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Fittest Execs Region's four fittest execs awarded for healthy practices Page 5

THE EDGE



Raising the bar Business owners need just three steps for buy-sell agreement Page 11

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Amendment 47 could change employment

By Kristen Tatti

ktatti@ncbr.com

Amendment 47 aims to change Colorado's 65-year-old law governing the relationship between employers, employees and unions. However, its appearance on the ballot has incited a political standoff that is forcing it onto the back burner

The amendment — titled Prohibition on Mandatory Labor Union Membership and Dues but known as "right-to-work" — would eliminate any requirement that an employee pay for union dues or the cost of collective bargaining as a condition of employment.

Northern Colorado

The Colorado Labor Peace Act of 1943 currently governs the relationship between employers, employees and unions. In addition to the federally mandated majority vote for union formation, the Labor Peace Act requires a second vote to determine if employees who choose not to join the union will be required to pay for the cost of any representa-

tion that benefits them.

Larry Marquess, a labor attorney for the Denver office of Littler Mendelson P.C., explained that federal law, almost exclusively, governs union formation in the private sector. In cases where states have implemented regulations regarding private sector, the federal law is preemptive. However, federal laws do not encompass every element of labor-employer relations.

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"One area that is exempted from that is the area we call right-towork," he said.

The Colorado Labor Peace Act creates a hybrid system, Marquess explained. The law allows for

employers and unions to negotiate union security clauses, which would be disal-



lowed under right-to-work provisions. The Labor Peace Act requires employers to provide notice to employees who would be affected by the security clause. If 20 percent of the employees request it, another vote will be held. In order for the security clause to go into effect, at least 75 percent of the employees who choose to vote or 50 percent of the entire employee unit must approve the clause.

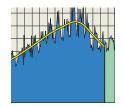
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SPECIAL REPORT



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LISTS Region's largest

Natural gas production companies Page 22

Oil production companies Page 27-28

Auto dealerships Page 28

Southwest Weld employers Page 30



College execs unite for workforce training

'Right-to-work' splits business groups

CSU, UNC, Aims, FRCC ignite job training venture

By Steve Porter

sporter@ncbr.com

FORT COLLINS — Last year, Woodward Governor Co. in Fort Collins donated \$1 million from the Woodward Charitable Trust to Colorado State University to help establish a new systems engineering program to help train future employees.

It was the kind of direct business-to-education interaction that helps a high-tech business like Woodward get the kind of skills training it needs from a local institution of higher education like CSU.

"The most complex engineering problems require critical thinking at a systems level," Tom Gendron, Woodward's president and CEO, said at the time of the donation. "With this endowment, Woodward has the unique opportunity to collaborate with CSU to develop a strategic systems-engineering program that will serve the region and the nation."



Courtesy Eric Berglund, Northern Colorado Economic Development Corp.

REACHING AGREEMENT – The leaders of Northern Colorado's four biggest institutions of higher education, from left Marsi Liddell, Aims Community College; James Butzek, Front Range Community College; Larry Penley, Colorado State University; and Kay Norton, University of Northern Colorado, gathered Sept. 12 to launch a collaboration on workforce development.

Earlier this month, CSU — along with Front Range Community College in Fort Collins and the University of Northern Colorado and Aims Community College in Greeley — took the unprecedented step of announcing they will form a

closer collaborative relationship with each other to better serve the needs of local businesses like Woodward.

"Higher education really isn't set up to be collaborative," said Kay Norton, UNC president. "We're more competitive than you may think. But we've made a commitment to the concept of smart cooperation and smart collaboration. We're going to join forces in what

See COLLEGE EXECS, 36

QLT's Atrigel licensed for addiction treatment

Reckitt Benckiser takes facility in deal worth \$25 million

By Kristen Tatti

ktatti@ncbr.com

FORT COLLINS — The continued divesture of QLT USA's assets has opened the door for a new pharmaceutical employer in Fort Collins.

QLT inked a deal with Reckitt Benckiser Pharmaceutical Inc. to exclusively license its Atrigel product, a sustained-release drug delivery technology that was formulated by QLT predecessor Atrix Laboratories Inc. As part of the licensing agreement, Reckitt Benckiser will take control of QLT USA's headquarters in Fort Collins, at 2579 Midpoint Drive, along with 18 of the remaining QLT employees.

Reckitt Benckiser Pharmaceutical is a subsidiary of British product giant Reckitt Benckiser. The company's offerings are dominated by household and personal care products, including Lysol, Resolve, Clearasil and French's brand of mustards and sauces.

The pharmaceutical division, based in Richmond, Va., makes Suboxone and Subutex, both on the U.S. Food and Drug Administration's Schedule III of controlled drugs. The buprenorphine-based medications are used for the treatment of dependence on opiates such as xycodone, hydrocodone, morphine, methadone and

heroin. The company asserts that opiate dependence — an increasing issue in the United States — is a "chronic, relapsing brain disease."

Reckitt will pay \$25 million for the Atrigel license and could deliver potential milestone payments of up to \$5 million based on the successful development of two Atrigel-formulated products.

"Our exclusive licensing of the Atrigel platform underscores our long-term commitment to expanding our pharmaceutical pipeline and building upon our addiction therapy franchise," said Shaun Thaxter, president Reckitt of Benckiser Pharmaceutical, in a prepared statement. "This agreement with QLT USA represents a strategic business opportunity that will contribute to the longevity and continued growth of our company going forward. In parallel with this announcement we continue our efforts to secure opportunities which will contribute to our near term and intermediate term strategic objectives that will make a difference in the lives of patients."

Thaxter was traveling internationally and unavailable to comment further in time for the publication of this story.

Part of restructuring

The licensing agreement is part of an ongoing restructuring effort by QLT USA's parent company, QLT Inc. QLT USA was formed through the \$855 million purchase of Atrix in November 2004. The company's products include Eligard, a prostate cancer treatment; Aczone, for the treatment of acne; and Atrigel.

Reckitt Benckiser Pharmaceutical Inc.

Founded: 1991

Management: Shaun Thaxter, president **Headquarters:** Richmond, Va.

Product/Service: Manufactures and markets

Suboxone and Subutex, medications used for the treatment of opiate dependence.

U.S. employment: 250 Fort Collins employment: 18

Web: www.suboxone.com

SOURCE: BUSINESS REPORT RESEARCH, MANTA.COM

The company announced a sweeping restructuring in January. The plan called for the sale of the QLT USA portfolio, a divesture of the company's headquarters facility in Vancouver and a reduction of 115 employees — about 45 percent of its workforce at the time. In an August 2007 interview with the *Business Report*, a company official said that there were 35 to 40 employees in Fort Collins. Employment numbers have not been released since.

A series of misfortunes followed QLT after the acquisition of Atrix. The company has been in court a number of times to defend its patents — both those developed by the company and those acquired from Atrix. During 2007, the company was found liable to pay more than \$180 million in damages relating to patent issues. Largely due to litigation charges, the company

reported an operating loss of \$154.6 million last year.

Litigation and earnings aside, QLT's stock has taken a pummeling since the Atrix acquisition. The slide went from around \$23 per share in early 2004 to \$16 by the time the acquisition closed in November, until today, when the stock is trading below \$4. At its highest — in 2000 — the stock was trading at more than \$77.

The company is well on its way to completing its restructuring plan. QLT Inc. sold its Vancouver headquarters for about \$62.6 million, and entered into a five-year lease agreement with the buyer for about 30 percent of the facility.

Divestiture proceeds

"We are extremely excited to announce this transaction for our third non-core asset, Atrigel. This licensing deal will bring our total proceeds from our announced non-core asset transactions to approximately \$240 million," said Bob Butchofsky, president and CEO of QLT, in a statement announcing the deal. The company sold its Aczone product for \$150 million in July. "We have worked diligently towards streamlining the company and believe we are close to reaching this goal. Eligard ... is our remaining non-core asset which we hope to divest in the near future."

"We will maintain a small staff of people at the facility in Fort Collins in addition to the 18 employees that will still be based in Fort Collins but be employed by Reckitt Benckiser," he said.

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Elks move to Moose habitat for cool \$1M

Antlers away! The Benevolent and **Protective Order of Elks** and the Loyal Order of **Moose** in Fort Collins were involved in an Eye-catching real estate transaction in early September.

The homeless Elk, having sold their lodge on Oak Street in downtown Fort Collins to the city's Downtown Development Authority to make way for parking for a proposed hotel, needed new digs, especially with rutting season right around the cor-

They looked eastward, to the Moose Lodge No. 257 on East Mulberry Street. Listed for \$1.25 million by Larry Hawe and Geoff Tolmachoff at Sperry Van Ness/The Group Commercial LLC, the lodge sold for an even \$1 million as the Elks were able to drive a bargain with their ungulate brothers. They sure had the cash: The purchase price paid by the city for the Elks lodge was \$2.8

In their current home yes, the city is allowing the Elks to stay until the Moose find a new habitat — the Elks have plenty of room. In fact, too much, according to Elks Lodge No. 804 secretary Frank Gescheidt. "This building is almost 45,000 square feet," he said.

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Industry takes wait-and-see position

Fannie, Freddie first in ongoing action to stabilize banks, credit

By Kristen Tatti

ktatti@ncbr.com

As the financial industry continues to roil with increasing credit and asset issues, the consequences from one of the first government actions — the conservatorships of governmentsponsored entities Fannie Mae and Freddie Mac are largely yet to be seen.

Local mortgage and banking industry veterans are taking a "wait-and-see" position, as each new failure and bailout continues to shape the future of the sector. On Sept. 7, the ongoing

string of government actions to stabilize the financial markets began with the Federal Housing Finance Agency placing both Fannie Mae and Freddie Mac into convservatorship.

The agency detailed a four-step plan to secure the nation's financial and housing mar-

- The entities will increase their mortgagebacked securities holdings through the end of 2009, with an eye toward reducing the cost of funding and promoting stability. Starting in 2010, the portfolios will be reduced by 10 percent per year until they reach a "lower, less risky
- Under the terms of a "Preferred Stock Purchase Agreement" the U.S. Treasury will ensure the companies maintain a positive net worth in return for senior preferred equity shares and warrants. The agreement also establishes a new priority for shareholders, making

common and then preferred shareholders first in absorbing the loss-

ANALYSIS

■ The Treasury's new secured lending credit facility for Fannie, Freddie and the Federal Home Loan Banks will serve as "an ultimate liquidity backstop."

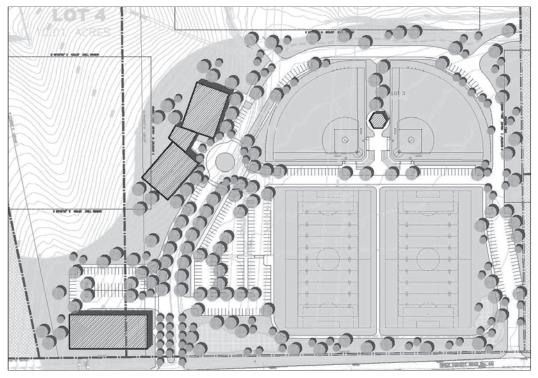
■ A temporary program by the Treasury will purchase mortgage-backed securities to keep mortgage interest rates down.

The immediate impacts of the conservatorships are already being felt, with many positive implications for consumers.

'The interest rates immediately dropped," said Jim Hunter, senior vice president and retail production manager for Fort Collins-based

See BANKS, 40

F O C U S



AIMS' I-25 GATE - This preliminary land plan for part of the 40-acre Aims Community College campus at I-25 and Weld County Road 44 in Berthoud depicts the first buildings and sports fields that would be made available to the surrounding community as it develops.

Aims Community College takes aim at new campus

Berthoud location on track to be ready for 2012-13 school year

By Kay Rios

news@ncbr.com

BERTHOUD — Expanding its reach into the community and its scope of study, Aims Community College plans to open another campus near Berthoud in the fall of 2012.

The campus, which will sit near the intersection of Interstate 25 and Colorado Highway 56 on 40 acres of land purchased from the McWhinney holdings, will have its own unique identity, said Marsi Liddell, Aims Community

College president.

"Because that location has been identified as the potential energy corridor, we want to create an institute of sustainability at the Berthoud campus, looking at wind, water, soil and solar, and how those relate to energy grams. We are studying the possibility of developing curriculum to those concepts."

The facility, too, will exhibit concepts built around those values, added Joe Bilotta, the architect whose firm, JBA Inc., has been hired for the project. "We're looking at potential student loads, at sustainability, and at the earthand-energy theme for this campus. We're studying topography and winds and the opportunity to use features of sustainability in the building so it can be used as a working lab."

Geovic president promises safe uranium mining

Company leased vast tracts in Weld County for prospective mining

By Steve Porter

sporter@ncbr.com

KEOTA - The new president of Geovic Energy said his company intends to safeguard groundwater supplies and the environment if it chooses to go forward with uranium mining near this ghost town in northeast Weld

"We aren't going to do anything out there unless we're 110 percent sure we won't screw up the environmental situation," said Conrad Houser, who began his duties as president of Geovic Energy - a subsidiary of Grand Junction-based Geovic Mining Corp. - on

Geovic has been leasing mineral rights in the area, which partially lies within the Pawnee National Grassland, for more than a year with about 15,000 acres leased so far. Houser said most of the leases were completed by spring of this year but there may be a few more leases yet to be signed, as he put it, "to get a more contiguous drilling area."

The leased area is nearly three times the 5,700 acres being leased near Nunn in western Weld County by Powertech, another company planning to do in-situ uranium mining.

In-situ mining is the most common – and industry officials say safest – method of uranium mining in the U.S. The process involves removing the mineral by injecting water into underground rock formations and extracting it through drill holes rather than by mining it from a conventional open mine.

Houser said any potential uranium mining in the Keota vicinity won't happen soon. "We've got a long way to go before we produce any uranium up there," he said.

Agressive leasing

Geovic Mining Corp., originally organized See GEOVIC, 31

See AIMS, 41

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Amendment 58 battle focuses on history, definitions

Both sides make claims that tend to confuse tax issues

By Steve Porter

sporter@ncbr.com

Opposing sides in an election advertising campaign aren't letting the facts get in the way of their arguments.

Opponents of proposed Amendment 58 which would eliminate a provision in the state's severance tax law that allows oil and gas companies to deduct an ad valorem property tax paid to local governments from their state tax bill — say Gov. Bill Ritter is falsely calling the deduction a "subsidy." They say eliminating the deduction would actually be a tax increase.

They also say Ritter and A Smarter Colorado — the group promoting Amendment 58 — are trying to rewrite history when they claim the deduction was provided to help the oil and gas industry get established in Colorado.

"They (drillers) were already here, although obviously not as big as today," said Steve Durham of Colorado Springs, a Republican who served in the state legislature in 1977 when the severance tax bill was adopted. "What the legislature did was enact a severance tax and then provided a credit against local property tax paid."

Durham is one of nine former state legislators who signed a letter that ran in newspapers across the state in the first part of September accusing Ritter of dishon-Colorado's campaign

esty in A Smarter materials. That same message is being carried in statewide television ads.

"Calling a massive tax hike a subsidy? That's the real scandal," the ad says.

Ritter's office has not publicly responded to the ads and did not respond to a Business Report request for comment.

But George Merritt, spokesman for A Smarter Colorado, said the ads are an attempt to mislead voters. "That's the whole point," he said. "They've launched a campaign to confuse and distract voters."

Merritt said the ads have been viewed by A Smarter Colorado as "silly" but relentless in their effort to paint Ritter as untruthful about the tax deduction.

"Frankly, none of it is true," Merritt said. "We're up against an industry that has a great amount of money to mislead and unfortunately they've been able to do that with some voters across the state."

A group called Coloradans for a Stable Economy, which opposes Amendment 58, has received millions from oil and gas companies, with nearly \$10 million collected as of Sept. 15, the latest filing deadline.

A Smarter Colorado has collected about \$2 million so far, with the biggest contribucoming from Conservancy, based in Arlington, Va.

History lesson?

Republican legislator from 1977 who signed the open letter to Ritter, agrees with Durham that the oil and gas industry was well established in Colorado by the time the severance bill was passed.

"The oil and gas industry had been well established in Colorado for years, since the 1920s," he said.

Woodward, who now serves on the Arvada planning commission, said the ad valorem property tax provision was added not as a subsidy to the oil and gas industry but as a way of making sure oil-and-gasimpacted counties — and taxing districts within them — would get extra money to deal with those impacts to roads, schools and other services.

"It was an inducement to provide benefits to the impacted mineral-production counties," he said.

The 1977 Severance Tax Act contains a subsection that states: "With respect to crude oil, natural gas, and oil and gas, there shall be allowed, as a credit against the (severance) tax computed in accordance with subsection (1) of this section, an amount equal to eighty-seven and one-half percent of all ad valorem taxes assessed during the taxable year..."

So while the oil and gas industry was being taxed at the highest rate in Colorado for its local property tax, the Severance Tax Act allowed the industry to deduct that local tax payment from its overall state severance tax bill.

But is that a subsidy?

Dan Hopkins, spokesman for the anti-Duane Woodward, another former Amendment 58 group, said A Smarter

Sixty percent for high-

According to its proponents, Amendment 58 would collect about \$300 million annually by eliminating the ad valorem tax credit in the state's Severance Tax Act.

The amendment is primarily designed to fund higher education by allocating 60 percent of the money now being deducted by oil and gas companies from state severance tax bills to the Colorado Promise Scholarship Fund. The fund is aimed at helping students from low and middle-income families pay for college.

Other funds would go to preserving wildlife habitat (15 percent), to local areas directly impacted by oil and gas development (15 percent) and to help foster Colorado's new energy economy and renewable energy projects (10 percent).

SOURCE: A SMARTER COLORADO

Colorado is not being truthful when it refers to the severance tax deduction as a

"I think they looked at the best way to sell it and came up with the idea of a subsidy rather than a tax increase," he said.

But A Smarter Colorado's Merritt said calling elimination of the tax credit portion of the severance tax act a "tax increase" is a false claim.

See AMENDMENT 58, 32

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The age for Charisse McAuliffe listed in the 40 Under Forty section in the Sept. 12-25, 2008 edition of the Business Report was incorrect. She is 30 years old. Her company, GenGreen, has been a for-profit entity since October 2007.

The map of proposed nuclear reactors that appeared in the Sept. 12-25, 2008, issue of the Business Report lacked an explanation of the key symbols used. ABWR stands for Advanced Boiling-Water Reactor; AP1000 for Advanced Passive 1000; EPR for Evolutionary Power Reactor; ESBWR for Economic Simplified Boiling Water; and USAP-WR for U.S. Pressurized-Water Reactor. For a fuller explanation for each type of reactor, visit the Nuclear Regulatory Commission's Web site at www.nrc.gov/reactors.

Skybeam, with 72 employees, is the fourth largest telecommunication firm in Northern Colorado. The company was not correctly ranked in the "Largest Telecommunications Firms" list in the Sept. 12 issue. Skybeam is the result of a merger between LP Broadband and Mesa Networks.

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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Mountain living pushed Christensen to fitter life

Editor's note: On Sept. 18, four Northern Colorado business people were named Fittest Execs as part of the Northern Colorado Business Report's fourth annual Bixpo event. Their fitness was determined by a series of physical and medical tests and responses to a detailed Health Assessment Survey. Here are their stories.

By Tom Hacker

thacker@ncbr.com

While growing up on Colorado's western slope — in Glenwood Springs, Eagle County and Vail — fitness came naturally to Nick Christensen.

Christensen, founder and principal of Loveland real estate brokerage and development company Chrisland Inc., said mountain life steered him toward a lifetime of outdoor activity.

"I grew up skiing, running trails, that sort of thing," he said. "I've always exercised and I try to stay in shape."

Membership at the Pulse health club in Fort Collins is only a small part of Christensen's regimen. While he visits the club about once a week, he also works out at home with weights on a daily basis.

When he participated in the Fittest Exec trials, he had no illusion about having a lock on the award. In fact, he said he was

The **Imaging** Center

"I'm not the fastest runner and I'm not the strongest guy, so in a way it was a surprise," he said.

The health consciousness Christensen, 41, has extends to most of the people he works with at Chrisland.

"In our company, we have a culture of fitness," he said. "We do lots of things together, like climbing Long's Peak a couple of years ago. I really didn't know what I was getting myself into until we were there. Honestly, I'm afraid of heights. So that was a challenge."

Christensen said that climb was not the only time he had pushed himself to the limit. A helicopter skiing expedition to British Columbia in January showed him how much he was capable of.

"We skied day after day, and the rest of the people there were much better skiers than I was," he said. "It was four days in a row of very intense skiing. I've never done anything like that before."

Christensen said he watches his diet, but not as closely as others who participated in the Fittest Exec challenge.

"I don't believe in moderation," he said. "If I'm having a steak, I have a steak. When I eat a dessert, it's usually a lot of dessert."

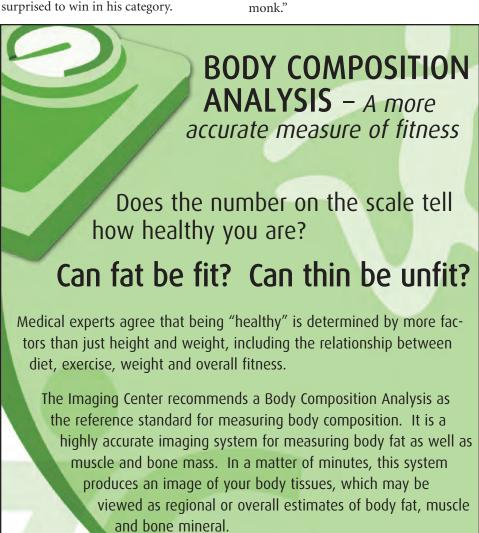
Other vices, though, are not a part of Christensen's life. "I don't drink alcohol or caffeine at all," he said. "I'm kind of like a

IFITTEST EXECS

Category: Men over 40



NICK CHRISTENSEN



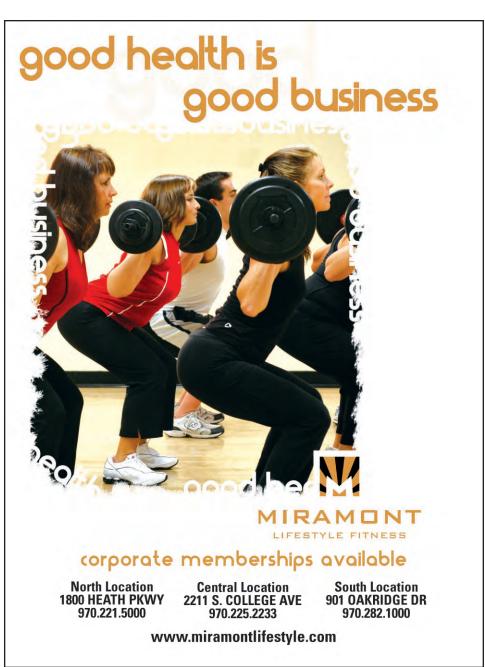
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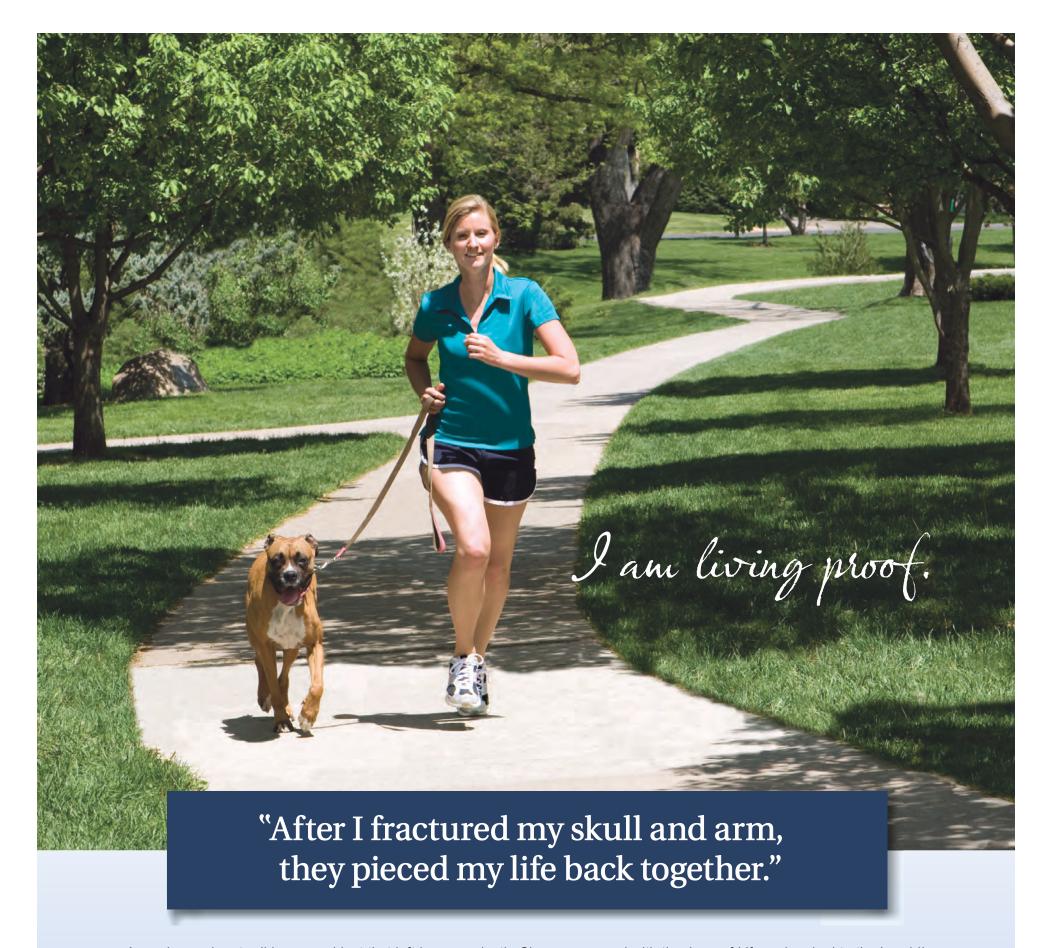
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Amanda was in a terrible car accident that left her near death. She was rescued with the Jaws of Life and rushed to the Level II Trauma Center at North Colorado Medical Center. Her injuries were severe and the pain caused her to go into shock. Thankfully, the NCMC Trauma Team responded quickly and was able to stabilize Amanda's condition. She was admitted to the Intensive Care Unit where a team of experts treated and watched over her around the clock for six days. It appeared that she might never completely regain her ability to function, but the compassionate rehabilitation staff went above and beyond to help her fully recover her active way of life. Now Amanda is happily spending time with her beloved dog and studying medicine so she can help others like the team at North Colorado Medical Center helped her.



North Colorado Medical Center®

Campana's fitness diet: Running, cycling, soccer

Healthy living example passed along to girls, boys through coaching

Bv Noah Guillaume

nguilaume@ncbr.com

For Gino Campana staying fit is just as much about mental health as it is about physical health. And he devotes as much time to his all-around good health as he would to a part-time job.

Campana, president of commercial construction and development firm Bellisimo Inc. in Fort Collins, spends around 25 hours a week engaged in some kind of physical activity, whether it be running, cycling, soccer or coaching soccer. All that time is not just about play, though.

Campana, 38, took up running as a way to relieve stress and make him more pleasant at the office.

"I started running because I was awful to be around," he said. "Getting a run in gives me time to meditate."

Running is also about training for the two or three bigger events he takes part in each year including races, triathlons and this summer's 120-mile Triple Bypass bike ride that had over 10,000 feet of elevation

"I started running because I was awful to be around. Getting a run in gives me time to meditate."

Gino Campana, president Bellisimo Inc.

gain.

Campana pushes healthy living and exercise to others as a coach for an 8-year-old boys' and 14-year-old girls' soccer team. Coach Campana personally requires each girl be able to run five kilometers, do 40 crunches and do 30 pushups before she can take the field. Leading by example, he makes it a point to do warmups and exercises with his teams.

Campana relies on a healthy diet to help stay fit and energized for the next activity. He avoids fast-food altogether but does reward himself for all of his hard work with the occasional glass of wine or margarita.

IFITTEST EXECS

Category: Men under 40



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IFITTEST EXECS

Category: Women over 40



PAULA NICKEL

"Regent Broadcasting's focus has always been on the community. Our future is presently being shaped not just by present Northern Colorado leaders, but it will be comprised and guided by the kids in years to come. What we do now, with Realities For Children, will impact our future community. It is not a short game, but the long game that counts in the end."





The Family Center/La Familia (TFC) provides support, information and education to all families who desire to improve the qualities of their lives. TFC seeks to strengthen and stabilize low-income, at-risk families with children under the age of 18 and non-English speaking families through the provision of support services, coordination and collaboration with other service providers.

"The strong support, given to the Family Center/La Familia by Realities For Children and its business partnerships, enables us to support local at-risk youth with programs - based on the specific needs in our community. Realities For Children's financial backing allows us not to worry as to how we will fund these valuable services."

Alan Cohen, The Family Center/La Familia - Executive Director



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to become a Realities For Children Business Member and help ensure that no child is forgotten.

Physical therapist has the right fitness touch

Paula Nickel's work leads herself, others toward fitter lifestyle

By Steve Porter

sporter@ncbr.com

Paula Nickel may have the perfect setup for staying fit, but it's actually something she'd likely be even without her own physical therapy center. Nickel, 46, is the owner of Performance Physical Therapy and Rehabilitation PC in Fort Collins.

Nickel, who is as trim and svelte as a 20-year-old, said she has been pursuing a fit lifestyle all her life. "I grew up with three brothers playing sports," she said. "I love movement — moving to me just feels good."

A native of San Francisco, Nickel relocated to Colorado after receiving her master's of science in physical therapy degree in Texas in 1987. She is certified in specialized muscle manipulation techniques and uses those techniques when treating clients at her business, which is just beginning its 12th year at 3519 Richmond Drive.

Those clients include people seeking pain relief from injuries and healthy people looking to enhance their fitness performance. Nickel said she believes in getting people feeling better almost immediately.

"Our expectation is you're going to feel better before you leave," she said. "We really try to get some results that day."

Nickel said becoming and staying fit is something anyone can do, but with the right attitude. "Everybody doesn't have to be a size 4 or a size 6," she said. "It's about being fit and working in the right direction."

It also means setting small, attainable goals at first to get into a fitness groove, she said, and finding a workout time that works for one's schedule. Working out with a friend also makes a fitness routine more fun, she said.

What's her personal regimen?

"I primarily train for triathlons," she said. "I lift weights, and I coach baseball for my two boys."

Nickel said keeping fit can be especially hard for working moms, but it can be done.

"Just do whatever you can when you can, like walking," she said. "Don't worry about doing something every day, but keep with it"

IFITTEST EXECS

Category: Women under 40

Amy Pezzani breaks family mold, gets fitter

Food Bank director swims, runs, hikes, stays in great shape

By Kristen Tatti

ktatti@ncbr.com

Amy Pezzani wasn't ingrained with fit living from a young age.

Growing up in St. Louis, she had little opportunity for outdoor activities. Her family, all hailing from the Midwest, doesn't necessarily stress the importance of exercise and healthy eating. In fact, diabetes, high cholesterol, high blood pressure and being overweight are commonplace among her kin.

Seeing the risks of unhealthy life choices has been one of the inspirations in her own pursuit of fitness.

Pezzani, 36, moved to Fort Collins six years ago from Missouri. Part of her attraction to Colorado was the opportunity for outdoor activity. She enjoys road and mountain biking, running, hiking, swimming, backpacking and recently was introduced to kayaking. She also participates in yoga and tries to work out about five days per week.

"After a few days of being sedentary I can

feel it having an affect on my mood and my ability to be patient," she explained.

Pezzani began serving as the executive director of the Food Bank for Larimer County four years ago, having served at a food bank in Missouri for seven years. She has been able to pull her commitment for activity and healthly eating into her career.

She tries to encourage the rest of the food bank staff to stay active, although most of them already are. Actually, she admits that her position is nearly the only job at the food bank that is sedentary.

More importantly, her desire to stick to a "whole foods diets" — one heavy on fruits and vegetables and light on processed ingredients — has had a positive impact on the offerings at the food bank.

Pezzani said that it has become an income-related privilege in the United States for an individual or family to choose their diet. For example, leaner meats tend to be more costly. For that reason, she is dedicated to bringing in healthy options for the families that rely on the food bank.

"We bring in as much produce as we can because many of the families that we serve lack fruits and vegetables in their diet," she said. The food bank also engages partners to offer classes on how to prepare healthful foods, nutrition classes and a top-notch Kids Café program.

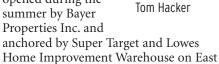
Front Range Village storefront unveils new concept

MLS Store makes debut in Fort Collins, more stores planned

They won't exactly bag your purchases, but other than that the operators of a new retail concept that focuses on residential

real estate listings throughout Northern Colorado will act just like all the other retailers in Front Range Village.

The MLS Store, the brainchild of residential broker Bryan Johnson, will open at the retail center opened during the summer by Bayer Properties Inc. and



Harmony Road in Fort Collins. The 5,700 square feet of retail space will be packed with information for homebuyers presented in a colorful, interactive and decidedly "retail" way.

Here's how it works: Residential real estate brokers, developers, builders and lenders buy memberships in the store, entitling them to a presence on the sales floor where their services are packaged for the sort of foot traffic that Front Range Village generates.

Johnson, MLS Store President and CEO and a former residential broker in the Phoenix market, said the early response has been surprising.

"As soon as our concept went out, I've had builders, developers and real estate brokers ringing the phones," he said. "I came up with this after years of being in the business and watching people going through this real estate process, and watching their frustrations with something that should be fun. I think consumers are ready for something different.

I have this quote I use a lot that says, 'Different isn't always better, but better is always different."

The opening date for the store is "still fluid," as Johnson describes it, but will likely fall before the end of the year.

"We're talking to the members about whether we want to open before the holidays in a mad rush, or to wait until after the first of the year," he said. "For now, we're shooting for December.'

Johnson has already wrangled endorsements from some of the most prominent members of the region's real estate community. For example, Johnson's marketing package contains this from Water Valley developer Martin Lind: "The MLS Store is the most exciting concept I've seen in real estate ever." Or this, from Powell Prothe, president of Vintage Corp. in Greeley: "This looks fun! This will change the face of real estate in Northern Colorado." Or another definitive plug from Matt Haskell, a broker at The Group Inc. Real Estate and



DISCOVERY CENTER – The MLS Store in the Front Range Village retail center will feature departments including the Discovery Center, where prospective buyers can browse community profiles and get acquainted with Northern Colorado geography.

a friend of Johnson's: "This will change real estate forever."

The plans for the MLS Store outline a departmentalized storefront, located on the Milestone Drive retail and office strip spine of the town-center-style Front Range Village, that bundles services in all facets of residential real estate transactions.

The "listing park," for example, is what it says it is: a touch-screen extravaganza that allows prospective buyers to shop any MLS listing in the region. A "discovery center" permits visitors to get acquainted with regional geography and community

Johnson said feedback after hundreds of interviews with homebuyers led him to the

"Eighty percent of them said the same thing — that they were intimidated by the real estate process and by walking into a real estate office," he said. "This is not like that. This is going to be fun."

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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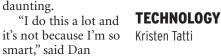
† "Top Safety Pick" based on 31 mph side-impact crash test, 40 mph frontal-offset crash test and 20 mph rear-impact test and the availability of ESC, Tests performed by the Insurance Institute for Highway Safety, For details see www.iihs.org. Special APR offered to qualified customers by Audi Financial Services through participating dealers. Must take delivery by Sept.30th, 2008.

For bioscience, it's not easy getting the green

Local experts share truths about landing capital for biotech

For technology startups, securing funding is not the easiest hurdle to overcome. For biotechnology startups, it can seem near impossible.

Two venture capitalists with bioscience expertise shared their experience at the Sept. 18 BioScience Larimer County event in an effort to make the common goal a little less daunting.



Mitchell, partner and co-founder of Boulder-based Sequel Ventures, referring to the bioscience-themed presentation. "There are only about four of us in the state."

Mitchell acknowledged that bioscience funding isn't easy, but said that there are ways to make companies more attractive to investors.

"Biotech investors buy what they can sell most easily," he explained.

It's true that investors often focus in on the trends, looking for what is in demand now and will be in demand in the near future. Steering new technology and discoveries toward those trends can make landing capital a bit easier.

Mitchell highlighted some of the growing areas of focus for the industry, such as biologic platforms for the pharmaceutical industry. Biologics are products derived from living organisms to diagnose or treat disease.

Mitchell said that pharmaceutical companies are just now recognizing the need to add such products to their portfolios, making the technologies more attractive to potential investors. Previous manufacturing and regulatory hurdles for biologics have been breached and success rates are particularly high because biologics mimic what is already working naturally, Mitchell said.

Other hot areas in biotech include clinical sectors driven by the aging population. Demographics are generating interest in treatments for diabetes and corollaries, and age-related diseases. Additionally, infectious disease treatments are driving demand outside of the United States.

As important, if not more so, than the sector or niche is the process of landing venture capital. Mark Lupa, principal of High Country Ventures, also in Boulder, said that it comes down to three elements: the idea, the people and the money.

"You need to think about partnering with people who have been there before – in either business or science or preferably both," he said. Having an experienced management team is one of the most attractive elements for a venture firm, and every little bit helps in this competitive environment.

Lupa said that money is scarce. Data from PricewaterhouseCoopers shows that bioscience and medical device companies collected \$1 billion in 111 deals during the second quarter, compared to \$1.25 billion in 130 deals last year. Lupa pointed out that there was really only one time when money was easy to get — from 1998 through 2000.

"We all know what happened," Lupa said. "I think it was a message from God that it's not supposed to be that easy."

And while it might be tempting to take money from any firm that will offer it, Lupa warns startups should conduct due diligence as well.

"Try to spend a little time connecting with the potential partners," he advised. "You spend a lot of time together and want to be aligned."

Silently streamlining

It's no surprise that Hewlett Packard Co. is not discussing how its 7.5 percent workforce reduction will impact its specific sites.

The company announced on Sept. 15 a plan to cut more than 24,600 positions worldwide, as a result of the acquisition of EDS, an enterprise IT solutions firm. In a release announcing the cuts, the company touted it as "streamlining for growth."

HP closed on the \$13.9 billion acquisition in August. The move is reminiscent of IBM's decision to focus on the higher margin enterprise services sector, as opposed to hardware.

HP stopped giving site-specific or

region-specific employment numbers during the first major wave of layoffs following the tech-bubble burst. The last report the *Business Report* received from the company was in 2002 when there were 4,600 employed at the Fort Collins site.

Of this new wave of layoffs, the company is only saying that the reductions will be made during the next three years, that most of the cuts will be in areas made redundant by the acquisition — human resources, legal, accounting — and that about half of the cuts will be made in the United States.

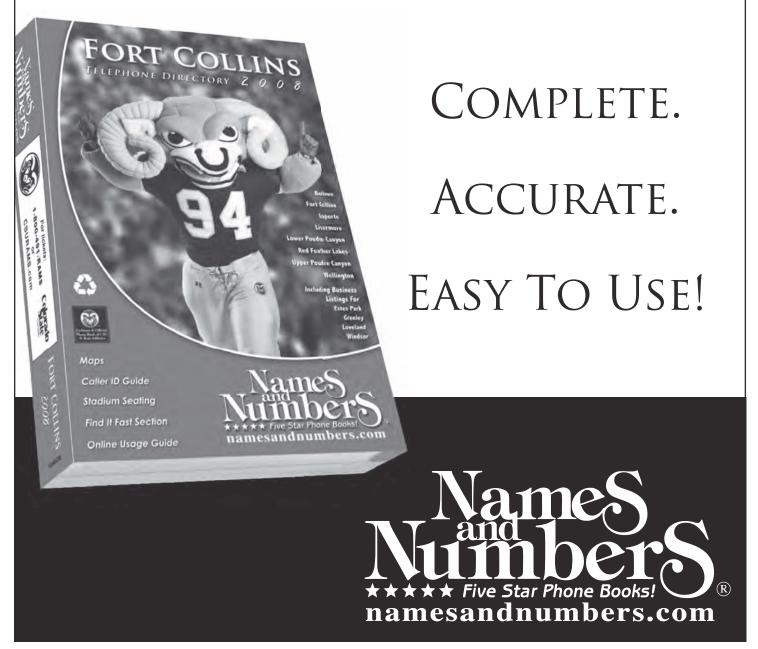
The company also plans to hire 12,000 in the service-delivery field worldwide.

Overall, the reductions are expected to save the company \$1.8 billion annually, with a fourth quarter charge of \$1.7 billion relating to the restructuring.

HP officials were also tight-lipped about the possibility of a handful of the company's Colorado Springs workforce being moved to Fort Collins. Reports from the Colorado Springs Gazette indicate that 150 IT workers were told they needed to relocate to the Fort Collins facility as part of a consolidation.

The paper received calls from the IT workers after it ran a story about another reported relocation — 800 customer and technical support center to Rio Rancho, N.M. Again, the company declined to comment.

Kristen Tatti covers the technology 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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Keep business plan simple, then use it Local entrepreneurs

remember their first businesses and plans

By Jessica Centers

news@ncbr.com

Business plans are never a bad idea. Most experts will tell you they're crucial.

But some of the area's most successful entrepreneurs did just fine starting out sans plan or with a simple template they learned in high school. Their stories and businesses are very different, but their hard-earned advice echoes the same theme: Keep your plan simple.

Long before Chad and Troy McWhinney were developing Centerra in east Loveand, the brothers were kids selling strawberries at a roadside stand in southern California.

"Our family owned strawberry fields and one day our father gave us the idea; he thought we should go sell strawberries," Chad McWhinney recalls. "That's what we did and it worked out great."

Chad and Troy were in 7th and 5th grade when they started buying strawberries from local farmers and selling them at a stand near their grandparents' mobile home park.

Five years later, the business had grown to 28

See BUSINESS PLAN, 21



SOURCE: WWW.SBA.GOV

When it's time to turn the car around



RAISING THE BAR Kevin E. Houchin, Esa.

Business owners need just three easy steps for buy-sell agreement

By Kevin E. Houchin, Esq. news@ncbr.com

Imagine this. You're two years into owning part of a startup. You've invested dozens of hours with your co-founders planning. You've invested dozens of nights and weekends away from your family fueling growth. Now things are rolling and it's obviously time to take things to the next level.

Unfortunately, some of your partners don't agree. Tension is high. Tempers are flaring. As you're driving home from another 14-hour day, you wonder what it would cost to just keep on driving.

Can you afford to say, "It's been good, but I'm leaving to pursue success on my own terms"?

We've all asked the question, "What will it cost to leave?" We asked it in our very first job, and we should keep asking in every position we ever hold. Asking the question shows we are still willing and able to grow.

The key to our successful growth is being able to accurately answer the question, but many business owners fail to plan for this eventuality. There will always come a day when you really want to just keep driving and never go back. What will that cost?

Answering this question may be the *most important* element of business planning. It takes work to write a solid business plan with all the conventional elements of market, management and financial forecasting, but those discussions are relatively easy compared

See HOUCHIN, 26

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Nation's legal-worker verification system flops

E-Verify program, now up for renewal, fails to catch illegals

When it comes to verifying a worker's legal status to be hired for a job in the United

States, one thing seems to be increasingly clear: the current system is not working.

Recent immigration raids conducted in Iowa and Mississippi – and the raid on the Swift slaughter-and-packing facility in Greeley in December 2006 – have shown that illegal workers are con-



AGRIBUSINESSSteve Porter

tinuing to be hired under the federal government's E-Verify program that began 11 years ago as the Basic Pilot Program.

Nearly 400 immigrant workers were arrested in May at a kosher meatpacking plant in Postville, Iowa. Owners of Agriprocessors Inc. were charged earlier this month with more than 9,000 misdemeanors for allegedly employing 32 illegal-immigrant children under 18, including seven who were younger than 16. The charges allege the children were handling dangerous equipment and exposed to toxic chemicals.

"All of the named defendants possessed shared knowledge that Agriprocessors employed undocumented aliens," the arrest affidavit said, according to a story by the Associated Press.

Forgery encouraged

The Iowa Attorney General's office said the company encouraged job applicants to submit forged identification documents that contained false information about their resident status, age and identity, according to the report.

While Iowa does not allow the hiring of illegal workers, it is a state that does not require the use of the federal E-Verify program, and some might argue that if it did have E-Verify the situation might not have happened. Currently, E-Verify is largely a voluntary program that is supposed to match documents submitted by new hires against federal Social Security and other data bases.

But Mississippi is one of three states – along with Arizona and South Carolina – that requires employers to use E-Verify. Howard Industries, an electrical products manufacturer in Laurel, Miss., was raided in August by U.S. Immigration and Customs officials and 595 workers were arrested and charged with identity theft and fraudulent use of Social Security numbers.

Howard Industries had been using E-Verify for more than a year.

And Northern Colorado was hit with its own ICE raid in December 2006 when nearly 1,200 workers at the Swift plant in Greeley were arrested on identity theft charges. Swift was then using and continues to use E-Verify to check its new hires.

Colorado, like Iowa and most other states, has taken its own approach in trying to make sure employers don't hire illegal workers. In July 2006, Gov. Bill Owens signed House Bill 1017, which requires employers to comply with federal employment verification requirements or face fines of up to \$25,000. However, the measure did not specify using the E-Verify program.

Illinois example

One state that has gone very much its own way is Illinois. In 2007, the Illinois legislature amended the state's Right to Privacy in the Workplace Act to prohibit employers from enrolling in Basic Pilot/E-Verify "until the Social Security Administration and Department of Homeland Security databases are able to make a determination on 99 percent of the tentative non-confirmation notices issued to employers within three days."

The law was supposed to take effect on Jan. 1 of this year but the Department of Homeland Security filed a lawsuit against the state of Illinois to block it. The law is still on hold as legal proceedings go on.

"The status of the E-Verify case is presently stayed awaiting pending (federal) legislation," said Natalie Bauer, a spokeswoman for the Illinois Attorney General's office. "The state has agreed not to enforce that particular part of the law until there is a resolution of the case."

Supporters of the Illinois law were responding to criticisms of Basic Pilot/E-Verify that claim the system is seriously flawed because it sometimes fails to correctly match Social Security numbers or often isn't able to spot stolen numbers.

Those criticisms seem to be valid, given the large numbers of illegal workers who continue to find jobs in states and companies using the still-mostly-voluntary E-Verify system and even in states – like Mississippi – where it is mandatory.

Federal mandate

But still the federal government – through the Department of Homeland Security and the strong support of President George Bush – continues to push for increased use of E-Verify as the answer to the nation's illegal worker problem. Bush signed an executive order on June 6 requiring all federal contractors to use E-Verify.

In July, an amendment to the FY 2009 Homeland Security Appropriations Bill was added to extend E-Verify past its Nov. 30, 2008 expiration date. The program has not yet been officially renewed.

But Michael Chertoff, Homeland Security secretary, continues to claim that E-Verify is the best way to stem the flow of illegal workers – and possible terrorists – from illegally obtaining work in America and undermining the nation's immigration system and its homeland security.

"Congress has repeatedly acknowledged that rampant document and identity fraud has significantly undermined the existing system for stopping illegal workers from getting jobs, and E-Verify is the best available way for employers to ensure their workforce is legally authorized to work," Chertoff said in a press release.

If only that was true.

Steve Porter covers agribusiness for the Business Report. He can be reached at 970-221-5400, Ext. 225, or at sporter@ncbr.com.



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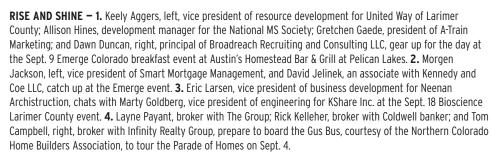


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TIME OUT





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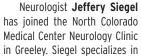
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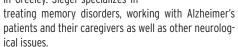
FINANCE

Destiny Lending in Loveland has hired Mikell Benton and Sherri Knott as loan officers, Diane McCaw as an underwriter and Jake Fajardo as a reverse mortgage specialist.

HEALTH CARE

Michael Rusnak has joined the Orthopaedic Center of the Rockies as a trauma physician. Rusnak will have appointments at the Orthopaedic Center's offices in Fort Collins and Loveland, including clinics for patients with fractures. He will also take care of seriously injured patients with orthopedic injuries who come to the trauma centers at Medical Center of the Rockies, Poudre Valley Hospital, and McKee Medical Center





RUSNAK

SIEGEL

MEDIA/MARKETING

Andrea Bradstreet has assumed the role of volunteer coordinator at KRFC-FM radio in Fort Collins. This is a part-time interim position for six months. Bradstreet replaces **Brian Hughes** whose last day was Aug. 29. He is now Development Director for the nonprofit Envision

REAL ESTATE

Mark Despain, a broker associate with Re/Max Alliance in Greeley, has earned the Accredited Buyer Representative designation from the Real Estate Buyer's Agent Council of the National Association of Realtors.



DESPAIN

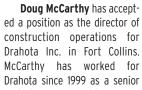
CONSTRUCTION

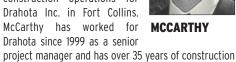
Seven team members from Associates in Building & Design Ltd. have been certified through the National Association of Home Builders as Certified Green Professionals. Those team members are: Dennis Gehrke, designer; Terry Bennett, estimator/sales; Bill Kish, construction manager; project managers Eric Stein, Adam Miller and Jason Coover; Bob Peterson, owner.

Chris Coble and Lindsey Crisante have joined Alliance Construction Solutions in Loveland. Coble will work with real estate and development, Crisante will work as a project manager.

Randy Shortridge has joined RB+B Architects in Fort Collins as a designer. Shortridge's design focus will

be on helping mixed-use, hospitality, office/corporate and retail clients realize their visions for their projects.





experience. Dan Spykstra accepted a position as the

director of project development for the construction firm. Spykstra brings over 20 years of construction experience to the Drahota team.

CTL|Thompson Inc. has hired Rae Doner as a staff engineer in the Fort Collins office. Doner, a recent honors graduate from SPYKSTRA Colorado State University, will be responsible for designing foundations for residential and commercial structures including retaining walls and helical piering systems.

TECHNOLOGY

Dennis Benning has been named president of Woodward DONER MPC, effective once Woodward's

acquisition of MPC Products Corp is complete. The acquisition is expected to be complete in October, however, Benning will start working immediately with the transition team to begin the integration planning process.

CartoPac Field Solutions in Fort Collins has hired Victoria Bosworth as the mobile mapping firm's marketing coordinator. Bosworth is responsible for organizing and executing marketing efforts aimed at promoting CartoPac software solutions to companies managing large amounts of field data, including utilities, oil and gas and railroad companies.

BOARDS

David B. Palm has joined Turning Point's volunteer Board of Directors. Palm is an independent agent with World Financial Group working to help families obtain their financial goals.



MISCELLANEOUS



energizer.

Greeley Chamber of Commerce President Sarah MacQuiddy, Stephanie Carter, operations director, and LeeAnn Sterling, director of FUN, were among the 66 participants in the first-year class of Academy presented by the Western Association of Chamber Executives. Academy is an interactive three-day training program on chamber management essen-

Amanda Lease of Fort Collins is one of eight final-

ists in the Energizer Ultimate Photography Contest for

amateur photographers. Already the winner of the

People and Cultures category, the grand prize winner

will be announced around the end of September. Lease's

picture can be seen at www.nationalgeographic.com/

University of Northern

Elizabeth Walker has been hired as the new manager of BarkZone in Greeley. Walker brings 13 years of marketing and management experience to the doggie daycare and boarding facility.

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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CALENDAR

- Sept. 26 Greeley's Oktoberfest: Friday Night Edition, from 6 to 11 p.m., Lincoln Park, Greeley Downtown, Eighth Street & Ninth Avenue in Greeley. Greeley's Oktoberfest kicks off with a free concert by The Heyday and Set Forth, along with food, brats, brews (15, including our exclusive Pitcher's Oktoberfest), and contests. Contact: Amy Fahrenbruch at 970-356-6775 or amy@greeleydowntown.com.
- **Sept. 26** Microsoft Project Level II, from 8 a.m. to 5 p.m., Front Range Community College - BP113, 4616 S. Shields St. in Fort Collins. Session topics include: review of tasks, resources & project tracking, constraints, deadlines & filtering, publishing the progress, resource allocation & resource leveling, interrelated projects. Cost: \$179 (includes textbook). Registration Deadline: Sept. 24. Contact: FRCC Continuing Education at 970-204-8686 or laurie.rue@frontrange.edu.
- Sept. 27 Greeley's Oktoberfest, from 11 a.m. to 10 p.m., Lincoln Park, Greeley Downtown, Eighth Street & Ninth Avenue in Greeley. Greeley's Oktoberfest celebrates local German heritage with polka, German dancers, brats, krautburgers, 15 brews, craft & art booths, a children's area, and contests & games. Contact: Amy Fahrenbruch at 970-356-6775 or amv@greelevdowntown.com.
- Sept. 27 Fall Arthritis Symposium, from 8:45 to 11:45 a.m., Aspen Club, 1024 S. Lemay Ave. in Fort Collins. Experts will share information about pain management and current arthritis treatments. Registration required. Contact: Arthritis Foundation at 970-495-8560.
- Sept. 28 Outdoor Lunch to Benefit Fort Collins Cat Rescue, from 11 a.m. to 2 p.m., Sunflower Market, 2601 S. Lemay Ave. in Fort Collins. Proceeds to help the Fort Collins Cat Rescue find homes for their cats and kittens. Brats will sell for \$1. Veggie burgers, baked goods, and hot apple cider will also be available. Contact: FCCR at 970-484-8516.
- **Sept. 29** NoCoNet presents Interviewing, from 8 to 10 a.m., Faith Evangelical Free Church, 3920 S. Shields in Fort Collins. Mike Reiff and Jackie Nguyen will present. NoCoNet is a networking and skill-building group for professionals looking to find new opportunities with top local companies. The group meets weekly. Cost: Free. Contact: NoCoNet at noconetinfo@vahoogroups.com.
- **Sept. 29** Writing Creative Nonfiction, from 6:30 p.m. to 8:30 p.m., Rocky Mountain Bagel Works, 2108 Milestone Drive, No. 150 in Fort Collins. The workshop will be instructed by award-winning author Laura Pritchett. Cost: \$275/members, \$300/nonmembers. Registration Deadline: Sept. 29. Contact: Kerrie Flanagan at 970-282-7754 or kerrie@ncwc.biz.
- Oct. 1 Colorado State University Regional Economic Summit and Forecast, from 2 to 5:30 p.m., Marriott Hotel, 350 E. Horsetooth Road in Fort Collins, Martin Shields, regional economist for Northern Colorado, will present. Cost: \$30, \$45/late registration. Registration Deadline: Sept. 26.
- Oct. 2 Bringing Down the House: A Roof Raising Party, from 5 to 9 p.m., The Garden Room, 697 N. Denver Ave., Suite 100 in Loveland. A benefit for Neighbor to Neighbor, Restoration Now, and Fort Collins Habitat for Humanity. Cost: \$25/person. \$35/at the door. Contact: Linda Sandoval at 970-686-2798 or Isandoval@hbanco.com.
- Oct. 2 Business Planning for Success, from 8:30 a.m. to noon, Key Bank Tower, 125 S. Howes St., Suite 150 in Fort Collins. Learn the basics of developing a comprehensive Business Plan for a business startup, expansion or to acquire financing. Information also provided about how to access small business assistance from the SBDC and other state and local resources. Cost: \$40. \$45 the day of. Contact: SBDC at 970-498-9295 or sbdc@frii.com.
- **Oct. 2** Loveland Chamber of Commerce Business After Hours, from 5:30 to 7 p.m., Bank of Colorado, 1102 N. Lincoln Ave. in Loveland. Cost: \$12 if pre-registered, \$15 at the door. Contact: LCC at 970-667-6311.
- Oct. 3 Access Basic, from 8 a.m. to 4 p.m., Front Range Community College - BP113, 4616 South Shields Street in Fort Collins. This course introduces the operations of a PC database management system. Cost: \$149 (includes textbook). Registration Deadline: Oct. 1. Contact: FRCC Continuing Education at 970-204-8686 or laurie.rue@frontrange.edu.
- Oct. 4 Pet Fair, from 11 a.m. to 4 p.m., Greeley Mall,

- 2050 Greeley Mall in Greeley. The fair features vendors, seminars on pet care, pet photography, pet parade and costume contest. Contact: Greelev Chamber of Commerce at 970-352-3566.
- Oct. 4 Microsoft Office 2007 Overview, from 9 a.m. to 1 p.m., Front Range Community College - BP113, 4616 S. Shields St. in Fort Collins. Learn about Microsoft Office 2007 applications and Vista operating system. Cost: \$79 (includes textbook). Registration Deadline: Oct. 1. Contact: FRCC Continuing Education at 970-204-8686 or laurie.rue@frontrange.edu.
- Oct. 4 Spell-a-Bration Fundraiser, from 1 to 4 p.m., Jack Meakins Community Resource Center, 3700 Golden St. in Evans. Spell-a-Bration is a competitive spelling bee with teams comprised of local business. employees. Teams pay an entrance fee to participate in this fun fundraiser, benefiting adult literacy in Weld County. Contact: Cathy Sandoval at 970-352-7323 or righttoread@comcast.net.
- Oct. 7 Front Range PC Users Group Meeting, from 7 to 9 p.m., Fort Collins Senior Center, 1200 Raintree Drive in Fort Collins. The presentation will include a demonstration of an adaptive computer system.
- Oct. 7 Character Fort Collins Implementation Seminar, from 8:30 a.m. to 3:30 p.m., Larimer County Sheriff's Office, 2501 Midpoint Drive in Fort Collins. Plan to attend this seminar to learn why building character in your organization is important. Cost: \$195. Contact: CFC at 970-266-2671 or reservations@characterfortcollins.org.
- Oct. 8 Growing My Business in Today's Economy: Building Bridges of Loyalty, from 8:30 to 10:30 a.m., Evans Chamber of Commerce, 3700 Golden St. in Evans. Cost: \$35. Registration Deadline: Oct. 7. Contact: Kim Pichot at 970-339-9398 or kimpichot@cs.com.
- Oct. 8 Greelev Chamber of Commerce Business Before Hours, from 7 to 8:30 a.m., College Credit Union, 2901 27th St. in Greeley. Contact: Greeley Chamber of Commerce at 970-352-3566 or info@greeleychamber.com.
- Oct. 9 Fort Collins Area Chamber of Commerce Business After Hours, from 5:30 to 7:30 p.m., The Edge Sports Center, 4450 Denrose Court in Fort Collins. Contact: Erin Collins at 970-482-3746 or ecollins@fcchamber.org.
- Oct. 9 Insurance Basics, from 8:30 a.m. to noon, Key Bank Tower, 125 S. Howes St., Suite 150 in Fort Collins. Cost: \$40, \$45 the day of. Contact: SBDC at 970-498-9295 or sbdc@frii.com.
- Oct. 10 QuickBooks Overview, from 9 a.m. to 1 p.m., Front Range Community College. Featured presenter is Sherry Sexton, CPA. Cost: \$40 if pre-paid, \$45 the day of the event. Contact: FRCC at 970-204-8686.
- Oct. 11 18 Excel Intermediate, from 9 a.m. to 1 p.m., Front Range Community College - BP113, 4616 S. Shields St. in Fort Collins. Class meets Saturdays 10/11/08 & 10/18/08. Registration Deadline: Oct. 8. Contact: FRCC Continuing Education at 970-204-8686 or laurie.rue@frontrange.edu.
- Oct. 12 Beauty, Art and Music fundraiser for MoCA, from 6 p.m. to 2 a.m., Aggie Theater, 204 S. College Ave. in Fort Collins. The evening will feature fashion, art and music for all ages. Cost: \$10, \$8/students, MoCA members. Contact: MoCA at 970-482-2787 or info@fcmoca.com.
- Oct. 14 Northern Colorado Trends and Projections 2008, from 11:15 a.m. to 1 p.m., The Cottonwood Club, 6813 S. College Ave. in Fort Collins. Northern Colorado - Trends and Projections 2008 presented by Patty Goodwin with Mountain States Employers Council. Comprehensive look at base pay, incentives and benefits in the local market and compared to the Denver labor market. Cost: \$16/member, \$26/non-member. Registration Deadline: Oct. 10. Contact: Diane Campbell at 970-416-5274 or dcampbell@pscu.org.
- Oct. 15 Fort Collins Area Chamber of Commerce Speed Networking, from 7:30 to 9:30 a.m., Fort Collins Area Chamber of Commerce, 225 S. Meldrum St. in Fort Collins. Contact: Erin Collins at 970-482-3746 or ecollins@fcchamber.org.
- Oct. 16 Downtown Loveland Association Networking Party, from 5:30 to 7 p.m., in Loveland. The Downtown Loveland Association is a volunteer nonprofit community association charged with creating a more beautiful, lively and economically thriving downtown. Contact: Jan Brown at 970-669-2259 or sjbrown37@msn.com.

BRIEFCASE

KUDOS

Grizzly Adams Productions has earned a Silver Telly Award in the category of TV Documentaries for "Miraculous Messages: From Noah's Ark to the End Times." This is the Loveland-based company's fourth Telly Silver Award in the last two years. The documentary was chosen from more than 14,000 entries from producers worldwide.

The Tenfold Collective LLC in Loveland has been recognized by the San Francisco chapter of the Society for Marketing Professional Services. The Tenfold Collective created a corporate identity and Web site for Smith + Smith, a San Francisco-based landscape architecture firm, which entered the work into the local SMPS chapter's 2008 Founders Awards.

NAME CHANGE

Aldea's Mexican Restaurant in downtown Milliken has been remodeled and is open for business. Formerly known as Joey's Taco Factory, the restaurant has taken on a new name and is showing a new face at 914 Broad St. The restaurant is the first business to participate in Milliken's Project Pride Program, which provides for improvements to building facades.

NEW PRODUCTS AND SERVICES

Fairacres Manor, a nursing and rehabilitation facility in Greeley, has completed a total building renovation and landscaping project. The renovation includes The Bistro, a central gathering place that features a general store as well as espresso and lunch from the community. Additional improvements include an improved therapy area, new dining hall, a private family dining room, and improved fireside lounge with computer access.

The Community Foundation of Northern Colorado has updated its Web site at www.CommunityFoundationNC.org. The Web site, to be used as a one-stop shop for philanthropic resources in Northern Colorado, now features updated content, easier navigation, and an increased emphasis on high-tech and high-touch donor services.

Colorado CustomWare Inc. in Fort Collins has partnered with Larimer County in developing a treasurer and tax collections software system. The new product, CollectWare, has been in development at CCI for 15 months, but the software development firm decided to involve a jurisdiction to make the product more customer-focused in terms of functionality and design.

NEW LOCATION

Northern Engineering, a civil engineering, land surveying and GIS firm headquartered in Fort Collins, has acquired **Bullseye Engineering** in Rifle, Colo. Northern Engineering will open an office in Rifle with the acquisition. Jeff Odor will oversee the new office and can be reached at 970-625-8371. Northern Engineering also operates a branch office in Cheyenne, Wyo.

DEALS

Otter Products LLC has partnered with Moftware to offer cases for technology enthusiasts throughout India, the United Kingdom and the United States. Cases will be sold worldwide on **Fommy.com**, a global provider of smartphones, cell phones and accessories, and Fommy.co.in, a sister site for retailing specifically in

PROJECTS

Delta Construction and Aller-Lingle Architects, both of Fort Collins, have partnered to construct a new early educational facility for Sunshine House at 6910 Wills Drive in Colorado Springs. This will be Sunshine House's 11th location in Colorado. The new early education facility will be 17,500 square feet with 15 classrooms, a commercial kitchen, an office and three playgrounds. Delta Construction broke ground in June and will complete the new Sunshine House facility in February 2009.

Nonprofit notes

The city of Fort Collins Recreation **Department** will receive a \$5,000 contribution from Public Service Credit Union. The contribution will benefit recreation-wide programs and events including the Fort Collins Senior Center, The Farm at Lee Martinez Park, Edora Pool Ice Center and Northside Aztlan Community Center.

Fort Collins-based Dohn Construction Inc. presented the staff and mentors of **Partners** Mentoring Young with a check in the amount of \$20,840.82. The donation was made possible by the proceeds from the First Annual DCI Charity Golf Tournament held in July. Partners Mentoring Youth creates and supports one-to-one mentoring relationships between adult volunteers and youth who are facing challenges in their personal, social and/or academic lives.

The American Cancer Society Great West Division has awarded the Women's Resource **Center** with a \$75,000 grant to provide increased opportunities for low-income women to receive education, screening and diagnostic services to detect breast cancer at its earliest stages. The grant is the largest ever awarded by ACS in the 16 counties of northeastern Colorado. WRC has been serving Larimer County for more than 30 years.

The Promenade Shops at Centerra and Co's BMW Center in Loveland have teamed up by donating \$18,500 in unrestricted funds to schools within the **Thompson School District**. The funds will be distributed in early November at the conclusion of a 12 week promotion titled "Scholar Dollars." The amount of money a school receives is based on points earned at either The Promenade Shops or Co's BMW Center.

Environmental nonprofit organization Trees, Water & People donated \$10,000 to the new Bethke Elementary school in Timnath. Bethke, designed by RB+B Architects and built by Dohn **Construction Inc.** of Fort Collins, is the first school in the nation to receive the gold rating in LEED For Schools, as well as the most energy efficient building in Poudre School District. The donation will help install a 10-kilowatt photovoltaic system.

ANNIVERSARIES

Fort Collins Children's Theatre celebrated its 50th anniversary this month. To mark the occasion, the Children's Theatre hosted A Midsummer Night's Dream anniversary gala, which included dinner and minstrelstyle entertainment for guests.

MISCELLANEOUS

Through a donation by local attorneys Mike Liggett and Mark Hanson, Civic Center Park in Fort Collins now features a community podium made of stone. On the southeast corner of Laporte Avenue and Howes Street, the park community podium will serve as a central point for public dialogue and shared opinions.

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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NET

PERCENT

STOCK WATCH

			CLOSING	CLOSING	CHANGE	CHANGE			
		TICKER	PRICE	PRICE	IN	IN	PERIOD	PERIOD	AVERAGE
EXCH	COMPANY	SYMBOL	9/19/08	8/19/08	PERIOD	PERIOD	HIGH	LOW	VOLUME
Nas	Advanced Energy Industries Inc.	AEIS	15.35	16.23	-0.88	-5.42	16.59	13.12	425304
NYS	Advanced Micro Devices Inc.	AMD	4.90	5.58	-0.68	-12.19	6.34	4.9	20511604
NYS	Agilent Technologies Inc.	A	31.22	35.25	-4.03	-11.43	35.51	29.75	2326035
NYS	Agrium Inc.	AGU	84.50	81.54	2.96	3.63	86.79	66.65	4837935
Nas	American Capital Strategies Ltd.	ACAS	20.18	21.02	-0.84	-4	25.75	18.6	3500061
NYS	Anadarko Petroleum Corp.	APC	53.22	58.03	-4.81	-8.29	62.7	51.2	9103883
NYS	Anheuser Busch Cos. Inc.	BUD	67.15	67.77	-0.62	-0.91	68.25	64.4	8423639
Nas	Aristotle Corp.	ARTL	8.18	8.04	0.14	1.74	8.58	7.6	3857
NYS	Atmos Energy Corp.	ATO ATO	26.57	27.42	-0.85	-3	28.25	26.12	489804
NYS	Automatic Data Processing	ADP	44.62	44.18	0.44	1	45.84	42.4	2753017
OTC	BAE Systems Plc	BAESY.PK	30.05	34.55	-4.5	-13.02	35.35	30.05	87943
NYS	Barnes and Noble Inc.	BKS	27.21	25.15	2.06	8.19	29.06	24.04	1009300
NYS	Beckman Coulter Inc.	BEC	69.55	75.42	-5.87	-7.78	75.43	67.61	446126
	Broadcom Corp.	BRCM	19.20	26.99	-7.79	-28.86	27.42	19.2	13851613
NYS	Burlington Northern Santa Fe	BNI	96.23	98.02	-1.79	-1.83	107.4	96.23	4410643
NYS	Capitol Bancorp Ltd.	CBC	15.25	15.62	-0.37	-2.37	22.25	14.74	83017
NYS	Centex Corp.	CTX	16.61	14.05	2.56	18.22	18.38	14.05	7073352
NYS	Champion Enterprises Inc.	CHB	5.67	4.55	1.12	24.62	7	4.35	1624739
NYS	Clear Channel Communications	CCU	32.41	35.05	-2.64	-7.53	35.05	30.57	89221
NYS	ConAgra Inc.	CAG	19.17	22.19	-3.02	-13.61	22.26	19.17	5651504
Nas	Constant Contact Inc.	CTCT	19.50	17.90	1.6	8.94	19.7	16.65	313143
NYS	Danaher Corp.	DHR	74.40	81.72	-7.32	-8.96	82.35	74.4	1905761
NYS	Dean Foods	DF	23.32	24.53	-1.32	-4.93	25.65	23.3	1970565
	Diversified Realty Corp.								
NYS		DDR	36.02	31.30	4.72	15.08	37.1	30.67	2322204
NYS	Eastman Kodak Co.	EK	15.85	15.72	0.13	0.83	16.42	12.8	4058335 4990226
NYS	Frontier Oil Corp.	FT0	21.63	17.94	3.69	20.57	23.01	16.82	
NYS	Gannett Company Inc.	GCI	18.56	18.65	-0.09	-0.48	18.65	15.96	5558674
NYS	General Electric Co.	GE	26.62	28.71	-2.09	-7.28	29.12	23.39	87584330
NYS	General Growth Properties Inc.	GGP	21.42	23.58	-2.16	-9.16	27.73	19.92	6645565
Nas	Guaranty Bancorp	GBNK	4.83	5.74	-0.91	-15.85	6.73	4.83	158678
Nas	Heska Corp.	HSKA	0.83	0.95	-0.12	-12.63	1.01	0.73	20987
NYS	Hewlett-Packard Co.	HPQ	48.26	43.69	4.57	10.46	48.41	43.69	22011883
Nas	Intel Corp.	INTC	18.55	23.59	-5.04	-21.36	45.09	18.55	65099865
NYS	Johnson Controls Inc.	JCI	31.61	31.85	-0.24	-0.75	33.65	29.09	3790257
NYS	JPMorgan Chase & Co.	JPM	35.77	35.58	0.19	0.53	47.05	35.58	53623783
NYS	Key Corp.	KEY	12.02	10.66	1.36	12.76	14.88	10.53	11872135
NYS	Kroger Co.	KR	26.90	28.50	-1.6	-5.61	28.54	26.59	7815743
NYS	Lowes Cos.	LOW	22.69	23.85	-1.16	-4.86	27.36	22.69	20333500
NYS	LSI Logic Corp.	LSI	5.98	7.28	-1.3	-17.86	7.41	5.39	11341448
NYS	Macerich Co.	MAC	60.09	57.83	2.26	3.91	67.81	56.9	1492474
NYS	Marriott International Inc.	MAR	26.44	27.42	-0.98	-3.57	29.69	26.44	4096704
NYS	Marsh & McLennan Cos. Inc.	MMC	32.18	31.35	0.83	2.65	33.58	31.35	6030661
NYS	National Semiconductor Corp.	NSM	17.00	21.93	-4.93	-22.48	22.51	17	6852465
NYS	Noble Energy Inc.	NBL	57.87	68.79	-10.92	-15.87	74.73	57.14	3209322
NYS	Novartis Group	NVS	52.75	56.24	-3.49	-6.21	56.24	52.7	1544404
NYS	Owens-Illinois	01	25.94	41.29	-15.35	-37.18	44.76	25.94	3764922
NasGS	Parametric Technology Corp.	PMTC	18.90	20.30	-1.4	-6.9	20.78	18.45	1994235
Nas	PayChex Inc.	PAYX	32.59	34.40	-1.81	-5.26	35.17	31.71	3754909
NYS	Petro-Canada	PCZ	34.83	42.70	-7.87	-18.43	45.85	33.63	2377552
NYS	Praxair Inc.	PX	82.63	88.36	-5.73	-6.48	91	81.91	2232065
NYS	Precision Castparts Corp.	PCP	88.63	99.01	-10.38	-10.48	104.23	88.15	1704413
Nas	QLT Inc.	QLTI	3.83	3.83	0	0	4.08	3.74	294817
NYS	Quebecor Inc.	IQW	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NYS	Qwest Communications Intl.	Q	3.35	3.75	-0.4	-10.67	4.11	3.35	22722504
Nas	Regent Communications Inc.	RGCI	0.90	0.78	0.12	15.38	0.97	0.78	6313
NYS	Ritchie Bros. Auctioneering Inc.	RBA	24.37	26.96	-2.59	-9.61	27.54	21.78	384265
NYS	RR Donnelley & Sons Co.	RRD	27.00	27.13	-0.13	-0.48	28.69	24.62	1696565
NYS	Safeway Inc.	SWY	25.49	26.94	-1.45	-5.38	27.2	24.13	5875135
NYS	StarTek Inc.	SRT	6.94	9.02	-2.08	-23.06	9.11	6.93	15887
NYS	Target Corp.	TGT	53.32	49.72	3.6	7.24	57.89	49.72	13797409
Nas	Telvent	TLVT	21.20	23.36	-2.16	-9.25	23.45	18.6	10183
NYS	Union Pacific Corp.	UNP	76.73	76.63	0.1	0.13	83.9	70.78	7441735
Nas	Universal Forest Products Inc.	UFPI	37.37	33.02	4.35	13.17	37.37	31.25	227548
AMEX	UQM Technologies Inc.	UQM	1.62	2.29	-0.67	-29.26	20.39	1.5	184787
NYS	US Bancorp	USB	37.99	29.42	8.57	29.13	37.99	29.42	28492991
Nas	Veeco Instruments Inc.	VECO	16.09	17.27	-1.18	-6.83	17.38	15	242430
NYS	Wal-Mart Stores Inc.	WMT	59.70	58.20	1.5	2.58	63.17	58.2	22316026
NYS	Waste Management Inc.	WMI	34.09	34.44	-0.35	-1.02	35.37	33.86	2984409
NYS	Wells Fargo & Co.	WFC	39.80	27.79	12.01	43.22	39.8	27.79	63150117
Nas	Whole Foods Market	WFMI	20.79	18.87	1.92	10.17	20.79	17.84	4426248
Nas	Woodward Governor	WGOV	39.94	44.40	-4.46	-10.05	46.76	35.95	731691
NYS	Xcel Energy Inc.	XEL	21.76	20.60	1.16	5.63	21.76	20.2	3282496
1113	According to	ALL	£1.10	20.00	1.10	5.05	21.10	20.2	JLUL-70

TOP GAINERS

Company	ticker	Percent change in period
Wells Fargo & Co.	WFC	43.22
US Bancorp	USB	29.13
Champion Enterprises Inc.	CHB	24.62
Frontier Oil Corp.	FT0	20.57
Centex Corp.	CTX	18.22
Regent Communications Inc.	RGCI	15.38
Diversified Realty Corp.	DDR	15.08
Universal Forest Products Inc.	UFPI	13.17
Key Corp.	KEY	12.76
Hewlett-Packard Co.	HPQ	10.46

BOTTOM LOSERS

Company	ticker	Percent change in period
Guaranty Bancorp	GBNK	-15.85
Noble Energy Inc.	NBL	-15.87
LSI Logic Corp.	LSI	-17.86
Petro-Canada	PCZ	-18.43
Intel Corp.	INTC	-21.36
National Semiconductor Corp.	NSM	-22.48
StarTek Inc.	SRT	-23.06
Broadcom Corp.	BRCM	-28.86
UQM Technologies Inc.	UQM	-29.26
Owens-Illinois	01	-37.18

P U B L I C P R O F I L E S

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

Frontier Oil Corp.

Ticker: FTO (NYSE)

Colorado connection: Subsidiary Frontier Refining & Marketing Inc. is located in Denver and sells products along the Front Range.

Headquarters: Houston Business: Refines crude oil and markets refined petroleum products. Web: www.frontieroil.com

Sept. 19 close: \$21.63 **52-week high:** \$49.13 **52-week low:** \$16.49 **Basic EPS:** \$2.72 **P/E Ratio:** 7.50

Institutional ownership: 76.5 percent **2007 sales:** \$5.2 billion 2007 income: \$499.1 million

LSI Logic Corp.

Ticker: LSI (NYSE)

Colorado connection: Operates design facilities in Fort Collins and

Colorado Springs.

Headquarters: Milpitas, Calif.

Business: Designs, manufactures and markets semiconductors and storage

systems.

Web: www.lsilogic.com **Sept. 19 close:** \$5.98 **52-week high:** \$7.87 **52-week low:** \$3.75 **Basic EPS:** -\$3.19 P/E Ratio: N/A

Institutional ownership: 87.3 percent

2007 sales: \$2.6 billion **2007 loss:** \$2.5 billion

Owens-Illinois

Ticker: OL (NYSF)

Colorado connection: Operates a bottle manufacturing facility in Windsor. Headquarters: Toledo, Ohio **Business:** Manufactures packaging

products worldwide. Web: www.o-i.com Sept. 19 close: \$25.94 **52-week high:** \$60.60

52-week low: \$23.66 Basic EPS: \$8.94 **P/E Ratio:** 3.31

Institutional ownership: 84.7 percent **2007 sales:** \$7.7 billion

2007 income: \$526.1 million

The Changing Workforce: CHALLENGES AND STRATEGIES FOR SUCCESS

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Accommodating personal and family issues

Adaptive technology

Intergenerational workplace issues

Health care coverage issues

Best practices

Rocky Mountain Conference on Aging









DAILY IN REVIEW

Fort Collins, Loveland approve airport development

Editor's note: Daily in Review is a partial digest of stories reported in the Business Report Daily online service between Sept. 8-19. 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.

The Loveland and Fort Collins city councils approved an agreement that would pave the way for development around the Fort Collins-Loveland Airport.

At Sept. 16 meetings, both councils approved a measure to provide long-term airport access to Rocky Mountain Airport Investments LLC and set up an agreement relating to a metropolitan taxing district.

The resolution sets out an agreement through which the developer will use the property taxes collected by the district to cover the airport access fees. The district is expected to generate about \$2.4 million in the first 10 years.

Rocky Mountain Airport Investments, headed by Windsor developer Martin Lind, is proposing an airpark development on 200 acres adjacent to the airport.

Greeley passes metro taxing district

GREELEY — The Greeley City Council narrowly approved the formation of a metropolitan taxing district for a proposed development to be anchored by Sunflower Market.

The council voted to allow the metro district, 4-3, at its Sept. 16 meeting. Sunflower Market plans to anchor a retail development on an 11-acre site at 47th Avenue and 20th Street, across from the Aims Community College campus. According to the company, the development would create about 200 new jobs, 110 of which would be at Sunflower.

Some council members expressed concern regarding the use of a metro district to support the project, especially since some elements do not conform to the city's criteria for a metro district.

Loveland chamber hires Willms as CEO

LOVELAND — The Loveland Chamber of Commerce has hired a new CEO.

Brian Willms began his new job on Sept. 15. A Colorado native, Willms previously served as the director of member services for the Portland Business Alliance and Greater Portland's Chamber of Commerce. He is also an active member of the Chamber of Commerce American Executives.

Penley pledges 'carbon neutral' by 2020

FORT COLLINS — Colorado State University President Larry Penley pledged that the university will work to become carbon neutral in its emissions by 2020 through conservation and the use of alternative energy sources.

During his sixth annual Fall Address Sept. 11, Penley said the goal will be reached through actual reductions of greenhouse gas emissions — credited as a major contributor to climate change and global warming — instead of buying carbon credits from other less-polluting entities.

JBS Swift Greeley workers remain fired

GREELEY — JBS Swift has settled a dispute at its Grand Island, Neb., plant over prayer time for about 500 Muslim workers who walked off the job Sept. 15 in protest.

JBS and union representatives reached an agreement over the issue on Sept. 17, according to meatingplace.com, which cited a story in the Grand Island Independent. The workers, mostly of Somali background, had sought to have break times adjusted so they could pray at sunset during Ramadan, the holiest month of the Muslim year.

Meanwhile, about 120 workers who were fired Sept. 10 for protesting for the same reason at the JBS Swift plant in Greeley are meeting with union representatives to see what can be done there.

Union officials said they planned to file grievances on behalf of many of the fired

Weld commissioners approve bison feedlot

GREELEY — Weld County commissioners voted 4-1 on Sept. 17 to approve a huge bison feedlot near Pierce that would hold up to 15,000 animals.

Residents from the area had complained about potential odor, dust, disease and drainage issues from the proposed lot, which would be the largest of its kind in Colorado.

Hasbrouck Holdings was the applicant for the feedlot. Hasbrouck also operates Double J Meat Packing in Pierce.

The vote came after the county planning commission gave its approval on Sept. 2. No construction date has yet been set for the facility.

Mortgage fraud picture improves

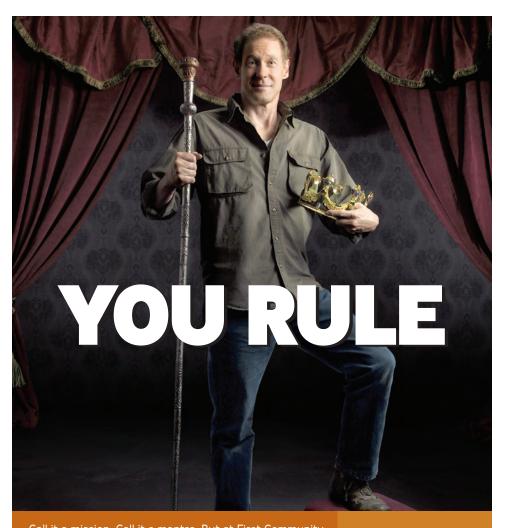
DENVER — An independent study of mortgage fraud nationwide shows Colorado improved more than any other state in combating fraudulent home-lending practices.

The state's No. 9 ranking in 2006 fell to No. 17 last year, according to the report from the Mortgage Asset Research Institute. Mortgage fraud cases in Colorado had increased steadily over the prior five years, and the new ranking is the first time in that period that the state dropped out of the top 10.

Since enactment of new mortgage broker laws in early 2007, the Colorado Division of Real Estate has denied licenses to 90 individuals, the vast majority of whom had criminal convictions. The division also revoked 17 licenses and recommended another 28 revocations now in various stages of the administrative process. The reasons for revocation include falsification of the borrower's employment and income, illegal payments to third parties not properly disclosed and improperly diverting borrower funds.

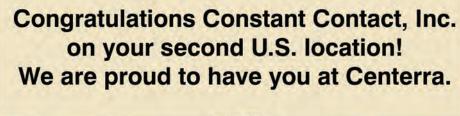
The division has assessed approximately \$465,000 in fines against individual mortgage brokers. In addition, the agency has issued 15 cease-and-desist orders to individuals who have originated loans without proper licensure.

The study can be viewed at www.marisolutions.com/pdfs/mba/mortga ge-fraud-report-10th.



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2008



- Ryan Matthews, owner of Sit Means Sit, shows how six months of training have worked with Montage – a dog he picked up from the Larimer County Humane Society.
- **2.** Sculptor Bobbie Carlyle works on another masterpiece at her Bixpo booth.
- **3.** Katie Roberts, left, and Stephanie Kizhner share a laugh at the RC Events booth.
- **4.** Virginia Englert of CanDo (Coallition for Activity and Nutrition to Defeat Obesity) speaks at the 2008 Fittest Executives Challenge.





Photos by Northern Colorado Business Report





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The droup commercial, 120

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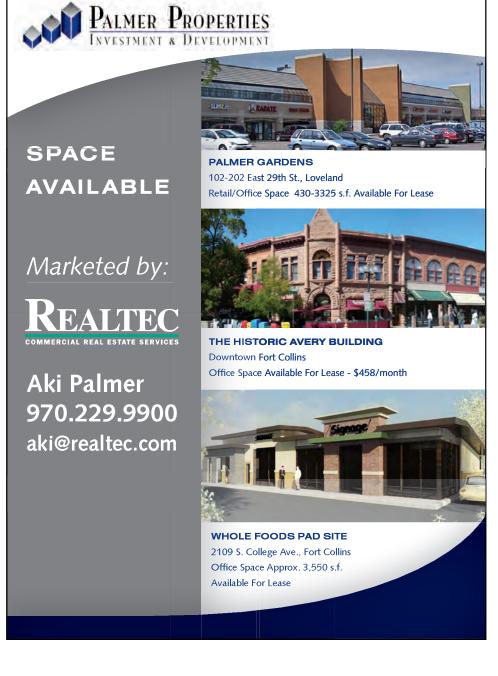




- **5.** Stephanie Eyster, freelance writers, and Simon Hannan, director of creative services for Squarei Technologies, kick up their feet in the Business Report "lounge."
- **6.** Kermit Allard, principal at EKS&H, gives Doran Beaman, commercial and retail sales manager for Dellenbach Motors, a tutorial on how to ski using the Nintendo Wii game system.
- 7. Wes Sargent, organizer of The Round-Up at the Fort, multitasks at his booth.









2008

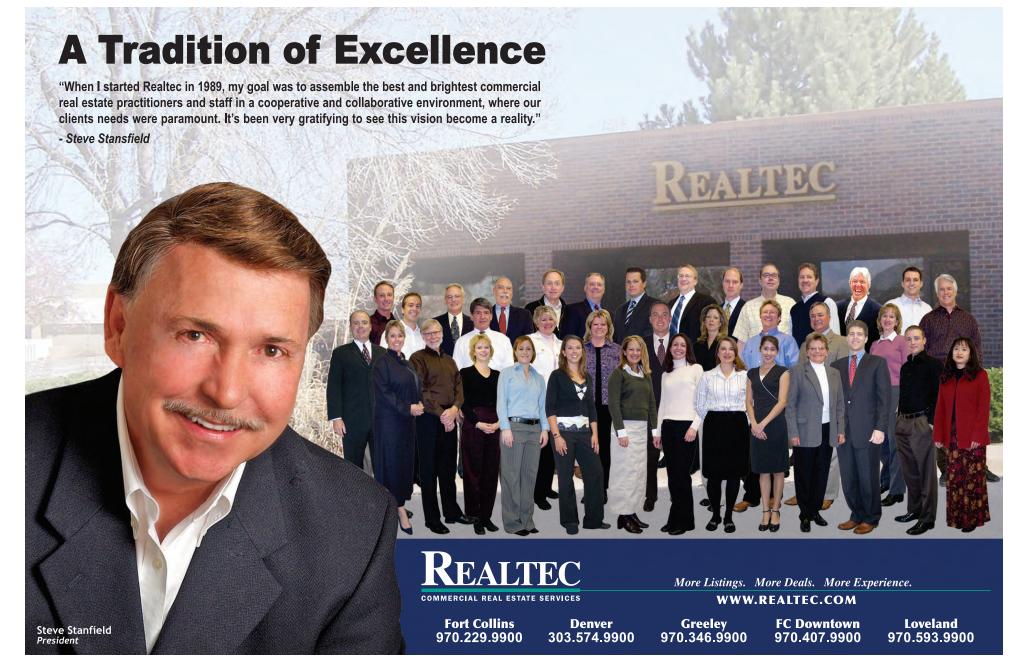




- **8.** Amy McDonough, with Public Service Credit Union, gets her eyebrows "threaded" by Murat Tercan, lead stylist of Enchante Salon.
- **9.** Tom Hatfield, a volunteer with the Rocky Mountain Raptor Center, shows off one of the center's residents.
- **10.** Amy Olson, a decorator/designer with Palmer Flowers & Decorating Gallery, greets Bixpo attendees from her foliage-filled booth.

Photos by Northern Colorado Business Report



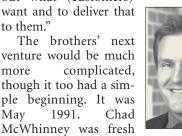


BUSINESS PLAN, from 11

locations. There was never a written plan. "We did that back when we were a couple of

kids still in school," Chad McWhinney said. "We didn't have an office or overhead. We ran it out of our bedrooms. We just focused on taking care of customers. When you're selling strawberries yourself at the stand, it's pretty easy to figure out what (customers) want and to deliver that to them."





out of high school when



MCWHINNEY, T.

he saw an article in Time magazine headlined "Boom Time in the Rockies." Knowing his family had been looking to sell its farmland in Colorado, he and Troy purchased an option to acquire it while acquiring options for several surrounding farms.

"We competed against others for the right to purchase," Chad McWhinney said. "It was not given to us. We didn't inherit anything."

Today that land is Centerra, and McWhinney is a thriving real estate company that has planned and developed more than 6,000 acres in several master-planned communities. You wouldn't know it by their business plan.

Focus on results

"You see people write these very voluminous business plans and we just tried to keep things real simple," Chad McWhinney said. "A lot of our business plans are on one or two pages. We really just focus on the results we want to achieve and how we're going to measure them and some of the key strategies to achieve them."

That simplicity in planning is part of McWhinney's larger business philosophy. "I'm a firm believer that what you focus on expands," he said. "It's the law of attraction. If you think bad things, bad things happen. If you think good things, good things happen. The simpler you can keep things, the easier they are to understand, the better your chances to succeed."

He said he learned a lot about the power of vision and alignment and synergy from local entrepreneur and cofounder of The Group Inc. Real Estate Larry Kendall.

What's allowed us to get to where we're at today is the incredible talent we're able to attract and retain in the way of associates," he said. "We knew early on there were people a lot smarter than us in different areas of the real estate business and we had the foresight to align ourselves with those people and work together toward a common vision for the company."

Once you have that alignment, McWhinney favors John D. Rockefeller's method of planning. He would determine the five most critical things an organization must accomplish — in order of importance – over the next 90 days, the next 12 months, and so on. At McWhinney, that translates into every member of the leadership team having the same list and every week sitting down to talk about those goals.

"With other organizations, they have this great strategy retreat, go up to the mountains and talk about this plan. A year later it's like, 'Hey does anybody remember where that plan is?"

Big plans sit on a shelf and collect dust. It's better to have something simple you'll look at every week because success is all about alignment, he said.

Start with basics

Braun Mincher, Fort Collins entrepreneur and author of the "The Secrets of Money: A Guide for Everyone on Financial Practical Literacy," began his first business venture as a



MINCHER

young man, too. When casinos opened in Colorado mountain towns in October 1991, 18-year-old Mincher thought it would be a good idea to start a bus company for people who wanted to be able to drink while they gambled or didn't want to deal with mountain roads or the lack of parking.

Still a senior in high school, Mincher pulled out the business plan he had written for a fictitious company that would find scholarships for students. That plan had gotten him to the DECA nationals competition.

He copied the same 10-page template his marketing teacher had given him for his bus company's business plan, and presented it to a local banker who'd made presentations to his business class. The banker personally invested \$15,000 in the company — which was ultimately successful and sold for millions of dollars in 1997.

That plan, like most, started with an executive summary and ended with financial projections.

"That was 16 years ago," Mincher said. "Since that time, I've probably seen a thousand business plans. What's really interesting, and I do this today, when people get a plan, they open it up and go straight to the last page and look at the financials before they read anything else. What's in the middle is fluff to me."

Especially for anyone trying to attract investors or financing, the financial projections are by far the most important piece of the plan. Projections should be positive, but detailed and reasonable.

"You need to make sure you include all the expenses you're going to have," Mincher said. "Investors hate surprises."

And they like brevity.

Beyond seeking capital, a business plan is a living, breathing guide.

"Most successful entrepreneurs, including me, write things down, write goals and continue to update those," he said. "It's important to keep that updated, and it shares with your team the direction the company is heading."

Use it for direction

Bonnie Dean admits she didn't do a very good job planning her communications agency from the beginning.

"I just sort of started it," she said. "It took me a few years to realize I needed a plan, some direction."

That was more than 30 years ago, and her company has gone through many transitions since.

"Over that time, I think I've done a good and a bad job of planning," she said. "Sometimes when you get caught up in the work of the day you tend to neglect planning for the future and other times you do a better job planning: where do I want to go, what work do I really want to do, who do I want as clients."

It's cliché, she admits, but she's realized she can't get where she needs to be if she doesn't know where she's going. Goals are important, so is having enough flexibility in your plans to take advantage of new opportunities as they arise.

"You can't write the plan and then ignore it," Dean says. "You have to follow it,

but you also have the flexibility to divert from that plan if something comes along."

When she had several employees, Dean used to do more formalized planning. Today, Greeleybased Bonnie Dean Associates is a virtual



DEAN

agency with one employee, her receptionist. Planning is simply Dean thinking through what direction she wants to go and then

She provides marketing and communications in a variety of areas, from public relations and market research for a plethora of industries to managing elections. Some of that variety happens by circumstance, when an opportunity presents itself. But others are a direct result of planning, deciding she wants to work with a new industry

and going after potential clients.

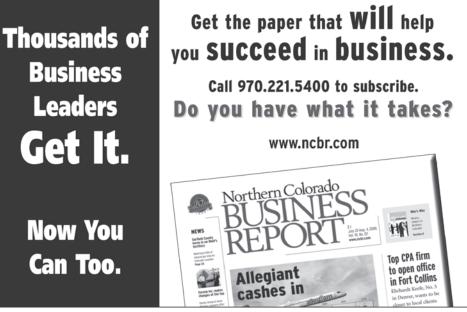
Dean went virtual with her business 15 years ago, as a result of a strategic plan. The agency had never been large, but at one point Dean had 10 people working for her.

"I think I wanted to get a level of talent that I might not be able to hire to come to work every day in Northern Colorado," she explains. "I did have all of that in house at one point and when that changed, I said, 'Do I want to do that again, and can I get to that level of creative talent?' No, I can do it better by doing business this new way."

The new way allowed her to have a lean operation and the flexibility to hire people with the specific skills and talent needed for each individual project.

Beyond determining a strategic direction, Dean said the most important thing to remember is not to write a business plan for the sake of writing it. It doesn't do you any good sitting on the shelf.







www.ncbr.com | Sept. 26-Oct. 9, 2008 22 | The Northern Colorado Business Report

Largest Natural-Gas-Production Companies Ranked by gas production

The Twist

Most recently founded gas producer: Great Western Ethanol of Greeley in 2004. Customize lists at http://ncbr.datajoe.com

RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	GAS PRODUCTION MCF 2007 GAS PRODUCTION MCF 2006	OIL PRODUCTION STB 2007 OIL PRODUCTION STB 2006	WATER PRODUCTION BOE 2007 WATER PRODUCTION BBL 2006	E-MAIL WEB SITE	PERSON IN CHARGE TITLE OF PERSON IN CHARGE YEAR FOUNDED
1	2	KERR-MCGEE ROCKY MOUNTAIN CORP. 1999 Broadway, Suite 3600 Denver, C0 80202 970-296-3600/970-296-3601	59,547,487 66,473,689	2,973,537 3,150,606	N/A N/A	N/A N/A	Allan Harrison Vice president 1983
2	3	NOBLE ENERGY PRODUCTION INC. 1625 Broadway, Suite 2000 Denver, CO 80202 303-389-3600/303-595-7403	37,961,832 62,744,549	2,643,070 4,341,135	N/A N/A	info@nobleenergyinc.com www.nobleenergyinc.com	Charles D. Davidson Chairman, President and CEO 2000
3	1	ENCANA OIL & GAS (USA) INC. 1313 Denver Ave., Bldg. 1 Fort Lupton, CO 80621 303-659-7740/303-857-1259	18,107,418 169,800,783	758,587 1,262,665	N/A N/A	N/A www.encana.com	Randy Eresman CEO and President 2002
4	4	PETROLEUM DEVELOPMENT CORP. 103 E. Main St. Bridgeport, WV 26330 304-842-6256/304-842-0913	8,505,761 21,604,309	1,210,133 1,263,903	N/A N/A	petd@petd.com www.petd.com	James N. Ryan Chairman and CEO 1969
5	5	MERIT ENERGY CO. 13727 Noel Road, Suite 500 Dallas, TX 75240 972-701-8377/972-960-1252	5,400,591 6,951,470	351,510 514,339	N/A N/A	info@meritenergy.com www.meritenergy.com	Robert Matejek CEO 1989
6	7	FOREST OIL CORP. 916 Upland Way Green River, WY 82935 303-812-1400/303-812-1602	4,125,971 3,758,172	N/A N/A	0 25,260	N/A www.forestoil.com	Robert S. Boswell Chairman and CEO N/A
7	8	WALSH PRODUCTION INC. 20479 U.S. Highway 6 Sterling, C0 80751 970-522-1839/970-522-2535	2,190,774 2,505,069	220,490 268,887	N/A N/A	N/A N/A	William Walsh President 1994
8	9	DOUBLE EAGLE PETROLEUM AND MINING P0 Box 766 Casper, WY 82602 307-237-9330/307-266-1823	2,034,226 2,274,749	N/A N/A	5,225,915 5,580,107	shollis@trib.com www.dble.us	Stephen H. Hollis N/A 1972
9	10	K P KAUFFMAN CO. INC. 1675 Broadway, Suite 2800 Denver, CO 80202 303-825-4822/303-825-4825	1,629,419 1,829,980	244,586 280,946	N/A N/A	kpkauffman@kpk.com www.kpk.com	Kevin P. Kauffman Chairman, President and CEO 1982
10	13	RED WILLOW PRODUCTION LLC P. O. Box 737 Ignacio, CO 81137 970-563-0145/970-563-3681	717,605 877,261	74,796 25,130	N/A 120,698	N/A www.rwpc.us	Bruce Valdez N/A 2001
11	17	MATRIX ENERGY LLC P.O. Box 271309 Fort Collins, CO 80527 970-282-1211/970-282-1233	601,557 381,282	52,120 32,359	N/A N/A	N/A N/A	David Blanford Co-owner 1997
12	15	COLTON LLC 621 17th St. Denver, CO 80293 303-298-1567/303-298-8022	515,784 478,063	20,919 19,169	N/A N/A	N/A N/A	Clark Colton President 2000
13	14	DIVERSIFIED OPERATING CORP. 15000 W. Sixth Ave., Suite 102 Golden, CO 80401 303-384-9611/303-384-9612	416,360 594,186	85,053 127,063	N/A N/A	tcammon@doccolo.com www.doccolo.com	Terry Cammon Owner and President 1985
14	12	BONANZA CREEK OPERATING CO. LLC 116 Inverness Drive East, Suite 270 Englewood, CO 80112 720-279-2330/720-279-2331	409,498 1,072,308	72,874 81,177	N/A N/A	BCOC2@Bonanzacrk.com www.bonanzacrk.com	Frank H. Bennett Chairman and Owner N/A
15	NR	GREAT WESTERN ETHANOL 800 Eighth Ave., Suite 304 Greeley, C0 80631 970-346-1349	379,792 N/A	122,927 N/A	N/A N/A	info@greatwesternethanol.com www.greatwesternethanol.com	Jim Geist General manager 2004
16	19	MACHII-ROSS PETROLEUM CO. 2901 28th St., Suite 205 Santa Monica, CA 90405 310-450-8855/310-450-5666	297,165 264,637	10,828 6,945	N/A 4,445	N/A N/A	Charles Husokama General manager N/A
17	21	ANTELOPE ENERGY CO. P.O. Box 577 Kimball, NE 69145 308-235-4550	294,788 226,727	5,641 5,110	N/A 296	N/A N/A	Reed Gilmore Managing member 2000
18	16	BLUE CHIP OIL 155 E. Boardwalk Drive, Suite 400 Fort Collins, CO 80525 970-493-6456/970-232-3051	259,451 476,023	25,031 31,184	N/A 18,452	N/A N/A	Tim Hager President 1984
19	22	MAGPIE OPERATING INC. 2707 S. Larimer County Road 11 Loveland, CO 80537 303-978-1147/303-971-0658	232,091 218,787	19,144 26,918	N/A N/A	N/A N/A	N/A N/A N/A
20	23	FOUNTAINHEAD RESOURCES LTD. P.O. Box 641 Littleton, CO 80160 303-488-9983/303-730-2113	178,070 210,743	17,116 22,260	N/A 684	N/A N/A	N/A N/A N/A
21	NR	PETROLEUM MANAGEMENT LLC 20203 Highway 60 Platteville, CO 80651 970-737-1090/970-737-1045	123,690 128,776	11,316 14,632	N/A N/A	PMLLC@getonthego.net N/A	Ed Holloway Managing member 1998
22	24	MONAHAN GAS & OIL INC. 12 Dos Rios Greeley, CO 80634 970-339-9111/970-339-9111	104,851 176,909	5,454 6,959	N/A 2,129	N/A N/A	N/A N/A N/A

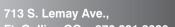




I have known Steve Young for almost twenty years and when we opened our new store in Ft. Collins we immediately moved our business to Farmers Bank. Steve took the time to find out what services would help make the best use opportunities. I grew up in a small town, and Farmers Bank gives that great small town, personal service that is so hard to find these days. Brad Kappel Owner, Mail N Copy – Ft. Collins

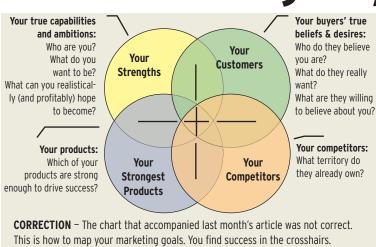








Time to bring sky-high ideas down to earth





PANORAMIC MARKETING Don Condit

Deep knowledge of audience converts ideas into action

Last month we considered the openended, anything-goes discussion that should precede concrete planning in the early fall. It's an energizing process, and I hope you experimented with it.

Let's take a look at a few techniques for organizing the information that results from this process, and how you can convert these ideas into action. As an illustration, we'll use an equipment-manufacturing client of ours in New York. We have been collecting ideas from the company's employees in five U.S. plants and overseas offices, and the last are rolling in now.

We asked for ideas in two forms. First, we created an open-ended forum that asked sales veterans, product managers, operations managers and executive managers to describe the opportunities and challenges they see on the horizon. We also asked them to describe the potential importance of their suggestions in various terms, as well as the resources needed to address them.

Second, we provided a large grid that matched products (on the vertical axis) with market segments (on a long horizontal axis) and asked them to identify the product/market matches where they have spotted future sales potential.

Fielding open-ended ideas

Our open-ended forum generated a great variety of ideas. Some focused on emerging markets where their equipment could play a role — from biofuels to vitamin-fortified water. Others focused on adjustments to the comp plan that would encourage more creative product development and sales exploration. The ideas came flying in from right field, left field and all over the outfield.

Many of these ideas were surprising which is actually not surprising, since we mobilized so many smart and experienced people to help us brainstorm. Some will lead to concrete action or at least further discussion when the executive team convenes in late September. They were all valuable, because they reflected the energy you can develop just by inviting people in your organization to play a role in influencing its future. More than half of the responses specifically expressed gratitude for being asked to contribute their ideas.

Have you considered asking people across your organization for ideas that transcend their usual responsibilities? In most organizations this is rare, because most managers consider it threatening, or they're afraid of appearing confused and directionless. This is a shame, because it can yield such positive results.

If you have the self-confidence and humility to try it, you might also consider including "outsiders" such as reps, vendors and channel partners.

Mapping product/market opportunities

Working with our product/market grid was more straightforward than our openended forum. The market segments laid out over the top of our table are quite narrowly defined. We don't look broadly at the "food" market, for example, because that blunt category gives us zero value later on. Instead, we divide the food market into many slices, including sauces & condiments, baked goods, snack foods, dairy, fortified foods, and so on.

How do you decide the breakdown for each market? Don't waste time with waferthin market slices and unimportant distinctions. Here are two key criteria I fol-

The first is practical: We break them down in a way that later guides us efficiently to media choices. Print and online publications naturally distinguish between such vertical audiences as food manufacturers who create fortified foods and those

See MARKETING, 46

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INDEX OF LEADING ECONOMIC INDICATORS

No credit, no construction; region's economy slows

Employment growth looks like it's 1999 in Northern Colorado

The Northern Colorado Business Report Index of Leading Indicators continues its decline. I thought the 2006-07 decrease in the growth rate would define the bottom of the current slowdown in the Northern Colorado economy, but it looks like I will be decisively proven wrong. Through July, May was the only month in 2008 that showed an increase over 2007 levels of economic activity. The outlook for the rest of 2008 does not look promising, given the decreases in discretionary consumer spending and continuing weakness in the homebuilding and financial sectors.

About the only sector keeping the U.S. economy from negative recessionary growth is exports. And Colorado, buried deep in the interior, is not benefiting greatly from the dollar's weakness and the resulting competitiveness of U.S. products in foreign markets. Transportation fuel costs are too great to overcome. In addition, the recent strength of the dollar is reducing the competitiveness of U.S. products while making energy imports cheaper.

Employment

Employment growth in Northern Colorado is weakening. The summer boost to employment was below the trend line in all months through July, the first time this has happened since 1999. Layoffs are occurring in Northern Colorado, but they are not well publicized. Firms in the financial

and service sectors are reducing their workforces, but only in twos and threes, not the type of news worthy of headlines.

However, the unemployment rate is only about 5 percent, compared to over 6 percent at the national level. But the unemployment rate in Northern Colorado was below 3.5 percent in early 2007. These differences are a portrait of what's happening to the local economy; it's slowing from recent levels but not as rapidly as the U.S. economy.

Construction

The total value of construction put in place increased strongly in May, the only encouraging month so far in 2008 and the sole cause of the May increase in the Index



ECONOMIC INDICATORS

John W. Green, Ph.D. Regional Economist

of Leading Indicators.
June and July were much
weaker than the same
months in 2007. The fall
and winter months are
typically much weaker in
the construction industry and I think construction will pull the Index
to new lows, especially if
we experience an early,

cold, snowy winter. I

think the gloom, by

spring, will be wide-

spread.

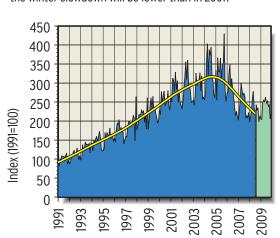
Construction will be pulled down by lack of credit. The federal bailout of Fannie Mae and Freddie Mac will not be a big help to the housing market because

getting the credit to consumers is an entirely different step in the financing process.

The federal government is watching the banks and other lenders very closely these days, making them toe the line in evaluating credit worthiness. Thus, lenders are using the new availability of money to improve their balance sheets rather than aggressively increasing the amount of credit available. No credit; no construction; growth slows.

Growth Index

The summer peak was lower than in 2007 and it appears the winter slowdown will be lower than in 2007.



The number of single-family housing permits being pulled hits new century lows nearly every month. Builders have no desire to pull a permit and build a new house when the inventory of unsold homes is so great, prices are coming down, and job and credit uncertainties are so great. Single-family detached permits are now at 1988-90 levels, which is especially ominous when one considers the greater population numbers in Northern Colorado. The rebound will be strong but probably will not happen

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until at least 2010.

Car registrations, sales tax accounts

Motor vehicle registrations are slightly stronger than 2007 but weaker than 2005 and 2006. Sales of used SUVs and big pickups (at greatly reduced prices) and purchases of fuel-efficient vehicles are probably making the difference.

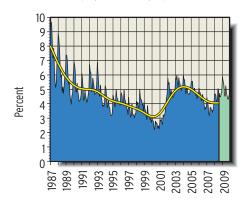
New sales tax accounts issued in Northern Colorado have fallen back to 2005-2007 levels after very strong increases in the first four months of the year. Entrepreneurs are currently proceeding very cautiously as they evaluate the outlook for the national and local economies over the next year. Availability of credit is probably also an issue for new businesses.

Retail, bankruptcies

Christmas sales (data is now available) during the 2007 season were very strong, up over 13 percent from a year earlier. Since then, increases in monthly sales, while positive, have been lower than in recent years, in the 1-4 percent range rather than double that. It's beginning to

Unemployment rate

Hidden layoffs and slower employment growth have caused the unemployment rate to jump.



New sales-tax accounts

New sales-tax accounts in June and July slowed to

2005-07 levels, backing off growth earlier in the year.

Growth in the region

jgreen@ncbr.com.

Growth in NoCo continues to slow, with retail trade. housing permits, construction pulling down the trend.

look like the Christmas buying season of

Bankruptcies in Northern Colorado

have taken another jump as many foreclo-

sures work their way through to bankruptcy. We're now at 2003 levels, right before

debate began on the Bankruptcy Act of

2005. It's beginning to look like that Act

to jump through before one can declare

had no permanent effect on the number of bankruptcies, simply adding more hoops

The Dow Jones 30 Industrials, the blue

chips of American industry and an unreli-

activity, continue to decline. It appears that

the credit crunch is not over and that there

may be more bad financial news to come. Neither the U.S. economy nor the

Northern Colorado economy is out of the

John W. Green is a regional economist

Economic Indicators. He can be reached at

who compiles the Northern Colorado

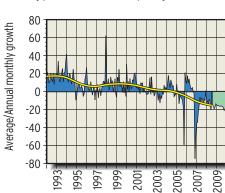
Business Report's Index of Leading

able indicator of future U.S. economic

2008 will be flat.

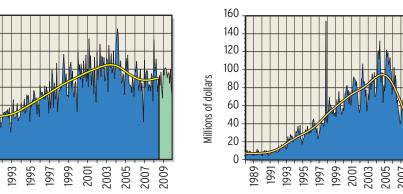
bankruptcy.

woods yet.

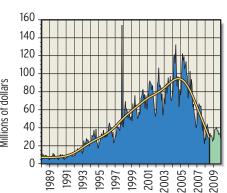


Single-family permit value

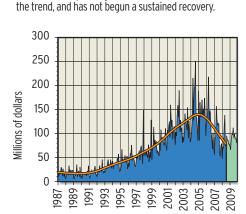
Single family housing construction is adding only \$30 to



\$40 million to the NoCo economy each month.

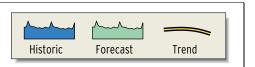


Total construction value The index has spent eight of the last 10 months below



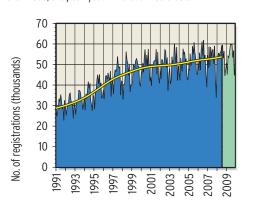
KEY

These economic indicators are a provided by U.S. Dept. of Agriculture economist John Green



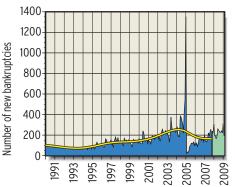
Motor-vehicle registrations

Registrations are slightly stronger than 2007 but weaker than 2006, the peak year in Northern Colorado.



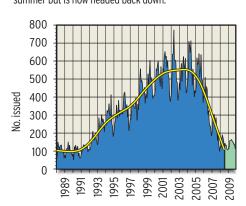
New bankruptcies

Bankruptcies took another jump upward. They're now back to 2003 levels.



Single-family permits

The number of permits issued bounced a little in the summer but is now headed back down.



Summer employment growth in 2008 has been weaker

1987 1991 1993 1995 1997 1999 2001 2003 2005 2005 2007

Employment

than any year since 1999.

350

300

250

200

150

100

50

employed (thousands)

Š.

The Cheyenne-Laramie County Corporation for Economic Development

Cheyenne ****



"We have literally

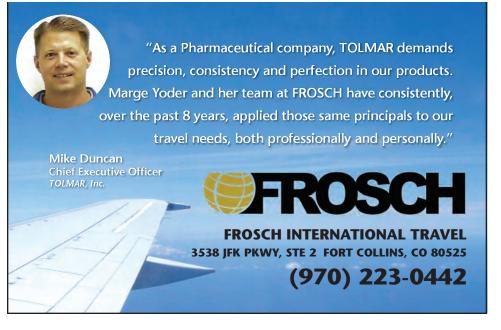
attracted thousands of jobs, there have been spin off jobs that have been created as a result of that and we have probably the strongest **economy** in the Northern Front Range as a result of that."

> -Tom Stuckey Wells Fargo Bank

Join LEADS

leads@cheyenneleads.org

www.cheyenneleads.org



Retail sales

800

700

600

500

400

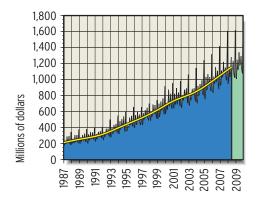
300

200

100

No. issued

Up-to-date retail data shows the Christmas seasons' sales were very strong and summer sales are holding.



HOUCHIN, from 11

to "What will it cost to keep driving?"

Discussing what happens when someone wants out is charged with emotion, including the fear of failure that nobody wants to bring to the planning table. Avoiding the question can cost huge money when the relationship is strained, so you need to have a plan in the event someone wants out before the multi-million dollar liquidity event materializes.

So, how do you agree on that plan? I've helped many startup teams work through the process in three easy steps.

Step 1: Framing the discussion positively

Nobody likes discussing bad scenarios. Fortunately, many good scenarios can frame discussions about what happens if someone

wants out. What if someone gets an opportunity to spend two years surfing in New Zealand? What if someone decides to retire early? What if someone gets a chance to move on to a different startup? All these are wonderfully non-threatening stories that you can use to frame your discussion.

Once you're talking about someone leaving for a reason you all can understand (or even envy), then discussions will go more smoothly, because we can all put ourselves in the position of wanting to move on for something better. At that point we all understand how the other people feel — without anxiety, fear, or blame.

Step 2: Incentive to turn the car around

Now that the topic is framed in a nonthreatening, happy story, it's time to get down to details. Most of the time you have gone into business with other people because they add something to the mix, and losing that person would mean losing a key element of the company's success plan.

So, you want to give people a good reason to stay. You want to give everyone incentive to turn the car around and come back to work the next day and to work out any differences. That means you'll want to give a fair, but relatively low, valuation for ownership interest, and you'll want the company to have the option to pay in one lump sum, or over time.

Valuation of the company is the key. As an owner, you'll know the financial situation. As a ticked-off owner, you'll overvalue your contribution to the success of the venture. Without a previously established valuation, or formula to establish valuation, you can't accurately answer what it will cost to keep driving, and you will very

probably underestimate the cost and overestimate the benefit of leaving.

If you decide to go, you and the other owners of the company will likely spend thousands of dollars, maybe even tens or hundreds of thousands of dollars, in legal and accounting fees trying to figure out what your share is worth. That's incredibly wasteful and easily avoided.

There are numerous ways to value the company, and it's important to understand that there is no "right" way. The most important thing is that all the owners agree in writing to whatever valuation approach you'll use.

With brand new startups, I like to use the book value of the company because it's easy to calculate, objectively measured, fair, and it undervalues each founder's contribution to the company equally by not accounting for any "goodwill."

In a new startup, goodwill hasn't really been established, so the undervaluation acts as an incentive to turn the car around, because if you kept driving you would be leaving what feels like a lot of value on the table. This left-behind value acts as a great incentive to keep key partners in the company instead of taking that surfing sabbatical in New Zealand.

You'll want to examine the valuation method every year, and after a few years consider adding some amount of goodwill into the formula, but keep it very conservative. Finally, note that if someone is pushing for higher valuation, they just might be thinking of jumping ship.

The second element of this arrangement is giving the company and other owners the option to make the payout in a payment, or over time. Obviously, if someone wants out, it's best to get them out as cleanly and quickly as possible. Sometimes there isn't enough cash available from the company or other owners to make a quick buyout, and the buyout has to be completed over time.

I advise giving the company and owners the option to pay 20 percent of the buyout initially, then 20 percent each year over the subsequent four years with a reasonable rate of interest.

This combination of low valuation and extended payment timeline is another powerful incentive to keep essential people in the company.

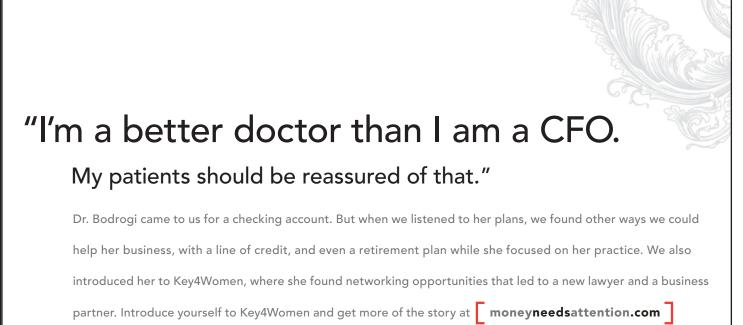
Step 3: Clear documentation

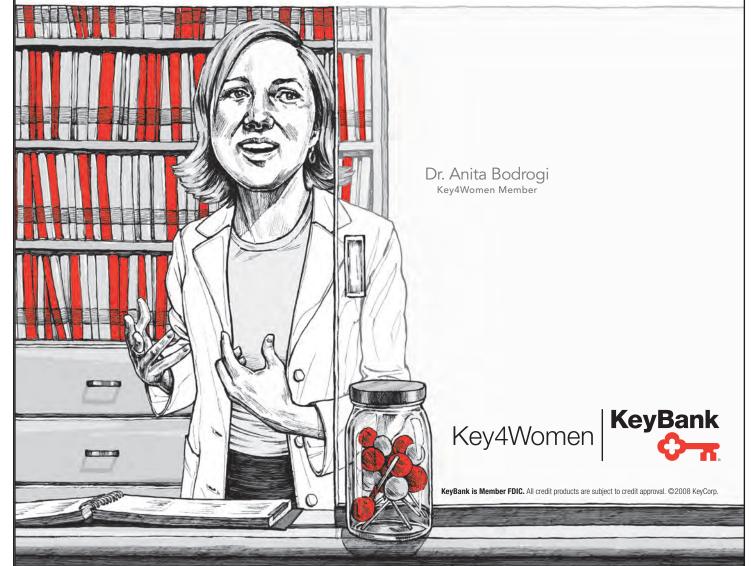
Just as a good business plan needs to be documented, so does your "what's it going to cost me" agreement, otherwise known as a "buy-sell" or shareholder agreement. Every owner needs to sign off on the same deal.

When you work with your attorney to craft this document, you will also take into consideration what happens if someone is hurt and can't work, gets divorced, dies, or does something that requires someone to be expelled from the ownership group. Usually, these factors can be discussed quickly and any uncomfortable feelings these topics generate can be blamed on the lawyer, because you'll all have agreed to valuation and payout options.

Business planning is a lot of fun. Building a company is a lot of fun. Working with your friends is a lot of fun. Succeed, but plan on the day (and I guarantee it will come) when one of you asks, "What will it cost me to keep driving?" Have an answer ready.

Kevin Houchin is an attorney specializing in business development, intellectual property and marketing for entrepreneurs based in Fort Collins. He will be covering the legal world for the Business Report each quarter, and can be reached at kevin.houchin@houchinlaw.com





Largest Oil-Production Companies DataBank The Vault's Always Open Ranked by oil production



The Twist

Petroleum Development Corp., founded in 1969.

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

RANK P		COMPANY ADDRESS PHONE/FAX	OIL PRODUCTION STB 2007 OIL PRODUCTION STB 2006	GAS PRODUCTION MCF 2007 GAS PRODUCTION MCF 2006	WATER PRODUCTION BOE 2007 WATER PRODUCTION BOE 2006	E-MAIL WEB SITE	PERSON IN CHARGE TITLE OF PERSON IN CHARGE YEAR FOUNDED
1	2	KERR-MCGEE ROCKY MOUNTAIN CORP. 1999 Broadway, Suite 3600 Denver, C0 80202 970-296-3600/970-296-3601	2,973,537 3,150,606	59,547,487 66,473,689	1,076,485 1,292,201	N/A N/A	Allan Harrison Vice president 1983
2	1	NOBLE ENERGY PRODUCTION INC. 1625 Broadway, Suite 2000 Denver, C0 80202 303-389-3600/303-595-7403	2,643,070 4,341,135	37,961,832 62,744,549	499,291 1,023,200	info@nobleenergyinc.com www.nobleenergyinc.com	Charles D. Davidson Chairman, President and CEO 2000
3	3	PETROLEUM DEVELOPMENT CORP. 103 E. Main St. Bridgeport, WV 26330 304-842-6256/304-842-0913	1,210,133 1,263,903	8,505,761 21,604,309	125,649 460,899	petd@petd.com www.petd.com	James N. Ryan Chairman and CEO 1969
4	4	ENCANA OIL & GAS (USA) INC. 1313 Denver Ave., Bldg. 1 Fort Lupton, C0 80621 303-659-7740/303-857-1259	758,587 1,262,665	18,107,418 169,800,783	439,315 5,586,867	N/A www.encana.com	Randy Eresman CEO and President 2002
5		MERIT ENERGY CO. 13727 Noel Road, Suite 500 Dallas, TX 75240 972-701-8377/972-960-1252	351,510 514,339	5,400,591 6,951,470	106,998 1,021,101	info@meritenergy.com www.meritenergy.com	Robert Matejek CEO 1989
6	7	K P KAUFFMAN CO. INC. 1675 Broadway, Suite 2800 Denver, CO 80202 303-825-4822/303-825-4825	244,586 280,946	1,629,419 1,829,980	145,070 1,190,320	kpkauffman@kpk.com www.kpk.com	Kevin P. Kauffman Chairman, President and CEO 1982
7	8	WALSH PRODUCTION INC. 20479 U.S. Highway 6 Sterling, C0 80751 970-522-1839/970-522-2535	220,490 268,887	2,190,774 2,505,069	369,019 5,211,963	N/A N/A	William Walsh President 1994
8	NR	GREAT WESTERN ETHANOL 800 Eighth Ave., Suite 304 Greeley, CO 80631 970-346-1349	122,927 N/A	379,792 N/A	19,983 N/A	info@greatwesternethanol.com www.greatwesternethanol.com	Jim Geist General manager 2004
9	10	DIVERSIFIED OPERATING CORP. 15000 W. Sixth Ave., Suite 102 Golden, C0 80401 303-384-961/303-384-9612	85,053 127,063	416,360 594,186	111,944 171,539	tcammon@doccolo.com www.doccolo.com	Terry Cammon Owner and President 1985
10	18	RED WILLOW PRODUCTION LLC P. O. 80x 737 Ignacio, CO 81137 970-563-0145/970-563-3681	74,796 25,130	717,605 877,261	69,878 N/A	N/A www.rwpc.us	Bruce Valdez N/A 2001
11	11	BONANZA CREEK OPERATING CO. LLC 116 Inverness Drive East, Suite 270 Englewood, CO 80112 720-279-2330/720-279-2331	72,874 81,177	409,498 1,072,308	21,689 647,602	BCOC2@Bonanzacrk.com www.bonanzacrk.com	Frank H. Bennett Chairman and Owner N/A
12	13	STELBAR OIL CORP. INC. 155 N. Market, Suite 500 Wichita, KS 67208 316-264-8378/316-264-0592	68,850 69,486	48 48	2,087,711 2,015,346	N/A N/A	N/A N/A 2000

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

| 316-264-8378/316-i Source: Colorado UII and Gas Conservation Commission. STB = Stock Tank Barrels, 42 U.S. gallons iquid volume. MCF = 1,000 standard cubic feet metric. BDC = Barrels of Oil Equivalent. N/A-Not Available.

NR-Not Previously Ranked Region surveyed is Larimer and Weld counties.



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Largest Auto Dealerships Ranked by number of employees



The Twist

No. 1 based on total vehicles sold in 2007:

Dellenbach Chevrolet, Cadillac & Subaru with 5,439. Customize lists at http://ncbr.datajoe.com

		DEALERSHIP		TOTAL VEHICLES SOLD: 2007				PERSON IN CHARGE
RANK	PREV Rank	ADDRESS PHONE/FAX	EMPLOYEES 2008 EMPLOYEES 2007	NEW VEHICLES SOLD: 2007 USED VEHICLES SOLD: 2007	REVENUES 2007 REVENUES 2006	MAKES SOLD	E-MAIL WEB SITE	TITLE YEAR FOUNDED
1	1	CHAMPION AUTO GROUP INC./IRON MOUNTAIN 871 Champion Drive Windsor, CO 80550 970-330-1800/970-330-2501	385 385	1,931 1,150 791	\$280,000,000 \$241,713,386	Dodge, Chevrolet, Jeep, Chrysler, Kia, Ford, Mazda, Nissan	Chamberlainj@championagc.com www.ironmountainautoplex.com	Edwin John Chamberlain CEO 1999
2	2	MARKLEY MOTORS INC. 3401 S. College Ave. Fort Collins, CO 80525 800-226-2213/970-282-6825	182 180	3,829 2,031 1,798	\$97,640,311 \$91,500,000	Pontiac, Buick, GMC, Honda, Saturn	rbelisle@markleymotors.com www.markleymotors.com	Douglas E. Markley President 1936
3	4	WELD COUNTY GARAGE 2699 47th Ave. Greeley, C0 80634 970-373-4887/970-356-8191	146 140	2,462 1,338 1,124	\$80,428,000 \$77,309,567	Buick, Pontiac and GMC	wyoder@weldcountygarage.com www.weldcountygarage.com	Warren Yoder General manager 1908
4	3	EHRLICH DEALERSHIPS 2625 35th Ave. Greeley, C0 80634 970-353-5333/970-353-4702	142 160	4,144 2,262 1,882	\$120,013,986 \$101,927,634	Toyota, Volkswagon, Subaru, Nissan	N/A www.ehrlichmotors.com	Scott Ehrlich President 1946
5	6	PEDERSEN TOYOTA-SCION-VOLVO 4455 S. College Ave. Fort Collins, C0 80525 970-223-3100/970-223-3651	140 125	3,950 2,850 1,100	N/A N/A	Toyota, Volvo, Scion	sales@pedersentoyota.com www.pedersenautoplaza.com	Gerry Pedersen Owner 1972
6	5	DELLENBACH CHEVROLET, CADILLAC & SUBARU 3111 S. College Ave. Fort Collins, CO 80525 970-226-2438/970-226-0233	130 127	5,439 3,503 1,936	\$91,900,000 \$79,840,000	Chevrolet, Cadillac, Subaru, Suzuki	chevy@frii.com www.dellenbach.com	Michael Dellenbach Dealer principal 1972
7	NR	DAVIDSON-GEBHARDT CHEVROLET SUBARU OF LOVELAND 3880 Test Circle Loveland, CO 80538 970-667-3950 / 877-457-5271/970-667-1897	70 70	1,912 739 1,173	N/A N/A	Chevrolet, Subaru	N/A lovelandchevy.com or subaruofloveland.com	Joe Gebhardt President 1960
8	8	FERRERO I-25 CHRYSLER JEEP DODGE 4040 Byrd Drive Loveland, CO 80538 970-613-4500/970-613-4501	55 68	1,852 1,321 531	\$44,689,027 \$30,495,036	Dodge, Jeep, Suzuki, Chrysler	Ryan@RyanFerrero.com www.RyanFerrero.com	Ryan J. Ferrero Owner 1978
9	10	HONDA OF GREELEY 4535 W. 29th St. Greeley, C0 80634 970-506-2791/970-506-2801	52 56	1,593 923 670	\$2,150,000 N/A	Honda	sales@hondaofgreeley.com www.hondaofgreeley.com	Wes Taber Owner 1997
10	NR	PURIFOY CHEVROLET CO. 601 Denver Ave. Fort Lupton, C0 80621 303-659-8311/303-857-4865	50 50	N/A N/A N/A	N/A N/A	Chevrolet	amy@purifoychevrolet.com www.purifoychevrolet.com	Rollie Purifoy President 1961
11	12	KING BUICK PONTIAC GMC 4175 Byrd Drive Loveland, CO 80538 970-667-8905/970-663-2445	48 45	996 N/A N/A	\$30,456,336 \$27,788,469	Pontiac, GMC, Subaru	king@kcautogroup.com www.kingloveland.com	Rex King President 1998
12	11	CO'S BMW CENTER 4150 Byrd Drive Loveland, CO 80538-9044 970-292-5200/970-292-5719	45 45	1,062 534 528	\$40,000,000 \$37,000,000	BMW	sales@cosbmw.com www.cosbmw.com	Christina Dawkins General manager and Owner 1974

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

Region surveyed is Brighton, Larimer and Weld counties.
N/A-Not Available
Ghent Motor Co., Ed Carroll VW, Audi, Porsche, Mitsubishi and Heritage Ford-Linciln-Mercury requested not to be included.

Largest Oil-Production CompaniesRanked by oil production

		7					
13	12	WELLINGTON OPERATING CO. 6065 S. Quebec St., Suite 201 Englewood, CO 80111 303-220-5399/303-220-8929	57,158 80,855	3,620 3,840	2,813,318 3,584,835	N/A N/A	C. Gracey N/A N/A
14	14	MATRIX ENERGY LLC P.O. Box 271309 Fort Collins, CO 80527 970-282-1211/970-282-1233	52,120 32,359	601,557 381,282	N/A N/A	N/A N/A	David Blanford Co-owner 1997
15	15	BLUE CHIP OIL 155 E. Boardwalk Drive, Suite 400 Fort Collins, CO 80525 970-493-6456/970-232-3051	25,031 31,184	259,451 476,023	9,675 N/A	N/A N/A	Tim Hager President 1984
16	20	COLTON LLC 621 17th 5t. Denver, C0 80293 303-298-1567/303-298-8022	20,919 19,169	515,784 478,063	1,503 1,930	N/A N/A	Clark Colton President 2000
17	17	MAGPIE OPERATING INC. 2707 S. Larimer County Road 11 Loveland, C0 80537 303-978-1147/303-971-0658	19,144 26,918	232,091 218,787	N/A 6,175	N/A N/A	N/A N/A N/A
18	19	FOUNTAINHEAD RESOURCES LTD. P.O. Box 641 Littleton, CO 80160 303-488-9983/303-730-2113	17,116 22,260	178,070 210,743	1,061 N/A	N/A N/A	N/A N/A N/A
19	22	GRYNBERG PETROLEUM CO. 5299 DTC Blvd, Suite 500 Greenwood Village, CO 80111 303-850-7490/303-850-7498	15,859 17,324	N/A 13,588	18,691 17,256	N/A N/A	N/A N/A N/A
20	24	PETROLEUM MANAGEMENT LLC 20203 Highway 60 Platteville, C0 80651 970-737-1090/970-737-1045	11,316 14,632	123,690 128,776	N/A N/A	PMLLC@getonthego.net N/A	Ed Holloway Managing member 1998
21	NR	MACHII-ROSS PETROLEUM CO. 2901 28th St., Suite 205 Santa Monica, CA 90405 310-450-8855/310-450-5666	10,828 6,945	297,165 264,637	4,030 N/A	N/A N/A	Charles Husokama General manager N/A
22	25	COLORADO ENERGY MINERALS INC. P. 0. Box 899 Denver, CO 80201 303-293-8198/303-780-9679	7,231 13,239	N/A N/A	11,302 17,019	N/A N/A	N/A N/A N/A
23	NR	ANTELOPE ENERGY CO. P.O. Box 577 Kimball, NE 69145 308-235-4550	5,641 5,110	294,788 226,727	353 N/A	N/A N/A	Reed Gilmore Managing member 2000
24	NR	MONAHAN GAS & OIL INC. 12 Dos Rios Greeley, CO 80634 970-339-9111/970-339-9111	5,454 6,959	104,851 176,909	1,273 N/A	N/A N/A	N/A N/A N/A
25	NR	EDDY OIL CO. 1875 S. Marshall Circle Lakewood, CO 80232 303-934-2955/303-934-2967 nservation Commission.	4,902 5,225	104,633 106,701	N/A N/A	N/A N/A Based upon responses to Business Report surve	N/A N/A N/A

Source: Colorado Oil and Gas Conservation Commission. STB = Stock Tank Barrels, 42 U.S. gallons liquid volume. MCF = 1,000 standard cubic feet metric. BOE = Barrels of Oil Equivalent. N/A-Not Available NR-Not Previously Ranked Region surveyed is Larimer and Weld counties.

AUTOMOTIVE BUSINESS

Low resale values for big vehicles scotch lease deals

Car buyers offered incentives to buy vehicles outright

By Luanne Kadlub

news@ncbr.com

If you're in the market to lease a new car or truck, you'll find that it's not as easy or as attractive — as it was just a few years ago. Chrysler has pulled out of leasing altogether and Ford, GM and some foreign manufacturers have clamped down on leas-

What's behind the move are plummeting resale values on full-size pickups and SUVs as car buyers move into smaller, more fuelefficient vehicles. This has left the lease hold-— the financial arms of the automakers and others that deal in leasing, such as GMAC, Chrysler Credit and Toyota Credit with lots of red ink on their ledgers.

"In our neck of the woods, it's not such a big deal," said Ryan Ferrero, owner of Ferrero I-25 Chrysler Jeep Dodge. "There's so much money in the form of rebates and cash incentives from manufacturers (to purchase a new vehicle) that leasing is negligible," he added, noting that just 7 percent

to 8 percent of sales at his dealership are

On the other hand, he added, dealers in the Great Lakes region and south Florida will be hit hard because leases dominate those areas — as much as 70 percent of all

Mike Dellenbach, dealer principal at Dellenbach Motors in Fort Collins, said leases have been a popular financing option for full-size vehicles, but huge losses at the auctions — because residual value on these vehicles is much lower than anticipated when the lease was written — have cut into profits.

'Balancing act'

"It's back to a balancing act," he said, predicting that leasing will regain momentum in a year. In the meantime, manufacturers are now offering additional incentives or premiums to encourage car and truck buyers to make the switch from a lease to a purchase. Those who continue to lease will incur higher monthly payments. "It could go dramatically up," Dellenbach

Leases on GM vehicles count for about 10 percent to 15 percent of sales at Dellenbach, while Suburu leases account for 30 percent.

See AUTO, 46



SOURCE: LEASETRADER COM



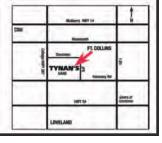
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Largest Southwest Weld Employers DataBank The Twist No. 1 based on increase of the Vault's Always Open No. 1 Private sector, ranked by no. of employees



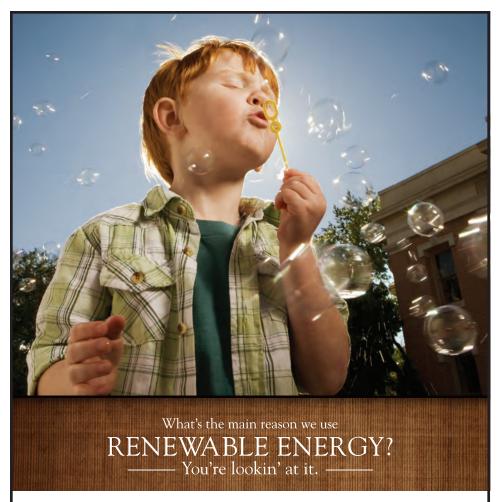
No. 1 based on increase of employees from 2007 to 2008: FCI Constructors Inc. with 210.

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

N/A-Not Available
NR-Not Previously Ranked
Region surveyed includes Weld County portions of Longmont, Frederick, Firestone, Dacono, Erie, Mead, the Del Camino area and unincorporated Southwest Weld County.
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"I think they will destroy the water, and I don't care what anyone says."

Doris Williams, New Raymer resident

GEOVIC, from 3

as Resource Equity Ltd. in Alberta, Canada in 1984, is primarily focused on cobalt, nickel and manganese mining in Cameroon, Africa. But in recent years the company has begun exploring for uranium in Colorado, Wyoming and Arizona.

In its April 3 statement to investors, Geovic noted that it had spent approximately \$2.8 million in leasing costs in 2007 to acquire approximately 15,500 acres in Weld County and Goshen County, Wyoming.

"Through the leases it now holds, Geovic Energy has control over much of the known mineralized area in eastern Weld County, Colorado and Goshen County, Wyoming," the report said.

The company is exploring historical uranium deposits established by Union Oil of California, which did some preliminary uranium exploration in the late 1970s before deciding against proceeding in the wake of the Three-Mile Island nuclear accident in Pennsylvania in 1979.

Houser said Geovic is still very much in a preliminary phase when it comes to mining the Keota area. "Right now it's in an information-gathering phase and we'll make some decisions later on this to proceed or not proceed," he said.

Houser said those decisions will be based in part on some on-site test drilling. "At some point we need to set up some baseline monitoring and drill some test holes," he said, acknowledging that could happen later this year or in 2009.

Vancouver-based Powertech has been drilling test holes and getting baseline monitoring information on its site west of Nunn for more than a year. The company has said it may seek permission from the state to begin mining in 2010.

"I think everybody's watching (Powertech)," Houser said. "But even though we'd be more rural, it doesn't mean we'll take our responsibilities any less seriously."

Despite being in a remote location population-wise, Geovic's presence is being closely watched by local residents – some of whom are fearful that a uranium operation could be the death knell for their small communities.

Water-supply fears

In July, the New Raymer town council passed a resolution opposing any uranium mining in its backyard. New Raymer, with a population of 91, lies less than 20 miles from the area being leased.

"We're concerned about our water supply," said Cary Lambert, the town's mayor. "We have one water supply coming from a thousand-foot-deep acquifer and if it gets polluted we'd have to pack up and move away. That's the only water we've got."

Doris Williams, a New Raymer resident,

said she, too, fears uranium pollution in the area's water supply. "Why do we want to destroy our domestic water?" she asks. "I think they will destroy the water, and I don't care what anyone says."

Williams said she believes those locals who have leased their mineral rights to Geovic are mainly motivated by an opportunity to pick up a little money and roll the dice for some royalties should the operation succeed after years of drought.

"It's been tough because of the drought and people are running scared because it's money," she said. "Droughts come and go, but uranium mining is forever and why we can't get people to understand that I don't know."

Jay Davis, one of the founders of CARD, Coloradans Against Resource Destruction, said the Geovic operation would be no different from the Powertech operation that CARD was founded last year to stop.

"As far as the company, it really doesn't matter," he said. "They're all doing the same thing. We let people know what's happening in their region."

Company claims disputed

Davis said he doesn't buy promises from Powertech or Geovic to run a safe operation that will be properly cleaned up once the uranium deposit is mined out. "That's pretty much a standard comment, that they won't do anything harmful," he said. "But we have too much stuff that frankly shows something different."

Davis points to in-situ uranium operations by other companies in Wyoming and Texas that he claims weren't properly cleaned up, leaving surrounding communities with dangerous pollution.

"For the most part, there's no long-term monitoring after they're finished," he said.

But Houser insists that a Geovic uranium extraction operation would be safe. "We're going to do our homework on it," he said. "When and if we do go in there we'll be very open to working with the local citizens to make it a very 100 percent favorable operation for everybody there."

Houser said Geovic is pursuing uranium in a different world than that of Three Mile Island in 1979.

"It's a resurgence of nuclear power around the world, and it's a step toward U.S. energy independence," he said. "Either way, it's a win-win for the U.S. and we want to make it a win-win for Weld County and the state of Colorado and for our stockholders, too."

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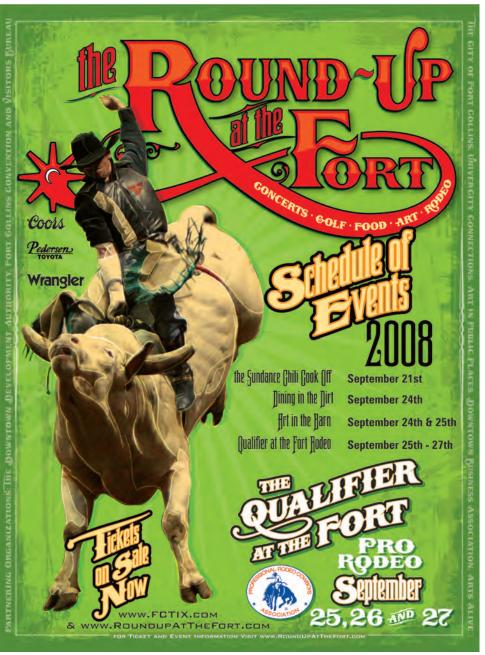
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"They've launched a campaign to confuse and distract voters."

George Merritt, A Smarter Colorado Amendment 58 supporter

AMENDMENT 58, from 4

"It is not a tax increase, it's the elimination of a tax credit — period," he said.

Confusion reigns

Several organizations and political entities — including the Weld County board of commissioners — have gone on record opposing Amendment 58, fearing that its passage would reduce the amount of tax dollars the county receives.

Club 20, a Grand Junction-based lobbying organization that represents the interests of some of the biggest oil-and-gas-producing counties on the Western Slope, has also expressed its opposition to the measure.

"The primary reason we're opposed to it is, if you run the numbers with the new (Amendment 58) formula, over the last seven years locally impacted counties would have lost money six out of seven of those years," said Reeves Brown, Club 20's executive director.

Supporters of Amendment 58 claim their oil and gas tax revenue allocation formula will create a bigger pie for all to share, but Brown said Western Slope counties in

"I think they looked at the best way to sell it and came up with a subsidy rather than a tax increase."

Dan Hopkins, Coloradans for a Stable Economy Amendment 58 opponent

particular have "too much at stake" to bet that will happen.

Weld County is one of the state's biggest beneficiaries of the oil and gas industry, last year receiving more than \$93.5 million in severance tax.

"It exceeds the value of what we collect in all of our residential taxes," said John Lefebvre, Weld County treasurer. "It's just under one-third of all the tax we get."

Lefebvre said tax collected from the oil and gas industry is also divided among 300 underlying taxing districts, including school districts, fire protection districts, water and sewer districts and 36 towns and cities.

But even Lefebvre admits he finds Amendment 58's potential impact hard to understand, particularly the ad valorem property tax paid directly to the county by the oil and gas industry.

"I think it continues but there's an offset against it," he said. "It's very confusing."



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AMENDMENT 47, from 1

"What (the Labor Peace Act) reflected, in effect, was a compromise," he said. "It is where Colorado is different than any other

Marquess, who has been practicing law in Colorado since the 1970s, said that he has seen few conflicts arise over union security clauses or the Labor Peace Act, especially in recent years.

"I saw more of them in the first 10 years of my practice than in the last 20 years," he

Business-friendly or anti-worker?

Proponents of Amendment 47 — largely business owners and groups — argue that no one should be required to pay union dues to be employed. They also claim that states with right-to-work laws are viewed as more business friendly and have an easier time attracting new employers.

Opponents counter that right-to-work is geared toward weakening unions, and thus quashing worker rights.

"The Colorado Labor Peace Act has served Colorado well, but it's in danger," said Kelley Harp, spokesman for A Better Colorado, which is focused solely on supporting Amendment 47.

Harp said that the introduction of Amendment 47 is directly related to several actions last year. Early in the 2007 legislative session, House Bill 1072 moved through the Colorado Assembly. The bill would have eliminated the second vote for security clauses.

Gov. Bill Ritter vetoed the bill following a loud outcry from the business community. He explained that he supported the idea of eliminating the second vote but that to do so in "a bitter, divisive and partisan battle" was not good for the state. Later in the year, Ritter passed an executive order granting state workers bargaining rights.

These actions, Harp said, showed that the current balance between business and labor interests in the state were shifting.

"The main idea is freedom of association," he said. "No other private organization can compel membership."

Jess Knox, executive director for Protect Colorado's Future, said opposition to Amendment 47 is also about freedom freedom from government interference in a private negotiating process between employer and employee.

Knox said that Protect Colorado's Future, which formed earlier this year, has two goals — to expand access to health care and to increase the creation of jobs. Protect Colorado's Future sponsored two initiatives that will appear on the ballot -Amendment 53, "Criminal Accountability of Business Executives," and Amendment 55, "Allowable Reasons for Employee Discharge or Suspension." Additionally, Knox said the group plans to vigorously oppose several amendments, including 47.

"Amendment 47 is an effort by out-ofstate special interests to divide Colorado," he asserted. "Colorado's economy doesn't need a derisive ideological crusade."

At the same time, Protect Colorado's Future is not supporting the status quo.

"This has nothing to do with the Labor Peace Act, per se," he said, explaining that it is about maintaining a balance between the culture that has developed.

As of mid-September, A Better Colorado had raised about \$750,000. Protect Colorado's Future, just one of the groups opposed to Amendment 47, has raised more than \$3 million.

"I think the fact of the matter is we will be outspent," Harp said.

Knox said that week-by-week analysis

will determine to which items Protect Colorado's Future will allot its resources.

Tit-for-tat arguments

The economic argument is offered as tit-for-tat to the other arguments for and against Amendment 47. Each side, citing federal government data, claim that the economic benefits fall in their favor. Proponents point to more growth, on percentage basis, in real personal income, the number of employees and the number of people earning a bachelor's degree in right-to-work states. Opponents show that in right-to-work states, ethnic minorities and women make less than in other states.

As with the economic argument, business groups are split on Amendment 47. Many of the state's business organizations have put their support behind the right-towork movement, with the exception of the Colorado Bankers Association, while the Denver Metro and South Metro Denver chambers have come out in opposition.

The Northern Colorado Legislative Alliance — a group representing the Greeley, Loveland and Fort Collins chambers of commerce and the Northern Colorado Economic Development Corp. announced in July it would oppose Amendment 47, along with the laborbacked initiatives. Its official position was to support the Labor Peace Act.

Sandra Hagen Solin explained that the NCLA members support right-to-work, philosophically, in that it sends a message to business that Colorado is a business-friendly state. The organization joined with other business groups in opposing right-to-work in an effort to influence the groups supporting the labor initiatives to pull the measures. As of mid-September, no resolution had been reached.

"It's been an evolving position," Hagen Solin said. "We did in fact revisit Amendment 47 and right-to-work."

The NCLA is now backing Amendment 47, in light of the impasse with the labor groups. She said that the NCLA will not provide any financial support to the effort, though.

If Amendment 47 were to pass, Marquess said there would be few variables in its implementation.

"The idea of right-to-work has been around a long time, and Colorado won't be much different from the rest of them," he

The only possible questions would be related to how the law would apply to existing contracts, and as with any amendment, language and interpretation could be called into question.



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COMMENTARY

EDITORIAL

Amendment 47 fixes a problem that doesn't exist

The Business Report in early July endorsed calls from the Northern Colorado Legislative Alliance and the Metro Denver Chamber of Commerce for labor unions and business groups to scrap plans for a ballot fight like the one that is shaping up

Now that the battle is joined, we see no reason to sway from our position opposing Amendment 47, the so-called "right-towork" amendment. In fact, the case is made more solid with each new charge and countercharge by the two sides of the issue.

Colorado has enjoyed relative calm in business-labor relations for the past half century, thanks in part to the Labor Peace Act of 1943, a "hybrid" measure that strikes a middle ground between labor's advocacy for compulsory union membership and business groups that call for freedom from mandatory membership.

Proponents of 47 try to make a case that the measure is an economic development tool, and that its passage would enable Colorado to enjoy the benefits of job growth that they say other right-to-work states have seen.

Opponents, including Colorado State University regional economist Martin Shields, make a convincing case that the kinds of jobs that are created in right-towork states tend to pay less and offer fewer benefits than in states where unions have more voice.

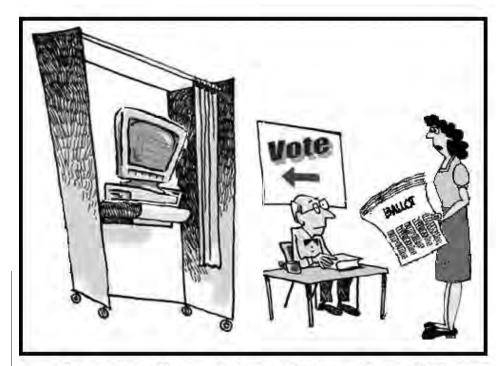
Note that Vestas Wind Systems, the Danish manufacturer that has made Colorado its exclusive North American manufacturing center, chose the state without regard to its constitutional provisions governing union membership.

In fact, Vestas has written into its business code of ethics a strong adherence to the rights of workers to collectively bargain for compensation and benefits.

Sadly, the fight over Amendment 47 will drain resources that could be much more constructively applied to other issues that affect both businesses and labor unions. Colorado unions have so far raised more than \$8 million — most of it from union dues — to defeat the amendment.

Backers of the amendment, at the time the Business Report was headed to press, had raised less than \$1 million to press their campaign. Meanwhile, business groups had raised more than \$2 million to fight a menu of labor-sponsored ballot measures — that the *Business Report* also opposes — introduced in retaliation to Amendment 47.

We believe that in an ideal world, the labor-related measures from both sides should be wiped from the ballot before it is printed. But, failing that, the best possible result would be sound "no" votes on each and every one of them, including Amendment 47.



Are we allowed a bathroom break?

NCBR poll watch Is government takeover of Freddie and Fannie Takeover is the only solution. 46% Takeover is a little early. 23% Why did the government wait so long? These results reflect responses to the online poll at www.ncbr.com Sept. 8 through Sept. 22. Next question: For my next vehicle I plan to: Answer now at www.ncbr.com. Responses will be accepted through Oct. 6.

As rural Colorado faces issues, we welcome Zip Code 80303

You know we're in the bull's-eye of the political silly season when a candidate is being attacked for his zip code.

Dick Wadhams, the chair of the Colorado Republican Party has made an issue of Congressman Mark Udall's home address as if that alone represents Udall's ability to adequately represent the needs of the entire state of Colorado.

Wadhams is out of touch with the needs of a 21st-century rural Colorado. His tactic is a disservice not only to those of us in rural Colorado but to the political party he serves. As a life-long Republican and fifthgeneration Coloradan, I find it offensive that **GUEST** he assumes this tactic useful, as if we in rural Colorado are unable to filter the noise that



COLUMN Mike Bowman

comes from his office and identify who is or is not our ally as we transition to a new and very challenging world, one shaped by forces beyond our farm gate.

While rural Colorado struggles with

meeting water compacts, out-migration of our youth, local budgets stretched to their limits and seemingly few rural economic development opportunities, there has been one man, Congressman Mark Udall, who has been a committed champion of our rural causes. Mark has reached across party lines and found bipartisan support for practical, pragmatic solutions to our prob-

In 2004, he co-chaired the nation's first citizen-initiated renewable portfolio standard, Amendment 37, with Republican Speaker of the House Lola Spradley; he later reached out to Congresswoman Marilyn Musgrave to send the first bipartisan letter of support for our local school wind turbine project in Wray.

Last year the Congressman championed the causes of the National Ag Energy Work Group "25x'25" in forming a core team of four individuals — two from each side of the aisle — to bring to life House Concurrent Resolution 25 which became part of the 2007 Energy Act signed into law by President Bush this past December.

The Congressman has also championed a national renewable electric standard, which would bring substantial development and opportunity to rural

Colorado from the windswept prairies of eastern Colorado to the solar-drenched San Luis Valley, from our mountain communities' biomass resources to our many small hydro opportunities. Colorado is blessed with vast, renewable resources and thanks to the Congressman's vision we can implement these opportunities at a

It's an easy case to make that the foundation for today's New Energy Economy started with the vision of Congressman Udall and the Amendment 37 campaign, and that rural Colorado is benefiting tremendously from the Congressman's pragmatic approach to solutions.

There has never been a more critical time in rural Colorado for bold, thoughtful leadership. Congressman Udall has proven himself time and time again that he is up to the job of serving rural interests, and we welcome Zip Code 80303 to our communi-

Michael Bowman is a fifth-generation Coloradoan from Wray and serves on the National Steering Committee for "25x'25", an alliance represented by over 700 organizations seeking to reshape this nation's energy

READER'S GUIDE

WHAT'S AHEAD

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

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Oct. 10

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Oct. 24

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UPCOMING EVENT



SAVE THE DATE



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Northern Colorado's only regional awards program for entrepreneurs celebrates its 10th anniversary this year. Once again, the Northern Colorado Business Report will honor five active entrepreneurs – one each from Fort Collins, Greeley, Loveland and Outlying Areas in Larimer and Weld counties and an Emerging Entrepreneur – as well as present the Lifetime Achievement Award to a longtime business leader and a Regional Spirit Award to an individual or organization with a demonstrated commitment to regionalization of the Northern Colorado economy. The Bravo! awards will be presented at an evening event at the Island Grove Events Center, 501 N. 14th Ave., in Greeley. Tickets must be purchased by Oct. 31; for more information, e-mail NCBR Marketing Director De Dahlgren at ddahlgren@ncbr.com, or call 970-221-5400, ext. 202.

ECONOMIC FORECAST 2009 Jan. 15, 2009

What's in store for the Northern Colorado economy in 2009? A distinguished panel of experts, under the guidance of the Northern Colorado Business Report's own regional economist John W. Green, Ph.D., will address what lies ahead in a vear that promises to hold more than its share of surprises during a luncheon presentation, 11:30 a.m. - 1:30 p.m., at the Island Grove Events Center, 501 N. 14th Ave., in Greeley. To become a sponsor of the Economic Forecast luncheon, email NCBR Marketing Director De Dahlgren at ddahlgren@ncbr.com. or call 970-221-5400 ext. 202 for more information.



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

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

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

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Steve Porter, Northern Colorado Business Report

GENERATING IDEAS – About 100 people took part in an idea-generating session on Sept. 12 aimed at improving the region's higher education system's ability to provide skills training for businesses wishing to expand or locate in the area. The session was part of a meeting hosted by the Northern Colorado Economic Development Corp. that announced a new spirit of collaboration among the region's four largest institutions of higher education

COLLEGE EXECS, from 1

we call a joint venture — a coming together for a common cause and a common purpose."

That resonates well with Gendron.

"Hiring an educated and skilled workforce is absolutely key for a global economy company such as Woodward to meet our growth objectives and increase our competitiveness," he said. "We depend on our local educational institutions to educate and train students so they are ready to enter the workforce."

Kickoff event

The four-school joint venture was officially kicked off Sept. 12 with a luncheon and afternoon work session attended by about 100 education, economic development and business leaders at the Hilton Fort Collins. They offered comments and ideas on how to make the new collaboration succeed.

The event was organized and sponsored by the Loveland-based Northern Colorado Economic Development Corp. with participation from Upstate Colorado Economic Development in Greeley. NCEDC President and CEO Maury Dobbie said the effort is a continuation of its 18-month-old Northern Colorado Workforce Initiative aimed at better connecting education and business.

"This is really taking it to a new level," Dobbie said. "We know that people are driving between these two counties and beyond. The world is changing at a very rapid pace, and I believe we have to come up with a common vision — and that's a shared regional workforce."

Dobbie said while NCEDC has been pushing the initiative, it needs all the partners it can get. "NCEDC never wanted to own this initiative," she said. "NCEDC wants to be a partner, not an owner."

Getting the region's biggest higher education players to pledge their support and collaboration is a big step toward making that happen, Dobbie said.

Kathy Gilliland, former Loveland mayor and now Workforce Initiative director, said education will play a key role in helping the region thrive. "Today it has to be learning and education on an ongoing basis," she said.

Gilliland said much has already been done when it comes to forming partnerships between education and business but the time has come to expand those partnerships.

"We want to leverage everything that's going on, all the good work," she said. "We know something needs to be done. So how do we do it better together?"

That gets back to the basic message of the Workforce Initiative, she said. "The initiative aims to connect the dots with what's already happening and do it on a consistent, ongoing basis," she said.

Group effort needed

Hunt Lambert, associate vice president of the CSU Office of Economic Development, said he was impressed with the concept of the four-school collaboration.

"It's a continuing concern I have that an economy cannot grow faster than the value of its workforce," he said. "We have to mobilize our workforce development assets as a group to do that better."

Lambert suggested that the Danish company Vestas Wind Systems chose another Colorado location for a second manufacturing facility in part because the skilled labor pool in Northern Colorado had been tapped out after staffing its Windsor turbine blade plant.

Lambert said he was glad to see all four schools working together to develop a better regional workforce. "Colorado State University is committed to help grow the value of the workforce overall but we know we can't do it all," he said. "This lets all of the schools come together and be good at what we're good at."

Lambert noted that CSU is known as the dominant research institution in the region while UNC is known as a teaching school and the two community colleges specialize in vocational studies and preparing students to go on to seek an undergraduate degree.

"We're better if we all play together," he said.

Most everyone involved in the initiative agrees that one of the best things about the four-school collaboration is that it crosses county boundaries, with the potential of bringing Larimer and Weld schools more closely together.

"Primary employers and venture capitalists are attracted to areas with a population of 500,000 or more," said Marsi Liddell, Aims Community College president. "With 250,000 in each county, separately we aren't as attractive as we would be by combining our regional numbers to reach the half-million tipping point."

Norton echoed Liddell's view, adding

that being bound by county lines was a "19th century" perspective. "It's very much a matter of ignoring county boundaries," she said. "Employers and residents don't care about those boundaries. The point of this effort is to look beyond those territorial instincts that we all have. It's a liberating thing to think about when you get past looking at it competitively."

Larry Burkhardt, Upstate Colorado president and CEO, attended the Sept. 12 announcement of the four-school collaboration pledge and said he was encouraged by its tone and intent.

"In the balance of things, I suppose it was encouraging," he said. "There wasn't a lot of detail, but the fact that they're talking together is good."

But Burkhardt — whose organization focuses on bringing economic development to Weld County — said he's reserving judgment on how much involvement Upstate will have in it. NCEDC is now putting together an advisory council to take the next step.

"I think what has to happen now is to constitute this advisory council and charge them with work to develop a strategy and then access it if it's something that has interest from a programmatic standpoint and a budgetary standpoint," he said.

Burkhardt said Upstate will continue to play a supportive role but could not say how fully it would commit to anything that comes from the effort.

"You can't blindly commit to anything until you know more of the details," he said. "If we're going to be a partner we'll be an enthusiastic partner and bear our share of the effort and the funding. But first we have to better define it is we're going to do."

Norton said it's her expectation that a consultant will be hired to determine how the four-school collaboration with each other and business will work on a day-to-day basis.

"We're talking about hiring a third party to look at our varying strengths and get these institutions talking based on the needs of business about who ought to be doing what," she said.

No mindless competition

The bottom line for most connected with the Workforce Initiative is that working more closely together simply makes sense, especially in an era of increasing global competition.

"Northern Colorado requires a well-trained workforce to fill the many jobs that are part of emerging industries such as clean energy," CSU president Larry Penley said. "A regional approach between our institutions should help boost the number of Northern Colorado residents who are qualified to work in these jobs, benefiting our regional economy."

UNC's Norton said the time has come to wipe away as many competitive boundaries as possible to help improve the region's future economic outlook. "None of us has the energy to engage in mindless competition," she said. "We're excited about it."

"This will allow for better use of tax dollars for all who fund education," said Jim Butzek, vice president of Front Range Community College's Larimer campus. "This joint venture promotes efficiency and a level of cooperation to offer a broad range of possibilities for the region."

Workforce Initiative director Gilliland said she understands that moving the talk of better cooperation to actually doing it will be hard and met with some skepticism. "I know the skepticism is there, but if we don't do anything, we're going to lose as a region," she said. "Right now we don't know where we want to go but if we don't try we won't go anywhere."



LETTERS TO THE EDITOR

Election letters

The Northern Colorado Business Report does not endorse candidates running for elected office. We will begin printing letters to the editor regarding specific races in the Sept. 26 issue.

Editor's note: The Northern Colorado Business Report will print letters concerning the upcoming Nov. 4 general election in this and the following two issues. For inclusion before the election, letters must be received before Oct. 27.

Support Amendments 51, 59

I'm writing in support of Amendment 51 and 59 as a mother. Colorado SAFE (59) and Amendment 51 (the developmental disability fund), will make sure that my developmentally disabled son is able to get a job after he leaves school in May.

Our state is 46th in the nation in funding for education and only 25 percent of individuals with developmental disabilities in our state are employed. The education before they leave school is to train them for jobs. There is no funding for the transition programs required for job coaches and for transportation. Amendments 59 and 51 will boost our economy, drawing jobs to Colorado. Our Colorado students will be educated and then eligible to attend our universities. That is why I'm voting on these two amendments, 51 and 59. Please support our children.

> Deb Ham Fort Collins

Democrats have solutions

Many people are faced with economic stress. Higher gas prices have directly caused hardships and indirectly have contributed to higher prices in other areas such as food. I can understand why people at a gut level join in to call to drill here, drill now and cheer when candidates put their main emphasis on this. Yet the hard reality is that drilling alone will do little to ease economic burdens in the U.S. now and in the future.

We need leaders who are genuinely and deeply committed to more practical shortterm and long-term energy, and thus economic, solutions. These include realistic increases in domestic oil and gas production coupled with much more domestic, sustainable wind and solar energy produc-

Unlike their opponents, Markey, Udall and Obama have long stood for such comprehensive solutions. They deserve our vote.



Bill Moorcroft Fort Collins

Re-elect Fischer, Kefalas

The Gallup Poll reported on Sept. 18 that Americans' confidence in government is up at the local level (72 percent) and down at the national level (42 percent). This makes clear why so many of us support incumbents Randy Fischer and John Kefalas for the Colorado House of Representatives. Although I can't vote for both, Fischer will get my vote while Kefalas and Fischer get my support. Please support them as well. Both incumbents make themselves available regularly through town hall meetings and other public venues to listen to the voters. I often see John Kefalas in Old Town and there's not an instance when he doesn't greet me by name and ask what he can do to help with better bicycling in Fort Collins.

Indeed, both of these local representatives share our concerns about local transportation, local environmental issues, education and the economy. And both have taken steps to enact legislation to improve

all these areas of concern. Unlike many politicians who seem to represent business, corporate and other special interests Randy Fischer and John Kefalas are focused on us, the people of Fort Collins. Please give them your vote and send them back to Denver.

> Rick Price, Ph.D. Fort Collins

State Rep. Randy Fischer has provided bold leadership by protecting Northern Colorado citizens from the unknown and potentially serious consequences of uranium mining. Randy sponsored House Bill 1161 that prevents the uranium mining

See LETTERS, 38

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LETTERS TO THE EDITOR

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industry from contaminating our drinking water. This bill, known as the "Land and Water Stewardship Act," ensures that uranium mining companies restore water to specific healthy drinking water standards — something that is clearly necessary after any mining activity. Gov. Ritter signed the law, which will strengthen water protection, reclamation, and other requirements as the state experiences a resurgence of uranium mining.

Among others, we can thank State Rep. Randy Fischer for this legislation.

By the way, since the company that wants to establish a uranium mine in Northern Colorado claims that its in-situ mining process is proven and safe and that it won't hurt water supplies, it should be something they would support, right? Yet they opposed this legislation.

Randy Fischer's background in environmental engineering and his determined, principled effort in the legislature now gives Northern Colorado citizens protection from pollution with a law that will help us stand up to the uranium mining industry.

Philip Friedman Fort Collins

Elect Betsy Markey

The general indifference to addressing the problem of increasingly unaffordable higher education by the Republican Party, and specifically by Congresswoman Marilyn Musgrave, has taken on the appearance of a "keep off campus lawn" sign for many knowledge seekers. Not only does her election program lack any substantial information on this critical issue, but she also voted against the Higher Education Affordability Act in February.

Being an immigrant from Germany, where higher education is financed by tax money and therefore available to every "Curious George," I consider the right to education a fundamental human right as set forth in the Universal Declaration of Human Rights and the International Human Rights Covenants.

But then again, maybe something got lost in translation and "higher education" by Republican standards actually means "education for the higher classes".

Understanding the role public education has played in the success of America, Betsy Markey also sees the importance of higher education for a prosperous nation in the future. She considers quality education

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available to all students a priority, and supports expanding current tax law to ease the financial burden on students and their families, and to enable workers to obtain a college degree and secure a well-paying job.

Ingrid Pounds Fort Collins

I grew up in Colorado in the 1980s and '90s and graduated from high school there in 2000. After finishing law school and working in energy finance, I look forward to returning this October to participate in this year's historic election. Colorado politics is unique and wonderful because we look beyond party loyalty and demand honest, efficient government that works for people from both Democrats and Republicans.

That is why I wholeheartedly support Betsy Markey for Colorado's 4th Congressional district. Betsy will fight for a responsible energy plan that reinstates wind energy tax credits. She has a 10-point plan to immediately cut government spending. And, with the Iraqi government running a \$79 billion budget surplus, Betsy will make sure fewer of our tax dollars get sent abroad when Iraqis should be spending more of their money.

With Colorado and the nation demanding change in Washington, and during these turbulent economic times, it's sad to see that Marilyn Musgrave only wants to keep us divided over the same social issues that we've heard those in power manipulating for years. I know that Colorado's 4th district is ready to send a message by voting successful small-business owner Betsy Markey into office.

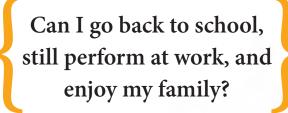
Raj Grewal Greenwood Village

Colorado's 4th District Candidate Betsy Markey knows that drilling is sooo last century. She understands renewable energy is good for our environment, good for our economy and good for our country's independence.

I urge you to vote for Betsy Markey because she'll commit to tax incentives for individuals and companies who will develop renewable energy sources. And she'll work to stop tax breaks for big oil. It's time for big oil to pay up like the rest of us so we can give tax breaks to newer technologies like wind, solar, and biofuels from cellulose and algae.

Each of us could contribute by supporting a lowering of the national speed limit again. This would save fuel, natural

See LETTERS, 39



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LETTERS TO THE EDITOR

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resources, money and lives! Driving 55 may be an inconvenience for us all, but it's also inconvenient to pay high prices at the pump. It's inconvenient to destroy more of Colorado's natural resources in the dim hope of efficiently converting shale into useable petroleum. And it's beyond inconvenient for the next generation to bear the debt and burden we're placing on them by allowing oil-rich countries to hijack our

Sadly, incumbent Republican Marilyn Musgrave spent her first years in Congress voting against legislation that would have forestalled these problems. Only recently, as voters clamor for lower gas prices, has she turned her attention away from her traditional Republican targets. She has suddenly "discovered" that her constituents are interested in renewable energy.

I believe Betsy Markey will work hard with others as our representative to find a complete solution to this pressing problem.

Jeramy Jasmann Fort Collins

I grew up with Depression-era parents who watched every penny they spent. We were a middle-class suburban family who had much more than many but lived with few luxuries. For instance, we never went

out to eat except on special occasions. Instead, my mom did all the cooking. She'd bake a turkey for one dinner; the next night, we ate turkey salad; then the next night, turkey chow mein; and finally turkey soup. You get the picture?

We had to turn the lights out when leaving a room; if we didn't, mom or dad screamed that we were wasting money.

Old habits die hard. I'm married now and follow my poor husband around, turning off lights, turning down the heat, shutting off the water tap and screaming at him to close the refrigerator door.

Depending on your point of view, you could call me an environmentalist, conservationist or just a cheapskate. To me, they all apply.

The problem these days is the cost of gasoline and utilities have skyrocketed. Even with my conservative ways, I'm feeling the pinch in my pocketbook. Something has to be done about the energy crisis we as a nation are facing right now.

I want leadership in Washington that will fight for a diversified energy plan. I want a leader who will put partisanship aside and bring all our energy choices to the table for review. That's why I'm voting for Betsy Markey for U.S. House District 4 in November.

> Bridget Cassidy Loveland

I was told that Betsy Markey, who is running for Congress in the 4th District, has a long statement where she believes changes could happen which would make a significant dent in the deficit and save taxpayers billions of dollars. I went to her Web site -

www.markeyforcongress.com/plan and read her three-page plan. Her ideas are certainly well thought out. Here are just a

- Repeal the \$13 billon in tax breaks the oil companies receive and the program called "Oil Technology Assistance" which is just giving them free money.
- Remove the loophole which permits American companies to move their "corporate headquarters" to another country for purposes of avoiding taxes. This would save billions of dollars.
- Eliminate the tax breaks which corporations can deduct "performance based" pay of their executives from their corporate taxes. This is essentially subsidizing the salaries of CEOs and other executives of major corporations who are making millions of dollars. Doing so would save over \$14 billion dollars per year.
- Add transparency to the earmark progress thus reforming the process of accountability. Her suggestion forces members of Congress to defend their "earmarks" just as they do for all other parts of the appropriations bills.

Markey has dozens of other suggestions

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in this Economic Plan. I encourage all readers of this letter to read this document. It made a lot of sense to me.

> Ann Molison Fort Collins



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BANKS, from 3

First National Bank. Both Fannie and Freddie had factored in a three-eighths to one-half point in pricing to compensate for losses.

"When the government stepped in and stabilized Fannie and Freddie, it gave that back to the market," Hunter theorized. "Despite the drop, consumers are still leery of doing things now, but our phones did start ringing. Most of the calls have been inquires to see exactly what is happening and what it means for the consumers."

As for what the conservatorships mean for the industry, it might be too soon to tell.

"That's a good question — no one knows," Hunter said. "It will definitely have a lasting impact on the industry," he said.

Hunter acknowledged that the way business is done in the mortgage industry will change, but everyone will have to wait and see exactly how that will look. A lot depends on how the entities are run, especially in light of a new administration.

Rates could go higher

Even though the immediate reaction was a rate drop, the conservatorships could become an issue in the long term due to the inflationary effect of committing government funds to cover what could become greater losses. Eventually, interest rates could be pushed higher due to rising inflation.

"It all depends on how the oversight shakes out," said Doug Braden, broker with Northern Colorado Mortgage Co. and president of the Colorado Association of Mortgage Brokers. He feels that the conservatorships are shaping up as a positive for consumers, but how they will impact small and medium-sized businesses is yet to be seen.

"We're still in flux right now," he said. "We have to see how they will handle the government-sponsored entities."

The conservatorships have also had an immediate impact in the banking industry. Many banks held securities in Fannie and Freddie. Depending on the type of holding, conservatorship stands to be a very positive thing.

Banks hold U.S. government obligations, including mortgage-backed securities, as a regular part of business.

"That's really what the Treasury was looking to protect," said Mark Bower, Home State Bank. Bankers have said that while the security of these holdings has not been set in stone, it has been implied. Where banks take a loss is in preferred and common stock. Bower said that Home State held a small amount of preferred shares that the bank will write down as an unrealized loss, for now.

"We made a lot more money on the day of the conservatorships than we lost," he said. Because the spread between the U.S. Treasury notes and the mortgage-backed securities tightened, suddenly the mortgage-backed securities were worth more money. Bower said it is too early to forecast what the conservatorships and other financial market actions will have on the banking industry — especially on community banks.

The federal banking regulators issued a statement on the day the conservatorships were announced regarding the banking industry exposure indicating that "a limited number of smaller institutions have holdings that are significant compared to their capital." Wells Fargo immediately announced it would take a \$480 million

"I don't know if it's sunk in yet, but they've nationalized Fannie and Freddie."

Ronnie Phillips, economics professor Colorado State University

non-cash charge related to its preferred shares in Freddie and Fannie.

Bower feels the real question is what will happen in 2010 when the government scales down the Freddie and Fannie portfolios — who will step in to fill the market vacancy.

"They are a huge part of the market today," he said.

One possibility is that the lending will go back to commercial banks, as it was once upon a time. He feels that a major reason for the current mess is that traditional banking activities were suddenly bypassing the banking system.

Lax regulation to blame

Colorado State University economics professor Ronnie Phillips agrees that many of the current financial market turmoil can be traced back to dissolution of certain regulatory safeguards.

"People have forgotten about the Gramm-Leach-Bliley Act of 1999," he said. The act repealed portions of the Depression Era Glass-Steagall Act. In addition to creating the Federal Deposit Insurance Corp., the act prohibited a bank from offering investment, commercial banking and insurance services.

"People said at the time if you let them do this and don't adequately regulate them, they're going to get in trouble," Phillips said.

It's all investment banks that are in trouble, it's not the commercial banks.

A 2004 book, "Too Big to Fail," contained essays on several U.S. institutions that were careening towards disaster. One was dedicated to Freddie and Fannie.

"The whole problem is (regulators) were letting Fannie and Freddie get very large, and they didn't care that much about how much risk they were accumulating," Phillips said. "The regulators and Congress weren't doing anything about it."

He feels that the government made the best move possible by taking control of the GSEs. The only other option to avert danger was to privatize them, he explained. With its asset issues and little net worth, privatization became a non-issue.

"I don't know if it's sunk in yet, but they've nationalized Fannie and Freddie," Phillips said.

But this is not the first time that the government has owned parts of or the whole financial industry. Phillips points out that in 1935, the federal government had ownership in 50 percent of the banks in the country through its Reconstruction Finance Corp. In fact, about one-third of the total bank capital was owned by the RFC. As the banking industry recovered from the Great Depression, the shares were sold back to the private sector.

"The government is doing what it did in the 1930s," Phillips said. "The good new is it worked in the 1930s.



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MORE TOGETHER

AIMS, from 3

The idea is to put those concepts into practice so students can see, first hand, how they work, he said.

The push for an additional campus stemmed from concern that parts of the current student body were not well served, Liddell said.

"We have a Loveland campus that serves the farthest-most western part of our district but it's not in our tax district," she explained. "The infrastructure is not good. Parking is an issue and the current site doesn't have a campus feel. So, about three years ago, our board charged us with finding a better way to serve the area that includes all of Larimer County and part of

Two studies, both of which indicated the Loveland campus was inadequate, also suggested that Aims look at a campus closer to I-25 and within its taxing district. "So we set out to find areas that would accomplish that," Liddell said.

After an extensive search, all the properties on the market were ruled out for a variety of reasons. "Then I got a call from Troy McWhinney," she recalled. "The property was not for sale but he had heard about our search and offered us this property because of our mission and what we wanted to accomplish."

Market-driven growth

There was also business savvy involved for McWhinney.

'We sold them the land at a good price because we wanted Aims to be located next to Wilson Ranch," McWhinney said. "Aims will help that intersection. It will help that area of Larimer County that has been fairly slow to develop."

For Aims, Liddell said, "The idea was both market and mission driven: where the market was and how we could best serve our constituency."

The market is there, confirmed Ron Kuehl, vice president of real estate for McWhinney. "Population is growing in this area and so it is just natural because education grows with the population," he said. "May 2007 figures show that 572,000 people live within a 20-mile radius of Centerra. The projection is, by 2012, that will increase to 658,000. That's an additional 80,000 people four years away. That's bigger than the city of Loveland."

That information is encouraging educators to look at the I-25 corridor, Kuehl said. "They need the facilities where the people

Aims currently draws approximately 7,500 unduplicated students annually.

The Berthoud campus, which will start with a 50,000-square-foot building, will be a comprehensive college with general transfer courses. Aims will also open a campus in January 2010, at Iron Mountain on U.S. Highway 34 and Weld County Road 17. That campus will focus on automotive technology.

In addition, Aims will continue to have a presence in Loveland, Liddel said. "We are in preliminary discussions with the city manager, the mayor, the school district and economic development people. In the meantime, everything will continue as is," she said. "At some point that campus could parallel this one in terms of capacity but that is a long ways down the road."

Aims is keeping its eye on the road ahead. "We have a vision to turn Aims into a destination so people are coming as a first choice because of the excellence and the scope of the programs. I think we are making good strides."





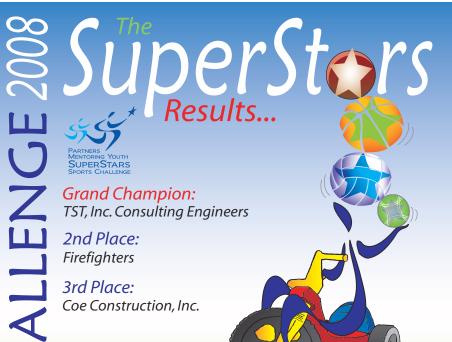
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INVENTIONS • NEW BUSINESSES

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 reliesue."

Patent No.: 7,426,621, Memory access request arbitration. Inventors: Kommrusch, Steven J., Fort Collins, Colo.; Tischler, Brett A., Longmont, Colo. Assignee-at-Issue: Advanced Micro Devices Inc., Sunnyvale, Calif. Date: 9/16/08.

Patent No.: 7.426,596, Integrated circuit with a scalable high-bandwidth architecture. Inventor as Emmot, Darel, Fort Collins, Colo:, Rentscher, Fric McCutcheon, Fort Collins, Colo:, Tayler, Michael Kennard, Loveland, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 9/16/08.

Patent No.: 7,426,454, Method and system for determining a location of a wind-powered electrical energy facility. Inventors: Mertins, Karl-Heinz Otto, Davenport, Iowa; Fulkerson, William Francis, Bettendorf, Iowa; Halterman, Jerry Ray, Fort Collins, Colo.; Muehlbach, George Bailey, Fort Collins, Colo.; Joshi, Deepak Jugatram, Davenport Iowa. Assignee-at-Issue: Deere & Co., Moline, III. Date: 9/16/08.

Patent No.: 7,426,314, Adjusting pixels by desired gains and factors. Inventors: Kimbell, Benjamin D., Fort Collins, Colo.; Miller, Casey L., Fort Collins, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 9/16/08.

Patent No.: 7,426,279, Electromagnetic audio and data signaling transducers and systems. Inventors: Cochran, James L., Berthoud, Colo.; Valdez-Campbell, Marilyn, Loveland, Colo. Date: 9/16/08.

Patent No.: 7,426,065, System and method for alternating between transmitting and reducing incident light on pixel portion of an imager. Inventors: Haas, William Robert, Fort Collins, Colo. Tecu, Kirk Steven, Longmont, Colo.; Boll, Dave W., Greeley, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 9/16/08.

Patent No.: 7,425,962, Systems and methods for generating a composite video signal from a plurality of independent video signals. Inventors: Alcorn, Byron Alan, Fort Collins, Colo.; Hoffman, Donley Byron, Fort Collins, Colo.; Walls, Jeffrey Joel, Fort Collins, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 9/16/08.

Patent No.: 7,425,956, System and method for occlusion testing with deferred rendering. Inventors: Lefebvre, Kevin T., Fort Collins, Colo.; Cunniff, Ross A., Fort Collins, Colo. Assignee-at-Issue: NVIDIA Corp., Santa Clara, Calif. Date: 9/16/08

Patent No.: 7,425,953, Method, node, and network for compositing a three-dimensional stereo image from an image generated from a non-stereo application. Inventors: Lefebvre, Kevin T., Ft. Collins, Colo.; Stroyan, Howard D., Fort Collins, Colo. Sands, Samuel C., Wellington, Colo. Assignee-at Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 9/16/08.

Patent No.: 7,425,862, Driver circuit that employs feedback to enable operation of output transistor in triode region and saturation region. Inventors: Thelen, Robert, Fort Collins, Colo.; Elsheimer, Robert, Fort Collins, Colo.; Misek, Brian J., Fort Collins, Colo. Assignee-at-Issue: Avago Technologies ECBU IP Pte Ltd, Singapore, Singapore, Date: 9/16/08.

Patent No.: 7,425,711, Thermal control plate for ion source. Inventors: Burtner, David M., Belmont, Mass.; Townsend, Scott A., Fort Collins, Colo.; Siegfried, Daniel E., Fort Collins, Colo. Assignee-at-Issue: Veeco Instruments Inc., Woodbury, N.Y. Date: opt./i/ns.

Patent No.: 7,425,709, Modular ion source. Inventors: Siegfried, Daniel E., Fort Collins, Colo.; Burtner, David Matthew, Fort Collins, Colo.; Townsend, Scott A., Fort Collins, Colo.; Alexeyev, Valery, Moscow, Veeco Instruments Inc., Woodbury, NY, Date: 9/16/08

Patent No.: 7,425,467, Web process interconnect in electronic assemblies. Inventors: Jacobsen, Jeffrey Jay, Hollister, Calif; Gengel, Glenn Wilhelm, Berthoud, Colo.; Hadley, Mark A., Newark, Calif.; Craig, Gordon S. W., Palo Alto, Calif.; Smith, John Stephen, Berkeley, Calif. Assignee-at-Issue: Alien Technology Corp., Morgan Hill, Calif. Date: 9/16/08.

Patent No.: 7,424,690, Interconnect integrity verification. Inventors: Schultz, Richard T., Fort Collins, Colo.; Waldron, Robert, Fort Collins, Colo.; Mause, Norman, Fort Collins, Colo.; Greenhouse, Larry, San Diego, Calif. Assignee-at-Issue: LSI Corp., Milpitas, Calif. Date: 9/9/08.

Patent No.: 7,424,672, System and method of specifying image document layout definition. Inventors: Simske, Steven J., Fort Collins, Colo.; Sturgill, Margaret, Fort Collins, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 9/9/08.

Patent No.: 7,424,141, System and method for performing auto-focused tomosynthesis. Inventors Gines, David, Fort Collins, Colo.; Ragland, Tracy K., Boulder, Colo.; Heumann, John M., Loveland, Colo. Assignee-at-issue: Agilent Technologies Inc., Santa Clara, Calif. Date: 9/9/08.

Patent No.: 7,424,021, Method and apparatus for processing network topology data. Inventors: Weether, Gabriel Brandon, Fort Collins, Colo.; Mandavilli, Swamy Jagannadha, Fort Collins, Colo.; Wang, Zhiqiang, Fort Collins, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 9/9/08.

Patent No.: 7,423,894, Interleaved soft switching bridge power converter. Inventor: Ilic, Milan, Fort Collins, Colo. Assignee-at-Issue: Advanced Energy Industries Inc., Fort Collins, Colo. Date: 9/9/08.

Patent No.: 7,423,837, Micro actuator gain calibration based on a sinusoidal input signal. Inventor: Hutsell, Larry, Loveland, Colo. Assignee at-Issue: Seagate Technology LLC, Scotts Valley, Calif. Date: 9/9/08.

Patent No.: 7,423,786, Optical scanner with

inclined platen. Inventor: Khovaylo, Modest, Fort Collins, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 9/9/08.

Patent No.: 7,423,514, Constant-power constanttemperature resistive network. Inventor: Venzke, Stephen Bolin, Loveland, Colo. Assignee-at-Issue: Agilent Technologies Inc., Santa Clara, Calif. Date: 00/00

Patent No.: 7,422,929, Wafer-level packaging of optoelectronic devices. Inventors: Gallup, Kendra J., Marina del Rey, Calif.; Geefay, Frank S., Cupertino, Calif.; Fazzio, Ronald Shane, Loveland, Colo.; Johnson, Martha, Graeley, Colo.; Guthrie, Carrie Ann, Fort Collins, Colo.; Snyder, Tanya Jegeris, Edna, Minn.; Ruby, Richard C., Menlo Park, Calif. Assignee-at-Issue: Avago Technologies Fiber IP Pte Ltd, Singapore, Singapore. Date: 9/9/08.

Patent No.: 7,422,753, Methods for treating trichotillomania. Inventor: Ackerman, Alan H., Greeley, Colo. Assignee-at-Issue: Allergan Inc., Irvine, Calif. Date: 9/9/08.

Patent No.: 7,422,693, Monitoring and control system for blood processing, Inventors: Carter, Lee F., Lakewood, Colo.; Kolenbrander, Jeremy P., Brighton, Colo.; Ladtkow, James R., Broomfield, Colo.; Scibona, Joseph A., Littleton, Colo.; Steward, Jeffrey A., Lakewood, Colo.; Fletcher, Chris, Superior, Colo. Assignee-at-Issue: Caridianbct Inc., Lakewood, Colo. Date: 9/9/08.

Patent No.: 7,422,392, Water control structure Inventor: Obermeyer, Henry K., Wellington, Colo. Date: 9/9/08.

Patent No.: 7,421,846, Thermal energy storage and cooling system with gravity fed secondary refrigerant isolation. Inventors: Narayanamurthy, Ramachandran, Loveland, Colo.; Willis Jr., Robert R. Fort Collins, Colo. Assignee-at-Issue: Ice Energy Inc., Windsor, Colo.; Date: 9/9/08.

Patent No.: D 577,099, Showerhead assembly. Inventor: Leber, Leland C., Fort Collins, Colo. Assignee-at-issue: Water Pik Inc., Fort Collins, Colo. Date: 0/16/0.

Patent No.: D 576,870, Drum rack member clamp. Inventors: Eason, Donald H., Fort Collins, Colo.; Nakajima, Kazuhito, Hamamatsu. Assignee-at-Issue: Swift Distribution Inc., Torrence, Calif. Date: 9/16/08.



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 filied. The following key explains different types of filings.

DC56: Domestic Cooperative (Statute 56)
DLLC: Domestic Limited Liability Company
DLLLP: Domestic Limited Liability Limited
Partnership

DLLP: Domestic Limited Liability Partnership

DLP: Domestic Limited Partnership DNC: Domestic Nonprofit Corporation DPC: Domestic Profit Corporation FLLC: Foreign Limited Liability Company FLP: Foreign Limited Partnership FPC: Foreign Profit Corporation

LARIMER COUNTY

ANDREW C. LAO, 305 W. MAGNOLIA, FORT COLLINS, CO 80521. REGISTERED AGENT: ANDREW LAO. TYPE: DLLC. DATE: 7/28/08.

RICE SHARE FOUNDATION, 3208 CONEFLOWER COURT, FORT COLLINS, CO 80521. REGISTERED AGENT: CAROL HOFFMANN. TYPE: DNC. DATE: 7/28/08. SMS LLC, 612 E. PITKIN ST., FORT COLLINS, CO 80524.
REGISTERED AGENT: MICHAEL HUGHES. TYPE: DLLC.

ORTHOMED ENTERPRISES LLC, 820 MERGANSER DRIVE, No. 205, FORT COLLINS, CO 80524. REGISTERED AGENT: SAMUEL SPEARS. TYPE: DLLC. DATE: 7/28/08.

JEREMIAH TODD PETERSON INSURANCE AGENCY INC., 400 E. HORSETOOTH, SUITE 201, FORT COLLINS, CO 80525. REGISTERED AGENT: JEREMIAH PETERSON. TYPE: DPC. DATE: 7/29/08.

2105 BIGHORN LLC, 208 RACQUETTE DRIVE, FORT COLLINS, CO 80524. REGISTERED AGENT: R. WOODS. TYPF: DLLC. DATF: 7/29/08.

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TWIN OWL CONSULTING LLC. 2821 WILLOW TREE LANE, FORT COLLINS, CO 80525. REGISTERED AGENT: GARRY STEEN. TYPE: DLLC. DATE: 7/29/08

PRINT IT LLC, 154 W. MOUNTAIN AVE., FORT COLLINS, CO 80524. REGISTERED AGENT: BRIANA FISCHER. TYPE: DLLC. DATE: 7/29/08.

SOFTEC DENTAL LLC, 1424 MEEKER DRIVE, FORT COLLINS, CO 80524. REGISTERED AGENT: JOEL FUNK. TYPE: DLLC. DATE: 7/29/08

MOONLIGHTING HOME REPAIR & CONSTRUCTION REGISTERED AGENT: TONY HARRISON, TYPE: DPC.

COLONA COMMUNITY FARM, 3715 W. COUNTY ROAD NICHOLAS THEISEN. TYPE: DLLC. DATE: 6/4/08.

INTEGRITY COMPUTERS & AUDIO LLC. 4721 U.S. HIGHWAY 287, LAPORTE, CO 80535. TYPE: FLLC. DATE:

LYONS CONSULTING LLC, 4325 FEATHER COURT, LAPORTE, CO 80535. REGISTERED AGENT: MICHAEL LYONS. TYPE: DLLC. DATE: 6/19/08.

HIGH PLAINS FRAMES, 3505 BUCKSKIN TRAIL, LAPORTE, CO 80535. REGISTERED AGENT: JEANNE MACKENZIE. TYPE: DLLC. DATE: 6/21/08.

SCHULTE MARKETING GROUP LLC, P.O. BOX 1300, LAPORTE, CO 80535. REGISTERED AGENT: JAMES SCHULTE. TYPE: DLLC. DATE: 7/8/08.

MILBERT GROUP, 3418 SETTLERS ROAD, LAPORTE, DLLC. DATE: 7/24/08.

C & F ENTERPRISES, 57 SNOWMASS DRIVE, LIVER-MORE, CO 8056365. REGISTERED AGENT: CRAIG FIS-CHER. TYPE: DLP. DATE: 7/12/08 PAMARA II.C. 1657 MARILYN COURT, LOVELAND, CO

80537. REGISTERED AGENT: SILVIA KELTON. TYPE: DLLC. DATE: 7/11/08. LUJEANIES ROOFING, 6046 GOLDEN WILLOW

COURT, LOVELAND, CO O. REGISTERED AGENT: BAR

BARA GALBO, TYPE: DLLC, DATE: 7/9/08.

AIR WAVES HEATING & AIR CONDITIONING LLC, 518 S. LINCOLN, SUITE B. LOVELAND, CO 80537, REGIS TERED AGENT: BRANDEN WOMACK, TYPE: DLLC. DATE:

WALNUT 3620 LLC, 2719 RIVERFRONT DRIVE, LOVE-LAND, CO 80538. REGISTERED AGENT: DANIEL LUKEN-SOW. TYPE: DLLC. DATE: 7/9/08.

JOHNNY B'S BUSINESS SOLUTIONS, 3891 VALLEY OAK DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: JOHN BURTON. TYPE: DLLC. DATE: 7/9/08.

F-5 INC., 1488 KATIE DRIVE, LOVELAND, CO 80537. REGISTERED AGENT: JUNE SNELL. TYPE: DPC. DATE:

SERVICE ALL BRANDS INC., 5441 BOEING DRIVE, ROBERT PEHKONEN. TYPE: DPC. DATE: 7/10/08.

COLORADO ASHES LLC, 2227 BUCKINGHAM CIRCLE, LOVELAND, CO O. REGISTERED AGENT: CONNIE DOEHLING. TYPE: DLLC. DATE: 7/10/08

SUMMERS AUTO SALES INC., 1619 N. LINCOLN. LOVELAND, CO 80538. REGISTERED AGENT: CLINTON SUMMERS. TYPE: DPC. DATE: 7/11/08.

DIGITAL EPIDEMIC, 801 E. 58TH ST., LOVELAND, CO 80538. REGISTERED AGENT: LEVI BATH. TYPE: DLLC. DATE: 7/11/08.

WATER SYSTEMS OPERATIONS AND MANAGE-MENT LLC, 1608 MANZANITA COURT, LOVELAND, CO 80537. REGISTERED AGENT: DARELL ZIMBELMAN. TYPE: DLLC. DATE: 7/11/08.

OUR OWN GAME CO. LLC, 5209 RANCH ACRES DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: DARRELL HUGHES. TYPE: DLLC. DATE: 7/11/08.

DIVINE NATURE TOURS INC., 100 SUNRISE RANCH ROAD, LOVELAND, CO 80538. TYPE: DNC. DATE:

BASKETS OF STYLE LLC, 5109 REDSTONE DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: DANETTE SENK. TYPE: DLLC. DATE: 7/14/08.

KITCHEN TO TABLE CATERING, 1105 WESTRIDGE DRIVE, LOVELAND, CO 80537. REGISTERED AGENT: CARLIE HOSKINS. TYPE: DLLC. DATE: 7/15/08.

THE GYPSY ROOM INC., 1840 ELK SPRING ST., LOVE-LAND, CO 80538, REGISTERED AGENT: ROSE MAN CHESTER. TYPE: DPC. DATE: 7/15/08.

DC SOLUTIONS, 253 POLK DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: DON COCHRAN. TYPE: DLLC DATE: 7/15/08

NEW BUSINESSES

DUNCAN'S PLACE, A CAT SANCTUARY LLC. 742 S. EDINBURGH DRIVE, LOVELAND, CO 80537. REGISTERED AGENT: CATHERINE CAMPBELL. TYPE: DNC. DATE:

VANDYNE INNOVATIONS LLC, 2604 FARISITA DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: ED VAN-DYNE. TYPE: DLLC. DATE: 5/14/08

GO YE INTERNATIONAL MINISTRIES, 3434 BENT DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: DONALD OFT. TYPE: DNC. DATE: 5/14/08.

NEW BEGINNINGS MINISTRIES, 1502 OAK CREEK DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: MIKE RUDOLPH. TYPE: DNC. DATE: 5/15/08.

MONTOYA WELDING LLC, 2147 GREY'S PEAK DRIVE, MONTOYA, TYPE: DLLC, DATE: 5/15/08.

D&D PERFORMANCE LLC, 732 ZIRCON AVE., LOVE-LAND, CO 80537, REGISTERED AGENT: NICHOLAS DIT-TRICH. TYPE: DLLC. DATE: 5/15/08

SEEDBIN LLC, 2102 FLORA COURT, LOVELAND, CO 80537. REGISTERED AGENT: ROD MCCAULEY. TYPE: DLLC. DATE: 5/15/08

THE NEW FIREWALL FORWARD LLC, 5212 CESSNA DRIVE, LOVELAND, CO 80538. TYPE: DLLC. DATE: 5/16/08.

SPHERE DESIGNS LLC, 1389 SWALLOW ST., LOVE LAND, CO 80537. REGISTERED AGENT: MICHAEL WALK-ER. TYPE: DLLC. DATE: 5/16/08.

CENTRILUBE CAM CO. LLC, 5212 CESSNA DRIVE,

HANDY ANDY INC., 1151 EAGLE DRIVE, LOVELAND, CO 80537. REGISTERED AGENT: HUGH MCKEAN. TYPE: DLLC. DATE: 5/16/08.

MRH TRIO INC., 4675 HAHNS PEAK DRIVE, No. 104, LOVELAND, CO 80538. REGISTERED AGENT: HOLLY BIGGS. TYPE: DPC. DATE: 5/16/08.

THE RUG "RAT" LLC, 1220 S. REDBUD DRIVE, LOVE LAND, CO 80538. REGISTERED AGENT: PATRICK LITT. TYPE: DLLC DATE: 5/17/08

PHASE FOUR CONSTRUCTION INC. 1151 FAGUE RICHARD WHITNEY. TYPE: DPC. DATE: 5/17/08.

BEE'S INC., 1581 TAFT AVE., LOVELAND, CO 80022. REGISTERED AGENT: AMIT KAPOOR. TYPE: DPC. DATE:







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LEADS

JET COUPE RACING LLC, 3892 POUDRE DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: TERRY PLUMMER. TYPE: DLLC. DATE: 5/18/08.

PONDEROSA LTD., 4135 WOODCHUCK DRIVE, LOVE-LAND, CO 80358. REGISTERED AGENT: ERIC WARRING TON. TYPE: DLLC. DATE: 5/18/08.

OHANA BACKFLOW TEST AND REPAIR LLC, 404 CRESCENT DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: DAVID BAPTISTA. TYPE: DLLC. DATE: 5/19/08.

J.A.B.'S POKER TOUR & PARTY SERVICES LLC, 420 E. 57TH ST., LOVELAND, CO 80538. REGISTERED AGENT: JAMES DODGE. TYPE: DLLC. DATE: 5/19/08.

THE AUTO BODY SHOP LLC, 3005 KATIE DRIVE, LOVELAND, CO 80537. REGISTERED AGENT: TIM BEAR. TYPE: DLLC. DATE: 5/19/08.

KEVIN HOUSER REPAIRS, 1817 EAGLE DRIVE, LOVE-LAND, CO 80537. REGISTERED AGENT: KEVIN HOUSER. TYPE: DLLC. DATE: 5/19/08.

NABBEN TRUCKING LLC, 506 CRESCENT DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: GERALD NABBEN. TYPE: DLLC. DATE: 5/20/08.

ROCKY MOUNTAIN DIGITAL LLC, 2121 N. LINCOLN AVE., LOVELAND, CO 80537. REGISTERED AGENT: FAIL-LA ZACH. TYPE: DLLC. DATE: 5/20/08.

FONTENOT'S CAJUN KITCHEN LLC, 1401 S. LINCOLN AVE., LOVELAND, CO 80537. REGISTERED AGENT: CHRISTINA ROSE. TYPE: DLLC. DATE: 5/20/08.

MEG'S PIECE OF CAKE INC., 970 N. MONROE, LOVE-LAND, CO 80537. REGISTERED AGENT: MEGAN ATCH-LEY. TYPE: DPC. DATE: 5/20/08.

DLB VENTURES LLC, 4709 HIGH COUNTRY ROAD, LOVELAND, CO 80537. REGISTERED AGENT: DAVID BARATTA. TYPE: DLLC. DATE: 5/21/08.

ZALLI MOTORS LLC, 1204 SYCAMORE DRIVE, LOVE-LAND, CO 80538. REGISTERED AGENT: AJET ZALLI. TYPE: DLLC. DATE: 5/21/08.

HOLONYX TECHNOLOGY CORP., 1624 TOPAZ DRIVE, LOVELAND, CO 80537. REGISTERED AGENT: JON-MARK PATTERSON. TYPE: DPC. DATE: 5/21/08.

JENNIFER'S PET GROOMING, 1736 TWIN LAKES CIR-CLE, LOVELAND, CO 80538. REGISTERED AGENT: JEN-NIFER SARSFIELD. TYPF: DLLC. DATF: 5/21/08.

AMERICASPOOL.COM LLC, 3005 MADISON AVE., LOVELAND, CO 80538. REGISTERED AGENT: MICHAEL ADAMSON. TYPE: DLLC. DATE: 5/22/08. DST ENGINEERING LLC, 1729 MANCHESTER COURT, LOVELAND, CO 80538. REGISTERED AGENT: DONALD TROTTER. TYPE: DLLC. DATE: 5/22/08.

THERAPIES INC., 5204 BERYL LANE, LOVELAND, CO 80538. REGISTERED AGENT: HEATHER MURPHY-POL-LARD. TYPE: DPC. DATE: 5/22/08.

SKY POND DEVELOPMENT ONE INC., 2725 ROCKY MOUNTAIN AVE., SUITE 200, LOVELAND, CO 80538. TYPE: DPC. DATE: 5/22/08.

METALVEIN, 1479 CATTAIL DRIVE, LOVELAND, CO 80537. REGISTERED AGENT: ERIC BLOCK. TYPE: DLLC DATE: 5/22/08.

NEW LEAF CHIROPRACTIC LLC, 1907 BOISE AVE., SUITE 1, LOVELAND, CO O. REGISTERED AGENT: CHRIS GIBBEL. TYPE: DLLC. DATE: 5/24/08.

SUMMIT DESIGN & DRAFTING LLC, 785 CRESSA DRIVE, LOVELAND, CO 80537. REGISTERED AGENT: DONALD SURIANI. TYPE: DLLC. DATE: 5/23/08.

ARTHUR TRUCKING LLC, 3466 E. LARIMER COUNTY ROAD 20C, LOVELAND, CO 80537. REGISTERED AGENT: RODNEY ARTHUR. TYPE: DLLC. DATE: 5/24/08.

CLUB SIXTH, 6144 CLEARWATER DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: ALEXIA LUCAS. TYPE DLLC DATE: 5/24/08

INFOMEDIA INC., 1401 S. TAFT AVE., LOVELAND, CO 80537. TYPE: DPC. DATE: 5/26/08.

DIGITAL FUTURE INC., 1401 S. TAFT AVE., LOVELAND, CO 80537. TYPE: DPC. DATE: 5/26/08.

BACKBONE VALLEY ROAD MAINTENANCE ASSO-CIATION, 2868 HOGBACK DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: CHARLES ACHZIGER. TYPE: DNC. DATE: 5/26/08.

507 N. GARFIELD AVE. LLC, 507 N. GARFIELD AVE., LOVELAND, CO 80537. REGISTERED AGENT: KARL HAGMAN. TYPE: DLLC. DATE: 5/27/08.

PAID TO EMPOWER LLC, 1151 EAGLE DRIVE, LOVE-LAND, CO 80537. REGISTERED AGENT: LAUREL TOSSY. TYPE: DLLC. DATE: 5/27/08.

WOLFE ENTERPRISES LLC, 799 ESSEX DRIVE, LOVE-LAND, CO 80538. REGISTERED AGENT: STEVEN WOLFE. TYPE: DLLC. DATE: 5/27/08.

ANGEL AUTO SALES, 339 EIGHTH ST. S.E., LOVE-LAND, CO 80537. REGISTERED AGENT: JANET GRA-BOSKY. TYPE: DLLC. DATE: 6/1/08. ROMERO LLC, 1712 LEILA, LOVELAND, CO 80538. REG-ISTERED AGENT: CHRIS ROMERO. TYPE: DLLC. DATE: 5/28/08

LOVELANDLOCAL FOOD BUYING COOPERATIVE, 2755 LARIMER COUNTY ROAD 29, LOVELAND, CO 80538. REGISTERED AGENT: LYNNET BANNION. TYPE DC56. DATE: 5/28/08.

FRONT RANGE DESIGN & CONSTRUCTION INC., 4318 GOLF VISTA DRIVE, LOVELAND, CO 80537. REGI TERED AGENT: DEL COOPER. TYPE: DPC. DATE: 6/26/20

PERFORMANCE GUTTERS INC., 1903 SAGITTARIUS DRIVE, LOVELAND, CO 80537. REGISTERED AGENT: ROBERT WARE. TYPE: DPC. DATE: 5/28/08.

HOMESPUN ENTERPRISES LLC, 180 HARRISON AVE., LOVELAND, CO 80537. REGISTERED AGENT: ELIZABETH

ALL CLEAR WINDOW WASHING, 970 N. MONROE, LOVELAND, CO 80537. REGISTERED AGENT: JUSTIN ATCHLEY, TYPE: DPC. DATE: 5/30/08.

FOUR ON THE FLOOR COMMERCIAL FLOORING LLC, 1702 N. GARFIELD AVE., LOVELAND, CO 80538. REGISTERED AGENT: JODI ALLEN. TYPE: DLLC. DATE: 5/30/08

BLACK MOUNTAIN CONSULTANTS LLC, 361 LILAC PLACE, LOVELAND, CO 80537. REGISTERED AGENT: DOUGLAS RITTER. TYPE: DLLC. DATE: 5/30/08.

STARBOARD DCR LLC, 1151 EAGLE DRIVE, LOVELAND, CO O. REGISTERED AGENT: GENE MARTIN. TYPE: DLLC. DATE: 5/30/08.

STRATEGIC LEASING CORP., 428 ROSSUM DRIVE LOVELAND, CO 80537. REGISTERED AGENT: GERRY BELKO. TYPE: DPC. DATE: 6/1/08.

WORKMAN PLUMBING SERVICES INC., 929 SILVER-LEAF PLACE, LOVELAND, CO 80538. REGISTERED AGENT: RICHARD WORKMAN. TYPE: DPC. DATE: 6/1/08.

ARTSY DAISY DESIGNS LLC, 1209 BRISTLECONE PLACE, LOVELAND, CO 80538. REGISTERED AGENT: DIANNA JUDGE. TYPE: DLLC. DATE: 6/1/08.

FRONT RANGE EQUINE VETERINARY SERVICE INC., 4067 ROCKY FORD DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: JILLIAN ADLER. TYPE: DPC. DATE: 6/2/08.

RED HOUSE ENTERPRIZES LLC, 4116 E. HIGHWAY 402, LOVELAND, CO 80537. REGISTERED AGENT: CLIF-FORD MAHRLING. TYPE: DLLC. DATE: 6/2/08. HEALTHY ENDEAVORS LLC, 2114 N. LINCOLN, No. 101, LOVELAND, CO 80538. REGISTERED AGENT: ANISA STEWART. TYPE: DLLC. DATE: 6/3/08.

NEW BUSINESSES

SCHAAL ARTS INC., 1633 S. ESTRELLA AVE., LOVE-LAND, CO 80537. REGISTERED AGENT: EDWARD (TED SCHAAL. TYPE: DPC. DATE: 6/3/08.

950 S. DOTSERO AVE. LLC, 2431 AMBER DRIVE, LOVELAND, CO 80537. REGISTERED AGENT: SUSAN THIERS. TYPE: DLLC. DATE: 6/3/08.

903 S. DEL NORTE COURT LLC, 2431 AMBER DRIVE LOVELAND, CO 80537. REGISTERED AGENT: DENNIS THIERS. TYPE: DLLC. DATE: 6/3/08.

1106 GARD PLACE LLC, 2431 AMBER DRIVE, LOVE-LAND, CO 80537. REGISTERED AGENT: DENNIS THIERS TYPE: DLLC. DATE: 6/3/08.

FIGHT METH, 1417 E.SEVENTH ST., LOVELAND, CO 80537. REGISTERED AGENT: SEAN CARSON. TYPE: DNC DATE: 6/4/08.

WINDSOR DISCOUNT LIQUOR LLC, 2312 SEVEN LAKES DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: JAMES MARKS. TYPE: DLLC. DATE: 6/4/08.

GOURMET GOODIES INC., 2454 KIRKVIEW DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: DONALD PIPER. TYPE: DC56. DATE: 6/4/08.

K&M LLC, 5808 MOSSYCUP COURT, LOVELAND, CO 80538. REGISTERED AGENT: KELLY GARDNER. TYPE: DLLC. DATE: 6/4/08.

STARR & WESTBROOK PC ~ 1031 EXCHANGE HOLDINGS TRUST ACCOUNT LLC, 210 E. 29TH ST., LOVELAND, CO 80538. REGISTERED AGENT: RANDOLPH STARR. TYPE: DLLC. DATE: 6/4/08.

MD FULFILLMENT LLC, 1478 PARK DRIVE, LOVE-LAND, CO 80538. REGISTERED AGENT: MICHAEL DEAR DORFF. TYPE: DLLC. DATE: 6/5/08.

CENTERRA PROPERTIES W A LLC, 2725 ROCKY MOUNTAIN AVE., SUITE 200, LOVELAND, CO 80538. TYPF: DLLC, DATE: 6/5/08

FIT FROM HOME, 3867 FLETCHER ST., LOVELAND, CO

COMPETENT ASSISTANCE FOR NON PROFITS LLC, 1727 RHYOLITE ST., LOVELAND, CO 80537. REGISTERED AGENT: LINDA HUGHEY. TYPE: DLLC. DATE: 6/6/08.

FRITZKE ENTERPRISES, 131 E. SECOND ST., LOVE-LAND, CO 80537. REGISTERED AGENT: IAN FRITZKE. TYPE: DLLC. DATE: 6/6/08. **1538 E. EIGHTH ST. LLC,** 2431 AMBER DRIVE, LOVE-LAND, CO 80537. REGISTERED AGENT: DENNIS THIERS. TYPE: DLLC. DATE: 6/6/08.

1551 E. EIGHTH ST. LLC, 2431 AMBER DRIVE, LOVE-LAND, CO 80537. REGISTERED AGENT: DENNIS THIERS. TYPE: DLLC. DATE: 6/6/08.

GREENCOOL LLC, 4177 LOST CANYON DRIVE, LOVE-LAND, CO 80538. REGISTERED AGENT: RAMACHAN-DRAN NARAYANAMURTHY. TYPE: DLLC. DATE: 6/9/08.

TRISTATE ROOFING AND CONSTRUCTION INC., 450 E. 13TH ST., LOVELAND, CO 80537. REGISTERED AGENT: MARK YODER. TYPE: DPC. DATE: 6/9/08.

HUMAN & EARTH LLC, 401-49TH ST. S.W., LOVELAND, CO 80537. REGISTERED AGENT: ROBERT KLEIN. TYPE: DLLC. DATE: 6/9/08.

CES MANAGEMENT LLC, 577 CLUBHOUSE DRIVE, LOVELAND, CO 80537. REGISTERED AGENT: CRAIG SCHMIDLE. TYPE: DLLC. DATE: 6/9/08.

A RIVERSIDE RESORT LLC, 2794 N. EMPIRE AVE. LOVELAND, CO 80538. TYPE: DLLC. DATE: 6/10/08.

BIG THOMPSON CANYON PROPERTIES LLC, 2794 N. EMPIRE AVE., LOVELAND, CO 80538. TYPE: DLLC. DATF: 6/10/08.

VANDYNE SUPERTURBO INC., 2604 FARISITA DRIVE, LOVELAND, CO 80538. TYPE: FPC. DATE: 6/10/08.

AVALANCHE POWERWASHING LLC, 6492 WILD PLUM DRIVE, LOVELAND, CO 80537. REGISTERED AGENT: PAUL WRIDE. TYPE: DLLC. DATE: 6/10/08.

OCEAN VIEW MARKETING LLC, 3005 LAGUNA COURT, LOVELAND, CO 80538. REGISTERED AGENT: RANDALL BERRY. TYPE: FLLC. DATE: 6/15/08.

SIMONOV FINANCIAL SERVICES LLC, 2330 SECURITY COURT, LOVELAND, CO 80538. TYPE: DLLC. DATE:

BROOKS INVESTIGATIONS AND FUGITIVE RECOV-ERY LLC, 4348 MCWHINNEY BLVD., LOVELAND, CO 80538. REGISTERED AGENT: BRIAN BROOKS. TYPE: DLLC. DATE: 6/11/08.

COLORADO CENTER OF HEALTH AND NUTRITION INC., 3020 CHAMPION CIRCLE, LOVELAND, CO 80538. REGISTERED AGENT: KIMBERLY BRUNO. TYPE: DPC. DATE: 6/11/08.

EYE ON CREATION PHOTOGRAPHY, 4207 N.
LARIMER COUNTY ROAD 27, LOVELAND, CO 80538.
REGISTERED AGENT: MARY WATERLOO. TYPE: DLLC.

SEYMORE PROPERTIES LLC, 3069 SEDGWICK CIR CLE, LOVELAND, CO 80538. REGISTERED AGENT: CHRISTOPHER BUTTS. TYPE: DLLC. DATE: 6/11/08.

SHADY CREEK LLC, 6512 W. LARIMER COUNTY ROAD 20, LOVELAND, CO 80537. REGISTERED AGENT: LONNIE SHELDON. TYPE: DLLC. DATE: 6/11/08.

MFM MASTER LLC, 1560 SEVEN LAKE DRIVE, LOVE-LAND, CO 80538. TYPE: DLLC. DATE: 6/12/08.

MAJESTIC WINDPOWER LLC, 6200 N. GARFIELD AVE., LOVELAND, CO 80538. REGISTERED AGENT: ROBERT JONES. TYPE: DLLC. DATE: 6/12/08.

AMERIDRUG TESTING SERVICES, 5441 BOEING

DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: BLANE HUFF. TYPE: DPC. DATE: 6/12/08.

SIGNIFICANT INFO LLC. 6444. JORDAN DRIVE. LOVE.

LAND, CO 80537. REGISTÉRED AGENT: JANET ROBBINS TYPE: DLLC. DATE: 6/12/08.

DENNY'S AUTO LLC, 2205 N. LINCOLN AVE. , UNIT C, LOVELAND, CO 80538. REGISTERED AGENT: DENNIS DAYTON. TYPE: DLLC. DATE: 6/15/08.

BBD PRECISION LLC, 3890 SAULCY COURT, LOVE-LAND, CO 80537. REGISTERED AGENT: JOHN BICHT.

TYPE: DLLC. DATE: 6/16/08.

ADAPTIVE INTERFACES INC., 2901 VIRGINIA DRIVE,

LOVELAND, CO 80538. REGISTERED AGENT: MARK PEL-LETIER. TYPE: DPC. DATE: 6/16/08.

S PAUPLIS INC., 1075 CRABAPPLE DRIVE, LOVELAND, CO 80537. REGISTERED AGENT: STEVEN PAUPLIS.

TYPE: DPC. DATE: 6/18/08. **BLUE STONE INC.,** 4855 W. EISENHOWER, UNIT C,

SKY POND BUSINESS PARK LLC, 2725 ROCKY MOUNTAIN AVE., SUITE 200, LOVELAND, CO 80538.

SULLIVAN. TYPE: DPC. DATE: 6/18/08.

CREATIVE PLANT RESUE LLC, 821 S. LINCOLN AVE., UNIT B, LOVELAND, CO 80537. REGISTERED AGENT: MERRITT DAVIS. TYPE: DLLC. DATE: 6/20/08.

NAB LLC, 1429 W. 29TH ST., LOVELAND, CO 80538.
REGISTERED AGENT: ANTHONY BAIETTI. TYPE: DLLC.





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Information subject to change without notice.

LEADS

COLORADO'S HOME REALTY LLC, 1950 PYRAMID BARB SAUST. TYPE: DLLC. DATE: 6/23/08.

MARLENE BURNETT, RDH, PLLC, 1091 NORWAY MAPI F DRIVE. LOVELAND, CO 80538. REGISTERED AGENT: MARLENE BURNETT. TYPE: DLLC. DATE:

DL LLC, 109 A E. 37TH ST., LOVELAND, CO 80538. REGISTERED AGENT: TONY CORTESE. TYPE: DLLC.

G F-CAPITAL LTD.. 3942 CONIFER DRIVE, LOVELAND, CO 80538. TYPE: DLLC. DATE: 6/24/08.

RADICALLY FREE INC., 6124 CLEARWATER DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: JULIE WHITE. TYPE: DPC. DATE: 6/24/08.

ANTANGA LLC. 1763 N. WILSON AVE., No. 207, LOVE-HOGAN. TYPE: DLLC. DATE: 7/1/08.

LIQUOR EL VALLE LLC, 2175 E.11TH ST., LOVELAND, CO 80537. TYPE: DLLC. DATE: 6/25/08.

LONE TREE SOLUTIONS LLC, 4707 LONE TREE DRIVE, LOVELAND, CO 80537, REGISTERED AGENT: ALISA ENGLISH. TYPE: DLLC. DATE: 6/25/08.

A RETAILER'S SUPPLY WAREHOUSE LLC, 128 S CLEVELAND AVE., LOVELAND, CO 80537. REGISTERED AGENT: KATHLEEN MCGEE. TYPE: DLLC. DATE: 6/25/08

FRANKLIN LOFTS LLC. 2855 DAFINA DRIVE, LOVE-FRANKLIN. TYPE: DLLC. DATE: 6/26/08.

MSG SPRING LEAF LLC, 225 S.W. 42ND ST., LOVE LAND, CO 80537. REGISTERED AGENT: WAYNE DOR-BAND. TYPE: DLLC. DATE: 6/26/08.

WRIGHT INFORMATION TECHNOLOGY INC., 421 GREEN TEAL DRIVE, LOVELAND, CO 80537. REGIS TERED AGENT: ELDRIDGE WRIGHT. TYPE: DPC. DATE:

INNOVATIVE DISTRIBUTION LLC, 6312 SEA GULL CIRCLE, LOVELAND, CO 80538. REGISTERED AGENT: MICHAEL HESSE. TYPE: DLLC. DATE: 6/26/08.

SONRISAS SIN FRONTERAS FOUNDATION LLC. 1801 ROLLING VIEW DRIVE, LOVELAND, CO 80537. REG-ISTERED AGENT: JOHN TURNAGE. TYPE: DNC. DATE: 6/27/08.

SUNHAVEN PROPERTIES INC., 2005 FALLS COURT, LOVELAND, CO 80538, REGISTERED AGENT: TERRY OGILVIE. TYPE: DPC. DATE: 6/27/08.

LOST ART STUDIO INC., 1151 EAGLE DRIVE, No. 304, LOVELAND, CO 80537, REGISTERED AGENT: HARRISON JARVIS, TYPE: DPC, DATE: 6/27/08.

ENTERTAINMENT INVESTMENTS LLC. 1151 FAGLE AGENT: HARRISON JARVIS. TYPE: DLLC. DATE: 6/27/08

LOVELAND LODGE, No. 36 IOOF, 319 E. FOURTH ST., LOVELAND, CO O. REGISTERED AGENT: AMMON SCOTT. TYPE: DNC. DATE: 6/27/08.

GRACE REBEKAH LODGE, No. 58-100F, 224 MONORE AVE., LOVELAND, CO 80537. REGISTERED

AGENT: WILLIAM DEMOSS. TYPE: DNC. DATE: 6/28/08. NATURALLY YOURS LLC, 1323 HARLOW LANE, SUITE

3, LOVELAND, CO 80537. REGISTERED AGENT: LINDA KING. TYPE: DLLC. DATE: 6/29/08.

KING PROPERTIES LLP, 1920 HYDE DRIVE, LOVE LAND, CO 80538. REGISTERED AGENT: MICHAEL KING. TYPE: DLLP. DATE: 6/29/08

GROWING PROFITS LLC, 1273 CRABAPPLE DRIVE

SUMMIT ORAL & MAXILLOFACIAL SURGERY PLLC, 2998 GINNALA DRIVE, SUITE 102, LOVELAND, CO 80538. REGISTERED AGENT: ZACHARY OWEN. TYPE

STICKS & STONES LANDSCAPING LLC. 1728 W MULBERRY, LOVELAND, CO 80521. REGISTERED AGENT: TODD RUTHERFORD. TYPE: DLLC. DATE: 6/30/08.

FOREVER FLOWERS LLC, 2696 YEW DRIVE, LOVE-LAND, CO 80538. REGISTERED AGENT: SABRINA COV-ALT. TYPE: DLLC. DATE: 6/30/08.

WF FINANCE LLC, 1047 N. LINCOLN AVE., LOVELAND, CO 80537. TYPE: DLLC. DATE: 6/30/08.

NITEWALK DESIGN LLC, 762 BRECCIA AVE., LOVE-LAND, CO 80537. REGISTERED AGENT: BRIAN WEISS. TYPE: DLLC. DATE: 7/1/08.

HIP MOUNTAIN MAMA LLC. 2875 ARIFL DRIVE LOVELAND, CO 80537. REGISTERED AGENT: SUZANNE HAWBAKER. TYPE: DLLC. DATE: 7/1/08.

CONSTRUCTION HUMOR LLC, 3220 CHAMPION CIR-CLE LOVELAND CO 80538. REGISTERED AGENT.

BRYCE BALLEW. TYPE: DLLC. DATE: 7/1/08.

PREMIER SOLUTIONZ INC., 2010 15TH ST. SW, LOVE-LAND, CO 80537, REGISTERED AGENT: JODI STARKE. TYPE: DPC DATE: 7/1/08

MJW ENTERPRISES LLC. 118 BOUTWELL COURT. LOVELAND, CO 80537. REGISTERED AGENT: MICHAEL WOLTHER. TYPE: DLLC. DATE: 7/8/08.

EMERALD PROPERTIES (COLORADO) LLC, 1617 CRESTRIDGE DRIVE, LOVELAND, CO 80537. TYPE: FLLC. **ALL DESIGN STEEL STRUCTURES, 3106 CANTER** ARD FREEMAN, TYPE: DLLC, DATE: 7/2/08.

PERSONAL CARE CLEANING SERVICE LLC, 1942 S. CUSTER AVE., LOVELAND, CO 80537, REGISTERED AGENT: ANITA SNELSON. TYPE: DLLC. DATE: 7/2/08.

VFLOWRAP LLC. 4045 SAINT CLOUD DRIVE LOVE-LAND, CO 80538. REGISTERED AGENT: TROY UKASICK. TYPE: DLLC. DATE: 7/2/08.

LAZY B. CATTLE CO. LLC, 26502 WELD COUNTY ROAD 13. LOVELAND. CO 80537. REGISTERED AGENT: STEVEN BUHLKE. TYPE: DLLC. DATE: 7/2/08.

CATTLECO LLC, 3855 PRECISION DRIVE, LOVELAND, CO 80538, TYPF: FLLC, DATE: 7/2/08.

NCR2D2 LLC. 1171 DES MOINES AVE., LOVELAND, CO 80537. REGISTERED AGENT: DIAHAN EHASZ. TYPE: DLLC. DATE: 7/3/08.

SLETRADESMANLI.C. 420 F. 57TH ST., No. 67, LOVE-LAND, CO 80538. REGISTERED AGENT: SHAUN EHRGOTT. TYPE: DLLC. DATE: 7/3/08.

B STRACHAN INC., 2604 EL RANCHO DRIVE, LOVE-LAND, CO 80538. REGISTERED AGENT: BRENDA STRA CHAN. TYPE: DPC. DATE: 7/6/08.

BROOKSIDE PROFESSIONAL SERVICES LLC, 4409 BROOKSIDE DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: SCOTT MCDANIEL, TYPE: DLLC, DATE: 7/6/08.

RAY-COR DESIGNS INC., 2421 AUGUSTA AVE., LOVE LAND, CO 80538. REGISTERED AGENT: JOHN CORR. TYPE: DPC. DATE: 7/7/08.

BLACK OAK CAMP LLC, 4420 REDBIRD COURT LOVELAND, CO 80537. REGISTERED AGENT: ALLEN ERICKSON. TYPE: DLLC. DATE: 7/7/08.

APPLAUSE HOME STAGING LLC. 224 HOPKINS COURT, LOVELAND, CO 80537. REGISTERED AGENT: JILL SCHUETT. TYPE: DLLC. DATE: 7/7/08.

THELEN ELDERCARE MANAGEMENT INC., 3162 NEW CASTLE DRIVE, LOVELAND, CO 80538, REGIS TERED AGENT: MARILYN THELEN. TYPE: DPC. DATE: 7/8/08

LEGACY NURSING SERVICES LLC, 1875 IDALIA COURT I OVELAND, CO 80538, REGISTERED AGENT: ADDI PETERSEN. TYPE: DLLC. DATE: 7/8/08.

GULFSTREAM HANGARS, No. 4 LLC, 5821 LANGLEY AVE., LOVELAND, CO 80538. TYPE: DLLC. DATE:

GULFSTREAM HANGARS, No. 3 LLC, 5821 LANGLEY E., LOVELAND, CO 80538. TYPE: DLLC. DATE: 7/16/08.

ARGENTIUM CONSULTING LLC, 2955 CHALLENGER POINT DRIVE, LOVELAND, CO 80538, REGISTERED AGENT: JUDY SIGWARD. TYPE: DLLC. DATE: 7/17/08.

MASS FJECTION MEDIA LLC. 179 GREEN TEAL DRIVE, LOVELAND, CO 80537. REGISTERED AGENT: TERRY CRANE. TYPE: DLLC. DATE: 7/17/08.

CYTOLOGY RELIEF SERVICES LLC, 5804 PRONTO WAY I.OVELAND. CO 80538. REGISTERED AGENT: DAVID LIBBY. TYPE: DLLC. DATE: 7/17/08.

CVC LOT 11 LLC, 3124 SIXTH PLACE SW, LOVELAND CO 80537. REGISTERED AGENT: JOHN WALTON. TYPE: DLLC, DATF: 7/18/08

SIMPLE WOMAN LLC. 330 LARK PLACE, LOVELAND, 80537. REGISTERED AGENT: KIMBERLY SCHENK. TYPE: DLLC. DATE: 7/18/08.

ROCKVIEW SOLUTIONS LLC, 6221 SEA GULL CIRCLE, LOVELAND, CO 80538. REGISTERED AGENT: MARK POLLACK. TYPE: DLLC. DATE: 7/18/08.

BREAKAWAY CYCLES INC., 3154 NEW CASTLE DRIVE. LOVELAND, CO 80538. REGISTERED AGENT: RICHARD PANOZZA. TYPE: DPC. DATE: 7/18/08.

RIPSNOD CORP., 1205 W. SIXTH ST., LOVELAND, CO 80537. REGISTERED AGENT: JOANN SCHMIDT. TYPE:

DPC. DATE: 7/18/08. MO EEZEE LLC. 1205 W. SIXTH ST., LOVELAND, CO 80537. REGISTERED AGENT: JOANN SCHMIDT. TYPE:

DND ENTERPRISES LLC, 1533 WASHINGTON AVE

JOHNSON, TYPE: DLLC, DATE: 7/19/08.

DLLC. DATE: 7/18/08.

BMS LANDSCAPE, 3890 BRISTOL COURT. LOVFI AND. CO 80538. REGISTERED AGENT: MAX BERNHARDT.

TYPE: DLLC. DATE: 7/20/08. ARTISAN RENOVATIONS, 3534 BUTTERNUT DRIVE

LOVELAND, CO 80538. REGISTERED AGENT: MATTHEW WILSON. TYPE: DLLC. DATE: 7/20/08. JBL METALWORKS LLC, 2291 W. 45TH ST., LOVE-

LAND CO 80538 REGISTERED AGENT: JAMES LASH-LEY. TYPE: DLLC. DATE: 7/20/08.

CARREON TRUCKING LLC, 2280 HAMPSTEAD DRIVE, LOVELAND, CO 80538. REGISTERED AGENT: JUAN CARREON, TYPE: DLLC, DATE: 7/22/08.

TEAM TAG LLC 1877 TRUMPETER SWAN DRIVE OVELAND, CO 80537. REGISTERED AGENT: ANNIE MEWIS. TYPE: DLLC. DATE: 7/22/08.

CHURCH & CLERGY ALLIANCE INC., 2093 E. 11TH ST., SUITE 200, LOVELAND, CO 80537. TYPE: DNC

SITTYT INC. 4064 GOLF VISTA DRIVE LOVELAND CO. BO537. REGISTERED AGENT: MICHELLE MAGGIO. TYPE:

THE DECOURSEY GROUP INC., 1580 TENNESSEE ST., LOVELAND, CO 80538. REGISTERED AGENT: MICHAEL

LAKES POINT CONSTRUCTION LLC, 1106 YEW PLACE, LOVELAND, CO 80538. TYPE: DLLC. DATE:

SUITE 130, LOVELAND, CO 80537, REGISTERED AGENT: THOMAS DECINO. TYPE: DLLC. DATE: 7/24/08.

HABANERO LLC, 3053 NATURE RUN, LOVELAND, CO 80537. REGISTERED AGENT: JERYL BENNER. TYPE: DLLC. DATE: 7/24/08.

GRINNING WOLF PRODUCTIONS. 319 HARRISON STEVEN MOORE. TYPE: DLLC. DATE: 7/25/08.

LAND, CO 80537. REGISTERED AGENT: PAUL PHILLIPS. TYPE: DLLC. DATE: 7/27/08

WAYNE FISHER ENTERPRISES LLC. 1902 JAMES DRIVE, LOVELAND, CO 80538. REGISTERED AGENT:

RED TURTLE MUSIC LLC, 1302 AUDUBON PLACE, I OVFI AND. CO 80538. REGISTERED AGENT: JOSHUA

EAGLE AND WREATH LLC, 3673 CRESTONE DRIVE LOVELAND, CO 80537, REGISTERED AGENT: LESTER MARCINKOWSKI TYPE: DLLC DATE: 7/28/08

SCOTTY'S ULTIMATE HOT RODS INC., 5717 BYRD

SIRIPORN LLC, C/O SILVER CREEK MORTGAGE, LOVE LAND, CO O. REGISTERED AGENT: SIRIPORN MCDANIEL TYPE: DLLC. DATE: 7/29/08.

NICHOLS. TYPE: DLLC. DATE: 7/29/08.

STORY CRAFT PUBLISHING LLC, P.O. BOX 205 MASONVILLE. CO 80541. REGISTERED AGENT: VIVIAN DUBROVIN. TYPE: DLLC. DATE: 6/30/08.

COLUMBINE SUPPLY CO INC., P.O. BOX 334, TII NATH, CO 80547. REGISTERED AGENT: WILLIAM BUT-TON. TYPE: DPC. DATE: 7/14/08.

AGENT: LAURA KALAK. TYPE: DLLC. DATE: 7/9/08.

AMERICAN PITBULL TOWING LLC., 12244 N.COUNTY ROAD 5.J. WELLINGTON, CO 80549, REGISTERED AGENT: JASON OVERBEY. TYPE: DLLC. DATE: 7/11/08

GTLE MANAGEMENT LLC, 6215 COTTONWOOD SHORES DRIVE WELLINGTON CO 80549 REGISTERED

GPG DISTRIBUTING LLC, 6697 CORAL BELL COURT WELLINGTON, CO 80549. REGISTERED AGENT: JANELL LANGE. TYPE: DLLC. DATE: 5/21/08.

ONE WAY MINISTRIES INC., 7174 MOUNT ADAMS ST. WELLINGTON, CO O. REGISTERED AGENT: DUANE SET-

BODY BALANCE HEALTH & WELLNESS LLC, P.O. BOX 715, WELLINGTON, CO 80549. TYPE: DLLC. DATE:

GENTRY DESIGN SERVICES, 3804 ROOSEVELT AVE. WELLINGTON, CO 80549. REGISTERED AGENT: VINCENT GENTRY. TYPE: DLLC. DATE: 6/10/08.

COUNTY ROAD 7. WELLINGTON, CO 80549, REGIS-TERED AGENT: NANCY MAHRLE. TYPE: DPC. DATE:

CO 80549. REGISTERED AGENT: JOHN WILDER. TYPE DLLC. DATE: 6/13/08.

THE DEED GROUP LLC. 51489 COUNTY ROAD 15 WELLINGTON, CO 80549, REGISTERED AGENT: KIRBY PILCHER, TYPE: DLLC, DATE: 6/17/08.

RACHELLE ATKINSON. TYPE: DLLC. DATE: 6/17/08

MEDIA WEST MANAGEMENT LLC, 7185 MOUNT ADAMS ST., WELLINGTON, CO 80549, REGISTERED AGENT: DAVID KORBITZ. TYPE: DLLC. DATE: 6/21/08

HKH CONSULTING LLC, 9039 RAGING BULL LANE, WELLINGTON, CO 80549, REGISTERED AGENT: HEIDI

HEINRICH. TYPE: DLLC. DATE: 6/25/08.

EVIG CONSULTING INC., 6937 MCCLELLAN ROAD. WELLINGTON, CO 80549. REGISTERED AGENT: ADAM EVIG. TYPE: DPC. DATE: 7/7/08.

COLORADO DACHSHUND RESCUE, 7387 WFLD

NEW BUSINESSES

TLC TRANSPORTATION INC., 21013 WELD COUNTY ROALD COUNTY ROAD 88, AULT, CO 80610. REGIS-TERED AGENT: HEIDI CARLSON. TYPE: DPC. DATE:

OXYGEN MANAGEMENT SYSTEMS LLC. 51233 COUNTY ROAD 57, AULT, CO 80610, REGISTERED

GATOR BACKFLOW TESTING LLC, 512 ASH AVE., AULT, CO 80610. REGISTERED AGENT: JIMMY TRUJIL LO. TYPE: DLLC. DATE: 5/21/08.

REGISTERED AGENT: BRAD ECKHARDT. TYPE: DLLC. DATE: 5/21/08.

MONA FAY ENTERPRISES LLC, 15408 WELD COUNTY

SCHI FINING GENETICS LLC. 18850 HIGHWAY 14. AULT, CO 80610. REGISTERED AGENT: DALLAS

ALL CITY STEAM CLEAN LLC, 127 A ST., AULT, CO 80610. REGISTERED AGENT: JERIMIAH DEHERRERA. TYPE: DLLC. DATE: 6/19/08.

MINERAL SECRETS, 16627 HIGHWAY 14, AULT, CO 80610. REGISTERED AGENT: DIANA OSBORNE. TYPE: DLLC, DATE: 6/26/08.

A RFAUTIFUL YOU LLC. 16627 HIGHWAY 14, AULT, CO 510. REGISTERED AGENT: DIANA OSBORNE. TYPE:

JDC CONSTRUCTION LLC, 39450 WELD COUNTY ROAD 33 AULT CO 80610 REGISTERED AGENT-JOSHUA COBLENTZ. TYPE: DLLC. DATE: 7/21/08.

GFIST WELDING, 19377 WELD COUNTY ROAD 86 AULT, CO 80610. REGISTERED AGENT: PETER GEIST. TYPE: DPC. DATE: 7/24/08.

BRIGHTON CO 80601 REGISTERED AGENT: SCOTT APPLEGATE. TYPE: DLLC. DATE: 7/9/08. COLORADO'S BEST RANCH INC., 15880 COLORADO

MM ENTERPRISES INC., 14405 N. MAYWOOD COURT BRIGHTON, CO 80603. REGISTERED AGENT: JESSICA

C S M C LLC. 723 S. SEVENTH AVE., BRIGHTON, CO 80601. REGISTERED AGENT: CHERYL MEYERS. TYPE:

KEY. TYPE: DPC. DATE: 7/10/08.

NORTH METRO COUNSELING SERVICES, 6599 F 163RD AVE., BRIGHTON, CO 80602. REGISTERED AGENT: DONALD BISSETT. TYPE: DLLC. DATE: 7/11/08.

WARM HEARTS WITH WATKINS LLC, 637 VOILES DRIVF. BRIGHTON. CO 80601. REGISTERED AGENT:

P.D. AND 4 LLC, 8555 E. 146TH AVE., BRIGHTON, CO 80602. REGISTERED AGENT: LAWRENCE GUSTAFSON. TYPE: DLLC. DATE: 7/14/08.

80601. REGISTERED AGENT: BRET STATES. TYPE: DLLC. DATE: 7/14/08.

CUTTING EDGE STEEL INC., 265 OCTILLO ST. BRIGHTON, CO 80601. REGISTERED AGENT: JAMES WEAVER. TYPE: DPC. DATE: 7/14/08.

CLEARWATER SPRING HIGHLANDS LLC. 120 COUN AGENT: AUDRA SAYLOR-HALL. TYPE: DLLC. DATE:

KINGDOM GEAD LLC 6708 F 123RD PLACE BRIGHTON, CO 80602, REGISTERED AGENT: PAUL

CRYSTAL CLEAR INVESTIGATIONS LLC, 5292 GOLDFINCH ST., BRIGHTON, CO 80601. TYPE: DLLC. DATE: 7/15/08.

CARIBEQUEST LLC, 14550 AKRON ST., BRIGHTON, CO 80602. REGISTERED AGENT: JAMES FRAZEE. TYPE: DLLC. DATE: 7/15/08

LAURA CORNELL. TYPE: DLLC. DATE: 7/15/08. H & K MANAGEMENT INC., 14689 HARRISON ST.,

BRIGHTON, CO 80602, REGISTERED AGENT: KEVIN KELSEY. TYPE: DPC. DATE: 5/14/08. FORREST TRANSPORT LLC. 12510 QUINCE ST

YAMPA WAY LLC, 193 S. 27TH AVE., BRIGHTON, CO

GILLMORE, TYPE: DLLC, DATE: 5/15/08.

LLW PROPERTIES LLC. 3562 WATADA ST., BRIGHTON. CO 80601. REGISTERED AGENT: TROY WALKER. TYPE: DLLC. DATE: 5/16/08.

THEMMAREPORT.COM LLC, 14901 E. 116TH DRIVE, BRIGHTON, CO 80603. TYPE: DLLC. DATE: 5/18/08.

DPC. DATE: 5/19/08.

GLENN'S NORTH ACE HAUL LLC. 12510 QUINCE ST.. BRIGHTON, CO 80602, REGISTERED AGENT: BRUCE

BRM LLC, 30453 E. 165TH AVE., BRIGHTON, CO 80603.

BRIGHTON, CO 80602. TYPE: DLLC. DATE: 5/22/08.

GIL HOME INVESTMENT INC., 14295 WELD COUNTY DOUGLAS GILDOW, TYPE: DPC, DATE: 5/23/08.

PROPERTOPIA INC., 11629 FLKHART ST., BRIGHTON CO 80603. REGISTERED AGENT: FRANK ABBOTT. TYPE: DPC. DATE: 5/25/08.

BRIGHTON, CO 80601. REGISTERED AGENT: BARRY REILING. TYPE: DPC. DATE: 5/28/08. S&R CONSTRUCTION INC., 391 S 22ND AVE

LALLAS REAL ESTATE CO. LLC, 28500 E. 152ND AVE., BRIGHTON, CO 80603. REGISTERED AGENT:

FRANK LALLAS. TYPE: DLLC. DATE: 6/1/08.

CONSTRUCTION MANAGEMENT SPECIALTY LLC, 30551 F. 148TH COURT, BRIGHTON, CO 80603, REGIS TERED AGENT: DWAYNE SCHEITLIN. TYPE: DLLC. DATE:

AMERICAN SPORTS KARATE ASSOCIATION, 7294 E. 132ND AVE., BRIGHTON, CO 80602. REGISTERED AGENT: CARL REAM. TYPE: DNC. DATE: 6/2/08 BAREFOOT ACRES LAND & PROPERTIES LLC, 12154

E & L ELECTRIC LLC. 4747 LONGS PEAK ST.

BRIGHTON, CO 80601. TYPE: DLLC. DATE: 6/2/08. VIGIL'S CONCRETE & ROLL OFF SERVICE LLC.

MORALES 95 ELECTRICAL SERVICES INC., 357 S 24TH AVE., BRIGHTON, CO 80601. REGISTERED AGENT RAYMOND MORALES. TYPE: DPC. DATE: 6/4/08.

BUCK LANDSCAPING & DESIGN LLC, 414 HEDGEROW WAY, BRIGHTON, CO 80601. REGISTERED AGENT: MICHAEL MARQUEZ. TYPE: DLLC. DATE: 6/5/08.

DLLC. DATF: 6/5/08.

JEAKINS CONSTRUCTION CO. LLC, 29831 E. 163RD PLACE, BRIGHTON, CO 80603, REGISTERED AGENT: MATTHEW JEAKINS. TYPE: DLLC. DATE: 6/6/08.

MARISCAL SYSTEMS, 12122 NEWPORT DRIVE

MARISCAL, TYPE: DLLC, DATE: 6/9/08.

ARISTOCRATIC CONCRETE LLC, 238 S. 21ST AVE... BRIGHTON, CO 80601. REGISTERED AGENT: DAVID

FIFTH, BRIGHTON, CO 80601. REGISTERED AGENT: ALDO PORTILLO. TYPE: DLLC. DATE: 6/10/08. NEWCASTLE CONSTRUCTION INC., 14740 N. MEAD-

OW WOODS COURT, BRIGHTON, CO 80603, REGISTERED AGENT: SALLY FRESHOUR. TYPE: DPC. DATE: 6/10/08. TOTAL CLEANING LLC. 166 LONG SPEAK ST. . No

NSIDE SERVICES OF COLORADO LLC. 15495 AGENT: TIMOTHY BULLER. TYPE: DLLC. DATE: 6/11/08.

H S R STONE CO LLC 12196 MONOCO DRIVE

BRIGHTON, CO 80602. REGISTERED AGENT: HECOURT OR MORALES TORRES. TYPE: DLLC. DATE: 6/11/08.

THAN. TYPE: DLLC. DATE: 6/13/08.

GARRISON ST. LLC, 21821 E. 144TH AVE., BRIGHTON, CO 80603. REGISTERED AGENT: ANGELA GALLAGHER. TYPE: DLLC. DATE: 6/13/08.

FENTON STREET LLC, 21821 E. 144TH AVE. BRIGHTON, CO 80603, REGISTERED AGENT: ANGELA GALLAGHER. TYPE: DLLC. DATE: 6/13/08.

SHADOW AVE., BRIGHTON, CO 80602. REGISTERED

BRIGHTON CO 80601, REGISTERED AGENT: CHRISTO PHER ERNST. TYPE: DLLC. DATE: 6/18/08.

TYPF: DLLC. DATE: 6/18/08

CLIFTON. TYPE: DPC. DATE: 6/18/08. YOUR MARKETING LAB INC., 1050 QUAIL CIRCLE

ZEE BAG LADEE LLC, 222 MESA ST., BRIGHTON, CO

80601. TYPE: DLLC. DATE: 6/20/08. LEGACY GENERAL CONCRETE CONTRACTORS, 61 GOLDEN EAGLE PARKWAY, BRIGHTON, CO 80601. REG-ISTERED AGENT: SERAFINA GARZA. TYPE: DPC. DATE:

JV ENTERPRISES LLC, 152 BLUE STEM ST

K. L. LAWN CARE, 455 MOUNT EOLUS ST.. BRIGHTON CO 80601. REGISTERED AGENT: KAO LEE. TYPE: DLLC.

BRENTWOOD PROPERTIES LLC. 302 MESA ST BRIGHTON, CO 80601. REGISTERED AGENT: COEN BRADLEY. TYPE: DLLC. DATE: 6/23/08.

ZAMORA. TYPE: DPC. DATE: 6/24/08. RAIN INVESTMENT LLC, 453 HERON ST., BRIGHTON

. 160TH AVE., BRIGHTON, CO 80602. REGISTER AGENT: RICHARD WARRINGTON. TYPE: DLLC. DATE:

SKYVIEW INVESTMENTS LLC. 6045 WFLD COUNTY ROAD 6, BRIGHTON, CO 80603. TYPE: DLLC. DATE:

BRIGHTON, CO 80601. REGISTERED AGENT: MARIO SANCHEZ. TYPE: DLLC. DATE: 6/27/08.

ALDEBELLIS PROPERTIES LLC, 6440 EAGLE SHAD-OW AVE., BRIGHTON, CO 80602. REGISTERED AGENT:

JOCHO, 74 GAVIOTA AVF. BRIGHTON, CO 80601, REG-

RETMAR LLC, 352 N. 42ND AVE., BRIGHTON, CO O. TYPE: DLLC. DATE: 6/30/08. CREATIVE RESULTS LLC, 979 E. BRIDGE ST.

RAWLINS. TYPE: DLLC. DATE: 7/7/08.

JHM FINANCIAL SERVICES LLC, 122 PELICAN AVE., BRIGHTON, CO 80601. REGISTERED AGENT: JAMES MORGAN. TYPE: DLLC. DATE: 7/3/08.

COVILLION INVESTIGATIONS, 214 N. 17TH COURT, BRIGHTON, CO 80601, REGISTERED AGENT: FERNAND

COVILLION-DEMASI. TYPE: DLLC. DATE: 7/3/08. MYVENDINGCO.COM LLC. 103 PRAIRIE DRIVE BRIGHTON, CO 80601. REGISTERED AGENT: RANDALL

THUMBTOE PROPERTIES LLC. 5680 E. 165TH PLACE, VOLOCH. TYPE: DLLC. DATE: 7/8/08.

KTM LLC. 15316 WAGON WHEFI DRIVE BRIGHTON CO 80603. REGISTERED AGENT: SCOTT BUNNEY. TYPE:

GER. TYPE: DLLC. DATE: 7/16/08. ELITE NAILS V LLC, 450 E. BROMLEY LANE, No. 10, BRIGHTON, CO 80601, REGISTERED AGENT: LIEN PHAN

ST., BRIGHTON, CO 80603. REGISTERED AGENT: SCOTT SCHMIT, TYPE: DLLC, DATE: 7/18/08.

SOLIS CONSTRUCTION LLC, 671 S. MAIN ST., BRIGHTON, CO 80601. REGISTERED AGENT: HUMBERTO SOLIS. TYPE: DLLC. DATE: 7/19/08.

FPC. DATE: 7/21/08.

WESTBROOK. TYPE: FPC. DATE: 7/23/08.

WHITE DRAGON MARTIAL ARTS, 1714 TOPA7 DRIVE

TWILIGHT STUDIOS INC., 415 W. 10TH ST., LOVE

WAYNE FISHER. TYPE: DLLC. DATE: 7/28/08.

SKELTON. TYPE: DLLC. DATE: 7/28/08.

SCOTT GREEN. TYPE: DPC. DATE: 7/29/08.

A.F. NICHOLS LLC. 2818 CHICKAREE PLACE S.W. LOVELAND, CO 80537. REGISTERED AGENT: ALAN

WILDFLOWER HEALTHCARE LLC, 8500 THREE

GTLE DAKOTA PLANT 1 LLC, 6215 COTTONWOOD SHORES DRIVE, WELLINGTON, CO 80549. REGISTERED AGENT: BRAD HAMILTON. TYPE: DLLC. DATE: 7/14/08.

AGENT: BRAD HAMILTON. TYPE: DLLC. DATE: 7/15/08.

TLE. TYPE: DNC. DATE: 5/31/08.

HANDYMAN PROFESSIONALS LLC, 11311 N. LARIMER

VIIVID LURES LLC, 7850 FOURTH ST., WELLINGTON

OUTDOOR EXPEDITIONS LLC. 3706 KENNEDY AVE.

RAGING BULL INDUSTRIES LLC. 9051 RAGING BULL LANE, WELLINGTON, CO 80549. REGISTERED AGENT: MINDI PRYCE. TYPE: DLLC. DATE: 6/25/08.

TERED AGENT: TERESA SHIVELY, TYPE: DNC. DATE:

AGENT: LORNA SIFERS. TYPE: DLLC. DATE: 7/11/08.

BE-CO-ME LLC. 120 N. SECOND ST., AULT, CO 80610.

ABOVE & BEYOUND LLC. 42094 WFLD COUNTY CHENEY. TYPE: DLLC. DATE: 5/27/08.

ROAD 84. AULT. CO 80610. REGISTERED AGENT: RAMONA TODD. TYPE: DLLC. DATE: 6/6/08.

SCHLEINING. TYPE: DLLC. DATE: 6/6/08.

DLLC. DATE: 7/17/08.

SAPOQUE LLC. 4339 MOUNT PRINCETON ST.

BLVD., BRIGHTON, CO 80602. REGISTERED AGENT: EVERETT HARCOURT, TYPE: DPC, DATE: 7/9/08.

DLLC. DATE: 7/10/08.

RODNEY ENGEL. TYPE: DLLC. DATE: 7/13/08.

STATES SOLUTIONS, 2234 CHERRY ST., BRIGHTON

TY ROAD 39, BRIGHTON, CO 80603. REGISTERED

SMITH. TYPE: DLLC. DATE: 7/14/08.

MISSION NUTRITION LLC, 14741 N. MEADOW WOODS

BRIGHTON, CO 80602. REGISTERED AGENT: BRUCE

80601. REGISTERED AGENT: MICHAEL DOLAN. TYPE: DLLC. DATE: 5/16/08.

PLATTE VALLEY MEDICAL PLAZA 1 LLC, 1606 ISTERED AGENT: MARK SABEY. TYPE: DLLC. DATE:

GAMACO INC., 875 E. BRIDGE ST., BRIGHTON, CO 80601. REGISTERED AGENT: RICHARD SCOTT. TYPE:

GILLMORE, TYPE: DLLC, DATE: 5/21/08

FINDING YOUR STUFF LLC. 10231 F 145TH AVE

ROAD 2, BRIGHTON, CO 80603. REGISTERED AGENT:

REILING BROTHERS INC., 15650 HAVANA WAY,

BRIGHTON, CO 80601. REGISTERED AGENT: ROLANDO LUNA. TYPE: DPC. DATE: 5/29/08.

SCOTT STEPANIAK, TYPE: DLLC, DATE: 6/2/08.

10830 E. 151ST PLACE, BRIGHTON, CO 80602, REGIS TERED AGENT: NORMAN VIGIL. TYPE: DLLC. DATE:

326 MONTE VISTA LLC, 381 TERRA VISTA ST. BRIGHTON, CO 80601. TYPE: DLLC. DATE: 6/4/08.

DAVID'S COURT LLC. 420 COLIRT PLACE BRIGHTON CO 80601. REGISTERED AGENT: DAVID SIMON. TYPE:

KALEIDOSCOPE INTERIORS LLC, 280 ZUNIGA ST., BRIGHTON, CO 80601. REGISTERED AGENT: TRACEY SWANSON, TYPE: DLLC, DATE: 6/6/08.

MUNIZ. TYPE: DLLC. DATE: 6/10/08. STONEROSE DEVELOPMENT GROUP INC., 265 N.

205, BRIGHTON, CO 80601. REGISTERED AGENT: PAUL

VILLALOROS TYPF: DLLC DATE: 6/10/08

IMMANUEL LLC. 5 S. MAIN ST., BRIGHTON, CO 80601. REGISTERED AGENT: SANG YOUL NAM. TYPE: DLLC.

ELITE NAILS IV LLC, 450 E. BROMLEY LANE, No. 110, BRIGHTON, CO 80601, REGISTERED AGENT: VINHLONG

ELLIS CARTER INVESTMENT LLC. 6440 EAGLE

AGENT: DEBBIE ELLIS. TYPE: DLLC. DATE: 6/17/08. SLKL PROPERTIES LLC, 180 E. BROMLEY LANE,

PAJACK LLC. 14425 N. MAYWOOD COURT, BRIGHTON. CO 80603. REGISTERED AGENT: JACKIE MATHEWS.

THE HOP PARTY STOP INC., 526 HEDGEROW WAY,

RRIGHTON: CO 80601. REGISTERED AGENT: REBECCA BLACKWELL. TYPE: DPC. DATE: 6/20/08.

BRIGHTON, CO 80601. TYPE: DLLC. DATE: 6/22/08.

F.J. ZAMORA AGENCY INC., 467 S. FOURTH AVE., RRIGHTON CO 80601. REGISTERED AGENT: FELIX

CO 80601. REGISTERED AGENT: ELISABETH SIMONS. TYPE: DLLC. DATE: 7/1/08. TODD CREEK LANDSCAPE & MAINTENANCE, 8201

6/26/08. R & M BROS CONSTRUCTION, 243 MESA ST.

WESTMINSTER MECHANICAL LLC. 15780 FLMIRA ST., BRIGHTON, CO 80602. TYPE: DLLC. DATE: 6/28/08.

STERED AGENT: EUN CHO. TYPE: DLLP. DATE: 6/30/08

DEBORAH ELLIS, TYPE: DLLC, DATE: 6/30/08.

BRIGHTON, CO 80601. REGISTERED AGENT: SHELLY METTLER, TYPE: DLLC, DATE: 7/2/08. FROG HOME SERVICES LLC. 482 HEDGEROW WAY.

JAPOWERS LLC. 697 F. BRIDGE ST., BRIGHTON, CO. 80601. REGISTERED AGENT: JULIE POWERS. TYPE: DLLC. DATE: 7/3/08.

CRIBBS TYPE: DLLC DATE: 7/7/08

VOIL'VE REEN EDAMED LLC 12195 MONACO DRIVE BRIGHTON, CO 80602. REGISTERED AGENT: JOEL CON-

TYPE: DLLC. DATE: 7/17/08. FINE LINE INNOVATIONS & SECURITY, 17668 PINTO

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MARKETING, from 23

who create ready-to-bake products for instore bakeries. This filtering will help streamline media planning in early October, because it maps closely to actual print and online media.

The second criterion is more strategic and more illuminating. We cluster market-targets by audience, segregating each audience that speaks a specific language and worries about a specific set of critical issues.

Why sort by audience? Although we're generating data with scoring, ranking, colored boxes and graphs, it won't mean a thing until you relate it to people — ordinary people who read periodicals, visit Web sites, see a billboard or encounter a broadcast announcement, one at a time.

Focus on your audience, not data

Marketers love to gather data, build elaborate models and talk about things like market segments, target demographics, media reach, copy splits and response curves. It's cool. But these concepts are only useful tools, not goals.

Similarly, in our information-gathering exercise, our mission isn't simply to collect ideas. Our goal is to sift through the ideas quickly, apply filters like our audience categories, gain understanding and drive sales

In a program's early stages I often remind myself that my first goal is to identify and understand the people who will buy our clients' products. That's because marketing and sales are really all about people, not numbers. And advertising is really all about conversations — lots of one-to-one "conversations" that we're having with buyers out there in the world, using one medium or another.

Why is this so important? Anybody can make an ad that simply announces what you have to sell. Anybody can make an ad that stops readers by being cute, clever or gimmicky. But great ads — ads that generate impact, change perceptions and provoke action — do a lot more than that. They engage readers, have a brief conversation, leverage the brand, earn their trust, establish credibility and deliver a believable, memorable message.

All of that takes place in seconds. How? By speaking right language, addressing the right issues, presenting the right value proposition and telling the truth eloquently

That requires a deep understanding of your audience. So, it makes sense that all of your upfront investigation and planning should be designed to illuminate audiences — the distinctions that separate them, the worries that keep them up at night, and the motivations that drive them buy a product like yours.

The next time this column appears, in late October, you'll probably be wrestling with lots of communications decisions for 2009. So, we'll talk about strategic issues and media assessment using data and a variety of never-fail "human" measures.

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

AUTO, from 29

"We're still seeing a lot of interest in leasing," Dellenbach said, noting that fuel-efficient vehicles and crossovers have caught buyers' fancy.

"It's business as usual for all but the big vehicles," agreed Roger Belisle, general manager of Markley Motors in Fort Collins. Even then, he expects sales on those to pick up by year's end now that gas has maybe hit its peak and drivers are changing some of their habits. Coloradans love their big vehicles, he said.

Honda continues to be a leader in vehicle leasing, Belisle said, because "their residual values stay so high." So when the dealership advertised a Honda Accord lease for \$219 a month this summer, it had a record number 390 takers.

Business advantage

Those who continue to lease do so because they like driving a new vehicle every couple of years and like driving a vehicle that is always under warranty. For business owners, costs are easier to track for tax reasons.

While leasing may still make sense for some, Belisle said "the average guy on the street may want to take advantage of zero-percent financing instead of leasing."

"If you're going to lease or purchase solely on what the manufacturer is offering at that particular time, the financing options are virtually the same," Belisle said. "If they're interested in a small car, and if they like driving a new car all the time, they'll probably lease it. The residual is attractive and they'll have an inexpensive

"I think leasing will again become more popular with big vehicles."

Roger Belisle, general manager Markley Motors

monthly payment.

"I think leasing will again become more popular with big vehicles," he added. "The auction is starting to correct itself on residual values, and as fuel drops down a little bit, and as the marketplace stabilizes, leasing will tick up again. You have to remember the big difference has to do with low-interest financing.

Josh Conkey, sales manager at Spradley Barr Ford Lincoln Mercury of Greeley, said buyers need to bring good credit scores with them when looking for new vehicles. "Requirements are slowly being raised to include a smaller group of people with better credit," he said.

With the end of the year approaching, and new model-year cars making their debut, Conkey said the time has never been better to shop for a new vehicle.

"You can get a deal of a lifetime. And anybody in the market for a truck or SUV needs to look now while that market is still down," he said. "Dealers are willing to pass losses on to customers rather than taking the losses at auction. If I was in the market for a truck, I would be buying now."

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THE EYE, from 3

"It's too big for us."

The Elks outnumber the Moose by nearly three-to-one, with 650 members compared to the 250 Moose. But Gescheidt said the Moose lodge, after interior renovations that the Elks plan, will accommodate his herd.

When the Moose find a new home, they might have to change their ways if they want to slow a decline in membership, said Hawe, who joined the lodge during the

transactio

"I've had extensive discussions with them about their potential to be successful in this environment," Hawe said. "If they're intending to grow membership, they've got to change their approach. It's like walking into a cave. It's dark. The TVs don't work. If they want to attract younger members, they've got to make it attractive. They've got to install some flat-screen TVs, that sort of thing. I'm hoping they'll make those changes. Their presentation is not what people are looking for."

LEADS

NEW BUSINESSES

ALPHA DOOR SYSTEMS INC., 212 MESA ST., BRIGHTON, CO 80601. REGISTERED AGENT: SCOTT MENTZ. TYPE: DPC. DATE: 7/19/08.

SEE MORE 4 LESS LLC, 1140 CARDINAL AVE., BRIGHTON, CO 80601. REGISTERED AGENT: PAUL SEY-MOUR. TYPE: DLLC. DATE: 7/21/08.

S&B WINGS & THINGS INC., 1248 BLUEJAY AVE., BRIGHTON, CO 80601. REGISTERED AGENT: VIRGINI. BELTRAN. TYPE: DPC. DATE: 7/22/08.

SEYBOLT ENTERPRISES LLC, 4520 CRESTONE PEAK ST., BRIGHTON, CO 80601. REGISTERED AGENT: JONA SEYBOLT. TYPE: DLLC. DATE: 7/22/08.

M&A TRAILERS LLC, 737 S. MAIN ST., BRIGHTON, CO 80601. REGISTERED AGENT: MAGDALENA CASTORENA. TYPE: DLLC. DATE: 7/22/08.

DEER PANTS LLC, 13963 UMPIRE ST., BRIGHTON, CO 80603. REGISTERED AGENT: WANDA MAUL. TYPE: DLLC. DATE: 7/22/08.

ADA CLEANING LLC, 5 CISNE CIRCLE, BRIGHTON, CO 80601. REGISTERED AGENT: DORA ALVARADO. TYPE: DLLC. DATE: 7/24/08.

MARTHA'S SEWING LLC, 371 S. SIXTH AVE., BRIGHTON, CO 80601. REGISTERED AGENT: MARTHA LEON. TYPE: DLLC. DATE: 7/29/08. **SNOWY RIVER LLC,** 992 S. FOURTH AVE., BRIGHTON, CO 80601. REGISTERED AGENT: JIMMY RUSSELL. TYPE: DLLC. DATE: 7/29/08.

GOOD LIFE PROCESSING, 123 FOURTH ST., DACONO, CO O. REGISTERED AGENT: ANDREA BENAVIDES. TYPE: DLLC. DATE: 6/13/08.

SHANNAN STEELE PHYSICAL THERAPY LLC, 150 ERICA COURT, DACONO, CO O. REGISTERED AGENT: MARY MYER. TYPE: DLLC. DATE: 7/18/08.

A. F. B. LIMOUSINE SERVICE, 305 GLEN AYRE ST., DACONO, CO 80514. REGISTERED AGENT: MARY WHIT-NEY. TYPE: DLLC. DATE: 7/28/08.

AGILE WORKS LLC, 4601 SEDONA LANE, DACONO, CO 80514. REGISTERED AGENT: JOHN CREWS. TYPE: DLLC. DATE: 7/29/08.

WTS HARD SURFACES LLC, 1215 BLACK HAWK ROAD, EATON, CO 80615. REGISTERED AGENT: SHAUN KINNEY. TYPE: DLLC. DATE: 7/10/08.

ICF OF COLORADO INC., 25 OAK AVE., EATON, CO 80615. REGISTERED AGENT: GARY GARRISON. TYPE: DPC. DATE: 7/15/08.

DEINES RESOURCES LLC, 12315 WELD COUNTY ROAD 72, EATON, CO 80615. REGISTERED AGENT: TERRY DEINES. TYPE: DLLC. DATE: 5/21/08. LEFFLER LAND AND LIVESTOCK INC., 37495 WELD COUNTY ROAD 33, EATON, CO 80615. REGISTERED AGENT: CHARLES LEFFLER. TYPE: DPC. DATE: 5/30/08.

HENSMAN HOLDINGS INC., 1320 SECOND STREET ROAD, EATON, CO 80615. REGISTERED AGENT: ANDREW HENSMAN. TYPE: DPC. DATE: 6/11/08.

WORKWAYS INC., 24657 THIRD AVE., EATON, CO 80615. REGISTERED AGENT: MELANIE SCOTT. TYPE DPC. DATE: 6/26/08.

EATON TRANSCRIPTION SERVICES INC., 316 PARK AVE., EATON, CO 80615. REGISTERED AGENT: LYNDA REYNOLDS. TYPE: DPC. DATE: 6/30/08.

THE WESTERN INTEGRITY AGENCY LLC, 28698
WELD COUNTY ROAD 74, EATON, CO 80615. REGISTERED AGENT: KATIE HOLLINGSWORTH. TYPE: DLLC.
DATF: 7/1/10R

RJ LTD. LLC, 21131 COUNTY ROAD 70, EATON, CO 80615. REGISTERED AGENT: RANDY HATCH. TYPE: DLLC. DATE: 7/1/08.

HILL PROPERTIES LLC, 13388 WELD COUNTY ROAD 80, EATON, CO 80615. REGISTERED AGENT: WESLEY HILL. TYPE: DLLC. DATE: 7/8/08.

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