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Crumbling 392 interchange could see funds

Redesign project not on 'A' list but not counted out

By Steve Porter
porter@ncbr.com

WINDSOR — There are times when it gets jammed up with traffic and shakes and vibrates from the

load it's carrying.

The Colorado Highway 392 interchange that spans Interstate 25 west of Windsor has long been a focal point for transportation planners and local property owners concerned with its continuing ability to handle an ever-increasing traffic flow in the heart of the Northern Colorado region.

With a largesse of federal stimulus money coming to the region to jumpstart long-delayed transporta-

tion improvement projects, CDOT officials, local transportation planning organizations and the city of Fort Collins and town of Windsor are hoping some of that funding can be targeted at the \$22 million interchange reconstruction project.

"We are going to do our best to get this funded because it's a once-in-a-lifetime opportunity," said Kelly Arnold, Windsor town manager.

For the last three years, Windsor and Fort Collins have been working

together with local property and business owners to try to find a way to fund a reconstruction of the interchange, which CDOT characterizes as "failing."

But plans to move the project forward have repeatedly hit a wall as all players have been constrained by limited budgets in tackling the high-dollar project. In January, the project got a boost when the state approved \$1.9 million to perform

See HIGHWAY 392, 22A

Pobre Pancho's to keep North College location

Longtime eatery welcomes new King Soopers

By Steve Porter
porter@ncbr.com

FORT COLLINS — There was a moment when Frank Perez, founder and owner of Pobre Pancho's Mexican restaurant in north Fort Collins, didn't know if his business would be able to continue at the same location it's occupied for the last 40 years.

Perez was approached by Loveland Commercial in 2008 to see if he would consider selling his property to accommodate the development of North College Marketplace, a 20-acre commercial development anchored by a 123,000-square-foot King Soopers grocery store.

"They tried to negotiate a price to move me out but they couldn't even come close," said Perez, a native of Mexico who's lived in the city since 1943.

See POBRE, 8A



Steve Porter, Northern Colorado Business Report

STAYING PUT — Frank Perez, owner of Pobre Pancho's Restaurant in north Fort Collins, worked out a deal with the developers of the North College Marketplace project to allow his 40-year-old business to continue at its original location.



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Manufacturers bound into complicated solar market

Colorado factories open as signs warn of global contraction

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

LONGMONT — After about 20 years in development, the company formally known as AVA Solar is ready to bound into commercial production.

Abound Solar will unveil its full-scale manufacturing facility in Longmont on April 14, with government officials and industry experts in attendance. Abound isn't divulging the initial operating level of the 200-megawatt facility, but its first line has a 65-megawatt capacity.

That reticence is understandable, as the company is entering an industry facing a contradictory market and increasing competition.

The company was born AVA Solar in 2007, based on technology that has been in development at Colorado State University since the late 1980s.

Crystalline silicon solar technology has been in wide use for decades, but thin-film technology has been gaining ground recently. There are three main thin-film technologies in production — amorphous silicon; cadmium-telluride, known as cad tel; and copper indium gallium selenide, known as CIGS (see breakout on page 29A).

Abound Solar is using cad tel technology



Courtesy Abound Solar

OPPORTUNITIES ABOUND — Abound Solar engineer Keegan Barricklow, a recent CSU student, operates a proprietary semiconductor deposition chamber at the company's manufacturing site in Longmont late last year. The company employs around 200 workers as it prepares to launch into commercial production.

as does Tempe, Ariz.-based First Solar, an industry giant that pulled in revenue of \$1.2 billion last year. Another Colorado firm, Thornton-based Ascent Solar, is using CIGS.

Abound's finished product uses glass panels very similar to automobile windshields. The panels have proven resilient when pelted with steel balls at the company's research site in Fort Collins. Each module is a double layer of glass, with the solar semiconductor sandwiched in between. Ascent's CIGS product is applied to a thin plastic substrate, making it flexible and light.

"CIGS projects tend to be more expensive than cad tel and will remain so for the next five to six years," explained Mark Chen, Abound's director of marketing.

He added that it is a hard comparison to make, since there are no large-scale CIGS manufacturing facilities operating yet. Ascent Solar recently cut the ribbon on its facility in Thornton with a 30-megawatt production line.

Ascent is focusing on the building integrated photovoltaic market, which encompasses construction materials with solar modules built in, while Abound will hone

in on utility and utility-scale projects — solar farms.

"We are trying to get the cost of solar power down to be competitive with fossil fuels," Chen said, a point known as grid parity. Larger scale projects are more likely to accomplish this in the near term.

A place in the market

Technology aside, the company is confident it has a place in the market, even up against First Solar. Chen said that Abound's manufacturing costs will be competitive with the industry leader. First Solar announced it reduced its manufacturing cost in the fourth quarter to 98 cents per watt.

"We believe we have a more efficient manufacturing process," Chen said, calling it the company's "secret sauce" but divulging no more. It's at least as cost effective as the methods already being used and "certainly" more scalable, leading to lower capital expenditures.

Abound is seeking funds to demonstrate that scalability. The company applied in February for a loan guarantee from the U.S. Department of Energy, which recently financed its first loan under a three-year-old program to Fremont, Calif.-based Solyndra Inc. Solyndra's award was part of a round two, \$30.5 billion solicitation geared toward renewable energy and nuclear facility projects.

Abound is looking to land the financing for an expansion and second facility. The expansion at the Longmont facility would

See SOLAR, 29A

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THE EYE

Fools fall for fun on April First

If you can't decide whether to laugh or cry over the economy, The Eye suggests you lighten up a little, like the local businesses spotted spoofing on April Fool's Day.

First up was Caribbean Food Shack marketing director **Jerry Poduska** floating the unfounded rumor that the Travel Channel's **Andrew Zimmern**, whose "Bizarre Food" diet would give a Klingon pause, was filming a segment on the house specialty BakeNShark sandwich. Customers who fell for the gag plugged the Jamaican delicacy in hopes of appearing on camera.

A-Train Marketing PR Manager — and former *Business Report* researcher — **Josh Johnson** also got sucked into a media-based prank that left him gamely pitching an event to an increasingly disgruntled but totally fictitious CNN reporter. Listen here — <http://www.ireport.com/docs/DOC-238607> — but Josh usually doesn't sound that much like a chipmunk.

Trent Johnson, owner of Greeley Hat Works, showed the same humorous side on display when he accepted an *NGBR*

See THE EYE, 31A

Greeley ICE office moves closer to reality

Feds will pay about \$1 million to outfit investigations space

By Steve Porter
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GREELEY — Progress has been slow, but an expansion of a building at 4645 18th St. in west Greeley is about to get under way to accommodate a new office for the federal division of Immigration and Customs Enforcement, or ICE.

Brett Hill, owner of the building, said McCauley Constructors in Windsor will perform the tenant finish on an 11,000-square-foot office space at a cost of \$950,904. Hill said his

company, 18 W. Ventures LLC, will pay for the addition of about 5,000 square feet of new space on the building's north end to accommodate ICE's needs.

Hill said he received six "all extremely competitive" bids for the project. ICE is paying \$291,500 annually for a lease on the space, with a 10-year firm lease guaranteeing \$2,915,000 over the life of the agreement. The lease also allows the federal General Services Administration, which is handling the details of the construction project, to renew it for another five years.

ICE, a division of the Department of Homeland Security, made the decision in 2008 to relocate its northeast Colorado field office from Brush to Greeley. Carl Rusnock, ICE spokesman, said the Greeley office will be an investigations office, one of five types spread across the state.

"The office will be for investigations and be a branch office for our office of investigations in Denver," Rusnock told the *Business Report* in January.

The Brush office will close after the Greeley office opens, Rusnock said. Expansion and finish work on the new office is expected to be completed by late summer.

"We do not have an exact completion date," said Sally Mayberry, a spokeswoman for the GSA in Denver. "We will have a better understanding of the timeline once we have our first construction meeting. We anticipate the project to be done around the months of July-August."

Need for local office

Law enforcement officials in Weld County, including District Attorney Ken Buck, have long advocated for an ICE office in Greeley. That

See ICE, 31A

F O C U S

Postcards from the technological edge

iPhone app says, 'Hi, wish you were here,' from TapTap Cards

By Kristen Tatti
ktatti@ncbr.com

FORT COLLINS — TapTap. Who's there? It's a postcard to your grandma, cousin, dog or anybody with an address — all from the touch of an iPhone.

Fort Collins resident Tim Hampton had an "ah-ha" moment one day last year as he juggled the tasks of sending a text message on his mobile phone and gathering the letters from his mailbox. Hampton, an avid postcard collector, wondered: Why not combine new technology with old? And he created the idea behind TapTap Cards.

The company offers a unique postcard mailing service. iPhone users can take photos on the device, then use an iPhone application (commonly known as an app) to create a physical postcard complete with text and address information. The card is printed in Fort Collins, stamped and mailed — all for \$1.99. The iPhone app, which was accepted by Apple Inc. on March 18, is free to download.

The postcard will reach the recipient in three to five days and saves the sender from having to track down a postcard, postage and a post office. Customers without an iPhone can send greetings from the company's Web site.

Hampton hopes to use modern technology to bridge the gap with tradition.

"My whole vision for this is to reinvent how people send mail and the postcard industry, in general," Hampton said.

He's already had a lot of help toward that vision. Hampton, a video producer by trade, was looking for a new line of work after moving back to Fort Collins from Los Angeles to help care for his ailing father. He considered real estate, but the timing really wasn't right.

Tapping into resources

His "ah-ha" moment could have been just that, since Hampton's experience in technology was limited to using it, not developing it. However, he was able to assemble a team will-



Krista Watzel, Northern Colorado Business Report

TAPPING LOCAL — Tim Hampton, right, founder of TapTap Cards shows off the goods with Tim Brister, customer service manager for Color Pro, at the Fort Collins print shop. Hampton rounded up local talent, expertise and resources to launch his online business.

ing to forgo a paycheck while the company takes off and tap into several local resources to give it wings.

"I started looking for the people who could do the jobs I needed to get this off the ground," he said. "I was just the crazy guy who pulled the pieces together."

TapTap worked with Web site and application developers from Denver and Golden to get the technical side of the business streamlined. So far, all of the "employees" are dedicating their expertise and resources for a sweat-equity position in the company. Hampton said they will be reimbursed — and then some — when the company starts turning a profit.

The same situation exists with TapTap's

printer, Fort Collins-based ColorPro. TapTap worked out a deal with ColorPro owner Blake Seas to find a workable printing arrangement for the startup.

"They have just taken care of us," Hampton said.

TapTap's product is a one-off postcard, not a mass-produced item. ColorPro doesn't have a printer that handles postcard-sized projects, but the company came up with a solution to handle the custom job using some graphics software.

"We figured it out, and it works really well so far," said Timothy Brister, customer service manager for ColorPro.

See TAPTAP, 30A

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NCBR announces staff reduction, reorganization

By Business Report staff

FORT COLLINS — The news business has been one of the industries hit hardest by the ongoing recession, and the *Northern Colorado Business Report* is not immune. Publisher Jeff Nuttall has announced a number of staff changes designed to help the publication deal with the challenges of the current economic environment.

“We intend to meet these difficult challenges by continuing to operate as efficiently as possible to provide the region with not only the most accurate and insightful business news available but also the most effective business-to-business advertising opportunities on the Northern Front Range,” Nuttall said.

The size of the staff on both the editorial and sales side of the publication has been reduced to help achieve operational efficiencies within budgetary constraints. Editor Tom Hacker, who had been with *NCBR* for more than half of its 14-year existence, is no longer with the publication. Kate Hawthorne, who has been managing editor of *NCBR* since 2006, now serves as editor. There are no plans to fill the managing editor vacancy at this time.

Reporters Steve Porter and Kristen Tatti have added real estate coverage to their existing beats: Porter will be covering residential and construction issues, in addition to health care, agriculture and the environment, while

Tatti pursues stories in the mortgage lending and commercial real estate fields as well as banking and technology.

The sales staff has been realigned following the departure of James Burns, who is pursuing further education. In addition to her sales manager duties, Sandy Powell is now responsible for clients in the areas of technology and manufacturing, including environmental services; automotive sales; office supplies and furniture; government and organization and media.

Mike Kusa has added agriculture to his list of commercial and residential real estate territories, while Julie Constance has picked up medical and health care advertisers in addition to her existing accounts in energy, architecture and construction, mortgage lending and real estate-related retailing.

Senior Account Executive Lindsay Gilliland now handles advertising for employment agencies as well as banking, finance, insurance and law firms, nonprofits and business consultants. Eric Kidd, former advertising assistant, is in charge of the territories of arts and entertainment and consumer retail, and will be assisting Powell in the arena of hospitality and tourism.

NCBR also has a new Chief Researcher: Karen Allen, a former sportswriter for both the *E.W. Scripps* and *Gannett* news organizations, who replaces Josh Johnson, who has moved to another firm in Fort Collins.



POWELL



KUSA



CONSTANCE



HAWTHORNE



PORTER



TATTI

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 Kate Hawthorne at 970-221-5400, ext. 224, or e-mail him at thacker@ncbr.com.

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Next chapter in New Frontier Bank saga unfolds

Seastrom replaced, new complaint filed, investors walk away

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

GREELEY — New Frontier Bank's former president may have blamed the termination of a capital deal on federal regulators, while a bank spokesman said it was more likely an accumulation of things, but the bank's lawyers are citing a former employee, son of the owner of a customer it is fighting with in bankruptcy court as the real culprit.

By the end of the first week in April, Boulder-based investor group Colorado Financial Holdings had pulled a capital investment of at least \$30 million off the table after months of due diligence and working to get regulatory approvals. New Frontier has been operating under a cease-and-desist order issued by the Federal Deposit Insurance Corp. since December that requires, among other things, that the bank shore up its capital levels.

Former President Larry Seastrom asserted in an April 3 interview with the Greeley Tribune that actions by regulators nixed the investment deal. An FDIC spokesman said

that the agency does not comment on banks that are still in operation. Seastrom was replaced on April 4 by Vice President of Compliance Wanda Anderson, who will serve as interim president. His removal from the position was a condition of the FDIC order.



SEASTROM

Bank spokesman Joe Tennesen said the bank is continuing to work toward a deal to infuse some capital into the bank.

"We still have one or two serious parties," he explained, adding that CFH was the most serious. Tennesen feels that there wasn't one issue that busted the deal, but rather a litany of concerns.

Another theory floated

New Frontier lawyers are floating another theory, though. In a third-party claim filed on April 3 in Colorado Bankruptcy Court, New Frontier accuses former bank employee Rodney Johnson of unauthorized access of private bank records. The bank alleges that Johnson then passed the information along to his father John Johnson, owner of Eaton's Johnson Dairy, and his attorneys. The complaint demands relief from Rodney Johnson for breach of contract, breach of fiduciary duty and misappropriation of trade secrets.

Greeley-based New Frontier Bank's financial standings as of Dec. 31:

Total assets:	\$2 billion
Total deposits:	\$1.68 billion
Total brokered deposits:	\$723 million
Total loans:	\$1.55 billion
Other real estate owned:	\$43.3 million
Noncurrent loans:	\$119 million
Net loss:	\$11.3 million

SOURCE: FDIC

According to the complaint, the defendants were all involved in a scheme that allowed New Frontier to continue lending to Johnson Dairy despite being beyond legal lending limits. It alleges a series of transactions from 2003 to 2008 in which the Kruses and the Bells received loans from New Frontier to purchase cows from Johnson, which were immediately leased back to the dairy.

The "cow-lease agreements," according to the complaint, were actually disguised financing agreements that allowed the Kruses and the Bells to collect about 8 percent to 9 percent above their cost of the loan from New Frontier. The complaint alleges

ANALYSIS

Johnson Dairy and John Johnson, New Frontier customers, filed for Chapter 11 bankruptcy protection in January. The bank claims it is owed around \$50 million from the dairy. Additionally, Johnson filed an adversary proceeding in the bankruptcy case against New Frontier; Greg Bell, former chief lending officer at New Frontier; Tim Thissen, New Frontier board member and owner of Thissen Construction; Daniel and Susan Kruse, the sister and brother-in-law of Bell's fiancé; and William and Carol Bell, Greg Bell's parents.

that Greg Bell was responsible for arranging the deals and benefited from them through "kickbacks" kept in a joint account held by him and his fiancé, Brenda Frank — the sister of Susan Kruse.

Further complication

The third-party claim by New Frontier now further complicates the case. As part of its case against Rodney Johnson, New Frontier claims that while serving as an


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Third-party originators deliver needed consumer services

Mortgage broker speaks up for his maligned industry

Transparency: this has become a buzzword in Washington whether referring to banks, investment banks, securities, Fannie Mae and Freddie Mac, or the auto industry. Everyone believes that we need more transparency into the operations and earnings of these and many other entities.

In the mortgage industry the only conduit that supplies complete transparency to the consumer is the mortgage broker. All fees are disclosed at the time of closing on the broker's settlement statements including the demonized Yield Spread Premium. It is possibly the only case where a consumer will actually have the opportunity to see the total "real" cost of obtaining real estate financing.

Banks, mortgage bankers, lenders and credit unions' mortgage divisions all receive a service release premium when they sell their packaged loans on the secondary market. That is their primary goal: to sell that package as quickly and as financially advantageously as possible to secure a greater capacity to fund more loans. In essence they "broker" the package and earn a "premium" at the time of sale. That premium can be estimated for the consumer at the time of funding each individual loan; however, these lenders are not required to do so under today's rules.

With the help of the mass media, major

banking institutions, which mortgage brokers have so humbly served in lowering the cost of delivering their products to consumers, have created the perception that every mortgage broker in America is a money-grubbing self-serving crook only out to rip off the public. With that perception, they are on the brink of decimating an entire small business-driven industry whose main purpose was to offer a competitive alternative for both the borrower and the lender.

Although this relationship is not and has never been a fiduciary responsibility as that of an attorney, it did put the consumer in the position of having an ally who could give face-to-face analysis of the consumer's needs. A mortgage broker is able to help consumers make prudent decisions, which many times is not to refinance their mortgages or purchase that larger home and stretch their budgets too thin.

Mortgage broker as intermediary

Watching a recent Financial Services oversight panel in Washington, D.C., I heard Robert Schiller, a professor of economics at Yale University, say that "the public needs someone to be an intermediary between the lender and the consumer to add clarity to the transaction." He also suggested that the



GUEST COLUMN

Douglas L. Braden

federal government should somehow try to facilitate this action.

Those trained professionals are already in place, because his description of the intermediary is the definition of a mortgage broker. Brokers nationwide are now licensed, insured and bonded, training throughout their careers. Banks, with their powerful lobbies and influence, have the power to control politicians and related industries such as the mortgage insurance companies, which are now systematically driving mortgage brokers from the business. Latest developments are controls being exerted on the mortgage insurance companies to no longer insure loans for mortgage brokers, referred to as "third-party originators." One new rule in the Home Valuation Code of Conduct, being imposed on Fannie Mae and Freddie Mac, is not to accept loans where the third-party originator has ordered an appraisal from a licensed appraiser. This will have little or no effect on the appraisal management companies controlled by the major institutions.

These are glaring examples of rules put in place to "protect consumers" that will only serve to tilt the playing field completely toward major banking institutions.

Corporate abuse to blame

There has not been any decisive evidence presented that I have seen, in the GAO study or any other research, to prove that third-party originators are responsible for or are the major cause of mortgage defaults. One of the major driving forces for the creation of the rules arose from the

investigation of wide corporate abuse by Washington Mutual.

History will show that the bulk of the bad loans were not written by the local neighborhood mortgage broker but by institutional lenders such as Ameriquest and Quick Loans, companies run rampant without proper oversight and perpetuated by the greed of Wall Street and investors' insatiable appetite for profits.

The actions to eradicate mortgage brokers are rolling over small businesses across the country, driving up unemployment and forcing people who have long-standing consumer relationships built on trust out of the business.

I can not imagine that the federal government drafting a "how-to manual" and training intermediaries to answer a toll-free number, at a tremendous cost to taxpayers, could possibly replace the local face-to-face trusted adviser. We are cutting off an avenue for one-on-one consumer help by not allowing mortgage brokers access to either the mortgage products from Fannie and Freddie or President Obama's recently proposed plan to help homeowners.

Broker originators are here, trained, licensed, bonded and insured, ready to help! Let's not act out of a false perception but for the consumer good because without the transparency of the true cost of financing provided by mortgage brokers the consumer will lose.

Douglas L. Braden, CCMB, is immediate past president of the Colorado Association of Mortgage Brokers.

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Economic Armageddon or dawn of a better day?

New oil, gas rules in place but impact remains to be seen

Question: Is the sky falling yet?

Answer: It's too soon to tell, but it's not likely.

On April 1, new oil and gas rules went into effect that were designed to protect Colorado's environment while still allowing the oil and gas industry to make a decent profit.

The new rules were developed after more than a year of meetings, hearings and compromises between the big players in the debate, primarily the state, environmental groups and the oil and gas industry.

The rules call for more protection of sensitive wildlife habitat, notification of nearby landowners before drilling, drinking water protection, odor control and consultation with state health and wildlife agencies, among other requirements.

Industry officials and mostly Republican backers in the state legislature have repeatedly warned that the new rules will slow oil and gas development and

extraction and result in lost jobs and the exit of many drilling companies to more friendly states.

John Swartout, a spokesman for the Colorado Oil and Gas Association, said after the the new rules had been adopted that they would create in Colorado "the most expensive, time-consuming and burdensome regulatory environment in the nation."

And Senate Minority Leader Josh Penry, R-Grand Junction, declared before a final approval vote on the rules by the legislature in late March that they would "kill jobs."

There's no doubt that Colorado's rich supplies of oil and natural gas — and the jobs they provide — are a big contributor to the state's economy. A 2007 study by the Colorado Energy Research Institute shows the total impact of the oil and gas industry on the state's economy was \$22.9 billion and the employment of about 71,000 people.

The study further notes that for every job in the industry, another 1.67 jobs are created while the state collects and distributes about \$29.8 million in mineral royalties each year.

Locally — in the northern Denver-Julesburg Basin that includes much of Weld County — the study estimates there are about 7,000 people employed in the oil and gas industry earning an average annual wage of \$64,200. That's about \$450 million in paychecks being spread around the region.

Opponents of the new rules point to a

slowdown in oil and gas drilling in the state in late 2008 as evidence that just the anticipation of the new, stricter rules was starting to have an effect. But rule supporters counter that a decline in activity was directly related to the precipitous fall in oil prices after \$4-per-gallon gas prices peaked last summer and demand for oil plummeted due to the global recession.

In any case, 2008 was another record year for drilling in Colorado with 8,027 new permits issued — a 26 percent increase over the previous record set in 2007.

Applications down, up

David Neslin, acting director of the Colorado Oil and Gas Conservation Commission, said the number of new permit applications did fall in January 2009 over the same month in 2008. But Neslin notes that the COGCC saw a "big spike" in applications in March and could not say if those applications were filed to avoid an anticipated April 1 deadline for the new rules to go into effect.

Neslin said the state expects there will be a slowdown in permitting activity at least for the next few months as the industry adjusts to the new rules and the economy slowly improves. Another factor in play, he notes, is that oil and gas companies have amassed "an enormous inventory" of permits yet to be drilled.

Neslin notes that many compromises were struck during negotiations to soften the impact on the industry and the jobs it

provides. For example, draft rules called for protection of habitat areas of 39 wildlife species and final rules were limited to 23 species.

Further, the new rules are applied to specific areas of the state rather than statewide. "We've tried to fit the additional rules to where they're needed and to be as surgical as we can about it," he said. "A one-size-fits-all approach is not in the state's interest."

Neslin concedes that Colorado rig activity is down about 53 percent over its peak last summer, but rig activity is down across the nation. He notes that activity is down by 72 percent in Utah, 61 percent in New Mexico and 92 percent in Montana.

"So we're not seeing any indication that this is attributable to these rules," he said.

Elise Jones, executive director of the Colorado Environmental Coalition, said environmental groups did not get everything they wanted from the new rules. "(They) could have been stronger, there's no doubt about that," she said. "But at the end of the day we celebrated a huge victory because we knew they were probably the strongest set of rules we could have gotten through with the support of the (COGCC) commission."

"There's absolutely no question they're light years better than what we had."

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



AGRIBUSINESS
Steve Porter

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POBRE, from 1A

But in the end, Perez was able to strike a deal with Loveland Commercial LLC that he thinks will work well for both parties. He sold a portion of his land just north of the restaurant for an entrance into the development and Loveland Commercial agreed to design the project around his eatery.

"I think this could be the catalyst for the north side of town," said Perez, a strong supporter of the North College Business Association. "It will increase interest in the north side. I think it will attract a lot more business."

Eric Holsapple and Don Marostica are the principals of Loveland Commercial, which has already helped build a new King Soopers in the Thompson Valley Towne Center in south Loveland. Holsapple said the King Soopers in the \$40 million North College Marketplace project will be double the size of the Loveland store and other stores in the area.

"It's going to be about twice the size of any King Soopers built in Fort Collins or Loveland so far," he said. The North College project will also include another 50,000 square feet of retail space, he said.

Moving ahead

Holsapple said the project is moving toward consideration by the Fort Collins Planning Commission on May 21. Steve Olt, city planner, said the project has already successfully navigated its way through a public process to preserve about eight acres of wetlands on the property's northeast side.

Holsapple said Loveland Commercial is working with King Soopers on a deal that would have the grocer buy a 10-acre pad on the site to build the store while Loveland

Commercial would develop the retail pads surrounding it.

Trail Doherty, a King Soopers spokesman, declined to comment on the project. "We really don't like to talk about what we're doing for competitive reasons," he said.

Some of the wetlands area is being reconfigured to accommodate the store and that work will commence this month, Holsapple said.

Groundbreaking for the new supermarket is planned for August or September with a store opening in August 2010.

Holsapple said he believes the King Soopers store will draw customers from as far north as Laramie and he's not fazed by the fact that there is already an Albertson's grocery across the street from the proposed development.

"All of the numbers for sales projections work with Albertson's remaining there," he said.

The project is expected to benefit from an Urban Renewal Area adopted by the city in 2004. Christina Vincent, the city's URA planner, said the project is projected to generate about \$16 million in property tax increment funding, making it eligible for about \$8 million to offset the \$40 million cost.

Vincent said the city is strongly supportive of helping develop the North College corridor, which has largely been overlooked as developers put their focus on the city's south and southeast sides.

"This is a priority for the council and the

city as a whole," she said. "A lot of interest is being put on the north side."

Olt agrees. "We certainly are encouraging development and redevelopment activity in the North College area because it's the northern gateway to the city," he said.

Holsapple said he's glad he could work out deals with North College Motors — a

longtime northside business — and Pobre Pancho's to make everyone happy with the development. "They've both been very supportive," he said of the two businesses.

And Pobre's Perez returns the compliment. "My hat's off to him because he had the guts to come here and do it, and do something for the north side."



Courtesy Loveland Commercial

SITE PLAN — North College Marketplace, being developed by Loveland Commercial LLC, will include a large King Soopers store on the eastern side of the 20-acre property and retail stores on the west, north and south.

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Sustainability not just for 'green' initiatives

Keep competitive edge by looking within for keys to future success

Today, organizations are making increasingly difficult and complex decisions. An adverse business climate means they must consider their long-term sustainability plan when reviewing revenues and preparing budgets.

By "sustainability," I mean much more than the current practice toward green initiatives and business models. Sustainability also spans a multitude of topics: stewardship of resources; best practices; reputation and customer service; leveraging technology; and benchmarking results. What will make our businesses sustainable? What is the key component that will deliver results in all these areas?



PRACTICING INNOVATION
Shirley Esterly

Look within. People are the key to sustainability in your business. People generate ideas. They are the leaders, or the resisters, of change. And they hold customer satisfaction in their hands. Unfortunately, people are not always understood to be the lynchpin they are. Understanding and improving human resources within an organization has long been considered the "soft" side of the organizational equation. There are those organizations that view the downturn in the economy as a green light to cancel staff-development activities. This mentality represents an outmoded belief that inhibits change and prevents responsiveness to new opportunities. This belief is so ingrained that some companies still account for people as expenses, not assets, on the balance sheet.

On the other hand, visionary organizations believe the downturn requires a stronger focus on the development and support of staff, a true asset in a knowledge-based economy and an investment for strength in the inevitable upturn.

Belief in the human being

"I believe something that differentiates Sears Real Estate from other companies is our belief in the human being," said. Chalice Springfield, managing broker for the real estate brokerage in Greeley. "I think one of my high-payoff activities is to coach people through difficult times so they can see the success that is possible. I imagine that many companies are unwilling to get into the trenches with people on the emotional side of the fence. They are focused solely on the numbers, and what people are or are not producing."

To demonstrate Sears Real Estate's commitment to supporting people through this difficult time, the company has implemented motivational strategies, such as the monthly "Secrets of Success" celebratory

meeting. An interview with a successful agent in the company is videotaped and shared with all who couldn't attend. The dialogue goes beyond just successes to discussing challenges, pitfalls, and lessons they have learned.

Feedback has been very positive, and staff appreciate the opportunity to learn from their peers. The interview-meetings are positive and light, people are excited to attend, and the information is seen as valuable. Companies like Sears Real Estate recognize that people are the face of the organization, and communication is a critical factor in their success.

The development of people skills is an integral component of organizational performance in the 21st century. Most consider communication, collaboration, willingness to take risks, learning and growth to be critical skills.

But there are inherent tensions between change and stability, and between a focus on internal operations and external customers, that can only be reconciled through people.

People-driven approach

The successful leaders of the 21st century have shifted their business thinking to prioritize the people-driven approach to professional development.

"Any time you question a long-held belief or scrutinize a long-standing tradition, hard work will be involved," according to Sheryl Trent, community and economic development manager at the city of Evans. "Fear keeps sacred cows alive. There is a fear of creating more work for yourself if you do things differently."

Trent believes there is a need for direct, in-person interaction with citizens in order to build understanding of the important changes needed to produce a higher quality of life for the community. It is Trent's opinion that citizens will benefit greatly from seeing the "human face" of their government. The same holds true for non-government organizations.

High performance organizations recognize the value of their human resources through respecting the individual, supporting risk-taking and facilitating learning. Taking the time to laugh together, share lessons and learn from individual experiences cannot be understated, because it is these people-centered practices that pave the way to a sustainable and stable future.

In addition to creating a stimulating and satisfying work environment for employees, the development of an organizational culture that prioritizes people increases profitability, quality, innovation, market share, and sales growth. Human resources are the primary competitive advantage in today's knowledge-based economy.

How are people accounted for in your sustainability plan?

Shirley Esterly is a master facilitator who assists her clients to explore opportunities for innovation, strengthen collaboration and build sustainable practices. Her company, QuantumWest, is based in Greeley and she can be reached at sae@quantumwest.com.

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1	1	RB+B ARCHITECTS INC. 315 E. Mountain Ave., Suite 100 Fort Collins, CO 80524 970-484-0117/970-484-0264	12 24 25	80% 10% 10%	75% 25% 0%	75% 25%	contact@rbbarchitects.com www.rbbarchitects.com	Ken F. Field; George A. Brelig; David Kress Principals 1953
2	4	VAUGHT FRYE RIPLEY DESIGN INC. 401 W. Mountain Ave., Suite 200 Fort Collins, CO 80521 970-224-1191/970-224-1662	9 23 23	60% 15% 10%	N/A 70% 10%	85% 15%	robin.pelkey@vfrdesigninc.com www.vfrdesigninc.com	Frank Vaught Principal 1986
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5	5	THORP ASSOCIATES PC ARCHITECTS & PLANNERS 131 Stanley Ave., Suite 100 Estes Park, CO 80517 970-586-9528/970-586-4145	3 6 8	95% 5% N/A	10% 85% 5%	90% 10%	verlene@thorpassoc.com www.thorpassoc.com	Roger M. Thorp AIA, NCARB, LEED AP 1976
6	9	KENNEY & ASSOCIATES INC. 209 E. Fourth St. Loveland, CO 80537 970-663-0548/970-669-2384	3 6 6	60% 35% 0%	10% 55% 35%	95% 5%	rak@kenneyarch.com www.kenneyarch.com	Roger A. Kenney Principal, owner 1991
7	6	THE ARCHITECTS' STUDIO 151 W. Mountain Ave. Fort Collins, CO 80524 970-482-8125/970-482-8450	3 5 5	80% 15% 5%	40% 40% 20%	80% 20%	info@the-architects-studio.com www.the-architects-studio.com	Don Bundy; Carr Bieker; Glenn Konen; Jeff Errett Principals 1988
8	11	BELFORD WATKINS GROUP LLC 231 S. Howes St. Fort Collins, CO 80521 970-407-0070/970-407-1011	2 6 6	70% 5% 20%	50% 50% N/A	100% N/A	N/A www.bwgarch.com	Mark Belford; Don Watkins Owners, Principals 2001
9	NR	ARCHITECTURE WEST LLC 4710 S. College Ave. Fort Collins, CO 80525 970-207-0424/970-207-9191	2 5 6	50% 20% 10%	20% 80% N/A	90% 10%	Info@ArchitectureWestLLC.com www.architecturewestllc.com	N/A N/A 1996
10	7	HILLHOUSE ARCHITECTS INC. 8897 Gander Valley Lane Windsor, CO 80550 970-686-0505/970-686-0505	2 4 10	75% 15% 5%	N/A 70% 20%	25% 75%	Adam@haiArchs.com www.haiArchs.com	Adam Hillhouse President 1977
11	12	JCL ARCHITECTURE INC. 401 S. Mason St. Fort Collins, CO 80524 970-224-5710/970-224-5715	1 8 8	N/A N/A N/A	N/A 65% 15%	75% N/A	kyle@theartofconstruction.com www.theartofconstruction.com	Justin Larson AIA, CEO 2004
12	13	BASIS ARCHITECTURE PC 1692 Big Thompson Ave., Suite 100 Estes Park, CO 80517 970-586-9140/970-586-9149	1 5 6	100% N/A N/A	N/A 65% 35%	100% N/A	steve_lane@basisarchitecture.com www.basisarchitecture.com	Steve Lane President 1999

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Regional business developments
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LISTS

Region's largest

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Engineering firms
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Latino Chamber committed to NoCo

Startup demonstrates it's up to challenges of community, event

By Luanne Kadlub
news@ncbr.com

It's been tried before, but didn't have staying power.

This time around, those involved with the Northern Colorado Latino Chamber say the organization is here for keeps.

The second incarnation of the Northern Colorado Latino Chamber was organized about a year and a half ago by a core of young professionals who saw a need and decided to do something about it, said Larry Ewing, president of the all-volunteer chamber and a broker associate/owner at Sears Real Estate in Greeley.

It's a been a challenging startup experience, but Ewing and other board members of the fledgling chamber are committed to making it work this time. "It's been a tough year and a half to be honest," he said. "It's going to take a little more from our end to establish credibility."

To accomplish that, chamber members went

See LATINO, 20A

Latino market by the nombres

Greeley's Larry Ewing, director of the Northern Colorado Latino Chamber, is dedicated to meeting the needs of local Hispanic-owned businesses

The market continues to grow, as Hispanics continue to be the largest ethnic minority in the United States.

46 million number of Hispanics living in the United States

\$870 billion buying power of the U.S. Hispanic market

2.5 million number of Hispanic-owned businesses in the U.S.

\$389 billion revenues of those businesses

46,000 number of minority-owned businesses in Colorado

\$9 billion annual sales and receipts of those businesses

SOURCE: COLORADO DATA BOOK, "THE U.S. HISPANIC ECONOMY IN TRANSITION," HISPANTELLIGENCE



Michael D. Wailes, Northern Colorado Business Report

'Being optimistic doesn't cost you a dime'



PANORAMIC MARKETING
Don Condit

It's time to be confident in preparation for recovery

"Being optimistic doesn't cost you a dime."

When I heard those words on Meet the Press last Sunday morning, I wanted to jump off my bicycle trainer and cheer. This small comment tells you why Michael Bloomberg, the mayor of New York City, is one of my favorite politicians. He presents a remarkable combination of intelligence, compassion, drive and pragmatism — a pretty good combination for times like these.

When he describes our "crisis of confidence," he reminds us that despite all the complex metrics and financial doublespeak, economics is a social science. The subject is essentially human emotion, attitudes and behavior, not econometrics. To float, an

economy requires the buoyancy of human confidence and optimism. Confidence enables lending, borrowing and spending, which leads to economic vitality.

That's the macro level. Now, let's take the same subject down to street level, where we operate local and regional businesses.

Build a culture of confidence

How do most business people respond to recession? They put their heads down and work harder and longer. They trim staff to match falling revenue. They sacrifice one budget line item after another. Eventually, thinking only of cost, they turn off all but the most vital life support systems to hold out until recovery arrives.

This is not confidence in action.

To me, "confidence" means a lot more than just a gut-level, positive assessment of short-term risk. It's a view of your

See MARKETING, 24A

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ON THE JOB

FINANCE

Northwestern Mutual has honored **Ryan E. Yoder** of The Cunningham Financial Group based in Fort Collins with its 2009 Western Region Leader Award. The honor recognizes the managing director for an outstanding year of performance with the Northwestern Mutual Financial Network, serving the financial security needs of clients and policy owners throughout the region.



YODER

ACCOUNTING

Lance Sample has been promoted to tax manager with Sample & Bailey CPAs in Fort Collins. **Michelle Rouillard** was promoted to senior tax professional.

MEDIA/MARKETING

Josh Johnson has joined A-Train Marketing Communications Inc. in Fort Collins as public relations manager. Johnson will serve as the main conduit between clients and the media, and provide implementation management regarding community outreach events. He immediately comes from *Northern Colorado Business Report* where he served as chief researcher.



JOHNSON

Hamidah Glasgow has been appointed executive director for the Center for Fine Art Photography in Fort Collins. Glasgow, a photographer in her own right, has over 15 years of senior management experience in film/video/media production and nonprofit arts organizations. The Center was founded in 2004 to promote the art of photography through exhibitions and education.



GLASGOW

Nathan Rega, director of photography for Harper Point Photography in Fort Collins received an Accolade of Excellence at the Wedding and Portrait Photographers International awards. The annual competition draws submissions from an international field of photographers.

REAL ESTATE

Brian Trainor has joined The Group Inc. Real Estate as a broker associate/partner. Trainor has experience in construction management and most recently was a sales associate with Keller Williams Real Estate. He can be reached at the Mulberry Street office in Fort Collins.



TRAINOR

Jeanette Meyer, a real estate agent with The Group Inc. Real Estate, has been selected to participate in city of Fort Collins CityWorks 101. CityWorks 101 is an intensive eight-week program, which gives residents a behind-the-scenes look at running a city and creating a vibrant community.



MEYER

Nancy Wiehagen, Reneé Shaw and **Sherri Hursey** with Re/Max Action Brokers in Fort Collins have been awarded the National Association of Realtors Green Designation.

Prudential Rocky Mountain Realtors has named **Brad Clarkson** as the new regional sales manager for the Loveland, Greeley and Fort Collins offices. Clarkson will be in charge of managing and increasing Prudential's network of real estate professionals.

TECHNOLOGY

Information security and compliance managed services provider HEIT Inc. in Fort Collins has hired **Ken Totura** as vice president of sales. Totura brings over 25 years' sales experience and will assume all responsibilities for HEIT's sales strategy and team.

Riverside Technology Inc. in Fort Collins has hired **George F. Smith** to lead strategic initiatives and develop relationships with both domestic and international clients and partners. Smith, who holds a doctorate in environmental engineering, will also help identify and develop solutions for clients in areas such as environmental sustainability and climate change. Smith will be located at Riverside's office in Silver Spring, Md.

GOVERNMENT

William Levis is the new director of the Department of Regulatory Agencies' Office of Consumer Counsel. The Office of Consumer Counsel advocates the public interest in gas, electric and telephone proceedings before the Public Utilities Commission.

BOARDS

The Board of Trustees for Funding Partners, a Fort Collins-based not-for-profit community development financial institution, has appointed its officers for 2009: **Ron Schneider**, board president; **Darcy McClure**, vice president; **Henry Somersall**, secretary; **Randy Myers**, treasurer; **Patrick Brady**, immediate past president. Additional Funding Partners Trustees include: **Betty Lou Swift, Tom Hemmings, Steven Wessler** and **Christopher Gunlikson**.

LAW

The Larimer County Bar Association awarded Larimer County Attorney **George Hass** with the 2009 Professionalism Award in March. The award is presented to a Larimer County attorney whom the Bar Association's Executive Committee selects as exemplifying adherence to high standards of ethics and professionalism. Hass has over 40 years experience in private and government practice and has been Larimer County's attorney for 16 years.



HASS

MISCELLANEOUS

The Fort Collins Area Chamber of Commerce has hired **Haley Pfeiffer** as its new event coordinator. The events coordinator plans and executes all chamber events including Business Before and After Hours, Knowledge Bites and Envision: Young Professionals. Pfeiffer can be reached at 970-482-3751, ext. 103 or at hpfeiffer@fcchamber.org.

Lanell Ashenhurst has joined the Northern Colorado Economic Development Corp. as director of investor development. Ashenhurst's work history includes international sales/marketing and client relations administrator for Platte River Associates Inc. in Boulder, regional inside sales rep for Kroll Factual Data in Loveland and freelance Japan market consultant.

Benjamin Zatz, PGA head professional at Harmony Club in Timnath, has completed the Ownership/Leasing course at the Professional Golfers' Association of America Certified Professional Program. Zatz has completed all six certifications and joins only 37 other PGA professionals to do so. The PGA Certified Professional Program is an online, educational curriculum that supports PGA Professionals committed to continuously enhancing their golf management skills.

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



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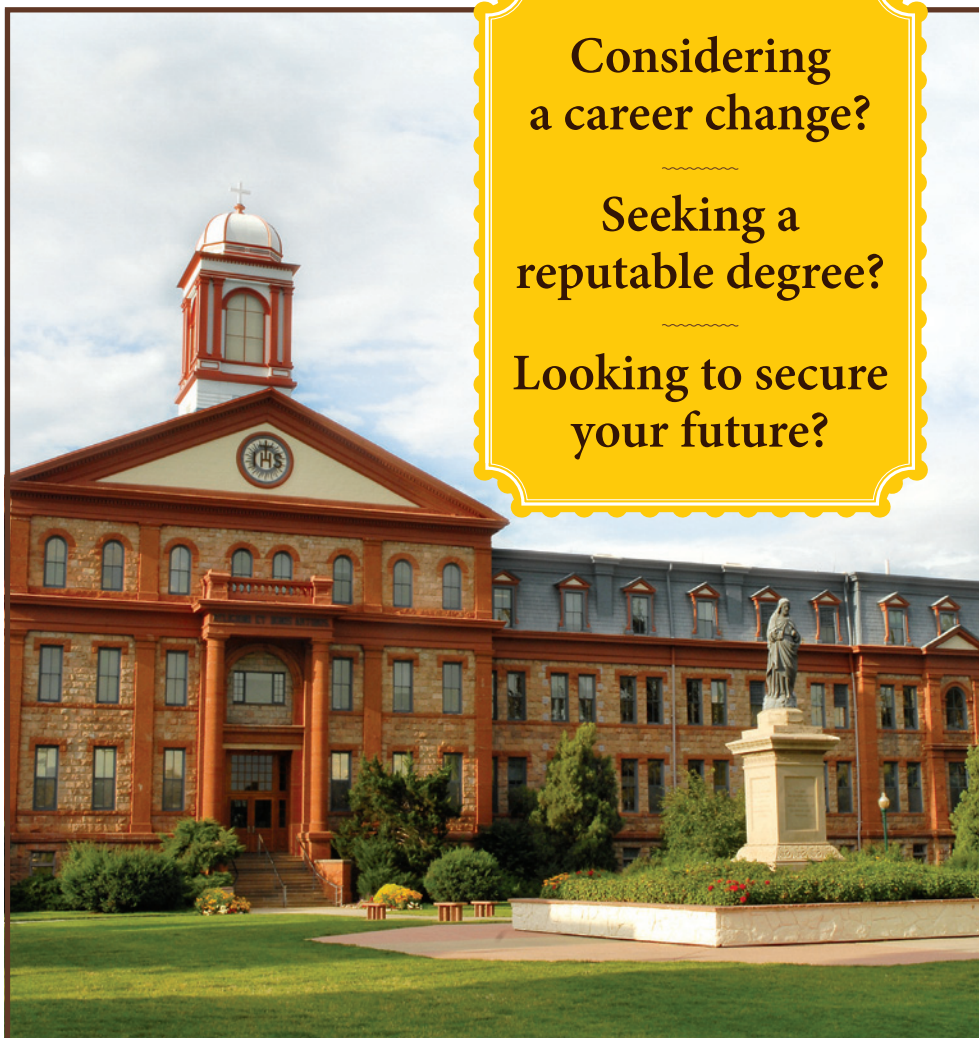
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TIME OUT



RUBBING ELBOWS – 1. Amanda Doubet, left, recreation coordinator for the town of Evans; Ashley Florke with Kennedy & Coe LLC; Jessica Stoffler of BBVA Compass Bank; and Lana Flores, right, with Re/Max Alliance, hobnob at the March 5 Greeley Young Professionals event at the Hobnobber Tavern. 2. Priscila Marin, left, with the Greeley Chamber of Commerce; Janine Reid, executive director of the High Plains Library District; Michael Harrison, account executive for NoCo5-TV at the March 11 Greeley Chamber Business Before Hours hosted by Ambrosia Day Spa. 3. David Austin, right, owner of United First Financial, celebrates the March 20 grand opening of the Bank of the West Mulberry Road branch with Brandon Avery, a sales representative for the bank. 4. Freelance writer Heidi Kerr-Schlaefer, left, and Noreen Flood, owner of Small Business Solutions, share a laugh at the Stir Loveland kick-off event on March 23 at Cipoletti's.

photos by Greeley Chamber of Commerce, *Business Report* staff
E-mail your event photos to Editor Kate Hawthorne, khawthorne@ncbr.com.
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CALENDAR

April 11 - CSU Festival Concert, from 3 to 5 p.m., University Center for the Arts, Griffin Concert Hall, 1400 Remington St. in Fort Collins. Cost: Free. Contact: Jennifer Clary at 970-491-3603 or jennifer.clary@colostate.edu.

April 11 - Windsor Optimist Easter Egg Hunt, from 10 to 10:05 a.m., Windsor Main Park, Third and Elm streets in Windsor. Contact: Windsor Chamber of Commerce at 970-686-7189 or informaiton@windsorchamber.net.

April 12 - Easter Brunch, Sylvan Dale Guest Ranch, 2939 N. County Road 31D in Loveland. Contact: Sue Buchman at 970-667-3915 or ranch@sylvandale.com.

April 13 - NoCoNet presents Research and Informational Interviews, from 8 to 10:30 a.m., Faith Evangelical Free Church, 3920 S. Shields in Fort Collins. Cost: Free. Contact: NoCoNet at noconet-info@yahoo.com.

April 13 - CSU Guest Artist Guadalupe Lopez Parez, Piano, from 7:30 to 9 p.m., University Center for the Arts, Griffin Concert Hall, 1400 Remington St. in Fort Collins. Cost: \$5/CSU students, \$15/public. Contact: Jennifer Clary at 970-491-3603.

April 14 - CSU MasterClass Hasse Borup, Violin, from 5 p.m. to 6:30 p.m., University Center for the Arts, Room 204, 1400 Remington St. in Fort Collins. Contact: Jennifer Clary at 970-491-3603.

April 14 - Credit Clinic, starting at 6:30 p.m., Tynan's Saab, 221 E. Troutman Parkway in Fort Collins. Cost: Free. Contact: Tynan's Saab at 970-482-1400.

April 14 - e-Business to We-Business, from 9 a.m. to 5 p.m., Hilton Garden Inn, 2821 Harmony Road in Fort Collins. Cost: \$149, \$179/day of. Contact: Kevin Kim at 970-310-7111.

April 14 - Windsor Chamber Business After Hours, from

5 to 7 p.m., Garden Valley Vet Hospital, 32450 Highway 257 in Windsor. Contact: Windsor Chamber of Commerce at 970-686-7189 or information@windsorchamber.net.

April 15 - Fort Collins Area Chamber of Commerce Business After Hours, from 5:30 to 7:30 p.m., Hilton Fort Collins, 425 W. Prospect Road in Fort Collins. Contact: 970-482-3746 or ecollins@fcchamber.org.

April 15 - STIR, from 7:30 to 9 a.m., Loveland Chamber of Commerce, 5400 Stone Creek Circle, No. 200 in Loveland. Cost: Free/members, \$10/non. Contact: Loveland Chamber at 970-667-6311.

April 16 - Get Organized! Where Do I Begin?, from 8 p.m. to 9:30 a.m., Lincoln Center, Columbine Room, 417 W. Magnolia St. in Fort Collins. Cost: Free. Contact: Larimer County Workforce Center at 970-498-6606 or lzuccolin@larimer.org.

April 16 - Character Day Breakfast, from 6:45 to 8 a.m., The Moot House, 2626 S. College Avenue in Fort Collins. Contact: Meghan Coleman at 970-266-2671 or mcolem@characterfortcollins.org.

April 16 - The Taste, from 4:30 to 8:30 p.m., Hilton Fort Collins, 425 W. Prospect Road in Fort Collins. Cost: \$60 - \$85. Contact: Rae Todd at 229-5255 or toddR@prpa.org.

April 17 - Microsoft Project Level I, from 8 a.m. to 5 p.m., Front Range Community College - BP113, 4616 S. Shields St. in Fort Collins. Cost: \$179. Registration Deadline: April 14. Contact: FRCC Continuing Education at 970-204-8686 or laurie.rue@frontrange.edu.

April 18 - Managing Change & Career Reliance Workshop, from 8 a.m. to 5 p.m., Loveland Learning Center at Centerra, 2915 Rocky Mountain Ave., Suite 240 in Loveland. Cost: \$299. Registration Deadline: April 17. Contact: CSU Continuing Education at 970-491-5288 or questions@learn.colostate.edu.

April 18 - Benefit Community Shred Event, from 9 a.m. to 2 p.m., Behind JJ's Country Corner, 4015 S. Taft Hill Road in Fort Collins. Contact: Shannon Hein at 970-488-2704 or shein@fortcollinshabitat.org.

April 18 - Alley Cats Bowling Benefit, starting at 6:30 p.m., Chipper's Lanes, 217 W. Horsetooth Road in Fort Collins. Cost: \$20. Contact: Ruth Swanty at 970-593-9437 or ruthswanty@aol.com.

April 18 - 7th Annual Rock-A-Thon, from 10 a.m. to 4 p.m., Loveland Cracker Barrel, 5800 Mcwhinney Blvd. in Loveland. Cost: Free to the public. Contact: A-Train Marketing at 970-419-3218 or prsupport@atrainmarketing.com.

April 18 - UNC Women's Walk 2009, starting at 9 a.m. Contact: Liz Lore at 970-396-5933 or llore@thegroupinc.com.

April 18 - 19 - Estes Park Spring Cleaning Sidewalk Sale, from 10 a.m. to 5 p.m., Downtown Estes Park, Elkhorn Avenue and vicinity in Estes Park. Contact: Suzy Blackhurst at 970-577-9900 or CVBinfo@estes.org.

April 19 - First Annual Hair-Raiser, from 1 to 6 p.m., Hilton Garden Inn Fort Collins, 2821 E. Harmony Road in Fort Collins.

April 20 - NoCoNet presents Interviewing Entrepreneurs, from 8 to 10 a.m., Faith Evangelical Free Church, 3920 S. Shields in Fort Collins. Cost: Free. Contact: NoCoNet at noconetinfo@yahoo.com.

April 21 - Johnstown-Milliken Chamber of Commerce Business After Hours, from 5:30 to 7:30 p.m., Precision Family Eyecare, 257 Johnstown Center Drive, Suite 107 in Johnstown. Contact: Johnstown-Milliken Chamber of Commerce at 970-587-7042.

April 21 - A Frank Talk About Immigration Reform with Frank Sharry, starting at 7 p.m., Lincoln Center, 417 W. Magnolia in Fort Collins. Cost: \$15/VIP, \$10/general, \$8/students & seniors. Contact: Beet Street at 970-419-8240.

April 22 - CSU Material Culture: Window to the World, from 7 to 9 p.m., University Center for the Arts, 136 UCA Annex, 1400 Remington St. in Fort Collins. Cost: Free. Contact: Jennifer Clary at 970-491-3603.

April 23 - Mini-retreat - Discover your true path to success, from 9 a.m. to 1 p.m., The Garden Room, 697 Denver Ave. in Loveland. Cost: \$99. Registration Deadline: Early registration ends April 20. Contact: Ann Clarke at 970-669-5089 or ann@gr8ideasatwork.com.

April 23 - A Taste of Estes, from 5:30 to 8 p.m., Estes Park Conference Center, 201 S. St. Vrain Ave. in Estes Park. Cost: \$18 in advance, \$20 at the door. Contact: Suzy Blackhurst at 970-577-9900 or CVBinfo@estes.org.

April 23 - Step Up to Negotiation, from 8 a.m. to noon, Colorado State University, Denver Center, 410 17th St., No. 1400 in Denver. Cost: \$235.

April 23 - Greeley Weld Chamber of Commerce Business After Hours, from 5 to 7 p.m., Spradley Barr Ford Lincoln Mercury, 4901 W. 29th St. in Greeley. Cost: \$7/members, \$20/nonmembers. Contact: Greeley Chamber of Commerce at 970-352-3566 or info@greeleychamber.com.

April 23 - Better Business Bureau Torch Awards, starting at 5 p.m., Fort Collins Marriott, 350 E. Horsetooth Road in Fort Collins. Contact: BBB at 970-488-2036.

Voices of Trust is the theme for the BBB 2009 Torch Awards for Business Ethics.

Join us Thursday, April 23, 2009 at the Fort Collins Marriott Hotel for the 11th annual Torch Awards event. We will also present the 8th annual BBB/Rotary \$5,000 Ethics Scholarship.

Reception begins at 5 P.M. Dinner and event begin at 6:30 P.M.

Corporate table sponsorships and individual tickets available.

Visit Web site or call for details.

The Voices of Trust



"The workers' compensation industry has a lot of moving parts. The Pinnacol Assurance stakeholders include policyholders, medical providers, agents and injured workers. When we are consistent and honest in all of our communications with all of these customers, then we have established a foundation of trust in our organization that will stand the test of time."

Ken Ross, President/CEO
Pinnacol Assurance, Denver, CO

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Pinnacol Assurance is the Platinum Sponsor for the 2009 BBB Torch Awards for Business Ethics.

"The most important hallmark communicating Better Business Bureau expectations is reflected in the BBB Principles of Trust. These are very simple concepts that we expect from ourselves and our constituents ... advertise honestly, keep your promises, be transparent, be responsive and embody integrity."

Pam King, President/CEO
Better Business Bureau



The Better Business Bureau Torch Awards for Business Ethics is presented by the BBB Foundation.



"Taco John's will celebrate its 40th anniversary in 2009. In order to survive that kind of test of time, a company has to have core values, and at Taco John's they start with trust. The principles of trust -- honesty, integrity, honoring promises and being responsive -- these require a person to live it day by day. Trust doesn't happen on its own; it is something that people live."

David Schuh
Executive Vice President/COO Taco John's International, Inc.
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The Torch Awards for Business Ethics is a Presentation of the Better Business Bureau Foundation
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BRIEFCASE

KUDOS

In support of its 2008 campaign, **United Way of Weld County** presented **Flood & Peterson Insurance Inc.** in Greeley with the Centennial Circle Award, the Cornerstone Partners Award and the Outstanding Support to Human Services Award for a Major Firm.

Colorado Systems Group, a Longmont-based corporate security systems provider, received **Honeywell's** regional dealership of the year award. CSG services the technology, government, and pharmaceutical sectors.

NAME CHANGE

Diamond Peak Mountain Bike Patrol has changed its name to **Overland Mountain Bike Club**. The new name reflects the group's commitment to promoting mountain biking as a fun and healthy activity for people of all ages and abilities. For more information visit www.OverlandMTB.org.

The **Fort Collins Regional Library District** has changed its name to **Poudre River Public Library District**. In November 2006, area voters approved the creation and funding of a new regional library district. The ballot measure required a name for the proposed district, initially called the Fort Collins Regional Library District. **ToolBox Creative**, a local marketing and design firm, assisted with a community survey, naming and identity development.

NEW PRODUCTS AND SERVICES

New Belgium Brewing Co. announced plans to expand its distribution and portfolio in 2009. The Fort Collins-based brewer plans to produce four small batch Lips of Faith beers, four collaborative beers with **Elysian Brewing Co.** in Seattle (collectively known as The Trip series) and four new Loose Lips beers for internal and tasting room consumption only. The brewery expects to enter new markets: North Carolina, South Carolina, Georgia, Indiana, South Dakota and Wisconsin by end of summer.

STIR, Loveland's new young professionals group, held its first event in March. The group offers networking and business relationships to Northern Colorado's young execs. Visit www.loveland.org for more information or to join.

NEW LOCATION

Misty C. Bordeaux and Brian R. Boyes have opened **Bordeaux & Boyes LLC**, a law firm focused on estate planning and business organization. The firm can be reached at 2121 Midpoint Drive, Suite 217 in Fort Collins or by phone at 970-488-2737.

DEALS

All Occasions Catering of Fort Collins has finalized an exclusive catering contract with **The Mad Russian**

Nonprofit notes

The Hair Raiser Event benefitting **Cancer Center of the Rockies** is set for April 19. The one-day "hair drive" will help to create wigs for cancer patients. The event takes place from 1-5 p.m. at the Hilton Garden Inn at 2821 E. Harmony Road in Fort Collins. Anyone willing to donate hair is encouraged to attend during the event; however, any salon may bring the hair to the event if a client is unable to attend.

The **Community Foundation Serving Greeley and Weld County** has created The Partners in Education Scholarship Fund to provide education to young people who are attending colleges and universities in Colorado. The scholarship will be for \$1,000 and the criteria will be determined at a later date by the Community Foundation Board. Contact Lauren Weber at 970-304-9970 or lauren@cfsqgwc.org for more information.

The **Homelessness Prevention Initiative** received more than \$75,000 in grants to help alleviate homelessness in Larimer County in 2009. The grant will be enough to help at least 250 families with rental assistance this year.

The **Macdonald Family Charity** raised \$27,000 at its second annual Women's Only Mardi Gras Fashion Show in February. The charity grants dreams to children and youth who reside in Larimer and Weld counties and are either terminally or chronically ill, injured from an accident, from a foster care environment, or from a family with a low income.

Golf Course in Milliken to provide food and beverage service for the event center. For more information, go to www.all-occasions-catering.com.

DEADLINES

Putnam Elementary and **Laurel Elementary** in the **Poudre School District** would like to borrow some musical instruments for its students. Contact Diane Catlin at dcatlin@psdschools.org or 490-3191 if you have flutes, clarinets, trombones, trumpets, violins, or violas you would be willing to loan to PSD students until August.

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

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DAILY IN REVIEW

CSU, Weld reaches agreement on Extension programs

Editor's note: Daily in Review is a partial digest of stories reported in the Business Report Daily online service between March 23-April 3. Follow Business Report Daily each day at www.ncbr.com — click on "Breaking News" on the home page — or subscribe to have each day's top items delivered to your inbox.

FORT COLLINS — Weld County commissioners and Colorado State University officials have reached an agreement on how CSU Extension programs will be delivered.

CSU Extension Director Deborah Young said the Weld office, located in Greeley, will continue to strongly support 4-H youth development programs after hearing from county commissioners.

Under the agreement, CSU Extension will provide leadership and administration of the Weld County office programs and staff and salaries for two Extension agents. CSU Extension will provide \$10,170 of the salary of one agent and will provide qualified state and regional specialists in animal science and 4-H youth development to train and assist county staff.

Weld County has agreed to furnish office space and pay for utilities, travel, office expenses, supplies and equipment, provide funding for one full-time professional staff in 4-H youth development and dairy, provide clerical and secretarial personnel and take part in the selection of Extension agents and staff.

Discussions are ongoing on how training

for Weld County's master gardener program will be handled.

Agilent, Kodak announce job cuts

Two of the region's largest employers recently announced moves to reduce their workforces. Eastman Kodak said March 24 it will close two divisions at its Windsor plant later this year, a move that will eliminate 300 jobs.

The company announced in a press release that it will move its motion-picture film and lithographic plate units into other facilities in Columbus, Ga. and Rochester, N.Y.

The consolidations will reduce the Windsor plant workforce to about 400.

Kodak announced Jan. 29 that it would cut between 3,500 and 4,500 workers worldwide in 2009 after a fourth quarter 2008 loss of \$137 million on sales that were down 24 percent from the same quarter in 2007.

Then Agilent Technologies (NYSE: A) announced it will cut an additional 2,700 positions worldwide, with a majority of them coming from the Electronic Measurement and Semiconductor Board Test segments.

The impact on Agilent's Loveland facility is not yet known, but the site has historically been heavily involved in the two segments facing restructuring. Agilent spokeswoman Jean Mooney said that as with earlier announcements, the restructuring plans for the current segments are currently being developed.

Agilent employs around 500 in Northern Colorado and 1,500 statewide.

Combined with earlier restructuring announcements, Agilent will eliminate 3,800 positions during its 2009 fiscal year. The company anticipates that most of the cuts will come by Oct. 31, the end of its fiscal year. The rest will be completed before the end of the second quarter for fiscal year 2010.

NoCo building permit fees lowest in state

FORT COLLINS — Fort Collins and Greeley have the lowest building plan and permit fees among 20 Colorado cities and towns in a study just released from Colorado State University Everitt Real Estate Center.

CSU students evaluated costs at the municipalities using plans for a hypothetical \$8.3 million, 51,000-square-foot office building and an \$8.4 million, 100,000-square-foot industrial building. The locations were selected for varied geography and demographics.

Greeley had the lowest fees for the sample office building at \$31,274.89. Fort Collins came in with the second lowest fees with \$34,524.32, followed by Larimer County with fees totaling \$39,492.18. Loveland ranked at the seventh most expensive with \$53,196.59 for the plan review and building permit fees. Boulder County was the most expensive with fees amounting to \$72,465.62.

Other cities included in the study were Arvada, Aurora, Boulder, Brighton, Castle Rock, Golden, Greenwood Village, Littleton, Longmont, and Westminster. Other coun-

ties included in the study were Arapahoe, Broomfield, Denver, Douglas and Jefferson.

FRCC presidential semifinalists announced

WESTMINSTER — Front Range Community College has narrowed its search for a new president down to seven semifinalists.

The Colorado Community College System began the search following the July 1 retirement of President Karen Reinertson. The semifinalists have visited FRCC's three campuses, including the Larimer campus in Fort Collins, for public forums. The semifinalists are:

■ David Borofsky, president of Bates Technical College in Tacoma, Wash.;

■ Andrew Dorsey, vice president of Front Range Community College Westminster Campus and college-wide chief academic officer;

■ Utpal Goswami, vice president and provost of Yavapai College in Prescott, Ariz.;

■ Darlene Miller, president of Manchester Community College in Manchester, N.H.

■ Marc Nigliazzo, vice president of Rio Rancho operations and branch academic affairs for the University of New Mexico in Albuquerque, N.M.;

■ Susan Phillips Speece, chancellor of Penn State University's Berks College in Reading, Pa.;

■ Diana VanDerPloeg, president of Butte College in Oroville, Calif.

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BANKING & FINANCE

Congress addresses credit-card rules – again

Bills to prohibit unfair billing could become law next year

By **Kate Hawthorne**
khawthorne@ncbr.com

Millions of card-jackings were reported in the first quarter of 2009, as interest rates were jacked up, available dollar limits smacked down or monthly payment deadlines cut short on existing credit card accounts. The Federal Reserve Board and Congress want to curb this sort of behavior, but what we pay for what's in our wallets won't change until at least next year.

As the economy worsens, credit card issuers have taken drastic measures to protect themselves from increased risk. Moody's Credit Card Index reported charge-offs for uncollectible debt hit a 20-year high of 8.82 percent in February, more than 300 basis points above a year ago, while the delinquency rate reached 6.14 percent.

Rising unemployment nearly guarantees delinquencies and charge-offs will increase into the first quarter of next year. But new Fed rules to curb "unfair and deceptive" practices released in December helped spur card companies to limit their exposure — even from the 94 percent of their customers in good standing.

Some of the new requirements would increase disclosure, limit penalty fees and prohibit interest rate hikes on existing balances unless the account is more than 30 days overdue. Rate increases on new cards would be allowed only after a year, with 45 days' notice. Issuers currently may change rates at any time for any reason, with just 15 days' notice.

The Fed rules would also give cardholders at least 21 days to pay monthly bills; require issuers to allocate payments in excess of the minimum amount due to balances with the highest interest rate; and discontinue "universal default," where one missed payment anywhere raises rates on all accounts.

The rules aren't set to take effect until July 2010 — 18 months after they were issued — which consumer advocates say leaves companies plenty of time to continue profiting from their wicked ways.

And profit they have. According to industry consultant R.K. Hammer, issuers expect to reap a record \$20.5 billion in credit card fees — including late and over-limit charges — this year, up from the mere \$19 billion collected in 2008. Penalty fee income has just about doubled since 2003.

Congress gets into the act

Elected officials want the rules to have the weight of law. In the U.S. House, Rep. Carolyn Maloney, D-N.Y., reintroduced the Credit Cardholder's Bill of Rights, and U.S. Sen. Christopher Dodd, D-Conn., reintroduced his Credit Accountability, Responsibility and Disclosure Act — both of which ultimately died last session.

The House Financial Services Subcommittee referred its bill to the full committee on April 2, and the CARD Act moved out of the Senate Banking Committee by one vote on March 31. It is headed for the floor of the Senate after the

two-week recess that began April 6.

Although there are differences, both bills echo the Fed changes by strengthening requirements for disclosure; prohibiting "any time, any reason" account changes and unfair application of payments; and limiting fees and penalties as well as aggressive card solicitations targeting young consumers.

The CARD Act requires these rules go into effect nine months after they are signed into law; the House bill allows 12 months or July, whichever comes first — down from the originally proposed 90 days. At the very earliest change could come next February, but the narrow margin of the Senate committee vote could signal a contentious debate before the bill hits President Obama's desk.

The American Bankers Association has expressed "deep concerns" over the proposed legislation. It said in a statement following the Senate committee vote that a new law will lead to a contraction of credit, which would "harm consumers and small businesses at the very time our country can least afford it."

Jenifer Salzman, senior vice president with the Colorado Bankers Association, said that as the legislation now stands, it would result in a loss of income for card issuers by eliminating risk-based pricing — the ability to charge certain users higher interest rates based on payment history on other loans.

"That could result in higher interest rates for all users, depending on how the issuer decides to compensate for that loss of income," she explained. "The new rules could be a two-edged sword for consumers."

Safe credit card standards

A report released March 31 by the Pew Charitable Trusts found that between 2007 and 2008 issuers raised interest rates on nearly one-quarter of all existing card accounts, costing consumers more than \$10 billion. In that report, the organization proposed Safe Credit Card Standards that address many of the "dangerous" billing and disclosure issues covered by the Fed and Congress.

The guidelines were developed as the result of a year-long study of general purpose consumer credit cards offered by the 12 largest issuers, which control more than 88 percent of outstanding credit card debt in America, and direct discussions with company executives.

The study concluded that while limiting penalty rate increases would have the most significant impact on issuers, reducing card portfolio revenue by about 4.7 percent, "this impact would be fully offset by adjusting up-front interest rates by less than one percentage point or applying annual fees in the range of \$15 per year."

Card company executives also told the Pew researchers that their firms would not

significantly change their practices unless government policies made all competitors subject to the same rules.

With 75 percent of all American families holding at least one, credit cards have changed consumers' mindset.

"When we tell people to cut up their credit cards and go to cash, they tell us they need to have one credit card 'just for emergencies,'" said Sarah Gilbert, executive director of Consumer Credit Counseling of Northern Colorado and Southern Wyoming. "We tell them to set up a savings account for emergencies. Credit shouldn't be our first resource."

Gilbert said as of the end of February her organization, which also provides required pre-bankruptcy counseling for individuals, had seen a 23 percent increase in the number of new clients over the same period last year, with between 250 and 300 first appointments made each month over the last five months.

Although business is booming, so to speak, Gilbert is feeling the same squeeze as the rest of the economy. She has not yet had to lay off or reduce hours for anyone on the 20-person staff, but the nonprofit CCC could be facing budget cuts as donors look carefully at their own budgets for the coming year.

"We're all getting a lesson in frugality," she said. "We're learning new good habits — that are really old good habits — about spending and saving."



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1	17	LAMP, RYNEARSON & ASSOCIATES, INC. (1) 808 Eighth Street Greeley, CO 80631 970-356-6362/970-356-6486	30 8 95	\$12,000,000 \$11,300,000	Civil engineering.	Heritage Market, Eaton; Grace Pointe Senior Living Center, Greeley; The Grove Student Housing, Evans.	Omaha, Neb. Tom.Marnik@LRA-inc.com www.LRA-inc.com	Tom Marnik Vice President, Principal 1959
2	1	AYRES ASSOCIATES 3665 JFK Parkway, Bldg. 2, Suite 200 Fort Collins, CO 80525 970-223-5556/970-223-5578	20 9 39	\$9,000,000 \$9,000,000	Civil engineering, water resources engineering.	Design of levee repairs for 5 critical sites on Sacramento River for Army Corps of Engineers; North College Ave. drainage improvements for City of Fort Collins.	Fort Collins quastt@ayresassociates.com www.ayresassociates.com	Jim Schall Vice president 1967
3	8	K L & A INC. 421 East Fourth Street Loveland, CO 80537 970-667-2426/970-667-2493	14 20 44	\$23,300,000 \$22,250,000	Structural.	TAXI 2, One Steamboat Place, Mesa del Sol, Denver School for Science and Technology, Residences at Little Nell	Golden drutledge@klaa.com www.klaa.com	M. Douglas Rutledge COO 1994
4	2	THE ENGINEERING CO. 2310 E. Prospect Road, Suite B Fort Collins, CO 80525 970-484-7477/970-484-7488	14 2 28	\$3,732,000 \$4,300,000	Consulting civil engineers, water, wastewater, GIS, master planning, construction management; utility rate studies.	Thornton water and wastewater master plan, Westminster utility replacements, North Platte NE WWTP, Johnstown utility plan.	Fort Collins bzick@tec-engrs.com www.tec-engrs.com	Brian Zick; Warren Mesloh President, principals 1985
5	4	ESC ENGINEERING (2) 3540 JFK Parkway Fort Collins, CO 80525 970-224-9100/970-224-9137	11 8 77	\$11,840,000 \$10,220,000	Electrical power, planning, controls, automation and integration, GIS/GPS for utilities, industry.	White River 345kV transmission line, Meeker; power, controls for PCA paper mill, Michigan; electric system upgrades for Wynnewood Refinery, Oklahoma.	Fort Collins esc@thinkESC.com www.thinkESC.com	Kevin Hartig President 1978
6	3	STANTEC CONSULTING INC. 2950 East Harmony Road, Suite 290 Fort Collins, CO 80528 970-482-5922/970-482-6368	9 N/A 20	\$14,000,000 \$6,500,000	Professional design and consulting services in planning, engineering, architecture, surveying and project management.	Gregory Hill & Kershaw Pump Station Rehabilitation, Westminster; Grand Canyon West Water System, Hualapai Nation; Steamboat Water Supply Assessment, Steamboat Springs.	Edmonton, Alberta, Canada ken.matthews@stantec.com www.stantec.com	Bret Cummock Principal 1954
7	9	TERRACON CONSULTANTS INC. 301 N. Howes St. Fort Collins, CO 80521 970-484-0359/970-484-0454	9 4 40	N/A N/A	Geotechnical, environmental, construction materials testing, natural resources management.	Medical Center of the Rockies, Hughes Stadium expansion, Owens-Illinois glass manufacturing facility.	Lenexa, Kan. djjobe@terracon.com www.terracon.com	Douglas J. Jobe Vice President 1965
8	6	TST INC. 748 Whalers Way Fort Collins, CO 970-226-0557/970-226-0204	9 10 35	\$4,600,000 \$5,600,000	Civil engineering & surveying firm for municipal & private clients.	N/A	N/A dtaranto@tstinc.com www.tstinc.com	Donald N. Taranto President 1977
9	7	CTL THOMPSON INC. 351 Linden St., Suite 140 Fort Collins, CO 80524 970-206-9455/970-206-9441	8 3 35	\$3,330,000 \$3,249,000	Geotechnical, environmental, materials and structural engineering.	Crow Lane Dam, Timberline Road widening, Fort Collins Police Station, Peetz Wind Farm.	Centennial info@ctlthompson.com www.ctlit.com	R.B. "Chip" Leadbetter, III Fort Collins division manager 1977
10	5	NORTHERN ENGINEERING SERVICES 200 S. College Ave., Suite 100 Fort Collins, CO 80524 970-221-4158/970-221-4159	7 5 23	\$4,000,000 \$5,000,000	Civil engineering and land surveying.	Fossil Lake Ranch in Fort Collins, Highlands Meadows Golf Course in Windsor, Centerra Marketplace, Bethke Elementary School, Timnath.	Fort Collins info@northernengineering.com www.northernengineering.com	George Schock President 1987
11	11	ANDERSON CONSULTING ENGINEERS INC. 375 E. Horsetooth Road, Bldg. 5 Fort Collins, CO 80525-3155 970-226-0120/970-226-0121	7 4 22	\$3,156,000 \$3,260,000	Water resources, river restoration, irrigation and drainage, mining, environmental.	Colorado digital flood-insurance rate map project, City of Fort Collins Canal Importation Detention Ponds project.	Fort Collins baanderson@acewater.com www.acewater.com	Bradley A. Anderson President 1998
12	12	LANDMARK ENGINEERING LTD. 3521 W. Eisenhower Blvd. Loveland, CO 80537 970-667-6286/970-667-6298	6 2 22	\$3,150,000 \$3,076,000	Civil, structural, geotechnical, surveying, land planning and landscape architecture.	Loveland Visitor's Center, Fort Logan National Cemetery, Mariana Butte PUD, Group Publishing	Loveland merrittk@landmarkltd.com www.landmarkltd.com	Ken Merritt; Jeff Olhausen C. CEO and President; Senior vice president 1969

N/A-Not Available
Area surveyed includes Brighton, Weld and Larimer counties.
(1) Lamp, Rynearson & Associates, Inc. was listed as Pickett Engineering Inc. No. 17, last year.
(2) ESC was listed as Electrical Systems Consultants Inc. in 2008

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

(Left to Right) Tom Gillespie, Mark Brase, Tom Olson Jr., Cinda Reed, Lorena Beloin, Holly Kammerer

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Has anyone seen Colorado's banking commissioner?

Search to expand nationwide for permanent occupant

At an unprecedented time in the banking industry, the state's top regulator position remains in flux, with the search now going nationwide.

The Colorado Division of Banking continues to operate with an interim director, Securities Commissioner Fred Joseph, following the November retirement of 13-year veteran Richard Fulkerson. But it is not for lack of trying to find a permanent replacement.

The Colorado Department of Regulatory Agencies is charged with finding the Division of Banking a new fearless leader. He or she will need to be fearless, since the commissioner will be facing a constantly churning regulatory landscape.

DORA Executive Director Rico Munn took that into consideration, opting for stability as opposed to a quick hire, said DORA spokesman Chris Lines. The position has been open to Colorado residents, as with any official-level position.

"Candidates who have replied to the posting are good and bring a variety of



BANKING
Kristen Tatti

experience to the table, but the overall regulatory structure for banking ... is in flux regarding what the states are doing and what the feds may or may not be doing," explained Lines, in an e-mail response to questions from the *Business Report*.

The Division of Banking carries the mission of protecting consumers and preserving the public trust in the state's banks. It is responsible, along with the Federal Deposit Insurance Corp., for regulating and supervising state-chartered institutions.

Retired Commissioner Fulkerson brought a variety of regulatory experience to the job. He joined the Division of Banking in 1995 as director of examinations before being appointed to the top spot. Prior to that he served as supervisory agent at the Federal Home Loan Bank of Topeka, Kan., and assistant regional director of the Office of Thrift Supervision in Kansas City. His full-time retirement only lasted about 46 days. He is currently consulting with Patten, MacPhee & Associates Inc., a firm specializing in finance, valuation and litigation.

DORA is now seeking to take the search for a new commissioner to the national level. In order to do that, the agency must first receive approval from the state Department of Personnel and Administration. Lines said there is no indicator or policy in place that dictates how long the authorization might take.

"They are aware of how specialized the job is and of our need to move forward, so we are hoping to receive approval in the near future," he said. The national search will start

as soon as the approval is handed down.

DORA will be looking for someone with regulatory experience at both the state and federal level who is up to the challenge of dealing with whatever changes come. Just having worked in banking and being enthusiastic will not fit the bill, Lines said.

In the meantime, Joseph will continue to head up both the Division of Banking and the Division of Securities — a situation that DORA is comfortable with, given Joseph's long history in the banking industry. Prior to joining the Division of Securities in 1992, he spent eight years as the Deputy Commissioner of Financial Services where he was responsible for the examination and regulatory oversight of state-chartered savings and loan associations and credit unions in Colorado.

All the same, it might not be the best time for one person to be heading up two agencies that are undoubtedly impacted by the current economic situation.

Case in point: On March 20 Colorado saw its first bank failure since 1998. Colorado Springs-based Colorado National Bank's four branches were taken over by Amarillo, Texas-based Herring Bank. Herring assumed all of the deposits of the bank and purchased around \$117.3 million in assets at a discount of \$4.2 million. Additionally, the FDIC and Herring entered into a loss-share transaction under which the regulator will share 80/20 percent in losses on \$62 million in assets.

The FDIC estimates the total cost to the Deposit Insurance Fund will be \$9 million. Colorado National was the 19th bank

nationwide to fail this year. Although the Division of Banking did not regulate it — as a nationally chartered bank that came under the purview of the Office of the Comptroller of the Currency — there are certainly serious challenges ahead.

What's hiding under the TARP?

In case anyone is wondering why the Capital Purchase Program hasn't been written about here, the U.S. Treasury Department has not returned calls or e-mails placed over the past four months requesting more information.

The CPP was launched in October, initially injecting \$125 billion into the eight largest banks in the nation. The program was then opened up to publicly traded institutions, followed by other banks, including community banks.

The problem for local banks is that no one seems to really know what the program entails. What are the standards for approval or rejection of loans in the program? What are the stipulations — some call them strings — attached to participating?

These questions and more have been posed to the Treasury and the response has been a chorus of crickets. The department is making strides in updating its Web site to provide some information, but with the myriad changes and different rules/standards/guidelines the CPP calls for a bit more explanation.

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

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LATINO, from 11A

shopping for a flagship project to demonstrate the group's commitment to the community.

The Cinco de Mayo celebration on May 2 at Island Grove Park in Greeley might just be the ticket.

Chamber members met with city representatives and offered to take on planning the annual event. Rhonda Welch, festival coordinator who has overseen the celebration since 1991, said the group "was adamant about the role they wanted to play in the community." They city would not have let go of the reins, she added, if it did not think the group was up to the task.

The city will continue to support the event by providing facilities — except for the Event Center, which is co-owned by the

county — and equipment. Welch is working with each committee to get them off on the right foot. No sense in starting from scratch, she said, when she's been doing it for 18 years. She's given the chamber all of her mailings lists, maps and communication pieces.

"It's perfect for them with the resources that they have, the businesses that will participate in the event. We've always had good participation in the event, but this might even broaden it even more," she said. "The nice thing is, they know how important to Greeley it is to keep the event family-friendly and they'll continue relationships with the Dream Team, Girl Scouts and other organizations."

Ewing concedes it's a major undertaking, even with Welch walking them through the different planning stages, but it's one that allows the organization to make connec-

tions — and form relationships — that otherwise would not be made. The group is close to meeting its \$15,000 fundraising goal for the event, which typically draws about 7,500 people.

Credibility the key

"Credibility" as an organization and in its membership is key to the Latino Chamber, Ewing said, adding that he hopes to form partnerships with both the Greeley Chamber and Hispanic Women of Weld County.

Added Rich Lopez, owner of Greeley Printers Inc., and a new Latino Chamber board member, "We need to work with all of the chambers in the area because we're all together now."

Sarah MacQuiddy, president of the Greeley Chamber, said, "We want the best for the chamber. If they can provide a ser-

vice and meet special needs, then by all means, we wish them well. Any opportunity we can we would like to partner with them. The Greeley Chamber in February reached out to both the Evans Chamber and Latino Chamber and invited them to cohost a business before hours event that was open to all three chambers' memberships. It was a very successful event."

MacQuiddy noted, however, that the Greeley Chamber markets to all of the diverse businesses in the Greeley area. "We specifically look for engagement and representation from the entire community, and our sales staff targets those businesses where the chamber can be a benefit. Our sales rep is a Latina and has an excellent working relationship with all members of the community."

Larry Passarelli, agency field executive with State Farm Insurance Co., said one of the goals of the Latino Chamber this time around is to break down walls between like organizations, such as the Greeley Chamber and Hispanic Women of Weld County. "Communication between us has not been there," he admitted. "We've all operated in our own boxes. We're trying to get as many other organizations involved as we can."

Ewing said he sees the Northern Colorado Latino Chamber being especially beneficial to first-generation Spanish-speaking business owners. He recalls talking to such a business owner a few weeks ago. "He wanted to know how to register his business as an LLC with the state. He was going to go to someone in the community who said he would set up the LLC for \$1,200." Instead, the Latino Chamber helped him file online at a cost of \$125.

Getting involved

The Latino culture is hard to penetrate, Ewing said, and that's where the Latino Chamber can help. Many first-generation Spanish-speaking business owners shy away from organized social events common with many chambers because they usually don't have staff to cover for them while they attend outside events.

Passarelli added, "Nothing replaces getting out and shaking hands and meeting people, learning their names and getting involved."

The Latino Chamber currently has 85 members, with a lot of first- and second-generation businesses represented as well as non-Latino companies. The chamber is currently working to fill six board seats, bringing the total to 13.

Ever since returning to his Weld County roots four years ago, Rich Lopez has actively sought ways to get involved and to make a difference. "It comes down to passion. You really need to have passion to do these things," he said. "Because it's a volunteer organization, it's hard to find people with that kind of passion."

Another key to making the chamber a success this time around is keeping it affordable, Lopez said. "If you give them something in return, they will stay with you, they will follow you."

Passarelli agreed. "We really do have people who are committed to the right things, and we're finding those people who are interested in serving the community, spending time with youth, connecting all the resources. People on this board are committed to those activities."

"We're just now getting traction," he added. "Change is not happening as fast as we'd like. We need to get the community to buy into the fact that we're here for the right reasons."

Ewing concluded, "We're getting back to nuts and bolts, to helping the community, which in turn will help Larimer/Weld County be a better place to be."

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Community Reinvestment Act keeps local loans local

Bankers reject notion it 'caused' subprime mortgage meltdown

By Jessica Centers
news@ncbr.com

When pundits and politicians began piecing through the wreckage left by the subprime mortgage collapse, trying to determine what went wrong, a 30-year-old banking law became the target of much scrutiny and debate. The Community Reinvestment Act encourages depository institutions to meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods.

Thus, the argument went, the law forced banks to lend to poor and risky borrowers, triggering the barrage of bad loans that followed. Since then, a litany of banking experts have sought to debunk a cause-and-effect relationship between CRA and the subprime crisis.

For bankers like Pat Brady, president of FirstBank of Northern Colorado, the more pressing concern is continuing to meet and exceed the requirements of CRA despite the liquidity challenges the industry is facing. FirstBank has a CRA exam coming up this year. In 15 years, it's never been rated anything but "outstanding."



BRADY

"A lot of people are saying that's going to be near impossible this year, but we're going to try real hard and do the best we can," he said. "As a general rule, if you get really poor CRA numbers, it can limit your bank expansion possibilities. In my estimation, you'd have to be doing a lot of things wrong to get an unsatisfactory rating."

Brady thinks the attacks on CRA have been oversimplified.

"I don't think CRA is the driver it's been made out to be," he said. "It's part of a long equation of too-aggressive lending. Other acts like the Fair Housing Act and Home Mortgage Disclosure Act all affected the way banks look at applications, and it's a good thing to approve low-income applicants."

Brady thinks more significant was the message the federal government, particularly banking regulators, gave over the course of many years that home ownership was a priority. But there's plenty of blame to go around, he added. Lenders got too aggressive in their underwriting; consumers wanted more and more.

Lending outside regulated banks

Tim Powers of the Colorado Bankers Association said it's hard to make a connection between CRA and the housing crisis if you consider the simple fact that the majority of subprime lending and the resulting foreclosures occurred outside the regulated banking industry.

The National Association of Affordable Housing Lenders, composed of organizations like banks, thrifts, community development corporations, nonprofits and public agencies committed to lending and

NoCo banks lend back to community

Federal regulators evaluate how well banks meet the credit needs of their local communities, including low- and moderate-income neighborhoods. Banks based in Northern Colorado are examined once every four years.

Bank	City	Exam date	CRA Rating
Bank of Colorado	Fort Collins	11/01/2006	Satisfactory
Centennial Bank of the West*	Fort Collins	3/20/2006	Satisfactory
First National Bank	Fort Collins	1/02/2007	Outstanding
FirstBank of Northern Colorado	Fort Collins	05/01/2004	Outstanding
Fort Collins Commerce Bank	Fort Collins	12/01/2007	Satisfactory
Bank of Choice	Evans	06/01/2007	Satisfactory
Cache Bank and Trust	Greeley	12/05/2008	Satisfactory
FirstBank of Greeley	Greeley	6/04/2003	Outstanding
New Frontier Bank	Greeley	8/01/2006	Satisfactory
New West Bank	Greeley	5/01/2005	Satisfactory
Union Colony Bank**	Greeley	4/17/2006	Satisfactory
Advantage Bank	Loveland	2/05/2008	Satisfactory
The Home State Bank	Loveland	8/1/2008	Satisfactory
Signature Bank	Windsor	11/01/2006	Satisfactory

SOURCE: WWW.FFIEC.GOV/CRARATINGS/

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investing in lower income communities, echoes that same point.

"The irony or the tragedy, depending on how you look at it, is of the loans that banks made to low- and moderate-income people, 96 percent were not abusive," according to NAAHL President and CEO Judy Kennedy.

"It was loans made by non-insured depositories, a network of unregulated, unexamined mortgage banks and brokers responsible for predatory lending that brought us to this mess."

Last month, NAAHL hosted a two-day legislative and policy summit at which it

released "In Defense of CRA: Making the Case for Community Investment." The document was a collection of commentary from 25 government officials, lawmakers and experts, including Federal Deposit Insurance Corp. Chairman Sheila Bair, Comptroller of the Currency John Dugan, Housing and Urban Development Secretary Shaun Donovan, Federal Reserve Bank of San Francisco President and CEO Janet Yellin, Bank of America CEO and Chairman Ken Lewis, and former President Bill Clinton.

Kennedy doesn't think CRA is in any real danger. No changes have been introduced, and she points out that the law came out of Chicago — where President Barack Obama was once a community organizer — in response to "redlining" entire neighborhoods. That's when banks deny prospective homebuyers in those neighborhoods, most of them minorities, conventional home loans. The law has since provided an incentive for banks to make more than \$1.5 trillion available to underserved communities, Kennedy said.

"I think insured depositories are happy with the law," she added. "The regulations are complicated and the exams are somewhat unpredictable, but that's cobwebs we can clean up. I think the law has been a huge success ... There's a lot of regulatory forbearance going on at the moment. CRA is eclipsed by the capital crisis, but I think attention to it will return."

See CRA, 28A

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Steve Porter, Northern Colorado Business Report

IN OR OUT? – Local officials are hoping the long-studied \$25 million reconstruction of the Colorado Highway 392 and Interstate 25 interchange will get a piece of the federal stimulus pie, but a final decision on its fate has not yet been made.

HIGHWAY 392, from 1A

engineering and design work.

That injection of funding, together with the possibility of federal funding under the American Recovery and Reinvestment Act passed by Congress in February, has put new life into the project.

Rick Richter, capital projects manager for Fort Collins, said even though the Colo. 392/I-25 project is not on an “A” list of approved projects for Colorado’s region 4 — which includes Larimer and Weld counties — it remains viable if it can be “shovel-ready” by the end of June.

“Our position is we’re moving forward with the design in an accelerated process and to have the project ready for any potential stimulus money,” he said.

Rules for project viability have changed over the last several weeks, first calling for projects to be ready within 180 days and then within 120 days. CDOT views the 120-day window as being ready by June 30, according to Robert Garcia, CDOT’s Region 4 transportation director.

Moving targets

Garcia said the stimulus rules remain moving targets and the advice he gives is to move as quickly as possible. “Nothing speaks louder than a project that’s ready to go,

and we’ve encouraged the towns to keep moving forward on their projects,” he said.

Garcia said there’s no doubt the Colo. 392/I-25 project is needed. “Nobody’s going to argue that this is not a regionally important project,” he said. “The question we ask is, collectively for the region, what’s the best way to spend the money?”

Garcia said CDOT had to work “on a very fast timeline” when the initial rules for the stimulus funds were released. “Within that process, we had to make decisions with our planning partners (North Front Range Metropolitan Planning Organization and three others in the region) and if it couldn’t make it within 180 days, it had to go on a ‘B’ or ‘C’ list. We had to say no and it got put on the ‘C’ list.”

Garcia said the project was later bumped up to the ‘B’ list but added, “really all that

Web site to track ARRA spending

The state of Colorado has added a new Web site dedicated to state transportation projects to be funded through the American Recovery and Reinvestment Act. The site, www.dot.state.co.us/arra/, contains detailed information on all ARRA projects the Colorado Department of Transportation will manage including a project description, the amount of funds dedicated to the project, project status and photos. The site will be updated on a biweekly basis to allow projects to be followed from beginning to end and show taxpayers how ARRA funds are being spent.

matters today is the approved (‘A’) list” by the Colorado Transportation Commission.

But Garcia added that other factors remain to be considered for funding of the interchange.

If other states can’t commit their stimulus allocations by the “shovel-ready” window, then that money will be redistributed. He expects that could happen sometime in an “August-to-September” time frame.

“We have no idea how much that could be, but Northern Colorado would get a portion of whatever came back to Colorado,” he said. Again, he noted, any decision on project funding would be made by the Colorado Transportation Commission.

Then there’s a “discretionary grant program” that has not yet been fleshed out but would be a nationally competitive pot of money for projects of \$20 million or more, according to Windsor’s Arnold.

Arnold said whatever pot of money ends up being offered for transportation improvements, Windsor and Fort Collins will not hesitate to apply for it to fund the Colo. 392 project.

“We’re going to go after it,” he said. “It’s absolutely the No. 1 project for both communities.”

“We are going to do our best to get this funded because it’s a once-in-a-lifetime opportunity.”

Kelly Arnold, town manager Windsor

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"Then you add in the confusion of what fish are called," said Mike Reeves, owner of **Fish** restaurant in Old Town Fort Collins. "The Chilean sea bass is a marketing name for the Patagonian toothfish. And orange roughy is a much more attractive name than 'slimehead.'"

As a result, it is sometimes difficult for a diner to understand that the orange roughy is overfished while sustainable Chilean sea bass comes from the South Georgia Patagonian Toothfish Longline

Fishery. And years ago, restaurateurs learned that it is better to call *Coryphaena hippurus* by its Hawaiian name mahi-mahi (strong-strong) than by its other common name "dolphin fish." Flipper the mammal is absolutely out of bounds.

Beyond the simple confusions, seafood restaurants — big national chains like **Bonefish Grill** and **Red Lobster** and small locally owned spots like **Fish** and **Okole Maluna** in Windsor — must be concerned that fishing is a hard industry to regulate. There are no organic standards for seafood in the United States.

The federal Food and Drug Administration maintains HACCP (for Hazard Analysis Critical Control Points) to inspect domestic seafood processors. However, the majority of all seafood consumed in the United States is imported from approximately 159 countries, a number of which do not have advanced mandatory regulatory systems. The FDA's inspection of imported seafood can determine if it is misbranded or decomposed, but nothing about how it was caught or farmed.

"We have our own very strict standards," said Ryan McDonough, beverage and hospitality manager for the Red Lobster in Fort Collins. "Our purchase department in Orlando, Fla., reacts very quickly to changes in seafood. We canceled swordfish because of the mercury health alert. We probably won't be serving swordfish again."



STEPPING OUT
Jane Albritton



Kate Hawthorne, Northern Colorado Business Report

FRESH FISH — Mike Reeves, owner of Fish restaurant in Fort Collins, holds up filets of wild caught bass. Little foreign regulation and confusing names can make it difficult to know if the fish was caught or farmed.

See **STEPPING OUT**, 25A

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MARKETING, from 11A

business that acknowledges the challenges we face today and looks ahead, with such resolution that it requires action right now to recognize opportunity and prepare for recovery.

How can you build a culture of confidence in times like these? Cut back, then look forward.

As Mayor Bloomberg says, there's no escaping the need to become more efficient. That requires painful choices. But then it's time to move on.

Success hinges on your conviction that there is opportunity in every crisis; every crisis is followed by recovery; life after this recession will be different than life before; and those who act early on that realization will have a huge advantage later.

- Start by focusing on the future. Talk about the future at least as much as you talk about the present. Imagine the possibilities. Pick the future you want for your company, and start moving toward it.

- Make tangible progress. Most of your effort will need to remain focused on near-term sales and cost-control. But the balance you strike between near-term and long-term strategy is crucial. In practical terms, that means assigning responsibility, gathering forward-looking information, and scheduling regular meetings to make progress. I'm not a huge fan of meetings, but in this case regular working sessions, with serious milestones assigned to each one, signal that your team is serious about looking forward and controlling your future.

- Share your vision internally. Confidence is contagious. As you clarify your vision for your business after recovery, share it with your staff. The simple fact that you actually have a post-recovery vision will boost morale. The details will make it believable and inspiring, even if recovery is still months away. This requires sustained, systematic communications to the staff, not just an occasional e-mail. That's why I characterize the effort as serious internal PR, not just the usual cheer-leading campaign designed to hang onto key personnel in a downturn.

- Share it externally, too. You'll have to be careful about how much you reveal to the outside world about your long-range vision. Nevertheless, it's worth finding a way to speak prudently, loudly and confidently to your market. This will help to refocus your buyers on future value instead of just the price of their next purchase. Here again, PR is the right tool, tied closely to sales support. Leverage the PR assets you've created — with electronic and digitally printed sales materials supported with sales training to deliver the gospel effectively.

What else can you do — for free?

It's a real shame that it often takes a crisis to make us stop and scrutinize our businesses for opportunities to improve and offer more value to customers.

But here's the good news: Whether you're a Fortune 500 company or a storefront on College Avenue, opportunities are surely waiting right under your nose to create more value without much additional cost. All it takes is a little creativity and perhaps some extra effort, which we're all applying these days, anyway.

Start by identifying the hot-button issues that buyers are focused on besides price. Now, what solutions can you offer that will actually cost very little to deliver? Greater flexibility in ordering? Better online order-tracking? More predictable delivery? Better packaging? Additional sales follow-up? Faster production? Free production extras (for which competitors still charge a premium)?

Find ways to make life easier for customers who are living under great pressure. Let them know you're thinking of them, not just yourself and your own survival in this recession. They'll appreciate it today and remember it tomorrow.

Consider a fresh approach to promotions and sales incentives, too. They aren't literally free, of course, but they can be surprisingly inexpensive, especially if you focus them on core customers and products.

When you lay out your strategy, be sure to push the spotlight away from your present need to reduce inventory and generate revenue in a tough market. Avoid emphasizing a one-time "sale." Tie it together with a history of similar sale events to make sure it doesn't sound like a distress sale.


Thank customers for past purchases by giving them a gift. Even a simple gift will do. That will remind them of their past loyalty to you over the years. Rekindle those warm feelings!

Craft your promotions to encourage customers to look forward instead of focusing only on a money-saving opportunity today. Offer incentives that will accumulate in value with ongoing purchases. Point to all the future value your customers will gain with continued loyalty.


Your confidence campaign must be consistent and relentless. Follow your convictions and insist that others look forward, too. Stick with it, and you'll improve your short-term competitiveness and be way ahead of your competitors when the recovery arrives.

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

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In the 'net

For a complete rundown on seafood (including a sushi guide and a health guide), go to www.montereybayaquarium.org and click on SeafoodWatch. Included on the site are printable pocket guides and – for the truly fastidious – an iPhone app for the entire site.

Kate Hawthorne, Northern Colorado Business Report

STEPPING OUT, from 23A

On any given day, four to six different fish will appear on a Red Lobster menu chosen from the 12 to 15 fish on the basic list that may be only available on a seasonable basis.

“We have trout, tilapia, salmon, ono (wahoo), cod, mahi-mahi, walleye and rockfish,” McDonough said. “With something like 680 locations, we are one of the largest buyers of seafood in the country, and so we can negotiate for the ‘top of the catch,’ those fish that were caught last and have spent the least time on the boat.”

With something like 150 locations, Bonefish Grill can also leverage its scale with the fisheries.

“We try to get the best fish possible,” said Andrew Cowan, front-of-the-house manager for the Bonefish in Johnstown. “We inspect everything that comes in before it gets delivered to the individual restaurants and send our buyers to look at the fisheries first-hand.”

In fact, the Web site for Bonefish puts the company’s fish buyers front and center. Bruce Lee (no relation to the late martial artist) is featured as a “fish guru” in four mini-films. In them he describes a day in the life of a fish buyer, which begins early in the morning with a check of the weather around the fisheries. The enigmatic “RN” posts a running travelogue on his fishery quest through the Mediterranean, Caribbean and North Atlantic, where he demystifies Artic char.

It would seem that the national chains have an unfair advantage over small restaurants that specialize in or feature fresh fish. However, for Northern Colorado, the big fishmongers in Denver and elsewhere do much to ensure smooth sailing.

“I use **Northeast Seafood** and **Seattle Fish Co.** in Denver, and then some others like the **Pacific Harvest Seafoods** and **Honolulu Fish Co.**, which specializes in wild-caught fish,” Reeves said.

The Web sites for those four suppliers rival what the big chains can offer. Each provides an extensive mini-course in seafood and seafood preparation. Reeves added that the fishmongers offer many types of fish that he does not buy for his own reasons.

“I don’t buy billfish, and I only get fish from areas that are heavily managed like Alaska, where I get my halibut, cod and salmon,” he said. “Interestingly, the best farm-raised fish is inland where it can be managed and not contaminate adjacent waters. All our trout comes from Idaho.”

In Reeves’ view, a restaurant must choose the seafood it offers with sustainability in mind.

“The Monterey Bay Aquarium’s link to SeafoodWatch provides a great rule of thumb for choosing fish,” he said. “But sometimes a fish appears on the ‘avoid’ list because of the techniques used to catch it and not because it is endangered or threatened. And from all the medical reports, it is better to eat some fish every week than none at all.”

Andy Higa, who with his wife Juliet owns and runs Okole Maluna, is from Hawaii where a ready supply of seafood is always at hand. In landlocked Colorado he, like Reeves, depends on a distributor he trusts to be careful.

“The distributor gives us a certificate of the boat and where the fish were caught,” Higa said. “We get salmon, mahi, ono, and hapu’upu’u, a Hawaiian sea bass. I’m also introducing monchong. It’s a real buttery fish that I serve with a sweet chili sauce. Our fish is as fresh as it can be in a restaurant that isn’t by the ocean.”

Monchong — the Bigscale Pomfret — is one of those unfamiliar fish that makes the SeafoodWatch’s good list and has started to appear on menus in the Hawaiian Islands.

In the end, however, what seafood appears on a restaurant’s menu depends on the season as well as demand. Chef Jason Shaeffer just announced that, as of April 1, “Halibut is Back!” on the new spring menu at **Chimney Park Restaurant** in Windsor.

Two openings and a closing

In Berthoud, owners Jeremy Roush and Debbie Hermance closed the **Wayside Inn** in February after just two years. The restaurant got enthusiastic online reviews, but the books just did not balance.

Ignoring the economic downturn, Greg Farnsworth has opened **Patrick’s Irish Pub** (which offers both shepherd’s pie and drop-in Spanish lessons) at 800 Ninth St. in Greeley. Over in the College Green Commons at 4689 20th St., a couple of real estate folks — Jonathan Cairns of Caleb Construction Services Inc. and Fran Burns, a broker associate with Prudential Rocky Mountain Realtors of Greeley — have opened **Shenanigans**. May their optimism trump all the dark market forces afoot in the land.

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

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COMMENTARY

EDITORIAL

Businesses can be clean, green and profitable

Two out of three ain't bad — but a clean sweep is infinitely better.

"People, Profits, Planet — Pick Two" was the title of the luncheon presentation at this year's Northern Colorado Green Summit. The program itself made abundantly clear, however, that assuming environmentally sustainable business practices can't possibly be sound, profitable business practices is a paradigm that needs to be left behind with the buggy whips and 8-track tape players.

As Rahm Emanuel likes to say, "You never want a serious crisis to go to waste." And the current economy certainly qualifies as a serious crisis, the largest since the first third of the last century. Efforts to bring our country out of the Great Depression left us game-changers like the Golden Gate Bridge, Hoover Dam and Denver's Red Rocks Amphitheatre, symbols of American engineering prowess that enabled the post-World War II explosion of growth and prosperity that continued right up until the last few months.

What game-changers will come out of our efforts to overcome this major economic crisis? We think they will be spawned by what we now call "green business." Not too long ago, it was the slightly fringy "environmental movement," but the speed with which companies in every industry have adopted more environmentally sound operating methods indicates the game may already be changing, both technologically and attitudinally.

What shouldn't change is having the patience to let basic capitalism work its self-interested, profit-driven, creative magic. Let the economic stimulus money flow to shore up the crumbling roads and bridges that our tax dollars should have been maintaining over the years, but not to pick the winners and losers in cleantech. Encourage consumers to buy locally sourced items whenever possible, but let free and fair trade keep affordable coffee in every cup. Companies will adopt cleaner, greener practices because they somehow contribute to the bottom line, and to the "sustainability" of a viable business for the next generation.

We should be working toward reinventing a new economy, not simply rebuilding the old one. When we as individuals or business owners have a choice between an old-school product or service and one from a vendor doing things in a more eco-conscious way, we need to look at not just the immediate price point but to possible future triple-bottom-line savings. Fundamental equations of profit and loss don't change, but the length of our vision can.



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Trust starts at the top, but doesn't stop there

In the next issue of the *Northern Colorado Business Report*, we will reveal this year's winners of the Better Business Bureau's Torch Awards. We are proud to be a longtime sponsor of this event as well as a longtime supporter of the BBB.

The theme of the BBB and its awards is "Start with trust." While the seven Torch winners from Northern Colorado and Southern Wyoming will be recognized on April 23 for their outstanding commitment to ethical business practices, I think it is important to remember the central role trust plays in the operation of all businesses, every day.

Trust is vitally important to a company in the publishing business such as ours. Our mission is to be the best-known, most-trusted, most turned-to provider of business content, information and data in Northern Colorado. Our customers — both advertisers and readers — rely on us and trust us to deliver that content in a timely and accurate manner. If we fail in our mission, we are obviously going to lose customers.

I believe trust emanates from the top down. If I can't be trustworthy, I'm going to have a difficult time hiring staff members who are trustworthy, and that would mean that *NCBR*

would have a difficult time performing at a high level. It would affect both our operations — getting every issue of the newspaper reported, edited, produced, printed and delivered — and our financial performance.

How do you build that sort of trust? There are many components — things like humility, sharing in successes, not blaming others — these are all traits that inspire trust.

It's no secret that our industry is facing particularly challenging times at the moment. As a publisher who has had to make — and will continue to be called upon to make — difficult decisions to ensure the continued success of this newspaper, I can say that the trust placed in me by my staff as well as the region's business community at large is one of the most important, if not vital, assets I — or any business owner, for that matter — could possibly possess.

I look forward to seeing you all at the 11th annual BBB Torch Awards dinner on 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 Better Business Bureau serving Northern Colorado and Greater Wyoming at 470-484-1348 or visit www.wynco.bbb.org.



PUBLISHER'S NOTEBOOK

Jeff Nuttall

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THE ALLIANCE OF AREA BUSINESS PUBLICATIONS



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

Thanks from Sonny's executive chef

One year ago the Catacombs closed its doors. I just wanted to say thanks to all who had a big part in making the new Sonny Lubick Steakhouse come about. From planning to demolition to construction to putting all of our systems in place, you are the people who helped make it happen this past year. Some invested, some gave advice, some provided steak samples and some joined the staff. It's a sad anniversary for me, but also a time to be very thankful for the amazing way this all came together.

*Toby Sheppard
Fort Collins*

Johnson faces felony tax charges

(Business Report Daily, March 18, 2009)

It's too bad Johnson Dairy doesn't qualify as a bank — then it could get bailout money even with its tax troubles. It's also too bad John Johnson isn't a candidate for Secretary of the Treasury — then he would get confirmed by the Senate instead of charged by the D.A. Finally, it's too bad that John Johnson didn't convince anybody that his dairy, one of the largest in the country, was "too big to fail" — then it would have gotten billions of dollars from the federal government, and it could have avoided bankruptcy.

Yeah, I'm bitter.

*Ray
Loveland*

Sour notes ring in Arpeggio Village

(NCBR, March 27-April 9, 2009)

What about the appraisers, inspectors, mortgage brokers, title companies and cooperating real estate agents? Who went over the HUD sellers and buyers statements? There are many criminals here.

*John Lewis
Loveland*

Manage terminations with respect, discretion


(NCBR, March 27-April 9, 2009)


I find (Dawn Duncan's Authentic Entrepreneur column) accurate and compassionate and respectful. About the only thing I would add would be in the commentary about having a security guard present. As you noted, it can make an employee feel like a criminal at worst, despite years of faithful service. It is in fact a rare employee that would do something violent

NCBR poll watch

With AE, Kodak cuts, has the economy finally caught up with NoCo?

Yes.  72%

No.  7%

Nothing we need to get hysterical over.  21%

These results reflect responses to the online poll at www.ncbr.com March 23 through April 7.

Next question:
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or destructive. Perhaps there are more respectful ways of protecting assets, such as disconnecting the computer's connection to the network and having a manager present rather than a security guard.

*Mark Turner
Fort Collins*

Hageseth faces jail time in telemedicine case

(NCBR, March 27-April 9, 2009)

In today's mobile society this investigation and charges are a waste of taxpayers' money!

"First, do no harm." If the doctor had knowledge of the condition and did not prescribe anti-depressants, and the youth still chose to take his life, the charges would be brought for not helping and causing his death. The government and law enforcement want to run health care! Mark my words, it will be worse than the insurance companies running health care!

*Carol
Denver*

POLL COMMENTS

Editor's note: Tell us what you really think about the issues of the day by voting in our online poll at www.ncbr.com, then leaving an extended comment.

With AE, Kodak cuts, has the economy finally caught up with NoCo?

As one of the many unemployed, some of the evidence I see is in the weekly Northern Colorado Networking Group (NoCoNet) attendance rising from 45-50 last October to 170-200 out-of-work professionals in all sectors. There have been up to 60 new members in one week, with 25-40 being common. We really need more "white collar" industry in our communities, not more entry-level service positions.

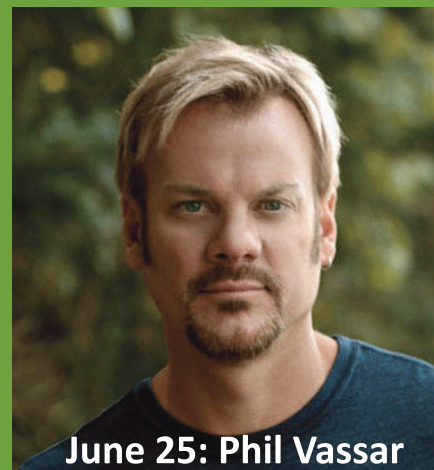
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CRA, from 21A

What examiners look for

Trina Parsley, supervision and risk management manager in the Denver office of the Federal Reserve Bank of Kansas City, explained that examiners look at a bank's lending activity to make sure funds are going back into the same areas they pull deposits from. That includes looking at the geographic distribution of loans, as well as the breakdown of income levels of loan recipients. They also look for small business and small farm lending. Banks with over \$277 million in assets are also evaluated for their investments, donations and service on community and nonprofit boards.

"When we go into an institution, one of

the primary things we do is develop what we call a performance context," Parsley said. "We do consider economic factors, so certainly this type of environment, where there may be some constraints put on them because of credit issues or the general economy, we're going to take that under consideration."

She points out that small banks are reviewed every four years, and the CRA is historically based, meaning today's exams are looking at data from 2006 and 2007 — when lending activity was high — as well as 2008. Thus, if there is going to be a decline in ratings, she hasn't seen it yet. There are no monetary fines for an unsatisfactory CRA rating, but it's still something banks pay attention to.

"The evaluation is public, so everyone out in the community will see that report

and know they have some issues," Parsley said.

Bankers not worried

Powers says CBA members do take their CRA rating seriously, but it's not something bankers are worried about because they've been able to continue serving all areas of their community. Despite increased credit standards and decreased loan demand, he says traditional bank lending is actually increasing. Unfortunately, that increase hasn't been enough to make up for all of the non-traditional lenders that have closed their doors.

Brady takes pride in FirstBank's outstanding ratings, and he's optimistic they'll persist. He acknowledged that both mortgages and consumer loans have more strin-

gent requirements than a year ago, but he doesn't know if that's having a greater effect on lower income people than the whole population. But, he added, CRA takes into account more than just home loans to consumers; it also credits banks for making loans to nonprofits and developers building low-income housing.

Recently, FirstBank was part of a major real estate transaction to redevelop the 82-unit Stanford Apartments, which will be affordable housing. The bank bought low-income tax credits and provided a \$3 million construction loan and \$2 million in financing.

"There are ways to get decent performance even in today's environment, but yeah, it's going to be a little tough," Brady said.

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SOLAR, from 2A

increase full capacity there by about 50 percent. The company isn't pinpointing where the second facility would be located, allowing only that it will be in the United States.

"The U.S. is still a maturing market for solar generation, particularly on the utility scale," Chen said.

It's a different story in Europe, where a vast network of integrators has already carved the market into niche spaces. One such company, Wirsol, based in Germany, the top solar market in the world, recently launched into the U.S. market with operations in Fort Collins.

Wirsol opened its office at the Rocky Mountain Innovation Initiative on April 2. G.J. Pierman, director of business development for Wirsol who is running the office, said he will begin adding staff as projects warrant. He also expects that the German headquarters will be sending out its experts to help with training. "By the end of the year, I imagine I'll have between five and 10 employees," he said.

The company has eight to 10 projects in various stages of development right now, including several in Fort Collins.

Global conditions cloudy

Wirsol's move here, Chen added, is a testament to the local strength and support of the industry. But it's the global conditions that have the clouds hovering over the solar market. First Solar CFO Jens Meyerhoff, in a fourth-quarter conference call, said that the company has "identified approximately 10 to 15 percent of potential customer default risk" — meaning that customers are canceling orders, leaving the company to shift the volume to other customers.

"We could see some inventory build in

The solar sell

Solar technologies have been in use for decades, but costly to produce. New advances in manufacturing processes and the ability to use different materials are pushing the energy source closer to grid parity. The following are some of the more popular solar technologies:

- **Crystalline silicon** - This first generation technology holds the largest market share - around 85 percent to 90 percent - but has been losing ground as its pricing is highly dependent on the availability of the same silicon material used in computer processors. The technology carries varying conversion efficiencies - percentages anywhere from the mid teens to low twenties, depending on quality - and is typically considered a more expensive solution.
- **Amorphous silicon (a-Si)** - This second-generation technology is probably the least hyped of the three main thin-film solar options. It still uses silicon, which can impact the price, and it has shown conversion efficiencies in the high single digits.
- **Cadmium-telluride (CdTe or cad tel)** - This is the thin-film technology used by Abound. It is also being produced in mass quantities by First Solar Inc., one of the world's largest solar companies. Cad tel is deployed on glass substrate and has shown efficiencies around 8 percent to 11 percent. It is also proving to have a cheaper manufacturing process than silicon.
- **Copper indium gallium selenide (CIGS)** - This thin-film technology is being manufactured by Thornton-based Ascent Solar. CIGS is unique in that it can be produced on flexible substrates, as opposed to rigid ones. It has shown efficiency in lab conditions at 19.5 percent, but actual efficiencies are nearer to that of cad tel.

SOURCE: BUSINESS REPORT RESEARCH

the first half of 2009," he said in the call.

"The market is experiencing some positive and negative forces at the moment," said Rob Stone, an analyst with research firm Cowen and Co. LLC.

Stone said the initial fear with the economic downturn was that governments would pull away from funding solar projects, but the opposite is happening.

"What we're seeing is that the solar market is experiencing a price drop," he said.

Prices during the past few years have been inflated with material costs and large demand. Spain had pumped up demand in the past with a solar subsidy program capped at 1,200 megawatts; 2009's subsidies are capped at 400 megawatts.

Stone said that while estimates call for

the number of units sold to increase, revenue might be down because of prices. In all, he estimates solar unit growth between 10 percent and 20 percent this year, with much of the growth coming from Germany, Italy, France, Japan and the United States.

At the same time, prices are likely to drop 20 percent to 30 percent. The U.S. price per watt is expected to drop from \$4 in 2008 to \$2.50 in 2009. Stone thinks that by the second half of the year, the industry and economy will be bouncing back with growth returning for 2010.

Complicated market

On the technology side, Stone explained there are no clear-cut winners. CIGS appears to have the most potential for effi-

ciency, but it has proven to be a more challenging technology compared to cad tel and amorphous silicon.

"I don't think it's an either/or market," he said. "It's a complicated market. It always will be."

Jim Welch, CEO of Bella Energy, knows a little about the complicated solar market. He's been in the industry for decades.

"The industry has been experiencing explosive growth over the past couple of years," he said. "We've been doubling every year,"

Four years ago, Bella Energy, then in its infancy, was based in Fort Collins. Now, the company is in Louisville and employs 40 people.

Welch has seen the growth occurring in the state, too. Membership in the Colorado Solar Industries Association where he serves as president and "most senior member" reached 200 this year.

"I think we've made the transition from this being a boutique technology to being a market-ready technology," he said.

Utilities have been the long-standing hold-out on solar, but with costs coming down and political support going up, that is changing.

"The holy grail of the solar business is grid parity," Wirsol's Pierman said. It all comes down to cost.

"There are probably less than a handful of companies that have the ability to reach that level in a short amount of time," Pierman added.

Based on market analysis Wirsol has conducted, the cad tel technology that Abound is using has the most potential to reach parity. "I've had the opportunity to go around the world and look at manufacturing companies," Pierman said. "I can tell you that what Abound is doing there is truly unique. They have the opportunity to make a truly world-changing product."

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Ian Menzies
CEO - RC Special Events
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Awards Breakfast

Fittest Execs Power Breakfast at Bixpo, September 17, 2009

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Northern Colorado
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LEADS

INVENTIONS

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

Patent No.: 7512841, Method and system for network fault analysis. Inventors: Walker, Anthony Paul Michael, Fort Collins, Colo.; Smith, Darren D., Fort Collins, Colo.; Rhodes, David M., Loveland, Colo.; Natarajan, Srikanth, Fort Collins, Colo.; Wong, Kam Chooi, Fort Collins, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 3/31/09.

Patent No.: 7512825, Responding to DC power degradation. Inventors: Winick, Bradley Dean, Fort Collins, Colo.; Naffziger, Samuel David, Fort Collins, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 3/31/09.

Patent No.: 7512735, Apparatus and method to control access to logical volumes. Inventors: Cervantes, Ezequiel, Tucson, Ariz.; Coronado, Juan A., Tucson, Ariz.; Duanas, Miguel A., Tucson, Ariz.; Goodman, David P., Loveland, Colo.; Kalos, Matthew J., Tucson, Ariz.; Nordahl, Donald M., Tucson, Ariz.; Ripberger, Richard A., Tucson, Ariz. Assignee-at-Issue: International Business Machines Corp., Armonk, N.Y. Date: 3/31/09.

Patent No.: 7512703, Method of storing data concerning a computer network. Inventors: Ho, Yong Boon, Fort Collins, Colo.; Natarajan, Srikanth, Fort Collins, Colo.; Gupta, Dipankar, Fort Collins, Colo. Assignee-at-Issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 3/31/09.

Patent No.: 7512422, RF generator with commutation inductor. Inventor: Coleman, Charles, Fort Collins, Colo. Assignee-at-Issue: IXYS Corp., Milpitas, Calif. Date: 3/31/09.



NEW FRONTIER, from 5A

agricultural lender for the bank Johnson accessed the records of the defendants in his father's case — passing information along to John Johnson and his attorneys. Rodney Johnson most recently served as CFO of Johnson Dairy.

"Due to, in part, disclosures made by Johnson, without authority and in violation of NFB's policies and procedure manuals, the state of Colorado bank customer privacy laws, and federal laws and regulations relating to the confidentiality of examiner reports, the third party investor has determined not to make an investment in New Frontier Bancorp," the complaint asserts. Calls to Johnson Dairy and its attorney were not returned in time for publication of this story.



ALLISON

On the same day it filed the third-party claim, New Frontier entered an answer to the Johnson Dairy adversary case. The bank denies acting outside the scope of normal banking practices. In the case of the cow-lease agreements, the bank "affirmatively alleges that it sought outside bank counsel's opinion on the appropriateness and legality ... and was informed that such leases were appropriate and lawful.

The bank also asserts that the deposition of Greg Bell for the case was the first time bank officials knew of his joint bank account with Brenda Frank or that Frank might have an interest in the Kruse cow leases.

As part of the FDIC order, New Frontier had to replace Bell as chief lending officer,

FROM THE ARCHIVES

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

- "Analysis: New Frontier feels slowdown," 2/29/2008
- "New Frontier in talks to sell itself to shore up liquidity," 1/30/2009
- "Owners optimistic about New Frontier," 2/13/2009
- "New Frontier faces more bad news," 3/13/2009

but the bank initially kept him on as an agricultural lender. Tennesen said on April 7 that Bell was no longer an active employee of the bank.

This isn't the first time that the bank has learned some new information about one of its employees through a deposition. In 2005, former bank officer Fred Allison was deposed in a case in which he admitted to forgery, theft and misappropriation of bank customers' money. The bank ended up settling at least three claims related to Allison.

Allison pleaded guilty on Dec. 7, 2005, to class-four felony theft and was sentenced to 10 years of probation with two years of work release. He was barred by regulators from future work in the banking industry.

In June 2008, Allison was resentenced to Community Corrections for five years for violating his probationary sentence. On March 31, Allison admitted to violating his Community Corrections sentence and received five years in the Colorado Department of Corrections. He was given credit of almost two-and-a-half years for time served.

TAPTAP, from 3A

He grabs the various projects from a daily queue, takes the individual PDF versions and creates a much larger PDF of the different postcards. Brister admits that at first the task was a little daunting, but he's gotten it down to a five-minute process.

"I see a lot of potential," Brister said. "It's unique."

It seems so promising that Brister also helped to design the TapTap Web site, becoming another of the sweat-equity associates.

In addition to gaining expertise through sweat equity, Hampton has been able to do so using local resources. The SAGE — Social and Advisory Group for Entrepreneurs — program was formally launched in July 2007. The program is one of the services offered through the Rocky Mountain Innovation Initiative, but is organized and run completely by volunteers.

SAGE advice

Technology consultant Doug Johnson, who previously served as interim director of RMII, heads up the SAGE group.

"The genesis of SAGE came out of the time I was (at RMII)," Johnson said.

While acting as the director, he saw a number of entrepreneurs who weren't quite ready for the incubator services but needed more than traditional small business services.

The SAGE program invites one aspiring entrepreneur to present his or her business monthly to a room of professional advisers who then discuss the business amongst themselves and give the entrepreneur some tips. The hope is that the company's business plan or market will resonate with an adviser who will dedicate some one-on-one time to help the startup take off. TapTap presented at the March meeting.

"Now, we need to figure out how to make money."

Tim Hampton, founder
TapTap Cards

"At any given meeting we have between 20 and 30 advisors," Johnson said.

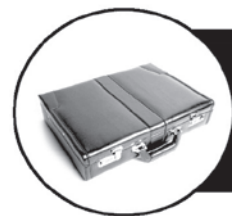
Meetings have become standing room only affairs as the program's advisory group of 50-plus try to attend. The group also attracts entrepreneurs in all stages of need — from those with only an idea to people who are looking for millions in capital to move their businesses forward. Hampton feels that SAGE was one of the numerous local resources that helped him move TapTap from "ah-ha" to a reality.

"They have such a wealth of knowledge that can help a small startup company like this," he said.

The next step for TapTap is aggressive marketing — getting the word out. Hampton is looking forward to putting his producing talents to work for a YouTube video. The company will likely use social media heavily in its campaign to reach the world, one postcard at a time.

"Now, we need to figure out how to make money," Hampton said.

He concedes, however, that even if the company goes nowhere the experience that he gained during the first six months of its existence will always be valuable.



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THE EYE, from 3A

Bravo! Award last month by parking a banner outside his Eighth Avenue shop announcing the Beaver's Den Gentleman's Club "coming soon."

And given the continuing housing crisis, who wouldn't want to know more about the human-sized **OtterBox**? "Tents are OLD-SCHOOL," according to the company's press release, which also promised custom fitting would soon be available on its Web site at www.otterbox.com.

But that's only if Loveland-based Internet entrepreneur **Joel Comm** is feeling magnanimous. You see, World Wide Web Judge **Bill Gates** recently found that Comm, rather than **Al Gore**, actually invented the Internet and had intended to give it his own last name before he ran out of memory. Judge Gates granted Comm the exclusive trademark for "all websites everywhere with a '.com' domain," according to the April 1 blog post at www.joelcomm.com.

This one brought a tear to The Eye: A layoff notice for the letter Q, sent to the Reader's Cove bookstore's e-mail list. Owner **Charles Kaime** solemnly



Courtesy Otter Products Inc.

BIG CASE – On April 1, Otter Products Inc. released an announcement for its new line of human-sized Otterboxes slated for release in 2010. Even though the announcement was an April Fool's hoax, the release included several practical applications for the case.

announced that the work of the departed member of the alphabet would be taken over by K and W until the economy improves. Q was unavailable for comment, but W was quoted as saying Z should have gotten its walking papers instead.

But where would the bizarre Mr. Zimmern be then?

Swift raids spotlighted illegal workers

GREELEY – A new report on the impact and aftermath of the December 2006 raids by ICE agents on Swift meatpacking plants in six states – including Greeley – estimates that about 23 percent of Swift's production workers were illegal immigrants at the time.

That total would have been even higher had Swift not been warned that raids were imminent. Hundreds of workers reportedly left the facilities in the days before agents showed up.

The report, "The 2006 Swift Raids: Assessing the Impact of Immigration Enforcement Actions at Six Facilities," was put together by the Washington, D.C.-based Center for Immigration Studies.

It noted that rapid production line speeds and low pay offered for difficult work has made the meatpacking industry jobs less attractive. Steven Camarota, research director for the center, said the average wage now is \$10 to \$12 per hour compared to a 1980-inflation-adjusted wage

of \$21.75.

Camarota said while low wages and hard physical work might tend to attract illegals, the report showed that all of Swift's facilities were back at full production within five months.

"We feel very strongly that almost all of the illegals were swept out," he said. "And we feel they (JBS) are hiring many fewer illegals now."

The company – both as Swift and now as JBS – uses the federal E-Verify system that aims to detect false identification and employment documents.

"You can't say only illegals will do this work," he said. "You can replace them all with legal workers if you tweak the system a little bit. The bottom line is this job once supported a middle-class lifestyle and it doesn't anymore."

The report is available online at <http://cis.org/2006SwiftRaids>.

– Steve Porter

ICE, from 3A

push took on renewed emphasis after a December 2006 ICE raid of the Swift & Co. meatpacking facility in Greeley resulted in 261 people arrested at the facility on illegal immigration and identity theft charges.

JBS S.A., a multinational meat processing company based in Brazil, purchased Swift seven months later, in July 2007.

Weld County reported the second-highest number of referrals to ICE on possible illegal persons in Colorado during 2008. Those referrals increased by 11 percent across the state last year, with Aurora reporting the most. According to Stephanie Smith, spokeswoman for the Legislative Council of the Colorado General Assembly, which is required by statute to collect the number of referrals made to ICE by state law enforcement agencies, there were a total of 21,816 names submitted statewide in 2008, up from 19,633 in 2007.

Weld County reported 2,791 referrals in

2008 compared to 2,741 in 2007. By comparison, Larimer County reported 733 names in 2008 — down from 877 in 2007.

Rusnock said of the 21,916 referrals made to ICE statewide in 2008, 6,019 persons were charged with illegal immigration and turned over for possible deportation.

Rick Dill, chief of the offenders supervision bureau for the Weld County Sheriff's office, said the number of referrals from the county has been "pretty consistent" over the last few years. "We're not noticing a trend in either direction, either up or down," he said.

Dill said ICE agents are currently working out of the Weld County Jail until the new office is ready. He said he expects the relationship between Weld County and ICE will continue to be close.

"We've had an excellent relationship with ICE," he said. "I think having the ICE office being local will allow us to be quicker in responding to illegal immigration cases."

"I think it'll be a pretty seamless transition for us."

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Northern Colorado
**BUSINESS'S
REPORT**

BUSINESS

CORE launches survey of Colorado's cleantech sector

Census to develop map of all clean, green businesses

By Jessica Centers
news@ncbr.com

DENVER — Sure, it sounds catchy to talk about Colorado's New Energy Economy and say we're at the center of the clean and green jobs universe, but it doesn't really mean a whole lot without data to back up such claims, argues Graham Russell, executive director of CORE. That's why his organization — the acronym stands for Connected Organizations for a Responsible Economy — the region's largest trade group promoting sustainable business practices, is embarking on a comprehensive study to define the cleantech industry in Colorado.

The term cleantech, coined about five years ago, encompasses all products and services that seek to reduce consumption of any resource. Thus, it includes not only renewable energy generation, but segments like agriculture, water treatment, transportation, manufacturing, energy efficiency and the like.

"What we hear about all the time is renewable energy because that's where all the sex appeal is," Russell said. "Everybody knows about Vestas. The chances of getting another Vestas to come to Colorado is slim.

A better return on investment is going after what's already here, to build the industry on what you've already got rather than the one-in-a-thousand shot of another Vestas."

CORE unveiled its plans for the cleantech study at its Sustainable Opportunities Summit in Denver March 17-19. Jane Evenson, of Evenson and Associates, is conducting the study using analysis techniques created by Harvard University professor Michael Porter, an expert on industry clusters who found that certain regions have fostered the development of clusters to their competitive advantage.

A list unlike any other

She started with a list of 200 companies provided by the National Renewable Energy Lab in Golden, and has already tripled it just in preliminary research.

"I've not seen a list anything like the list we're putting together," she said. "It's bigger than anybody realized."

Ultimately, her goal is to find the companies that aren't on the map yet, put them there, and then determine which sectors have potential to grow in Colorado and what their needs are in terms of support like R&D, training and capital.

Evenson is now conducting a Cleantech Census, inviting the companies that are already on the list she's building to fill out a survey about their business, needs and concerns. She's also encouraging companies she hasn't found yet to contact her, at jevenson@evenson-assoc.com, for an invitation to complete the survey. The final product,

"I've not seen a list anything like the list we're putting together."

Jane Evenson
Evenson and Associates

slated for release on June 30, will map clusters by sector and geography and suggest a set of information-based economic development policy initiatives to lawmakers.

Russell thinks it could also spur sectors to form meaningful organizations. For example, he says, no Colorado associations exist presently for clean water or waste minimization. Assuming the money's not all spent by this summer, he hopes the study will help those less-flashy sectors find opportunities in the federal economic stimulus package.

"There's a lot that's not wind or solar," he said. "The next oil is water. Water and energy go hand in hand. The future of the industry is going to be self-limiting. It's already an inhibitor to development in Colorado, but it doesn't get a lot of atten-

tion.

"Biofuels. Green-building companies. Energy efficiency. These are things we want to surface, have some visibility," he added.

Future of the industry

At the Sustainable Opportunities Summit, all eyes of the 650 attendees were still on the sexy wind and solar industries. A standing-room-only crowd piled into a forum to hear what people like Chris Mone, Business Development Manager for Vestas Wind, had to say about the future of the industry.

John Hereford, founder and principal of Hereford Capital Advisors, arrived late, straight from the dedication of a 500-kilowatt photovoltaic array on the roof of "this very building": the Colorado Convention Center. It was the largest solar project to date that had been designed, engineered and installed by Boulder-based Namaste Solar.

"It's really important for all of these local markets to build their own talent and hopefully make this a real sustainable business and not just a fad," Hereford said. "Financing is the single biggest challenge we face."

Mone said it was still early to understand the impact of financing incentives in the stimulus package, such as the Investment Tax Credit, because the language had yet to be released in mid-March.

"The ITC still requires tax-driven investors," he said. "So it's still relying on tax

See CORE, 4B

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Homeless shelter saves green by going green

Project helps reduce costs, teaches energy conservation

By Steve Porter
sporter@ncbr.com

GREELEY — Greeley Transitional House's main mission is to help as many homeless people as it can to get back on their feet.

And with the help of Encana Oil and Gas and Energy Outreach Colorado, the money the shelter is saving on utilities will help more homeless families reach that goal.

Encana and EOC recently partnered to fund \$20,000 in energy efficiency improvements for the 13-year-old building at 1206 10th St. that Greeley Transitional House has occupied for four years. The green improvements included tankless water heaters, programmable thermostats, insulation in the building's garage ceiling and attic, installation of compact fluorescent lighting and a tuneup of the building's furnace and air conditioning units.

Utility bills at the shelter are still being monitored, but the project is expected to save \$2,000 to \$2,500 annually in utility costs. The project should reduce yearly electricity use by more than 10,000 kWh, with a greenhouse gas reduction of more



Courtesy Greeley Transitional House

See SHELTER, 4B

WARMER HOME — Greeley Transition House, a shelter for homeless families, recently got an energy upgrade through a partnership with Energy Outreach Colorado and Encana Oil and Gas. The upgrade included new insulation, energy-efficient lighting and tankless water heaters.

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SHELTER, from 3B

than 80,000 pounds of carbon dioxide.

Jodi Hartmann, the shelter's executive director, said the project was daunting given the building's unusual interior design, which includes four, three-story condo-like living spaces. Three families share each space for a total of 12 families living in the shelter at any given time.



HARTMANN

"This building was pretty challenging for us from an energy management standpoint," Hartmann said, noting that families basically live separately but overlap in communal kitchen and dining areas.

"If we can teach them that life skill while they're here - energy efficiency - that's great."

Jodi Hartmann, executive director
Greeley Transitional House

Audit sets the stage

Before anything was done, an energy audit was performed by an intern with the nonprofit organization iCAST, a 501(c)3 not-for-profit organization based in Lakewood. iCAST was started as an initiative of the College of Engineering at the University of Colorado at Boulder. And all energy-saving measures recommended through the audit were performed by local contractors.

Denver-based Encana Oil and Gas (USA) Inc. donated a total of \$2.3 million to Colorado nonprofits last year, according to Wendy Wiedenbeck, Encana's community relations adviser. "We look for partnerships with organizations like (Greeley Transitional House) that really meet the needs of the community so they can become stronger, more stable organizations," she said.

Encana primarily produces natural gas, and Wiedenbeck said part of the company's mission is to better educate people about its product. "We want to raise awareness about what we do and natural gas being a clean fuel and for people to better understand consumption of it," she said.

Heather Gullen, a spokeswoman for Energy Outreach Colorado, said the project was made possible through a Nonprofit

Energy Efficiency Program grant with a donation from Encana. Gullen said NEEP grants are aimed at doing the most possible to conserve energy.

"We try to have a payback at around 10 years and try to do measures that are the biggest bang for the buck," she said.

EOC, a statewide nonprofit dedicated to helping families and individuals pay their energy bills by cutting energy consumption, began offering NEEP grants in 2006. So far, EOC has helped 20 organizations at 32 sites throughout Colorado improve their energy efficiency.

EOC also contracts with an energy educator to meet with organizations and help them modify their behavior to reduce energy use. "It's just a really great way to show how people can control their utility bills," she said.

Hartmann said the money saved through the greening of the shelter will help pay for staffing, basic operating expenses and fund auxiliary programs. She said the partnership with Encana and EOC will help Greeley Transitional House and its occupants for years to come.

"It's a gift that will keep on giving," she said. "Paying utilities is one of the biggest challenges for our families. If we can teach them that life skill while they're here — to be energy efficient — that's great."

CORE, from 2B

equity, but it does broaden the potential source of investors."

Hereford said he hoped the stimulus money would bring liquidity to the market, but that ultimately the industry needs to stop relying solely on an insular group of tax advantage-driven investors and state-granted subsidy programs.

"Ultimately the goal is to make the stuff as cost-effective as the alternatives," he said. "A cost-effective model based on market principles is the only way we're going to create a sustainable industry."

Michael Peck, with Spanish wind-turbine manufacturer Gamesa, which has U.S. operations in Pennsylvania, had advice for Colorado on how to take advantage of having Vestas in its state.

"There's a whole philosophy to have an OEM (original equipment manufacturer) in your state and how you make it work," he said. "It's what you do with the supply chain." Every megawatt of energy produced requires 10 to 15 jobs down the chain, and Colorado should strive to make as many of those local as possible, he said.

"If we're going to build this green economy, clean energy without clean jobs can't happen," Peck said. "They go hand in hand. The real question is how do you create a

On the web

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- "World's wind-power leader eyes Weld site for factory," 1/19/07
- "Fun, wind and algae hold new jobs promise," 12/19/08
- "Vestas attracts supplier to Longmont," 1/15/09

formula so that for every bit of green energy produced, you're creating the maximum amount of green jobs? Unless we understand the metrics, we're going to leave money on the table!"

He pointed out that the Department of Energy has said 20 percent of the U.S. energy supply "could" come from wind by 2030. "That's 76,000 two-megawatt turbines," Peck said. "Gamesa in a good year produces 900 MW. That's a huge jump. Right now we import materials from our wind and solar farms. We need to rebuild infrastructure or we're not even going to get to 10 percent."

His conclusion — that the state and the industry should get into schools to create a generation that knows how to build these products — was met with applause.

Environmental building codes going on the books

Local communities to add eco-friendly requirements in '09

By Kim Lock
news@ncbr.com

Housing construction in Northern Colorado is still reeling from the global markets crash, but the news is not all bad. In fact, in many municipalities the news is green.

The decline in building permit numbers in the past few years is allowing inspectors and officials to re-evaluate residential building codes and implement some new environmentally friendly aspects.

The town of Windsor is hoping builders pull 120 permits in 2009 — the same number as 2008. The figure is down from the record high of 451 permits in both 2000 and 2005. Joe Plummer, Windsor's planning director, is using the decline to evaluate the town's building codes and is leading the effort to add more environmentally friendly practices into them.

"We are currently researching what other local jurisdictions have done and are discussing elective versus mandatory changes and to what degree we want to change before we bring it before the town board," Plummer said. "We have met with some local builders and developers, the (Northern Colorado Home Builders

See CODES, 11B



Michael D. Wailes, Northern Colorado Business Report

IT'S IN THE BOOK — Jeff Schneider, president of Armstead Construction and director of government affairs for Northern Colorado Home Builders Association, is working with local communities to incorporate practical, environmentally friendly requirements into updated building codes.

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Ranked by no. of accredited professionals on staff

RANK	COMPANY STREET ADDRESS CITY STATE/PROVINCE, POSTAL CODE PHONE/FAX E-MAIL WEB SITE	NO. ACCREDITED LEED PROFESSIONALS	AREAS OF SPECIALTY	MAJOR PROJECTS	YEAR FOUNDED
1	COLORADO STATE UNIVERSITY Administration Bldg. Fort Collins CO, 80523 970-491-7194/970-491-5541 presofc@lamar.colostate.edu www.colostate.edu	19	Home of the Institute for the Built Environment.	LEED certified Transit Center, Green Classrooms of Guggenheim.	1870
2	HENSEL PHELPS CONSTRUCTION CO. 420 Sixth Ave., P.O. Box 0 Greeley CO, 80632 970-352-6565/970-352-9311 mreitz@henselphelps.com www.henselphelps.com	16	Commercial general contracting and LEED.	Larimer County Justice Center, Cache Bank and Trust headquarters.	1937
3	ALLIANCE CONSTRUCTION SOLUTIONS LLC 2725 Rocky Mountain Ave., Suite 100 Loveland CO, 80538 970-663-9700/970-663-9750 kmpowers@allianceconstruction.com www.allianceconstruction.com	12	Construction manager, general contractor, design build/assist construction services, LEED/sustainable building alternatives.	Burr Oak Office Building, LEED Silver certified.	1982
4	THE NEENAN CO. 2620 E. Prospect Road Suite 100 Fort Collins CO, 80525 970-493-8747/970-493-5869 info@neenan.com www.neenan.com	9	Development, design, construction, medical/office/industrial.	Weld County School District RE-3J, Keenesburg.	1966
5	RB+B ARCHITECTS INC. 315 E. Mountain Ave., Suite 100 Fort Collins CO, 80524 970-484-0117/970-484-0264 contact@rbbarchitects.com www.rbbarchitects.com	8	Education, religious, commercial, medical, recreation.	Fossil Ridge High School, LEED Silver certified; Seven Generations Office Park, LEED Platinum certified.	1953
6	U.S. ENGINEERING CO. 729 S.E. Eighth St. Loveland CO, 80537 970-669-1666/970-663-0685 N/A www.usengineering.com	4	Total mechanical construction and maintenance services.	Union Colony Civic Center, Greeley.	1893
7	CITY OF FORT COLLINS 300 Laporte Ave. Fort Collins CO, 80522 970-221-6505/970-224-6107 cityinfo@fcgov.com www.fcgov.com	3	Municipality	City of Fort Collins Vehicle Storage Building, LEED Silver certified.	1873
8	DELTA CONSTRUCTION INC. 208 Racquette Drive Fort Collins CO, 80524 970-498-8766/970-498-8770 grego@deltaconstruction.com www.deltaconstruction.com	2	Design/build, light industrial, custom office, custom residential, LEED projects.	Dako Cytomation, McWhinney Flex R&D.	1975
9	DOHN CONSTRUCTION INC. 2642 Midpoint Drive Fort Collins CO, 80525 970-490-1855/970-490-6093 dci@frii.com www.dohnconstruction.com	2	Commercial construction management, design and build.	Miramont Sports Center, Centennial Bank at Loveland Marketplace.	1992
10	ARCHITECTURE PLUS, P.C. 318 E. Oak St. Fort Collins CO, 80524 970-493-1220/970-224-1314 tomk@aplusarch.com www.aplusarch.com	2	Architecture	N/A	1970
11	ARCHITECTURE WEST LLC 4710 S. College Ave. Fort Collins CO, 80528 970-207-0424/970-207-9191 Info@ArchitectureWestLLC.com www.architecturewestllc.com	2	Architecture	Sundance Professional Centre	1996
12	SEVEN GENERATIONS LLC 4038 Timberline, Suite 100 Fort Collins CO, 80525 970-206-9876/970-797-1913 info@7genllc.com www.7genllc.com	2	Sustainable development architecture and construction. LEED.	Seven Generations/Compliance Partners building.	N/A

LEED data provided by the United States Green Building Council.

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



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RANK	PREV RANK	COMPANY STREET ADDRESS CITY, STATE POSTAL CODE PHONE/FAX	EMPLOYEES 2008 EMPLOYEES 2007	REVENUES 2007 REVENUES 2006	PRODUCTS/SERVICES	E-MAIL WEB SITE	PERSON IN CHARGE W/TITLE YEAR FOUNDED
1	2	GALLEGOS SANITATION INC. 1941 Heath Parkway, Suite 2 Fort Collins, CO 80524 970-484-5556/970-484-0662	150 125	\$11,841,000 \$9,607,000	Recycling & waste collection for home, business, or construction project, including special events and portable restroom rentals.	CustService@gallegossanitation.com www.GallegosSanitation.com	Gerald E. Gallegos, President 1959
2	1	SCHAEFER ENTERPRISES INC. 500 26th St. Greeley, CO 80631 970-353-0662/970-353-2779	110 110	N/A \$1,401,623	Recycling of all end-of-life home and office electronics. Pick-ups arranged for home and business. Outsourcing for businesses needing product shrinkwrapping, kit assembly, packaging, labeling and button-making.	vrandall@schaeferenterprises.com www.schaeferenterprises.com	Valorie A. Randall, Executive director 1952
3	3	ACCESS COMPUTER PRODUCTS INC. 451 W. 59th St. Loveland, CO 80538 970-612-2060/970-612-1135	100 100	\$16,769,000 \$16,400,000	Recycles used ink and printer cartridges, computers, monitors, Palm pilots, cell phones, ipods, and other electronic items.	access@accessftc.com www.accessrecycling.com; www.cartridgesforkids.com; www.accesscellphones.com	Joe Goodell, President 1987
4	4	PRO PALLET INC. (1) 920 E. Collins Ave. Eaton, CO 80615 970-454-3323/970-454-3286	70 70	N/A N/A	Manufactures and recycles pallets.	propallet@qwest.net www.propallet.net	Troy Kyme, President 1989
5	5	AIR RESOURCE SPECIALISTS INC. 1901 Sharp Point Drive, Suite E Fort Collins, CO 80525 970-484-7941/970-484-3423	55 55	N/A N/A	Environmental consulting in ambient air quality-related monitoring, modeling, analyses, regulatory compliance, research and instrumentation.	info@air-resource.com www.air-resource.com	David L. Dietrich, Ph.D., President 1981
6	6	WASTE MANAGEMENT OF NORTHERN COLORADO 40950 Weld County Road 25 Ault, CO 80610 970-686-2800/970-674-2515	50 50	N/A N/A	Environmental services provider offering recycling services, solid waste collection and disposal services.	cscolorado@wm.com www.WMColorado.com	Dan DeWaard, District manager N/A
7	9	BIO-MEDICAL JANITORIAL INC. P.O. Box 272982 Fort Collins, CO 80527 970-266-1065/970-266-8442	50 35	\$722,000 \$650,000	Janitorial service and cleaning products.	bmjanitorial@aol.com biomedicalcleaningsolutions.com	Marquita Romero and Ben Romero, Owners 1998
8	11	A-1 ORGANICS 16350 Weld County Road 76 Eaton, CO 80615 970-454-3492/970-454-3232	40 36	N/A N/A	Composts, wood mulches, grinding and screening services, recycling.	info@a1organics.com www.a1organics.com	Chuck Wilson, CEO and President 1974
9	7	CAROLE'S COMMERCIAL CLEANING INC. 4129 Shoreline Road Fort Collins, CO 80526 970-416-9733/970-282-7768	40 40	N/A \$421,152	Janitorial services for small and large companies.	cci@frii.com www.carolescommercialcleaning.com	Carole Dougherty 1996
10	NR	ENVIROPEST 455 N. Denver Ave. Loveland, CO 80537 970-484-0345/970-674-0484	34 23	\$2,200,000 \$1,800,000	Statewide pest, nuisance wildlife and repair and restoration services.	info@enviropest.com www.enviropest.com	Marc Dykstra, President 1965
11	12	STEWART ENVIRONMENTAL CONSULTANTS INC. 3801 Automation Way, Suite 200 Fort Collins, CO 80525 970-226-5500/970-226-4946	30 27	N/A \$2,600,000	SEC specializes in water and energy process engineering design, renewable energy parks, anaerobic digestion systems, innovative renewable energy financing, oil & gas water recovery technology, water rights, water and wastewater treatment technologies, water re-use systems, environmental site assessments (ESAs), mold, asbestos, air pollution, EH&S programs and laboratory analysis services.	info@stewartenv.com www.stewartenv.com	David R. Stewart, President 1985
12	8	WASTE-NOT RECYCLING 1065 Poplar St. Loveland, CO 80537 978-669-9912/970-669-9926	30 37	\$2,800,000 \$2,400,000 (2)	Recycling service for businesses, government, builders and institutions.	recycle@waste-not.com www.waste-not.com	Anita Rose Comer, CEO and Owner 1989
13	13	LARIMER COUNTY SOLID WASTE DEPARTMENT 5887 S. Taft Hill Road Fort Collins, CO 80526 970-498-5772/970-498-5780	26 26	N/A N/A	County landfill and transfer stations. Recycling of e-scrap, batteries, paint, household and hazardous chemicals and abandon waste. Garbage Garage for educational outreach.	rwatson@larimer.org www.larimer.org/solidwaste	Stephen Gillette, Director N/A
14	14	CITY OF LOVELAND - SOLID WASTE DIVISION 105 W. Fifth St. Loveland, CO 80537 970-962-2529/970-962-2907	25 24	N/A N/A	Residential collection of refuse, recyclable materials and yard wastes; multi-family refuse and recycling services; drop-site for recyclable materials and organics; and temporary dumpster and roll-off box rentals.	solid_waste@ci.loveland.co.us www.ci.loveland.co.us	Bruce Philbrick, Superintendent N/A
15	19	MARTIN SUPPLY INC. 8405 U.S. Highway 34 Windsor, CO 80550 970-686-2460/N/A	19 10	N/A N/A	Recycling of cars, aluminum, iron, brass, steel, copper, batteries and farm equipment.	martinsupplyinc@hotmail.com N/A	Mervin Martin Family 1953
16	16	RISK REMOVAL INC. 1925 Timberline Road, Office 1 Fort Collins, CO 80526 970-221-9121/970-493-7446	18 18	\$2,797,000 \$2,520,000	Environmental abatement services, including removal and disposal of asbestos, lead, mold, biological and chemical hazards, and environmental cleanup.	rri@riskremoval.com www.riskremoval.com	Richard Hunt, Owner and President and Angelique Ortiz-Hunt, Owner 1989
17	NR	BUNTING DISPOSAL INC. P.O. Box 200203 Evans, CO 80620 970-339-3023/970-330-4251	15 10	\$1,400,000 \$1,000,000	Residential, commercial and construction trash hauling and recycling.	polycart@aol.com N/A	Brian Bunting, Owner 1968
18	25	NATIONAL RECYCLING 337 Hickory St. Fort Collins, CO 80524 970-493-7478/970-797-1385	12 6	\$1,275,000 \$835,000	Paper shredding, recycling.	info@nat-recycling.com nat-recycling.com	Carey Smith, President 1995
19	17	RAM WASTE SYSTEMS INC. 5704 Bueno Drive Fort Collins, CO 80525 970-686-0222/N/A	12 12	N/A N/A	Recycling, residential and commercial.	N/A N/A	Steve Michaels 1983
20	NR	ENVIROFIT INTERNATIONAL LTD. 109 N. College Ave., Suite 200 Fort Collins, CO 80524 970-372-2874/970-221-1550	12 N/A	\$1,569,670 \$440,136	Creates & sells scalable technologies (like clean-burning cookstoves) that solve global health and environmental problems in developing countries.	N/A www.envirofit.org	Ron Bills, CEO and President 2003
21	21	WM RECYCLE AMERICA LLC 5887 S. Taft Hill Road Fort Collins, CO 80526 970-226-1101/970-226-0524	10 (2) 9 (2)	N/A N/A	Processing and recycling of low- and high-grade paper, PET and HDPE plastic containers, aluminum cans, glass beverage containers, tin-coated steel food and beverage containers.	N/A www.recycleamerica.com	Myron Coffin, Site manager N/A
22	18	ROCKY MOUNTAIN BATTERY & RECYCLING CENTER 1475 N. College Ave. Fort Collins, CO 80524 970-484-5384/970-484-5394	10 10	N/A N/A	Sells new and recycled lead acid batteries, buys all non-ferrous metals, buys and sells wood pallets (40"x48") 4 ways, recycle all computer-related items, recycle center accepts white/color paper, newspaper, magazines.	N/A N/A	Dean Hoag, Owner and President 1982
23	23	RESOURCEFUL PAPER INC. 2419 First Ave. Greeley, CO 80631 866-353-1710/970-353-4079	7 7	N/A N/A	Packing paper, animal bedding.	info@papershavings.com www.papershavings.com	Galen Hill, President and Kathy Stoker, Secretary/Treasurer 1982
24	22	COMPLIANCE PARTNERS INC. 4038 Timberline Road, Suite 100 Fort Collins, CO 80525 970-206-4443/720-489-3902	7 8	\$848,000 \$641,000	Environmental compliance management services and permitting, air- and water-quality sampling, Waste audits, energy management, LEED certification.	smcfaddin@compliance-partners.com www.compliance-partners.com	Gary McFaddin, President 1997
25	NR	CITY OF LOVELAND - RECYCLING CENTER 400 N. Wilson Ave. Loveland, CO 80537 970-962-2529/970-962-2907	5 N/A	N/A N/A	Recycling drop off center.	solid_waste@ci.loveland.co.us www.ci.loveland.co.us	Bruce Philbrick, Superintendent 1995

Region surveyed is Brighton, Larimer and Weld counties.
N/A-Not Available
(1) Company name changed from Wood Products Manufacturing & Recycling Inc.
(2) Business Report estimate

Based upon responses to Business Report survey researched by Kathleen Chabala
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Largest Recycling Companies

Ranked by no. of employees

RANK	COMPANY ADDRESS CITY, STATE POSTAL CODE PHONE/FAX	EMPLOYEES 2008 EMPLOYEES 2007 REVENUE 2007	DESCRIPTION OF SERVICES	E-MAIL WEB SITE	PERSON IN CHARGE TITLE OF PERSON IN CHARGE YEAR FOUNDED
1	GALLEGOS SANITATION INC. 1941 Heath Parkway, Suite 2 Fort Collins, CO 80524 970-484-5556/970-484-0662	150 125 \$1,841,000	Recycling & waste collection for home, business, or construction project, including special events and portable restroom rentals.	CustService@gallegossanitation.com www.GallegosSanitation.com	Gerald E. Gallegos President 1959
2	WASTE MANAGEMENT OF NORTHERN COLORADO 40950 Weld County Road 25 Ault, CO 80610 970-686-2800/970-674-2515	50 50 N/A	Environmental services provider offering recycling services, solid waste collection and disposal services.	cscolorado@wm.com www.WMColorado.com	Dan DeWaard District manager N/A
3	COLORADO IRON & METAL INC. 1400 E. Mulberry St. Fort Collins, CO 80524 970-482-7707/970-530-2691	32 34 \$8,202,705	Full-service scrap metal recycling services accepting all ferrous and non-ferrous metals. Buys steel, copper, brass, aluminum, stainless steel, precious metals, high-temp alloys and other metals. Roll-off, container and recycling site management available. LEED certified provider. New steel distributor and a custom metal fabricator.	kentgarvin@coloradoironmetal.com www.coloradoironmetal.com	Kent Garvin President 1995
4	WASTE-NOT RECYCLING 1065 Poplar St. Loveland, CO 80537 978-669-9912/970-669-9926	30 37 \$2,800,000	Recycling service for businesses, government, builders and institutions.	recycle@waste-not.com www.waste-not.com	Anita Rose Comer CEO and Owner 1989
5	ARAGON IRON & METAL INC. 516 N. U.S. Highway 287 Fort Collins, CO 80524 970-484-2577/970-484-9759	21 21 N/A	Used parts and recycling services, purchase and recycling of aluminum, copper, brass, stainless steel, iron, steel, autos and appliances.	aragons@att.net www.aragonparts.com	Dave Aragon and Priscilla Barela President and Secretary/Treasurer 1951
6	MARTIN SUPPLY INC. 8405 U.S. Highway 34 Windsor, CO 80550 970-686-2460/N/A	19 10 N/A	Recycling of cars, aluminum, iron, brass, steel, copper, batteries and farm equipment.	martinsupplyinc@hotmail.com N/A	Mervin Martin Family N/A 1953
7	NORTHERN COLORADO DISPOSAL INC. 337 E. Eighth St. Greeley, CO 80631 970-353-4090/N/A	17 10 N/A	Recycling pick-up available. Serving Windsor, Greeley and Severance.	N/A N/A	Don Frei President 1991
8	BUNTING DISPOSAL INC. P.O. Box 200203 Evans, CO 80620 970-339-3023/970-330-4251	15 10 \$1,400,000	Residential, commercial and construction trash hauling and recycling.	polycart@aol.com N/A	Brian Bunting Owner 1968
9	HAGEMAN EARTH CYCLE INC. 3501 E. Prospect Road Fort Collins, CO 80525 970-221-7173/970-221-7163	15 16 N/A	Compost and mulch producer. Wholesale and retail landscape supplies and organic recycling.	info@hecinc.net www.hagemanearthcycle.com	Roger Hageman and Karen Horner President and Office manager 1974
10	RAM WASTE SYSTEMS INC. 5704 Bueno Drive Fort Collins, CO 80525 970-686-0222/N/A	12 12 N/A	Recycling, residential and commercial.	N/A N/A	Steve Michaels N/A 1983
11	NATIONAL RECYCLING INC. 19009 Highway 392 Lucerne, CO 80646 970-493-7478/970-797-1385	11 5 N/A	Recycling services, secure document destruction, waste stream management.	info@nat-recycling.com www.nat-recycling.com	Carey Smith and Jamie Gormley N/A 1995
12	ROCKY MOUNTAIN BATTERY & RECYCLING CENTER 1475 N. College Ave. Fort Collins, CO 80524 970-484-5384/970-484-5394	10 10 N/A	Sells new and recycled lead acid batteries, buys all non-ferrous metals, buys and sells wood pallets (40"x48") 4 ways, recycle all computer-related items, recycle center accepts white/color paper, newspaper, magazines.	N/A N/A	Dean Hoag Owner and President 1982

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RANK	COMPANY STREET ADDRESS CITY, STATE/PROVINCE POSTAL CODE	LEED CERTIFICATION LEVEL LEED RATING	TOTAL SQUARE FEET PROJECT TYPE YEAR BUILT	OWNERSHIP ARCHITECTS USED GENERAL CONTRACTOR
1	SEVEN GENERATIONS OFFICE PARK 32221 Eastbrook Drive Fort Collins, CO 80525	Platinum LEED Core and Shell	56,000 Commercial 2007	Seven Generations LLC RB+B Architects Inc. Dohn Construction
2	BETHKE ELEMENTARY 5100 School House Drive Timnath, CO 80547	Gold LEED for Schools	62,691 K-12 education 2008	Poudre School District RB+B Architects Inc. Dohn Construction
3	NORTHSIDE AZTLAN COMMUNITY CENTER 112 E. Willow St. Fort Collins, CO 80525	Gold LEED New Construction	48,739 Recreation 2008	City of Fort Collins Aller Lingle Massey Architects P.C. Pinkard Construction Company
4	SUNDANCE PROFESSIONAL CENTRE 2975 Ginnala Drive Loveland, CO 80538	Gold LEED Core and Shell	20,000 Medical 2008	Sundance Professional Centre LLC Architecture West LLC Drahota
5	CITY OF FORT COLLINS TRANSIT CENTER AT CSU CSU Campus Fort Collins, CO 80524	Gold LEED New Construction	14,458 Multi-use 2006	City of Fort Collins/CSU N/A Mark Young
6	PORTER INDUSTRIES INC. 5202 Granite St. Loveland, CO 80538-1622	Gold LEED Existing Buildings	11,000 Multi-use 2006	Porter Industries N/A Porter Industries
7	FOSSIL RIDGE HIGH SCHOOL 5400 Ziegler Road Fort Collins, CO 80528	Silver LEED New Construction	289,100 K-12 education 2004	Poudre School District RB+B Architects Inc. Haselden Construction LLC
8	CITY OF FORT COLLINS VEHICLE STORAGE BUILDING 701 Wood St. Fort Collins, CO 80524	Silver LEED New Construction	15,252 Municipal N/A	City of Fort Collins Aller Lingle Architects N/A
9	BURR OAK OFFICE BUILDING 1603 Oakridge Drive Fort Collins, CO 80525	Silver LEED New Construction	7,637 Commercial 2005	John Dengler & Associates PC/ BHA Design John Dengler & Associates PC Alliance Construction
10	GREEN CLASSROOMS OF GUGGENHIEM HALL CSU Campus Fort Collins, CO 80524	Silver LEED Commercial Interiors	3,295 Higher Education 2003	Colorado State University Student design N/A
11	COMPLIANCE PARTNERS INC/SEVEN GENERATIONS 4038 Timberline Road Fort Collins, CO 80525	Certified LEED Existing Buildings	4,600 Commercial N/A	Seven Generations/Compliance Partners Inc. Seven Generations/Compliance Partners Inc. Seven Generations/Compliance Partners Inc.

LEED data provided by the United States Green Building Council.

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

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- Mayor/city manager
- Owner or partner
- Retired executive

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Climate Wise proves green business saves

Fort Collins program gets national interest for energy savings

By Kay Rios
news@ncbr.com

Climate Wise, a city of Fort Collins program started in 2000 to show local businesses how to reduce greenhouse gases released into the atmosphere by using cost saving measures, is now drawing national attention. The program was recognized as one of the 50 most innovative and transformative government programs in the country by the Ash Institute for Democratic Governance and Innovation at the John F. Kennedy School of Government at Harvard University. It competed against 1,100 city, county, state, federal and tribal entities for the honor.

Each of the top 50 programs went through several rounds of rigorous evaluation from a committee of practitioners and policy experts from Harvard Kennedy School and other national institutions. The programs had to address a number of important policy areas including health and social services; management and governance; community and economic development; education and training; criminal justice; transportation and infrastructure; and the environment.

The recognition has created star status for Climate Wise. "We have had people from across the country call about our pro-



DIALED IN – The city of Fort Collins started Climate Wise in 2000 as a way to show local businesses how to reduce costs through energy conservation. The program has since been recognized as one of the 50 most innovative and transformative government programs in the country by the Ash Institute for Democratic Governance and Innovation at the John F. Kennedy School of Government at Harvard University.

Courtesy Climate Wise

gram," according to Kathy Collier, Climate Wise program coordinator. "We are being tagged as a leader and a resource to help others establish a program similar to Climate Wise."

Green business is good business

Climate Wise backs its philosophy that green business is good business with solid numbers showing not only environmental impacts, but also a direct hit in the bottom line.

"In 2008, our partner businesses saved \$7.2 million," Collier said. She added that smart business practices and environmental protection go hand in hand. "It's common sense — if you use less, you spend less."

On the environmental side, those rapidly growing partnerships have made a big impression. "We reached our 2010 goal for reducing greenhouse gas two years early," she said.

The 2010 goal was to reduce CO2 emissions by 93,390 tons. The Climate Wise business partners reduced emissions by 100,377 tons in 2008, which is approximately equivalent to:

- 7.7 million trees planted
- 1,200,000 fewer round trips between Fort Collins and Denver
- 104,000 fewer roundtrip airline flights

from Denver to New York City

- 13,800 fewer vehicles on the road, or
- 268,000 fewer 60-watt light bulbs in use 24 hours a day

Those benefits are directly related to the work of Climate Wise and its business partners.

Climate Wise focuses on greenhouse gas reduction through energy efficiency, pollution prevention, waste reduction, water conservation, and transportation reduction. Business partners voluntarily determine actions to reduce their greenhouse gas emissions.

Choice of participation levels

Partners choose increasing levels of participation from Bronze to Platinum depending on their interest and enthusiasm. Projects can range from instituting a recycling program, replacing inefficient water fixtures, turning off lights and computers, using alternative fuels and reducing vehicle travel.

Climate Wise jumped from 40 partners in 2006 to more than 70 partners in 2007 and now more than 140 businesses are on board. Partners range from small one-employee businesses to Colorado State

See CLIMATE WISE, 11B

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CODES, from 5B

Association) and different jurisdictions to see what they are doing. The reactions have been mixed. In general people are saying the changes should be elective.”

Builders are not opposed to greening up the codes. They just don't want the cost to drastically diminish the amount of green in their pockets.

“The cost of truly going green can add 18 to 22 percent to the home,” said Jeff Schneider, Northern Colorado Home Builders Association's director of government affairs and president of Armstead Construction. “We can't increase cost and increase the value outside of the market. Otherwise we can't get mortgages and appraisers on board ... there are different costs for being green and those costs can't be measured using square feet.”

Schneider, who is actively working with local governments on code changes, said the HBA is fully behind the changes and is willing to do whatever is deemed necessary to do its part as a professional organization to help.

“We hope for elective energy consumption limits, not mandates, and we don't want them to dictate how much recycling we have to do,” he said. “We can't reuse

some products because they don't meet today's energy ratings.”

Green throughout the region

Windsor is not the only town reviewing its building codes and adding “green” aspects — Fort Collins, Loveland and Greeley are all reviewing their codes. These municipalities adopt codes provided by the International Code Council, which re-evaluates its codes every three years and has just released the 2009 version.

According to the council's Web site, “Containing more energy efficiency provisions than ever before, the 2009 IECC is projected to achieve a 15 percent increase in energy savings in comparison to the 2006 edition.”

Greeley officials want to ensure the city's codes continue to meet I-code and other requirements.

“The state required some energy efficient changes in April of last year and we are meeting those,” said Becky Safarik, community development director for the city. “We want to make sure we are in line with the region and the state.”

Fort Collins is working toward setting the city's specific green codes with its Green Building Fort Collins program. The program was born out of an increase in buildings being built locally under Leadership in Energy and Environmental Design or LEED standards.

“We started seeing a need four to five years ago,” said Dana Leavitt, program manager for the Fort Collins Green Building program. “We have seen more LEED projects going up and there are more certified design professionals around. Consumers became more aware and the ideas were promoted more, so we needed to

have more programs in place on the city side.”

Fort Collins is also in the beginning stages of adapting the new I-codes to fit the local need. Northern Colorado is in a special wind district and Larimer County is considered a moderate hail exposure area. The area's geography prevents all I-codes from being adopted as a package, and most municipalities will spend 2009 adapting them to fit their specific need.

“We have a construction advisory board reviewing the new 2009 codes before they are adopted,” said Thomas Hawkinson, building official and staff liaison to the construction advisory board for the city of Loveland. “The board consists of 11 members and is representative of all building trades. The subcommittees will then review before the codes are brought before the city council later this year.”



Courtesy Climate Wise

CLIMATE WISE, from 10B

University, the largest employer in Northern Colorado.


For the future, Climate Wise is following through on a city council-adopted Climate Action Plan. The plan lists a number of different actions and several of those are related to Climate Wise. For example, by 2012, the plan calls for Climate Wise to double greenhouse gas savings through businesses in the city.

“We're working on the strategies to accomplish that now and we'll be focusing on particular segments of the business community,” Collier said.

Partners receive free technical assessments, free publicity and networking opportunities with other companies interested in turning green efforts into green results.

“It's important to show measurable results,” Collier explained. “If you don't know where you have been, how do you know where you are going?”




For additional information on becoming a Climate Wise Partner, check out the Web site at <http://fcgov.com/climatewise>.



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Climate Wise

Partners Saved \$7.2M & Reduced
Greenhouse Gases by More than

100,000 Tons in 2008!

With more than 130 business partners, the City of Fort Collins' Climate Wise program is making a huge impact on the environment through transportation reduction, energy savings, water conservation and reduction of materials diverted to landfills. These innovative businesses also saved \$7.2 Million by being outstanding environmental stewards!

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100,000 TONS OF CO₂e (carbon dioxide equivalent) IS EQUIVALENT TO...

- 8 Million trees planted
- A reduction of 1,260,000 round trip vehicle excursions between Fort Collins and Denver
- A reduction of 108,000 round trip airline flights from Denver to New York City
- Removing 14,300 cars from the road this year
- Taking 277,000 60-watt light bulbs—that were in use 24 hours a day—out of service

ENERGY SAVINGS

- Savings since 2000: 280,000,600 kWh, which is equivalent to the annual energy use of 25,400 homes
- Imagine 6,590,000 therms being saved since 2000! That's the equivalent to the yearly natural gas use of 9,300 houses

WASTE DIVERSION FROM LANDFILL

- 83,200 tons of material has been diverted from the landfill by reduction, reuse or recycling since 2000! That's the equivalent of the weight of 6,000 Transfort City buses

WATER SAVINGS

- 4 Billion gallons of water have been saved since 2000. Picture either of these equivalents — filling City Park pool 18,600 times a year, or the water usage in 63,000 homes annually

Join us in thanking our Climate Wise partners who are working hard to continue to make Fort Collins a better place to work and live!



Please support our Fort Collins Climate Wise Partners

fcgov.com/climatewise

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Climate Wise is a Top 50 Innovative USA Government Program,
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