49.

A Green Tour in and around Fort Collins on Saturday, April 26, visits various green residential and commercial buildings. This is a chance to see the implementation of the ideas presented at the Green Summit and the Greening Your Existing Business workshops. Cost is \$25 for either the commercial or the residential tour.

Registration is available online at www.ncbr.com — click "events," then click on the Green Summit logo. For more information, contact Jim Rath, marketing director, at 970-221-5400, ext. 202 or e-mail to jrath@ncbr.com.

Green Summit 2008 April 24

Registration begins at 7:30 a.m.

Breakfast 8-9 a.m.

Welcome — Ed Clark, mayor of Greeley; Doug Hutchison, mayor of Fort Collins

Keynote address — The New Energy Economy — It's Going to be Big! Mona Newton, Central Regional Representative, Colorado Governor's Energy Office.

Awards Presentation — City of Greeley Environmental Stewardship Action Partnership

Panel A1 9:15-10:15 a.m.

Renewable Energy

Moderator: Tom Hacker, Editor, *Northern Colorado Business Report*

Panelists: Stuart Conway, Trees, Water & People; Hans Jespersen, Vesta Wind Systems; Pascal Noronha, AVA Solar LLC

Panel A2 9:15 -10:15 a.m.

Transportation

Moderator: Rich Shannon, McWhinney
 Panelists: Tim Johnson, former Fort Collins transportation board member and professor at Colorado State University; Gary Thomas, chairman of both Fort Collins and Loveland transportation boards

Panel B1 10:30-11:30 a.m.

Alternative Fuels & Transportation

Moderator: Stacey Simms, biofuels and local fuels program manager, Governor's Energy Office

Panelists: William Rankin, UQM Technologies; Mark Sponsler, Colorado Corn; Jeff Probst, Blue Sun Biodiesel

Panel B2 10:30-11:30 a.m.

Politics of Sustainability

Moderator: Jill Cooper, Faegre & Benson
 Panelists: Mark Radtke, Colorado Municipal League; Frank Lancaster, Larimer County manager; Jon Monson, City of Greeley Water Department

Lunch noon-1:30 p.m.

Keynote speakers — Nancy Clanton, Clanton and Associates, and Victor Olgyay, AIA, principal architect, Rocky Mountain Institute's Built Environment Team

Panel C1 1:30-2:30 p.m.

LEED Certification

Moderator: Josie Plaut, Institute for the Built Environment, Colorado State University

Panelists: Greg Gidez, Hensel Phelps Construction; Doug Dohn, Dohn Construction; Patrick McMeekin, Water Valley Land Co.; Matt Brooksmith, The Neenan Co.

Panel C2 1:30-2:30 p.m.

Economics of Sustainability

Moderator: Sue McFaddin, Seven Generations

Panelists: Martin Shields, Colorado State University regional economist; Paul Hudnut, CSU College of Business; Sue Innis, carbon fund program manager, Governor's Energy Office

EnvirOvation Reception 3-5 p.m.

Welcome — Mayor Doug Hutchinson
 Celebration of environmental stewardship.

Exhibits open 7:30 a.m.-5 p.m.

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GREEN BUSINESS

Recycled materials make it so easy building green

Deconstruction tools, carpets from bottles all part of reusability

By Jane Albritton
news@ncbr.com

These days it is so easy being green that it hardly counts as a personal sacrifice to save the planet.

Anyone who wants to contribute to the greening of Northern Colorado can do it by laying down recycled carpeting and donating what gets pulled up for later reuse; building a deck with materials made entirely from reclaimed or recycled sources; buying fix-up supplies from a recycled building supplier or, even better, remodeling an existing structure rather than knocking it down and starting over.

Kendol Gustafson, manager of ReSource in Fort Collins, explained that the new interest in building green has helped an organization that has been around for 30 years.

"We are part of the Center for ReSource Conservation, and it has been hard to run a nonprofit like ours," he said. "But it's get-

See RECYCLED, 10B



Brett Wagner, Northern Colorado Business Report

RESOURCEFUL SUPPLIER – Kendol Gustafson, manager of ReSource in Fort Collins, stands before just a few of the recycled building materials available to anyone interested. Remodelers, builders and demolition crews provide usable items to ReSource instead of sending those materials to the landfill.

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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GREEN BUSINESS

It's the dog's turf, people just mow it

How owners, pets, landscaping can all just get along

By Kay Rios
news@ncbr.com

The yard's looking great, plants are coming up and the grass is sprouting green. Then the hound digs up the new flowers, the cat pulls the bark off a tree, and the guard dog has worn a dirt path doing his duty.

Pets can devastate any landscape plan. But a new breed of landscape designers specializes in considering how they will use the yard.

"Let your pets be your muse," says Elizabeth Bublitz, owner of Pawfriendly Landscapes in Golden. "Whatever they are doing, don't fight. Most dogs are habitual, so find a way to work with their habits."

Jill White, sales manager for Fossil Creek Nursery in Fort Collins, agrees.

"Remember, it is their domain and they will go where they will go," she said. "They like to run around the fence and protect their territory, so give them room to do that. You will have a path, so work with it."

For example, the dog's normal path can create a nice visual when filled with rock. Just make sure it's the right rock.

"Be careful with rock like granite or anything crushed because the pieces can be sharp," White said. "Make sure it's round rock so it's pet-friendly."

Unless you want to keep pets out of an area.

"Cobble is a huge deterrent to all dogs, so if you want them use it, use one-and-a-half-inch river rock," Bublitz recommends. "But make sure they won't eat the rocks."

Garden sculptures can be used as a deterrent to rock-munching mutts. "If there's a space you are fighting over with your pet, you can use inanimate things that

See **LANDSCAPING, 14B**



Courtesy Boyd Lake Veterinary Center

THE TURF IS GREENER – Boyd Lake Veterinary Center installed professional turf two years at its facility. The dogs have responded "pawsitively" to the low-maintenance material according to employees.

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CLOCKWISE: RANGEVIEW THREE (LEED SILVER PENDING), LOVELAND - NORTH COURT (BOULDER GREEN POINTS), BOULDER WILD SAGE (BOULDER GREEN POINTS), BOULDER - SUNDANCE PROFESSIONAL CENTRE (LEED GOLD), LOVELAND

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GREEN BUSINESS



Krista Watzel, Northern Colorado Business Report

TRASH KICKING TRIO – John Long, Bryan Birch and Lucas Ericson founded ZeroHero Events last year to help festivals nationwide become zero-waste events.

Event card filling up for green party planners

Zero-waste events take baby steps in carbon footprints

By Luanne Kadlub
news@ncbr.com

What could a 4-year-old's birthday party and a local beer festival possibly have in common?

Both were zero-waste events.

John Armstrong, environmental planner in the city of Fort Collins' Department of Natural Resources, planned his child's birthday party so that very little — if any — waste would be landfill-bound at the end of the day. One or two pieces of paper were left over, but everything else was either reusable or compostable.

Odell Brewing Co.'s Block Party and Small Batch Brew Festival held in May used a mix of sustainable products and reusables in lieu of plastic disposables. This year the brewer will offer cups that can be used by participants at future festivals.

The event is now coordinated by Zerohero Events in Fort Collins, which was founded last year by Lucas Ericson, Bryan Birch and John Long as an offshoot of their involvement in the Rocky Mountain Sustainable Living Fair. The company helps festivals nationwide become zero-waste events.

In coordinating Odell's Block Party, for example, Zerohero works with vendors in reducing packaging and incorporating sustainable products. Recycling and composting bins are set up throughout the event area. In addition, the city of Fort Collins' hydrogen fuel-cell powered stage is used for music, and throughout the year Odell compensates for carbon emissions through wind energy credits.

The ultimate goal of any no-waste event — part of the greening of America — is simply to have zero or low waste when the event or meeting is over. Many zero-waste

events also take into consideration carbon emissions and alternative energy sources.

Advancing by baby steps

Though initially it sounds easy enough, generating zero waste requires advance planning. It might even mean calling in the experts.

"Zero waste is a goal," said Paul Pellagrino, chef/owner of All-Occasions Catering, which caters no-waste events. Making baby steps toward that goal, he said, is an improvement over doing nothing.

In fact, that sentiment is shared by all who put on and support zero-waste events. Going totally no-waste at the get-go can be an honorable though overly ambitious goal.

"For a lot of event planners and those in the events industry, there's a reluctance to change from what they've always done, be it logistics or the bottom line," Ericson said.

Baby steps toward zero waste might start with the decision to use only recycled paper for the first year.

"Work it into the system, then next year take more steps," he said. "You don't have to do it all at once. It all depends on how ambitious you are and how green you want to go all at once. If you can make all those changes at once, go for it."

Switching to reusables — washable dishes instead of paper plates, for example — is another good baby step. If that's not possible because of locale, venue or size of event, Ericson suggests using compostable alternatives such as those made of corn or potato starch, or sugar cane resin.

These products are becoming easier to find in Northern Colorado with some chain stores carrying limited quantities of certain items. If petroleum-based plastics are used, Ericson said to be sure the number inside the triangle on the product is 1 or 2, the only plastics recycled in Colorado.

Start with staff events

No-waste events aren't relegated to city-wide festivals or large business conferences.

See ZERO WASTE, 11B



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GREEN BUSINESS

Ethanol important part of diversified energy solution

Corn-based fuel creates U.S. jobs, conserves resources

There are many reasons to support ethanol production, but a recent report highlights one of them — boosting domestic production over foreign energy sources. Ethanol keeps American dollars in the United States.

In looking at the economic impact of the ethanol industry, economist John Urbanchuk, from the research and analysis firm LECG, found the production of nearly 6.5 billion gallons of ethanol in 2007 means the United States needed to import 228.2 million fewer barrels of oil to manufacture gasoline — the rough equivalent of 5 percent of total U.S. crude oil imports. And the value of the crude oil displaced by ethanol in 2007 amounted to \$16.5 billion — money that stayed in the American



GUEST COLUMN
Byron Weathers

economy.

In a March 5 address, President Bush signaled agreement and called for expanding biofuels, including ethanol.

“The vast majority of that ethanol is coming from corn, and that’s good,” he said at the Washington International Renewable Fuels Conference. “That’s good if you’re a corn-grower. And it’s good if you’re worried about national security. I’d rather have our corn farmers growing energy than relying upon some nation overseas that may not like us. That’s how I view it.”

Besides keeping our fuel dollars in the United States, the ethanol industry supports nearly 240,000 U.S. jobs, directly and indirectly. And, even more important perhaps, ethanol returns more money — more than a billion dollars — to the federal treasury than the industry receives in tax credits.

Benefits beyond cash register

The benefits of ethanol don’t stop at the cash register. Ethanol provides a renewable, sustainable alternative to petroleum. On a life-cycle analysis basis, corn-based ethanol production and use reduces greenhouse-gas emissions by up to 25 percent compared to gasoline production and use, while cellulosic ethanol use could reduce these gases by as much as 100 percent.

“Ethanol provides a renewable, sustainable alternative to petroleum.”

When it comes to water use, ethanol wins again. It takes three to four gallons of water to produce a gallon of corn ethanol, and less than that for cellulosic ethanol, but it takes 44 gallons of water to refine a gallon of crude oil, according to the U.S. Geological Survey.

Further, we can expand the amount of ethanol blended into gasoline. Recently, the state of Minnesota released important research that shows we can expand the amount of ethanol blended into gasoline to at least 20 percent (referred to as E20) without harming vehicles or fueling equipment. The year-long study tested 40 pairs of vehicles and the impacts of E20 gasoline on metal, rubber and plastic materials.

The conclusion: E20 fuels do not present problems for current automotive or fuel dispensing equipment, and E20 pro-

vided similar power and performance to E10 (10 percent ethanol-blended gasoline) fuel throughout an entire calendar year, which included a broad range of weather conditions.

Other alternatives

Are there other better, biofuels out there? Cellulosic ethanol is a newer fuel that is getting widely acclaimed as more efficient to produce, but the industry is just beginning its work here.

President Bush also said, “The best thing to do is not to retreat from our commitment to alternative fuels, but to spend research and development money on alternatives to ethanol made from other materials — for example, cellulosic ethanol holds a lot of promise. I’m sure there are people in the industry here that will tell you how far the industry has come in a very quick period of time.”

We recognize that corn ethanol should only be part of a broader, more diversified solution to our country’s dependency on foreign oil. With their many benefits, economic as well as environmental, the vast array of biofuels old and new offer an important alternative that we as a nation cannot afford to pass up.

Byron Weathers is president of Colorado Corn Growers, based in Greeley.

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GREEN BUSINESS

Cedar Creek producing green energy

Courtesy BP Alternative Energy

TURNING INTO THE NIGHT — The Cedar Creek wind farm located a few miles east of Grover in northeast Weld County became operational in January making it the third-largest array in the nation by number of turbines at 274. The \$400 million farm is capable of producing up to 300 megawatts of electricity or enough power for 95,000 homes.

Nation's third-largest turbine array now online

By Steve Porter
sporter@ncbr.com

GROVER — Out where the wind blows high, wide and lonesome is the third-largest wind turbine array in the nation, churning out wind-generated electricity since the beginning of the year.

Cedar Creek wind farm, located on a sprawling, nearly treeless site a few miles east of Grover in northeast Weld County, is the largest array in Colorado with 274 turbines. It officially became fully commercially operational on Jan. 3.

Construction of the \$400 million wind farm, built as a joint venture between Bab-

cock and Brown and BP Alternative Energy North America, took about one year to complete. Xcel Energy is purchasing all of the wind electricity produced by Cedar Creek under an exclusive 20-year contract.

Cedar Creek is capable of producing up to 300 megawatts of electricity, enough to power up to 95,000 households, the equivalent of the cities of Fort Collins and Greeley combined.

But Xcel customers in Colorado won't be

able to directly purchase electricity produced by Cedar Creek, according to Ethnie Groves, an Excel spokeswoman. Groves said electrical power produced at Cedar Creek goes into the regional electric grid and not into the company's Windsource green-energy program. That Windsource electricity is only produced by the Xcel-owned Pon-nequin 44-turbine wind farm just east of Interstate 25 near Carr in northwest Weld

See CEDAR CREEK, 12B



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RECYCLED, from 3B

ting easier, and now that we have a presence here in Fort Collins we can serve as a clearinghouse for information. We aren't in this to be competitive."

That attitude makes ReSource, at 1501 N. College Ave., a good place to start for anyone interested in collecting information on building materials or looking for new/used windows, doors, cabinets, flooring, tile and insulation. Because ReSource has a 501(c)3 nonprofit status, and is located in an enterprise zone, all donations from homeowners, contractors and deconstruction experts are tax-deductible.

"Every day we keep three tons of material out of the landfill," he said. "We can help change the throwaway mentality of this society."

Susie Gordon, senior environmental planner for the City of Fort Collins, explained that almost 20 percent of material that goes to the landfill comes from construction and demolition, or C&D.

"In 2007, ReSource was able to document that it had diverted 500,000 pounds of material from landfill," she said. "I imagine that estimate is conservative. I think that people in the construction or remodeling business are glad to know that there is some place that leftover material can go. Carpenters hate to throw away perfectly good lumber."

Gordon noted that alongside a growing awareness of alternatives to dumping C&D, there is a growing industry that can feed operations like ReSource: deconstruction.

"As a city gets built out, as Fort Collins will be soon, property becomes more valuable than the building sitting on it," she said. "But instead of demolishing the building, it is now possible to deconstruct it, to take it apart and salvage the wood, the cabinets, the fixtures and the brick. The wood that comes out of older homes is likely to be better than the knotty two-by-fours available now."

Deconstruction zone

Gordon pointed to the recent DeConstruct Training Program on Harmony Road offered by the National Center for Craftsmanship as evidence of growing demand.

"Deconstruction adds two to three weeks to overall construction time," she said. "But there are now professionals who can do that work, there are tax benefits and there are savings at the landfill. The time may be worth the money."

Some would argue that while "soft-stripping" an old house or commercial building is an excellent idea, renovating the place might be an even better one. In talking about his work rehabilitating historic buildings in the area, including the Armstrong Hotel in Fort Collins, the Rialto Theatre in Loveland and the old high school in Ault, Dick Beardmore of A.E. Design Associates noted that rehabilitation has at least two benefits.

"You can control costs by working with the assets of the building, and you can preserve the energy that went into the building of the structure in the first place," he said.

The idea that the energy required to build a structure may be preserved is, perhaps, a bit abstract. By contrast, the preservation value of recycled materials is apparent.

Take Trex, for example. A composite decking and railing material made of recycled plastic and wood fibers, it is not susceptible to warp or rot, is splinter free and never needs sanding, staining or painting, unlike redwood or cedar.

"It is true that composite materials have a higher upfront cost than natural wood," said Kevin Tapia, contractor sales representative for Alpine Lumber in Loveland. "But

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when you consider the long-term maintenance costs, the composite products offer greater long-term savings."

Tapia added that although Trex has the biggest share of the composite decking market, Alpine Lumber carries five other brands.

"There are probably 50 players in the composite market," he said. "We try to carry what we know will hold up in Colorado."

Wall-to-wall pop bottles

The recycled plastic pop bottles that do not turn up in composite decking may end up underfoot in polyester carpet. Joe Huggins, owner of Old Town Carpet and Rugs in Fort Collins, has noticed more interest in recycled carpet because of the media coverage on green technologies.

"Polyester carpet, like other carpets, comes in good, better and best," he said. "One in the best category will generally have a better warranty than a comparable nylon carpet. Some people call it kid-proof carpet because staining it would be like trying to stain a pop bottle."

Huggins also noted that he expects to see increased availability of recycled nylon carpets.

"Right now it isn't cost-effective because the distribution centers that would take the old carpet, shave it, bundle it and then send it off to Georgia are just not in place," he said. "But I expect that in five years or so, recycling nylon carpet will be common."

As institutional recyclers go, Colorado State University takes the prize. For years, CSU's housing and dining services has been part of a program with carpet manufacturer Milliken & Co. in South Carolina.

"It's called the Earth Square Renewal Program," said Bill McBride, project manager. "When a big company, like IBM, pulls up a building full of carpet squares, they go back to Milliken where they are renewed. Then universities like us can buy them. The color selection isn't the best, but it is a renewable resource."

McBride explained that the squares are put down with a spray that never thoroughly dries.

"So we can pull up a cafeteria full of squares, send them off to be cleaned, and put them back in another space," he said.

McBride added that in campus housing, carpet made from PET fibers — recycled pop bottles — is more appealing.

"It's great stuff," he said. "Durable, stain-resistant and more traditional, not the flat-tapped type of carpet square."

In the new world of recycling, there are benefits for most everyone. Builders and remodelers can get tax relief and save on landfill fees; do-it-yourselfers can get good deals on construction materials; homeowners get durable decks and kid-proof carpets; and everyone else gets to bask in Northern Colorado's green, green reputation.

ZERO WASTE, from 5B

Armstrong, whose city department advocates no-waste events and works with the community in providing information, said businesses could start by looking at how staff and client meetings could benefit from green alternatives.

An in-house staff luncheon, for example, could include a plate of sandwiches or a pan of lasagna instead of individual box lunches. Let washable dishes and tableware fill in for throwaway Styrofoam and plastics. And pitchers of water and glasses are simply nicer than the ubiquitous water bottles. Dishwashers with the Energy Star rating make cleanup a snap, Armstrong said.

What about at an event with 50 or more people? If working with a caterer or other vendor, make sure they're part of the team, he advised. Ask the caterer if he or she can comply with your requirements, whether it's using washable dishes or compostable dinnerware, or using bulk sugar and creamer in lieu of individual packets.

"A lot of vendors are ready to help if they're asked the correct questions," he said.

Not all facilities are set up for pulling off zero-waste events, he added. When looking for a site, ask if the facility has recycling in-house or if leftover food can be composted.

Event planners can also look into tree-free alternatives for invitations, menus and other paper products. For example, a flash drive attached to a bracelet was used in lieu of paper handouts at last year's state conference of the U.S. Green Building Council in Fort Collins.

Educational component

Education of the participants is an important component of a zero-waste event. That's where companies like Waste-

"Zero waste is a goal."

Paul Pellagrino, chef/owner
All-Occasions Catering

Not Recycling in Loveland come in handy.

In addition to helping plan zero-waste events, Waste-Not can also staff them.

"What typically is the hardest part of a no-waste event is the education process for the participant," said Greg Jones, operations manager. "People want to keep throwing stuff away."

To ensure recyclables and compostables get put in the correct bins, Jones suggests manning the event with volunteers or hire staff to do it.

"Limitations of zero-waste events are people's willingness and/or ability to participate. It comes down to us. You can make anything happen."

Lara Williams at Green Team Real Estate in Fort Collins organizes Green Drinks, a loose affiliation of individuals who share an interest in doing business in an environmentally responsible manner. "I haven't set up any established policy that these are no-waste events by the virtue of the fact I have no budget and rely on the goodwill of companies that sponsor them," she said. "I do think many of the people who do it want to do it and believe in what we're doing."

Armstrong concluded, "After you do one or two zero-waste events, it becomes second nature. You forget that it's a green meeting."

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Turbine count

Cedar Creek wind farm's 274 turbines producing a maximum of 300 MW near Grover make it the third-largest wind array in the nation when it comes to number of wind turbines. Other large arrays include:

1. **Stateline Wind Project** on the Oregon-Washington border has 465 turbines and became operational in December 2001. The 320-MW project is owned by Florida Power and Light.
2. **Horse Hollow Wind Energy Center** in Taylor County, Texas, has 421 turbines capable of producing 735 MW and is also owned by Florida Power and Light. It was completed in late 2006.
4. **Peetz Table Wind Farm in Logan County**, which will have 267 turbines capable of producing 400 MW when an expansion that broke ground in May 2007 is complete this year. The project is being jointly developed by Florida-based FPL Energy and Chicago-based Invenegy.
5. **Maple Ridge Wind Farm** in upstate New York has 195 turbines capable of producing 320 MW. The largest wind array east of the Mississippi and owned by PPM Energy of Portland, Ore., the wind farm became operational in January 2006.

SOURCE: BUSINESS REPORT RESEARCH

Courtesy BP Alternative Energy

CEDAR CREEK, from 9B

County and at the Peetz Table Wind Farm in Logan County.

Xcel customers wishing to "go green" on their energy bills can designate that their power come from the Windsource program. Groves said the program has 68,000 residential and commercial subscribers in Colorado, New Mexico and Minnesota.

Costs a little more

Groves said going green with wind energy costs a little more each month — now averaging about \$13 more than an average non-wind-produced electric bill — because of the costs associated with producing wind power and running the Windsource program.

But there's no shortage of people and businesses wanting to subscribe, she said.

"It's an important part of our energy mix."

Sarah Howell, spokeswoman
BP Alternative Energy

"These are customers who are very environmentally conscious and willing to do that on their electric bill," she said. "(They're) willing to pay a little extra to support wind source development in the state."

Groves said while the Cedar Creek project only supplies electricity to the overall grid, it still has a green benefit because it's supplying energy that comes from a clean, renewable source and has virtually no greenhouse-gas emissions associated with it.

Groves said Xcel has an aggressive stance when it comes to adding more wind-produced energy to its portfolio, with a goal of producing 20 percent of its electricity through wind and other alternative/renewable sources by 2020.

Xcel is required by the state to hit a 10 percent goal by 2015 and has already met that goal with the opening of Cedar Creek. The next mandated goal is also within the company's reach.

"We're on track to meet that 20 percent goal and probably meet it early," she said.

Groves said the utility plans to increase its wind power by another 800 MW by 2015. "Once we add that, we'll have approximately 1,900 MW of wind energy on our system in Colorado," she said.

BP a wind leader

BP Alternative Energy, a subsidiary of BP — formerly known as British Petroleum — was created in 2005 to promote alternative energy production and use. The company has plans to build 450 MW of wind-power facilities by the end of the current year and to be one of the world's leading wind developers by 2015.

The company purchased Greenlight Energy Inc., the original developer of Cedar Creek, and took over a pipeline of 39 development projects across the United States. The company also has purchased power from existing wind projects, including the world's biggest — Stateline Wind Project on the Oregon-Washington border — where it has a 25-year power purchase agreement for 90 MW.

Sarah Howell, a BP spokeswoman, said the company had a commitment to alternative energy long before the 2005 creation of BP Alternative Energy. "It's an important part of our energy mix," she said, noting that BP's CEO was one of the first to express concern about global climate change in 1997.

"We know it will provide more and more energy into the mix so it makes sense for us to be investing in these technologies," Howell added. "We see it as a very nice business investment to be part of the energy mix of the future."

Sydney, Australia-based Babcock and Brown Operating Partners LP is the managing partner for Cedar Creek, where about 30 employees run the facility. BP Alternative Energy is the owner of the project.

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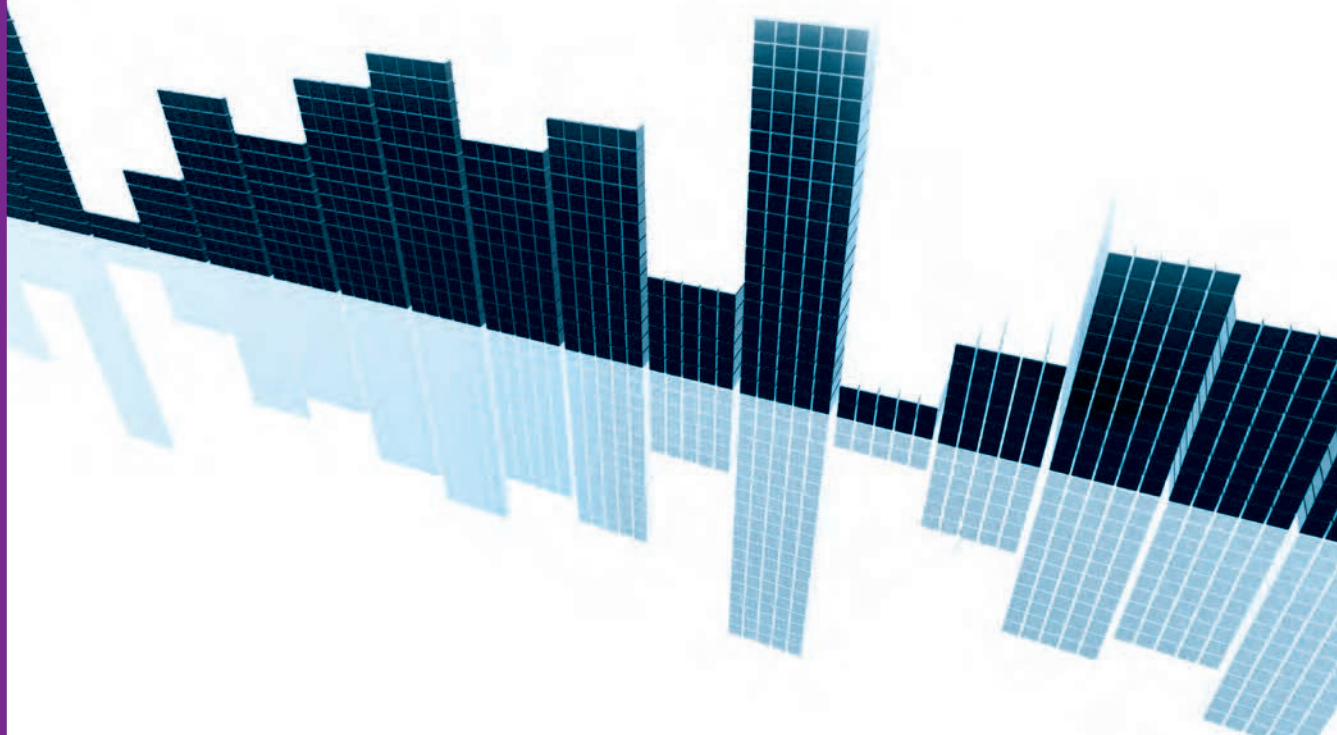
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1	2	GALLEGOS SANITATION INC. 1941 Heath Parkway, Suite 2 Fort Collins, CO 80524 970-484-5556/970-484-0662	135 125	\$1,841,000 \$9,607,000	Recycling & waste collection for home, business, or construction project, including special events and portable restroom rentals.	CustService@gallegossanitation.com www.GallegosSanitation.com	Gerald E. Gallegos, President; Rudy George Gallegos, Secretary/Treasurer and Arthur J. Gallegos, Vice President 1959
2	1	SCHAEFFER ENTERPRISES INC. 500 26th St. Greeley, CO 80631 970-353-0662/970-353-2779	110 110	N/A \$1,401,623	Recycling of all end-of-life home and office electronics. Pick ups arranged for home and business. Outsourcing for businesses needing product shrinkwrapping, kit assembly, packaging, labeling and button-making.	vrandall@schaefferenterprises.com www.schaefferenterprises.com	Valorie A. Randall, Executive director 1952
3	3	ACCESS COMPUTER PRODUCTS INC. 451 W. 69th St. Loveland, CO 80538 970-612-2930/970-612-2095	100 100	\$16,769,000 \$16,400,000	Supplies for laser and inkjet printers, recycles used printer cartridges, computers, monitors, Palm pilots, cell phones and other electronic items.	access@accessftc.com www.accessftc.com, www.accessrecycling.com; www.cartridgesfor kids.com	Joe Goodell, President 1987
4	4	PRO PALLET INC. (I) 920 E. Collins Ave. Eaton, CO 80615 970-454-3323/970-454-3286	70 70	N/A N/A	Manufactures and recycles pallets.	propallet@qwest.net www.propallet.net	Troy Kyme, President 1989
5	5	AIR RESOURCE SPECIALISTS INC. 1901 Sharp Point Drive, Suite E Fort Collins, CO 80525 970-484-7941/970-484-3423	55 55	N/A N/A	Environmental consulting in ambient air quality-related monitoring, modeling, analyses, regulatory compliance, research and instrumentation.	info@air-resource.com www.air-resource.com	David L. Dietrich, Ph.D., President 1981
6	6	WASTE MANAGEMENT OF NORTHERN COLORADO 40950 Weld County Road 25 Ault, CO 80610 866-482-6319/N/A	50 50	N/A N/A	Roll-off dumpsters, commercial, residential solid waste removal, recycling services, industrial services, special event services, recycling drop off center.	N/A www.wm.com	Amy Sable N/A
7	9	BIO-MEDICAL JANITORIAL INC. P.O. Box 272982 Fort Collins, CO 80527 970-266-1065/970-266-8442	50 35	\$722,000 \$650,000	Janitorial service and cleaning products.	bmjanitorial@aol.com biomedicalcleaningsolutions.com	Marquita Romero and Ben Romero, Owners 1998
8	11	A-1 ORGANICS INC. 16350 Weld County Road 37 Eaton, CO 80615 970-454-3492/970-454-3232	40 36	N/A N/A	Composts, wood mulches, grinding and screening services.	info@alorganics.com www.alorganics.com	Chuck Wilson, CEO and President 1974
9	7	CAROLE'S COMMERCIAL CLEANING INC. 4129 Shoreline Road Fort Collins, CO 80526 970-416-9733/970-282-7768	40 40	N/A \$421,152	Janitorial services for small and large companies.	cci@frii.com www.carolescommercialcleaning.com	Carole Dougherty 1996
10	10	COLORADO IRON & METAL INC. 1400 E. Mulberry St. Fort Collins, CO 80524 970-482-7707/970-493-7821	32 34	\$8,202,705 \$6,680,166	Full-service scrap metal recycling services accepting all ferrous and non-ferrous metals. Buys steel, copper, brass, aluminum, stainless steel, precious metals, high-temp alloys and other metals. Roll-off, container and recycling site management available. LEED certified provider. New steel distributor and a custom metal fabricator.	kentgarvin@coloradoironmetal.com www.coloradoironmetal.com	Kent Garvin, President 1995
11	NR	ENVIROPEST 9249 Eastman Park Drive Windsor, CO 80550 970-674-0481/970-674-0484	31 23	\$2,200,000 \$1,800,000	Pest and nuisance wildlife control services.	marc@creepycrawlythings.com www.creepycrawlythings.com	Marc Dykstra, President 1965
12	8	WASTE-NOT RECYCLING 1065 Poplar St. Loveland, CO 80537 978-669-9912/970-669-9926	30 37	\$2,800,000 \$2,400,000 (2)	Recycling service for businesses, government, builders and institutions.	recycle@waste-not.com www.waste-not.com	Anita Rose Comer, CEO and Owner 1989
13	12	STEWART ENVIRONMENTAL CONSULTANTS INC. 3801 Automation Way, Suite 200 Fort Collins, CO 80525 970-226-5500/970-226-4946	27 27	N/A \$2,600,000	Water and wastewater treatment technologies, environmental site assessments (ESAs), mold, asbestos, air pollution, and laboratory analysis services.	info@stewartenv.com www.stewartenv.com	David R. Stewart, President 1985
14	13	LARIMER COUNTY SOLID WASTE DEPARTMENT 200 W. Oak St., Suite 4000 Fort Collins, CO 80522 970-498-5772/N/A	26 26	N/A N/A	County landfill and transfer stations. Recycling of e-scrap, batteries, paint, household and hazardous chemicals and abandon waste. Garbage Garage for educational outreach.	N/A www.co.larimer.co.us	Stephen Wendell Gillette, Director N/A
15	14	CITY OF LOVELAND - SOLID WASTE DIVISION 105 W. Fifth St. Loveland, CO 80537 970-962-2529/970-962-2907	24 24	N/A N/A	Residential collection of refuse, recyclable materials and yard wastes; multi-family refuse and recycling services; drop-site for recyclable materials and organics; and temporary dumpster and roll-off box rentals.	solid_waste@ci.loveland.co.us www.ci.loveland.co.us	Bruce Philbrick, Superintendent N/A
16	19	MARTIN SUPPLY INC. 8405 U.S. Highway 34 Windsor, CO 80550 970-686-2460/N/A	19 10	N/A N/A	Recycling of cars, aluminum, iron, brass, steel, copper, batteries and farm equipment.	N/A N/A	Mervin Martin Family 1953
17	16	RISK REMOVAL INC. 1925 Timberline Road, Office 1 Fort Collins, CO 80525 970-221-9121/970-493-7446	18 18	\$2,797,000 \$2,520,000	Environmental abatement services, including removal and disposal of asbestos, lead, mold, biological and chemical hazards, and environmental cleanup.	rri@riskremoval.com www.riskremoval.com	Richard Hunt, Owner and President and Angeliqe Ortiz-Hunt, Owner 1989
18	NR	BUNTING DISPOSAL INC. P.O. Box 200203 Evans, CO 80620 970-339-3023/970-330-4251	15 10	\$1,400,000 \$1,000,000	Residential, commercial and construction trash hauling and recycling.	N/A N/A	Brian Bunting, Owner 1968
19	17	RAM WASTE SYSTEMS INC. 5704 Bueno Drive Fort Collins, CO 80525 970-686-0222/N/A	12 12	N/A N/A	Recycling, residential and commercial.	N/A N/A	Steve Michaels 1983
20		ENVIROFIT INTERNATIONAL LTD. 430 N. College Ave. Fort Collins, CO 80524 970-491-4788/N/A	11 N/A	\$1,569,670 \$440,136	N/A	N/A www.envirofit.org	Ron Bills, CEO N/A
21	21	WM RECYCLE AMERICA LLC 5887 S. Taft Hill Road Fort Collins, CO 80526 970-226-1101/970-226-0524	10 (2) 9 (2)	N/A N/A	Processing and recycling of low- and high-grade paper, PET and HDPE plastic containers, aluminum cans, glass beverage containers, tin-coated steel food and beverage containers.	N/A www.recycleamerica.com	Myron Coffin, Site manager N/A
22	18	ROCKY MOUNTAIN BATTERY & RECYCLING CENTER 1475 N. College Ave. Fort Collins, CO 80524 970-484-5384/970-484-5394	10 10	N/A N/A	Sells new and recycled lead acid batteries, buys all non-ferrous metals, buys and sells wood pallets (40"x48") 4 ways, recycle all computer-related items, recycle center accepts white/color paper, newspaper, magazines.	N/A N/A	Dean Hoag, Owner and President 1982
23	23	RESOURCEFUL PAPER INC. 2419 First Ave. Greeley, CO 80631 970-353-1710/970-353-4079	7 7	N/A N/A	Packing paper, animal bedding.	info@papershavings.com www.papershavings.com	Galen Hill, President and Kathy Stoker, Secretary/Treasurer 1982
24	24	CITY OF FORT COLLINS NATURAL RESOURCES DEPT. RECYCLING DROP-OFF 1702 Riverside Ave. Fort Collins, CO 80521 970-221-6600/970-224-6177	7 7	N/A N/A	Public recycling drop-off site, open seven days per week during daylight hours. Collects glass, plastics, tin cans, aluminum, cardboard, paperboard, all grades of paper.	sgordon@fcgov.com www.fcgov.com/recycling	John Stokes, Director 2002
25	22	COMPLIANCE PARTNERS INC. 4038 Timberline Road, Suite 100 Fort Collins, CO 80525 970-206-4443/720-489-3902	7 8	\$848,000 \$641,000	Environmental compliance management services and permitting, air- and water-quality sampling.	smcfaddin@compliance-partners.com www.compliance-partners.com	Gary McFaddin, President 1997

Region surveyed is Brighton, Larimer and Weld counties.
N/A-Not Available
(1) Company name changed from Wood Products Manufacturing & Recycling Inc.

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

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LANDSCAPING, from 4B

won't die, like pots or garden art or ornaments," she said.

Bublitz, author of "Pawfriendly Landscapes – How to Share the Turf when your Backyard Belongs to Barney," wants humans and their pets to get along.

"What we've learned in the past 10 years is all about the materials to use," she said. "If we use the right materials, we don't have to redo it every year."

Work with triggers

Dogs are typically destructive because they're bored or because there are triggers like foot traffic, other dogs, or the sound of the sprinkler coming on, according to Bublitz.

"If the dog is destroying the yard, are you walking it, giving it attention?" she said. "Dogs tend to be as good as their humans and they need affection and exercise."

If Fido is not in need of an intervention by the Dog Whisperer, changing the environment can change his behavior.

"For example, we might change out the sprinkler head," Bublitz said. "They eat risers because they think it's a toy so we change it to a drip — they can't see it or hear it."

In a garden where risers are needed, putting up a gated fence will keep the sprinkler system safe, she said. "The point is not to have to keep redoing your yard. That can be very discouraging."

Plants can be used as a growing fence, too. "You can build hedges to keep them out because they get pretty dense," said Gary Eastman, owner of Fort Collins Nursery and a certified nursery professional.

It takes time for the hedge to fill in, so a temporary fence may be needed until the shrubs become thick enough to discourage wandering pups.

"Barberry hedges are thick and dense and thorny and they grow well," Eastman said. "Privets are good for screening and privacy and they get very dense."

Again, the choice of materials is important. "Always use textured plants, plants with thorns or junipers. One poke and they tend to stay away," Bublitz said. "Use plants they don't like. Use deer-resistant plants like sage — they hate sage. Animals also hate lavender and they don't like alpine currents."

There's a line between unpleasant and toxic, however.

"Make sure you stay away from those plants that are poisonous to animals, like cherries and all pit fruit," White said. The pit's the problem, but she adds that if dogs chew on the bark, it can also make them sick. "Daffodils, and tulips are a problem. Even the garden can be poisonous. Garlic, onions and tomatoes are definite issues for

"If we use the right materials, we don't have to redo it every year."

Elizabeth Bublitz, owner
Pawfriendly Landscapes

dogs."

Check with your local nursery, Colorado State University Extension Service or one of a gazillion plant-reference Web sites about specific plants.

Eastman also suggested using organic lawn and garden products to control insects and weeds.

"There's a slug bait called Sluggo that can be used around pets," he said. "And for weed control, there's a product made out of corn gluten that works as a pre-emergent herbicide so it gets seeds before they germinate but it won't hurt plants that are already established."

Neutralize lawn spots

The places where the dog goes because he has to can be made more attractive, Bublitz said.

"No plant is urine-proof, so if they keep lifting their leg on a plant, pull it out and put it in a container," she recommended. "They'll keep lifting their leg on it but it won't do any harm. You can also neutralize the area with wood mulch. The changes will also provide a nice winter feature area."

Urine spots are a particular problem with Northern Colorado's heavy clay soils, according to White, because the urine can't leach through, so it sits on top and kills the grass. Her suggestion?

"There's a product called Guard Dog. It opens the soil so the urine can pass through," she explained. "Spray it on and water it in and animals can go right back out."

Water features have become popular with homeowners who want to add to the look and sound of the yard. They can also provide water for wild birds and be pet-friendly, too.

"A lot of people think a pond wouldn't be good with animals, but just make sure there's a shallow end so they can get out if they happen to get in," White said. "And they will drink from it, so keeping it clean is important."

There is a new trail marker for Sustainability

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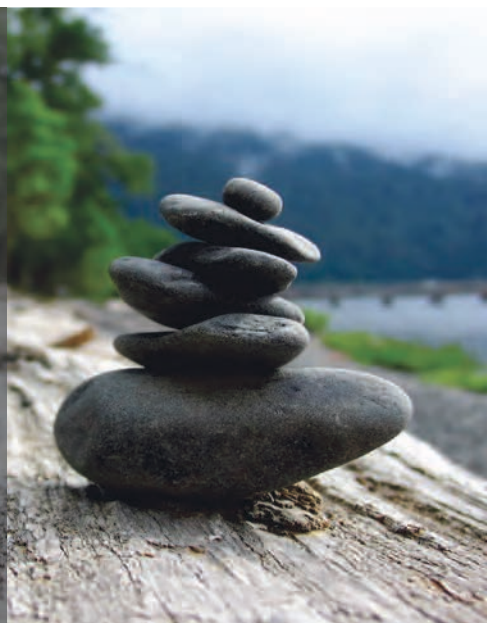
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GREEN BUSINESS

Make some green by going green for real

How to promote your company's eco-friendliness

If anyone had any doubt that green — as in environmentally conscious — is the new business black, look no further than these 16 pages. In this Green Business supplement to the *Northern Colorado Business Report*, we meet event planners who strive to create no-waste parties, landscape designers who use pet-friendly ideas to make yards fun for both dogs and their human companions, “deconstructors” and suppliers of recycled construction materials, and check in on two of the most popular alternative fuels: ethanol and wind power.



GREEN STUFF
Kate Hawthorne

Some of the stories we didn't have room for this time around included a health club with a “green mission” to reduce waste, use non-polluting cleaning supplies and promote fitness and eco-friendliness at the same time with a bike giveaway; a transportation company switching its entire fleet to bio-diesel burning vehicles; and a land planning company dedicated to implementing sustainable design. You'll be hearing more of these in the future.

What they all have in common — other than headquarters in Northern Colorado — is the willingness to make changes to the traditional way of doing business to meet the needs and desires of a changing marketplace. They, and hundreds of others, are jumping on the eco-bandwagon before it leaves the station.

A recent survey by the marketing firm Tiller found that among all ages surveyed, 49 percent said they would aim to be greener in 2008. In addition to reducing waste and using canvas bags to carry groceries, consumers across all demographics are beginning to care more about the impact of their personal spending, and are looking for businesses that can help them spend in a positive way.

According to another survey by AARP, “socially conscious” shopping drives 54 percent of older Americans. Older consumers also make up the most affluent segment of the U.S. population and have the most discretionary income — \$24,000 a year per household — according to The Conference Board.

“Many green marketing efforts are designed to cater to younger and more active consumers of products, services and media,” said Pam King, president/CEO for the Better Business Bureau serving Northern Colorado and east-central Wyoming.

FROM THE ARCHIVES

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

- “LEED the way: The greening of cleaning supplies,” 3/31/06
- “F.C. hosts ambitious 'green' building conference,” 9/14/07
- “Deconstruction project backers thinking green,” 10/26/07
- “Evidence gathering for region's 'greening',” 11/9/2007

“However, businesses need to remember that both boomers and millennials have lots of money to spend, and focusing green marketing on the younger demographic to the exclusion of boomers could be a very expensive mistake.”

To help promote your company's green efforts to all audiences, BBB offers advice for making “green” claims in advertising and marketing:

■ **Tell the truth.** A recent study by a Canadian marketing firm found that many products aren't as earth-friendly as they say they are. While most products reviewed made exaggerated claims, a few carried outright lies, mostly involving supposed certification from watchdog organizations. Few things destroy a company's credibility with consumers faster than false advertising. Tell the truth in all marketing efforts.

■ **Make concrete claims.** Provide solid examples to back up any claims. If your packaging is made from recycled paper, say so. If your company has reduced energy costs, brag about it.

■ **Provide evidence.** Being a green company isn't just about putting a recycling bin by the copier. Consider creative ways of quantifying your company's impact. How many hours have your employees volunteered? Who has benefited and how have they benefited from your firm's efforts?

■ **Get a stamp of approval.** Independent third-party organizations will certify your environmentally friendly statements, including EcoLogo and Green Seal. Log on to www.ecologo.org or www.greenseal.org to find out how.

For more advice on best business practices, as well as other ways to make your business more socially conscious, you can contact the BBB at bbb.org or 970-484-1348.

And we'll be back in the fall with *The Green Book*, a standalone publication with even more green stuff between the covers.

Kate Hawthorne is managing editor of the Northern Colorado Business Report. Contact her with your greenest ideas at 970-221-5400 ext. 224, or khawthorne@ncbr.com.



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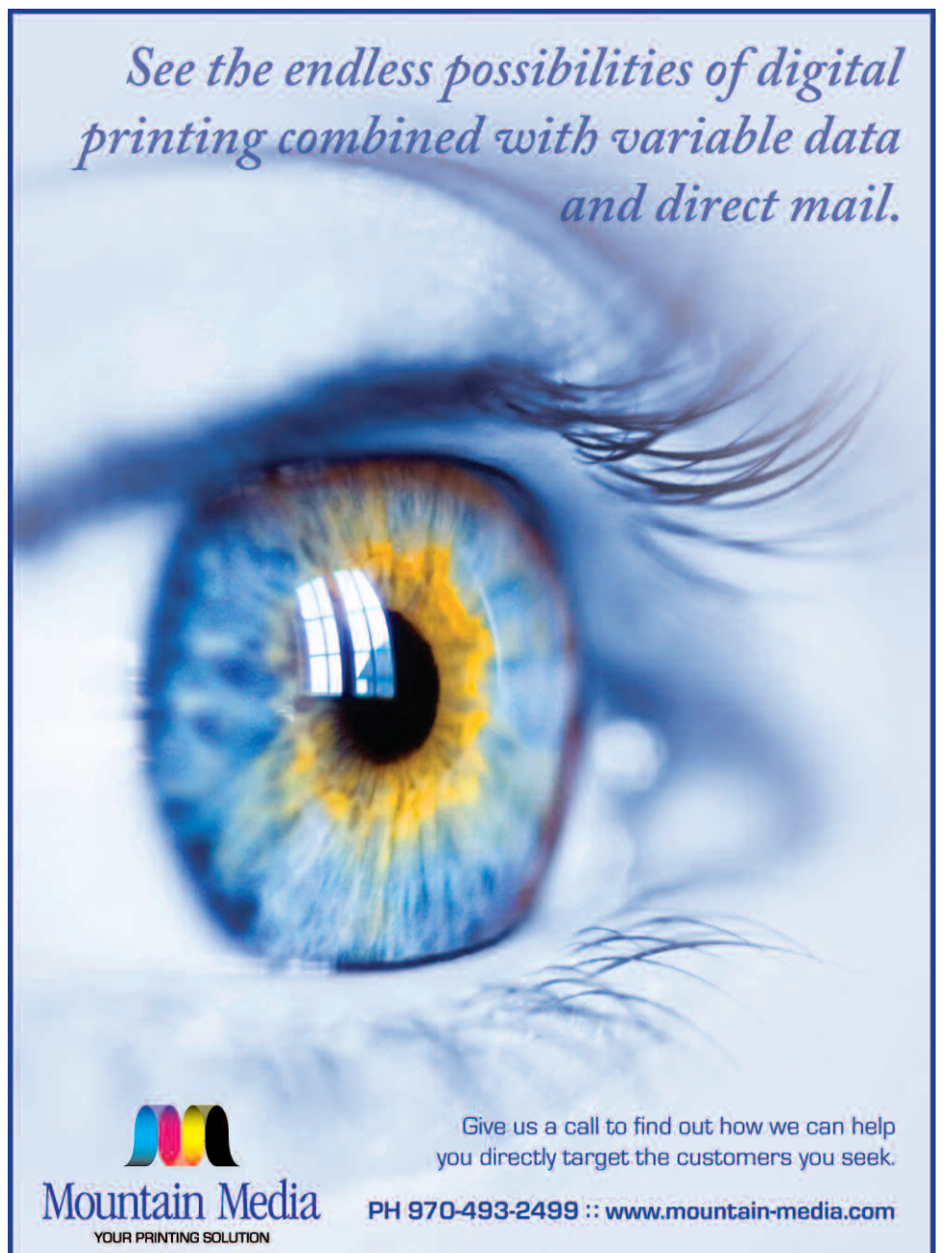


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