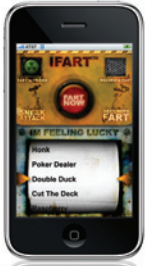


NEWS



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# Northern Colorado BUSINESS REPORT

\$1  
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www.ncbr.com



**Outstanding in his field**

Efforts under way for locally grown wine vineyards

Page 27

## Weld extension director resigns

### County officials, CSU discuss cuts in budget, services

By Steve Porter  
sporter@ncbr.com

GREELEY — The director of the Weld County office of Colorado State University Extension Service

has resigned over an ongoing restructuring of the 12-person office proposed by the county commissioners to save the county dollars and refocus programming.

Fred Petersen, who has served as director of CSU's Weld County Extension office for about five years, is leaving his post on Feb. 27, citing a lack of inclusion on decisions related to the reorganization.

"One of the reasons I have resigned is I've been left out of most

of the conversations happening in the Weld County office," he said. "I think I should have been included in those conversations whether I would have had any impact or not."

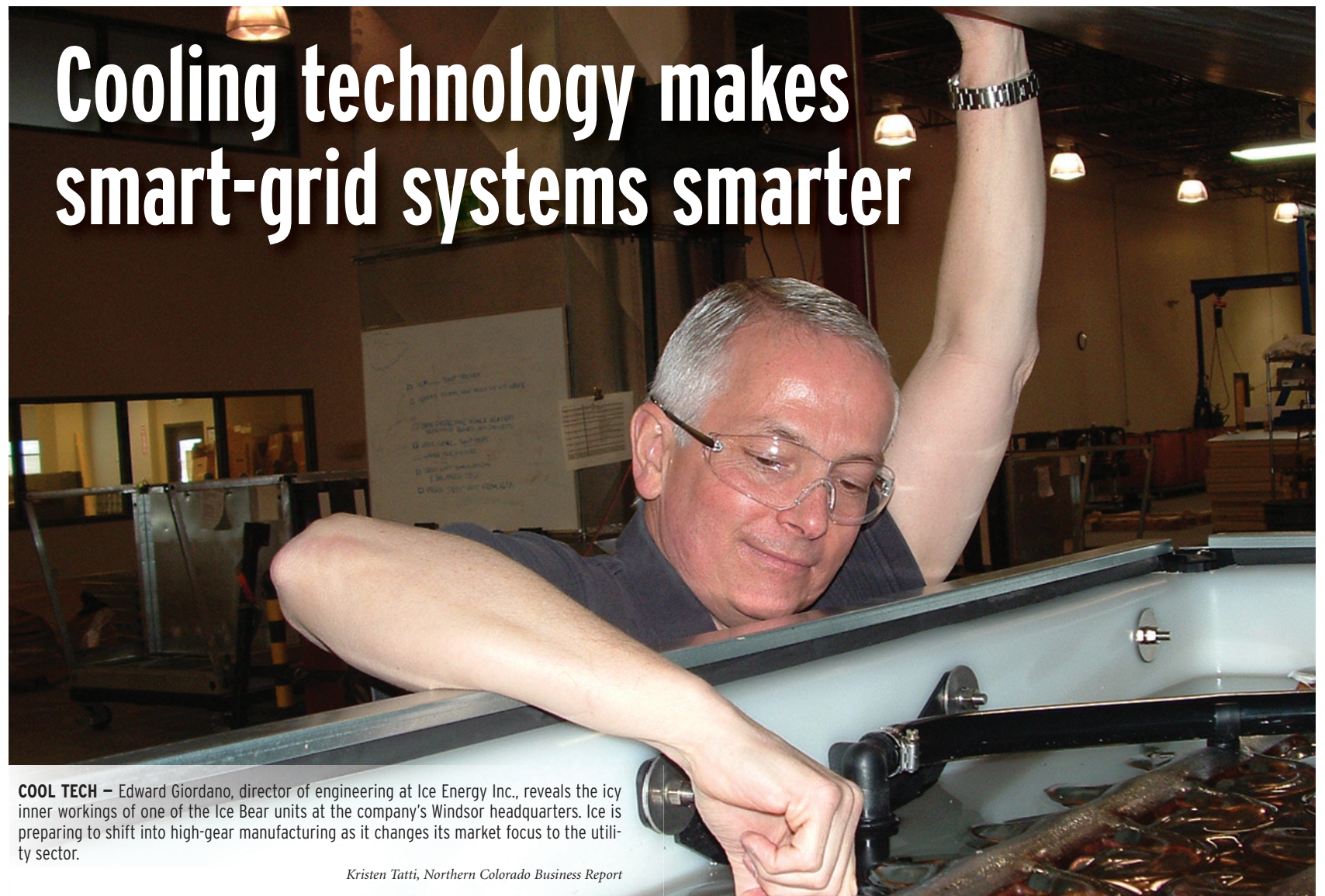
Petersen, who also serves as the office's agronomist, said CSU and Weld County officials ignored him in the ongoing process. "I'm the director of the office and I have a military background," he said. "I think there's a chain of command and a right way and a wrong way to

accomplish a task."

The commissioners and CSU officials have been discussing a possible reorganization for several weeks. Commissioner Barbara Kirkmeyer said the restructuring effort is based on a number of factors, including a desire to save money in tight economic times and to focus on services most desired by county residents.

"What we're doing is just looking

See EXTENSION, 26



## Cooling technology makes smart-grid systems smarter

**COOL TECH** — Edward Giordano, director of engineering at Ice Energy Inc., reveals the icy inner workings of one of the Ice Bear units at the company's Windsor headquarters. Ice is preparing to shift into high-gear manufacturing as it changes its market focus to the utility sector.

Kristen Tatti, Northern Colorado Business Report

### Ice Energy shifts market focus to utility providers

By Kristen Tatti  
ktatti@ncbr.com

In early February, Windsor-based Ice Energy Inc. had a coming-out, of sorts, as the company shifted its focus from cooling one structure at a time to addressing the needs of

entire energy transmission systems. The company unveiled itself to a new market at the energy industry's DistribuTECH Conference and Exhibition in San Diego.

Ice Energy was founded in 2003 and initially marketed its Ice Bear units to residential and commercial

customers who, with an initial capital investment, could look forward to decades of off-peak energy prices.

The Ice Bear uses the original cooling technology — ice. Water frozen in the evening when electricity demand is lower is used to cool

See ICE ENERGY, 22





# Dispute over iPhone app breaks legal ground – and wind

## Loveland developer refuses to be silent, sues to defend iFart

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

LOVELAND – Air-O-Matic Inc. thinks something stinks over at Loveland-based InfoMedia, and the feeling is mutual, as the companies prepare to go iPhone-to-iPhone over simulated flatulence.

The argument is over every grandfather's favorite joke that has become worth big bucks as an Apple iPhone application. Jacksonville, Fla.-based Air-O-Matic developed the Pull My Finger entertainment application for the iPhone system, which competes with InfoMedia's iFart to deliver assorted sounds of passing gas.

Both applications exploded on the iPhone Apps Store Web site — and the national media — in mid-December. The companies butted heads early, and the animosity lingers.

A Dec. 15 press release from InfoMedia stated that “Apple had made it clear that they didn't want apps asking people to pull my finger,” in a description of the timeline leading up to the release of iFart. According to court documents filed by InfoMedia, Air-O-Matic threatened to file suit for trademark infringement for the use of the phrase “pull my finger” in the release. InfoMedia revised the release “as a

gesture of goodwill.”

But by early January, Air-O-Matic was airing additional complaints. The company sent a letter to Apple accusing InfoMedia and its chief executive Joel Comm of trademark violation and unfair trade practices and asking that iFart be removed from the App Store. In subsequent correspondence with Apple, Air-O-Matic also asked that InfoMedia's developer contract be canceled, which would bar the company from creating further applications.

InfoMedia, a marketing and Web development startup, has developed five iPhone applications. Its first one, iVote, was released in August and now has around 60,000 users — a drop in the bucket compared to iFart's popularity. On Christmas Day alone, iFart sold 39,000 units at 99 cents a pop. In all, it has sold more than 400,000 units.

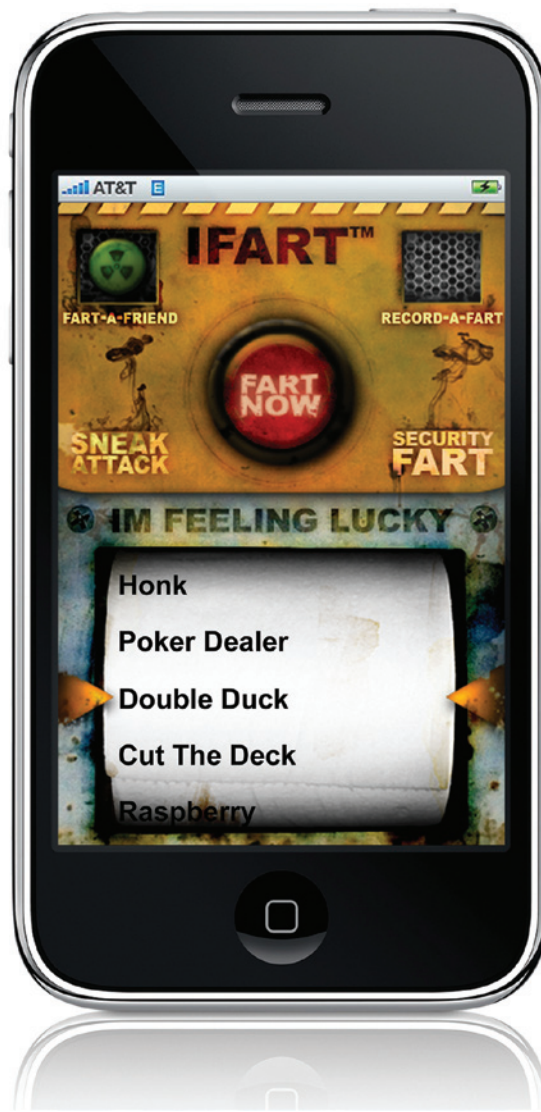
Comm said his company began work on iFart in the summer but held it for a month before submitting it to Apple for approval. He had heard that similar applications — such as Pull My Finger — had been initially rejected. When InfoMedia finally filed iFart, Apple placed it in review.

“We were really surprised when they didn't reject it,” Comm said. “We thought we'd be in app purgatory.”

Apple finally reversed its ban on phone flatus in mid-December. Comm said about four flatulence-genre applications were approved in one day and now around 100 are available — many of which are free.

Comm credits iFart's success to the

**See IPHONE, 30**



**HOT APPS** – In early December, Apple Inc. lifted its previous ban of iPhone applications relating to flatulence – unleashing a floodgate of fart-focused functions. Loveland-based InfoMedia's iFart was among one of the first approved, along with Air-O-Matic's Pull My Finger. The companies are now involved in a trademark-related lawsuit over the use of the term “pull my finger.”

*Courtesy InfoMedia*

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# THE EYE

## Watch where our stimulus dollars will be going, going ...

In the blink of an eye, **President Obama** signed the \$787 billion stimulus package, aka the American Recovery and Reinvestment Act. Addressing those gathered in Denver on Feb. 17, Obama warned that this is not the end of our economic troubles, but the beginning of the end.

While we wait for the end, we can assess the soundness of one area of our collective reinvestment: shovel-ready projects. The Colorado Department of Transportation has already called dibs on \$270 million of the state's anticipated \$2 billion pot, but where might the rest of the dough go? Take a glance at **StimulusWatch.org**.

The wiki Web site posts a list of dream projects provided by the U.S. Conference of Mayors and asks users to rate them.

Of the \$2.4 billion worth of projects proposed by Colorado mayors, Greeley has requested \$78.9 million. (Nothing stimulating in Loveland, Fort Collins or other NoCo cities, apparently.) StimulusWatchers give the biggest thumbs-down to a \$17 million government-training project; an ammonia-removing water project has received just a mild sniff of disdain.

Still, none of Greeley's projects receive quite the scorn of Boulder's. For instance, our neighbor to the south proposes a \$3 million project to buy 400 public bikes, which it suggests will create 124 jobs. That's \$7,500 per bike, and one person working full-time on four bikes.

The White House has also launched **Recovery.gov** to help citizens keep an eye on recovery spending, the perfect place to watch our tax dollars "reinvested" by Boulder.

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# Mortgage brokers feel economic squeeze

## Regulations, market forces work to cloud outlook for industry

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

Industries connected to the housing market have been reeling, but one segment is facing a particularly bleak future.

Mortgage brokers have some major hurdles ahead, not only from new and increased regulatory requirements, but also from private sector pressures that could push the profession into non-existence — or at least exile. In recent months, large wholesale lenders — those that provide funding for brokers loans — have exit-

ed the business. Several leading mortgage insurers have completely eliminated their services on loans originated by third parties such as mortgage brokers.

JPMorgan Chase ended its wholesale lending effective Jan. 16. The decision, Chase said, was due to its expanded retail network through the acquisition of the Washington Mutual bank system. Late last year, the *Wall Street Journal* reported that Citigroup was drastically reducing the number of brokers it deals with from 10,000 to 1,000.

Since the Chase announcement, online industry tracker Mortgage Lender Implode-O-Meter has received word that another 11 firms have ended wholesale lending practices.

Adding to the stress is the decision by industry giant PMI Mortgage Insurance Co. to no longer insure mortgages originated by a third party. Other mortgage insurance companies

have placed additional restrictions on brokered mortgages. Genworth Mortgage Insurance now requires third-party originated loans to have a maximum loan-to-value ratio of 90 percent, the borrower to have a minimum credit score of 720 and the loan to be for a primary residence.

"To me, it feels like the floodgates have opened," said Doug Braden, broker at Northern Colorado Mortgage Co. and the immediate past president of the Colorado Association of Mortgage Brokers. "Once the trend starts, everyone is going to act with it."

Braden said the industry is already seeing the impact of some of these changes. If not for Federal Housing Administration and Veteran's Administration loans, most brokers would not be able to survive.

Braden feels that much of the finger-pointing during the current economic crisis has been

See **BROKERS**, 18

F O C U S



Steve Porter, Northern Colorado Business Report

**STILL BUYING** — Retail sales tax collections in Northern Colorado dropped in December, and for all of 2008, but the slump wasn't as bad as elsewhere in the state and the nation. Officials say cities are tightening their belts, though, for likely worse numbers in 2009.

# Northern Colorado retail down only slightly in '08

## Coming year will likely show different numbers unless economy rallies

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

Although the national economy was in a tailspin through the final quarter of 2008, Northern Colorado's biggest cities found shoppers still buying enough to see retail sales and use tax collections fall only slightly.

Fort Collins registered only a 0.5 percent drop in its retail sales tax collections during the all-important December holiday shopping month and a 2.8 percent total decline in sales and use tax collections for the year compared to 2007.

"Having a half percent decrease in December — that's a very positive thing," said Jeremy Reese, a spokesman for the city's sales tax division. "We're very happy about that."

Reese said some parts of the city did better than others. Downtown Fort Collins, which includes the Old Town area and Mulberry Street retail stores, was down 5 percent in December taxable sales. But Foothills Mall, which has been struggling since before the economic downturn, reported a 12.3 percent drop in net taxable retail sales for the month.

Greeley also dodged an economic bullet in December, reporting retail sales tax down only 0.79 percent and total retail sales and use tax collections for the year down only 1.14 percent.

Tim Nash, Greeley finance director, said the relatively positive results were not expected. "It is surprising," he said. "From what we were hearing from retailers nationwide we were expecting to be down between 4 and 5 percent, so it was encouraging."

Nationally, December retail sales were down by 10.8 percent while statewide retail sales were down by 7.5 percent for the month.

Nash said Greeley did well despite a new Sam's Club store that opened in nearby Evans

See **RETAIL**, 37

# Seagate turns loose new FreeAgent media drive

## High-definition music, photo, video player for TV due this spring

By **Ryan Dionne**  
news@ncbr.com

**LONGMONT** — Being able to easily transfer photos, videos and music from a personal computer to a TV is a little easier now with a new product designed by engineers at Seagate Technology LLC's campus in Longmont.

Much of the FreeAgent Theater HD media player, which should be in stores the beginning of March, was designed locally.

"For this particular product the lion's share of the technology came out of the design team here in Longmont," said David Burks, Seagate's director of product marketing for the consumer solutions division.

The theater comes in two parts: A hard drive and a TV docking station that looks like a small DVD player or gaming console.

Users can download photos, videos and music to the hard drive from a PC, slide it into the TV docking station and view the content in comfort.

"The FreeAgent Theater is designed to let you enjoy your content," said Melissa Johnson, Seagate's product marketing manager for retail products. "You can sit on your couch and access your data."

The engineers at Seagate's Longmont campus were responsible for the firmware, mechanical and electrical systems for the drive.

Jeff Bursik, senior director of design engineering, helped lead the core team that took 27 weeks to get the drive ready for consumers.

Besides designing the drive to run on low power and output minimal heat, the engineers had to design it to withstand shock. And

See **SEAGATE**, 36





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# Bravo! Awards event approaching sellout

## Registration for celebration set to close on March 9



By NCBR Staff

GREELEY — With less than two weeks until the Bravo! Entrepreneur Awards presentation at Greeley's Union Colony Civic Center, tables are filling fast.

"We are extremely pleased with the response we have received," said *Northern Colorado Business Report* Publisher Jeff Nuttall. "At this point it looks like the event will be a sell-out in this fantastic new venue."

The Bravo! event, which honors the best and brightest entrepreneurs in Northern Colorado, is set for March 11, beginning at 5:30 p.m. Registration is available through [www.ncbr.com](http://www.ncbr.com), but will close Monday, March 9.

Finalists for the 2008-09 Bravo! Entrepreneur Awards were chosen from among more than 120 nominations: one entrepreneur from each major city in NCBR's coverage area — Fort Collins, Greeley and Loveland — and one from the outlying areas, as well as an Emerging Entrepreneur. As always, a Regional Spirit Award and a Lifetime Achievement Award will also be presented in recognition of those who have contributed so much to Northern Colorado's business community.

The Bravo! Awards gala will begin in the first floor lounge with a champagne reception for the finalists. The focus then shifts to the Monfort Performance Hall where the Bravo! winners will be announced and escorted to the stage by the Greeley Stampede Honor Posse to accept their award.

Attendees are then invited to meet the winners and enjoy the opportunity to network with some of the region's most innovative business leaders in the elegant Two Rivers Lounge while sampling hearty hors d'oeuvres and beverages.

"The fresh approach to this event will help us focus on the kinds of new ideas the Bravo! entrepreneurs bring to lead us

## Bravo! Entrepreneur finalists

Bravo! Entrepreneurs to be honored on March 11 have been selected by a panel of judges, including former Bravo! winners, from among these finalists:

### ■ Fort Collins:

Larry Dolgin, Professional Document Management/The Feet  
Gretchen Gaede and Ryan Keiffer, A-Train Marketing Communications  
Doug and Wynne Odell, Odell Brewing Co.

### ■ Greeley:

Dale Butcher and Bruce White, Conquest Oil Co.  
Todd and Zeke Garretson, Garretson's Sports Center  
Trent Johnson, Greeley Hat Works

### ■ Loveland:

Hamid and Janice Eslan, The Black Steer Restaurant  
Jerry Helgeson, American Eagle Distributing  
Clayton Schwerin, Alliance Construction Solutions

### ■ Outlying Communities:

Mike McCurdie, SAFEBuilt, Windsor  
Chauncey and Christy Taylor, Johnson's Corner, Johnstown  
Charles Wilson, A-1 Organics, Eaton

### ■ Emerging Entrepreneur:

Ben Adams, Adams Bird Control, Fort Collins  
Kelly Girard, Clean Air Lawn Care, Fort Collins  
Gerard Nalezny and Mark Kross, Fort Collins Commerce Bank, Fort Collins

beyond the current crisis to an economy full of renewed vigor," Nuttall added.

For more information about Bravo! Entrepreneur and sponsorship opportunities, contact De Dahlgren, NCBR marketing director, at 970-221-5400, ext. 202.

Platinum sponsor for this year's Bravo! Entrepreneur Awards is EKS&H.

C O R R E C T I O N S

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

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- \$900.00 – Catch Up Contribution for over 55 years old



# Nichols, Tamlin pair with SullivanHayes venture

## Metro Denver retail brokerage stakes out Northern Colorado

FORT COLLINS — Need more evidence that the Northern Colorado commercial real estate market is drawing more and more attention from outside the region? Here's another piece.

Two of Northern Colorado's best-known commercial real estate pros have united to open a regional office for SullivanHayes Cos., the Denver-based brokerage company that is the metro area's largest retail specialist.

Debbie Tamlin has quietly put to rest her ZTI Group enterprise, a retail brokerage that had long-standing listings for some of Fort Collins' most prominent shopping venues, to become managing broker for the new SullivanHayes office.

Eric Nichols, who ended an 18-month stint at Realtec Commercial Real Estate Services to join Tamlin, is also one of the region's most active commercial brokers.

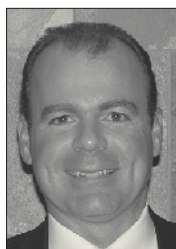
Together they will try to cut into Northern Colorado's retail market, using Tamlin's ZTI listings as a major springboard,

and venture into southern Wyoming for opportunities in that state's fast-growing retail industry.

Tamlin said she had been talking to SullivanHayes principals since last summer, and in the fall when a deal seemed at hand she approached Nichols with an invitation to join her.

"We're starting this with the big addition of Eric Nichols," Tamlin said. "That, I think, was a major coup."

Nichols, who was managing broker for Re/Max Alliance's downtown Fort Collins office prior to joining Realtec, has rock-solid experience with mixed-use projects that he said would be useful in evaluating retail-only opportunities.



NICHOLS



TAMLIN

Palmer family fills the building that was completed two years ago.

SullivanHayes President Tom Castle said his company's optimism about retail opportunities in Fort Collins stems from contacts with retailers who had been eyeing chances to locate in the city, particularly on the College Avenue corridor.

"We think there's going to be incredible opportunities for solid retail concepts in areas up and down College Avenue," Castle said.

He and his Fort Collins team say they are undaunted by a recent spate of business closings, including the adjacent big-box retailers Circuit City and Linens and Things on South College Avenue near Harmony Road.

"Circuit City might have not been very good at running an electronics retail business, but they were really good at making real estate decisions," Castle said.

"That's a prime location, and there are lots of people who for years have wanted to land on College Avenue in Fort Collins."

Tamlin and Nichols on Feb. 20 made the first of what is likely to become a series of road trips to southern Wyoming. In Laramie, they viewed a new retail project developed by Fred Croci, former managing broker of Wheeler Commercial LLC and partner of the late prominent developer Bill Neal, who died in a 2004 plane crash.

"It's a challenging economy, and we

thought we had to expand beyond Fort Collins," Nichols said. "Fred has a couple of new foundations in the ground up there, and there are lots of opportunities. Wyoming, unlike Colorado, has a lot of money flowing around now."

### Downtown plums ripe

Closer to home, Nichols said that downtown Fort Collins has properties ripe for redevelopment, including two that cover entire city blocks. One, the Safeway center at College Avenue and Mulberry Street, has had Nichols' attention for the past couple of years.

At the same intersection, another block is also ready for a major new development once the frigid capital markets begin to thaw.

"Look at the Wells Fargo site sitting downtown," Nichols said. "They went out with an RFP last fall, but then the economy fell apart. But the opportunity is there. It's an entire city block that can be redone to go nine stories tall."

Tamlin said SullivanHayes, a company that has brokered more than 6 million square feet of metro Denver retail space in the past five years, was a natural fit for her and Nichols.

"It's just an amazing opportunity to go with SullivanHayes," Tamlin said. "They've been my competitors over the years but we've collaborated along the way, too. It's a great company to become a part of."

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



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**Rocky Mountain Innovation Initiative (RMI<sup>2</sup>) history and its future goals**  
By Kelly Peters RMI<sup>2</sup>

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# Intel bucks downsizing trend with new investment

## Other local tech firms cut costs wherever they can find them

Most major technology companies are venturing down the path of major cost-cutting initiatives in response to the worldwide economic slowdown. However, Intel Corp. is coupling cutbacks with new spending.

Intel announced Jan. 21 that it would be closing two assembly test facilities in Penang, Malaysia, and one in Cavite, the

Philippines, and halting production at an older fabrication facility in Hillsboro, Ore. But a Feb. 10 announcement detailed plans to pump \$7 billion into updated manufacturing facilities geared toward newer chip technology — all in the U.S.

“Seventy-five percent of Intel products today are sold outside the United States,” said company spokesman Bill MacKenzie. “At the same time, we still build 75 percent of our products in U.S. factories, and 70 percent of the dollars we devote to research and development and capital investment are spent right here in America.”

The \$7 billion investment will be for facilities in New Mexico, Arizona and

Oregon that will produce 32-nanometer chips and will not directly impact Intel’s Colorado operations. Intel is actually winding down its manufacturing operations in Colorado Springs. Its fabrication facility there is up for sale and “the workforce there is also winding down,” according to MacKenzie.

In Fort Collins, where Intel houses its Itanium design center, employment has been steadily increasing, and is now at 420 employees, up from 400 last year. The company did cut costs by eliminating its budget for promotions and merit pay.

At the same time, other Northern Colorado technology manufacturers have been cutting positions and cutting other costs. Agilent Technologies announced its plans to eliminate another 600 positions worldwide, in addition to 500 already planned. The additional cuts are related to closing inspection businesses in its semiconductor and board test segment and restructuring its global infrastructure organization. Agilent spokeswoman Jean Mooney said that the global infrastructure cuts were still being worked out and that the impact in Colorado of the closure of board test businesses would be minimal. The previously announced cuts included about 25 Colorado workers.



**TECHNOLOGY**  
Kristen Tatti

**“The \$7 billion investment will be for facilities in New Mexico, Arizona and Oregon that will produce 32-nanometer chips and will not directly impact Intel’s Colorado operations.”**

### Employee numbers veiled

Agilent has a history of being open about its employment numbers — many in the industry feel that when the firm spun off from HP it took the company culture of the “HP Way” with it. Other technology employers have been less open about the local impact of worldwide workforce cuts.

HP, for example, stopped telling local media what its employment counts were around the time of the tech bust, and not much has changed. In December, the company announced it had reached the end of a three-year initiative to consolidate 85 datacenters around the world into six — two each in Atlanta, Houston and Austin, Texas. The program, which completely restructured the company’s internal IT operations, cut IT operating costs in half.

However, a company spokeswoman would not divulge how many employees nor what sites were affected. She referred all questions to the releases announcing the start and final phase of the initiative.

On the positive side, HP is joining the ranks of tech companies looking to avoid mass layoffs. After reporting a 5 percent decline in profit for its fiscal first quarter, the company revealed its plan for pay cuts.

CEO Mark Hurd will take a 20 percent pay cut, other executives will take a cut of 10 percent to 15 percent, and most other employees will take a 5 percent pay cut. The move is aimed at avoiding layoffs — a tactic Agilent employed at the start of the year.

Avago, which spun off from Agilent, is being similarly tight-lipped. In early January, the company announced it would reduce its worldwide workforce by 230 positions, or 6 percent. Avago spokesman Alain Dangerfield said the company was not revealing specifics of the cuts at this time.

Avago may have a bit of an excuse to being so quiet lately. The firm last summer filed the initial documents for an initial public offering. Dangerfield also could not comment on where the company is in that process for regulatory reasons.

Attempts to contact Advanced Micro Devices Inc., LSI Corp. and Broadcom Corp. about cost-cutting and restructuring measures have been unfruitful since mid-December.

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

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# BUSINESS LITERATURE

## 'Beef:' It's what fills up pages of new history book

Story of cattle from prehistory to modern industrial production

By Terri Schlichtenmeyer  
news@ncbr.com

It might be early to ask, but what's for dinner?

How about steak? Think about it: thick, tender, cooked to within an inch of perfect, topped with mushrooms, dripping with marinade that goes well with any side dish — man, you could eat steak til ... uh, the cows come home.

So how much do you know about the critter who'll furnish dinner, as well as milk for breakfast and a burger at lunch? Not much, huh? Well, chew on this: "Beef: The Untold Story of How Milk, Meat, and Muscle Shaped the World" by Andrew Rimas & Evan D.G. Fraser.

Somewhere between 1.5 million and 2 million years ago, aurochs (the ancestor of modern-day cattle) lumbered out of what's now India and spread across Africa, lower Europe and Asia. As glaciers retreated, the behemoths moved north where they sur-

**"In Kenya, where cows make the man, Masai warriors tell stories of brazen cattle raids; traditional Masai, in fact, believe that all cows are theirs, as decreed by God."**

vived until the mid-1600s. Aurochs were fierce and huge; even Julius Caesar commented on their size (nearly six feet tall at the withers).

Though aurochs were not very tameable, their gentler descendents were, which eventually made cattle a source of wealth. As human societies became more agrarian, mobility ensured survival for both man and beast, because animals could walk to water and crops could not. In Kenya, where cows make the man, Masai warriors tell

stories of brazen cattle raids; traditional Masai, in fact, believe that all cows are theirs, as decreed by God.

While bison are native to North America, the first cows were brought to the New World via Mexico by 17th-century Spanish colonizers. Later, the cattle became chattel used in exchange for Caribbean slaves who would porter baggage for the Spanish conquerors. Later, cowpokes and vaqueros were hired by cattle

barons partly to keep wealth-on-the-hoof safe and together. The word "cowboy," by the way, wasn't always laden with ropin' and romance.

These days, when you think of cows, you probably either think of bucolic black-and-white dairy Holsteins or rangy long-horns on their way to your plate. But the mooovement from pasture to platter



### BOOKS

"Beef: The Untold Story of How Milk, Meat, and Muscle Shaped the World" by Andrew Rimas & Evan D.G. Fraser, William Morrow (\$25.95/\$27.95 Canada)

hasn't been without controversy, and the subject continues to incite argument.

As much as I liked this book, there were parts that almost made me stop reading. "Beef: The Untold Story of How Milk, Meat, and Muscle Shaped the World" is, at times, filled with mind-numbing passages on mythology, ancient text and esoteric poetry better-suited for a college thesis. Yes, this book is supposed to be history of a sort, but the antiquated accounts grew wearisome.

On the other hand, the modern-day accounting of "Beef" is horns-and-shoulders better, with lively stories of post-Civil-War ranching and dairying, and cattling in the future. I enjoyed those parts of this book much more, and I also thought the interspersed recipes were a fun addition.

While savvy readers may be amused at occasional, incorrect usages of cattle-gender words, I thought this was a pretty OK book. As long as you keep the above caveats in mind, "Beef" is worth a look-see, and that ain't no bull.

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

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# Geek's quest for perfect backup system continues

## A server, two online and an old external hard drive might do

A few months ago I wrote about online backups. I need to revisit the subject with more information — and more frustration.

Backups have always been a problem, and I've never found an ideal system; as I wrote months ago, for instance, the once-popular tape-backup systems were notoriously unreliable.

I currently use four backup systems. Yes, I know, that sounds compulsive, but let me explain why. First, I have an HP Windows Home Server as the core of my home network. I store data on the WHS that I need to share with my assistant so we can both access important data from the WHS while away from home and all the computers in the house can automatically back up to the server.

Well, they back up in theory, but that hasn't worked properly for months, and HP's tech-support staff is unable to explain why. I think I know how I can get it working, and will probably do so soon, though I

haven't felt any great urgency because I'm also using two online backup systems.

### Two systems are better than one

Yes, two online systems: iDrive and SugarSync. Until recently I used iDrive and Carbonite, but I stopped using Carbonite because it periodically stops working without informing me. It should send a message, but it doesn't. I have to notice that the Carbonite icon in the Windows taskbar tray has turned red, so sometimes it goes for days without working. Again, Carbonite's staff were unable to explain why, so I moved on.

Coincidentally, at the time I experienced these problems, I discovered SugarSync, a very easy to use system. So now I'm using both SugarSync and iDrive. My theory is that none of these online-backup systems is 100 percent reliable, so if I run a couple of systems that are, say, 90 percent reliable, then I'm pretty well covered.

While SugarSync seems to work well, one thing really offends me. The company describes the service thusly: "SugarSync goes where ordinary online backup doesn't — backing up your files, photos and more in real-time without any manual effort. Guarded with industrial-strength security and encrypted network connections, your data was never so safe."

But there's something critical they don't mention. If you use Microsoft Outlook, your e-mail is not being backed up, because SugarSync doesn't back up Outlook .pst files. And if you have some

kind of data program that you keep running all the time — such as a contact management program like ACT! — your important data is not being backed up, because SugarSync doesn't back up open files.

This strikes me as incredibly dishonest, and one more example of why you can't trust these online-backup systems. How many SugarSync clients don't realize that some of their most important information isn't being backed up? Why would they even take this kind of risk, promising more than they are delivering?

Still, now that I know the limitations, I'm happy to use SugarSync. SugarSync does real-time backups, copying (most of) my files as I work, and even keeping several versions. Then, at 1 a.m. each day, iDrive does a backup, including my Outlook and ACT files.

### Finally, add a hard drive

Finally, one more system. I've been using Rebit, an external USB hard drive that backs up my data continually. It's a very simple system to use: Plug it in, click a couple of introductory screens and the system begins working.

Now, why would I want both online backup and a hard-drive backup? There are two purposes to a backup. First, you want to retrieve an individual file, or group of files, that you've lost or damaged. Online backups are good for that (assuming they're backing up your files properly!). But what if you have a total system disaster? Say, your hard drive dies, or your

house burns down, or your laptop crashes completely?

Ideally you don't want just a bunch of files, you want an actual "mirror" of your drive, so you can copy a "picture" of all your original program files, system files, settings and so on, onto a new hard drive and get back to work right away. That's what Rebit gives you, allowing you to recover from hardware disaster quickly.

How's Rebit going? It really is "set and forget." I've checked the backups, and it does seem to be backing up my files correctly. However, there's one problem. I have a very unusual setup on my machine; I repointed my Windows Documents folder to a different location. (Why? Long story, but I've been storing data in a particular folder on my computers longer than Windows has \*had\* a Documents folder.)

Unfortunately Rebit doesn't handle this situation correctly on Windows Vista, so I'm not sure what would happen if I had to do a full mirror restore (I can restore individual files, though). I've spoken with Rebit's staff about this, so they should have a fix at some point, but to be fair, it's a very unusual situation that simply doesn't affect most people.

So, my backup quest continues. I haven't found the perfect backup system yet, but I'm getting closer day by day, layer by layer.

*Peter Kent is an e-commerce consultant in Denver. He can be reached at [www.PeterKentConsulting.com](http://www.PeterKentConsulting.com) or [GeekNews@PeterKentConsulting.com](mailto:GeekNews@PeterKentConsulting.com).*



### GEEK NEWS

Peter Kent

## GOT JOBS?



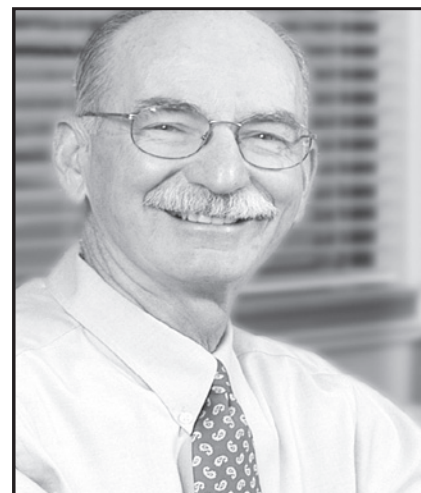
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**ETC.**

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# Businesses keeping cash flowing

Creative marketing, renegotiation, frugal habits all part of mix

By Mike Rubsam  
news@ncbr.com

Managing cash flows in an economic contraction is always difficult, as fixed expenses such as rent and utilities and core labor costs, don't go away when the customers do. Some business owners have already succumbed to the contraction, while others fight a daily battle to keep the doors open.

For Heather Bisetti, owner of Bisetti's Italian Restaurant in Fort Collins, "it's a full-time job to maintain costs." The restaurant business is particularly sensitive to fluctuations in fuel prices, which have increased the price of supplies while at the same time discouraging diners from going out to eat.

One area where Bisetti can be flexible is in

See **BUSINESSES**, 24

### The Financial Model

Chart Cash Flow About

Cash flow is critical, but not intuitive. Profits are not cash.

Use this calculator to experiment with factors affecting cash flow.

Amazing Fact: Many business failures are profitable when they go under. This cash flow calculator shows you how business-to-business sales, carrying inventory, and rapid growth can absorb a business' money. Change the variables below and watch their impact on real business cash flow.

note: Double-click to type your entries into the boxes below. Use your mouse to adjust the sliders.

Starting Cash: <input type="text" value="\$10,000"/> <span>help</span>	Profitability (% of Sales): <input type="text" value="7%"/> <span>help</span>
First Month's Sales: <input type="text" value="\$15,000"/> <span>help</span>	Initial Inventory Balance: <input type="text" value="\$5,000"/> <span>help</span>
Cost of Goods Sold (% of Sales): <input type="text" value="30%"/> <span>help</span>	Months of Inventory Kept on Hand: <input type="text" value="1"/> <span>help</span>
Monthly Sales Growth: <input type="text" value="0.5%"/> <span>help</span>	Starting Receivables: <input type="text" value="\$0"/> <span>help</span>
Sales on Credit: <input type="text" value="75%"/> <span>help</span>	Starting Payables: <input type="text" value="\$3,000"/> <span>help</span>
Collection Days: <input type="text" value="60"/> <span>help</span>	Payment Days: <input type="text" value="30"/> <span>help</span>

**ADJUST THE VARIABLES** – It pays to look at all sides of the cash-flow equation, being sure to spare essential operations when contemplating budget cuts to keep your business ready for the eventual economic turnaround.

Courtesy Bplans.com

# Infuse 'you' into online business promotion



Networking sites gain relevance as source of free, far-reaching PR

My philosophy on social networking is the same as it was with e-mail back in the onset of the Internet. I quickly learned that e-mail could take the place of phone calls in many cases, and that it would save us time and money, once we all knew how to use it properly.

The same is true of social networking. Like e-mail was, it's a bit of a mystery to many people. I hear people remark on not having time for social networking sites; my response is that you don't have time not to do it. It's free and it is far reaching. It also marries two key ingredients to successfully promote your business: you and your services.

With a bit more of "you" featured, those in your group establish a level of knowledge about you and therefore potential trust in you; your service offerings then are positioned in ways where

people can buy into them easier. They understand the person behind the service (and that there really is a person there at all) and then feel more connected to you, therefore building a relationship with you often in a shorter amount of time.

"It all feels so voyeuristic and odd," one client said to me. She couldn't fathom putting her "personal information" out for the world to see.

What she did not realize was that these sites are invite-only; you have to be invited to see someone's profile and also what you feature in that profile needs to follow very simple rules: don't put information on your profile or group pages that you don't want everyone to read. Think of your friends, family, clients and colleagues all standing in an auditorium watching a presentation about you. What do you want to tell them? What might be better left out of your presentation?

It's not that you can't have fun with your profile or your business groups; having a personality and stepping away from a

See **ENTREPRENEUR**, 24

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## ON THE JOB

### NONPROFIT

**Colleen Timpe** has been named Turning Point Center for Youth & Family Development's Youth Worker of the Year for 2008 – the substance abuse agency's highest annual honor. Timpe has worked with Turning Point for seven years, not only directly with youth as a therapist but also as an instructor at the agency's Community Training Center.



**TIMPSON**

### FINANCE

**Kathleen Thompson**, a financial planning account executive for Investment Management & Trust at First National Bank in Fort Collins, has earned the Certified Financial Planner certification and completed the Financial Planning Association Residency Program. **Jeff Kadavy**, assistant vice president and senior trust officer for Investment Management & Trust, has graduated with high honors from the American Bankers Association Graduate Trust School, and attained the Certified Trust and Financial Advisor designation from the Institute of Certified Bankers.



**KADAVY**

**Kevin Dunnigan**, a certified financial planner with Investment Centers of America Inc. at Home State Bank, has been recognized by Bank Investment Consultant magazine as one of the nation's top 50 representatives based in financial institutions for 2008. Dunnigan was featured in the magazine's December 2008 issue for outstanding performance and client service.



**DUNNIGAN**

### ACCOUNTING

**Bruce M. Nelson** has joined Ehrhardt Keefe Steiner & Hottman PC as senior tax manager. Nelson is a certified public accountant in Colorado with over 25 years of experience in state and local tax.



**MEYER**

**Jackie M. Meyer** has become the latest shareholder at Sample and Bailey CPAs in Fort Collins. Meyer specializes in business and individual tax planning and business valuation.



**BENNER**

### ACADEMICS

**Terra Clarke** has joined the Division of Continuing Education at Colorado State University as an accounting technician. Clarke is responsible for accounts payable and accounts receivable transactions.



**JANSSEN**

### INSURANCE

**Keith Benner** has joined LBN Insurance serving as agency manager at the Johnstown 2534 location. **Dave Janssen** has joined LBN's Loveland/Johnstown office as business development director and commercial lines insurance producer. Janssen will lead the agency's sales and marketing team for the Colorado Front Range, as well as directly handle the placement of new and service of existing business insurance customers. **John Hintzman** joined LBN as a com-



**HINTZMAN**

mercial insurance producer at their Loveland/Johnstown office.

### ENGINEERING

**David Bidelspach**, a water resources engineer and an authority on stream restoration, has joined Stantec's Fort Collins office. Stantec provides consulting services in planning, engineering, architecture, interior design, landscape architecture and surveying.



**BIDELSPACH**

Exponential Engineering Co. in Fort Collins added six new employee-owners in 2008: **Mickey Pitt, Greta Gibbens, Dave Rightley, Benj Hoffner, Tim Wallick and Mike Reed.** Vice President **Eric Jungen** also expanded his role within the company.



**RIGHTLEY**

### REAL ESTATE

**Ross Carpenter**, a senior financial analyst for Denver-based Carpenter Consulting Group and graduate of Colorado State University, has earned the U.S. Green Building Council's LEED Professional Accreditation. Carpenter Consulting Group is a real estate project feasibility consulting firm.

The Group Inc. Real Estate has announced the addition of three broker associate/partners: **Mary Ann Michels** located at the Mulberry Street office in Fort Collins, **Joey Fisher** at the Harmony Road office, and **Jenny McGraw** at the Greeley office. **Ron Maulsby**, a broker associate/partner, has completed all requirements established by the National Association of Realtors and has received the certification of e-Pro Internet Professional.

### TECHNOLOGY

**Jason Adaska** and **Joshua Horwood** have joined Loveland-based Numerica Corp. as research scientists. **Sandy de Priest** has joined as a contract coordinator, **Julie Radi** as a staff accountant, and **Sarah Witherell** as executive assistant to the COO. Numerica Corp. develops, implements and supports advanced algorithm and software solutions for complex information science challenges in the defense and security surveillance arenas.

**Paul Devenny** has joined New York-based Vertex Business Systems as business development executive of the major transactions group. Devenny will be responsible for growing business, partnerships and footprint across the domestic and Canadian energy and utilities sector, with particular focus around meter-to-cash solutions. Devenny continues to work as a part-time adjunct professor on the Distance MBA program of Colorado State University.

### MISCELLANEOUS

**Patti Meuwissen**, owner of Eliminate the Clutter LLC in Windsor, has completed the Professional Organizer certification requirements established by the National Association of Professional Organizers.

**Kevin Wellington**, a seven-year sales executive at Sears Trostel Lumber & Millwork, has been named the company's sales manager. In his new role, Wellington will oversee sales teams located in Fort Collins, Colorado Springs and mountain communities that promote the company's stock and custom trim mouldings, hardwood and softwood lumber and woodworking tools.

**Tom Wadlington** and **Steve Singleton** have been recognized by American Honda Motor Co. Inc. and Markley Motors in Fort Collins for earning Gold Master status, a distinction reserved for Honda Sales Consultants who exceed expectations in sales, customer satisfaction and training.

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](mailto:nguillaume@ncbr.com), or mail it to On The Job at NCBR, 141 S. College Ave., Fort Collins, CO 80524.



# TIME OUT



**NETWORKED** – 1. Larry Burkhardt, president and CEO of Upstate Colorado Economic Development, and University of Northern Colorado President Kay Norton, celebrate at the Greeley Chamber of Commerce Annual Dinner event on Feb. 19. 2. Dawn Paepke, event coordinator at the McKee Medical Center Foundation, and J.J. Hannah, a broker with Keller Williams Realty, check out the digs at the Rooftops on the River development during the Feb. 10 Emerge Colorado members event. 3. U.S. Sen. Mark Udall, left, talks with Pascal Noronha, president and CEO of AVA Solar Inc., during the senator's Feb. 14 tour of AVA's new plant in Longmont. 4. KGWN Northern Colorado 5's account executive Christine Carlson and owner Louis Wall network at the Fort Collins Area Chamber of Commerce Business After Hours event on Feb. 19 at Cambria Suites.

photos by *Business Report* staff

E-mail your event photos to Editor Tom Hacker, [thacker@ncbr.com](mailto:thacker@ncbr.com). Include complete identification of individuals.

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# BRIEFCASE

## NAME CHANGE

The **Scarf Factory LLC** in Fort Collins has changed its name to **Yo-San Studio LLC**. The company continues to offer artistry scarves and accessories, but plans to develop artistry apparel for other fashion modes under the new name. For more information visit [www.yosanstudio.com](http://www.yosanstudio.com).

The city of **Fort Collins Recreation Department** is changing the name of its recreation and entertainment guide from Pathways to Enrich. Still dedicated to the community's 50+ population, Enrich will have a new look and increase distribution from 8,600 copies to 25,000 copies. For more information on Enrich contact the city of Fort Collins Recreation Department at 970-221-6875.

## NEW PRODUCTS AND SERVICES

**Rocky Mountain Tracking Inc.** in Fort Collins has released NavIQ Mobile, an application to track any GPS-enabled cell phone through Web-based tracking software. For more information visit [www.rmtracking.com/gpsproducts/naviqmobile.html](http://www.rmtracking.com/gpsproducts/naviqmobile.html).

**Armor Coat** in Loveland has added Polyaspartic Polyurea to its product line of floor coatings. Polyurea coatings protect concrete from oils, stains and other chemicals like magnesium chloride. For more information visit <http://www.armor-coat.com/>.

**Larimer County Facilities and Information Technology Division** has launched Land Information Locator, a new version of the county's parcel locator suite of applications. The LiL application gives access that was previously only available to Larimer County Geographic Information Systems' "power users." For more information visit <http://maps1.larimer.org/apps/lcparlocator>.

## NONPROFIT NOTES

**Professional Document Management Inc.** in Fort Collins is holding its inaugural Pass It On shred-a-thon to benefit the **Poudre Valley Hospital Foundation**, Cancer Center Capital Campaign. On March 28 bring your confidential documents to 1133 Riverside Ave. from 9 a.m. to 1 p.m. and 100 percent of the \$3-per-box shred payment will be passed on to Cancer Center Capital Campaign.

The 22nd annual **Community Classic Bike Tour** is scheduled for May 17. This non-competitive, multi-distance bicycle tour travels through the beautiful foothills of Larimer County in Loveland and Fort Collins and is a great training ride preparing cyclists for the numerous summer rides available. All registration fees and sponsorship contributions will benefit the **McKee Medical Center** and its programs. Sign up at [www.active.com](http://www.active.com).

## NEW LOCATION

**Audiology Associates Inc.** has moved from 2528 W. 16th St. in Greeley to the **Traynor Medical Office Park** in the 2534 development in Loveland. The new office features a state-of-the-art sound device and room equipment, giving the patient an equal edge when battling hearing loss.

Web development firm **Rocket Jones Interactive** has moved to a new location at 204 Walnut St. in downtown Fort Collins. Rocket Jones Interactive specializes in everything from Web site implementation to custom Web software development for e-commerce and other applications. Visit [www.rocketjones.com](http://www.rocketjones.com) for more information.

The **Community Foundation of Northern Colorado** received \$6.3 million in gifts during calendar year 2008, an increase of \$500,000 from 2007. It distributed \$3 million in 2008 to community causes, about the same amount distributed in 2007. Total assets decreased from \$39 million to \$33.4 million, a drop of 15 percent. The Community Foundation is one of more than 700 community foundations throughout the nation that encourages individuals to leave a legacy for the future through the creation of permanent endowment funds. For more information, visit [www.CommunityFoundationNC.org](http://www.CommunityFoundationNC.org).

The **Northern Colorado Multicultural Corp.** has gifted a commissioned artwork "Sarape Aztlan" to the **Northside Aztlan Community Center** in Fort Collins. The NCMC commissioned local artist Anne Bossert to create artwork for the building's lobby stairwell. For more information about Art in Public Places, visit [www.fcgov.com/artspublic](http://www.fcgov.com/artspublic).

**Mama Roni's Pizza** has opened a new location at 4733 S. Timberline Road, No. 103, in Fort Collins. For more information, menu and coupons visit [www.mamaronispizza.com](http://www.mamaronispizza.com).

## DEALS

**Johnson's Corner** cinnamon rolls are now available at **7-Eleven** locations throughout Colorado and Utah. Johnson's Corner opened its truck stop and café doors along Interstate 25 in Johnstown in 1952.

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

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# CALENDAR

**Feb. 28** – Sweet Indulgence, from 6 to 9 p.m., Hilton Fort Collins, 425 W. Prospect Road in Fort Collins. A delicious affair brought to you by the Northern Colorado AIDS Project. Encounter the temptation of decadent desserts and free-flowing champagne. Be seduced by the thrill of competitive culinary mastery, with our "Growing Stronger, Living Sweeter" dessert battle. Be enticed by our "All Things Indulgent" live and silent auction. Cocktail attire recommended. Private Sweet Salons with bottle service for 10 people available for \$1,500. Call 970-482-2626 to make reservations for discounted lodging at the Hilton. Cost: \$65/person, \$100/couple. Contact: Andra Coberly at 970-419-3218 or andra@atrainmarketing.com.

**Feb. 28** – Rocky Mountain Raptor Program 16th Annual Gala Dinner, from 5 to 9:30 p.m., Lincoln Center, 417 W. Magnolia St. in Fort Collins. Cost: \$35/before Feb. 20, \$40 at the door. Contact: RMRP at 970-484-7756 or info@rmrp.org.

**Feb. 28** – Articulate City February Party. Meet as a group for hors d'oeuvres, cocktails and conversation in addition to attending the main event of the evening: "The Book of Liz." Visit [www.articulatecity.com/](http://www.articulatecity.com/) for membership options. Contact: Julie Sutter at julie@articulatecity.com.

**March 1** – Divas & Desserts benefit for SAVA, from 2 to 6 p.m., Lincoln Center, 417 W. Magnolia St. in Fort Collins. The evening includes a performance by Eve Ensler's "The Vagina Monologues" followed by a silent auction with live music and a dessert competition of local restaurants. Contact: Megan Wyman at 970-472-4204 or megan@savacenter.org.

**March 2** – NoCoNet presents Negotiating Success, from 8 to 10:30 a.m., Faith Evangelical Free Church, 3920 S. Shields in Fort Collins. Dan Wilkewitz, Real Pro LLC, will present. Cost: Free. Contact: NoCoNet at noconetinfo@yahoo.com.

**March 3** – Front Range PC Users Group, from 7 to 9 p.m., Fort Collins Senior Center, 1200 Raintree Drive in Fort Collins. The topic for the evening is backup techniques and tools.

**March 4** – Colorado Georgia Tech Club Meet and Greet, from 5:30 to 7 p.m., Wynkoop Brewing Co., 1634 18th St. in Denver. Looking to meet other Georgia Tech alumni in Colorado? Contact: Katie Tuck at 1-800-482-5867 or katie.tuck@alumni.gatech.edu.

**March 4** – Career Exploration Teen Job Fair, from 4 to 6 p.m., Island Grove Exhibition Building, 525 N. 15th Ave. in Greeley. Contact: Marie Llamas at 970-353-3800, ext. 3371 or mllamas@co.weld.co.us.

**March 5** – Loveland Chamber of Commerce Business After Hours, from 5:30 to 7 p.m., U.S. Bank, 2845 Linden Court in Loveland. Cost: \$12 if pre-registered, \$15 at the door. Contact: LCC at 970-667-6311.

**March 5 - 8** – Colorado RV, Sports, Boat & Travel Show, National Western Complex, 1-70 at Brighton Blvd. in Denver. Cost: \$8.

**March 7 - 8** – Scratch and Dent Garage Sale, The Ranch, 5290 Arena Circle in Loveland. Donations of quality slightly used, dented, mismatched, over ordered, wrong color, model home furniture and accessories, etc. will be collected and sold to benefit Building the Future to assist with funding of wheelchair ramp projects. Contact: HBA at 970-686-2798 or lsan-

doval@hbanco.com.

**March 7** – KRFC 88.9 FM 6th Annual Birthday Bash, starting at 7 p.m., Sunset Event Center, 242 Linden St. in Fort Collins. This year will feature Liz Barnez and Nicole Zentveld and Friends. Cost: \$30/reserved seating, \$20/general admission. Contact: KRFC at 970-221-5075 or lzuccolin@larimer.org.

**March 10** – Fort Collins Area Chamber of Commerce Business Before Hours, from 7:30 to 9 a.m., Huntington Learning Center, 140 E. Boardwalk, Suite P in Fort Collins. Contact: Erin Collins at 970-482-3746 or ecollins@fcchamber.org.

**March 10** – Community Colon Cancer Open Forum, from 5:30 to 8:30 p.m., Hilton Garden Inn, 2821 E. Harmony Road in Fort Collins. Informational exhibits and speakers on genetic testing, screening, surgical advances and treatment options. Cost: Free. Contact: Brooks Pardew at 970-493-6337 or brooks@cancerhealth.com.

**March 10** – Catch Me if You Can with Frank Abagnale, from 7 to 9 p.m., Lincoln Center, 417 W. Magnolia St. in Fort Collins. Listen and learn from Frank Abagnale, the inspiration for the the film "Catch Me if You Can" starring Leonardo DiCaprio. Prepare to laugh and be outraged as you learn how to protect your identity from the master. Cost: \$18/general, \$25 VIP, \$18 two-for-one student tickets. Contact: Becky Jensen at 970-420-3509 or becky@toolboxcreative.com.

**March 11** – Windsor Chamber Annual Dinner, from 5 to 9 p.m., Windsor Community & Rec Center, 250 N. 11th St. in Windsor. Contact: Windsor Chamber of Commerce at 970-686-7189 or information@windsorchamber.net.

**March 11** – Bravo! Entrepreneur Awards 2008, from 5:30 to 7:30 p.m., Island Grove Event Center, 501 N. 14th Ave. in Greeley. This year's event takes on a completely new attitude and is taking its inspiration from suggestions to continue the evening's renown for being abundant with fun, food and beverage but less abundant in program length. "Bravo! Entrepreneur has been one of Northern Colorado's premier business dinners for 10 years. Cost: \$45/ticket, \$450/table. Contact: De Dahlgren at 970-221-5400, ext. 202 or ddahlgren@ncbr.com.

**March 14** – "Ragtime," starting at 7:30 p.m., Union Colony Civic Center, 1000 10th St. in Greeley. The Cleo Parker Robinson Dance Ensemble re-stages the choreography of Katherine Dunham's 1972 piece "Ragtime" set to Scott Joplin's music. Cost: Call for prices. Contact: UCCC Ticket Office at 970-356-5000.

**March 14** – Vegetable Gardening Made Easy, from 11 a.m. to 12:30 p.m., Rabbit Shadow Greenhouse, 2880 E. Highway 402 in Loveland. Cost: \$15. Contact: Emily Sorenson at 970-667-5531 or emily@rabbitshadowfarm.com.

**March 17 - 19** – Performance Feedback Tools Workshop, from 8 a.m. to noon, Loveland Learning Center at Centerra, 2915 Rocky Mountain Ave., Suite 240 in Loveland. This workshop will utilize practice and videotaping to help supervisors refine their skills at managing performance and providing feedback. Held Tuesday and Thursday from 8 a.m. to noon. Cost: \$299.00. Registration Deadline: March 16. Contact: CSU Continuing Education at 970-491-5288 or questions@learn.colostate.edu.

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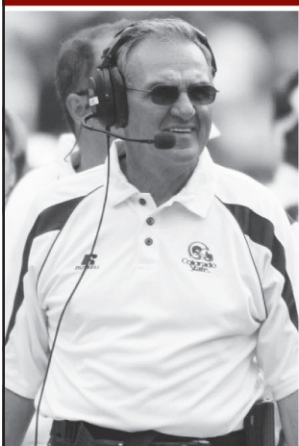

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## DAILY IN REVIEW

## State's stimulus share for projects: \$2.8 billion

*Editor's note: Daily in Review is a partial digest of stories reported in the Business Report Daily online service between Feb. 9-20. 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.*

Colorado is set to see more than \$2.8 billion from the economic stimulus package, which President Barack Obama signed into law in Denver on Feb 17.

The \$787 billion American Recovery and Reinvestment Act could translate to \$2.8 billion for Colorado state budget and infrastructure needs, according to analysis by the Colorado Fiscal Policy Institute. The items run the gamut of issues:

- Transportation projects could garner \$521 million;
- The state budget should get a \$138 million boost for stabilization during the next two years;
- More than \$905 million would go

toward education-related projects;

■ Colorado families will have access to \$15.6 million for housing assistance during the next two years;

■ The state's Medicaid program will receive about \$880 million through 2010;

■ The food stamp program will get \$146 million over the next four years.

Also included in the bill are individual tax credit provisions as well as a temporary patch to the Alternative Minimum Tax.

## JBS scraps National Beef acquisition

GREELEY — JBS S.A. announced Feb. 20 that it will no longer pursue the acquisition of Kansas City, Mo.-based National Beef Packing Co. following months of negotiating with the Department of Justice, which had filed suit to block the merger over federal anti-trust concerns.

If the merger had been accomplished, Brazil-based JBS would have become the biggest beef processor in the United States. JBS, which purchased Greeley-based Swift & Co. in July 2007, announced last March that it intended to acquire National Beef and Smithfield Beef Group, the nation's fourth- and fifth-largest beef processors respectively.

The Smithfield purchase was completed last fall. But the DOJ said in its suit — joined by 17 states including Colorado — that merging with National would be a violation of the Clayton Act, the federal anti-trust law, because it would have the potential to reduce prices paid to cattle producers and raise the cost of beef for consumers.

JBS and the DOJ had been negotiating on a possible out-of-court settlement involving divestiture of some of JBS's holdings since October without coming to an agreement.

JBS also operates 11 cattle feed yards in six U.S. states including Five Rivers Ranch Cattle Feeding in Loveland, Colorado's biggest cattle feeding operation and one of the largest in the nation, acquired as part of the Smithfield Beef Group purchase.

JBS will remain the No. 3 beef producer in the nation behind No. 1 Tyson Foods and No. 2 Cargill. JBS is the biggest beef processor outside of the United States.

## State settles Countrywide subprime suit

DENVER — Countrywide Financial Corp., along with several of its affiliated entities, has agreed to make \$6 million available to eligible borrowers as a result of its marketing of subprime and other high-risk mortgage products.

The settlement, announced Feb. 9 by Colorado Attorney General John Suthers, includes \$500,000 for the Colorado Department of Local Affairs to help support and expand the Colorado Foreclosure Hotline, 1-877-601-4673.

Under the settlement agreement, Countrywide will help its borrowers who are in default or facing foreclosure save their homes through fast-track loan modification on subprime or option-ARM loans. The program offers a series of loan modifications, including lowering the interest rate to as low as 3.5 percent for five years or making loans interest-only for up to 10 years.

It's estimated that about 6,800 Colorado homeowners will benefit from the resulting lower mortgage payments, with fee and penalty waivers expected to result in a combined savings of more than \$2.1 million.

A separate fund of approximately \$4.4 million will be used to compensate approximately 1,180 Colorado homeowners who could make only six or fewer payments before they could no longer afford their loans.

California-based Countrywide, at one time the nation's largest mortgage lender, was acquired last year by Bank of America, which has received \$45 billion in government aid from the financial bailout bill.

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## HEALTH CARE

# Bill to lay foundation for universal care awaits action

## HB 1273 would create health-care authority to study single-payer

By Steve Porter  
sporter@ncbr.com

Despite financial obstacles, Rep. John Kefalas and his supporters in the Colorado Legislature are steadfastly hoping they can get a bill aimed at ultimately creating a statewide single-payer health-care system signed into law this year.

Kefalas, D-Fort Collins, and Sen. Joyce Foster, D-Denver, are co-sponsoring HB 1273, also called the Colorado Guaranteed Health Care Act. The bill would create the Colorado Health Care Authority, which would design and implement a single-payer health-care system available to all state residents through a phased-in approach.

Kefalas said he expects the bill to be heard by the House Business Affairs and Labor Committee on March 4. And even though state legislators have been wrestling with how to cut more than \$600 million from the current budget because of economic woes, Kefalas said he remains hopeful it will be adopted in the Democratically-

controlled Legislature.

"I think there's some growing support for the bill," he said. "There's some interesting conversations going on out in the business community to cut health-care costs. We'd like to marry that with the bill."

In addition to helping the estimated 800,000 uninsured Coloradans get access to health care other than through the emergency room door, the bill is designed to help the state's small business community reduce ever-increasing health insurance costs for their employees and thereby make those businesses more profitable and competitive.

### New authority's charge

The proposed Colorado Health Care Authority would study:

- Incorporating medical portions of state liability insurance, workers' compensation insurance and automobile insurance;
- Setting standards and qualifications for health-care providers and provider rates;
- Establishing standards for a statewide electronic records system;



KEFALAS

## T.R. Reid: Colorado could lead reform

FORT COLLINS – A noted national advocate for health care reform said the Colorado Guaranteed Health Care Act proposed by Rep. John Kefalas and others could be a potential model for health-care reform on the national level.

"The American health-care system is just not working and we need to fix it," said T.R. Reid, a former *Washington Post* reporter who has become a respected source of information on health care throughout the world. Reid appeared in Fort Collins on Feb. 19.

"That fix could come at the local level – it's possible – and you've got legislators from Northern Colorado really actually trying to fix health-care starting at the local level," he said. "Reform of a rotten system can start at the state level."

Reid, in his PBS Frontline documentary, "Sick Around the World," traveled to Canada, Britain, Germany and Japan to look at how other countries deliver health care to their residents and found they provided better care at less expense. Reid will release a book on health-care reform, "The Healing of America," this summer.

Reid said the United States must find the political will to reform its increasingly unaffordable health-care system. "The first rule is to answer the moral question: Do we want to provide coverage for everyone?" he said.

Other nations have answered that question in the affirmative, but opponents of a move away from a private insurance-based system call such an approach socialistic and anti-capitalistic. But Reid notes that

Medicare – created in 1965 and an extremely popular program with the nation's elderly – is just such a program.

Reid said sentiment in favor of a universal health-care system appears to be growing, with 59 percent of the American Medical Society expressing support for a government-run system in a recent poll. The AMA was once a powerful foe of such a system and played a large role in defeating a move toward universal health care during the Clinton administration.

Reid said with a new president and a Democratically controlled Congress, 2009 could have been a good moment to move reform forward, but the economic collapse in the last quarter of 2008 may prevent that from happening. He said waiting till 2010 may be too late.

"2010 is going to be tougher, there's no doubt, because (Congress people) who are running will be looking over their shoulder," he said.

Reid said he couldn't comment on specifics of Kefalas' HB 1273 but said adoption of a single-payer system in the nation's midsection could send a strong signal to other states.

"Colorado could be a great example," he said. "If Colorado did it, people might say they're real Americans and it would be a good model for other states."



REID

See HB 1273, 21

– Steve Porter

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RANK	PRACTICE NAME ADDRESS PHONE/FAX	EMPLOYEES 2009 NO. OF MD 2009	NO. OF PHYSICIANS ASSISTANTS NO. OF NURSES NO. MISC. LICENSED STAFF	SPECIALTIES	E-MAIL WEB SITE	PERSON IN CHARGE TITLE NO OF LOCATIONS YEAR FOUNDED
1	<b>BIG THOMPSON MEDICAL GROUP INC.</b> 1627 E. 18th St. Loveland, CO 80538 970-613-4796/	235 48	5 PA's; 2 NP's 0 - Only hire Medical Assistants 55	Family Medicine, Pediatrics, Internal Medicine, Allergy, OB/GYN, Urgent Care	marilyn.morris@bannerhealth.com www.BannerHealth.com	Peter McNally CEO 14 1995
2	<b>ORTHOPAEDIC CENTER OF THE ROCKIES - LOVELAND</b> 2923 Ginnala Drive Loveland, CO 80538 970-663-3975/	225 20	9 36 NA	Orthopaedic surgery (all orthopaedic specialties), sports medicine, non-surgical orthopaedics, podiatry.	info@orthohealth.com www.orthohealth.com	Michael A. Bergerson CEO 2 1969
3	<b>SUNRISE COMMUNITY HEALTH INC.</b> 2930 11th Ave. Evans, CO 80620 970-350-4606/	205 8	N/A N/A N/A	Community health center providing family practice, pediatrics, dental, mental health and pharmacy.	apena.sunrise@nocooha.org N/A	Mitzi Marie Moran CEO and President 6 1973
4	<b>HEART CENTER OF THE ROCKIES</b> 2121 E. Harmony Road, Suite 100 Fort Collins, CO 80528 970-221-1000/	173 N/A	N/A N/A N/A	Advanced cardiovascular care.	kmouton@heartclinic.com www.heartcenteroftherockies.com	Dale Richardson Administrator 14 1996
5	<b>SALUD FAMILY HEALTH CENTERS - REGIONAL</b> 1635 Blue Spruce Drive Fort Collins, CO 80524 970-494-4040/970-494-4076	143 N/A	N/A N/A N/A	N/A	N/A www.saludclinic.org	Douglas W. Whitman M.D., Center director 4 2002
6	<b>ASSOCIATES IN FAMILY MEDICINE PC</b> 2025 Bighorn Road Fort Collins, CO 80525 970-229-9800/970-229-1421	132 28	5 47 3	Family practice, sports medicine, pediatrics, obstetrical care, GI endoscopy, urgent care, acupuncture.	jspowell@afmfc.com afmfc.com	James A. Spowell Executive director 6 1962
7	<b>LONGMONT CLINIC</b> 1925 W. Mountain View Ave. Longmont, CO 80501 303-776-1234/720-494-3107	55 N/A	6 N/A N/A	Multi-Specialty Group - Over 20 Medical Specialties.	N/A www.longmontclinic.com	Jack B. Campbell N/A 2 1906
8	<b>FORT COLLINS YOUTH CLINIC</b> 1214 Oak Park Drive Fort Collins, CO 80524 970-267-9510/970-207-9967	41 12	6 22 N/A	Pediatrics.	lmortensen@youthclinic.com www.youthclinic.com	Larry Mortenson Executive director 3 1964
9	<b>MIRAMONT FAMILY MEDICINE</b> 4674 Snow Mesa Drive, Suite 140 Fort Collins, CO 80528 970-482-0213/	34 4	5 2 23	Family medicine, physical therapy, psychology,	info@miramont.us www.miramont.us	Teresa Bender and John Lumir Bender Practice administrator and Director 1 1940
10	<b>CANCER CENTER OF THE ROCKIES</b> 2121 E. Harmony Road, Suite 150 Fort Collins, CO 80528 970-493-6337/970-493-3528	30 5	1 7 17	Hematology, oncology.	N/A www.cancerhealth.com	Tania Adams CEO 2 1979
11	<b>MEDICAL ARTS CENTRE OF WINDSOR</b> 1300 Main St. Windsor, CO 80550 970-686-5646/970-686-5118	30 5	0 4 N/A	General family care, medical imaging, mammography, rehabilitation services, after-hours care, pharmacy	N/A www.bannerhealth.com	Debbie Eubanks N/A 1 2001
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## FROM THE ARCHIVES

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

- "Mortgage industry feels pinched," 8/5/05
- "Mortgage brokers need state license to practice," 10/27/06
- "Industry between softer market, harder rules," 6/22/07

## BROKERS, from 3

directed at mortgage brokers.

"I think everyone has to step up and take responsibility," he said. From the lenders to the real estate agents, appraisers and even municipalities for issuing so many building permits, all have had a hand in the current situation, he explained. Along those lines, he feels that the new mandates in the industry should apply to all segments rather than one.

### Regulations thin the ranks

"Nationally, we're seeing more regulation that's making it harder to do business," said Julie Piepho, executive vice president at Cornerstone Mortgage. Cornerstone is a correspondent mortgage lender, a company that finances its own mortgages, as opposed to a brokerage that locates financing through other channels.



PIEPHO

Piepho serves as the chairwoman of the Colorado Mortgage Lenders Association. The CMLA has been actively involved in the evolution of the state's mortgage industry regulations. Colorado was one of only two states that had no regulation of the industry until Jan. 1, 2007, when all mortgage brokers were required to register with the Colorado Division of Real Estate. Since then the requirements and the division's ability to enforce them has grown.

Piepho said that registration and education requirements are thinning the ranks of mortgage brokers, especially those that are not committed to the profession full-time. At one point, she said, there were maybe as many as 10,000 brokers trying to register in Colorado. Piepho wouldn't be surprised to see the number dip below 5,000 before bottoming out.

Right now, Colorado has 9,144 registered brokers. Cary Whitaker, the real estate division's mortgage broker program administrator, said that the number of brokers registering had been continually increasing, but in the last couple of months a couple hundred have requested deactivation.

"People are leaving the industry," he said. "But complaints aren't down."

In 2008, the division received or opened 800 complaints. So far in 2009, 28 disciplinary actions have been settled and another 75 are under way. Whitaker said the division is also dealing with 300 active investigations.

Colorado's mortgage industry regulation continues to evolve this year as the state implements the SAFE Act, part of the Housing and Economic Recovery Act of 2008. The SAFE Act will set up a national mortgage broker registry. Whitaker said the biggest change for the Colorado Division of Real Estate will be that it has to maintain two databases rather than the current one.

## "We're seeing more regulation that's making it harder to do business."

Julie Piepho, chairwoman  
Colorado Mortgage Lenders Association

### Federal case filed

The state regulatory changes are likely the least worrisome for the industry right now. On Feb. 23, the National Association of Mortgage Brokers filed suit in U.S. District Court against Federal Housing Finance Authority Director James Lockhart to halt the implementation of the Home Valuation Code of Conduct. HVCC, which would apply to loans through Freddie Mac and Fannie Mae, would disallow mortgage brokers and real estate brokers from ordering appraisals directly. Instead, they would have to go through an appraisal management company to select an appraiser and order the appraisal. The restriction would not be imposed on lenders or affiliates.

"This is going to devastate small businesses and, most importantly, it's going to hurt consumers," said Marc Savitt, president of the NAMB.

By putting an additional layer into the appraisal system, the cost of procuring one will increase. Savitt also worries that many lenders have at least some ownership in appraisal management companies.

"First and foremost, this is an agreement with the New York Attorney General (Andrew Cuomo)," Savitt said. The issue, he explained is that the HVCC is a de facto regulation, having skipped most of the processes and procedures that any regulation would undergo. Especially of concern, according to Savitt, is that the Administrative Procedure Act was not followed. The APA, among other things, requires notice and opportunity for public comment.

The suit claims that the rule "will place mortgage brokers at a permanent disadvantage in the marketplace and consequently reduce healthy competition to the detriment of consumers." NAMB is asking for an injunction to delay the May 1 implementation of HVCC and to declare HVCC "contrary to law, arbitrary and capricious, unenforceable, and otherwise unlawful."

"This agreement will do absolutely nothing to prevent fraudulent appraisals or influencing of appraisals," Savitt said.

HVCC is the result of an investigation by Cuomo into dealings between Washington Mutual and appraisal management company First American eAppraiseIt. The attorney general's office filed suit against eAppraiseIt in late 2007 alleging the firm colluded with WaMu to inflate appraisal values.

Savitt said that the mortgage broker industry is behind finding ways to staunch appraisal fraud. He points out, however, that many parties might have interest in influencing appraisals — not just mortgage brokers, but also real estate brokers, builders and even homeowners.

"This could be taken care of by enforcing laws that are already in place," Savitt said. "We just need to give teeth to them."

The HVCC suit is on a fast track, with the injunction hearing expected within 10 days of the initial filing. Savitt anticipates the judge will hear the case and have it wrapped up within 120 days.



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HEALTH CARE

# Greeley Medical Clinic CEO resigns for PVHS job

Barbara Yosses will serve as head of new ambulatory services

By Steve Porter  
sporter@ncbr.com

GREELEY — The chief executive officer of one of Northern Colorado's largest physician-owned medical clinics is leaving her post after 11 years to become vice president of ambulatory services for Poudre Valley Health System.



YOSSES

Greeley Medical Clinic CEO Barbara Yosses will begin her new position with PVHS on March 16. Yosses has served as CEO of GMC since May of 1998.

Yosses said she's enjoyed her time at GMC but felt it was time to move on.

"I've been with the clinic about 11 years, which is a long time for someone in that position," she said. "But I feel I've taken Greeley Medical Clinic to a good point. The (physician) group has more than doubled in size and we've gone from two to seven locations. I feel like I've really accomplished

a great deal and (the new position) allows me to continue to contribute to health care in Northern Colorado in a very meaningful way."

Pam Brock, PVHS' vice president of marketing and strategic planning, said Yosses will be filling a brand-new position within the organization, which owns and operates Poudre Valley Hospital and Medical Center of the Rockies.

Brock said the position, which oversees outpatient services in PVHS' clinics, occupational health offices and urgent care centers, will be responsible for a growing business segment.

Brock said Yosses' 11 years as head of Greeley Medical Clinic made her a perfect candidate for the job. "We felt we needed someone who really had a depth of experience," she said, adding that after a national search and about 100 applicants, Yosses' name rose to the top.

"Barb just sort of came out on top because we know her, we had a trusting relationship and she knows the market," Brock said. "We really felt we needed someone leading the charge who understands the differences and challenges of running physician clinics as opposed to hospital clinics."



BROCK

Relationships important

Greeley Medical Clinic, based in central Greeley just across the street from North Colorado Medical Center, last year moved a significant portion of its physicians to the Medical Center of the Rockies campus in the Centerra development in east Loveland.



ZENK

That move increased contact between GMC and PVHS, but Yosses said her acceptance of the PVHS position was "really coincidental."

"I've had relationships with both hospital systems (PVHS and Banner Health, which operates NCMC and owns and operates McKee Medical Center in Loveland) for the entire time I've been here at GMC," she said. "PVHS is a very quality organization and I'm excited to be part of their senior management team."

David Zenk, M.D., president of Greeley Medical Clinic, said Yosses will leave big shoes to fill. "Barb's been with GMC for 11 years and the performance of the clinic and the growth of the clinic has just been excellent under her leadership," he said. "She's been the best CEO and leader that the clinic has seen in many, many years and she most certainly will be missed."

Zenk said GMC has engaged a national

Greeley Medical Clinic milestones

- Established in 1933 by three family doctors
- Now has more than 70 multidisciplinary physicians and 350 employees in seven locations in Northern Colorado
- Serves patients in Colorado, southeastern Wyoming and western Nebraska
- Moved into a 40,000-square-foot space in the North Medical Office Building on the Medical Center of the Rockies campus in Centerra last year

SOURCE: BUSINESS REPORT RESEARCH

recruiting firm to conduct a nationwide search for Yosses' replacement. He said GMC hopes to fill the position within the next six to nine months.

"We certainly want to do a national search and consider a large group of candidates before we make a decision," he said.

Yosses, a New Jersey native who joined GMC after eight years as the executive director of the Toledo Clinic in Ohio, said she will miss being at Greeley Medical Clinic.

"It is hard to leave," she said. "I've been 100 percent invested in this organization and I'm very proud of it. It's always hard to leave a place where you have a lot of friendships, but change is always good."

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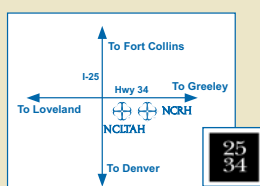
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## HEALTH CARE

# Patient safety helps hospitals prioritize purchases

## Spending on track, capital constraints loom in background

By Kay Rios  
news@ncbr.com

With an eye on the economy, local hospitals are proceeding with previous plans to upgrade technology and purchase needed equipment cautiously, representatives say.

"We are being more selective in the prioritizing equipment purchases and allocation of resources," according to Craig Luzinski, chief nursing officer for Poudre Valley Hospital in Fort Collins. "When we look at requests, one thing that makes it pop as a priority is patient safety — that takes it to the top."

That's also true at McKee Medical Center in Loveland, says chief financial officer Lori Sehart. "As we prioritize the requests, the number one criterion is patient safety issue."

Paul Matthews, McKee's public relations director, added, "Where the economy hits is that we try to defer those things that don't have to be done right now."

"Capital constraints are worth thinking about in this first quarter of the year as we

wade through our situation at a national level," explained Kurt Gensert, vice president of nursing at Platte Valley Medical Center in Brighton. "We're making big strides in terms of electronic health records. That's on everybody's horizon."

All three organizations are moving ahead to install and/or complete technology upgrades.

Platte Valley has already made great strides, Gensert said. "We have a strategic plan in place and we are on track to the month right now. We are completely electronic in-house with nursing documentation and roughly halfway through medication bar coding and in-patient pharmacy project. We're planning on kicking off our Electronic Data Repository this year whereby most of our paper-based documents are scanned in and become queriable electronically. That's a huge hurdle."

He says the final piece, the Computerized Provider Order Entry will be in place by the end of 2011. "That really makes up the substance of the complete electronic health record — very little left at that point. There are few hospitals that operate without paper but most of us aspire to get as close to paperless as possible."

McKee is adding CPOE in July, Sehart said. "We want to be paper-light and do as much electronically as possible."



Courtesy McKee Medical Center

**TECHNOLOGY IN PLACE** — Certified nursing assistant Joyce Wells, left, and registered nurse Veronica Wilson enter patient information into a computer at McKee Medical Center in Loveland. McKee will implement the next phase of its electronic medical record system in July when physicians and other providers begin entering their orders directly.

### e-records enhance safety

PVH shares that aspiration, Luzinski said. "We're getting ready to migrate to a new systems platform called Client Server. We're calling this project e2, which stands

for Enhancing Excellence through technology and process. This will let us look at the financial outcomes related to what we are doing now.

See PURCHASES, 21

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## PURCHASES, from 20

“We started using electronic records five years ago but it was previously used by finance and administration,” he continued. “Now our nurses and physicians are the dominant users. For 2009, we’re identifying the processes we want to work on. The software delivery is scheduled for 2010 and, in 2011, everyone in the organization changes over in one day.”

The management team is also assessing CPOE, according to Luzinski. “With CPOE, rather than writing orders, physicians select protocols in the computer. We’re already doing that in the emergency room. That will help us use more of an evidence-based approach and if we can standardize processes, we will be more efficient and produce better patient outcomes.”

At McKee, which is owned by Phoenix-based Banner Health, “We’re moving ahead with CPOE,” said Anne Rydesky, associate administrator. “It really came out of the patient safety world.”

“It’s a national initiative based on the idea that the less human steps there are and the fewer number of people entering information onto a chart, the less likely to have human error,” Matthews added.

McKee made a significant investment last year to start the process and, Matthews said, “This is the next big step in our implementation of electronic medical records.”

### New systems, equipment

McKee will also be installing a monitoring system called iCare in its Intensive Care Unit in the second half of this year. iCare is a system that keeps tabs on a patient around the clock from a facility in Arizona via

telemedicine cameras and other highly sensitive monitoring technology that can pick up changes in a patient’s condition. Real-time communication between doctors and support staff help determine appropriate actions for individual patients. “It provides an additional layer of support in addition to the high level of care already in place in ICU,” Matthews said.

All three hospitals are also adding new equipment. Platte Valley just added a 64-slice CT scanner, which Gensert says carries a large acquisition cost but “can give the image of a beating heart. We can evaluate coronary heart disease in a less invasive fashion than before and we can glean a lot of information on patients quickly and safely.”

PVH is in the process of putting in a 64-slice scanner that will be operational around the end of March, according to Luzinski. McKee will add its 64-slice scanner in either the third or fourth quarter of this year, Matthews says.

The scanners are capable of performing 64 slices per rotation at less than 0.4–0.7 mm resolution, which provides a view of extremely high accuracy and detail.

And, for PVH, the replacement of beds is continuing. “They have new technology in these beds that will prevent patient falls,” Luzinski explained. “We can set parameters in the bed so an alarm will alert staff. Late last year, we put these beds in half the system and spent \$1 million. We’ll spend another \$1 million this year and put in the other half.”

Any investment that will address potentially dangerous situations for patients is a good investment for a hospital, he added. “With limited resources, we need to look at how we can use technology to address these situations, always keeping the safety of the patients in mind.”

## HB 1273, from 15

- Establishing a central purchasing authority to negotiate favorable prices for prescription drugs and medical equipment;

- Collaborating with local governments, special districts, critical access hospitals and others to address special health-care needs;

- Setting up a fee or premium structure that “ensures all income earners and employers are contributing an amount that is affordable, fair and consistent with current funding sources for health care in Colorado.”

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“The plan for the system shall include comprehensive medical benefits for all eligible participants in Colorado,” the bill states.

However, nothing in the current system will change until the Authority can identify enough funding to get the new system up and running. The bill imposes a July 1, 2011, deadline for finding the money from private sources with no money from the state’s general fund to be used.

“We’re trying to set it up with private money because there’s no public money right now,” Kefalas said.

### Insurance companies still involved

When Kefalas first announced his plan to submit the bill in December, he was intent on limiting the role of private health insurance companies in the new single-payer system. “This model would clearly limit the role of private insurance companies,” he said in a *Business Report* interview.

But that stance has softened since he introduced the bill on Feb. 4. “I think we could still have the private health insurance companies involved,” he said Feb. 17. “We need to really bring people to the table.”

Kefalas said it could take \$1.5 million or “at least several hundred thousand dollars initially to move this forward.” Kefalas said he had no firm financial commitments but added, “I know there’s a lot of support out there,” citing possible funding from foundations, private donors and perhaps federal money under the Obama administration, which strongly supports health care reform.

Kefalas said that new federal support makes him believe health-care reform can and should start at the state level. “I think it’s very appropriate for the state to push on its end and the feds to push on their end and our efforts can be complimentary,” he said. “We’ve had some success in just introducing the bill, and at a minimum we’re advancing the discussion on how we can accomplish a universal health-care system.”

Kefalas, elected in 2006 and now in his second term, said he will continue to push for health care reform no matter the odds.

“It’s a fundamental issue our nation has been grappling with so many years and increasing numbers of people don’t have insurance because they can’t afford it,” he said. “Clearly, it’s also an economic development issue, especially for small business. If we can reduce costs to business, it will help business be more competitive.”

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Kristen Tatti, Northern Colorado Business Report

**FIRED UP** – Ice Energy production technician Johnny Vigil puts the finishing touches on an Ice Bear 30 unit. The box is designed as a plug-and-play that can be installed by any HVAC-trained technician.

## ICE ENERGY, from 1

refrigerant in the air conditioning unit during peak-demand daylight hours.

The change for Ice Energy is not in the technology, but in the market. The company has come to embrace the idea that the true benefit of the Ice Bear is as a part in a system of energy management for utilities, according to CFO David Schwarzbach. Widespread installation by utilities of Ice Energy's energy storage technology directly on individual commercial buildings has the potential to permanently shift as much as 40 percent of peak energy demand to off-peak hours.

The switch to off-peak hours is important for a variety of reasons. It ensures the reliability of service, can postpone or eliminate the need for additional backup generation systems and allows energy use to occur at times when it is most efficient. During the evening, when temperatures are lower, transmission lines run more efficiently. Additionally, energy from alternative sources, such as wind, is most available during off-peak hours, increasing its contribution to the power mix.

### Venture capital infusion

Helping the company make the transition to the utility mass market is a \$33 million infusion of capital it landed last fall. The second-round financing was led by Energy Capital Partners, a private equity firm managing a \$2.25 billion fund focused on energy infrastructure and power generation, including natural gas, hydroelectric and renewable energy, as well as electrical transmission and distribution assets.

“What’s really great about this financial round is the partnership with Energy

See ICE ENERGY, 23

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Kristen Tatti, Northern Colorado Business Report

**ICE INNOVATION** – Ice Energy production technicians Dan Glanz, left, and Rob Munez prepare a row of ice coils that are key to the company's Ice Bear energy storage unit. The Windsor headquarters is also home to its manufacturing facility where technicians are perfecting the production process.

## ICE ENERGY, from 22

Capital Partners," Schwarzbach said.

Venture capital firms are increasingly interested in alternative energy technologies. What is unique about the ECP financing is that in addition to the \$33 million, the company will provide \$150 million in capital for energy-scale deployment of Ice Energy's technology.

"One of the keys of success for green technologies is the ability to bring financing for projects, especially in today's market," Schwarzbach said.

The \$150 million will help cover the upfront cost of deployment. About 14,000 Ice Bear 30 units are needed to fulfill a 100-megawatt deployment. The company manufactured a few hundred units last year. Schwarzbach said the \$150 million, along with other funding mechanisms, could launch three to four projects.

Also advancing the company into the utility industry was the addition of Chris Hickman as senior vice president of utility solutions late in 2008. Hickman has more than 20 years of experience in the utility industry.

When he first heard of Ice Energy, "I was like, 'Oh no, not another perpetual-motion company,'" Hickman recalled. "But the energy is produced, transmitted and stored by the Ice Bear at the cheapest, most efficient time."

### Good news for smart grid

Company executives aren't the only ones singing Ice Bear's praises. Just in time for the DistribuTECH event, the unit received a 90 out of 100 from the Smart Grid News Smart Grid Scorecard — the highest score given since the rating system was launched more than a year ago.

In recent years, the number of companies developing technologies related to the smart grid has exploded. Over the years, the need for key developments such as mobile communication and certain mechanics for integration has become apparent.

"We were seeing (companies in the field) weren't thinking in terms of the system," said Erich Gunther, co-founder of Knoxville-based utility consulting firm EnerNex Corp., who developed the Smart Grid Scorecard.

Gunther uses the scorecard to evaluate how well technologies address the key smart-grid issues in a regular product/technology review column he writes for Smart Grid News, a U.S. Department of Energy sponsored publication. The scorecard, which is available for free download at

www.smartgrid.com, looks at a technology's or product's overall impact on the system, its ability to integrate with existing and new technologies, scalability and other factors.

Gunther will research a product for several days and often conduct site visits to the company. With Ice Energy, he was able to visit the Windsor facility and see the IceBear in action at the nonprofit Electric Power Research Institute. So far, he has reviewed more than a dozen products and the IceBear, with a score of 90, is the highest rated.

"I'm a reasonably hard scorer," Gunther admitted. "I don't review products that are not going to score well." The products he reviews are often part of projects he is working on for EnerNex clients.

The Ice Bear scored 10 out of 10 in the areas of manageability, scalability, interactivity and impact.

### Elegant peak-demand management

"The peak-demand management issue is one of the biggest problems we have in the U.S. utility industry," Gunther said. "It's very expensive to manage the peak."

Utility companies traditionally have responded to peak-demand needs by adding more generation and transmission capabilities. The IceBear, Gunther pointed out, is a permanent and predictable way to shift the demand load to times when the system is not pushed to the breaking point.

"The Ice Bear is unique because it's applying basic principles of thermodynamics and physics to address the problem of peak management," he said. "It's elegant in its simplicity."

The unit is so simple that it takes no extra training for deployment. Any HVAC technician can easily set up the Ice Bear on the existing system, creating and maintaining many jobs that have been hard hit by the construction bust. Also, under Ice Energy's new model, the end-use customer will receive the unit for free.

"That's the biggest part of the model. While they benefit, the utility benefits even more," Hickman said. "There are few times in life you see — or even have an opportunity to be involved in — a true win-win situation."

The company's success stands to be a win for Northern Colorado, too. Ice Energy now employs about 55 at its Windsor office and is in the process of expanding into additional space at the site. The initial manufacturing is also done in Windsor. The company will look at contract manufacturing possibilities as well as in-house manufacturing as orders ramp up.

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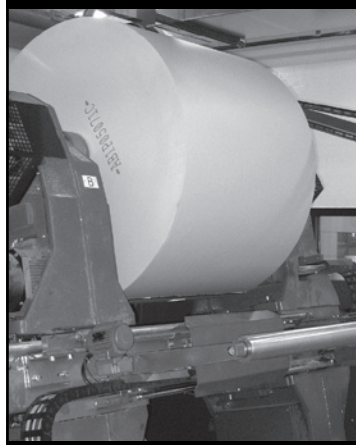


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## ENTREPRENEUR, from 9

“leads-based” networking approach does wonders for showcasing your offerings. How do you want to be perceived? Whatever that adjective is that you come up with, social networking sites are a way to advertise it to the groups you associate with, both personally and professionally.

### Get with the group

There are thousands of “groups” on Facebook, LinkedIn, and other sites. These are, like the sites themselves, free of charge to create or join. As an owner of a small business, it can be daunting to compete with million-dollar advertising budgets from corporate competitors, but on social sites, we’re all in the same boat. Everything is free and it’s all by invitation only; if someone doesn’t want to accept your invitation to be in your group, they can discreetly opt out of the deal.

My business has a group on Facebook and within just a few days, there were over 150 “members.” Some of the people who chose to accept my invitation to be in the group wrote notes back to me, stating they were excited about our services, wanted information, and were looking forward to updates. Although I know everyone on the list, rounding up this particular group would have been much more difficult through traditional, offline techniques.

Others didn’t accept the invitation, which is fine; I know not to send information their way and that although we are connected socially, they are not interested in receiving business information.

### Respect the inbox

Included in my company page is my professional logo as well as an area where updated event, service and product infor-

mation is listed. With one click, I can update my list of 150 people on all of the happenings in my business. One thing to be careful of is that you are not abusing the privilege of having all of these people engaged in your group; be cognizant of the fact that everyone receives a large amount of e-mail each day, and receiving too much from you may be an annoyance.

A former consulting client of mine opened a new business last year. She sells a unique food product and I found her profile on Facebook a few months ago. Sadly, there isn’t any information about this person listed in the company profile. With the exception of a photo of the person and the listing of where they went to high school (in the ’70s), I know nothing about her; all other information has been withheld. Additionally, there is not a business profile/group for this thus an entire opportunity to interact with their list of friends has been completely overlooked and missed. I leave her page thinking she has a great profile photo and nothing else.

In a time when we’re inundated with junk mail, spam and zillions of offers on TV and radio, social networking provides a fresh way of doing public relations. It’s non-traditional advertising and if done correctly, it makes money. Delving in and understanding each site is critical; not all social networking is correct for business purposes.

If you own a business, take advantage of the free resources online. Begin to put more of your personality into the message you send out to the public and watch the reaction of your network as they learn to embrace your services, simply based on the fact that they know you and trust you.

*Dawn Duncan is the co-owner of Broadreach Recruiting & Consulting, a Fort Collins-based firm. Contact her at 970-221-3511 or www.broadreachrecruiting.com*

## BUSINESSES, from 9

spending on advertising and marketing. She said she is ramping up use of targeted e-mail programs, which require time to implement but not cash outlays, to reach potential customers. Although business owners can conserve cash by slashing “discretionary” marketing funds, Bisetti warned against cutting too deeply in this department or risk losing customers’ attention.

Additionally, Bisetti manages her inventory on a daily basis, budgeting conservatively for weekend crowds and offering \$7 entrees as early-bird specials during the week, which helps keep cash coming in more evenly.

Utilizing all resources available not only preserves cash, but positions the business for success by maintaining and growing customer contacts.

### Focus on long term

The conundrum for many businesses is that they have to maintain their reach for the long term while surviving the downturn.

Compared to restaurants, the gallery business has even less predictable cash flows, because while everyone has to eat, customers can delay purchases of art indefinitely. Jim Benest, owner of The Collective Fine Art Gallery in Fort Collins, says his typical customer’s buying cycle can take six months. In response to the current economic climate, Benest is “stepping up marketing and advertising,” and preserving cash by shortening hours of operation on some days.

Benest emphasized the need to expand business contacts through networking, the chamber of commerce and word-of-mouth associations. Building business relationships in this manner is cash flow-friendly, but, like Bisetti’s e-mail marketing, requires additional time and energy from the owner.

Benest is not losing sight of the long term. The gallery is focusing on adding the work of national artists and upgrading its offerings to prepare for a rebound in business.

Both owner-managers also pointed out that traditional forms of advertising, including print media, are still effective. The important point is to not lose contact with customers, because they are likeliest to return to top-of-mind destinations.

### Different challenges for B2B

Cash-and-carry businesses such as retail and restaurants face different challenges

than those that serve other businesses. B2B suppliers typically manage credit to business customers as well as their own credit lines for working capital.

Jim Birdwell, owner of American Air & Heating in Windsor, relies on a line of credit to manage fluctuations in his cash flow. Birdwell contends that in this environment, “if a company doesn’t have a line of credit, they better have deep pockets.”

It is important to gauge creditworthiness of customers, he said, because collecting unpaid bills or judgments is not easy, and collection agencies will take 33 percent to 50 percent of the collected amount. Birdwell advises businesses to check potential customers out through the Better Business Bureau or by running a credit check before extending credit. Even then, any credit extension must be monitored closely as longtime customers can slip into delinquency rapidly in the current declining environment.

Managing receivables can be particularly draining on businesses, due to the time, legal expenses and energy involved, which is why it is vital to try to ensure clients have means and intentions to pay for goods and services received at the time of sale.

### Look at every line item


In difficult operating environments, business owners are forced to look at every cash line item. They can attempt to negotiate or renegotiate terms with suppliers or creditors as situations warrant — discounts for cash payments or other favorable terms may be only a question away. Most businesses don’t want to see their customers go out of business, and many will offer more favorable terms if the situation is well understood.

Where costs may not be negotiable, such as with utility and energy suppliers, consumption of cash can often be moderated by small adjustments. Even shutting off computers and lights at night can provide meaningful savings to some small businesses. Owners should not be afraid to experiment with various cash-saving measures, as these could one day mean the difference between staying in or going out of business.

Overall, company owners facing tough cash-flow situations need to maintain a balanced approach, cutting outlays where sensible but not endangering the business. Surviving the storm still requires outreach to customers and exceptional customer service, especially since everyone is feeling the cash pinch. Managing through the delicate balance will require business owners to make exceptional decisions every day.

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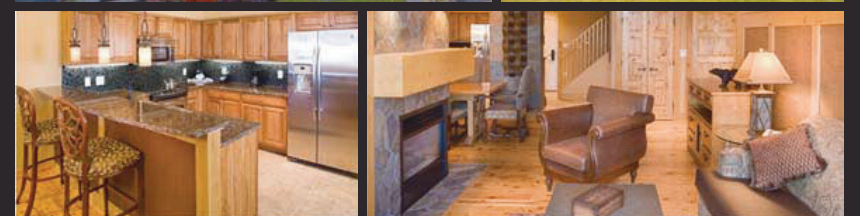
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## EXTENSION, from 1

at how Extension services are delivered in our county and are they meeting the needs of our residents and are they redundant to other programs," she said.

### 4-H, county fair receive support

In a letter sent Jan. 23 to CSU Interim President Tony Frank, the commissioners said that "not only is it prudent to review program effectiveness, but in this time of economic uncertainty, it is critical to provide program outcomes and investigate potential duplications with other possible service providers."

The letter was clear in stating the commissioners' continued support of 4-H and the Weld County Fair, saying, "Ensuring the long-term success of these programs is critical to Weld County."

But the letter noted that some Extension services and programs may need to be dropped. "Other programs, such as Family and Consumer Affairs and Community Resource Development, while important in their own right, fail to provide the same proven outcomes as the 4-H and fair programs," the letter states. "Evaluation of the aforesaid programs yield unclear outcomes, undocumented effectiveness, small audience participation and/or duplicated efforts of other agencies."

In the letter, the commissioners propose to continue funding and in-kind support for three Extension agents to cover the areas of 4-H/Fair and Adult Livestock and Dairy services. The county also proposes to provide "full funding for one office manager, one full-time office support staff, one full-time paraprofessional and the needed part-time staff to support the Fair."

An attached proposed budget calls for a

\$154,225 reduction in county funding from the "status quo" budget of \$400,500.

Deborah Young, state Extension director, said the final reorganization picture still remains to be sorted out. "What we're trying to figure out is how can we create a vibrant Extension program that really serves the needs of Weld County," she said. "It's very important to me that we have a strong Extension program there."

Weld County is Colorado's No. 1 agricultural production county and the No. 8 ag county in the nation.

Kirkmeyer, a 4-H participant in her youth, wrote a letter on behalf of the commissioners to county residents posted on the county's Web site. It praises 4-H and the fair and pledges continued support for them, but notes that other services provided by the Weld County Extension Office may no longer be in the best interest of the county to continue funding.

"We believe it is not only prudent to review program efficiencies, but in this time of economic uncertainty it is crucial that programs provide desirable outcomes and that we eliminate program duplications," the letter states.

### CSU staff to pick up county programs

Petersen said part of the restructuring plan is for CSU Extension on-site staff to continue the programs that would be dropped from the Weld County office. He discounts the argument that the two Extension outlets are providing "redundant" services.

"If they work together they can enhance each other's programs to be sure they're not redundant," he said.

Petersen also rejects the notion that information now provided by the Weld

**"It's very important to me that we have a strong Extension program there."**

Deborah Young, director  
Colorado State University  
Extension Service

County office could be accessed better through the Internet.

"To me there is a huge difference between education and information," he said. "Education is a two-way conversation."

Young said it's unlikely CSU could make up the \$154,000 that commissioners are proposing to cut from budget. "We're all in a tight budget situation and we'd do the best we can but I certainly can't make any promises," she said.

Petersen said up to half of the office's staff could be negatively impacted by the proposed funding cuts. The next meeting between CSU and Weld County officials is expected in early March.

Meantime, both parties say they want to do what's best for Weld County residents.

"The (Weld) commissioners in general are supportive of Extension, so I want to make sure we have the best Extension program we can have there," Young said.



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## AGRIBUSINESS

# Brewers search for in-state hops crops

Research under way on locally grown barley, while vineyards thrive

By Jessica Centers  
news@ncbr.com

Brewers across the country have had to deal with skyrocketing hops prices in recent years, but those in Northern Colorado — particularly the microbreweries — are still coming out ahead, seeing increased sales despite the economic crisis.

And while the vast majority of the hops and malting barley that goes into Colorado beer comes from outside the state, beer makers like Odell Brewing Co. are increasingly looking for purchasing opportunities in their own backyard.

At the same time, the region's fledgling wine industry is fed almost entirely by Colorado-grown grapes, including a small but growing supply of hybrids in Northern Colorado.

Paul Gatza, director of the Boulder-based Brewers Association, explained that most brewers in this country get their hops from Washington, Oregon or Idaho, while malting barley is grown primarily in the Midwest bread basket of the United States and Canada. There is some malting barley grown in Colorado, but the majority of that is contracted to Molson Coors Brewing, he said.

Starting in the summer of 2007, hop prices hit the roof, rising between 100 percent and 500 percent, while barley prices increased 30 percent to 100 percent. "Part of that was due to a hop shortage," Gatza explained. "Things have moderated a little bit because last season was extremely successful both for malt and hops. But compared to where brewers were a couple of years ago, it has changed their expense models significantly."

Brendan McGivney, head of production for Odell Brewing, can attest to that. The majority of Odell's hops come from Washington, Oregon and England, and they're constantly testing new varieties, like

See CROPS, 31



Krista Watzel, Northern Colorado Business Report

**MEET THE FUGGLES** — Or any of the other hops imported from the Pacific Northwest by local craft brewers, including Fort Collins Brewery. Researchers at Colorado State University are on a quest for locally grown hops and barley for the beer industry and hardy hybrid grapes for Northern Colorado wine makers.

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1	5	<b>CROP PRODUCTION SERVICES (1)</b> 7251 W. Fourth St. Greeley, CO 80634 970-356-4400/	300 240	Retailers of crop production inputs and growers.	N/A N/A	Agricultural crop-protection chemicals, adjuvant, plant nutrition products, seed, seed treatments, inoculants, fertilizer.	N/A www.cropproductionservices.com	Richard Gearheard N/A 1978
2	6	<b>GRANT FAMILY FARMS INC.</b> 1020 W. Larimer County Road 72 Wellington, CO 80549 970-568-7654/970-568-7655	200 200	Produce: Grocery supermarkets, specialty markets, Nursery Stock: Homeowners & landscape contractors	\$7,700,000 \$7,642,000	Certified organic fresh-market vegetables, onions and winter squash. Certified organic corn, wheat, and dry beans. Nursery stock: trees and shrubs. Certified Organic Colorado Dept. of Agriculture. Tri Sulom Kosher.	info@grantfarms.com www.grantfarms.com	Andy Grant and Lew O. Grant President and Founder 1974
3	7	<b>PETROCCO FARMS INC.</b> 14110 Brighton Road Brighton, CO 80601 303-659-6498/303-659-7645	200 200	Chain stores, grocery stores, produce distributors.	N/A N/A	Wholesale grower and shipper for green leaf, red leaf, romaine, and boston lettuce, cabbage, onions and green beans.	julie@petroccofarms.com www.petroccofarms.com	David Petrocco President 1916
4	3	<b>AURORA DAIRY CORP. DBA AURORA ORGANIC DAIRY</b> 7388 Colorado Highway 66 Platteville, CO 80651 720-564-6296/720-564-0409	200 200 (2)	Private-label organic milk and butter for regional and national customers in the grocery, club and natural-food channels.	N/A N/A	Certified organic milk and butter.	info@auroraorganic.com www.auroraorganic.com	Mark Peperzak Founder and CEO 2003
5	8	<b>AGLAND INC.</b> 260 Factory Road Eaton, CO 80615 970-454-4000/970-454-2144	185 180	Farmers, ranchers, general public.	\$193,500,000 \$170,615,000	Member-owned cooperative serving customers in agricultural, commercial and retail markets. Fertilizer, chemicals, seed, petroleum, car-care centers, lubricants, convenience stores, country store, retread tire facility, inputs, feed and feed manufacturing.	N/A www.aglandinc.com	Mitch Anderson CEO and General manager 1905
6	10	<b>MEADOW GOLD DAIRY</b> 450 25th St. Greeley, CO 80631 970-352-7860/970-352-0174	140 140	Albertsons, King Soopers, Wal-Mart, Dairy Queen, schools.	N/A N/A	Dairy products: milk, cottage cheese, sour cream, juices, ice cream mix.	john_guerin@deanfoods.com www.deanfoods.com	John Guerin General manager 1937
7	11	<b>AMERICAN PRIDE CO-OP</b> 55 W. Bromley Lane Brighton, CO 80601 303-659-1230/303-659-8719	101 105	Petroleum, agronomy & horticulture and retail	\$69,897,202 \$54,433,536	Farm supplies, lawn and garden products, fertilizer, ag chemicals, petroleum, propane, seed, Ace Hardware.	kalquist@americanpridecoop.com www.americanpride.coop	Gary Morrison and Keith Alquist President and CFO 1936
8	12	<b>HARSH INTERNATIONAL INC.</b> 600 Oak Ave. Eaton, CO 80615 970-454-2291/970-454-3491	100 105	Agricultural and truck equipment.	N/A N/A	Cattle-feed mixers, hydraulic dumping equipment, contract laser and water-jet cutting and environmental solutions.	harsh@harshenviro.com www.harshenviro.com	Robert E. Brown President 1948
9	14	<b>MORNING FRESH FARMS INC.</b> 15121 Weld County Road 32 Platteville, CO 80651 970-785-2889/970-785-6330	90 90	Grocery chain and food-service distributors.	N/A N/A	Fresh eggs, featuring Eggland's Best Premium Eggs.	rthorpe@morningfresh.com www.morningfreshfarms.com	Rex Thorpe and Derek Yancey Controller and President 1979
10	16	<b>BIG R OF GREELEY INC.</b> 310 Eighth St. Greeley, CO 80631 970-352-0544/970-356-2054	75 75	Farmers, ranchers, general public.	N/A N/A	Farm, Ranch and Home supplies, including appliances/housewares, automotive, carpets/flooring, clothing/boots, tack, feed, plumbing/electrical, guns/ammo, paint, lawn/garden, tools/hardware, oil/grease, tire service center.	bigr@bigrofgreeley.com www.bigrofgreeley.com	Rocky Francis Owner 1960
11	17	<b>JORGENSEN LABORATORIES INC.</b> 1450 N. Van Buren Ave. Loveland, CO 80538 970-669-2500/970-663-5042	70 62	Veterinary and animal health distributors.	N/A N/A	Veterinary specialty instruments and animal-health products.	info@jorvet.com www.jorvet.com	Hans Jorgensen President 1965

Region surveyed is Brighton, Larimer and Weld counties.

N/A-Not available  
Hugenberg Produce Inc., Zateca Foods and Fagerberg Produce Inc. declined participation in this survey. JBS Swift & Co. and Colorado Equipment LLC. likely would have made the list but did not respond in time.  
(1) Formerly UAP Holding Corp.  
(2) Business Report estimate

Based upon responses to Business Report survey researched by Josh Johnson  
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## AGRIBUSINESS

# Census says Colorado farming growing occupation

## Nearly 5,700 new farms took root between 2002-07

By Steve Porter  
sporter@ncbr.com

Farming and ranching are apparently hanging on as viable occupations in the state, according to data released earlier this month by the U.S. Department of Agriculture in its 2007 Census of Agriculture.

The number of farms in Colorado grew by almost 5,700 operations between 2002 and 2007, an 18 percent increase over the five-year period. In the face of fairly intense residential development during the period — at least along the Front Range — the amount of land in farming operations still rose 2 percent across the state from 31.09 million acres to 31.6 million acres, or about half a million new acres.

At the same time, however, the census showed the average size of a Colorado farm decreasing from 991 acres in 2002 to 853 acres in 2007.

John Stulp, Colorado's agriculture commissioner, said the census findings were mostly consistent with his expectations. "The development pressure may actually be part of the reason for that upturn in the (farm) numbers with more people investing

in 35-acre parcels," he said.

Stulp said he's a little mystified by the half-million-acre jump in farm land in the state. "If that's new farm ground, that's a little bit of a mystery to me," he said.

Stulp said part of the explanation might lie in an increase in organic farming in recent years and the fact that the USDA includes farming operations with less than \$1,000 in annual sales — represented by 14,235 such operations — in its farm land tallies.

The market value of farm and ranch production rose by 34 percent in Colorado during the 2002-07 period, rising from \$4.53 billion to \$6.1 billion. Crop sales during the period rose by 33 percent while livestock sales rose 67 percent, according to the census.

The average market value of production per farm in Colorado rose from \$144,257 in 2002 to \$163,576 in 2007 — a 13 percent increase over five years.

Stulp said the \$20,000 increase over the period was "probably a combination" of increased demand for crops and meat and higher prices paid to farmers and ranchers for those commodities.

"Prices for crops like wheat and corn have certainly improved since 2002, and the price of livestock has been going up by healthy margins," he said.

However, Stulp noted that the recent drop in the price of oil and lower gas prices has hurt the corn ethanol industry and the worldwide economic downturn is likely to dampen demand for U.S. meat and crops in the foreseeable future.

### Fun farm facts

Some of the findings of the latest U.S. Department of Agriculture Census of Agriculture, available at [www.agcensus.usda.gov](http://www.agcensus.usda.gov):

- The number of farms in Colorado between 2002 and 2007 increased by 18 percent, for 5,685 new farms during the five-year period. Nationwide, nearly 300,000 new farms began operations between 2002 and 2007.
- Females accounted for 18.8 percent of principal farm operators in Weld County in 2007, while they made up 27 percent of principal farm operators in Larimer County.
- Colorado ranked No. 19 in the nation in total value of agricultural products sold; No. 5 for cattle and calves and No. 2 for sheep and goats and their products.
- Weld County ranked No. 1 in the state for total value of agricultural products sold, including total value of crops and livestock.
- Larimer County ranked No. 1 in the state for aquaculture and cut Christmas trees.
- Fifty-seven percent of all farmers in the U.S. had access to the Internet in 2007 compared to 50 percent in 2002.

SOURCE: USDA 2007 CENSUS OF AGRICULTURE

### Fewer mid-size farms

Nationally, the census showed a net increase of 75,810 new farms between 2002-07 and a trend toward smaller or very large farms with declining numbers of mid-size operations.

Census data for Larimer and Weld counties mirrored that seen at the state and national levels. Larimer County saw 193 more farms during the five-year period while Weld County reported an additional 800 — a 26 percent increase.

The average farm size decreased in both counties, from 334 acres to 279 acres in Larimer County and from 581 acres to 533 acres in Weld. The average market value of production in Larimer County rose from \$64,640 to \$72,921 and from \$361,376 to \$392,520 in Weld County.

Government subsidy payments increased an average 25 percent in Larimer County, from \$4,029 to \$5,050, but declined by 11 percent, from \$11,168 to \$9,963, in Weld County.

The average age of the primary farm operator in Colorado jumped from 54.5 in 2002 to 57 years in 2007. The average age was slightly lower in Weld County (55.7) and Larimer County (56).

Stulp said the aging of the state's farm population is a concern. "It underscores the fact that the younger generation is not coming back to the operation to keep the average down," he said.

Stulp said the future of farming in Colorado remains generally encouraging, with a growing demand both domestically and internationally for food and expanding markets for alternative energy products. But like every other economic sector agriculture is bound to suffer some in the ongoing downturn.

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## IPHONE, from 2

media coverage it garnered — in part through his marketing efforts — and because he considers it a superior application, complete with 26 different sounds, Record-a-Fart capabilities and Security Fart system.

### Apple: Clear the air

Fort Collins attorney Kevin Houchin, counsel for InfoMedia, said that Apple recommended the two companies resolve the dispute between themselves. Air -O-Matic, in a letter to Houchin, asked for a minimum payment of \$50,000 to settle the matter, based on its estimate of what the company could have made without competition from iFart.

Rather than settle, InfoMedia decided to take the issue to court. On Feb. 13, the company filed a complaint in U.S. District Court in Denver for declaratory judgment that its use of “pull my finger” is lawful.

“This is not the first time something like this has come up,” Houchin said.

In the early 1990s, cosmetics firm Cosmetically Sealed Industries Inc. tried to assert control over its trademark “Sealed With A Kiss” after Chesebrough-Pond’s USA Co., maker of Cutex brand cosmetics, used “seal it with a kiss” in an in-store marketing display. In 1996, the U.S. Court of Appeals, affirming a district court decision, determined that Chesebrough’s use was permitted because intent of the words were “to convey, in their ordinary meaning, an invitation to customers, rather than as a mark to identify a product.”

“We’re not saying that ‘pull my finger’ cannot be a trademark,” Houchin said.

He explained that InfoMedia’s use of the phrase was as a descriptor in the normal cultural sense of the saying, not as a way to identify the source of the product. Air-O-Matic can have the right to protect Pull My Finger as the source of its application, but Houchin argues that the company cannot pull the phrase out of the American vocabulary.

“They are trying to pull the phrase ‘pull my finger’ out of the lexicon of marketing material for entertainment apps,” he said.

Air-O-Matic’s attorney declined to comment for this story. However, the company has posted a statement on its Web site in which it referred to the dispute as “ridiculousness.” The post describes a timeline of events, accusing Comm of “dirty tactics”

that diminished the sales of the Pull My Finger app by an estimated \$500,000.

“We talked to our attorney, and decided to try to end this swiftly by asking for (one-tenth) of our estimated lost sales, plus attorney fees. \$50K is about one week in the top spot in the App Store,” the post states.

The “dirty tactics” accusation raises a particular stink. Exchanges between Air-O-Matic’s legal counsel, Karen Koster Burr, Apple and Houchin accused InfoMedia of what it deemed unfair trade practices. Koster Burr wrote in a letter to Houchin that InfoMedia “spammed our customers” on Twitter — a social media site — and that “Apple iPhone apps reviews were stuffed with negative ones for every similar app but iFart.”

Houchin said that the alleged practices, whether executed or not, are not illegal nor do they violate any terms of use of the sites.

### Legal landscape of Web 2.0

If nothing else, this case illustrates the vast uncharted landscape of legal issues on Web 2.0. What is fair? And is it legal?

“Technology is definitely outpacing the legal system,” Houchin said.

The Internet has been pushing and shaping legal understanding since its inception, but the phenomenon is not a new one, points out Andrew Hartman, attorney with Broomfield-based Cooley Godward Kronish LLP.

“As technology changes, the trademark and other intellectual property laws are always facing changes,” he said.

He points out that trademark and copyright laws truly became necessary with the advent of the printing press, when writings could be mass produced. The industrial revolution also increased the ability to mass-produce and distribute goods, leading to more intellectual property laws. More recently, photocopy machines, cassette tapes and video recorders stretched and shaped the legal boundaries, culminating now in the rapidly changing Digital Age.

“The laws we’re trying to apply are antiquated laws trying to overlay on modern technology,” Hartman said.

He added that copyright laws have really been stretched to the point of breaking, whereas trademark law has evolved in a more flexible fashion. However, there are still a lot of gray areas when it comes to the Internet and marketing.

“With the Internet, you have advertising media that is completely non-traditional,” Hartman said. For example, Google AdWords allows companies to target advertising to certain keyword searches conducted by consumers. It isn’t uncommon for businesses to bid for keywords related to their competition.

“Is it trademark infringement? Well, not in a traditional sense,” Hartman said. “In America, everything should be legal that’s not illegal.”

In the U.S. court system, interpretations of the law coalesce over time. Hartman explained that cases heard and judgments made at the district court level are only a starting point. Since there are 89 district courts, the opinions are diverse. The interpretations of the law solidify somewhat if a case reaches the appellate level — there are only 13 judicial circuits for the U.S. Court of Appeals. The “sealed with a kiss” dispute has finally settled on appeal, with the appellate judge confirming the district judge’s decision.

The case of InfoMedia vs. Air-O-Matic could join the ranks of precedent-setting cases, if it progresses. Air-O-Matic had not responded to the complaint as of Feb. 20. Either way, the case is sure to go down as the toot heard ‘round the world.

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## CROPS, from 27

one they're trying now from Japan. For the 2008 crop — which the brew house will use this year — McGivney says varieties that were \$4 a pound are now closer to \$20 a pound, and Odell is contracted to buy some of that high-priced hops for as many as five years.

The hops crisis, as some brewers have been calling it, is global, though McGivney prefers to refer to it as a "hops correction."

"It's simple supply and demand," he said. "Hop acreage has decreased while demand has increased."

Before the increase, he said hops prices had gotten so cheap that growers weren't making any money and thus pulled a lot of crop out of the ground to use for something else. Now that prices are high, a lot of hops have gone back into the ground. It takes about two years for the crop to mature, so McGivney expects prices to level out again then.

"This is a correction to get it back to where it needs to be, where growers are profitable and brewers have a fair supply," he said. "We don't want to lowball and get the cheapest hops possible because we do have a lot of interest in new varieties. A lot of hops we use are expensive and we use a larger percentage of hops in our beers. We've been talking a lot about varieties and pricing and ways we can make it more sustainable ... and that's where the Western Slope guys got into the conversation."

### CSU pioneers state crop

Odell has been in talks with Glen Fuller, the state's first commercial hop grower and one of only five organic hop growers in the nation. Last summer was his first hops harvest on his Paonia farm, and Odell has already tried some of his hops in its Hand-Picked Pale Ale. The beer is brewed on the company's pilot system, a five-barrel, mini version of the big brew house.

Much of the hops for the hand-picked brew comes Colorado State University's horticulture research farm outside of Fort Collins. "They're looking at the viability of growing hops in Colorado," McGivney said. "Part of what they've learned is they grow better on the Western Slope. Hops (at the horticulture research farm) this year got beaten down by the hailstorm and tornado that went through. It's a rough environment for hops."

But the CSU research station in Hotchkiss on the Western Slope has seen better results and kinder weather conditions. "A lot of folks out there are looking at commercial growing, so we've had in-depth conversations with growers on the Western Slope," McGivney said. "We hope to do a lot more brewing with local ingredients."

Personally, I think Colorado hops are unique. They have a distinct flavor, with the essence of Palisade peaches."

And with the nearby farm, they were able to pick the hops in the morning and brew with them in the afternoon. "It's a cool opportunity, but there's not a lot grown here," he said. "That's why we're limited to the five-barrel system."

Odell has also been talking to growers on the Western Slope interested in growing and malting barley, and they've talked to Coors about buying some of their surplus, but nothing's official yet. Now the company's barley comes from Idaho, as well as England, Germany and Canada. Last year, prices went up about 70 percent when some growers got out of malting barley to grow corn for ethanol.

"It's not easy," McGivney said of the cost increases. "But we're committed to not change the profile of our beers. We're going to stick to using outrageous amounts of hops. We'll look for other ways to control costs, but not through ingredients."

That strategy seems to be working. Odell's sales were up 8.5 percent in volume last year without opening any new markets. Overall, U.S. beer sales only went up 0.4 percent while craft brewers' sales were up between 4 percent and 6 percent and imports went down 3.4 percent, the first negative year since 1991. Gatzka attributes that shift, at least in part, to craft brewers having caught up with imports in perception of quality.

Asked if he foresees Colorado becoming a major hops producer, Gatzka said a serious commercial hops operation would require an investment of at least \$7 million. "It's pretty land-intensive to get up to a commercial operation," he said. "The average size in the U.S. is around 450 acres. If you were going to do a commercial operation, you would need to have some way of drying and storing the hops. The way it works in the Pacific Northwest, with such a concentration of producers, is a lot of drying and storing is done by brokers. It would be pretty capital-intensive for growers to do that on their own."

### Grapes close to home

Colorado's growing wine industry — made up of 75 wineries that produced nearly 1 million liters last year — gets 90 percent of its grapes in-state.

"Our grapes, at least those from the Western Slope, are significantly cheaper than Napa Valley or Sonoma but more than the bargain grapes from the Central Valley of California," explained Doug Caskey, executive director of the Colorado Wine Industry Development Board. "They are very comparable to other emerging wine areas, but keep in mind most states, especially those in the Midwest and the South,



Krista Watzel, Northern Colorado Business Report

**IMAGINE A GREAT VINEYARD** — Bill Conkling of Ten Bears Winery plans to plant his acre and a half in Laporte with grape vines this spring. Until they come in, he bottles vintages made from grapes he transports from the Western Slope.

cannot grow the European wine grapes — *Vitis vinifera*, such as Chardonnay, Merlot, Cabernet Sauvignon — that consumers prefer."

The Western Slope can, which is why the vast majority of the state's grapes are grown there. Northern Colorado, thus, while home to a few wineries including Trail Ridge in Loveland, is a minor grape producer due to the harsh and ever-changing weather of the Front Range, though there are a few small vineyards in Larimer County, like Valley of the Wind in Loveland, Blue Mountain Vineyard in Berthoud, and Ten Bears in Laporte.

Bill Prewitt, owner of Blue Mountain Winery, was an amateur winemaker for years before starting his business in late 2007. For several years, he struggled to grow merlot, cabernet and chardonnay grapes. But he's since pulled all those vines out to focus on French American hybrids that do better this side of the mountains, like Leon Merlot and Frontenac, while buying his cabernet and chardonnay grapes from the Palisade area.

He said the vineyard is a lot of work, and a financial drain compared to buying grapes. He hopes that will change when he can grow the vineyard to five or 10 acres. Right now, he has about an acre planted.

Bill Conkling at Ten Bears Winery hopes to produce his own grapes. Conkling and his wife started their winery in late 2006, and after a couple of years of going through zoning and planning processes, are just starting to get their product to market.

Thus far, their wines have come mostly from Western Slope grapes, but they're going to begin planting their own vineyard this spring, starting with an acre and a half to two acres. "When it's in peak production, we'll probably produce two and a half to three tons of grapes. So, realistically, we're looking at doing 3,000 to 4,000 bottles of wine per year with grapes produced on site."

### Experiments with new hybrids

Without the intense sunshine of the higher altitude that helps grapes grow around Grand Junction, the Front Range has to resort to a shorter growing season and cold hardy hybrids. Conkling is looking at one hybrid in particular, the French-American Marquette, which can withstand temperatures of 32 degrees below zero. "They're becoming a good wine grape and getting fairly common in Minnesota," he said. "The things that are untested with that grape in our area is we have high fluctuation in temperature. Here in Colorado we have those Indian summer days and time when you're worried the grape might be tricked into thinking it's summer. We'll be on the forefront of planting those grapes in Colorado."

So will CSU, which has ordered 20 vines to plant on the Western Slope, he said.

While he waits with his fingers crossed to see how those grapes do, Conkling will continue to source grapes from the Western Slope. He says the prices have been going up gradually, but he's able to save a lot on shipping charges by going to get the grapes himself. That also allows him to see and select the quality he's getting firsthand, and be back at his winery pressing and crushing grapes within five hours of leaving the vineyard.

Prewitt says the price for Western Slope grapes is high compared to other parts of the country because production is so new and small — and thus more costly for the growers. But for him, it's essential that his wines be made with Colorado grapes.

"The fact of the matter is these folks have to make a living and if we want Colorado in a bottle, we have to pay the price," he said. "As the industry grows, things will get better and less expensive. It may never develop into Washington or Oregon or California, but I don't see a reason why it can't."



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# NISP carefully planned project based on science, fact

## Supporters claim vocal opposition distorting evidence

The Northern Integrated Supply Project participants are strongly committed to the proposed water storage project in Weld and Larimer counties. We represent 200,000 Colorado residents who believe the project is essential to meet future water demands and maintain the region's farm

economy.

NISP is a carefully thought-out project. Managing available water supplies is a top priority for our responsible water providers. We have invested more than \$5 million in studies to ensure NISP is well-designed and promotes environmental integrity.

The supplemental study currently under way will provide detailed responses to hundreds of public comments received during the EIS process.

Unfortunately, misinformation continues and remains a serious challenge to

combat. We must continue to take steps necessary to ensure Northern Colorado's residents, businesses and agricultural economy will have sufficient future water supplies.

Like most of Northern Colorado's business and ag community, the *Northern Colorado Business Report* supported NISP during most of 2008. However, for some unknown reason, in late December *NCBR* editorialized that NISP was so harmed by criticism from the city of Fort Collins and the U.S. Environmental Protection Agency that other alternatives should be consid-

ered. *NCBR* failed to understand that more than 200 alternatives were studied and, after thorough analysis, the preferred alternative was selected.

Numerous public officials representing Northern Colorado businesses, farmers, ranchers and citizens have responded to *NCBR* stating why the project is still needed and should be permitted. We appreciate this.

I would like to share some reasons why the project is so important and necessary for us. Some vocal minorities assume the project is no longer viable because of harsh criticism. Not so. Environmental permitting experts know the process can be by nature adversarial. It must address all substantive comments and include additional studies when appropriate.

Many of NISP's critics base their opposition on emotion rather than facts and scientific evidence. The recent Black & Veatch engineering report makes clear that three water quality-related objections raised by Fort Collins and the EPA can be addressed economically through a collaborative process.

Throughout the EIS process, NISP proponents chose to allow the environmental assessment and scientific evidence to speak for them. Unfortunately, that strategy allowed project opponents to distort NISP's benefits, environmental character and viability. Hence, the project has become politicized.

In a recent poll, Northern Colorado voters strongly supported collaboration between water providers and stakeholders to solve the region's water shortage and supply issues. NISP does just that. We are encouraged with Fort Collins' recent proposal to meet with Northern Water staff to discuss NISP. We are committed to building a project that protects and enhances the riparian environment.

Our support for the project is soundly based on science and fact. We will continue to counter the misinformation spread by a small, vocal opposition. Northern Colorado's residents have voiced their support for NISP through public endorsements, letters to the editor, at public meetings, and in conversations with their elected representatives.

We thank the *Northern Colorado Business Report* for its ongoing NISP coverage and related water issues. We strongly believe in NISP and our commitment will not waver. We believe the scientifically based evidence gathering process should proceed unimpeded and not be distorted by politics or a vocal minority. If this occurs, and NISP is constructed, Northern Colorado will have one more tool to address its future water needs, much like the region's residents did more than a half century ago with the completion of the Colorado-Big Thompson Project.

*Kathy Peterson is chairwoman of the NISP Participants Committee and general manager of the Left Hand Water District. For further information, visit [www.gladereservoir.org](http://www.gladereservoir.org)*

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Kathy Peterson

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# COMMENTARY

EDITORIAL

## Political climate right for FortZED

Backers of a project that would turn much of central Fort Collins and the Colorado State University campus into a district that creates as much energy, much of it from renewable sources, as it consumes must be cheered by what they've heard from politicians lately.

In separate *Business Report* interviews, U.S. Rep. Betsy Markey, D-Colo., and U.S. Sen. Mark Udall, D-Colo., have said the FortZED project should become a national model for how energy can be managed in the cleanest, greenest and most efficient way.

What's more, freshmen Markey and Udall are talking to one another about how funds for the project can be secured, either as part of the \$787 billion American Recovery and Reinvestment Act or from existing sources intended for renewable energy development.

We hope the newly energized Northern Colorado congressional delegation is successful in identifying and securing money for this critical project.

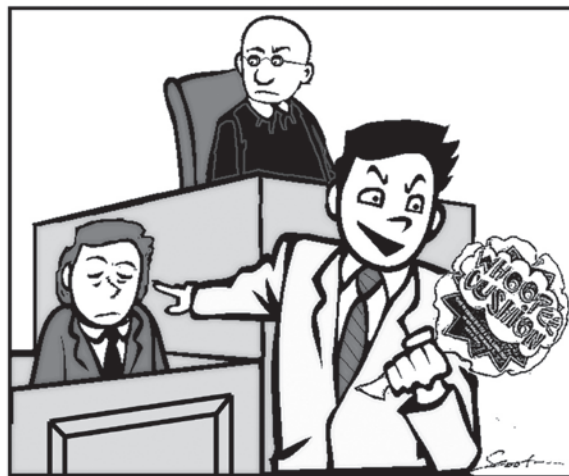
Organizers of FortZED — the initials stand for "zero-energy district" — have already secured a mechanism for funding through a successful competitive grant application last spring garnered \$6.3 million in seed money from the U.S. Department of Energy.

With that amount, plus matching funds from the Fort Collins Downtown Development Authority, the Community Foundation and private industry players including Woodward Governor Co., the group had planned to launch a pilot project with a near-term goal of generating five megawatts of energy — a tenth of the FortZED potential — and laying out a "smart grid" system to efficiently manage its distribution.

Now, with the economic stimulus package in place and the apparent political will to do more, the coalition that includes the UniverCity Connections group, the city of Fort Collins and Colorado State University is seeking to gather sufficient resources to aim for the higher target of 50 megawatts. That's enough to supply the needs of the entire district.

Markey, Udall and state officials have all mentioned possible funding sources: The Department of Energy, with its funding pipeline already in place, is a logical starting point. The National Science Foundation is the beneficiary of about \$3 billion in discretionary funds as part of the stimulus plan that could be brought to bear.

The FortZED project is already far enough down the road toward its goal that it represents the best opportunity for developing a national model. Let's make sure the money is there to get the project to the finish line.



"Please note that the witness refuses to pull my finger!"

## BBB, universities work together to foster the business of trust

Trust is more important to business and life in general than most people give it credit. All relationships created when doing business are based on some level of trust. In addition, trust is one of the key elements that create efficiencies in a society. The greater the trust the less we need regulators, litigation and various forms of insurance.

Within an organization it is similar. If workers trust management, unions aren't needed. If management trusts employees, less bureaucracy is required. If customers trust the company and the company trusts the customers, fewer legal documents are needed for the transaction. Greater trust in all of these relationships creates efficiencies and lowers costs.

Simon Longstaff, executive director of the St. James Ethics Centre, states in his 1994 article "A Question of Trust" that while a high-trust environment helps to improve the functions of an organization, it also plays an important role in creating a favorable environment for ethical behavior.

How do we create trust in the workplace? It starts with respect: Respect for coworkers, management, customers, suppliers, etc. I am more likely to trust someone I respect and who shows respect for me. We show respect by listening to people's thoughts and ideas, especially those that differ from our own perspectives. We show respect by including them in decision-making processes. We show respect by learning about them and their views of the world. It takes a lot of work, and a long time, to create a high level of trust, yet we must remember that it is fragile and can be destroyed easily.

Trust helps to create an ethical work environment, and an ethical workplace requires less bureaucracy and allows our

organizations to be more responsive to changing external conditions. Creating a trusting environment also results in a less stressful working environment. This reduces many other costs of doing business such as health-care costs, turnover costs and loss of productivity.

It is apparent that increasing the level of trust in organizations is a winning formula. Yet few business programs include trust as part of the curriculum. Trust doesn't appear as one of the hot topics for business consulting, either. This needs to be addressed if we are to have more trusting organizational environments.

Business schools have an important role to play here. We have relationships with students, businesses and government organizations that are important players in educating people and assisting in the implementation of trusting environments. When used wisely, trust is a very powerful management tool.

In conjunction with the BBB Torch Awards, the University of Northern Colorado Monfort College of Business and the business colleges at Colorado State University and the University of Wyoming are fostering the business of trust.

### BBB Torch Awards set for April 23

The Better Business Bureau serving Northern Colorado and greater Wyoming will honor local companies that demonstrate outstanding business ethics at the 11th annual BBB Torch Awards April 23 at the Fort Collins Marriott. The event includes a reception at 5 p.m. and dinner at 6:30 p.m.

The Torch Awards honor companies that demonstrate exemplary management practices, uphold high standards in relationships with customers, suppliers and shareholders, show honesty and integrity in marketing and advertising, and give back to their communities.

For more information, call the BBB at 470-484-1348 or visit [www.wynco.bbb.org](http://www.wynco.bbb.org).

*Don Gudmundson is dean of the Monfort College of Business at the University of Northern Colorado.*



**GUEST COLUMN**

Don Gudmundson

## Northern Colorado BUSINESS REPORT

### OFFICE

141 S. College Ave., Fort Collins, CO 80524-2810  
800-440-3506 • 970-221-5400  
Fax: 970-221-5432  
[www.ncbr.com](http://www.ncbr.com)

### PUBLISHER

Jeff Nuttall ext. 201  
[jnuttall@ncbr.com](mailto:jnuttall@ncbr.com)

### ASSOCIATE PUBLISHER

Lori Buderus ext. 221  
[lbuderus@ncbr.com](mailto:lbuderus@ncbr.com)

### NEWS

**Editor**  
Tom Hacker ext. 223  
[thacker@ncbr.com](mailto:thacker@ncbr.com)

### Managing Editor

Kate Hawthorne ext. 224  
[khawthorne@ncbr.com](mailto:khawthorne@ncbr.com)

### Reporters

Kristen Tatti ext. 219  
[ktatti@ncbr.com](mailto:ktatti@ncbr.com)

Steve Porter ext. 225  
[sporter@ncbr.com](mailto:sporter@ncbr.com)

### Chief Researcher

Joshua Johnson ext. 227  
[jjohnson@ncbr.com](mailto:jjohnson@ncbr.com)

### Copy Editor/Web Editor

Noah Guillaume ext. 222  
[nguillaume@ncbr.com](mailto:nguillaume@ncbr.com)

### MARKETING

**Marketing Director**  
De Dahlgren ext. 202  
[ddahlgren@ncbr.com](mailto:ddahlgren@ncbr.com)

### ADVERTISING

**Advertising Director**  
Sandy Powell ext. 214  
[spowell@ncbr.com](mailto:spowell@ncbr.com)

### Senior Account Executive

Lindsay Gilliland ext. 203  
[lgilliland@ncbr.com](mailto:lgilliland@ncbr.com)

### Account Executives

James Burns ext. 236  
[jburns@ncbr.com](mailto:jburns@ncbr.com)

Julie Constance ext. 218  
[jconstance@ncbr.com](mailto:jconstance@ncbr.com)

Eric Kidd ext. 226  
[ekidd@ncbr.com](mailto:ekidd@ncbr.com)

Mike Kusa ext. 215  
[mkusa@ncbr.com](mailto:mkusa@ncbr.com)

### PRODUCTION

**Production Manager**  
Bernie Simon ext. 220  
[bsimon@ncbr.com](mailto:bsimon@ncbr.com)

### Art Director

Chad Collins ext. 211  
[ccollins@ncbr.com](mailto:ccollins@ncbr.com)

### ADMINISTRATION

**Accounting**  
Cindy Tyrrell ext. 235  
[ctyrrell@ncbr.com](mailto:ctyrrell@ncbr.com)

### I.T. Director

Chris Sullivan ext. 229  
[csullivan@ncbr.com](mailto:csullivan@ncbr.com)

### Office Manager / Front Desk

Tiffanie Moore ext. 200  
[frontdesk@ncbr.com](mailto:frontdesk@ncbr.com)

### CIRCULATION

**Circulation Manager**  
Rhonda Doyle ext. 230  
[rdoyle@ncbr.com](mailto:rdoyle@ncbr.com)

### CONTRIBUTING WRITERS & PHOTOGRAPHERS

Krista Watzel, Terri Schlichtenmeyer, Peter Kent, Dawn Duncan, John Green, Jessica Centers, Mike Rubsam, Kathy Peterson, Kay Rios

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# LETTERS TO THE EDITOR

## The 'in' box is open

Write the *Northern Colorado Business Report* to comment on our content or to raise issues of interest to the business community. Letters must be limited to 300 words. Longer guest opinions may be considered upon request. Please include address and telephone numbers so that we can verify your submission. The *Business Report* reserves the right to edit for length, and to reject letters that are potentially libelous. E-mail letters to Tom Hacker, thacker@ncbr.com or submit comments through our Web site, www.ncbr.com. Snail mail to 141 S. College Ave., Fort Collins, CO 80524.

## Making the best better

As a youth, I was involved in 4-H. I had dairy projects, cooking and sewing projects, and participated in dairy judging. I showed at the county fair and at the state fair. The financial gains I made from my projects enabled me to pay for my college education. The skills and values I learned in 4-H I use every day. We are fortunate in Weld County to have one of the best 4-H programs in the state of Colorado. The significance of this program is witnessed by the considerable number of participants and the passion they have for 4-H.

Commissioners have spent a considerable amount of time in the past few weeks reviewing the services and programs provided by the Weld County Extension Office. Commissioners have met with folks involved in the Extension Council, the Fair Board, and Extension staff. We met with 4-H leaders, providing them the opportunity to share their thoughts about strengthening the program and "making the best better." The results of these efforts continue to validate the support for, and the undeniable importance of, 4-H and the Fair in our community. Not only do these programs represent historic importance to Weld County, but it is evident they have also been crafted to respond to the ever-changing needs of our youth. Ensuring the long-term success of these programs is vital to Weld County and of utmost importance to the Commissioners.

The Board of County Commissioners has reaffirmed our commitment to the 4-H and Fair programs. We value the numerous volunteers who commit countless hours of their time to ensure the success of both of these programs. The Board will continue to fund and support extension agents and support staff to cover the areas of 4-H and the Fair.

The Board will continue to review the effectiveness of the Extension Office in Weld County. While no decisions have been made, we take very seriously our responsibility to ensure we are funding value-based programs that meet the needs of our citizens. We believe it is not only prudent to review program efficiencies, but in this time of economic uncertainty, it is crucial that programs provide desirable outcomes and that we eliminate program duplications.

So, get your projects ready for the Fair, work on your record books, go to your 4-H meetings, and remember your pledge to your club, your community, your country and your world.

*Barbara Kirkmeyer, Commissioner on behalf of the Board of Weld County Commissioners*

## Lithia Motors sells two Fort Collins stores

(*Business Report Daily, Feb. 17, 2009*)

The details missing from this article are that Lithia didn't "sell" these stores. Basically, they gave them back to the note holder. This article makes it sound like Lithia made money on this deal.

*Bob Windsor*

## How to become your company's 'green hero'

(*NCBR, Feb. 13-26, 2009*)

There could be no better investment in America than to invest in America becoming energy independent! We need to utilize everything in our power to reduce our dependence on foreign oil including using our own natural resources. The high cost of fuel this past year seriously damaged our economy and society. The cost of fuel affects every facet of consumer goods from production to shipping costs. After a brief reprieve gas is inching back up. OPEC will continue to cut production until they achieve their desired \$80-\$100 per barrel. If all gasoline cars, trucks and SUVs instead had plug-in electric drive trains the amount of electricity needed to replace gasoline is about equal to the estimated wind energy potential of the state of North Dakota.

*Sam*

## This car's fast, sporty, and a hybrid

(*NCBR, Feb. 13-26*)

Now if you can make a car everyone can afford for everyday use, it would be a winner. Something Detroit is unable to do.

*Dr. D Loveland*

## NCLA opposes federal card-check bill

(*Business Report Daily, Feb. 11, 2009*)

Unions are the only reason we ever had a middle class. Every CEO enjoys the safety of a contract and so should every janitor. No person's access to resources should be precarious and nobody should be disposable. The Employee Free Choice Act will make it easier to form a union (which means the ability for workers to bargain for better wages, job security, health care and retirement). That's the reason business people hate it. When was the last time the business community went out of its way to stick up for the rights of workers?

*Hilary Smith*

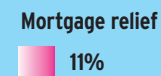
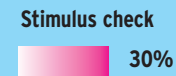
I am an executive and not all CEOs have contracts. You may have also noticed that many CEOs are summarily discharged for poor results, financial or otherwise. Another fact you might like to know is under today's NLRB rules with a private election, 60 percent of all elections result in a unionized workforce, so who are the unions kidding? Their ranks have shrunk because the injustices they protected workers from have now all been legislated as laws. Laws such as Equal Pay Act of 1963, Civil Rights Act of 1964, ADA, FMLA and the list goes on! Unions are no longer needed and if you think they are helpful look at what they have done for the auto industry, airline industry, railroads (who only survive due to government subsidies).

*Scott Ohio*

All I have ever asked of anyone is don't take away my gun, kick my dog, mess with my family or take away my secret ballot election. Secret ballot elections are a cornerstone of American democracy. I am surprised that anyone is actually having a dis-

## NCBR poll watch

What would you rather have - stimulus check, mortgage relief or a job?



These results reflect responses to the online poll at www.ncbr.com Feb. 9 through Jan. 24.

**Next question:**  
 Do you network online?

Answer now at www.ncbr.com. Responses will be accepted through Feb. 10.

discussion about taking it away. This tells me that we really need to rethink if these current elected officials have our best interests at heart or if they are in bed solely with special interest groups.

*Dennis Key Denver*

## EPA criticizes NISP impact statement

(*NCBR, Dec. 5, 2008*)

While Glade promoters say Glade will preserve agriculture, they conveniently forget about the few thousand irrigation wells in the South Platte that have been shut down. They also forget about the few thousand other wells that Glade will deprive of water needed for augmentation and recharge so they can keep running.

Because the state and other governmental agencies such as Central Colorado Water Conservancy District mislead well owners, they didn't know they would have to get court-approved augmentation plans until 2003. Now many have acquired such plans but they are junior to Glade's conditional water right and that is how it is possible for Glade to deprive them of water even though they were drilled in the '50s and Glade wasn't even thought of until the '80s.

So Glade will not preserve irrigated agriculture. Rather it will ensure those wells that are shut down or under severe pumping restrictions will stay that way.

*David Dechant Fort Lupton*

## POLL COMMENTS

*Editor's note: Tell us how you really feel when you vote in our online poll at www.ncbr.com by leaving an additional comment.*

## What would you rather have?

It's a "no-brainer" question! A stimulus check, you're robbing from yourself — a job, you're taking care of yourself!

*Mary Ann Corliss*

At this point in time, the only real way to get the economy moving in a positive direction is to make sure that U.S. citizens have gainful employment. Too many jobs have left this country and too many companies have not managed their businesses efficiently and effectively.

*Maxine Verbit*

I'm a high-tech worker who is now unemployed. An engineering job in anything technology-based is my vote.

*Paul Kiefer*



# LEADS

## BANKRUPTCIES

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

### LARIMER COUNTY

**PETITIONER: TONIA KAY MASSONI**, 511 HANNA ST., FORT COLLINS, CO 80521. CASE NO.: 2008-29862. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: ERIC L. ANDERSON**, 3608 MEAD ST., FORT COLLINS, CO 80526. CASE NO.: 2008-29872. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: GUADALUPE WILLIAMSON**, 1465 10TH ST. S.W., UNIT 206, LOVELAND, CO 80537. CASE NO.: 2008-29761. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: STEVEN J. TREMEL**, 420 E. 57TH ST., No. 151, LOVELAND, CO 80538. CASE NO.: 2008-29764. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: KK BODY DYNAMICS INC.**, 3095 SANFORD CIRCLE, LOVELAND, CO 80538. CASE NO.: 2008-29776. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: KIMBERLIE T. BUCHHEISTER**, 3095 SANFORD CIRCLE, LOVELAND, CO 80538. CASE NO.: 2008-29777. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: JOHN LEWIS MCCOY**, 719 S.W. 16TH ST., LOVELAND, CO 80537. CASE NO.: 2008-29834. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: JUSTIN RAY KNAPP**, 1208 CIMMARON DRIVE, LOVELAND, CO 80537. CASE NO.: 2008-29845. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: JON A. HANSEN**, 1707 WALES DRIVE, BERTHOUD, CO 80513. CASE NO.: 2008-30159. DATE: 12/17/2008. TYPE: 7.

**PETITIONER: AGNES E. PIERICK**, 2211 W. MULBERRY, No. 135, FORT COLLINS, CO 80521. CASE NO.: 2008-30122. DATE: 12/17/2008. TYPE: 7.

**PETITIONER: BRETT MATTHEW LAMPERES**, 1814 WILLOW SPRINGS WAY, FORT COLLINS, CO 80528. CASE NO.: 2008-30156. DATE: 12/17/2008. TYPE: 7.

**PETITIONER: ROBERT E. AMIDON**, 1136 WABASH COURT, No. 6, FORT COLLINS, CO 80526. CASE NO.: 2008-30172. DATE: 12/17/2008. TYPE: 7.

**PETITIONER: EDWIN O. SCHWAB JR.**, 5742 SNOW MESA COURT, LOVELAND, CO 80538. CASE NO.: 2008-30113. DATE: 12/17/2008. TYPE: 13.

**PETITIONER: TRACY A. WEHRUNG**, 254 RIKER COURT, LOVELAND, CO 80537. CASE NO.: 2008-30139. DATE: 12/17/2008. TYPE: 7.

**PETITIONER: YVONNIA DONNA SCHOTT**, 749 S. LEMAY AVE., P.O. BOX 296, FORT COLLINS, CO 80524. CASE NO.: 2008-30197. DATE: 12/18/2008. TYPE: 7.

**PETITIONER: KATHERINE A. JAVERNICK**, 1220 ST JOHN PLACE, FORT COLLINS, CO 80525. CASE NO.: 2008-30201. DATE: 12/18/2008. TYPE: 7.

**PETITIONER: MARK JOHN PICKFORD**, 403 PEYTON DRIVE, FORT COLLINS, CO 80525. CASE NO.: 2008-30248. DATE: 12/18/2008. TYPE: 7.

**PETITIONER: WILLIAM JAMES HELMS**, 243 W. FOURTH ST., LOVELAND, CO 80537. CASE NO.: 2008-30200. DATE: 12/18/2008. TYPE: 7.

**PETITIONER: JIMMY D. NECESSARY**, 4490 WALDEN AVE., LOVELAND, CO 80538. CASE NO.: 2008-30229. DATE: 12/18/2008. TYPE: 7.

**PETITIONER: RANDY SCOTT KEE**, 2866 EMPIRE AVE., LOVELAND, CO 80538. CASE NO.: 2008-30242. DATE: 12/18/2008. TYPE: 7.

**PETITIONER: GEORGE HAROLD PARKER JR.**, 1631 GREENSTONE TRAIL, FORT COLLINS, CO 80525. CASE NO.: 2008-30321. DATE: 12/19/2008. TYPE: 7.

**PETITIONER: BRADLEY H. ROUSE**, 6909 AVONDALE ROAD, FORT COLLINS, CO 80525. CASE NO.: 2008-30323. DATE: 12/19/2008. TYPE: 7.

**PETITIONER: KARYN LYNNE REED**, 4128 ROCKY FORD DRIVE, LOVELAND, CO 80538. CASE NO.: 2008-30344. DATE: 12/19/2008. TYPE: 7.

**PETITIONER: MECHAEAL KAY OCONNOR**, 1113 SPRING VALLEY ROAD, BELLVUE, CO 80512. CASE NO.: 2008-30407. DATE: 12/22/2008. TYPE: 13.

**PETITIONER: PERRY LEE WERTZ**, 1012 COMMANCHE DRIVE, FORT COLLINS, CO 80525. CASE NO.: 2008-30405. DATE: 12/22/2008. TYPE: 7.

**PETITIONER: ROBERT WAYNE SMITH JR.**, 3331 PEPPERWOOD LANE, FORT COLLINS, CO 80525. CASE NO.: 2008-30456. DATE: 12/22/2008. TYPE: 7.

**PETITIONER: JOHNNIE BRIAN MORGAN**, 4463 SUNSHINE CIRCLE, LOVELAND, CO 80538. CASE NO.: 2008-30385. DATE: 12/22/2008. TYPE: 7.

**PETITIONER: MICHELLE JACKSON**, 1526 OAK CREEK DRIVE, LOVELAND, CO 80538. CASE NO.: 2008-30400. DATE: 12/22/2008. TYPE: 7.

**PETITIONER: ROBERT D. HULS**, 1619 JAMES DRIVE, LOVELAND, CO 80538. CASE NO.: 2008-30427. DATE: 12/22/2008. TYPE: 7.

**PETITIONER: GARY TOLLIVORO**, 4413 N. ROOSEVELT AVE., LOVELAND, CO 80538. CASE NO.: 2008-30499. DATE: 12/23/2008. TYPE: 7.

**PETITIONER: CHRISTINE LEE REIMER**, 4470 S. LEMAY AVE., FORT COLLINS, CO 80525. CASE NO.: 2008-30552. DATE: 12/24/2008. TYPE: 7.

**PETITIONER: ILLAMAE VANDERWATER**, 2714 PARK LAKE COURT, FORT COLLINS, CO 80525. CASE NO.: 2008-30556. DATE: 12/24/2008. TYPE: 7.

**PETITIONER: JOEL JUSTICE CHENEY**, 1000 SUNSET AVE., FORT COLLINS, CO 80521. CASE NO.: 2008-30557. DATE: 12/24/2008. TYPE: 7.

**PETITIONER: THOMAS EDWIN VAYNE**, 4501 BOARD WALK DRIVE, APT. C26, FORT COLLINS, CO 80525. CASE NO.: 2008-30577. DATE: 12/24/2008. TYPE: 7.

**PETITIONER: TERRY L. STEPHENS**, 81 HUMBOLDT DRIVE, LIVERMORE, CO 80536. CASE NO.: 2008-30598. DATE: 12/24/2008. TYPE: 7.

**PETITIONER: MICHAEL LEE JONES**, 1701 RIDGEWOOD ROAD, FORT COLLINS, CO 80526. CASE NO.: 2008-30612. DATE: 12/26/2008. TYPE: 7.

**PETITIONER: KIM OWEN LAVIOLETTE**, 228 LYONS ST., FORT COLLINS, CO 80521. CASE NO.: 2008-30817. DATE: 12/31/2008. TYPE: 7.

**PETITIONER: JOHNNIE KENT STULTZ**, 4900 BOARDWALK, No. H203, FORT COLLINS, CO 80525. CASE NO.: 2008-30827. DATE: 12/31/2008. TYPE: 13.

**PETITIONER: CARL W. CONLEY**, 2300 W. COUNTY ROAD 38E, FORT COLLINS, CO 80526. CASE NO.: 2008-30842. DATE: 12/31/2008. TYPE: 13.

**PETITIONER: DAVID TERRY EBERT**, 3909 ROCK CREEK DRIVE, No. B, FORT COLLINS, CO 80528. CASE NO.: 2008-30843. DATE: 12/31/2008. TYPE: 7.

**PETITIONER: LORI JEAN MATSON**, 6157 CARMICHAEL ST., FORT COLLINS, CO 80528. CASE NO.: 2008-30870. DATE: 12/31/2008. TYPE: 13.

**PETITIONER: VIEWPOINT LP VINYL**, 1942 E. LINCOLN AVE., FORT COLLINS, CO 80524. CASE NO.: 2008-30913. DATE: 12/31/2008. TYPE: 7.

**PETITIONER: THOMAS RUSSEL BEHM**, 1209 PLUM, No. C2, FORT COLLINS, CO 80521. CASE NO.: 2008-30933. DATE: 12/31/2008. TYPE: 7.

**PETITIONER: THOMAS M. DEZONIA**, 2516 MARY BETH DRIVE, LOVELAND, CO 80537. CASE NO.: 2008-30797. DATE: 12/31/2008. TYPE: 7.

**PETITIONER: GABRIEL CHRISTIAN OLSEN**, 4137 STRINGTOWN DRIVE, LOVELAND, CO 80538. CASE NO.: 2008-30833. DATE: 12/31/2008. TYPE: 13.

**PETITIONER: BRADLEY K. SCHAEFER**, 2505 WINTER PARK ST., LOVELAND, CO 80538. CASE NO.: 2008-30844. DATE: 12/31/2008. TYPE: 13.

**PETITIONER: RODNEY PHILLIP LINDSTROM**, 629 W. NINTH ST., LOVELAND, CO 80537. CASE NO.: 2008-30938. DATE: 12/31/2008. TYPE: 7.

**PETITIONER: BRYON D. MACKEY**, 3386 WHITE BUFFALO DRIVE, WELLINGTON, CO 80549. CASE NO.: 2008-30856. DATE: 12/31/2008. TYPE: 7.

### WELD COUNTY

**PETITIONER: LINDA G. BERGMAN**, 14241 COUNTRY HILLS DRIVE, BRIGHTON, CO 80601. CASE NO.: 2008-29365. DATE: 12/3/2008. TYPE: 7.

**PETITIONER: JONATHON KUNTZ**, 39344 BLVD. D, EATON, CO 80615. CASE NO.: 2008-29328. DATE: 12/3/2008. TYPE: 13.

**PETITIONER: GREGORY MICHAEL JOHNSON**, 3710 MOUNTAIN VIEW DRIVE, EVANS, CO 80620. CASE NO.: 2008-29337. DATE: 12/3/2008. TYPE: 7.

**PETITIONER: STEVEN DEWAYNE RIFE**, P.O. BOX 278, FIRESTONE, CO 80520. CASE NO.: 2008-29324. DATE: 12/3/2008. TYPE: 7.

**PETITIONER: CONSTANCE ELIZABETH REDMAN**, 3500 35TH AVE., No. 23, GREELEY, CO 80634. CASE NO.: 2008-29332. DATE: 12/3/2008. TYPE: 7.

**PETITIONER: JIMMIE L. PENN**, 19192 WELD COUNTY ROAD 20, FORT LUPTON, CO 80621. CASE NO.: 2008-29430. DATE: 12/4/2008. TYPE: 7.

**PETITIONER: JAMES E. ROBERTS**, 4957 W. 13TH ST., GREELEY, CO 80634. CASE NO.: 2008-29389. DATE: 12/4/2008. TYPE: 7.

**PETITIONER: JEFF A. ISNARD**, 2306 72ND AVE. COURT, GREELEY, CO 80634. CASE NO.: 2008-29432. DATE: 12/4/2008. TYPE: 7.

**PETITIONER: MICHAEL NEIL HERBST**, 3305 W. 24TH ST ROAD, GREELEY, CO 80634. CASE NO.: 2008-29444. DATE: 12/4/2008. TYPE: 13.

**PETITIONER: WILLIAM PAUL GIAMPIETRO**, 4853 SANDY RIDGE AVE., FIRESTONE, CO 80504. CASE NO.: 2008-29504. DATE: 12/5/2008. TYPE: 7.

**PETITIONER: ALAN D. WILKINSON**, 527 36TH AVE., GREELEY, CO 80634. CASE NO.: 2008-29484. DATE: 12/5/2008. TYPE: 7.

**PETITIONER: ANGELA RENEE SISNEROS**, 12045 WHEELING ST., BRIGHTON, CO 80601. CASE NO.: 2008-29528. DATE: 12/7/2008. TYPE: 13.

**PETITIONER: GARY DEAN BROOKS**, 22985 WELD COUNTY ROAD 86, AULT, CO 80610. CASE NO.: 2008-29573. DATE: 12/8/2008. TYPE: 13.

**PETITIONER: NORMAN FRANKLIN III BRADFORD**, 3416 17TH AVE., EVANS, CO 80620. CASE NO.: 2008-29579. DATE: 12/8/2008. TYPE: 7.

**PETITIONER: LISA JANAE JUSTICE**, 10477 TAYLOR AVE., FIRESTONE, CO 80504. CASE NO.: 2008-29538. DATE: 12/8/2008. TYPE: 7.

**PETITIONER: SCOTT ANTHONY MELTON**, 10609 WELD COUNTY ROAD 74, WINDSOR, CO 80550. CASE NO.: 2008-29589. DATE: 12/8/2008. TYPE: 7.

**PETITIONER: HERMAN RICHARD DEHERRERA**, 132 LONGSPEAK AVE., BRIGHTON, CO 80601. CASE NO.: 2008-29633. DATE: 12/9/2008. TYPE: 7.

**PETITIONER: JOHN IRWIN JOHNSTON**, 1613 SAN JUAN CIRCLE, EVANS, CO 80620. CASE NO.: 2008-29608. DATE: 12/9/2008. TYPE: 7.

**PETITIONER: LORI J. PIERSON**, 4211 CENTRAL ST., EVANS, CO 80620. CASE NO.: 2008-29626. DATE: 12/9/2008. TYPE: 7.

**PETITIONER: SHEILA MARIE ALLEN**, 50 S. GRAND AVE., APT. 101, FORT LUPTON, CO 80621. CASE NO.: 2008-29602. DATE: 12/9/2008. TYPE: 7.

**PETITIONER: DAVID PAUL LAMB**, 7241 FOREST DRIVE, FREDERICK, CO 80504. CASE NO.: 2008-29621. DATE: 12/9/2008. TYPE: 13.

**PETITIONER: KELLY LEE LONGACRE**, 506 57TH AVE. COURT, GREELEY, CO 80634. CASE NO.: 2008-29610. DATE: 12/9/2008. TYPE: 7.

**PETITIONER: JOSE SANTOS BONILLA**, 2508 W. 14TH ST. ROAD, GREELEY, CO 80634. CASE NO.: 2008-29612. DATE: 12/9/2008. TYPE: 7.

**PETITIONER: TOMMY L. SCHEMP**, 3101 17TH AVE., GREELEY, CO 80631. CASE NO.: 2008-29618. DATE: 12/9/2008. TYPE: 7.

**PETITIONER: KENNETH J. BANKS**, 435 S. ELM ST., KEENESBURG, CO 80643. CASE NO.: 2008-29629. DATE: 12/9/2008. TYPE: 7.

**PETITIONER: HENRY LUDWIG SCHULTZ**, 220 E. ILEX ST., MILLIKEN, CO 80543. CASE NO.: 2008-29597. DATE: 12/9/2008. TYPE: 7.

**PETITIONER: MIGUEL ANGEL CARRAZCO**, 4455 WINDMILL DRIVE, BRIGHTON, CO 80601. CASE NO.: 2008-29701. DATE: 12/10/2008. TYPE: 7.

**PETITIONER: ERIC T. ZIMMERMAN**, 4830 MOUNT PRINCETON ST., BRIGHTON, CO 80601. CASE NO.: 2008-29707. DATE: 12/10/2008. TYPE: 7.

**PETITIONER: NATHAN D. BURTON**, 4433 TUMBLEWEED DRIVE, BRIGHTON, CO 80601. CASE NO.: 2008-29730. DATE: 12/10/2008. TYPE: 7.

**PETITIONER: BRIAN SCOTT TERBEST**, 12277 IDALIA ST., BRIGHTON, CO 80603. CASE NO.: 2008-29731. DATE: 12/10/2008. TYPE: 13.

**PETITIONER: ROY D. SWEATT**, 2815 W. E. ST., GREELEY, CO 80631. CASE NO.: 2008-29696. DATE: 12/10/2008. TYPE: 13.

**PETITIONER: ALONZO DURAN**, 2717 50TH AVE., GREELEY, CO 80634. CASE NO.: 2008-29709. DATE: 12/10/2008. TYPE: 7.

**PETITIONER: CAROL P. GARCICARVAJAL**, 2101 WEDGEWOOD COURT, GREELEY, CO 80631. CASE NO.: 2008-29712. DATE: 12/10/2008. TYPE: 7.

**PETITIONER: IRMA LIJNIS**, 1857 LAURUS LANE, JOHNSTOWN, CO 80534. CASE NO.: 2008-29704. DATE: 12/10/2008. TYPE: 7.

**PETITIONER: JOHN LEROY REDDING JR.**, 318 MARBLE LANE, JOHNSTOWN, CO 80534. CASE NO.: 2008-29744. DATE: 12/10/2008. TYPE: 7.

**PETITIONER: CHARLES MAGNETTI**, 6639 MONACO WAY, BRIGHTON, CO 80002. CASE NO.: 2008-29790. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: TRACY ERICA BAKER**, 96 MILLER AVE., APT. 302, BRIGHTON, CO 80601. CASE NO.: 2008-29842. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: KIMBERLYNN M. HENDREN**, 4667 TUMBLEWEED DRIVE, BRIGHTON, CO 80601. CASE NO.: 2008-29853. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: JOSHUA D. SEVERIN**, 3613 NORTHPOINT DRIVE, EVANS, CO 80620. CASE NO.: 2008-29762. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: GARY WAYNE CROZIER**, 3302 CODY AVE., EVANS, CO 80620. CASE NO.: 2008-29850. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: KENNETH J. AMICK**, 2836 39TH AVE., GREELEY, CO 80634. CASE NO.: 2008-29756. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: EDWARD J. LUDI**, 1534 11TH AVE., GREELEY, CO 80631. CASE NO.: 2008-29774. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: DAVID CHARLES NEDRUD**, 1437 10TH ST., GREELEY, CO 80631. CASE NO.: 2008-29795. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: JANE ELIZABETH DERK**, 2380 42ND AVE. COURT, GREELEY, CO 80634. CASE NO.: 2008-29813. DATE: 12/11/2008. TYPE: 7.

## INVENTIONS

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

**Patent No. 7493656**, Drive security session manager. Inventors: Goodwill, William, Edmond, Okla.; Swartzkopf, Thomas, Loveland, Colo.; Thibadeau, Robert, Pittsburgh, Pa.; Nestor, John, Issaquah, Wash. Assignee-at-Issue: Seagate Technology LLC, Scotts Valley, Calif. Date: 2/17/09.

**Patent No. 7493276**, Tool, for asset data management. Inventors: Adams, Douglas B., Milliken, Colo.; Boisselle Jr., Robert J., Cypress, Texas; Ferris, Tony Patrick, Fort Collins, Colo.; Parent, Wayne L., Boulder, Colo. Assignee-at-Issue: International Business Machines Corp., Armonk, N.Y. Date: 2/17/09.

**Patent No. 7492544**, Hard disk drive protection system and method. Inventors: Jeansonne, Jeffrey Kevin, Houston, Texas; Russo, Leonard E., Houston, Texas; Griebenow, L. Joy, Fort Collins, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 2/17/09.

**Patent No. 7492170**, Probe based information storage for probes used for opens detection in in-circuit testing. Inventors: Crook, David T., Loveland, Colo.; Tesdahl, Curtis A., Fort Collins, Colo. Assignee-at-Issue: Agilent Technologies Inc., Santa Clara, Calif. Date: 2/17/09.

**PETITIONER: JAMIE L. POTTS**, 800 S. FIRST ST., KERSEY, CO 80644. CASE NO.: 2008-29768. DATE: 12/11/2008. TYPE: 7.

**PETITIONER: WILLIAM F. ANDREWS**, 14854 E. 118TH PLACE, BRIGHTON, CO 80603. CASE NO.: 2008-30124. DATE: 12/17/2008. TYPE: 7.

**PETITIONER: RAUDEL SALAZAR GOMEZ**, 269 N. 15TH AVE., BRIGHTON, CO 80601. CASE NO.: 2008-30191. DATE: 12/17/2008. TYPE: 7.

**PETITIONER: TERRY STORY**, 5819 W. 16TH ST. LANE, GREELEY, CO 80634. CASE NO.: 2008-30168. DATE: 12/17/2008. TYPE: 7.

**PETITIONER: MARSHA MICHELLE DOLL**, 4115 IDAHO ST., EVANS, CO 80620. CASE NO.: 2008-30261. DATE: 12/18/2008. TYPE: 7.

**PETITIONER: JAMES ERIC MEDINA**, 302 N. 43RD AVE., GREELEY, CO 80634. CASE NO.: 2008-30225. DATE: 12/18/2008. TYPE: 7.

**PETITIONER: DUSTIN L. LEINGANG**, 21 TULIP COURT, WINDSOR, CO 80550. CASE NO.: 2008-30216. DATE: 12/18/2008. TYPE: 7.

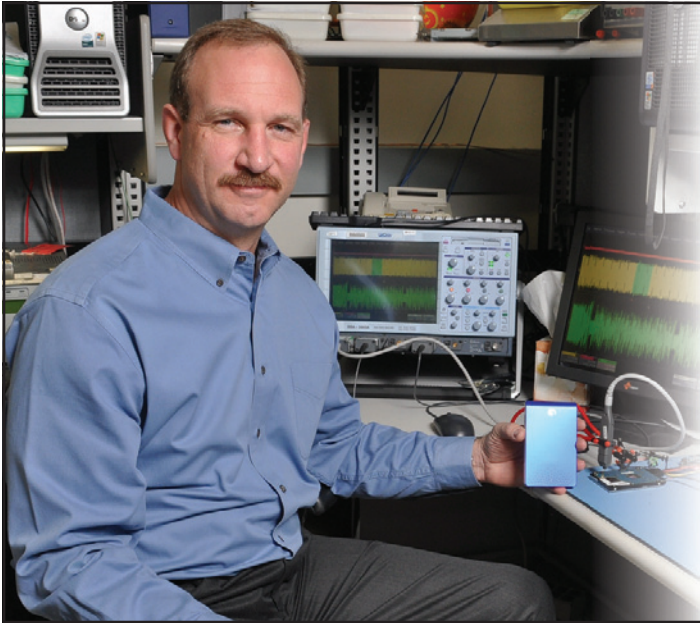
**PETITIONER: MICHAEL CHARLES MARTIN**, 23550 E. 155TH WAY, BRIGHTON, CO 80603. CASE NO.: 2008-30285. DATE: 12/19/2008. TYPE: 7.

**PETITIONER: ANGELA WILLIAMS**, 1724 28TH AVE., GREELEY, CO 80634. CASE NO.: 2008-30279. DATE: 12/19/2008. TYPE: 7.

**PETITIONER: CHRISTOPHER RAMOS**, 125 23RD AVE. COURT, GREELEY, CO 80631. CASE NO.: 2008-30364. DATE: 12/20/2008. TYPE: 7.

**PETITIONER: ROSE ANN ROTHFUSS**, 4431 MOUNT PRINCETON ST., BRIGHTON, CO 80601. CASE NO.: 2008-30411. DATE: 12/22/2008. TYPE: 13.





**FLASHY PLAYER** – Jeff Bursik, senior director of design engineering for Seagate Technologies LLC in Longmont, helped lead the core team that developed the FreeAgent Theater HD media player. The new product makes it easy to transfer photos, videos and music from a personal computer to a television.

*Peter Wayne, Boulder County Business Report*

## SEAGATE, from 3

before customers get their hands on it, the design team puts it through a series of tests, Bursik said.

### Rigorous testing

Dropping it in its packaging from five feet in the air, making sure it withstands 900 g-forces and making sure the latches don't come undone when it lands are a few of the tests performed, he said.

And though his team hit some snags along the way, the hurdles weren't enough to delay the project or fail any of the tests.

"Rarely do we have to do a major redesign based on one of these tests," Bursik said.

When users plug the drive into the TV

**"It is the easiest way to view your stuff on TV."**

Melissa Johnson  
Product marketing manager  
Seagate Technology LLC

docking station the content automatically displays on the TV in the same format it would on a computer.

For instance, if the user has three folders on the hard drive, one for music, one for videos and one for photos, which is recommended for ease of use, the three folders are displayed.

Using the supplied remote, people can watch their movies or video clips, scroll through pictures or listen to music. The system also allows people to create a musical slideshow from the pictures in a given folder accompanied by music in another.

Previously, Seagate allowed consumers to protect digital files but barely interact with it, Johnson said. Now, that's changing.

"It is the easiest way to view your stuff on TV," she said. "Bottom line. That's it."

When it comes to videos, Johnson said the system doesn't discriminate allowing users to play nearly anything — including "ripped" DVDs or "bootlegged" videos.

Besides viewing previously stored files on the hard drive, the TV dock has a USB port that allows users to plug in a digital camera and instantly view photos that have yet to be downloaded.

### Three storage options

Though the entire system is designed for a Seagate FreeAgent Go hard drive, which comes in a 250-, 320- and 500-gigabyte version, it will work with any external hard drive.

With the same USB port that's compatible with a digital camera, any external hard drive can be connected for the same end result — multimedia from a PC to a TV.

But Seagate's Go hard drive, though like many other drives on the market, is designed to look as good as it functions.

"It's always a nuance to design a product that has some sex appeal associated with it," Burks said.

It comes in 10 colors, including various greens and blues, orange, pink and black, has a series of "runway" lights that illuminate when transferring data, and has a sleek design.

The Longmont-based engineering team designed it with a 2.5-inch drive, which is typically used in a laptop, that's rugged and, like most drives, designed to withstand altitude, temperature and humidity changes.

But it's not designed for Apple computers. The media player, which was introduced in January at the International Consumer Electronics Show in Las Vegas, doesn't support most Mac-based files.

The software that comes preinstalled on the FreeAgent Go hard drive isn't Mac compatible, either. However, it can be reformatted to work with Apple computers, Johnson said.

Mac users can still use the Theater, but most Apple-oriented files, such as QuickTime movie and .m4a files are not supported.

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# LEADS

## FORECLOSURES

**BORROWER: CECELIA M RUSCHELL**, 3326 MAMMOTH CT, WELLINGTON, CO 80549-3227. LEGAL DESCRIPTION: WELLINGTON POINTE; LOT 55 BLK 5. LENDER: JPMORGAN CHASE BANK. AMOUNT DUE: \$163959. CASE NO.: 2003-74354. DATE: 12/2/2008.

**BORROWER: TIMMY RAY BENESH**, 816 E 58TH ST, LOVELAND, CO 80538-1209. LEGAL DESCRIPTION: HORSESHOE VIEW EST; LOT 46. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$141065. CASE NO.: 2003-104070. DATE: 12/3/2008.

**BORROWER: KERRY LUNA**, 4337 WESTBROOKE CT, FORT COLLINS, CO 80526-3449. LEGAL DESCRIPTION: WESTBROOKE PUD 1ST FLG; LOT 50. LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUE: \$287900. CASE NO.: 2004-115631. DATE: 12/3/2008.

**BORROWER: JUDITH C KITTELSON**, 1041 SEDONA HILLS DR, LOVELAND, CO 80537-8358. LEGAL DESCRIPTION: 00300 Section 23 T5N-R70W. LENDER: JPMORGAN CHASE BANK. AMOUNT DUE: \$271032. CASE NO.: 2004-56022. DATE: 12/3/2008.

**BORROWER: BEJAY INC**, LEGAL DESCRIPTION: RAINBOW LAKE ESTATES; LOT 33. LENDER: GUARANTY BANK TRUST CO. AMOUNT DUE: \$134828. CASE NO.: 2003-68541. DATE: 12/3/2008.

**BORROWER: JEFFREY C ANDERSON**, 3407 LANCASTER DR, FORT COLLINS, CO 80525-2816. LEGAL DESCRIPTION: VILLAGE EAST FLG 1; LOT 58. LENDER: AURORA LN SERVICES LLC. AMOUNT DUE: \$175000. CASE NO.: 2003-157375 2008-711. DATE: 12/3/2008.

**BORROWER: SHAWN L & TINA WELCH**, 3454 LEOPARD PL, LOVELAND, CO 80537-3723. LEGAL DESCRIPTION: BLACKBIRD KNOLLS 2ND SUB; LOT 14 BLK 10. LENDER: AURORA LN SERVICES LLC. AMOUNT DUE: \$208000. CASE NO.: 2007-49916. DATE: 12/3/2008.

**BORROWER: JOHN J & BEATRICE I OLIVAS**, 388 MAROON BELLS CIR, LIVERMORE, CO 80536-8768. LEGAL DESCRIPTION: GLACIER VIEW MEADOWS FLG 7; LOT 25. LENDER: KEYBANK. AMOUNT DUE: \$106143. CASE NO.: 2005-36308. DATE: 12/3/2008.

**BORROWER: JOHN & CAROLYN JACKS**, 8747 LONGS PEAK CIR, WINDSOR, CO 80550-2663. LEGAL DESCRIPTION: RANCH AT HIGHLAND MEADOWS SUB; LOT 18 BLK 6. LENDER: NEW FRONTIER BANK. AMOUNT DUE: \$572017. CASE NO.: 2007-28682. DATE: 12/3/2008.

**BORROWER: JOHN & CAROLYN JACKS**, 8747 LONGS PEAK CIR, WINDSOR, CO 80550-2663. LEGAL DESCRIPTION: RANCH AT HIGHLAND MEADOWS SUB; LOT 18 BLK 6. LENDER: NEW FRONTIER BANK. AMOUNT DUE: \$572017. CASE NO.: 2007-28682. DATE: 12/3/2008.

**BORROWER: ADAM H & KATHLEEN M KRUMGOLD**, 2338 NOTTING HILL PL, LOVELAND, CO 80538-5206. LEGAL DESCRIPTION: ALLENDALE SUB PUD; LOT 6 BLK 11. LENDER: CHASE HOME FINANCE LLC. AMOUNT DUE: \$179385. CASE NO.: 2006-61768. DATE: 12/3/2008.

**BORROWER: ORVILLE H REEVE**, 3025 GARRETT DR, FORT COLLINS, CO 80526-6220. LEGAL DESCRIPTION: QUAIL HOLLOW PUD 3RD FLG; LOT 9. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$269201. CASE NO.: 2006-40952. DATE: 12/3/2008.

**BORROWER: CHARLES A MOYER**, 1606 N ESTRELLA AVE, LOVELAND, CO 80537. LEGAL DESCRIPTION: LOCUST PK ADD; LOT 1 BLK 14. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$161734. CASE NO.: 2001-11127. DATE: 12/3/2008.

**BORROWER: THOMAS JEFFREY & LESLI J GREVE**, 2524 CONSTITUTION AVE, FORT COLLINS, CO 80526-1610. LEGAL DESCRIPTION: LEXINGTON GREEN 2ND FLG; LOT 39. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$221274. CASE NO.: 2005-86017. DATE: 12/3/2008.

**BORROWER: ROBERT E II & NANCY A MOORE**, 939 COTTONWOOD DR, LOVELAND, CO 80538-2134. LEGAL DESCRIPTION: WOODMERE SUB TR F; LOT 20 BLK 1. LENDER: ACCREDITED HOME LENDERS INC. AMOUNT DUE: \$163858. CASE NO.: 2005-89476. DATE: 12/3/2008.

**BORROWER: CLAUDIA L HEWELL**, 3432 TALIESIN WAY, FORT COLLINS, CO 80524-9375. LEGAL DESCRIPTION: HILL CONSERVATION DEVL; LOT 19. LENDER: NATIONAL CITY BANK. AMOUNT DUE: \$1500000. CASE NO.: 2007-46301. DATE: 12/4/2008.

**BORROWER: ELLEN M PIETIG**, 2020 DOVE CREEK CT, LOVELAND, CO 80538-5394. LEGAL DESCRIPTION: SHAMROCK WEST 2ND SUB; LOT 17 BLK 1. LENDER: JPMORGAN CHASE BANK. AMOUNT DUE: \$90032. CASE NO.: 2003-114967. DATE: 12/4/2008.

**BORROWER: ALAN C ALUMBAUGH**, 2216 LAPORTE AVE, FORT COLLINS, CO 80521-2208. LEGAL DESCRIPTION: 1032 Section 9 T7N-R69W. LENDER: BK NEW YORK TRUST CO. AMOUNT DUE: \$141504. CASE NO.: 2006-21533. DATE: 12/4/2008.

**BORROWER: NORA M & J C CUMMINGS**, 271 LARK BUNTING AVE, LOVELAND, CO 80537-6532. LEGAL DESCRIPTION: WINONA 1ST SUB; LOT 2 BLK 7. LENDER: HSBC MORTGAGE SERVICES INC. AMOUNT DUE: \$187664. CASE NO.: 2004-103154. DATE: 12/4/2008.

**BORROWER: RODNEY & CAROLINA WILSON**, 544 N HOLLYWOOD ST, FORT COLLINS, CO 80521-1414. LEGAL DESCRIPTION: ROSTEK 2ND ADDITION; LOT 22 BLK 1. LENDER: CIT GROUP CONSUMER FINANCE INC. AMOUNT DUE: \$170055. CASE NO.: 2005-47092. DATE: 12/5/2008.

**BORROWER: ERIC BACA**, 1209 W PLUM ST APT A6, FORT COLLINS, CO 80521-3579. LEGAL DESCRIPTION: TOWN SQUARE CONDOS; LOT A6. LENDER: NEW FRONTIER BANK. AMOUNT DUE: \$145338. CASE NO.: 2007-95365. DATE: 12/5/2008.

**BORROWER: TIMOTHY J & SHAWNEE EMBREY**, 12203 N COUNTY ROAD 5, WELLINGTON, CO 80549-1718. LEGAL DESCRIPTION: 0001D Section 10 T9N-R68W. LENDER: AURORA LOAN SERVICES LLC. AMOUNT DUE: \$268000. CASE NO.: 2007-18615. DATE: 12/5/2008.

**BORROWER: WILLIAM JOHN JR & JULIE K ADRIAN**, LEGAL DESCRIPTION: ADRIAN SUB 1ST FLG; LOT 1. LENDER: NEW FRONTIER BANK. AMOUNT DUE: \$132034. CASE NO.: 2007-57757. DATE: 12/5/2008.

**BORROWER: CORINNE SULLIVAN**, 1954 YONKEE DR, WINDSOR, CO 80550-4682. LEGAL DESCRIPTION: BISON RIDGE SUB; LOT 43. LENDER: LASALLE BANK. AMOUNT DUE: \$368982. CASE NO.: 2007-27169. DATE: 12/5/2008.

**BORROWER: JERE M WILLIS**, 2969 SPRING HARVEST LN, FORT COLLINS, CO 80528-3074. LEGAL DESCRIPTION: HARVEST PARK SUB; LOT 13 BLK 9. LENDER: LASALLE BANK. AMOUNT DUE: \$236037. CASE NO.: 2003-151982. DATE: 12/5/2008.

**BORROWER: JOHN R PIPE**, 616 MCKINLEY AVE, LOVELAND, CO 80537-5457. LEGAL DESCRIPTION: PLEASANT HOME ADD; LOT 4 BLK 1. LENDER: MARK GADBURY. AMOUNT DUE: \$92058. CASE NO.: 2006-44260. DATE: 12/5/2008.

**BORROWER: DALE E JOHNSON**, 5080 CORAL BURST CIR, LOVELAND, CO 80538-5659. LEGAL DESCRIPTION: ALFORD LAKE 1ST SUB; LOT 23 BLK 18. LENDER: EMC MORTGAGE CORP. AMOUNT DUE: \$346000. CASE NO.: 2006-52056. DATE: 12/8/2008.

**BORROWER: BRYCE W PACKARD**, 4014 S LEMAY AVE UNIT 7, FORT COLLINS, CO 80525-3188. LEGAL DESCRIPTION: GREENS AT COLLINDALE PUD 1ST REPLAT; LOT 7. LENDER: INDYMAC FEDERAL BANK FS. AMOUNT DUE: \$504228. CASE NO.: 2005-33443. DATE: 12/8/2008.

**BORROWER: KIM HAGEE & JUDITH A CLINGAN**, 9100 N COUNTY ROAD 15, FORT COLLINS, CO 80524-8702. LEGAL DESCRIPTION: ALTENBURG SUB; LOT 1. LENDER: US BANK. AMOUNT DUE: \$566748. CASE NO.: 2006-75245. DATE: 12/8/2008.

## RETAIL, from 3

in October. Also helping the bottom line was the opening of a new hotel in the city that helped push lodging tax receipts up by almost 20 percent for the year.

Loveland saw a 4.6 percent drop in sales and use tax collections in December and an overall 5.2 percent decrease when comparing 2008 to 2007. Alan Krcmarik, Loveland's finance director, said the city fared better than expected.

"If we combine all sales and use taxes we came in about 2.1 percent under our budget projection," he said. "It wasn't as bad as we thought it might be, comparatively speaking, and it says the city of Loveland is not in too bad of a place."

However, Loveland's retail explosion in recent years — particularly the Centerra and Promenade shops in east Loveland — did not boost its retail numbers in December. Krcmarik said Centerra retail sales numbers were down by 14.5 percent while the Promenade Shops and Outlet Mall stores both reported 10.4 percent sales declines from the previous year.

### Contingency plans

Sales and use tax collections account for about half of Loveland's budget income, and Krcmarik said the city is prepared to dip into its \$6.6 million reserve fund to cover shortfalls if the economy continues to decline.

In a December monthly financial report to the city, Krcmarik noted that 2009 collections could be as much as \$2.1 million below the amount budgeted. He said the city has frozen hiring and staff raises will be reduced. If the economy continues to falter this year, Krcmarik said the city may have to

consider service reductions in 2010.

Nash said Greeley has between \$3 million and \$4 million in contingency funds set aside if collections continue to slide. He said the city is already tightening its belt, with travel and training expenses frozen and a "soft hiring freeze" in effect with only the most necessary positions being refilled.

Fort Collins' Reese said use taxes paid on building permits and car registrations are particular concerns to the city as 2009 gets under way. While car tax receipts were up 2.9 percent in January, Reese said the city expects vehicle taxes to be down by double digits this year.

Building permits are "a big concern," Reese said, with use taxes collected down by 72.3 percent. Five permits for single-family detached dwellings were issued in January compared to 24 one year earlier. A total of 93 permits were issued in January compared to 119 in January 2008.

Reese said the city is looking to Front Range Village, a new retail development on East Harmony Road, to help shore up retail sales tax collection this year.

"We're hoping Front Range Village will bring some of the sales we've lost to regional competition back to Fort Collins," he said, noting that several new stores are expected to open in the center soon.

Regional economist John Green said he was a little surprised that Loveland's retail sales were down significantly more than Fort Collins for December and for the year. "I wouldn't have expected that," he said. "We could hypothesize that Fort Collins took away some of the loss that Loveland had."

Green said he doesn't expect to see retail sales and use tax numbers to go up anywhere in Northern Colorado any time soon.

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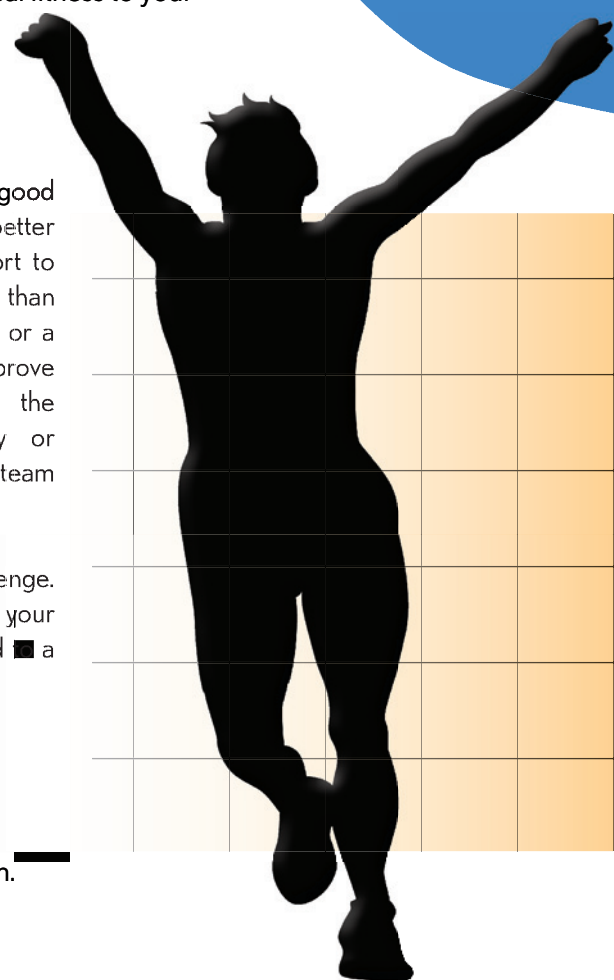
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# Detailed look at prices for region's new, used homes

## Different price ranges show different changes in different counties

Home prices in the United States, on average, are down substantially from 2005 peaks, more than 30 percent in many markets, such as Las Vegas. The Denver market was one of the stronger markets in the November 2008 S&P Case-Shiller survey of 20 metropolitan areas, which showed an annual price decline in Denver of only 3.1 percent, ranking it eighth. The average U.S. decline was 7.7 percent and only three of the major metropolitan markets had positive price changes.

The Office of Federal Housing Enterprise Oversight tracks repeat sales or refinancing on the same properties in 381 metropolitan areas. Through the third quarter of 2008, Larimer County residential prices were slightly positive for the year, Weld County prices were down 3 percent to 4 percent and Denver-Aurora prices were nearly unchanged.

But these statistics are not location-specific, although OFHEO gets close. In this column I'll discuss several levels of market price analysis using quarterly data from IRES put together by McWhinney.

### Foreclosures affect existing homes

New home prices in the under-\$250,000 range show no weakness in Larimer County and minor weakness in Weld County. The average price was about \$215,000 in Larimer County and \$195,000 in Weld County, decreasing from a 2006 high of about \$208,000 in Weld County by about 6 percent.

Resale of existing homes in the under-\$250,000 price range were weak in Larimer County and very weak in Weld. The average price in the fourth quarter of 2008 in Larimer County was about \$175,000, off a 2006 peak of over \$190,000 by 7 percent to 8 percent. The average price in the same quarter in Weld County was \$130,000, off a 2005 peak of about \$165,000 by 25 percent.

New homes in Northern Colorado were selling for about \$221,000 in the fourth quarter of 2008 while existing homes were selling for about \$148,000. This difference of \$73,000 is certainly understandable. It's difficult to build a new home of any size for less than \$200,000 while older homes can be severely depreciated. Foreclosure sales are also negatively affecting existing homes in this price range.

New home prices in the \$250,000 to \$500,000 range show just a little weakness in the Larimer County market and no weakness in the Weld County market. The average price was about \$350,000 in Larimer County, about 6 percent off its 2006 peak of about \$370,000, and \$335,000 in Weld County.

Resale prices in the \$250,000 to

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\$500,000 range averaged about \$228,000 in both counties in 2008. Sales in both counties had dropped from the lower to mid-\$230,000 to \$240,000 range, a minor percentage decline.

New homes in the \$250,000 to \$500,000 price range in Northern Colorado were selling for about \$350,000 while existing homes are selling for about \$333,000, a \$17,000 difference. New home prices were highly variable from quarter-to-quarter while used homes have generally been in the lower \$330,000 to \$340,000 price range since 2005.

### High end holds mostly steady

New home prices in the \$500,000 to \$1 million range were variable, but showed weakness only in the second half of 2008. Weld County prices in this range were up after showing weakness in the second half of 2007. Average prices ranged around \$625,000 in Larimer County and around \$675,000 in Weld County. Recent data suggests that Weld County is dominating this market.

Resale prices in the \$500,000 to \$1 million range averaged about \$625,000 in both counties. Larimer County showed weakness only in the second half of 2008 while Weld County has been weaker since the end of 2006. Average prices in both markets are variable but little changed since the end of 2003.

New and existing homes in the \$500,000 to \$1 million price range in Northern Colorado are very close in price, \$640,000 for new homes and \$625,000 for used homes. These prices have been variable but steady around \$645,000 since 2003.

New home prices in the over \$1 million range are highly variable and sometimes there are no sales in a quarter. There seem to be more sales in this price range in Larimer County. In both counties, average sales prices are usually in the \$1.2 to \$1.4 million range.

Resale prices in the over \$1 million range are also highly variable and, again, in some quarters there are no sales. A good recent average price in both markets would be about \$1.4 to \$1.5 million, with more sales in Larimer County.

For Northern Colorado, average prices over \$1 million for new and used homes are interchangeable, both varying around an average price of about \$1.4 million.

So while location is important, it's also useful to know average prices in your price range and how they have been changing. Supply, demand and affordability work to create many dynamic local markets within Northern Colorado.

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# ECONOMIC INDICATORS



	2007	2006	2010	2015	2020	Last update
Population	4,861,515	4,753,377	4,831,554	5,049,493	5,278,867	3/08
Colorado	531,324	515,110	566,072 *	645,190 *	731,510 *	3/08
Northern Colorado	287,574	276,253	299,040 *	333,381 *	368,694 *	3/08
Larimer County	243,750	236,857	267,032 *	311,809 *	362,816 *	3/08
Weld County						

General	Latest month	Prev. listing	Change prev. mo.	Last year	Change prev. year	Last update
Employment	282,208	284,524	-0.81%	282,636	-0.15%	12/08
Unemployment	16,368	15,700	4.25%	10,630	53.98%	12/08
Colo. Unemp. Rate	5.90%	5.70%	N/A	4.30%	N/A	12/08
Lmr. Unemp. Rate	4.90%	4.70%	N/A	3.80%	N/A	12/08
Weld Unemp. Rate	6.30%	5.90%	N/A	4.60%	N/A	12/08

Jet fuel (gallons dis.)						
F.C.-Loveland Airport	77,509	55,502	39.65%	77,494	0.02%	12/08
Motor vehicle reg.	24,407	43,530	-43.93%	52,398	-53.42%	1/09

Vectra Small Business						
Colorado index	79.2	82.8	-4.35%	95.6	-17.15%	1/09
U.S. index	54.6	58.6	-6.83%	85.2	-35.92%	1/09

Bankruptcies						
Larimer County						
Chapter 7	69	140	-50.71%	42	64.29%	12/08
Chapter 13	7	9	-22.22%	5	40.00%	12/08
Weld County						
Chapter 7	69	176	-60.80%	62	11.29%	12/08
Chapter 13	8	14	-42.86%	11	-27.27%	12/08

Foreclosures						
Larimer County	153	162	-5.56%	186	-17.74%	12/08
Value (000s)	\$37,218	\$39,556	-5.91%	\$36,115	3.05%	12/08
Weld County	242	252	-3.97%	268	-9.70%	12/08
Value (000s)	\$50,936	\$55,205	-7.73%	\$50,309	1.25%	12/08

Patents						
Larimer County	39	45	-13.33%	43	-9.30%	12/08
Weld County	9	18	-50.00%	9	0.00%	12/08

New businesses						
Larimer County	628	449	39.87%	677	-7.24%	1/09
Weld County	383	250	53.20%	407	-5.90%	1/09

Consumer Price (Colorado, Wyoming, Montana and Utah)						
Index (1982-84 = 100)						
Food & beverages	224.365	223.583	0.35%	215.74	4.00%	1/09
Housing	229.03	228.087	0.41%	224.35	2.09%	1/09
Transportation	170.136	167.583	1.52%	191.3	-11.06%	1/09
Medical Care	376.678	371.556	1.38%	362.65	3.87%	1/09

REAL ESTATE						
Total construction (000s)						
Larimer County	\$30,007	\$40,624	-26.13%	\$25,649	16.99%	1/09
Weld County	\$35,566	\$9,225	285.54%	\$36,286	-1.98%	1/09

Building permits						
Larimer County	24	20	20.00%	60	-60.00%	1/09
Weld County	45	35	28.57%	80	-43.75%	1/09

Apartment vacancies						
F.C.-Loveland	4.10%	8.90%	N/A	5.00%	N/A	9/08
Greeley	5.50%	6.10%	N/A	8.10%	N/A	9/08
Apartment rent						
F.C.-Loveland	\$854	\$836	2.25%	\$757	12.84%	9/08
Greeley	\$655	\$630	3.94%	\$623	5.23%	9/08
Office vacancy rates						
Fort Collins	14.48%	14.41%	N/A	12.62%	N/A	12/08
Loveland	8.46%	9.74%	N/A	9.40%	N/A	12/08
Greeley	17.25%	16.26%	N/A	15.21%	N/A	12/08
Retail vacancy rates						
Fort Collins	7.35%	8.76%	N/A	6.59%	N/A	12/08
Loveland	8.87%	7.61%	N/A	5.47%	N/A	12/08
Greeley	13.80%	6.06%	N/A	9.59%	N/A	12/08
Industrial vacancy rates						
Fort Collins	6.06%	6.06%	N/A	4.71%	N/A	12/08
Loveland	7.33%	6.63%	N/A	4.79%	N/A	12/08
Greeley	9.27%	9.42%	N/A	6.44%	N/A	12/08

SALES						
Restaurant retail (000s)						
Larimer County	\$97,883	\$119,457	-18.06%	\$125,886	-22.24%	9/08
Weld County	\$34,303	\$59,283	-42.14%	\$55,770	-38.49%	9/08

Gross sales (000s)						
Larimer County	\$756,579	\$771,656	-1.95%	\$693,691	9.07%	8/08
Weld County	\$677,429	\$661,252	2.45%	\$634,247	6.81%	8/08

Note: Unless otherwise indicated, all statistics are for Larimer and Weld counties combined.  
 \* Projected population numbers from the Colorado Division of Local Government; U.S. Census Bureau otherwise

Sources: U.S. Census Bureau; Colorado Division of Local Government (County population projections); Larimer County Workforces Center (Employment stats); Fort Collins-Loveland Municipal Airport; Larimer, Weld County Depts. of Motor Vehicles (Motor vehicle registrations); Vectra Bank Colorado (Colorado & U.S. Small Business Indices); F.W. Dodge Data (Construction statistics); SKLD Information Services LLC (Bankruptcy, foreclosure); LexisNexis (Patents); The Home Builders Association of Northern Colorado (Building permits); Colorado Division of Housing (Apartment vacancies & rates); Realtor Commercial Real Estate Services Inc. (Office, retail, industrial vacancy rates); Colorado Department of Revenue (Restaurant sales, gross sales figures, new sales tax accounts); U.S. Depts. of Labor, Bureau of Labor Statistics (Consumer Price Index).

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