



Sprig Toys a success
Leaving incubator after acquisition
Page 3A

Northern Colorado BUSINESS REPORT

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NEWS

Studies take pulse of local real estate

EREC find Group cautiously bullish on residential market
Page 2A

Regulators look into title kickbacks

Investigators ready to take enforcement actions against firms
Page 3A



THE EDGE

Marketing gets small on mobile Web front

It's time to design e-commerce websites for new handhelds
Page 9A



SPECIAL REPORT

NoCo economy hit bottom in November

Region looks up, nation could face double-dip recession
Page 18A

LISTS

Region's largest:

Windsor employers
Page 15A

Chambers of Commerce
Page 20A

Greeley & Evans employers
Page 21A

Ongoing labor shortage dominated news in 1997

Many companies turned down new projects for lack of workers

By Steve Porter
sporter@ncbr.com

Oh what a difference a few years can make.

It was only 13 years ago, in 1997, when the economic landscape looked almost completely opposite of that we see today.

The national, state and local economies were still booming in 1997, although at a somewhat slower pace than in the previous few years. New residents were continuing to flow into Northern Colorado and the housing construction industry, although cooling slightly, was still in high gear.

Even the now-moribund commercial construction sector was thriving, with 1.3 million square feet of new space proposed for the year.

The number of banks was also expanding, a sure sign that the region's economy was continuing its ongoing good health and prosperity. But one of the biggest stories of the year was an acute labor shortage, a situation that was resulting in companies having to compete for talented workers.

And not just skilled workers.

See EMPLOYMENT, 16A



CHART SOURCE: JOHN W. GREEN, REGIONAL ECONOMIST

Image by David Badders

UPS AND DOWNS – Regional unemployment has followed the rollercoaster ride of the national rate, but remained at least a percentage point lower than the overall U.S. jobless figure. For example, while the nation was enjoying 4.7 percent unemployment in 1997, Northern Colorado finished the year at 3.45 percent. Latest U.S. figures place joblessness close to 10 percent in February 2010, 8 percent locally.

State board backs off floodplain changes

Proposed rules created flood of controversy

By Steve Porter
sporter@ncbr.com

Proposed changes to statewide regulations on building in floodplains recently created such a rising tide of opposition that several were rolled back by the Colorado Water Conservation Board on March 19.

The revisions that drew the most concern from the local development community were a new definition of "critical facilities" and rules dictating how such facilities could be built or modified within 100-year and 500-year floodplains.

Floodplains are the areas around rivers or streams that could become inundated from storms or rapid snow melt. A 100-year flood has 1 percent chance of occurring in any year; a 500-year flood, like the Spring Creek Flood in Fort Collins in 1997, has a 0.2 percent chance of happening.

According to the CWCB document being updated, "Rules and Regulations for Regulatory Floodplains in Colorado," critical facilities include "a structure, infrastructure, property, equipment or service that, if flooded, may result in severe consequences to public health and safety or interrupt essential services and operations for the community at any time before, during

See FLOODPLAIN, 28A



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Studies take pulse of local real estate industry

EREC finds Group cautiously bullish on housing market

By Kristen Tatti
ktatti@ncbr.com

This year has ushered in a new pas-time for business people across nearly every industry – the real estate watch.

Monthly reports on foreclosures, delinquencies, sales, and similar metrics are dissected for a glimmer of hope or continued despair. It's only natural, since the real estate industry, especially in an area like Northern Colorado, is directly tied to the waxing and waning of the local economy.

A couple of local entities recently released their take on the coming year, showing general optimism for the residential market, and uncertainty and fear for the unrelenting deluge of new rules and regulations.

The Everitt Real Estate Center presented the findings of two inaugural surveys gauging the trials and tribulations of the residential and mortgage sectors.

"We need to be able to identify when the mood of the market is changing and why," said Center Director Steve Laposa. EREC launched a similar survey in the fall focusing on commercial real estate and plans to continue with all three

assessments on an annual basis.

The survey of residential brokers garnered almost 250 responses from the Denver metro area to Northern Colorado. Of the respondents, 46 percent expect 2010 transactions to exceed those in 2009, with 36 percent anticipating them to remain the same.

Those results seem to mesh with the Group Inc. Real Estate's 2010 forecast, which is bullish on Northern Colorado. For all markets in the region, the firm predicted a slight increase in the number of homes sold compared to 2009. Overall, the region is anticipated to see a 2.2 percent increase in home sales. Of course, 2009 was the fourth consecutive year of decline.

"We're cautiously optimistic," said Group President Eric Thompson. "So far in 2010, we're ahead of last year by 10 percent."

Thompson attributes much of that activity to the federal homebuyer tax credits, which are set to expire at the end of April. However, he feels that with the region's relatively healthy employment market and a growing confidence in the economy, residential sales won't see a big post-credit drop.

Confidence stuck out as a major concern in the EREC survey. Residential brokers ranked buyer confidence as the biggest barrier to sales, followed by borrower qualifications. The latter falls into the territory of the mortgage originators.

Realistic confidence

The Group Inc. Real Estate released its 2010 forecast for Northern Colorado residential sales, with an overall optimistic tone.

Year	Fort Collins/Wellington	Loveland/Berthoud	Greeley/Evans	Windsor	Other*	Total
2010 (forecast)	3,000	1,425	1,700	500	550	7,175
2009	2,923	1,399	1,671	495	532	7,020
2008	3,121	1,467	1,662	478	652	7,380
2007	3,613	1,604	1,704	660	662	8,243

*Ault, Eaton, Johnstown, Mead, Kersey, Milliken and LaSalle

SOURCE: BUSINESS REPORT RESEARCH

Regulatory risk

In all, 126 mortgage brokers and bankers responded to the EREC survey. The biggest risk they identified, by a rather large margin, was federal regulations.

Fort Collins mortgage broker Doug Braden, who heads the government affairs committee for the Colorado Association of Mortgage Brokers, knows about the risk of federal regulations all too well. He made a late-February trip to

Washington D.C. to speak out about a number of issues that he sees as detrimental to the industry.

Braden's concern is that most, if not all, of the recent regulation and rule-making leans toward a big-business model, to the detriment of small businesses. For example, the U.S. Department of Housing and Urban Development is considering increasing the net worth of brokers and lenders from \$250,000 to \$2.5 million within

See REAL ESTATE, 28A



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THE EYE

Pope gives Facebook, Twitter his blessing

And on the seventh day, God tweeted: @God: Just created everything. Gonna grab a sandwich and wait for some followers.

Pope Benedict XVI recently announced his approval of social media as a way to keep people connected. If you missed it, you might be able to catch a clip of it on His Socialness' YouTube channel at www.youtube.com/vatican.

The approval extends to the clergy as well. Some bishops and priests already have Facebook or MySpace accounts, and even Evangelical-style sermons are possible through video and discussion boards on some social sites. Whether more traditional (read: older) members of the cloth will utilize the technology remains a mystery.

Though the Church has not said so, its endorsement of social media could be a way to reconnect with the lapsed and attract new followers amid declining church attendance numbers. Younger attendees typically get restless in church, but they might be more engaged if they're keeping up via Twitter. Spreading the word of God will be as simple as a "re-tweet."

The Eye for one thinks social media's evolution into use by religious organizations is completely natural — really.

- Messages will continue to come down from above.

- Shorter lag time between confessions if you can tweet your sins.

- Harp-strum ringtones for all non-secular messages.

- Flocks — of birds — already tweet.

- Digital rosary. Yes, "there is an app for that" (\$2.99).

Incidentally, the menorah app is \$5, but the Buddha app is free.

@God: Dang, OU just sent my brackets to Hell.

INSIDE

Briefcase	12A
Calendar	10A
Classifieds	30A
Commentary	26A
Health	8A
On The Job	13A
Technology	7A

Regulators look into title kickbacks

Investigators ready to take enforcement actions against firms

By Garrison Wells
news@ncbr.com

Colorado regulators are conducting an industry-wide investigation into illegal kickbacks in the title insurance industry, and expect to take a "significant" number of enforcement actions in 2010.

The Division of Insurance plans to wrap up the investigation into payment of referral fees and inducements by midyear, said Andy Helm, title insurance analyst and investigator leading the investigation. The

probe likely also will spark "a couple more offshoot investigations," he said.

"We think there will be more enforcement actions this year than last year," Helm said. "Now, there's less of a tolerance against going against procedures" because of a new state law that more closely regulates title companies.

Last year, the division took seven enforcement actions against title insurance firms, according to its annual report to the state Legislature. There were 15 in 2008 and four in 2007. The most common actions are fines, license revocations and shutdowns.

In his investigation, Helm said he fired out 400 letters to title firms and received about 370 responses. He asked for every bank statement, checks and activities for every bank account for 2008. Helm said he looked at 500,000 checks.

"It took me about three months to go through them all," he said. "We were looking for checks that were cut to other title agencies or real estate companies that didn't quite fit. As you go through a bank statement, you can see these checks are obviously from one file, but there would be other checks here and there that didn't quite look like a commission."

Northern Colorado title professionals said they support the tougher stance.

"I think the consumer needs to be totally confident that the close, on the biggest transaction they do in their entire life, is handled by a professional firm that has good financial backing and is not trying to do anything underhanded with other parties that could put their transaction at risk," said Jill Mann, regional vice president for

See INSURANCE, 24A

F O C U S

Sprig no longer toying with success



Krista Watzel, Northern Colorado Business Report

FUN TOYS — Sprig Toys, co-founded by Chris Clemmer, left, Justin Discoe and David Bowen, will soon graduate from the Rocky Mountain Innovation Incubator program after toy giant Wham-O Inc. acquired Sprig in February. The Sprig brand will continue with the three co-founders heading a new division called Wham-O Jr. in Fort Collins.

As part of Wham-O, startup can help icon revitalize its brands

By Kristen Tatti
ktatti@ncbr.com

FORT COLLINS — For the founders of Sprig Toys, the company's recent acquisition by industry giant Wham-O means not only the chance to continue innovating their product line, but also the oppor-

tunity to participate in the reinvigoration of one of America's most iconic brands.

Sprig announced in early February that it would be acquired by Emeryville, Calif.-based Wham-O Inc. The timed-stock purchase deal will result in the formation of Wham-O Jr., a division headed by Sprig's founders, Chris Clemmer, Justin Discoe and David Bowen. The Sprig brand of eco-friendly, kid-powered toys will continue and the Sprig team will assist in development of Wham-O-branded toys.

It's been a flurry of activity for Sprig. The acquisition announcement was made just a week before Sprig was off to the

International Toy Fair in New York City, where it anchored the eco-section. Sprig then found out that its Captain Owen's Dolphin Explorer Boat had won the fair's Specialty Toy of the Year award.

Part of the transition and integration with Wham-O will include Sprig's graduation from the Rocky Mountain Innovation Initiative incubator program. It is the first company to enter and successfully complete the program under the RMI2 flag.

"They're a little atypical," said RMI2 Executive Director Mark Forsyth, explaining that success of this magnitude doesn't

See SPRIG, 30A



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Green Summit takes green to bottom line

By NCBR Staff

FORT COLLINS — The Northern Colorado Green Summit, presented for the fourth year by the *Northern Colorado Business Report*, is giving business the means to go green this year.

Green Summit speakers, panelists, and more than 30 exhibitors will demonstrate how to make business changes that will reduce environmental impact and potentially add to the bottom line.

The full-day conference will be held April 8 at the Drake Centre, 802 W. Drake Road, Fort Collins.

Panel topics include:

■ **Green for Green:** financing, funding, tax credits, rebates and grants to green light your green project.

■ **Developing Green Streams:** Re-tooling services, products and people to create new revenue streams.

■ **Green Marketing:** Establishing an ethical green brand campaign mixed with media and methods for sustainable marketing.

■ **Debunking green myths.**

The breakfast keynote speech will be on “Mindful Use of Energy: Strategies for Behavior Change to Reduce Energy Consumption” presented by Jeni Cross, assistant professor in the Department of Sociology at Colorado State University.

At lunch Brian Dunbar and Josie Plaut will present “Beyond Green: The Future of Sustainability and Regeneration.” Dunbar is the director of the Institute for the Built Environment at CSU; Plaut is the IBE coordinator.

During the afternoon’s High Five for Green Success presentation, representatives from 15 companies that are giants in sustainability success will deliver action plans and resources for engaging employees and building a lean green machine.

Other Green Summit activities include:

Secure document shredding and e-



waste recycling for attendees and exhibitors.

Presentation of the Poudre Valley REA Beyond the Limits Award at lunch.


2010 Climate Wise EnvirOvation awards reception hosted by the city of Fort Collins. The event is free with pre-registration; register at www.fcgov.com/climatewise/.


Registration for the Green Summit, which includes breakfast and lunch, is \$49, and is available online at www.NCBR.com, under Events on the homepage. Deadline to reserve your seat is April 6.

Title sponsor is the City of Fort Collins. Additional support comes from the Better Business Bureau, presenting sponsor; Toolbox Creative, marketing sponsor; Poudre Valley REA, Beyond the Limits Award Sponsor; Kennedy and Coe LLC, lunch sponsor; the Governor’s Energy Office – Project C, supporting sponsor; Super Shuttle/Yellow Cab, transportation sponsor; Professional Document Management, shredding and recycling sponsor; Davinci Sign System, sign sponsor; and Porter Industries and Northern Colorado Paper, breakfast sponsors.

For more information about speakers, panelists, exhibitors, booths and sponsorships as well as nomination forms for the Beyond the Limits Award and recycling details, go to www.NCBR.com or contact Events@ncbr.com.

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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 her at khawthorne@ncbr.com.

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Johnson Dairy bankruptcy enters second year

Fine for illegal workers could tangle settlement

By Steve Porter
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EATON — A bankruptcy involving what was once one of the state's largest dairy operations is grinding into its second year in Colorado Bankruptcy Court. And now there's a fine for employing illegal workers tucked into a possible multi-million settlement with creditors.

Johnson Dairy, owned by John D. Johnson of Greeley, filed for Chapter 11 bankruptcy protection in January 2009 and has been working through the legal process while trying to keep the bills paid, cows milked and a crew of workers employed.

But the dairy near Eaton ran into trouble with the Department of Homeland Security last summer when Immigration and Customs Enforcement agents determined that Johnson Dairy was employing illegal workers. The dairy, which at one time employed more than 100 people to care for about 10,000 dairy cows, was notified on July 17 that ICE intended to levy a fine of \$169,890.50 as a result of its investigation.

In a proposed negotiated settlement

"The dairy is now solvent..."

John Johnson, owner
Johnson Dairy

with ICE, Johnson Dairy agreed to pay a fine of \$100,800, subject to approval by bankruptcy court Judge Sidney Brooks. The judge had not approved the proposed settlement as of press time.

Johnson's attorney, Jeffrey Weinman, filed a motion on March 5 proposing that the dairy be allowed to pay off the fine over a period of two years.

Weinman, who declined to answer any questions about the case except through e-mail, did not acknowledge that the ICE fine would diminish the amount of money ultimately available to the dairy's creditors.

"That is debatable," Weinman wrote on March 16.

\$50 million in claims dismissed

According to a disclosure statement filed Jan. 18 to accompany the proposed reorganization plan filed Dec. 21, the dairy is facing more than \$6 million in

claims from unsecured creditors, including feed suppliers, veterinarians and other service providers.

About \$50 million in claims were dismissed in a settlement reached Nov. 18 with the Federal Deposit Insurance Corp., which in April 2009 took over the failed New Frontier Bank in Greeley. Johnson Dairy had loans with the bank and maintained in a suit filed against the bank in February 2009 that bank officers had pressured Johnson into taking out loans that helped lead to its bankruptcy.

"The dairy is now solvent as a result of the settlement with the FDIC-R," Johnson said in the January disclosure statement.

But the dairy still faces a \$12.6 million claim by AgStar Financial Services for a \$12 million operating loan, which Johnson Dairy alleges it was forced to make to get needed capital from NFB.

AgStar and other creditors have filed objections to the disclosure statement, and Judge Brooks has continued a hearing on it until no later than April 7 to allow parties to try to reach a resolution on their objections.

Meanwhile, Johnson Dairy has been taking steps to solidify its financial position, taking advantage last summer of a herd reduction program offered by the National Milk Producers Federation to decrease milk production and increase milk prices, which have been near historic lows.

According to the disclosure state-

ment, the dairy sold 8,700 cows, earning \$10.15 million for its participation in the program and an additional \$4.8 million from the proceeds of the slaughtered cows. The sale proceeds were used to satisfy claims by FDIC and two parties that had leased cows to the dairy.

In October, the dairy received permission from the bankruptcy court to sell 3,000 heifers, reducing its herd to 1,300 bred heifers and 400 young heifers. With the \$1.850 million in net proceeds from the heifer sale, the dairy purchased 1,300 milk cows to add to its herd and anticipated increasing its number of milk cows to 3,950.

Getting big again

As a result, the dairy is expected to once again become one of the state's largest operations. "The dairy has decreased its expenses and currently operates only its small milk barn," according to the Jan. 18 disclosure statement. "As the economics of the dairy industry improve and the dairy gains increased funding for operations, the dairy intends to rebuild its herd of milk cows and fully utilize its facility."

And while much progress has been made in the bankruptcy case over the last year, several issues still await resolution.

In addition to the objections to the disclosure statement and proposed reorganization plan, adversary proceedings filed by Johnson Dairy against Greg Bell,

See DAIRY, 24A

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Have we dodged the H1N1 pandemic bullet?

Flu season closes with fewer cases than anticipated

Jon Surbeck, Weld County's director of public health preparedness, recalls the anxiety and stress he felt faced with an oncoming flu pandemic and the dribbling number of doses of vaccine that started arriving last fall.

The pandemic of H1N1 influenza, otherwise known as swine flu, was erupting around the world, launched out of Mexico in April 2009. Pharmaceutical manufacturers were struggling to make the millions of doses of vaccine needed to cope with the outbreak, but production delays were hampering getting it to places like Northern Colorado.

Clinics were set up to vaccinate the most vulnerable first — pregnant women, children and people with underlying health problems — and in those chaotic early days there never seemed to be enough vaccine to go around.



HEALTH CARE
Steve Porter

"It was a very stressful campaign in terms of being asked to develop a certain response," Surbeck remembers. "We had to be very prudent to make sure that what we didn't cause a stampede."

The number of H1N1-diagnosed cases zoomed in the fall and peaked in mid-October, but by then the vaccine was starting to arrive in sufficient amounts for clinics spread across Northern Colorado to handle the demand.

And then a funny thing started to happen. Well, not funny for those who suffered through the flu and certainly not for those who died from it. But the steamrolling pandemic that many feared could kill unimaginable numbers proved to be ... not that bad.

As of March 19, Weld County had recorded no deaths from the flu. Larimer County counted three deaths — all people in their 50s — and one that looked like it was caused by the flu. "I don't think we'll ever know about that one," said Adrienne LeBailly, M.D., Larimer County Department of Health and Environment. "We were just happy we had no pediatric deaths."

LeBailly, who was recently honored by the McKee Medical Center Foundation for helping guide the H1N1 response in Larimer County, said the county has administered 18,000 vaccinations and is still giving shots, but added "the demand has dropped pretty significantly from January on."

Still, she's not yet ready to say the danger has passed. "All you have to do is declare it's over and then..." she said. "We're hopeful there won't be a recurrence, but flu season can actually go into May."

Weld County, which ultimately distributed well over 200,000 H1N1 vaccine doses, administered about 16,000 shots, about 435 of those in February, said Surbeck, who also acknowledged that the risk is not yet over. "We'll be continuing our operations at least through March and April."

New cases dwindling

New H1N1 cases in Colorado have been dwindling since January, and the Colorado Department of Public Health and Environment reported no new cases for two weeks in February and in early March.

The state health department reported 60 flu-related hospitalizations in Larimer County through March 6, with 15 definitely attributed to H1N1. There were 108 such hospitalizations in Weld County, with 37 chalked up to H1N1.

Younger people in general seemed to be most affected by H1N1, and the national Centers for Disease Control in Atlanta reported on March 12 that it had received reports of 329 laboratory-confirmed pediatric deaths with 277 of those due to H1N1 since April 2009.

Colorado has had 12 pediatric flu

deaths this season compared to seven last year and two the year before, according to state health department spokeswoman Joni Reynolds. She said the state has so far distributed 1.615 million H1N1 vaccine doses.

Statewide through March 6, Colorado reported a total of 69 flu deaths, 57 among adults; 84 percent of all who died had underlying health conditions.

So a major pandemic in 2009-10 did not materialize and hope continues that it won't. But the mild pandemic did offer some lessons to health officials.

LeBailly said the pharmaceutical industry's reliance on growing vaccine in chicken eggs proved to be unreliable and she predicts the method will be used less in the future. "It was really almost a miracle that we got (the vaccine) out when the outbreak was peaking," she said.

Surbeck looks back on the experience "as a blessing and a gift."

"It was the first time in most people's lifetimes that they saw a pandemic that could have been really devastating," he said. "I think it was a wake-up call for us, a once-in-a-lifetime opportunity to really look at our preparedness and response plans."

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



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Software change bigger than Amazon issue

Download sales tax could be headed for lengthy legal battle

Amazon's seemingly nonsensical firing of its Colorado affiliates grabbed most of the attention following a litany of state tax law changes last month.

In late February, the Legislature passed and Gov. Bill Ritter signed a series of bills to raise tax revenue, including lifting exemptions on items ranging from candy and soft drinks to agricultural compounds and pesticides, and asking out-of-state online retailers to report sales taxes owed by customers in Colorado. Amazon reacted by disassociating from Colorado-based websites that drove traffic to its site. That tax is expected to generate up to \$4.7 million in the 2010-11 fiscal year.

Another change, though, will have a bigger impact on the state's budget and on Colorado businesses. For decades, state residents and businesses have had to pay sales tax on software only if it was packaged — downloads were not taxed. Thanks to House Bill 1192, any



TECHNOLOGY
Kristen Tatti

standardized software — on disk or downloaded — will now be subject to sales tax. Custom software will continue to be sales tax-free. The new law is expected to generate \$23.7 million in the 2010-11 fiscal year.

The Colorado Software and Internet Association fought tooth-and-nail to head off the software tax. President Su Hawk called it the "most dangerous bill ever in CSIA history" in a January blog post. Despite her disappointment in the passage of HB 1192, Hawk counts a few victories. As originally written, the tax would have included cloud computing; software as a service, or SaaS; and other emerging IT services that are exempt in the final law.

The CSIA is worried that this tax will have far-reaching and long-term negative impacts on the state's software industry. Colorado-based IT teams might be passed over for professionals in one of the 38 states that do not tax downloadable software, or there could be harsh repercussions for state software companies targeted for acquisition, Hawk said.

"The biggest concern I have is the unintended consequences," Hawk added. She also worries that once businesses fully understand the impacts of the bill, they will feel slighted by the Legislature.

The discussion is far from over. While the state issued emergency regulations to get the tax changes into effect almost immediately, a final rulemaking hearing will be held on a date that had not been set at press time.

"We'll certainly get a lot of feedback," said Mike Couch, spokesman for the

Department of Revenue. "This has been an unsettled area of taxation for a long time."

Software tax different

Colorado's software tax regulations were first formulated in 1977 — the same year personal computers hit the world market. The regulations called for a two-part test to decide whether or not a piece of software was taxable, and any reasonably intelligent businessperson could plan his or her software purchase in a way to circumvent the taxes, according to Bruce Nelson, a senior tax manager for EKS&H in Fort Collins.

As a result, the Colorado Department of Revenue started looking into changing the code in the mid-1990s. Under the leadership of Mary Michael Cooke, named executive director in 2002, the department began requiring sales tax on all standard software that had a material existence — it could be physically held. Nelson said that provision wasn't popular with everyone at the time, especially within the Department of Revenue.

Nelson feels that there is a legal battle brewing. On the Department of Revenue website, the software sales tax changes are listed along with the newly eliminated exemptions.

"The software regulation is different," Nelson said.

There is a difference between a tax exemption and a tax exclusion. An exemption takes something that is part of the tax base out of it, while an exclusion is something that is not a part of

the tax base to begin with. Nelson said that downloadable software was not a part of the tax base, therefore it was an exclusion. The recent changes were to the definition of what is tangible property, pulling downloadable software into the tax base.

"That's a key difference, and it could be significant for a TABOR violation," he said.

Hawk wouldn't confirm that the CSIA is preparing for a legal battle, but she also pointed out the potential for TABOR issues.

"We think that there are elements that are a brand-new tax," Hawk said.

Nelson also pointed out that different rules of taxation could soon lead to companies doing business in multiple states paying more than their fair share. There is a push now to get all states to adopt a multiple-points-of-use method to allow the state where software user licenses are used to collect the taxes, but not all states have signed on. Without it, a company could be held accountable for paying the full sales tax on its software purchases in its base state as well as taxes for its licenses used in other states.

"The software people are correct in being apprehensive about this," he said. "This is an area that is going to be revisited because technology is changing so fast."

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

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COLUMNS



Innovation
Continuous process improvement still worth the effort
Page 14A

ETC.

Calendar
Events, seminars and dates to look forward to
Page 10A

Briefcase
Regional business developments
Page 12A

On The Job
People in the news, on the move
Page 13A

Marketing gets small on mobile Web

It's time to design e-commerce sites for new handhelds

By Joe Dysart
news@ncbr.com

Industry experts expect the number of mobile phones on the planet with Web access will overtake the number of PCs with the same by 2013, and by 2014, the market penetration of mobile phones worldwide will be at 90 percent. The installed base of smartphones will reach 1.32 billion units by then, according to online research firm Gartner.com

The clear message: All e-retailers need to seriously consider adding a mobile-friendly version of their website to allow content to load easily on the relatively tiny screens of iPhones, Blackberries, Android phones and the like now. Indeed, similar findings in other studies reinforce the wisdom of designing a special website, or series of special sites, for mobile device users.

A 2009 Retail Holiday Season Shopper

See E-COMMERCE, 25A

Smart and social, too

Smartphone users have accessed social networking websites through their mobile browsers 8.3 percent more this year than they did last year, according to research by comScore.

The study found that while 22.5 percent of smartphone users accessed a social networking site in January 2009, 30.8 percent accessed sites like Facebook and Twitter during the same month in 2010. In fact, using Facebook through a mobile network grew 112 percent in the past year, while tweeting on smartphones grew by 347 percent.

"Social media is a natural sweet spot for mobile since mobile devices are at the center of how people communicate with their circle of friends, whether by phone, text, e-mail, or, increasingly, accessing social networking sites via a mobile browser," said Mark Donovan, comScore senior vice president of mobile studies.

Another recent report, by Reuters, found that increased use of smartphones for the mobile Web is fueling a developing market for wireless phone applications as well as mobile advertising.



SOURCE: VISAGEMOBILE.COM

LISTS

Region's largest

Windsor employers
Page 15A

Chambers of Commerce
Page 20A

Greeley & Evans employers
Page 21A

How to play nice in social media world



ON MARKETING
Jessie Halverson

Just like in kindergarten, be sure to share with friends

The whole "social media" craze — and the ever-expanding number of websites and applications that fall under that umbrella — can seem more urgent and overwhelming than staring down a blank tax form on April 15.

But unlike taxes, social media strategy has a warmer, fuzzier side, and many of the ideas that make it work are concepts you learned when you were a kid. Include everyone. Share. Be nice. They're timeless ideas with the power to help you make friends now just like they did back then.

To make social media more approachable, think of the social media sites as friends. Facebook is your retired aunt who wants to share her favorite casserole recipe; Twitter is your fast-talking cousin who speaks in fragments and sometimes switches topics mid-breath; and LinkedIn is your mom, intent on putting you in touch with others who will ensure your permanent well-being (so she can stop worrying about your future).

Like your colorful spread of friends and family, social media sites have distinct personalities, but they have just as many commonalities. They're best enjoyed in groups (the more the merrier), they should be OK with sharing (that's taking and giving), and they are often grounds for sharing memorable events.

See MEDIA, 31A

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CALENDAR

March 26 - 27 - Northern Colorado Writers Conference, from 12:30 p.m. to 4:30 p.m., Hilton Fort Collins, 425 W. Prospect Ave. in Fort Collins. Cost: \$260/NCW members, \$310/nonmembers, \$225/one day only, \$10/keynote only. Contact: Kerrie Flanagan at 970-556-0908 or kerrie@northerncoloradowriters.com.

March 26 - OpenStage Theatre Fundraiser "Casino Royale," from 7 to 11 p.m., Sunset Events Center, 242 Linden St. in Fort Collins. Cost: \$50. Contact: OpenStage at 970-484-5237 or www.openstage.com.

March 28 - Hairspray the Musical, from 3 to 6 p.m., Union Colony Civic Center, 701 10th Ave. in Greeley. Cost: \$44, \$39, \$29. Contact: Andy Segal at 970-350-9455 or andrew.segal@greeleygov.com.

March 29 - Laid Off Camp, from 1 to 6 p.m., Larimer County Courthouse Offices, 200 W. Oak St. - First Floor in Fort Collins. Cost: free. Contact: Lucinda

at 970-498-6611 or lkrschensteiner@larimer.org.

March 31 - A journey into the minds of masters... a 50 Interviews Multi Author Launch/Celebration, from 7 to 9 a.m., Everyday Joe's Coffee House, 144 S. Mason St. in Fort Collins. Registration Deadline: March 24. Contact: Brian Schwartz at 970-215-1078 or brian@50interviews.com.

March 31 - Planning for Business Success, from 8 to 11 a.m., Loveland Small Business Development Center, 441 E. Fourth St., Suite 101a in Loveland. Cost: \$40. Contact: Mary Ann Huffines at 970-667-4106 or maryann@lovelandsbdc.org.

April 1 - Loveland Chamber of Commerce Business After Hours, from 5:30 to 7:30 p.m., Medical Center of the Rockies, in Loveland. Cost: \$12 or \$15 at the door. Contact: Nicole Hegg at 970-774-4792 or NHegg@Loveland.org.

April 1 - Business Planning for Success, from 8:30 a.m. to noon, SBDC office, 125 S. Howes St., Suite

150 (Key Bank Tower) in Fort Collins. Cost: \$40, \$50/day of. Contact: SBDC at 970-498-9295 or www.sbdclarimer.com.

April 2 - Artist Adaptations exhibit, starting at 5 p.m., Art Center of Estes Park, 517 Big Thompson Ave. in Estes Park. Cost: Free. Contact: Suzy Blackhurst at 970-577-9900 or sblackhurst@estes.org.

April 2 - Teen Flashlight Easter Egg Hunt, from 7:30 to 9 p.m., Eastman Park, in Windsor. Contact: Dawn Ausmus at 970-674-3516.

April 2 - Marketing Intervention - Stop the waste. Regain control!, from 8 a.m. to 5 p.m., MacKenzie Place Lodge Room, 4750 Pleasant Oak Drive in Fort Collins. Cost: \$95. Contact: Phil Schwolert at 970-402-3270 or www.SmallBizFuel.com.

April 2 - Grand Opening of Cohere Coworking Community, from 6 to 9 p.m., Cohere Coworking Community, 215 Jefferson St., Second Floor in

Fort Collins. Cost: Free. Contact: Angel Kwiatkowski at 970-219-4061 or fccworking@gmail.com.

April 2 - Abby's Signature Concert Series Good Friday Concert, from 9:30 to 11 a.m., First Presbyterian Church, 531 S. College Ave. in Fort Collins. Cost: Free. Contact: Jodee Hinton at 970-663-3500 or jodee.hinton@pathways-care.org.

April 3 - Till Death Do Us Part: Late Nite Catechism 3, from 7:30 to 10 p.m., Union Colony Civic Center, 701 10th Ave. in Greeley. Cost: \$28, \$25, \$20 Center Circle \$45. Contact: Andy Segal at 970-350-9455 or andrew.segal@greeleygov.com.

April 5 - 26 - Microsoft Excel Online (Part 1), Front Range Community College, 4616 S. Shields St. in Fort Collins. Cost: \$75. Registration Deadline: March 29. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.

April 5 - First Step - Selecting Your Business Type, from 8 to 10 a.m., Loveland Small Business Development Center, 441 E. Fourth St., Suite 101a in Loveland. Cost: \$25. Contact: Mary Ann Huffines at 970-667-4106 or maryann@lovelandsbdc.org.

April 6 - Fort Collins Area Chamber Business Knowledge Bites, starting at 11:30 a.m., Fort Collins Chamber, 225 S. Meldrum St. in Fort Collins. Cost: \$15/chamber member, \$20/non-member. Registration Deadline: 4/5/2010. Contact: Fort Collins Chamber at 970-482-3746 or www.FortCollinsChamber.com.

April 6 - Front Range PC Users Group presents Social Networking Tools, from 7 to 9 p.m., Fort Collins Senior Center, 1200 Raintree Drive in Fort Collins. Contact: Mike Morris at 970-461-2002 or twriterext@gmail.com.

April 7 - 8 - Bureau of Industry and Security, from 8:30 a.m. to 4:30 p.m., World Trade Center, 1625 Broadway, Suite 680 in Denver. Contact: Justn Szymik at 303-592-5757 or wtcdenver@att.net.

April 8 - Envirovation A Climate Wise Showcase, starting at 3 p.m., Drake Centre, 802 W. Drake Road in Fort Collins. Contact: Climate Wise at 970-221-6600 or www.fcgov.com/climatewise/.

April 8 - Next Step, Cash is King, Cash Flow Basics, from 8 to 10 a.m., Loveland Small Business Development Center, 441 E. Fourth St., Suite 101a in Loveland. Cost: \$25. Contact: Mary Ann Huffines at 970-667-4106 or maryann@lovelandsbdc.org.

April 9 - IMC Breakfast: Secrets to Selling and Closing in a Tough Economy, from 7 to 9 a.m., Denver Athletic Club, 1325 Glenarm Place in Denver. Cost: \$25/members, \$30/non-members. Contact: Theresa M. Szczurek, IMC Marketing Chair at 303-443-8674 or tms@TMSworld.com.

April 9 - Loveland Mountain View Rotary 3rd Annual Charity Hoedown, from 5:30 to 11 p.m., Ellis Ranch & Events Center, 2333 Ellis Ranch Lane in Loveland. Cost: \$50/person, \$75/couple. Registration Deadline: call for details. Contact: Monica Graham at 970-690-1576 or graham@carpetnetworkco.com.

April 9 - Hoedown Fundraiser at Ellis Ranch for Partners Mentoring Youth, from 5:30 to 11 p.m., Ellis Ranch & Events Center, 2333 Ellis Ranch Lane in Loveland. Cost: \$50/person, \$75/couple. Contact: graham@carpetnetworkco.com at 970-690-1576 or graham@carpetnetworkco.com.

April 9 - Microsoft Project Level I, from 8 a.m. to 5 p.m., Front Range Community College - BP152, 4616 S. Shields St. in Fort Collins. Cost: \$179 (includes textbook). Registration Deadline: 4/06/2010. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.

April 10 - 17 - Microsoft Excel 2007-Intermediate, from 9 a.m. to 1 p.m., Front Range Community College - BP152, 4616 S. Shields St. in Fort Collins. Cost: \$149 (includes textbook). Registration Deadline: 4/07/2010. Contact: Laurie Rue at 970-204-8686 or laurie.rue@frontrange.edu.

April 10 - Voyage to Africa 7th Annual Hard Hat Gala to benefit Habitat for Humanity, starting at 6 p.m., Embassy Suites Loveland, in Loveland. Cost: \$80 individual ticket, \$140 couple tickets. Contact: Shannon Hein at 9704882704 or shein@fortcollinshabitat.org.

Beyond the Limits Award 2010

Celebrating Sustainability in Business



Beyond the Limits Award
Sponsored by Poudre Valley REA



The 2010 Poudre Valley REA Beyond the Limits Award has been established to recognize the commitment made by a Northern Colorado company to sustainable business practices. The award will be presented during the *Northern Colorado Business Report* 2010 Green Summit on April 8th.

Eligibility: To receive the Beyond the Limits Award a company must be on the Poudre Valley REA system.

Criteria: The company that will be honored with the 2010 Beyond the Limits award must have shown innovation and leadership in one or more of these areas.

- **Renewable energy** - installing renewable energy systems on site or supporting renewable energy through manufacturing, development, design or financing.
- **Energy efficiency** - installing or upgrading equipment, lighting, software or other systems to reduce electricity usage.
- **Energy conservation** - improving physical plant or offices through auditing energy use and weatherization and insulation efforts.
- **Employee involvement** in supporting green programs of any kind.

Entry Information

Check the area in which the company nominated has excelled below. Include a description of how the company met the criteria.

Entry details

Company name _____
 Contact person _____
 Address _____
 City, State, zip code _____
 Phone number for contact person _____
 Email for contact person _____

Entry submitted by: Entries may be submitted by someone employed by the company being nominated or by someone outside the company.

Name _____
 Company _____
 Address _____
 City, State, zip code _____
 Phone number _____
 Email _____

- Renewable energy Energy conservation
 Energy efficiency Employee involvement

Project description (50 words maximum): _____

When was it implemented? _____

Nomination Deadline
Nominations must be received by March 26, 2010.

When the nomination form is completed email it to De Dahlgren, NCBR marketing and events director, at ddahlgren@NCBR.com.

To be presented April 8 at



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TIME OUT



IT'S A VISIONING THING – 1. Jeremy Klop, senior associate with Fehr & Peers Transportation Consultants; and Judy Dorsey, president of Brendle Group; helped the city of Fort Collins coordinate the Plan Fort Collins Thought Leaders visioning exercise on March 4 at the Fort Collins Senior Center. 2. Kira Friedman, co-owner of Harper Point Photography, networks with Morgan Jackson of United First Financial at the NoCo Entrepreneur Network Meet-up on Feb. 22. 3. Candice Hartley, left, graphic designer at Lamp, Rynearson and Associates Inc.; and Timiry Krieger, business development coordinator for CTL Thompson Inc., stop by the various department displays at the Plan Fort Collins kick-off event on March 3. 4. Alex Estevez, left, member of the Anderson & Whitney PC audit team; Jason Castle, student; Amanda Castle, with Watkins & Schommer Inc.; and Jorge Chavez, staff accountant for Bruce Preston CPA PC, take a break from the busy tax season for a little networking at the March 4 Greeley Young Professionals event at Kenny's Steak House.

photos by Business Report staff; Greeley Chamber of Commerce



E-mail your event photos to Editor Kate Hawthorne, khawthorne@ncbr.com. Include complete identification of individuals.

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BRIEFCASE

Nonprofit notes

Turning Point Center for Youth & Family Development serving Northern Colorado is seeking individuals to fill openings on the agency's board of directors. Candidates should have exceptional qualities to contribute including fundraising and development, legal expertise, business networking talents and other qualities. Information on application and minimum expectations can be found at www.turningpnt.org. Applications may be faxed to Dana Tringo 970-221-2727 or e-mailed to dtringo@turningpnt.org.

Rodzio Grill in Fort Collins raised over \$1,800 through sales for **The Matthew's House** through

out January and February. During January, Rodzio Grill donated a portion of proceeds to The Matthew's House. In February, The Matthew's House sold gift certificates with 100 percent of the sales going back to itself.

Retirement planning firm **GrowSecure Inc.** of Loveland collected 118 pounds of donated items and food through an appreciation event for its clients. All canned goods have been donated to the **Larimer County Food Bank** in Fort Collins and will be distributed to both Fort Collins and Loveland residents.

Natural gas company **DCP Midstream** donated \$10,000 to **Weld Food Bank** to support the organization's effort to provide sustainable safe

and nutritious resources for families in need. Weld Food Bank will use this contribution for its general operations and to further its mission of leading and engaging our community in the fight against hunger.

Over \$14,000 was collected for the **Food Bank for Larimer County** during the fifth annual **Great Plates of Downtown** event in Fort Collins. The event provided the public with opportunities to support the Food Bank for Larimer County by encouraging attendees to "leave the change" after enjoying the great dinner specials during the two-week event. This donation will provide enough food to local families for more than 50,000 meals.

NEW PRODUCTS AND SERVICES

Larimer County Human Resources department has a new system for filling jobs at the county. The system, NEOGOV Insight Enterprise, is a Web-based, workforce management solution specifically designed for use by government. The system incorporates all aspects of recruitment, selection, applicant tracking, workflow automation, reporting and analysis. The system can be located at www.larimer.org.

NEW LOCATION

Natural Grocers by **Vitamin Cottage**, a Colorado-owned, independent grocery chain with a focus on natural and organic products, has opened at 2819 35th Ave. in Greeley.

DEADLINES

The **UnitedHealthcare Children's Foundation** is seeking grant applications from Colorado families in need of financial assistance to pay for their child's health care treatments, services or equipment not covered by their commercial health insurance plans. Qualifying families could receive up to \$5,000 to help pay for medical services and equipment such as physical and occupational therapy, prescriptions, wheelchairs, orthotics, eyeglasses and hearing aids. Grants are also provided in cases where insurance may cover only a portion of the expenses. To be eligible for grants, children must be 16 years of age or younger. Families must meet economic guidelines, reside in the United States and have a commercial health insurance plan. Parents and legal guardians may apply for grants online at www.uhccf.org.

The deadline to submit applications for two \$2,500 scholarships to outstanding **Larimer County high school seniors** who desire to further their education at a university, college, junior college, or technical institution is extended to April 1. Representatives from each of the area high schools have been provided with the information for these scholarships. Details and forms necessary for applying can also be found via a link on the **Larimer County Clerk and Recorder** website main page at www.larimer.org/clerk.

ANNIVERSARIES

The **Brighton Economic Development Corp.** celebrated its 35th anniversary earlier this month with a gala at the **Armory** in Brighton. An art auction of four paintings by Brian Olsen of **Art in Action** followed the performance and raised \$8,325 to help support the BEDC.

MISCELLANEOUS

The **Loveland Chamber of Commerce** has added investors **Neighbor To Neighbor**, **Longs Peak Credit Union**, **Action Staffing Solutions**, **Hip Mountain Mama**, **In Your Home Physical Therapy**, **7-Eleven Boise**, **Group Inc. Real Estate/Bob Skillman**, **United States Army Recruiting Command**, **M & E Painting**, **Genteel Printing & Graphics**, **Philip Kembel CPA LLC**, **Pourhouse Bar & Grill**, **Advantage Research**, **GrowSecure** and **SitTxT Broadcast** to its list of business professionals.

The **Fort Collins Area Chamber of Commerce** added members **Morgan Stanley Smith Barney**, **The Pursuit Church** and **Welsh Insurance Co.**

Be Local Northern Colorado welcomed new and renewing members **Home State Bank**, **Employment Solutions**, **Rising Sun Farm**, **Access Printer Supplies Inc.**, **A-Train Marketing Communications**, **Markley Motors Inc.**, **Love Bug Inc.**, **Horsetooth Hot Sauce**, **Metonymy**, and **Full Circle Marketing**. Be Local Northern Colorado supports locally owned independent businesses. For information visit www.BeLocalNC.org.

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ON THE JOB

NONPROFIT

Susan Burke has been named the director of communications and strategic partnerships for the Colorado chapter of the National MS Society where she will be responsible for elevating awareness of multiple sclerosis and local programs and services in addition to expanding community involvement and support.

The Colorado chapter of the National MS Society honored **Brant Gluth** of Fort Collins with the 2010 MS Champion Award, which is presented someone living with MS who has not let the challenges become an obstacle to leading a full life. The Colorado chapter also honored **Chad and Troy McWhinney** of McWhinney with the 2010 Hope Award for outstanding community service, leadership and philanthropy.

ACADEMICS

Poudre School District selected eight teachers for the 2010 Excellence in Education Award. The recipients are: **P. Diane Williams**, Irish Elementary School, **Bonnie Cowen**, Poudre High School, **Judy Oakleaf**, Boltz Middle School, **Mary Sue Landrum-Ehrlich**, Eyestone Elementary School - Excellence in Education Award; **Debi Varoz**, Fossil Ridge High School, **Tom Lopez**, Rocky Mountain High School, **Sue Bartlett**, Rocky Mountain High School - Mary Hull Award; and **Ericka Freed**, Rice Elementary School - Promising Teacher Award. **Rotary Clubs of Fort Collins** received the Community Education Advocate Award.

Janice Payan, associate professor of marketing at the University of Northern Colorado's Monfort College of Business, has been awarded the Fulbright-Vienna University of Economics and Business Administration Distinguished Chair for spring 2010. The Distinguished Chair awards are considered among the most prestigious appointments in the Fulbright Scholars Program.

Right To Read, Weld County Inc. appointed **Rochelle Mitchell-Miller** as executive director. Right To Read offers ESL, ABE and Cultural Orientation with literacy-based curriculum to Weld County adults, with an emphasis on helping the burgeoning population of refugees and asylum-seekers.



HOWE

For their outstanding contributions through a vast array of publications and extensive research in their respective fields, **Adele Howe** of computer science, and **LeRoy Poff** of biology, have been named Professor Laureates 2010 by the Colorado State University College of Natural Sciences.



POFF

HEALTH CARE

Legacy Services LLC, providing services and support for seniors in the Fort Collins and Loveland area, welcomes **Jen Tanguay** as a care manager. Legacy Services is owned and operated by **Becky Lindsey**, a licensed clinical social worker and certified geriatric care manager. Legacy Services specializes in care management, providing third-person con-



TANGUAY



LINDSEY

sulting to seniors and their families, recommending plans to provide seniors with a safe living environment while maintaining their quality of life.

REAL ESTATE

Mike Davis of Re/Max Traditions in Longmont and **Mike Pesce**, broker associate with RE/MAX Action Brokers, each earned the Certified Distressed Property Expert designation. **Robert Kaczanowski** completed the new home sales course to earn his Certified New Home Specialist designation. **Abby Renner** completed the real estate industry's most comprehensive designation for the use of the U.S. Government's FHA 203k Home Purchase and Renovation Loan Program.

Steve Griffith has opened a new commercial

real estate brokerage firm in Fort Collins - Griffith Realty Associates - focusing on large office, industrial and investment properties. He brings 17 years' development, brokerage and investment experience.

GOVERNMENT

Mike Gavin, emergency manager for the city of Fort Collins and battalion chief with Poudre Fire Authority, has been elected as the new State All-Hazards Advisory Committee Chair. As chair of SAHAC, Gavin will also sit on the SAC as a voting member. The SAHAC provides advice on all matters related to all hazards emergency management, coordinates and facilitates information, makes recommendations to the Governor's Homeland Security All-Hazard Senior Advisory Committee.

MISCELLANEOUS

JJ Hannah, broker at Keller Williams Realty, has been named chairman of the board for the Fort Collins Downtown Business Association replacing **Lee Swanson** when his term expired in January.

The Dog Writer's Association of America awarded Fort Collins-based authors **Sasha Foster** and **Ashley Foster** with the 2009 Maxwell Award for Best Care and Health Book and the 2009 Dogwise Book of the Year Award for "The Healthy Way to Stretch Your Dog, A Physical Therapy Approach."

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






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Critical path even more critical in down economy

The man who started the world on the journey to continuous process improvement was W. Edwards Deming, who also is credited with helping to rebuild Japan into a manufacturing powerhouse after World War II.

In his 1993 book, "The New Economics: For Industry, Government and Education," Deming wrote that America was living on fat, a transformation in management was needed, and only a quality product or service would create a sustainable market. His writings form the beginning of our journey to systems thinking, innovation and strong customer focus.

As a result of what I call the "quality reformation" we became aware of the

value and power of defining work processes and tracking their performance. It was a discipline that everyone recognized would produce greater efficiency, and most of us have been through a series of process and quality management training over the last decade — Kaizen, True North, Lean Six Sigma, and Total Quality Management, to name a few of the available systems.

However, in the 1990s, we were in a time of abundant resources and the desire to create discipline was not there. Not everyone "wasted" the process knowledge, of course; franchise businesses live and die based upon repeatable processes.

Why should we care about total quality management TQM in 2010?

Limited resources, unpredictable markets, constant change and uncertainty are the norm. As we come to grips with the fact that ever-expanding growth is not sustainable, perhaps we need to take a hard look at quality and process management for direction.

We could start with one Japanese company that became known for its quality manufacturing process and culture of continuous improvement — Toyota. They are now becoming the poster child for what happens when you grow too quickly by abandoning practices that once produced products synonymous with quality and longevity.

During these lean times every organization must face an exciting challenge.

Will you water down your services and deliver a weaker version of customer service? Or will you appropriately downscale your services to a shiny, new nugget of high performance that retains your current customers and creates "sustainable" growth? Are your processes repeatable and predictable? Can you track the performance of processes over time? Are you able to make data-driven decisions?



PRACTICING INNOVATION
Shirley Esterly

If you answered no to any of these questions, you are not alone. The ability to improve performance and identify our essential services directs us to adopt a system for optimization that enhances performance and inspires people. Focusing on the essential services will help identify waste and allow your organization to reclaim capacity.

Define your critical path

The overall goal of process management is to create work processes that are defined, understood, repeatable and predictable. This can be a simple task of defining the steps in a given process, determining the input and output, and identifying the issues and challenges that exist. Roles and responsibilities must be clarified and accountability for task completion agreed upon.

The process will help you define the "critical path" — a project management term that means you know which tasks are required to achieve a milestone in the shortest amount of time.

What three steps could you take right now to move your organization toward a process management discipline?

- First, identify the low-hanging fruit: You could make obvious and easy changes that would produce results immediately. Low-hanging fruit is usually found in processes that currently have workarounds and are known to be problematic. Identify and prioritize the issues your organization faces today and there will likely be opportunities for improvement.

- Second, seek the advice of individuals from across the spectrum of work. Be sure to include everyone who touches the process: managers, financial analysts, customer service, sales, and any other appropriate functions. Each person has a unique perspective on the work and together they will construct a complete picture of the process for producing a given service or product. With everyone working together it is easier to identify waste and areas where even small changes can make a big difference.

- Finally, research and educate yourself on process management. Read a book, search the Web, but most of all keep it simple. Complexity is your enemy at the start. Don't fall into the trap of thinking that a more complex approach will produce better results. If you make it too complicated, you will fail.

Shirley Esterly is a master facilitator and systems thinker who works with clients to build sustainable business practices. She can be reached at sae@quantumwest.com.



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Private sector, ranked by number of employees



RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	EMPLOYEES 2010 EMPLOYEES 2009	REVENUES 2009 REVENUES 2008	TYPE OF BUSINESS	E-MAIL WEB SITE	PERSON IN CHARGE TITLE YEAR FOUNDED
1	3	CARESTREAM HEALTH INC. 2000 Howard Smith Ave. West Windsor, CO 80550 970-304-4600/970-392-3425	600 650	N/A N/A	Medical films.	N/A www.carestreamhealth.com	Mike Haas Site manager 2007
2	2	VESTAS BLADES AMERICA INC. 11140 Eastman Park Drive Windsor, CO 80550 970-674-6100/970-686-1103	500 650	N/A N/A	Manufactures the blades for wind turbines.	vestas@vestas.com www.vestas.com	Hans Jespersen 1979
3	1	KODAK COLORADO DIVISION 9952 Eastman Park Drive Windsor, CO 80551 970-686-7611	400 700	N/A N/A	Consumer and commercial imaging products.	N/A www.kodak.com	Rob Gray Site manager 1969
4	5	OWENS-ILLINOIS INC. (O-I) 11133 Weld County Road 64-3/4 Windsor, CO 80550 970-674-3800/419-247-2505	206 200	N/A N/A	Glass container manufacturer.	N/A www.o-i.com	Norm Love Dwayne Wendler Plant manager General manager 1903
5	NR	SAFEWAY FOOD & DRUG 1535 Main St. Windsor, CO 80550 970-674-1177/970-674-1166	84 N/A	N/A N/A	Grocery store.	N/A www.safeway.com	Scott Grimmer Division president 2002
6	6	UNIVERSAL FOREST PRODUCTS INC. 15 Walnut St. Windsor, CO 80550 970-686-9651/970-686-9670	80 113	N/A \$75,000,000	Manufacturer and distributor of wood and wood-alternative products to retail/dealer, site-built construction, concrete, manufactured housing and industrial markets.	N/A www.ufpi.com	Dick Frazer President 1955
7	10	TROLLCO INC. (DBA) WATER VALLEY LAND CO. 1625 Pelican Lakes Point, Suite 201 Windsor, CO 80550 970-686-5828/970-686-2768	75 65	N/A N/A	Trollco: Residential, commercial and retail real estate development. Pelican Lakes Golf Course and Fitness Center, and Water Valley.	info@watervalley.com www.watervalleyland.com	Martin Lind Owner 1990
8	12	ICE ENERGY LLC 9351 Eastman Park Drive Windsor, CO 80550 970-545-3630/970-545-3634	70 55	N/A N/A	Energy storage solution for peak demand reduction for utilities.	icelinfo@ice-energy.com www.ice-energy.com	Frank Ramirez Gregory Tropsa CEO President 2003
9	13	AUSTIN'S HOMESTEAD BAR AND GRILL AT PELICAN LAKES 1600 Pelican Lakes Point Windsor, CO 80550 970-674-1100/970-674-1175	60 50	\$2,000,000 \$2,200,000	Indoor and outdoor meeting and event facilities for small or large groups with on-site catering. Full-service public restaurant with house-smoked barbecue and handcarved prime rib.	paul@austinhomestead.com www.austinhomestead.com	Paul Nellis Events coordinator 2005
10	NR	EARTH ENGINEERING CONSULTANTS INC. 4396 Greenfield Drive Windsor, CO 80550 970-545-3908/970-663-0282	20 30	N/A N/A	Geotechnical and construction materials engineering and testing.	lesterl@earth-engineering.com www.Earth-Engineering.com	Lester L. Litton President 1993
11	NR	RT3 ENTERPRISES LLC 661 Innovation Circle, Unit A Windsor, CO 80550 970-686-7000/970-674-9215	18 18	\$3,687,000 \$3,534,000	Commercial flooring; carpet, resilient floors, tile, stone / slabs, wood.	tommy.sporleder@rt3ent.com www.rt3ent.com	Tommy Sporleder Managing member, operations 2004
12	NR	RENAISSANCE INSURANCE GROUP LLC 101 E. Main St. Windsor, CO 80550 970-674-8825/970-674-8826	14 18	N/A N/A	Independent insurance agency representing numerous A+ rated insurance carriers. Servicing all lines of commercial, personal and farm/ranch insurance.	quote@reninsurance.com www.reninsurance.com	Jay Helzer Ryan Hicks Managing members 2001
13	NR	FIRST NATIONAL BANK 1505 Main St. Windsor, CO 80550 970-495-9450	9 N/A	N/A N/A	Full-service bank.	N/A www.1stnationalbank.com	Jane Sharp Branch manager 1979

Area surveyed is Windsor.
N/A-Not Available. NR-Not Previously Ranked.
Packaging Corp. of America ranked #9 in 2009 and would likely have made this years ranking but did not submit before deadline.
① Averaged to include seasonal employees.

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

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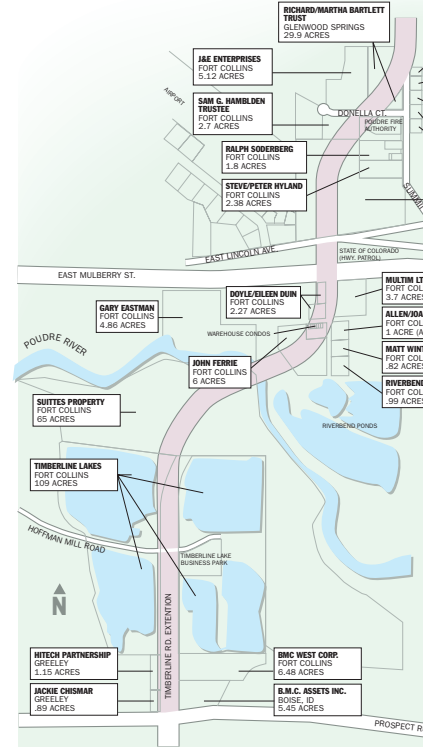
Northern Colorado BUSINESS REPORT



Illustration by David Badders, 1997.



May – Eldon James, Envirotech and New Belgium Brewing are region's fastest growing private companies.



June – Timberline Road extended to industrial near Fort Collins Municipal Airport.

ECONOMIC ROUNDTABLE

A Business Report panel discussion on the 1997 economy, with some of the region's most prominent business leaders

January – First NCBR Economic Forecast predicts slower growth in 1997.



More than 20 banks serve Weld County.

February – Home State Bank at Mountain Ave. and Mathews St. is first infill project in downtown Fort Collins since Opera Galleria.

Fort Collins adopts its comprehensive City Plan.

March – Loveland City Council votes to retain Downtown Development Authority, with major structural changes.

Windsor annexes 3,000 acres east of I-25 and south of Hwy. 392, within five miles of Fort Collins' city limits and up to Loveland's borders.



April – John Green's first On the Economy column.

Cost of commercial development averages \$130/sq. ft., up 62.5 percent for office, 50 percent for retail, from early 1990s.



Kendall Printing earns first ISO 9200 designation by any printer in Colorado or Wyoming.

EnviroGen of Berthoud sends experiment into space aboard Mir.

Summit of the Eight held in Denver

Weld County's 10,000 active oil wells are more than in Iran and Saudi Arabia, only smaller.



NCBR opens Cheyenne

1997

January February March April May June

SOURCE: NCBR ARCHIVES; BUSINESS REPORT RESEARCH



What's up next

April 9	1998	Commercial Growth
April 23	1999	Tech Bust
May 7	2000	Ag Challenges
May 21	2001	Transportation
June 4	2002	Security
June 18	2003	Health Care Competition
July 2	2004	Brewing
July 16	2005	Icons/10 Years
July 30	2006	Education/Tech Transfer
Aug. 13	2007	New Energy Economy
Aug. 27	2008	Meltdown
Sept. 10	2009	New Frontier
Sept. 24	2010	Recovery
Oct. 8		Where we go from here

Previously published anniversary stories:
NoCo on the Net 1995

Read this story and view the timeline at www.NCBR.com.

If you have any suggestions for other topics, or if your company or organization is celebrating an anniversary this year, let us know at www.ncbr.com, or e-mail editor Kate Hawthorne at khawthorne@ncbr.com. We look forward to hearing from you!

With the local unemployment rate dipping below 3 percent at one point during the year, simply finding any reasonably qualified applicants for open positions was hampering business expansion.

"There's just not a labor market out there," said Carl Maxey in a story that appeared in the August issue of the *Business Report*. Maxey was lamenting the fact that his Fort Collins-based manufacturing company was turning down production jobs because of a lack of workers to hire.

Ann Garrison, an associate professor of economic at the University of Northern Colorado, predicted in the *Business Report's* January issue that a "labor crunch" seen in 1996 was expected to continue in 1997. "Throughout Northern Colorado, there are shortages of labor," Garrison said. "The service sector has grown so very rapidly that the demand is over the supply."

Unemployment since tripled

Today, the employment picture in Northern Colorado looks dramatically different. In March 2010, the region's unemployment has soared to more than 8 percent — still lower than the 10 percent national level but almost three times higher than in 1997.

Local economist John Green said low unemployment is obviously better than high unemployment for a region's economic health. "If good times continue forever, all the overbuilding to meet that low unemployment level does no harm," he said. "But when the unemployment rate approaches 10 percent, there's no houses being built and stores close down."

However, Green noted that an extremely low unemployment rate, as that seen in 1997, also has an economic downside. "Five percent unemployment is generally considered full employment," he said. "Anything under that says

you're overheated."

And while long lists of job openings are a good thing for applicants, such a scenario can be hard on employers and worrisome for the general economy.

"When you get down that low, people are jumping back and forth between jobs and employers are paying higher wages to keep people," he said. "Wages go up and people buy more stuff and we get inflation."

In a time of so many unfilled jobs throughout the nation, welfare reform advocates under the Clinton administration were looking to take advantage of the situation and put welfare recipients to work in 1997. Colorado and other states responded to the challenge by channeling welfare recipients toward a vast array of open positions, but some resistance was still mounted by some business groups.

Sandra Hagen Potter, spokeswoman for the Northern Colorado Legislative Alliance then and today as Sandra Hagen Solin, said in 1997's job-rich economy that business should not be expected to create jobs for welfare recipients. The NCLA represents business interests in the region.

"Government cannot mandate job creation," Solin said in a January *Business Report* story. "We can train all of these people on welfare, require them to work, but if the jobs are not available then we have accomplished nothing."

Oh, hindsight

But too many jobs and not enough workers continued to be the theme throughout 1997. The *Business Report* did a special report in August that included a story on Fort Collins-based Advanced Energy considering busing workers in from Wyoming to help fill more than 100 open manufacturing positions.

And Editor Christopher Wood opined in an editorial in the same issue

that the region needed to address what looked to be a long-term problem. "Some economists are predicting that the present labor shortage will last until the year 2010 or 2020," Wood wrote.

The 1997 labor shortage in Northern Colorado even brought about some rare cross-community cooperation in trying to find ways to cope with it. A story in the November issue of the *Business Report* said four Front Range communities — Fort Collins, Loveland, Greeley and Longmont — were banding together to address the shortage and had commissioned a Denver firm to study the region's strengths, weaknesses and educational needs.

While Northern Colorado's overall unemployment rate finished 1997 at 3.45 percent — the national rate was 4.7 percent — more good times still lay in store for the next few years as it sank to 3.27 percent in 1999 and hit an almost unthinkable low of 2.56 percent in 2000, more than a full percent lower than the rest of the country.

But the unbridled optimism of the late 1990s and early 2000s was not to last, of course. Another mini-recession struck following the terrorist attacks of 2001 and, after recovering in 2006 and 2007, the bottom fell out again in late 2008, this time due to the implosion of under-regulated financial markets and high-risk home loans.

High unemployment remains the main obstacle to an economic recovery in 2010, and many economists are predicting a slow but gradual lowering of the unemployment rate as the year unfolds.

Still, Green said employment's rise and fall should be no surprise when it comes to the ever-swinging economic pendulum.

"It's a normal economic kind of thing," he said. "That's a normal kind of up-and-down swing."

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Dow closes above 8,000 for the first time, doubling its value in 30 months.

September – Sunflowers are region's top cash crop accounting for 25 percent of total value of production.



Microsoft

Steve Jobs returns to Apple Computer Inc. Five days later, Microsoft buys \$150 million share of Apple.



New \$50 bill introduced.

500-year Spring Creek Flood does \$250 million worth of damage, kills five in Fort Collins.



August – Greeley's west side, near the new State Farm Insurance building, booms as land prices remain low and the city is perceived to be easier for developers to work with than surrounding communities.



October – Dow follows stock markets around the world and plummets 7.18 percent, to 7,161.15. New York Stock Exchange "circuit breaker" kicks in to stop trading for the first time. The next day, a record 1 billion shares are traded and the Dow closes at 7,498.32.

Larimer County has lost 33,000 acres of farmland in the last decade, while Weld County lost 191,000 acres.

NCBR supports the Larimer County jail, courthouse and parking-garage sales tax increase.

November – Plans for the weekly Fort Collins Forum newspaper revealed.

WorldCom and MCI Communications announce the largest merger in U.S. history – \$37 billion – to form MCI WorldCom.

December – Symbios Inc. moves its manufacturing to Colorado Springs, then its headquarters to Denver, after building a 115,000-square-foot facility in Fort Collins.

Redevelopment of the Poudre River Corridor from Mulberry St. and Lemay Ave. northward to College Ave. could include a hotel/conference center, amphitheatre and high-rises."

July August September October November December

How *NCBR* helped create both company and family

On one hand 15 years is a long time, and on the other, it is the blink of an eye.

Fifteen years ago, I was living in Boulder County with a remarkable husband, a one-year-old son, and pregnant with our daughter. Chris and I had worked hard with our partners Jeff and Kathy Nuttall to launch a comprehensive business media company that would chronicle the explosive growth and ups-and-downs of Northern Colorado.

In that very first issue of the *Northern Colorado Business Report*, I was writing about a 75-room Hampton Inn being planned for what is now a jam-packed Harmony corridor in Fort Collins. The University Mall on South College Avenue was about to get a facelift and new tenants. And Carrabba's Italian Grill was poised to open near the new Courtyard by Marriott on the Harmony corridor.

The outlet mall in Loveland was continuing to attract new tenants. And Group Publishing was planning a 70,000-square-foot facility in west Loveland. A health and tennis club called Miramont Sports Center was beginning to take shape in south Fort Collins.

Long-ignored towns such as Severance, Johnstown, Milliken, Platteville, Fort Lupton and even our Eaton were seeing skyrocketing building permits as developers flocked to plot new subdivisions and accommodate population growth.

Businesses like Starpak Inc. in

Greeley and Eastman Kodak Co. in Windsor were bemoaning a labor shortage. At Starpak, officials worried about both the quality and quantity of applicants. And human resource officials at Kodak were struggling to fill entry-level positions. How times change.

Elsewhere, Fleetside Pub and Brewing had recently opened in downtown Greeley. I remember going there for my 30th birthday, and being disappointed a few years later when it closed.

As I glance through the bylines, stories and employee roster, I am pulled back to those times. We were young, perhaps foolish to jump into a market where three other business publications were launching simultaneously. But we also had utter confidence in our product and believed the Northern Colorado market would recognize a solid, news-driven publication.

Taking the plunge

As for that first staff, there were six besides Chris, Jeff and myself. I remember admiring the plunge they chose to take with us. And I am proud that many of us stay in touch, even if these days that means on Facebook or occasionally running into one another at a business event.

There was Mark Bradley, one of our first sales staff, who went on to a career in commercial real estate and Joe Mivshak who we had worked with at the *Denver Business Journal*. Dana Coffield was our first staff writer. I had known her for years as we often ended up reporting for the same news organi-



THEN...AND NOW
Carol Wood

zations. After a few years with us, she continued her career at the *Denver Post*.

Veteran graphic artists Deanna Estes and David Badders rounded out the first production department. Deanna still designs in Northern Colorado, and David in the Northwest. And occasionally I still see our first office manager, Jo Ann Drago.

The staff of the *Northern Colorado Business Report* always has been remarkable. Over the years, I spent time in our editorial, research and sales departments. I cherished every individual with whom I got to work, from those departments to our event and administrative staff, the production and IT departments. Some have been there for years now. We became a broader family, watching one another raise families, horses and dogs, and sharing joys and tragedies alike.

Over the years we have developed deep friendships in the business community and have come to appreciate and respect the incredibly hard work

that goes into building and sustaining a successful business.

I can only guess at what the next five, 10 or 15 years will bring to the *Northern Colorado Business Report* and the amazing region in which we all live.

I do know that here, 15 years later, I am living in Weld County and still have a remarkable husband. I have two amazing children — now in high school and middle school — who have had the utter privilege of being raised and educated in a region that is unparalleled. And I am grateful to all of those who helped and supported us along the way, welcoming us and our business to Northern Colorado.

It indeed has been quite the blink of an eye.

Carol Wood is a co-founder of the Northern Colorado Business Report.

FROM THE ARCHIVES

Find stories written by Carol Wood in the *Northern Colorado Business Report* archives at ncbr.com.



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INDEX OF LEADING ECONOMIC INDICATORS

NoCo economy hit bottom in November

Region looks while nation could face double-dip recession

The Northern Colorado Business Report Index of Leading Indicators was positive in November and December, the first positive numbers since December 2007.

But January saw a big jump in bankruptcies, pulling the annual growth rate back into negative territory.

I do think that November was the low point of the current recession in Northern Colorado.

Monthly changes in the growth rate in Northern

Colorado should be mostly positive in 2010. Thus, the Index of Economic Growth for Northern Colorado probably bottomed in November 2009 and will turn up in 2010.

I still think the U.S. recession bottomed in August 2009 but I also think the national economy could experience a double-dip recession. I think the probability is 60 percent that the downturn will occur near the end of the year. The stock market indices should begin to forecast this dip within the next few months; if they don't, it probably won't occur.

Consumer sentiment is still mostly negative and, thus, consumer spending won't increase significantly, although it should begin to slowly increase.

Northern Colorado won't be seriously affected by any weakening in the U.S. economic growth rate.

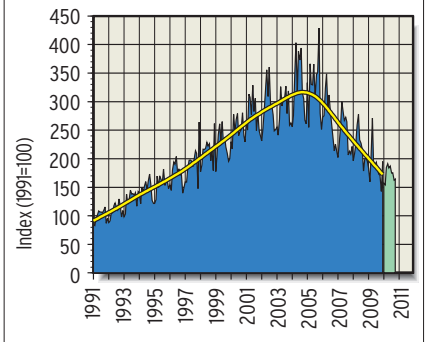
Employment

Employment data is being revised downward by the state. The loss of employment in Northern Colorado was more serious than previous data indicated. The unemployment rate will jump up but will still be below the national rate. The revisions will go back to 2005, but the process is not complete as I write this; I have included 2008 and 2010 revisions. All revisions will be reflected in Northern Colorado Economic Indicators for July as well as in the next issue of the Northern Colorado Economic Report when it becomes available in late April.

A weaker than expected employment picture is not good news for Northern Colorado but the outlook for employment gains is still bright. The alternative energy industry should do some hiring; Leprino Foods, Vestas Wind

Growth Index

November 2009 set the bottom; the Index should steadily increase over the next two years.



Systems and Abound Solar are still doing well and should expand; the health-care industry will have more clients as the baby boomers retire; the summer tourist season is almost upon us and several Weld County communities are partially waiving building fees to stimulate residential housing construction. Homes under \$280,000 are selling; there is less than a 90-day supply on the market.

Construction

The total value of construction being put in place is picking up, boosted by last year's stimulus act and residential building incentives. The harsher than usual winter is behind us and weather-delayed projects are under way. More housing permits are being pulled because of community building incentives and stronger-than-expected demand at the lower end of the real estate market. Credit availability is also loosening as banks make improvements to their balance sheets and satisfy bank examiners.

Motor vehicle registrations

Motor vehicle registrations have been weak since late 2008. The trend line on this data series has turned down for the first time since at least 1990. Fewer motor vehicles on the roads of Northern Colorado have significant impacts on the businesses that support their operation — gas stations, repair shops, parts suppliers and the like. I estimate that motor vehicle activities are down at least 6 percent from their peak in mid-2008.

Retail

The last half of 2009 was very difficult for businesses selling to consumers in Northern Colorado. Retail entrepreneurs and businesses have had a very pessimistic attitude for the last several months. The result is that fewer new and renewed sales tax accounts are being issued by the state and, thus, storefronts are closing.

December Christmas sales were about 7 percent lower than in 2007 and 2008 but still well above 2006 levels. As

See INDICATORS, 19A

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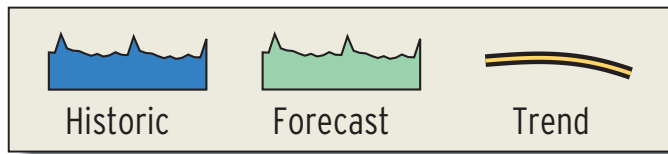
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KEY

These economic indicators are provided by NCBR economist John Green.



INDICATORS, from 18A

more jobs are filled in Northern Colorado, I expect a steady retail recovery. Retail sales in the region hadn't previously declined since at least the 1980s but it appears that the local economy is through this demand recession.

Bankruptcies

The number of bankruptcies filed in January took a big jump, pulling the

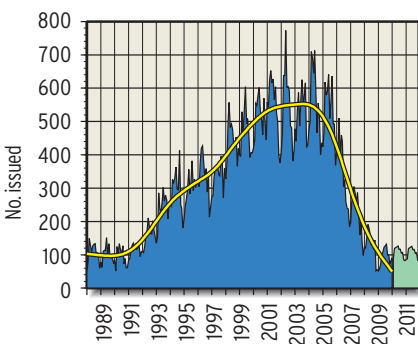
annual growth rate of the Northern Colorado economy into negative territory. I expect this was a catch-up process from relaxed foreclosure enforcements in November and December. While I do not expect bankruptcies to decrease in 2010, I don't think future increases will be as large as in January.

So, in summary, Dr. Doom is forecasting that the Northern Colorado economy is through the 2008-09 recession and that we should soon start seeing employment gains and increases in other indicators of economic activity. Even if growth in the U.S. economy slows later in the year, I don't think Northern Colorado will be seriously affected.

John W. Green is a regional economist who compiles the Northern Colorado Business Report's Index of Leading Economic Indicators. He can be reached at jgreen@ncbr.com.

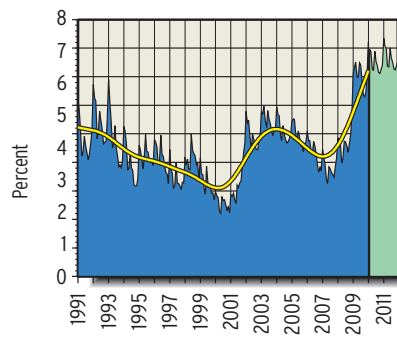
Single-family permits

More permits issued as spring approaches. We have set a bottom for this recession and housing slump.



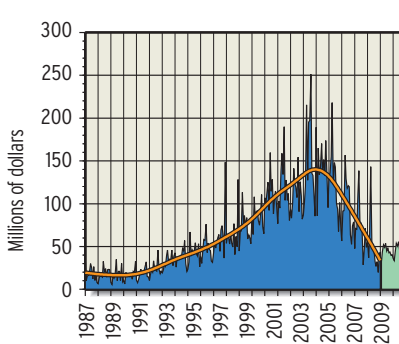
Unemployment rate

Unemployment is being revised upward by the state. 2008 and 2010 revisions are included.



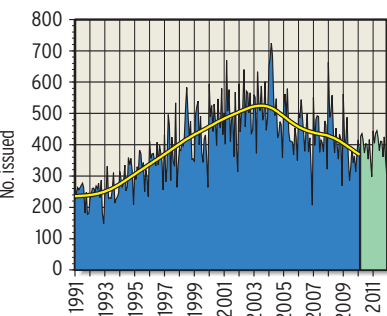
Total construction value

We are seeing some activity in the residential construction sector; 2010 will be better than 2009.



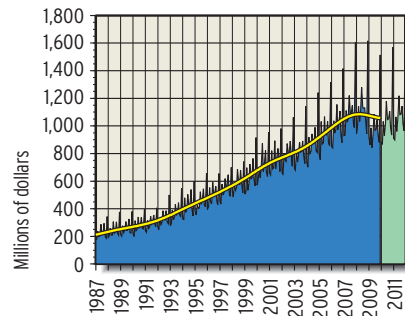
New sales-tax accounts

We have bottomed with some slight improvement. Entrepreneurs and retail are in a holding pattern.



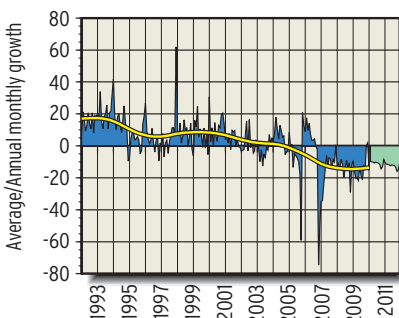
Retail sales

December Christmas sales were below 2007 and 2008 but well above 2006 levels.



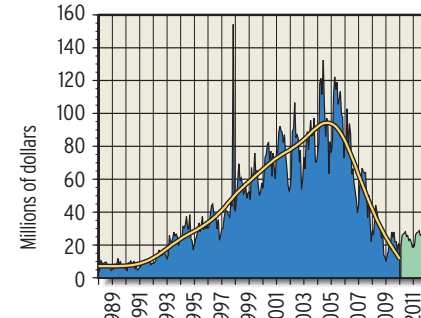
Growth in the region

Annual growth was positive but January was very weak because of a huge increase in bankruptcies.



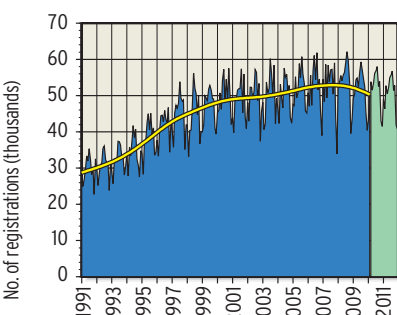
Single-family permit value

We've set a bottom for this recession; 2010 will be better than 2009.



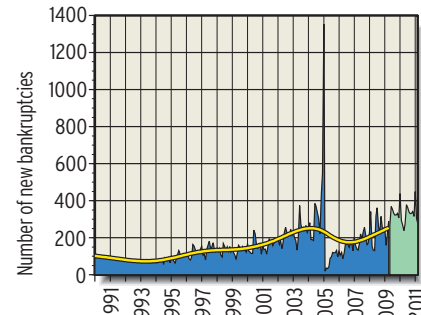
Motor-vehicle registrations

The trend line turned down indicating a contraction in the number of registration in Northern Colorado.



Bankruptcies

Bankruptcies will continue to increase until the recession ends and home foreclosures diminish.



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Largest Chambers of Commerce

Ranked by no. of members



RANK	PREV RANK	CHAMBER ADDRESS OFFICE PHONE/OFFICE FAX	NO. OF MEMBERS 2010 NO. OF MEMBERS 2009	NO. OF EMPLOYEES NO. BOARD MEMBERS	BASE ANNUAL DUES \$	REVENUES 2009 REVENUES 2008	E-MAIL WEB SITE	PERSON IN CHARGE W/ TITLE YEAR FOUNDED
1	1	FORT COLLINS AREA CHAMBER OF COMMERCE 225 S. Meldrum St. Fort Collins, CO 80521 970-482-3746/970-482-3774	1,100 1,200	9 26	\$450	N/A N/A	info@fcchamber.org www.fcchamber.com	David May, President, CEO 1904
2	2	GREELEY CHAMBER OF COMMERCE/ VISITORS BUREAU 902 Seventh Ave. Greeley, CO 80631 970-352-3566/970-352-3572	736 750	6 30	\$400	N/A N/A	sarah@greeleychamber.com www.greeleychamber.com	Sarah MacQuiddy, President 1919
3	3	LOVELAND CHAMBER OF COMMERCE & VISITORS CENTER 5400 Stone Creek Circle Loveland, CO 80538 970-667-6311/800-258-1278/970-667-5211	628 680	5 15	\$385	\$521,861 \$606,115	info@loveland.org www.loveland.org	Brian Willms, President & CEO 1902
4	4	WINDSOR CHAMBER OF COMMERCE 421 Main St. Windsor, CO 80550 970-686-7189/970-686-0352	400 410	N/A 9	\$195	\$150,000 \$150,000	michal@windsorchamber.net www.windsorchamber.net	Michal Connors, Executive director 1902
5	7	CARBON VALLEY CHAMBER OF COMMERCE 8308 Colorado Blvd., Suite 203 Firestone, CO 80520 303-833-5933/303-833-0335	252 280	1 9	N/A	N/A N/A	stephanie@carbonvalleychamber.com www.carbonvalleychamber.com	Les Meyer, President 1986
6	6	EVANS AREA CHAMBER OF COMMERCE 3700 Golden St. Evans, CO 80620 970-330-4204/970-506-2726	250 300	2 11	\$125	\$60,000 \$60,000	ecc@evanschamber.org www.evanschamber.org	Michele Jones, Executive director 1984
7	8	ERIE CHAMBER OF COMMERCE 235 Wells St., P.O. Box 97 Erie, CO 80516 303-828-3440/303-828-3330	200 225	2 10	\$225	\$145,000 \$180,000	erie@eriechamber.org www.eriechamber.org	Elle Cabbage, Executive director 1995
8	9	JOHNSTOWN/MILLIKEN CHAMBER OF COMMERCE 112 E. S. First St., P.O. Box 501 Johnstown, CO 80534 970-587-7042/970-587-8703	190 190	2 11	\$175	N/A N/A	info@johnstownmillikenchamber.com www.johnstownmillikenchamber.com	Terry Eady, President 1975
9	10	BERTHOUD AREA CHAMBER OF COMMERCE 344 Mountain Ave. P.O. Box 1709 Berthoud, CO 80513 970-532-4200/970-532-7690	176 180	1 9	N/A	N/A N/A	bcc@berthoudcolorado.com www.berthoudcolorado.com	Don Dana, Executive director 1907
10	11	FORT LUPTON CHAMBER OF COMMERCE 321 Denver Ave. Fort Lupton, CO 80621 303-857-4474	100 92	N/A 10	N/A	N/A N/A	flchamber@frii.com www.fortluptonchamber.org	Sheryl Johnke 1948
11	12	WELLINGTON CHAMBER OF COMMERCE P.O. Box 1500 Wellington, CO 80549 970-568-4133	92 80	N/A 11	\$150	N/A N/A	wellingtonareachamber@gmail.com www.wellingtoncoloradochamber.net	Mary McCaffrey, Chair 2006
12	NR	SOUTH CENTRAL WELD CHAMBER OF COMMERCE P.O. Box 606 Platteville, CO 80651 970-324-3111/970-785-6155	60 65	1 7	\$80	N/A N/A	info@southcentralweldchamber.com www.southcentralweldchamber.com	Maria Foster, Director/President 2006
13	NR	KERSEY AREA CHAMBER OF COMMERCE P.O. Box 397 Kersey, CO 80644 970-304-6171	25 25	0 4	\$50	N/A N/A	sandie@unitedway-weld.org www.kerseycolorado.com	Sandie Cantrell, President 1975

Region surveyed is Larimer and Weld counties, and Brighton.
N/A-Not Available
NR-Not Previously Ranked

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

Eaton and Greater Brighton Chambers did not respond before deadline. Estes Park Chamber is no longer in business.

Rope in the news & Greeley Stampede tickets to boot



Keith Urban



Joe Nichols



Gloriana



Craig Morgan



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Style: One-Story Ranch
 Construction: Wood/Frame/Brick
 Roof: Composition
 Bedrooms: Two
 Bathrooms: Two
 Garage: One Car Attached
 Square Feet: 1,256 Total Sq. Ft.
 Year Built: 2004
 Heat: Forced Air
 Cooling: Central A/C
 Subdivision: Morningside Village Condos
 Taxes: \$1,113/09
 HOA: \$169/Month

Room Sizes:

Master Bedroom: 15 x 11
 Second Bedroom: 11 x 10
 Dining Room: 14 x 10
 Kitchen: 12 x 12
 Living Room: 17 x 14
 Laundry: 15 x 06

Schools:

Elementary: Shepardson
 Middle: Preston
 High School: Fossil Ridge

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- 10-foot high ceilings, rounded corners, gas fireplace, art niche, painted trim, ceiling fans, A/C & 5-piece master bath.
- Kitchen features almond appliances including radiant range top, refrigerator (freezer bottom) and microwave, maple cabinets, eating bar plus very spacious dining room.
- Mountain views from balcony and master bedroom.
- Oversized laundry room/walk-in pantry.
- Attached tandem 2-car garage
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Largest Greeley & Evans Employers

Private sector, ranked by no. of employees

RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	TOTAL EMPLOYEES 2010 TOTAL EMPLOYEES 2009	REVENUES 2009 REVENUES 2008	TYPE OF BUSINESS	E-MAIL WEB SITE	PERSON IN CHARGE TITLE OF PERSON IN CHARGE YEAR FOUNDED
1	1	JBS 1770 Promontory Circle Greeley, CO 80634 970-506-8000	4,500 4,212	\$2,900,500,000 \$2,804,293,000 ①	Fresh, value-added and further-processed beef, pork and lamb.	chandler.keys@jbsa.com www.jbsa.com	Wesley Batista CEO 1953
2	2	BANNER HEALTH WESTERN REGION - NORTHERN COLORADO 1801 16th St. Greeley, CO 80631 970-352-4121	4,200 4,100	N/A N/A	Health-care services including McKee Medical Center, North Colorado Medical Center, home-health care and physicians' clinics.	N/A www.bannerhealth.com	Jim Ferando President 1995
3	3	HENSEL PHELPS CONSTRUCTION CO. 420 Sixth Ave. Greeley, CO 80632 970-352-6565/970-352-9311	2,247 2,964	\$3,024,757,000 \$3,337,000,000	General contracting and construction.	mreizt@henselphelps.com www.henselphelps.com	Jerry L. Morgensen Jeffrey K. Wenaas Chairman and CEO President & COO 1937
4	4	STATE FARM INSURANCE CO. 1555 Promontory Circle Greeley, CO 80638 970-395-5000/970-395-5424	1,350 N/A	N/A N/A	Auto, home, life, health, business insurance and banking. Agents available throughout Larimer and Weld counties.	N/A www.statefarm.com	Dave Gonzales Sr. Senior vice president 1922
5	6	WAL-MART SUPERCENTER STORE, NO. 5051 920 47th Ave. Greeley, CO 80634 970-353-4231/970-353-8372	425 ② 450	N/A N/A	Retail grocery and discount store.	N/A www.walmart.com	Rick Krehbeil Manager 1962
6	7	WAL-MART SUPERCENTER STORE, NO. 980 3103 23rd Ave. Greeley, CO 80631 970-330-1452	410 410	N/A N/A	Retail merchandise, food.	N/A www.walmartstores.com	Brett Pollard Manager 1962
7	NR	GREELEY MEDICAL CLINIC PC 1900 16th St. Greeley, CO 80631 970-353-1551/970-392-4740	350 370	N/A N/A	Health care.	N/A www.GreeleyMedClinic.com	Troy J. Simons Daniel R. Zenk CEO Board president 1933
8	8	CROP PRODUCTION SERVICES 7251 W. Fourth St. Greeley, CO 80634 970-356-4400/970-347-1560	340 300	N/A \$10,268,000,000	Agricultural crop-protection chemicals, adjuvant, plant nutrition products, seed, seed treatments, inoculates, fertilizer.	N/A www.cropproductionservices.com	Richard Gearheard 1978
9	9	GOOD SAMARITAN SOCIETY - BONELL COMMUNITY 708 22nd St. Greeley, CO 80631 970-352-6082/970-356-7970	315 315	N/A N/A	Rehab, transportation, skilled nursing, Alzheimer's care, assisted living, long-term care, independent living, Medicare and Medicaid certified.	sanders1@good-sam.com www.good-sam.com	Shareen K. Anderson Executive director 1937
10	11	NORTH RANGE BEHAVIORAL HEALTH 1300 N. 17th Ave. Greeley, CO 80631 970-347-2120/970-347-9800	247 309	\$18,200,000 \$16,300,000	Comprehensive community mental health and substance abuse disorder treatment center for Weld County.	N/A www.northrange.org	Wayne A. Maxwell Executive director 1972
11	10	ASURION 3001 Eighth Ave., Suite 200 Evans, CO 80620 970-515-1000/970-515-1500	174 308	N/A N/A	Administers programs that provide protection for consumer purchases and payments.	Support@asurion.com www.asurion.com	Al Gonzales Site director 1997
12	18	MEADOW GOLD DAIRY 450 25th St. Greeley, CO 80631 970-352-7860/970-352-0174	145 140	N/A N/A	Dairy products: milk, cottage cheese, sour cream, juices, ice cream mix.	john_guerin@deanfoods.com www.deanfoods.com	John Guerin General manager 1937
13	14	ENVISION CREATIVE SUPPORT FOR PEOPLE WITH DEVELOPMENTAL DISABILITIES 1050 37th St. Evans, CO 80620 970-339-5360/970-330-2261	131 145	\$9,285,056 \$8,467,300	Nonprofit; provides creative support from birth to death; aids individuals with developmental disabilities; helps their families manage financial and emotional demands.	bhughes@envisionco.org www.envisionco.org	Mary Lu Walton Executive director 1964
14	NR	FLOOD & PETERSON INSURANCE INC. 4687 W. 18th St. Greeley, CO 80634 970-356-0123/970-330-1867	120 120	N/A N/A	Commercial insurance (small to large companies), employee benefits, health insurance, personal insurance, life insurance, surety bonds.	fpinfo@fpinsurance.com www.fpinsurance.com	Chris Richmond President 1939
15	NR	NORTHERN COLORADO PAPER 295 71st Ave. Greeley, CO 80634 970-353-8787/970-353-4518	120 111	\$43,845,000 \$44,808,000	Distribution for paper products, janitorial supplies, disposable food service products and packaging materials.	contact@ncpaper.com www.ncpaper.com	Tim Warde President 1978
16	NR	REHABILITATION & VISITING NURSE ASSOCIATION/RVNA 2105 Clubhouse Drive Greeley, CO 80634 970-330-5655/970-330-7146	110 110	N/A N/A	Skilled nursing, physical therapy, occupational therapy, speech therapy, medical social services and a certified home-care aide, personal care provider.	homecare@rvna.info www.rvnahomecare.com	Crystal G. Day R.N., MSN, President and CEO 1979
17	NR	ROCHE CONSTRUCTORS INC. 361 71st Ave. Greeley, CO 80634 970-356-3611/970-356-3619	100 110	\$166,570,000 \$143,998,345	General contracting and construction.	info@rocheconstructors.com www.rocheconstructors.com	Thomas J. Roche President 1971

Region surveyed is Greeley and Evans.
N/A-Not Available. NR-Not Previously Ranked

Based upon responses to Business Report survey researched by Noelle Maestas
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① Financial figures converted from Brazilian Reals to U.S. Dollars.

② Store HR estimated

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Northern Colorado's loss is Peoria's culinary gain

Chef Wehrli named executive chef by JQ Hammons

Chef Florian Wehrli is now playing in Peoria as executive chef at the highest-rated Embassy Suites in the country.

From the moment of his arrival in Northern Colorado nearly seven years ago as chef at the Chimney Park Bistro in Windsor, Wehrli became a very public voice for building strong relationships in the food community, among chefs and farmers and other local producers.



STEPPING OUT
Jane Albritton

Swiss-born Wehrli did his culinary apprenticeship with renowned Chef Georges Wenger, winning the Best Apprentice of Switzerland in 1997. He completed an 18-month internship under Chef David Paulstich at the Mark Hotel in New York City, then became chef saucier for Chef Jean-Louis Palladin's Times Square restaurant, Palladin. From there he

moved to Palladin's restaurant in Las Vegas, where, in 2000, he took the helm of the award-winning Andre's at the ripe age of 25.

Eventually, with the help of three partners, Chef Florian opened the small, casual but elegant Chimney Park Bistro in 2004. A dispute with those partners over selling the restaurant left Wehrli without a kitchen in the summer of 2007. New owner Chef Jason Shaeffer terminated Wehrli's non-compete agreement, which allowed Chef Florian to move onto other culinary ventures in the region.

He opened the Chef's Basket in Windsor's Water Valley just months before the May 2008 tornado struck. But it's an ill wind that blows no good. Wehrli was hired in 2009 as executive sous chef by Executive Chef Chris Cole at the new Embassy Suites Hotel and Conference Center in Loveland.

The John Q. Hammons folks apparently like what they saw and offered Wehrli the job as executive chef in Peoria, Ill., earlier this year.

"This is a really busy hotel," said Wehrli. "It's smaller than the one in Loveland, but a lot busier. In Loveland there were two of us in the kitchen; now I am the only one. The setup here is about the same: a restaurant, banquet space and the atrium breakfast space."

Wehrli said that he will always have a



Krista Watzel, Northern Colorado Business Report

COOKIN' – Executive Sous Chef Florian Wehrli, foreground, and Executive Chef Chris Cole cook something up at the Embassy Suites Hotel in Loveland. Wehrli accepted a promotion to executive chef at the highest-rated Embassy Suites in the country located in Peoria, Ill.

special connection with Northern Colorado and expects to maintain his relationships with local producers.

"But the only way for me to keep growing was to go someplace else," he said. "When they made me this offer, I couldn't refuse."

By the way, in addition to really good hotel dining, now, Peoria has a metro

population of nearly 400,000 and the corporate headquarters for Caterpillar Inc.

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.

Northern Colorado Dining Guide

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Shrinking industry

Even without state investigations, the last few years haven't been kind to the title insurance industry. Mergers and acquisitions wreaked havoc on title underwriters in 2008, which created a significant market share shift. In December 2004, there were 715 title agencies in Colorado. Today, there are 356. Premiums have also tumbled. From 2005 to 2009, title insurance premiums dropped 57 percent, from \$334 million a year to about \$141 million at the end of the third quarter of 2009.

SOURCE: COLORADO DIVISION OF INSURANCE

INSURANCE, from 3A

Heritage Title in Fort Collins. Heritage is owned by Fidelity National Financial.

Investigations nationwide

It's not just a Colorado issue. The title industry has garnered considerable attention from regulators and in courtrooms across the country. On the federal level, illegal kickbacks are investigated by Housing and Urban Development under the Real Estate Settlement Procedures Act or RESPA. Violators face a fine of up to \$10,000 and a year in jail.

Several states are at different stages looking into illegal referrals in the title industry. Pennsylvania's investigation is ongoing, and Washington State officials are now clarifying state law regarding kickbacks to real estate service providers

after investigating illegal title insurance referrals.

"We have a law that says it's illegal to do a lot of the things that they were doing, things like free tickets, free dinners," said Stephanie Marquis, spokeswoman for the Washington office of the insurance commissioner. "It was so pervasive that for us to take action against them, it was too time-consuming and expensive. So we said we are going to give you some time, but then we will go after you."

Doug Miller, a Minnesota lawyer and executive director for Consumer Advocates in American Real Estate, provided testimony to the U.S. Congress on illegal kickbacks in the title industry in 2006. In his opinion, the problem is rooted in Affiliated Business Arrangements, in which real estate service providers form entities to provide

"one-stop shopping" for homebuyers.

"I think they are all bad for consumers," Miller said. "Any time you take competition out of the equation, they have no reason to provide great service."

Not everyone agrees with Miller's stance, however.

RESPRO, Real Estate Services Providers Council Inc., a national non-profit which represents ABAs, takes the position that such arrangements provide lower rates and better service to homebuyers.

"RESPRO members would tell you that there is greater accountability," said Susan Johnson, RESPRO executive director. ABAs that follow the law, she added, are competitive on rates and service with independent title companies.

"When you look at all illegal referrals there is no more likelihood of them in affiliated businesses," Johnson said. "Because legally compliant businesses bend their resources to make sure that they are compliant with RESPA and other appropriate state laws, when illegal businesses enter their market, they are as frustrated as anyone."

She noted that RESPRO supports enforcement of laws banning illegal kickbacks.

Chris Hardy, managing broker for Coldwell Banker Residential Brokerage in Fort Collins, also supports tougher regulation and enforcement. Coldwell has an affiliated business arrangement with Title Resource Group.

"I think the division of insurance has the consumer in mind as they put together their regulatory environment," he said. "I think that's a good thing. You can see what happens in an unregulated environment."

DAIRY, from 5A

former New Frontier Bank loan officer, and Timothy Thissen, former NFB director, are still under way.

Bell and Thissen are accused in bankruptcy documents of using their roles at the bank to "improperly enrich themselves and defraud bank regulators." But the Weld County District Attorney's office said it has filed no criminal charges against Bell or Thissen, and spokespersons for both the U.S. Attorney's office in Denver and the FDIC said they could not comment on whether an investigation was under way or if litigation had been filed or was about to be filed.

In addition, a complaint filed March 10 by Johnson Dairy against Lucerne-based Northern Feed and Bean Co. alleges that Robert Brunner, Northern's founder and former majority owner, used his position as an insider with New Frontier Bank to pressure Johnson into paying off \$550,000 in feed debt just before the dairy filed for bankruptcy.

The complaint alleges that Brunner, as chairman of the bank's board of directors, knew of the impending bankruptcy and helped cause it by pressuring the dairy to take out the \$12 million AgStar loan to refinance bank debt incurred in 2008.

"By knowing that the bank would not be providing additional capital to Johnson, Mr. Brunner knew of the imminence of Johnson's bankruptcy before other unsecured creditors," the complaint states.

The complaint asks the court to require Northern Feed and Bean to return the \$550,000 so it can be used for payment to unsecured creditors and to put Northern at the bottom of the payment list because of its actions.

Bravo! Entrepreneurs Lifetime Achievement

1998-2008

- 2008-2009 Gene Markley
Markley Motors
- 2007 Larry Kendall
The Group, Inc.
- 2006 D. B. "Pete" Peterson
J. Barney Flood
Flood & Peterson Insurance
- 2005 George Hall
Hall-Irwin Corporation
- 2004 Bill Neal
Wheeler Commercial Property Services
- 2004 Leo Schuster
Progressive Living Structures
- 2003 Kathryn Hach-Darrow
Hach Company
- 2002 Bob Tointon
Phelps-Tointon, Inc.
- 2001 Tom Gleason
First National Bank
- 2000 Ken Monfort
Monfort Meat Packing
- 1999 Bob Everitt
Everitt Enterprises
- 1998 W. D. Farr
Water, cattle and banking
pioneer



"The importance of entrepreneurship cannot be overstated. Every business, institution or organization came about because of entrepreneurship. Having the initiative and the courage to be creative and to take a risk for a new business venture is what has made America great!

The Everitt Companies and our family were honored to receive the Bravo! Award in 1999. We were honored that the Northern Colorado community recognized us for our willingness to undertake new ventures, and for the fact that our company and its employees were creative, willing to take a risk, and had the courage to bring a business venture to fruition."

— Bob Everitt
Founder, Everitt Enterprises

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“Beyond direct revenues, mobile can play a key role in satisfying your most loyal customers.”

Thomas Husson, senior analyst
Forrester Research, Inc.

E-COMMERCE, from 9A

Study, released by Motorola in January, found that 51 percent of 4,534 holiday shoppers said they used their mobile phones in various ways to close a sale. Those uses included comparison shopping as well as accessing online reviews, online product info and coupons. A full 64 percent of Generation Y shoppers used their mobile phones to help conclude a sale, and 21 percent of those used a mobile phone to compare Web prices with in-store prices.

Chiming in on the mobile Web’s projected rise this year is Forrester’s Thomas Husson, who predicts in his January 2010 Mobile Trends report that “companies of all shapes and sizes, as well as governments and local authorities will start integrating mobile into their overall approach, rather than simply launching a few mobile initiatives.

“Organizations will thus dedicate more staff and resources to mobile,” Husson added. “Many brands will also realize that they need budgets to promote their apps, and more importantly, that they need to plan their next steps — be it upgrading their service, (or) porting the app to a different environment, such as Android.”

Husson also projects that increasing numbers of e-retailers experimenting with geo-targeting — auto-sending promotional texts, coupons and other advertisements to the mobile phones of potential customers near their storefronts — will become “a key component of mobile social experiences and mobile marketing campaigns.”

Granted, retooling a company’s Web presence to accommodate users of a number of mobile computing devices will be a chore. But Husson believes the effort could pay off handsomely for e-retailers in the long term. “Beyond direct revenues, mobile can play a key role in satisfying your most loyal customers,” he said.

Mobile Web strategies

Given the cacophony of voices all heralding the inevitable rise of the mobile Web, here are some resources for pulling together a mobile strategy:

- Software that detects mobile browsers: Employing this type of software is probably one of the most efficient ways to ensure a mobile user is served a Web site fully optimized for his or her device. Essentially, these programs can detect the type of device a visitor is using to access a website, and then direct the visitor to the mobile version that is specifically designed for each technology.

One inexpensive software package is Detect Mobile Browsers, which sells for \$50. The package senses and redirects visitors to versions of your website that

have been fully optimized for the iPhone, Android, Opera Mini, Blackberry, Pal or Windows Mobile.

- Desktop-to-mobile-Web migration software: Apps maker Covario has just released a package that helps automate the process of transforming an everyday web site into one optimized for mobile devices.

“With Covario’s Mobile Content Optimizer, pages can be quickly developed using existing desktop content, configured for display on various mobile devices, and done in a highly scalable way leveraging the Software as a Service delivery methodology,” explained Brian Klais, Covario’s vice president of product management. “Our goal is to reduce the time it takes an advertiser to have a complete mobile Web presence to less than 30 days.”

Covario’s MCO software uses a proprietary template to migrate content from an existing website to a site

designed for mobile users,, without the need to redesign the pages or setup separate templates internally.

- Mobile Web development community: With more than 26,000 members, mobiForge.com is a great place to visit if you’re looking to quickly get up to speed on the state of mobile Web development. The Starting section offers a cornucopia of educational material, books and training guides for the beginner.

Other sections of the mobiForge site are devoted to designing, developing and testing mobile websites. A Running section, for example, offers ideas on how to monetize a site once it has been mobilized. There are also some forums, and a handy directory featuring mobile Web development agencies, recommended development tools and the like.

- Mobile Web books: For an in-depth look at developing for the mobile Web, check out “Mobile Web Design” by

Cameron Moll. The tome offers more than 100 pages of practical advice, tips and examples, and well as more than 40 sample screens developed for various mobile devices.

Another reference-in-development is Brian Fling’s “Mobile Design and Development.” Fling promises the forthcoming mobile development bible will offer the principles and techniques of mobile websites and mobile apps for all devices.

“We’ll discuss what makes mobile, specifically the mobile Web, one of the most unique and powerful mediums we’ve ever seen,” Fling said. “I’ll cover the essential principles for designing great experiences for the mobile medium, including how to take advantage of the mobile context, physical location, touch, accelerometers and other means of input to create intuitive interfaces that work.”

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COMMENTARY

EDITORIAL

Health reform suit both futile and expensive

Attorney General John Suthers has signed Colorado up for a waste of both time and money by joining 12 other states in suing the federal government. The suit, filed mere moments after President Obama signed the health-care overhaul bill into law, claims the law is unconstitutional.

Why? Because “the Constitution nowhere authorizes the United States to mandate, either directly or under threat of penalty, that all citizens and legal residents have qualifying health-care coverage.”

OK. It doesn't say that everyone in America should have electricity and telephone service available in their homes, either, but somehow the federal government managed to make those things happen without undermining the Republic.

And the Constitution does say, in the Preamble, that the purpose of the federal government is to “provide for the general welfare” of the people of the United States. If the closest the country can come to universal health care for its citizens is insurance exchanges, then citizens will be required to purchase coverage.

More to the point, the Constitution also says that federal laws trump state laws, so the handful of states saying they opt out of the insurance provision are making a symbolic gesture at best. We thought the Civil War had settled the matter of state nullification of federal law a while back.

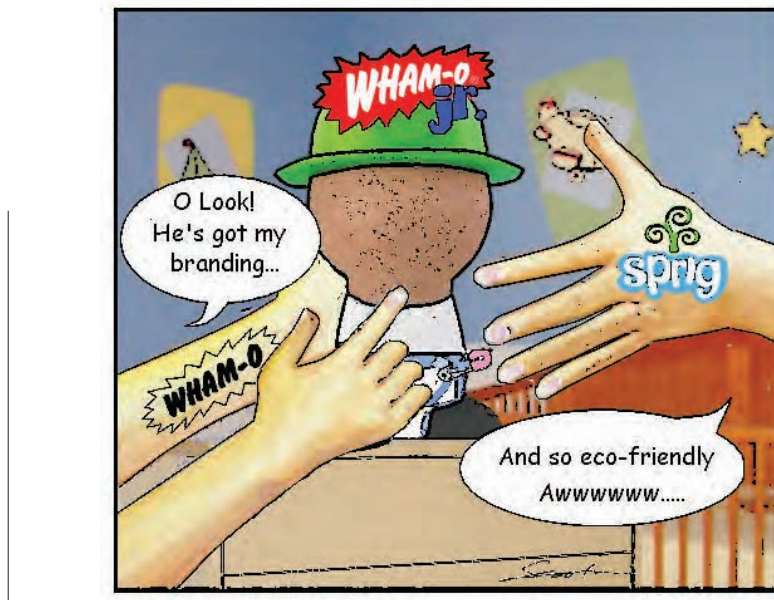
The AGs' lawsuit also insists that the new federal health insurance requirements are unfunded mandates that will cause substantial financial burden to the states. As if the suit itself will be litigated pro bono.

The precedents for states and business paying the cost of federal requirements are legion, from education to environmental regulation — and the mandate that hospital emergency rooms treat everyone regardless of their ability to pay.

While there is no exact precedent for the government requiring citizens to purchase a product from a private company, a few come close. Well-off seniors are already required to carry Medicare Part A coverage, for example.

Right here in Colorado, Suthers himself has ruled that Pinnacle Assurance is indeed a private business, and there is nothing untoward about the state requiring employers to carry the workers' comp coverage it provides.

It's probably no coincidence that all but one of the AGs in the suit are Republicans, and at least two are running for governor. Even if Suthers is willing to declare his candidacy, we say Colorado should drop out of this expensive exercise in futility.



Successful relationships built upon solid foundation of trust

You read everywhere that doing business in today's economic environment is challenging. So why make it more difficult by worries about personal or professional ethics?

Now try this: Remove the words “doing business” from the previous statement and replace them with “building a family,” “building a marriage” or “building a relationship.” The same challenges are true. In trying times and good times alike, trust becomes the foundation that good relationships are built upon.

Doing business as Taco John's International Inc. for more than 40 years has had its “economic environments” in the past and I'm sure we'll have many more in the next 40 years. Surviving the test of time with more than 400 franchised restaurants located in 25 states, a company has to have core values, and at Taco John's those values start with trust.

Dare a company lose sight of its ethical compass when dealing with others, all can be lost. If ever my customers — franchisees or restaurant guests — lose faith in our brand, then suspicion and skepticism enters into their thinking. Skepticism can quickly become a cancer to trust; the healthy relationship that took years to build can be lost.

So every day I'm committed to trustworthy relationships with our franchisees, shareholders, employees, vendor partners and ultimately most important, our guests.

I personally believe in two guiding principles for success at any level:

■ **Connect to your community.** When we're engaged in community life

with trustworthy behaviors, people notice and emotionally connect with you.

■ **Stand up and be counted.** No, not the Census, but rather you and what you stand for. Watching from the sidelines complaining accomplishes nothing. Participate in life with fun and vigor because you will only get out of life what you put in!

The bulk of our relationships with people, whether personal or professional, are based on behavior. To be a successful relationship, the emotion I feel from my interaction with your behavior must be satisfactory and ultimately trustworthy.

I challenge you to rediscover the Better Business Bureau and take the guesswork out of doing business. Accredited Businesses agree to standards of trust that include honesty, truth, transparency, privacy, integrity, responsiveness, honoring promises and safeguarding privacy.

I congratulate my fellow past winners of the Torch Awards for Business Ethics as well as this year's nominees. And I would like to thank business colleges at the University of Wyoming, Colorado State University and the University of Northern Colorado for being partners with the BBB in fostering the circle of trust.

Now, if ever our tacos or Potato Olés don't live up to your expectation for flavor or my service is less than hospitable, call me. Because my relationship with customers is built on trust.

Dave Schuh, chairman of the BBB Board of Directors, is executive vice president & chief operations officer for Taco John's based in Cheyenne. He can be reached at dschuh@tacojohns.com or 307-772-3907. The 12th annual Torch Awards for Business Ethics will be held April 15 at the Embassy Suites in Loveland. The event begins with a reception at 5 p.m. and dinner at 6:30 p.m. Reservations available at wynco.bbb.org.



GUEST COLUMN

Dave Schuh

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LETTERS TO THE EDITOR

The 'in' box is open

Write the *Northern Colorado Business Report* to comment on our content or to raise issues of interest to the business community.

Letters must be limited to 300 words. Longer guest opinions may be considered upon request. Please include address and telephone numbers so that we can verify your submission.

The *Business Report* reserves the right to edit for length, and to reject letters that are potentially libelous.

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

That would eliminate a lot of time in a testing facility. I see those units out on the side of the highways sniffing all of the time.

Marvin McKinley
Fort Collins

Toll on leave from real estate division

(*Business Report Daily*, March 17, 2009)

So we real estate brokers have to endure public scrutiny, but Ms. Toll's situation is a private personnel matter? I am outraged.

Brett Pavel
Fort Collins

Foothills needs additional anchor, consultants say

(*Business Report Daily*, March 11, 2009)

Look outside the box! It is a Nordstrom's that you need as another anchor!

Ken Deines
Fort Collins

Amazon fires Colorado affiliates over sales tax collection

(*Business Report Daily*, March 8, 2009)

Ridiculous. Another reason to purchase from other than Amazon. Online retailing is another reason we have sales tax collection problems at the state and local level, difficulty in keeping retail merchants in business. I've purchased online before and will again, but not from Amazon. The free ride's over, Amazon. Colorado can send a message by purchasing from local merchants and stores instead of Amazon. This has gone too far.

Jim Clark
Fort Collins

So, I've heard some talk of emergency legislation to overturn this. I've also heard the opposite — that this is just going to get worse and that all affiliate marketing companies are going to pull out of Colorado due to this legislation. I don't know what to believe but if it is the latter, I will just have to shut down my website because the Colorado legislature has just shut down most, if not all, potential sources of revenue for my site.

Christa
Fort Collins

Economic development for Loveland arts makes sense

(*NCBR*, March 12, 2009)

Emissions testing coming to Larimer, Weld counties

(*Business Report Daily*, March 19, 2009)

Does this mean that my diesel pickup will now only cost \$25 every two years? Or do I still get penalized and have to have an emission test every year at a cost of \$75? Incidentally my diesel has less emissions than my gas-powered car. Both pass.

Joe
Loveland

In 2003, San Antonio did a study to find out how much emissions testing would reduce ozone levels. We found out that they reduced ozone by 1/2 of 1 part per billion. A figure so low, ozone monitors cannot detect the difference. With cars getting cleaner since 2003, the reduction is most likely even lower today. Emissions testing is simply a waste of time and money. To see the report and more ozone information, please go to my website, ozoneinformation.com

Mark Langford
San Antonio

It has been common knowledge for nearly two years that over 90 percent of the emissions in Larimer County are from the thousands of oil-well burner units in Weld County and some in Larimer County. While the problems is being corrected, and it will take a couple more years, why should autos have a need to be checked? They contribute less than 5 percent of the emissions.

Ed Robert
Fort Collins

Why can't we adopt the drive-by testing like they have down Denver way?

NCBR poll watch | What was the biggest business news story of 1995-96?

Greeley's downtown revival

20%

Loveland a hotbed for publishers

6.7%

Fort Collins wind power incentives

13.3%

Launch of NCBR

60%

These results reflect responses to the online poll at www.ncbr.com March 9 through March 23.

Next question:
What's the biggest frustration with auto emission testing?

Answer now at www.ncbr.com. Responses will be accepted through April 5.

Editor's note: Tell us what you really think by voting in our online poll then leaving detailed comments at www.ncbr.com

Absolutely "right on," Marcie! As artists, our move to Loveland in 1992 was the best thing we could have done for our careers and our quality of life. Since living and working here, we have come a long way from barely break-even marginal artists to successful careers that now enable us to support local arts businesses, as well as patronize other local businesses, pay taxes, support local charities and otherwise be fully engaged citizens of this wonderful city. We know lots of other artists (mostly sculptors) who would love to live here and take advantage of the incredible business support system we have here as well as our very special environment and pleasant and supportive city. Loveland is unique in what it has to offer sculptors and other arts professionals and I believe that promoting and strengthening this sector would be good for Loveland as well as the artists and enhance the quality of life for all of our citizens.

Jan Rosetta
Loveland

Superb article! I agree with Marcie's points and am thrilled that leaders are seeing the arts as economic development. Although not an artist myself, I was compelled to return to Loveland to raise my family partially because of Loveland's dynamic creative class. My husband, David, is engaged in an Arts and Technology Committee through the

Thompson Education Foundation. The school district gets it and the City seems to as well. Working together can produce great results.

Ashley Kasprzak
Loveland

All of the arts need to be represented! It is our hope that we can all come together to build the dream into a continuing reality. We are indebted to Marcie, Nikki, Betsy and all of the stakeholders — artists, The Loveland Museum, Susan Ison, Suzanne Janssen, businesses, councilors, etc., for their great efforts. Thank you all!

Sincerely,
Mel Schockner, Photographer
Loveland

BLOG COMMENTS

Editor's note: Yes, we have blogs, and you can join the conversation at www.ncbr.com.

What makes a great salesperson?

(*Everybody Sells*, by Lee Porter)

Really great blog Lee. This should be helpful for recruiters and business owners looking to identify and hire sales professionals. I especially like No. 2 — was just talking about "persistence" at an Internet Marketing group meeting.

Keep these coming!

Jay Jacoby
Fort Collins

Portfolio

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FLOODPLAIN, from 1A

or after a flood.”

Examples of generally accepted critical facilities include police and fire stations, hospitals, public utility facilities, emergency shelters, hazardous materials facilities and communications equipment.

But the CWCB's original draft update also included hotels, motels, bed-and-breakfasts, sports arenas, theaters, meeting halls, churches, community centers and major employment centers as “critical facilities.” Rule 5 of the original draft also said, “All new critical facilities should be outside of the 500-year floodplain, if feasible.”

Tom Browning, chief of CWCB's Watershed Protection and Flood Mitigation Section, said the board, part of the state Department of Natural Resources, received a flood of responses after the draft was released for public comment.

“We'd gotten lots of phone calls, e-mails and what have you,” he said. “I think the original draft didn't accurately reflect the right message.”

Browning said “90 percent” of the feedback centered on the proposed Rule 5 and the critical facilities added under Rule 6. As a result, the CWCB committee charged with creating the rules held a spe-

CWCB takes rules on the road

The Colorado Water Conservation Board will be in Aurora and Glenwood Springs in April to present more information and discussion of the proposed statewide floodplain rules:

- April 7 Glenwood Springs Community Center, 100 Wulfsohn Road, 9 a.m. to noon
- April 9 Aurora City Council Chambers, 15151 Alameda Parkway, 9 a.m. to noon

Visit www.casfm.org for more details.

cial meeting on March 18 to clarify the intent of the new proposed regulations.

The next day, the board released new draft language that removed employment centers, lodging and places of public assembly from Rule 6, and the Rule 5 recommendation that new critical facilities be outside the 500-year floodplain. It also modified what is considered a “transportation lifeline.”

Floodplain expansion challenged

The proposed expansion of the definition of “critical facilities” would have essentially devalued land in the flood-

plains and reduced property taxes and development fees for local jurisdictions.

Stan Everitt, executive vice president of Everitt Cos. in Fort Collins, said he's glad the CWCB backed away from its original proposed language.

“I think taking the employment centers and other community activity out is a step in the right direction,” he said.

But Everitt added that some proposals still in the document go too far in trying to regulate floodplain development.

“It seems the intent is to regulate out of existence critical facilities inside the 500-year floodplain, which has a 0.2 percent chance of occurring,” he said. “It just seems so out of balance to me that it's beyond the pale.”

Meanwhile, city floodplain administrators said they were happy to see the draft rule changes. “I'm glad they made the changes and I think what's there now is palatable and represents good floodplain development,” said Chris Carlson, Loveland's assistant floodplain administrator.

Carlson said Loveland had been concerned that the original document designated primary access routes, bridge and culvert structures and railroad lines as critical facilities. “That was probably our biggest concern because it probably couldn't be met,” he said.

For more information

To view the draft rules for floodplain regulation, visit cwcb.state.co.us and click the link to “Watershed Protection and Flood Mitigation.” Comments on the rules should be sent to Tom Browning, CWCB, 1313 Sherman St., Room 721, Denver, 80203 or at tom.browning@state.co.us.

The revised document now focuses on airports, air traffic control towers, mass transit stations and terminals under the category of “transportation lifelines.”

Brian Varrella, floodplain administrator for the city of Fort Collins, said he also views the CWCB changes as positive.

“I think in general this moves us in the right direction,” he said. “What they're doing addresses many of the concerns we've heard in the business community.”

Impact on downtown development

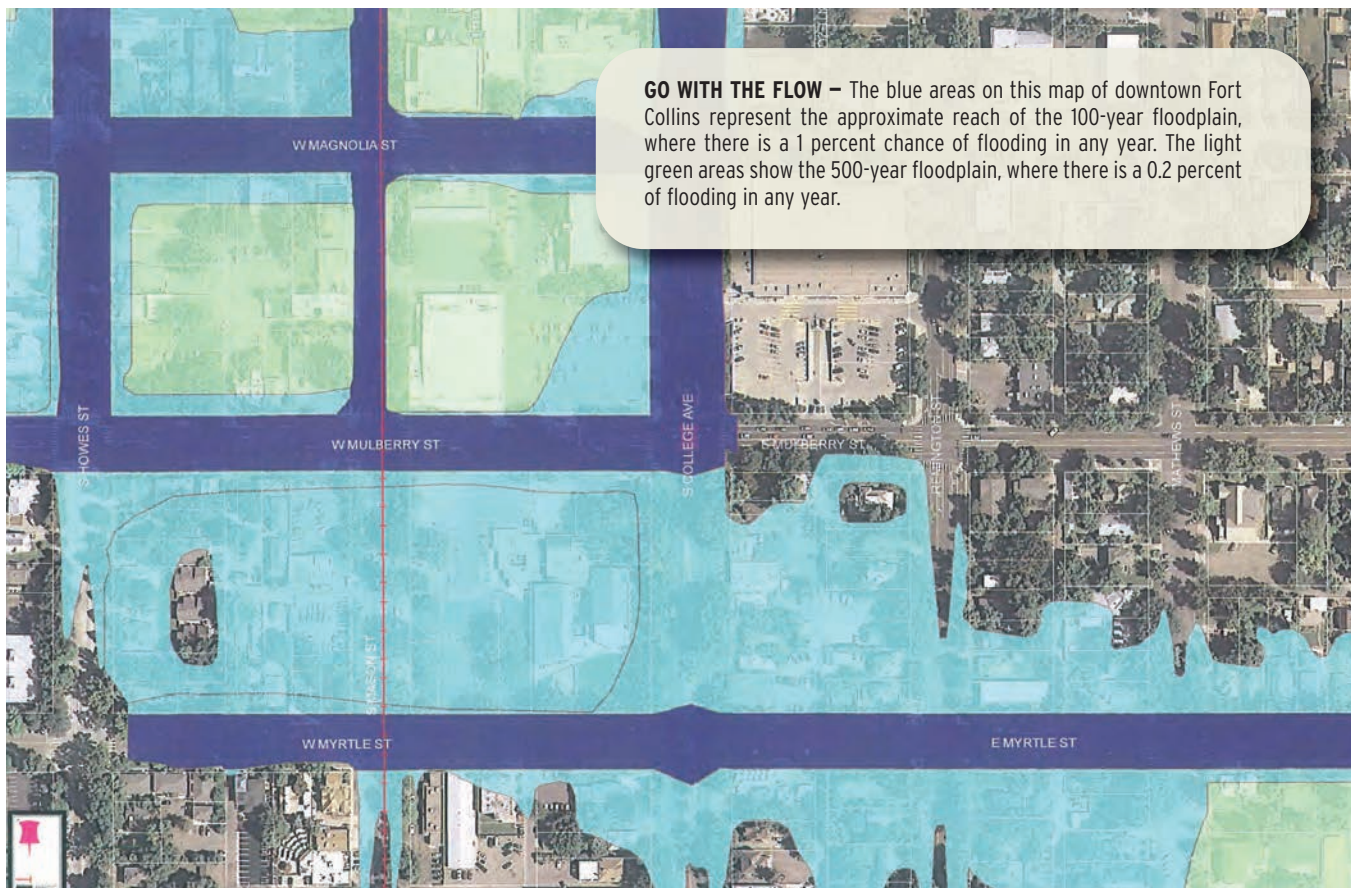
In Fort Collins, where the Cache la Poudre River runs just north and east of downtown, the original floodplain changes could have affected the location of a convention hotel now being studied by a consulting group hired by the Downtown Development Authority as well as an outdoor 5,000-seat amphitheatre proposed by the DDA for the north end of downtown.

Matt Robenalt, DDA executive director, said he could not comment on the rules or their possible impact until the city takes a position on the proposed changes. The Fort Collins Water Board was scheduled to discuss the issue on March 25, after the *Business Report* went to press.

Varrella said Fort Collins is one of the few communities in the state that currently regulates critical facilities in floodplains. But he noted that the proposed regulations add a section that would require local jurisdictions to identify on a case-by-case basis those structures deemed critical facilities according to state criteria.

“All structures that clearly met these criteria shall be deemed critical facilities by that jurisdiction,” the proposed CWCB language states. “For structures for which it is ambiguous if the criteria are met, the local jurisdiction shall have the discretion to determine if the structure is a critical facility.”

The draft rules are set for adoption in July, but are still within a public comment period that ends April 30.



Map Courtesy City of Fort Collins

REAL ESTATE, from 2A

three years.

Braden explained that in the first year alone about 12,100 of the 13,800 HUD mortgagees will have to drop out of the program. He believes the total number of participating firms will drop to 700 when all is said and done. While the decline in the number of mortgagees will streamline HUD, it will also take choice and competition out of the market.

According to the EREC surveys, both real estate and mortgage brokers see the new Home Valuation Code of Conduct rules as a hindrance. It aims to set up a firewall between the appraiser and the borrower and originator by requiring the use of an appraisal management company. The rule was set up to prevent appraisal bullying, but might be having

the opposite affect.

Braden points out that the HVCC is not a law but rather a rule that sprung from New York Attorney General Andrew Cuomo's investigation into Fannie Mae and Freddie Mac. Fannie and Freddie agreed to the terms of HVCC in order to have the investigation dropped.

Braden said that the consequences have been plentiful. The management companies are collecting about half the fee that used to go directly to an appraiser, and they are often requiring a 24-hour turnaround for appraisals.

Braden said that there have been reports that the management companies are pushing for lower appraisals so that no red flags are raised. He has recent personal experience with a couple of major mistakes in appraisals that the management companies refused to have fixed.

“Now, the pendulum is swinging the

other way,” he said.

Braden said that one of the biggest frustrations is the mixed signals coming out of Washington. There is a push to get more loans out but an increasing number of barriers making it harder to do so for a majority of the industry.

State not so worrisome

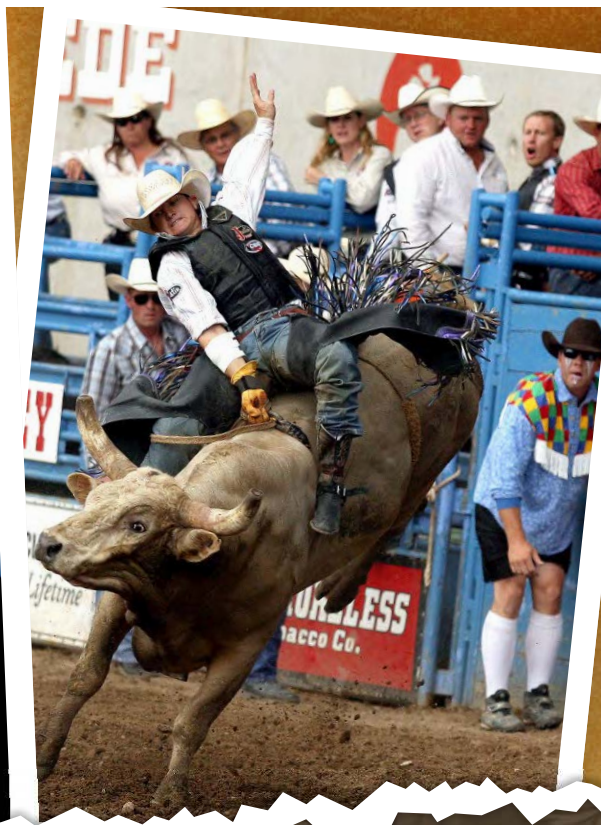
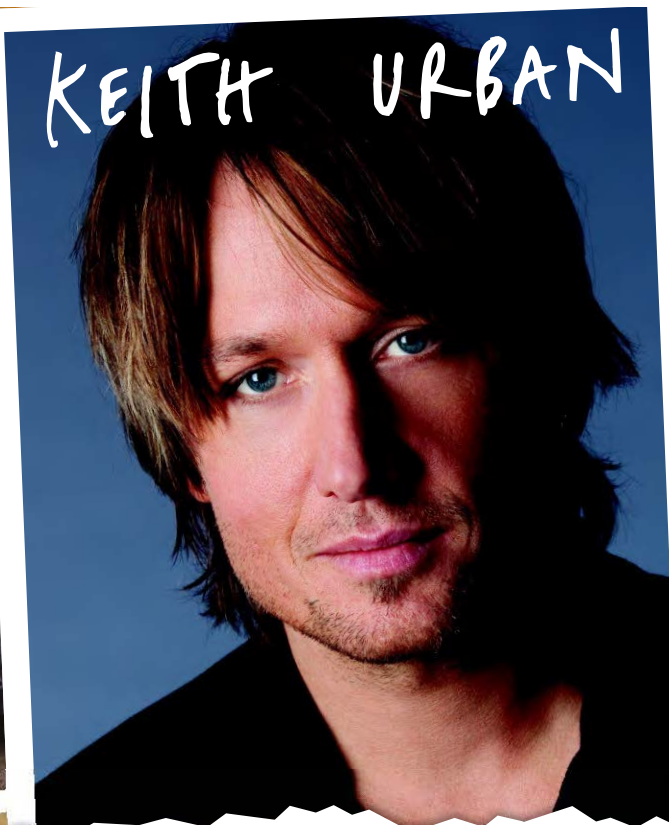
Laposa was surprised by the juxtaposition of federal versus state regulatory concerns in the mortgage broker survey. The state regulatory climate, which has been a hotbed of activity in the past four years, was ranked next to last as a risk to the industry, followed only by interest rates.

Erin Toll, director of the Colorado Division of Real Estate, was slated to speak at the EREC event in which the survey results were presented on March 25, but was placed on leave a week before.

Toll became executive director in 2006 and heralded sweeping regulatory changes for the state's mortgage brokers, appraisers and real estate brokers. The division has aggressively pursued investigations into alleged fraud and general misconduct.

Most recently, the division addressed media accounts of an investigation into American Home Funding. Reports stated that state Sen. Ted Harvey — who works for the company — was the subject of the investigation, an allegation that the Division of Real Estate denied in a March 5 media release.

Braden said that the regulatory changes at the state level right now are relatively mild. A provision is being considered that would require appraisal management companies to register with the state. Braden pointed out that it contains no provisions to “protect appraisers from abuses.”



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SPRIG, from 3A

usually come so quickly. "We'll try to continue to help them as they transition."

Looking for space

Sprig is already on the lookout for what Discoe calls an "Ally McBeal" space — referring to the late-90s television series set in a quirky law office over a bar. The designers are looking for a creative office space in downtown Fort Collins, from which they plan to grow the design team.

Forsyth feels the acquisition will be good for the community, in general, and local startup community in particular. Sprig was able to grow with support from local angel investors.

"They're going to get a good return on investment," Forsyth said.

For such success to come at a time when few investments are panning out could lead angel investors to put funds into other startups and inspire others who have been watching from the sidelines to step up. That was a concern for Sprig's founders.

"For us, it was really important to have that kind of success," Clemmer said.

Discoe explained that the team feels like it now has the opportunity to give back to the community that helped it to succeed, specifically the city of Fort Collins and RMI2. The last thing they wanted to do was create a negative experience for the area's still-developing angel investment community.

"Largely, their success is a credit to the

"It enables us and empowers us to expand."

David Bowen, co-founder
Sprig Toys

innovation of the design team," Forsyth said. "It's one of the most enthusiastic creative teams I've ever worked with."

That enthusiasm helped Sprig quickly make a name for itself in the industry. In addition to the attentions of Wham-O, the company received several inquiries from other toy firms, ranging from casual talks to more formal acquisition discussions. Still, the Wham-O deal was a bit of a surprise.

"We were really still just running Sprig with our heads down," Clemmer said.

The acquisition will likely lead to Sprig toys appearing on shelves of larger retailers. Sprig grew its sales network and reputation with smaller, independent toy stores, which will still be a focus for the brand. After all, if it's not broken there is no reason to fix it.

"Sprig has done a tremendous job getting their name out there in a short amount of time," said Dennis Claussen,

vice president of creative development for Wham-O.

Claussen explained that Sprig has its own unique message that makes it stand out in the crowded and competitive toy industry.

"It's something that spoke to all of us here at Wham-O," he said.

Icon in transition, too

Wham-O has been going through its own transition. In many ways, the 62-year-old company is like a startup.

The company was founded in 1948 and by the 1960s had introduced the world to the Frisbee, Slip 'N Slide, Hula Hoop and Superball. In 1982, the company went through the first in a series of ownership changes.

Claussen said that the near-constant transition phases may have resulted in a divergence from Wham-O's legacy as an innovative producer of outdoor toys. The most recent change — an October acquisition by an investor group — brought the company back to that focus. The investor group includes Kyle Aguilar, who now serves as CEO and for years has headed Manufacturing Marvel Inc. Marvel has been the manufacturer for both Wham-O and Sprig. Sprig is the first acquisition since the new owners took the helm.

The focus now is to build on the company's decades-old reputation and put the Wham-O brand back into all homes. The company will put a lot of concentration into the branding message as well as into pioneering new products.

"Sprig is definitely the springboard catalyst for that," Claussen said.

Wham-O just shipped a new Frisbee made of Sprigwood — the EcoDisk — and Claussen said the plan is to incorporate Sprigwood into more Wham-O toys. For the Sprig founders, working with the iconic brand is an exciting prospect.

"They're essentially reinventing themselves," Bowen said.

The acquisition will be phased in over about three years, depending on how long it takes for the Sprig brand to hit certain milestones. The founders will be able to once again put most of their focus into toy design as they transition some of the general business functions to Wham-O, but will continue to meet with buyers, where they garner market information that drives their next products.

"We enjoy it now, too," Discoe said. "It's fun."

Sprig will also benefit from manufacturing costs about 30 percent lower than before and an instant connection in global markets. Bowen said that without the acquisition, it would have been very difficult for the small company to broadcast the Sprig story around the world.

"It enables us and empowers us to expand," he said.

What Sprig is taking away from the experience of being a startup is invaluable life and business lessons. The team plans to be involved with the incubator community still, and they don't discount that they could someday be involved in starting a business, again.

"It's all been fun, and it's also been the most stressful time in our lives," Discoe said.

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To connect with your customers, you can set up groups and fan pages on Facebook, share your 140-character-or-less thoughts on Twitter, post thought-provoking question and answer threads on LinkedIn. Whether those you communicate with are called friends, followers, or contacts, the goal is the same. And there's strength in relationships.

Let them mingle

Introduce Facebook to Twitter, Twitter to LinkedIn, and so on, and then let them talk. If you were an auto repair shop, for example, you could Google "Toyota recall" to find a credible source (ideally via the official Toyota site) for which makes and models are affected, and then post a link to the article and open up a relevant discussion on your Facebook page. Next, you craft a 140-character Tweet that links to the Facebook post, and finally, you compile a list of questions your Toyota drivers might have, and answer how your shop will be able to handle their concerns and repairs. (For the greatest effect, resist the urge to cut and paste the same update to each site; it could make you look lazy and diminish the message.)

This is how it might work: Your friend Jane sees that Megan is a fan of your business, makes a "curiosity stop" on your page to look around, and upon noticing that you're sharing valuable information, decides to become a fan herself. With a well-thought-out business plan and a little luck, your business makes several hundred new friends/contacts/followers virtually overnight — for free!

Foster two-way communication

Of course, like a good conversation, the success of this strategy hinges on the concept of give-and-take. Use the social media sites to share information, pass on tips, and promote special frequent-buyer discounts. But insist that each post have a valid reason for sharing. To determine whether the information you're posting is relevant, put yourself in your customers' shoes and ask, "What's in it for me?" When you've touched on a worthwhile topic, you'll know: Your page will soon be inundated with feedback.

This is today's version of return on investment, and it's known as "return on engagement." Businesses that engage their customers and respond promptly to their queries and concerns build trust, and often, a loyal fan following

that will sustain their business through tough times.

It's what you say, and how you say it

Keep in mind, the word "social" is the more meaningful component of the term "social media," so watch what you say. Remember mom's words of wisdom: "If you can't say anything nice, don't say anything at all." That advice is especially relevant today, when what you say online gets recorded and catalogued for anyone's future search for content related to your business.

In a perfect world, your scores of new online friends chime in with outrageously great praise for your business. In the real world, there's bound to be a few who feel that they didn't have the best experience, so when you see negative feedback, use it as the opportunity to make things right. This is your friend whose feelings you accidentally hurt, but by voicing her concerns she's giving you the chance to respond, to shake hands and "make up." Ultimately, this friend is more likely to remain your friend than the one who was wronged and elected to just stop talking to you.

Keeping friends takes strategy

The next time someone asks you about your social media strategy, instead of worrying about whether you've read all you need to read on blogs, tweets, fan and group pages, social networking, updating your profile pages and cross-referencing your posts, distill the process down to its most basic element. It's about making friends by extending your hand and saying, "Nice to meet you" to those who walked in your front door, and then building those relationships.

Because once your new friends pay you a visit, it's up to you to extend the hospitality that will make them want to stick around. If you're not prepared, this is where relationships can get a little trickier. A solid social media strategy requires forethought, guidance and putting it on paper so that everyone involved knows the plan and can maintain it over the long term.

And this is when even your best friends will tell you to get professional help. Because according to digital marketing site Econsultancy.com, more than 350 million users Facebook, 75 million Tweet, and 50 million are LinkedIn.

Your new friends are online. Won't you join them?

Jessie Halverson works for Burns Marketing Communications in Johnstown.



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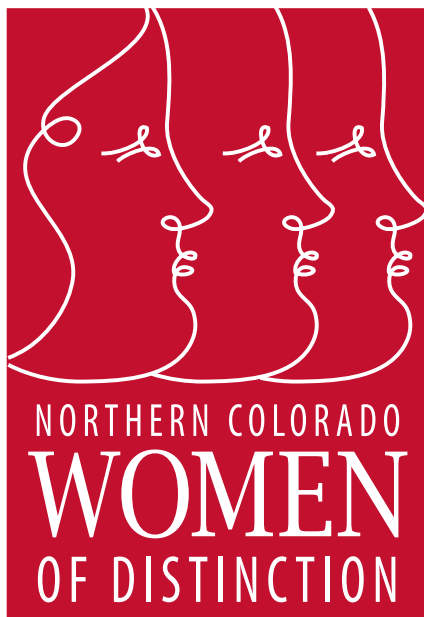
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INDEX

BANK BRANCH OFFICES	2B
CPAS.....	6B
CREDIT UNIONS	7B
INSURANCE	8B
INVESTMENT ADVISERS	10B
MORTGAGE LENDERS	11B
MUTUAL FUNDS.....	14B
PAYROLL COMPANIES	14B
SBA LENDERS	14B
VENTURE CAPITAL FIRMS	15B

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119 First St.
Ault, CO 80610
Phone: 970-834-2121
Fax: 970-834-1351
E-mail: info@farmersbank-weld.com
Web site: www.farmersbank-weld.com
Products/Services: Full-service bank.
Person In Charge: Fred J. Bauer, President

First National Bank

First National Bank
4603 S. Timberline Road
Fort Collins, CO 80528
Phone: 970-495-9450
Web site: www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Jane Sharp, Branch manager

First National Bank

First National Bank
2100 W. Drake Road
Fort Collins, CO 80526
Phone: 970-495-9450
Web site: www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Kay Garcia, Branch manager

First National Bank

First National Bank
1600 E. Bridge St.
Brighton, CO 80601
Phone: 800-883-8773
Web site: www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Candi Lock, Branch manager

First National Bank

First National Bank
3645 35th. Ave.
Evans, CO 80620
Phone: 970-495-9450
Web site: www.1stnationalbank.com

First National Bank

First National Bank
1600 N. College Ave.
Fort Collins, CO 80524
Phone: 970-495-9450
Web site: www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Kay Garcia, Branch manager

First National Bank

First National Bank
Lory Student Center - CSU
Fort Collins, CO 80523
Phone: 970-495-9450
Web site: www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Stephanie Grosskopf

First National Bank

First National Bank
155 E. Boardwalk Drive
Fort Collins, CO 80525
Phone: 970-495-9450
Web site: www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Kay Garcia, Branch manager

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1 First National Bank

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112 Denver Ave.
Fort Lupton, CO 80621
Phone: 800-883-8773
Web site:
www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Alex Craig, Branch manager

1 First National Bank

First National Bank
1701 23rd Ave.
Greeley, CO 80634
Phone: 970-495-9450
Web site:
www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Alex Craig, Branch manager

1 First National Bank

First National Bank
301 First St.
Kersey, CO 80644
Phone: 970-495-9450
Web site:
www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Alex Craig, Branch manager

1 First National Bank

First National Bank
1450 N. Boyd Lake Road
Loveland, CO 80538
Phone: 970-495-9450
Web site:
www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Jane Sharp, Branch managers

1 First National Bank

First National Bank
4100 Harrison Ave.
Wellington, CO 80549
Phone: 970-495-9450
Web site:
www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Kay Garcia, Branch manager

1 First National Bank

First National Bank
205 W. Oak St.
Fort Collins, CO 80521
Phone: 970-495-9450
Web site:
www.1stnationalbank.com
Products/Services: Full-service community commercial bank.
Person In Charge: Kay Garcia, Branch manager

First National Bank of Wyoming dba Capital West National Bank
2108 Milestone Drive
Fort Collins, CO 80525
Phone: 970-282-2400
Fax: 970-282-8945
E-mail: questions@cwnbank.com
Web site: www.cwnbank.com
Products/Services: Full-service community commercial bank.
Person In Charge: Steve Hogan, Colorado market president

FirTier Bank
2695 Rocky Mountain Ave.
Loveland, CO 80538
Phone: 970-278-4278
Web site: www.firtierbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Timothy Wrens, CEO



Fort Collins Commerce Bank
3700 S. College Ave., Unit 102
Fort Collins, CO 80525
Phone: 970-204-1010
Fax: 970-204-1590
E-mail: ebank@fortcollinscommercebank.com
Web site: www.fortcollinscommercebank.com
Products/Services: Banking and financial services.
Person In Charge: Gerard Nalezny, President

1 First National Bank

First National Bank
920 54th Ave.
Greeley, CO 80634
Phone: 970-495-9450
Web site:
www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Alex Craig, Branch manager

1 First National Bank

First National Bank
100 Johnstown Center Drive
Johnstown, CO 80534
Phone: 970-495-9450
Web site:
www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Alex Craig, Branch Manager

1 First National Bank

First National Bank
750 N. Lincoln Ave.
Loveland, CO 80537
Phone: 970-495-9450
Web site:
www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Jane Sharp, Branch manager

1 First National Bank

First National Bank
390 Justin Ave.
Platteville, CO 80651
Phone: 970-495-9450
Web site:
www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Alex Craig, Branch manager

1 First National Bank

First National Bank
1505 Main St.
Windsor, CO 80550
Phone: 970-495-9450
Web site:
www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Jane Sharp, Branch manager

First National Bank of Estes Park

241 Park Lane
Estes Park, CO 80517
Phone: 970-586-4485
Fax: 970-586-0517
E-mail: dsutter@fnbestes.com
Web site: www.fnbestes.com
Person In Charge: David Taylor, President

First National Bank of Estes Park

501 St. Vrain Lane, Suite 100
Estes Park, CO 80517
Phone: 970-577-1234
Fax: 970-577-9175
E-mail: dsutter@fnbestes.com
Web site: www.fnbestes.com
Person In Charge: David Taylor, President

FirstBank of Adams County

410 E. Bromley Lane
Brighton, CO 80601
Phone: 720-685-3300
Web site: www.1stbank.com
Products/Services: Banking.
Person In Charge: Bob Beuschle, Branch manager

FirstBank of Northern Colorado

2644 S. Timberline Road
Fort Collins, CO 80525
Phone: 970-267-9500
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado

1015 S. Taft Hill Road
Fort Collins, CO 80521
Phone: 970-493-0200
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado

1013 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-223-4000
Fax: 970-282-3925
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado

2315 S. College Ave.
Fort Collins, CO 80525
Phone: 970-493-1700
Fax: 970-282-3925
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado

4322 Ninth St. Road
Greeley, CO 80634
Phone: 970-506-4477
Fax: 970-506-4488
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado

2901 23rd Ave.
Greeley, CO 80631
Phone: 970-339-9000
Fax: 970-339-2795
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady

FirstBank of Northern Colorado

225 E. 29th St.
Loveland, CO 80538
Phone: 970-669-4000
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado

1352 W. Eisenhower Blvd.
Loveland, CO 80537
Phone: 970-669-4000
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado

1510 Main St.
Windsor, CO 80550
Phone: 970-674-2900
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President



Great Western Bank
151 S. College Ave.
Fort Collins, CO 80524
Phone: 970-226-1080
Fax: 970-225-4905
Web site: www.greatwesternbank.com
E-mail: ted.raye@greatwesternbank.com



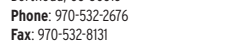
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785 Cheeseman Street
Erie, CO 80516
Phone: 303-828-0888
Fax: 303-729-3770
Web site: www.greatwesternbank.com
E-mail: lisa.gouran@greatwesternbank.com



Great Western Bank
3711 JFK Parkway, Suite 100
Fort Collins, CO 80525
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Fax: 970-225-4905
E-mail: rstumbaugh@fcbcolo.com
Web site: www.greatwesternbank.com
E-mail: ted.raye@greatwesternbank.com



Guaranty Bank
2707 E. Bromley Lane
Brighton, CO 80601
Web site: www.guarantybankco.com
Products/Services: Full-service banking and loans. Construction financing, SBA lending, commercial and consumer.



Guaranty Bank & Trust Co.
807 Mountain Ave.
Berthoud, CO 80513
Phone: 970-532-2676
Fax: 970-532-8131
E-mail: debbie.davis@guarantybankco.com
Web site: www.guarantybankco.com
Products/Services: Full-service banking and loans. Construction financing, SBA lending, commercial and consumer.
Person In Charge: Linda Timmerman, Branch Manager



Guaranty Bank & Trust Co.
100 Oak Ave.
Eaton, CO 80615
Phone: 970-454-3456
Fax: 970-454-2457
Web site: www.guarantybankco.com
Products/Services: Full-service banking and loans.
Person In Charge: Robert Burke, Branch manager



Guaranty Bank & Trust Co.
1210 E. Mulberry St.
Fort Collins, CO 80524
Phone: 970-454-4220
Fax: 970-224-3889
Web site: www.guarantybankco.com
Products/Services: Full-service commercial bank, loans and deposit products, trust and investment products.



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Fax: 970-266-2040
Web site:
www.guarantybankco.com
Products/Services: Full-service banking and loans.
Person In Charge: Laurie Hart, Branch manager

Guaranty Bank & Trust Co.
1550 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-204-0505
Fax: 970-204-6857
Web site:
www.guarantybankco.com
Products/Services: Full-service banking and loans.
Person In Charge: Laurie Hart, Branch manager
Daniel M. Quinn, CEO, President

Guaranty Bank & Trust Co.
4650 Royal Vista Circle
Fort Collins, CO 80528
Phone: 970-266-0505
Fax: 970-225-9045
Web site:
www.guarantybankco.com
Products/Services: Full-service banking including savings, checking, IRAs, CDs, agriculture loans, etc.
Person In Charge: Robert Burke

Guaranty Bank & Trust Co.
930 11th Ave.
Greeley, CO 80631
Phone: 970-356-3456
Fax: 970-454-4245
Web site:
www.guarantybankco.com
Products/Services: Full-service banking and loans.
Person In Charge: Robert Burke, Branch manager

Guaranty Bank & Trust Co.
3151 N. Garfield Ave.
Loveland, CO 80538
Phone: 970-267-6906
Fax: 970-267-6908
Web site:
www.guarantybankco.com
Products/Services: Financial services, commercial loans, cash management, agricultural loans, construction loans.
Person In Charge: Linda Timmerman, Branch manager

Guaranty Bank & Trust Co.
1401 S. Taft Ave.
Loveland, CO 80537
Phone: 970-278-1547
Fax: 970-267-6925
Web site:
www.guarantybankco.com
Products/Services: Full-service banking and loans.
Person In Charge: Linda Timmerman, Branch manager

Hillcrest Bank
1901 Ptarmigan Trail
Estes Park, CO 80517
Phone: 720-266-2300
Web site: www.hillcrestbank.com

Hillcrest Bank
2101 S. Garfield Ave.
Loveland, CO 80537
Phone: 970-593-3056

Home State Bank
2337 S. Shields St.
Fort Collins, CO 80526
Phone: 970-203-6100
E-mail: bank@homestatebank.com
Web site:
www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank
303 E. Mountain Ave.
Fort Collins, CO 80524
Phone: 970-622-7188
Fax: 970-224-4180
E-mail: bank@homestatebank.com
Web site:
www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank
1355 E. Eisenhower Blvd.
Loveland, CO 80538
Phone: 970-622-7198
Fax: 970-669-6228
E-mail: bank@homestatebank.com
Web site:
www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank
2695 W. Eisenhower Blvd.
Loveland, CO 80537
Phone: 970-203-6100
Fax: 970-669-6228
E-mail: bank@homestatebank.com
Web site:
www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank
935 N. Cleveland Ave.
Loveland, CO 80537
Phone: 970-203-6100
Fax: 970-669-6228
E-mail: bank@homestatebank.com
Web site:
www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank
7499 Westgate Drive
Windsor, CO 80528
Phone: 970-203-6100
E-mail: bank@homestatebank.com
Web site:
www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank - Mortgage Division
2695 W. Eisenhower Blvd.
Loveland, CO 80537
Phone: 970-461-2292
Fax: 970-669-6228
E-mail: debbie.doyel@homestatebank.com
Web site:
www.homestatebank.com
Products/Services: All types of mortgage products for owner-occupied and investment real estate.
Person In Charge: Harry Devereaux, President

JP Morgan Chase
1414 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-226-6105
Fax: 970-226-6504
Web site: www.chase.com
Products/Services: Full bank services.
Person In Charge: Laurie Hart, Branch manager

JP Morgan Chase
1275 E. Magnolia St.
Fort Collins, CO 80521
Phone: 970-472-6149
Fax: 970-472-6167
Web site: www.chase.com
Products/Services: Full bank services.
Person In Charge: Brady Tomlin

JP Morgan Chase - Firestone
11040 Colorado Blvd.
Firestone, CO 80504
Web site: www.chase.com
Products/Services: Full-service banking.
Person In Charge: Eric Biberstine, Branch manager

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

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

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

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

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

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

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

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

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

JP Morgan Chase - Loveland
975 N. Lincoln Ave.
Loveland, CO 80537
Phone: 970-622-7444
Fax: 970-635-5700
Web site: www.chase.com
Products/Services: Full-service banking.

JP Morgan Chase - Windsor
1595 Main St.
Windsor, CO 80550
Phone: 970-686-2867
Web site: www.chase.com

JP Morgan Chase Bank
13781 Colorado Blvd.
Brighton, CO 80602

KeyBank of Colorado
541 Big Thompson Ave.
Estes Park, CO 80517
Phone: 970-586-2364
Web site: www.keybank.com
Products/Services: Banking services.

KeyBank of Colorado
1130 Haxton Drive
Fort Collins, CO 80525
Phone: 970-226-3902
Web site: www.keybank.com
Products/Services: Banking services.

KeyBank of Colorado
300 W. Oak St.
Fort Collins, CO 80521
Phone: 970-482-3216
Fax: 970-221-2811
Web site: www.keybank.com

KeyBank of Colorado
100 E. Drake Road
Fort Collins, CO 80525
Phone: 970-494-2480
Web site: www.keybank.com
Products/Services: Banking services.

KeyBank of Colorado
822 14th St.
Greeley, CO 80631
Phone: 970-378-3220
Web site: www.keybank.com
Products/Services: Banking services.

KeyBank of Colorado
125 E. Seventh St.
Loveland, CO 80537
Phone: 970-667-3083
Web site: www.keybank.com
Products/Services: Banking services.

KeyBank of Colorado
125 E. Seventh St.
Loveland, CO 80537
Phone: 970-667-3083
Web site: www.keybank.com
Products/Services: Banking services.

Larimer Bank of Commerce
1432 E. Mulberry St., Unit B
Fort Collins, CO 80524
Phone: 970-224-7200
Fax: 970-224-7219
E-mail: ebank@larimerbank.com
Web site: www.larimerbank.com
Person In Charge: Mark Allen Kross, President

Larimer Bank of Commerce
1432 E. Mulberry St., Unit B
Fort Collins, CO 80524
Phone: 970-224-7200
Fax: 970-224-7219
E-mail: ebank@larimerbank.com
Web site: www.larimerbank.com
Person In Charge: Mark Allen Kross, President

Loveland Bank of Commerce
102 E. 29th St.
Loveland, CO 80538
Phone: 970-679-7150
Fax: 970-679-7169
E-mail: ebank@lovelandbankofcommerce.com
Web site: www.lovelandbankofcommerce.com
Person In Charge: Mark Allen Kross

Mile High Bank
2950 N. Garfield Ave.
Loveland, CO 80538
Phone: 970-669-6424
Fax: 970-669-8144
Web site: www.milehighbanks.com

Mountain Plains Farm Credit Services
4505 W. 29th St.
Greeley, CO 80633
Phone: 970-330-4071
Fax: 970-330-4420
E-mail: anders@feedtheworld.com
Web site: www.feedtheworld.com
Products/Services: Provides financial services for farmers, ranchers, agribusinesses, and country home owners. Includes operating loans, equipment loans, livestock loans and crop insurance.

New West Bank
55 S. Elm Ave.
Eaton, CO 80615
Phone: 970-454-1800
Fax: 970-454-1802
E-mail: customer_service@newwestbank.biz
Web site: www.newwestbank.biz
Products/Services: Financial services, full-service, locally owned community bank. Includes agricultural loan services.
Person In Charge: Tim Croissant, Branch president

New West Bank
3459 W. 20th St., Suite 114
Greeley, CO 80634
Phone: 970-378-1800
Fax: 970-378-1801
E-mail: customer_service@newwestbank.biz
Web site: www.newwestbank.biz
Products/Services: Financial services, full-service, locally owned community bank. Includes agricultural loan services.
Person In Charge: Leroy Leavitt, CEO, chairman

Points West Community Bank
8100 Sixth St.
Wellington, CO 80549
Phone: 970-568-3250
Web site: www.pointswestbank.com
Products/Services: Commercial, agricultural, real estate and consumer loans. On-line banking, bill-pay, ACH origination, deposit products, insurance.
Person In Charge: Mark Brase, Front Range manager

Points West Community Bank
1291 Main St.
Windsor, CO 80550
Phone: 970-686-0878
Fax: 970-686-0893
Web site: www.pointswestbank.com
Products/Services: Financial services.
Person In Charge: Mark Brase, Front Range manager

Signature Bank
6801 W. 20th St.
Greeley, CO 80634
Phone: 970-330-1200
E-mail: customerservice@signaturebanks.com
Web site: www.signaturebanks.com
Products/Services: Full-service banking.
Person In Charge: Robert N. Hinderaker, President

Signature Bank
355 Eastman Park Drive
Windsor, CO 80550
Phone: 970-674-3600
Fax: 970-674-3610
E-mail: customerservice@signaturebanks.com
Web site: www.signaturebanks.com
Products/Services: Full-service banking.
Person In Charge: Robert N. Hinderaker, President

Summit Bank & Trust
199 S. Briggs St.
Erie, CO 80516
Phone: 303-439-4888
Fax: 303-439-4899
E-mail: banker@summitbt.com
Web site: www.summitbt.com

U.S. Bank National Association
500 Bromley Lane
Brighton, CO 80601

United Western Bank
2420 E. Harmony Road
Fort Collins, CO 80528
Phone: 970-226-8460
Web site: www.uwbank.com

United Western Bank
3800 E. 15th St.
Loveland, CO 80538
Phone: 970-203-9220
Web site: www.uwbank.com

US Bank
3338 Arapahoe Road
Erie, CO 80516
Phone: 303-269-8300
Fax: 303-926-0318
Web site: www.usbank.com
Products/Services: Banking.

US Bank
363 E. Elkhorn Ave.
Estes Park, CO 80517
Phone: 970-586-4412
Web site: www.usbank.com
Products/Services: Banking.

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US Bank
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Fort Collins, CO 80525
Phone: 970-255-8591
Web site: www.usbank.com
Products/Services: Banking.

US Bank
400 Howes St.
Fort Collins, CO 80521
Phone: 970-493-5506
Web site: www.usbank.com
Products/Services: Banking.

US Bank
3690 W. 10th St.
Greeley, CO 80634
Phone: 970-392-9717
Fax: 970-352-7087
Web site: www.usbank.com
Products/Services: Banking.
Person In Charge: Scott Wingfield

US Bank
4548 Centerplace Drive
Greeley, CO 80634
Phone: 970-330-5146
Web site: www.usbank.com
Products/Services: Banking.

US Bank
2845 Linden Court
Loveland, CO 80538
Phone: 970-669-8044
Fax: 970-303-0408
Web site: www.usbank.com
Products/Services: Banking.

US Bank
1275 Eagle Drive
Loveland, CO 80537
Phone: 970-461-0115
Web site: www.usbank.com
Products/Services: Banking.

US Bank
1520 Main St.
Windsor, CO 80550
Phone: 970-686-0754
Web site: www.usbank.com
Products/Services: Banking.

Valley Bank & Trust
30 N. Fourth Ave.
Brighton, CO 80601
Phone: 303-659-5450
Fax: 659-4183
Web site: www.valleybankandtrust.com
Person In Charge: Dave Jansen, Branch president

Valley Bank & Trust
450 Oak St.
Frederick, CO 80530-9999
Phone: 303-833-2290
Fax: 303-825-8081
Web site: www.valleybankandtrust.com
Products/Services: Full-service banking, including agricultural loans.
Person In Charge: Marlys McMullen, Branch operations manager
Frank Ross, Branch president

Valley Bank and Trust
2380 E. Bridge St.
Brighton, CO 80601
Phone: 303-659-1472
Fax: 303-659-1549

Valley Bank and Trust
4900 E. Bromley Lane
Brighton, CO 80601
Phone: 303-659-3490
Fax: 303-659-4043

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Fort Collins, CO 80525
Phone: 970-266-7776
Fax: 970-266-7771
Web site: www.wellsfargo.com
Products/Services: Banking, insurance, wealth management and estate planning, investments, mortgage and consumer finance.
Person In Charge: Dan Gasper, Community Banking President

Wells Fargo
320 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-493-3300
Fax: 970-416-8610
Web site: www.wachovia.com
Person In Charge: Linda Cripps, Branch manager

Wells Fargo
4635 Centerplace Drive
Greeley, CO 80634
Phone: 970-330-2946
Fax: 970-515-0112
Web site: www.wachovia.com
Person In Charge: Herbert Sandler, CEO

Wells Fargo Bank
2827 E. Harmony Road
Fort Collins, CO 80528
Phone: 970-266-4420
Web site: www.wellsfargo.com
Products/Services: Banking, insurance, wealth management and estate planning, investments and consumer finance.
Person In Charge: Dan Gasper, President

Wells Fargo Bank
3500 JFK Parkway, Suite 110
Fort Collins, CO 80525
Phone: 970-233-3600
Fax: 970-224-0433
E-mail: mark.hensler@wellsfargo.com
Web site: www.wellsfargo.com
Products/Services: Banking, insurance, wealth management and estate planning, investments, mortgage and consumer finance.
Person In Charge: Mark L. Hensler, Branch manager
Sharon Nemitz, Manager

Wells Fargo Bank
2045 10th St.
Greeley, CO 80631
Phone: 970-351-4724
Web site: www.wellsfargo.com
Products/Services: Full-service bank.
Person In Charge: Bill Kurtz

Wells Fargo Bank
1025 Ninth Ave.
Greeley, CO 80631
Phone: 970-378-3112
Fax: 970-378-3137
Web site: www.wellsfargo.com
Products/Services: Full-service bank.
Person In Charge: Bill Kurtz

Wells Fargo Bank
5801 W. 11th St.
Greeley, CO 80634
Phone: 970-356-1000
Web site: www.wellsfargo.com
Products/Services: Full-service bank.
Person In Charge: Bill Kurtz, President

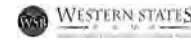
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2164 35th Ave.
Greeley, CO 80634
Phone: 970-336-6244
Fax: 970-330-1004
E-mail: william.b.kurtz@wellsfargo.com
Web site: www.wellsfargo.com
Products/Services: Financial services.
Person In Charge: Bill Kurtz, President

Wells Fargo Bank
2300 W. 16th St.
Greeley, CO 80634
Phone: 970-378-2362
Fax: 970-353-9143
Web site: www.wellsfargo.com
Products/Services: Full-service bank.
Person In Charge: Jill A. Sauter, Vice president
Bill Kurtz

Wells Fargo Bank
3710 Grant Ave.
Loveland, CO 80538
Phone: 970-203-2540
Web site: www.wellsfargo.com
Products/Services: Full-service bank.

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1412 Hahns Peak Drive
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Phone: 970-461-6360
Web site: www.wellsfargo.com
Products/Services: Full-service bank.

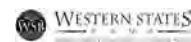
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Windsor, CO 80550
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Web site: www.wellsfargo.com
Products/Services: Full-service bank.



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Fax: 970-224-1355
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Web site: www.westernstatesbank.com
Products/Services: Business and personal banking and loans.
Person In Charge: Larry Meier, Regional president
Mark Sheeley, Vice president



Western States Bank a branch of Valley Bank and Trust Co., NE
1520 E. Mulberry St.
Fort Collins, CO 80524
Phone: 970-530-1500
Fax: 970-530-1555
E-mail: lmeier@westernstatesbank.com
Web site: www.westernstatesbank.com
Products/Services: Personal and business banking and loans.



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808 West Eisenhower Road
Loveland, CO 80537
Phone: 970-593-1600
Fax: 970-593-3290
E-mail: lmeier@westernstatesbank.com
Web site: www.westernstatesbank.com
Products/Services: Personal and business banking and loans.

CPAs

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903 N. Cleveland Ave., Suite B
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Phone: 970-669-7200
Fax: 970-669-7211
E-mail: emacpa@frii.com
Web site: alexanderbroughton.com
Products/Services: Auditing, tax preparation, consulting.
Person In Charge: Mike Alexander, President

Anderson & Whitney PC
5801 W. 11th St., Suite 300
Greeley, CO 80634
Phone: 970-352-7990
Fax: 970-352-1855
E-mail: larry@awhitney.com
Web site: www.awhitney.com
Products/Services: Public accounting firm.
Person In Charge: Larry Atchison, President

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760 Whalers Way
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Fax: 970-229-0592
Person In Charge: John W. Angeli, Partner

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Fort Collins, CO 80524
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Person In Charge: B. Sue Wood

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Phone: 970-352-7500
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E-mail: Rich@bartelscpa.com
Web site: www.bartelscpa.com
Products/Services: Full-service CPA firm including tax preparation and planning, auditing, bookkeeping and accounting.
Person In Charge: Richard J. Bartels, Managing partner

Bates & Bishop CPA Inc.
234 Elder Drive
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E-mail: rex@batesbishopcpa.com
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Products/Services: Payroll service and tax preparation.
Person In Charge: Rex Bates, President

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E-mail: sjohnson@brockcpas.com
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David Cole

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Fax: 970-506-9432
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Products/Services: Certified public accountant.
Person In Charge: Dennis L. Oberhelman

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Fax: 970-207-9750
E-mail: jkdye@dyewhitcomb.com
Web site: http://dyewhitcomb.com
Products/Services: Accounting and bookkeeping services, including payroll and tax preparation.
Person In Charge: James K. Dye, Principal

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E-mail: office@eadsandassociates.com
Web site: www.eadsandassociates.com
Person In Charge: Brad Eads, President

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Fax: 970-282-5499
Web site: www.eksh.com
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Fax: 970-304-9421
E-mail: gnco@goetzelnickels.com
Products/Services: Certified public accountants.
Person In Charge: Chris Nickels, Member

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1630 25th Ave.
Greeley, CO 80634-4908
Phone: 970-352-2850
Fax: 970-352-2851

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873 N. Cleveland Ave.
Loveland, CO 80537
Phone: 970-667-5316
Fax: 970-667-2269
E-mail: djh@hhsacpa.com
Web site: www.hhsacpa.com
Products/Services: Tax planning and preparation, estate tax planning, auditing and financial statement preparation.
Person In Charge: Dennis J. Hogsett, CPA

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365 E. 27th St.
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Phone: 970-667-2555
Fax: 970-669-9494
E-mail: info@lovelandcpas.com
Web site: www.lovelandcpas.com
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Person In Charge: Sandra L. Hanna, Owner, President

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Person In Charge: Wayne Hoover, Principal

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Person In Charge: Robert J. Hunt, Director

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Nunn, CO 80648
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E-mail: jenny@avianplains.com
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Person In Charge: Jenny Johnson, Owner

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6125 Sky Pond Drive Suite 200
Loveland, CO 80538
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Fax: 970-663-0223
E-mail: jdaugaar@kcoe.com
Web site: www.kcoe.com
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Person In Charge: Jeff Wald, Member

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Fort Collins, CO 80525-3763
Phone: 970-226-2541
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109 Coronado Court
Fort Collins, CO 80525
Phone: 970-224-9900
Fax: 970-377-6767
E-mail: paul@kwcpallc.com
Web site: www.kwcpallc.com
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Person In Charge: John Knezovich Paul Williams, Managing members

Kruchten & Co. PC
125 S. Howes St., Suite 910
Fort Collins, CO 80521
Phone: 970-482-6996
Fax: 970-482-4704
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515 S. Howes St.
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Phone: 970-482-6947
Fax: 970-472-4061
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Web site: www.krugercpas.com
Products/Services: Tax preparation and planning, accounting services, QuickBooks consulting. Small business consulting.
Person In Charge: Melissa Clary, President Dale Kruger, Vice president

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2114 N. Lincoln St.
Loveland, CO 81237
Phone: 970-667-3132
Fax: 970-667-5008
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Loveland, CO 80538-2545
Phone: 970-669-3610
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Mueller & Associates CPA
1717 Madison Ave., Suite. 2
Loveland, CO 80538
Phone: 970-667-1070
Fax: 970-667-1316
Web site: www.mueller-cpa.com
Person in charge: Paul & Teresa Mueller

Nancy Marzonie
3938 JFK Parkway
Fort Collins, CO 80525
Phone: 970-223-5123
Fax: 970-223-5735
Person In Charge: Nancy Marzonie, Owner

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124 Oak Ave.
Eaton, CO 80615-3410
Phone: 970-454-3384
Fax: 970-454-2325
E-mail: dana@ncabi.com
Products/Services: Accounting for farms, ranches and businesses, tax preparation, business consulting, QuickBooks setup and consulting, financial statement preparation.

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Phone: 970-352-0661
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Web site: www.elocalink.tv/profiles/co/greeley/9
Person In Charge: Anita Meis, President

Richard Bonilla MBA
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Web site: www.richard.bonilla.com
Products/Services: Accounting, tax, cost accounting system and design, DCAA, and ERP system evaluation and implementation. Flat fee financial planning.
Person In Charge: Richard Bonilla

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Products/Services: CPA firm, business consultants, payroll services.

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4631 W. 20th St., Suite 101
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Products/Services: CPA firm, business consultants, payroll services.

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Web site: www.rbclcpasllc.com
Products/Services: CPA firm.
Person In Charge: William R. Ruesch, Partner

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Fort Collins, CO 80525
Phone: 970-223-8825
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E-mail: brichmond@sampleandbailey.com
Web site: www.sampleandbailey.com
Products/Services: Accounting, payroll, tax, financial services.
Person In Charge: Roger L. Sample, President

Schulz and Leonard PC
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Phone: 970-454-3371
Fax: 970-454-3465
E-mail: Roger@SchulzandLeonard.com
Web site: www.SchulzandLeonard.com
Products/Services: Accounting and income tax services.
Person In Charge: Roger L. Schulz, President

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Person In Charge: Shelley Wagar, Owner

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Products/Services: Individual, business, estate, retirement and taxes and financial planning.
Person In Charge: Ralph T. Shinn, President

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8219 W. 20th St., Suite B
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Products/Services: Certified public accountants and consultants.
Person In Charge: William J. Siebert, President

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Web site: www.soukupbush.com
Products/Services: CPA firm.
Person In Charge: Scott Bush, President

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760 Whalers Way, Bldg. C, Suite 120
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Fax: 970-206-4556
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Web site: www.thillcpa.com
Products/Services: Full-service bookkeeping and tax-accounting firm.
Person In Charge: Cindy Thill Denice Hill

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Person In Charge: Tim Chavies, President and Owner

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Products/Services: Audit, tax, consulting.
Person In Charge: Dan Schommer Randy Watkins

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Products/Services: Full-service accounting, business consulting.
Person In Charge: Stephanie Kimak, Partner

Credit Unions

Addison Avenue Credit Union
3404 E. Harmony Road, Bldg. 1L
Fort Collins, CO 80528
Phone: 970-223-6057
Web site: https://addisonavenue.com

Addison Avenue Credit Union
1371 Sculptor Drive
Loveland, CO 80537
Phone: 877-233-4766
Web site: https://addisonavenue.com

Anheuser-Busch Employees Credit Union
1520 E. Mulberry St., Suite 100
Fort Collins, CO 80524
Phone: 970-221-4541
Fax: 970-221-4543

Big Thompson Federal Credit Union
746 N. Cleveland Ave.
Loveland, CO 80537
Phone: 970-669-4747
Web site: www.bigthompsonfcu.org
Person In Charge: Anne T. Hrdlicka, CEO

Boulder Valley Credit Union
453 E. Wonderviews Ave.
Estes Park, CO 80517
Phone: 970-577-0750
E-mail: www.bvcu.org

Brighton Cooperative
195 S. Kuner Road
Brighton, CO 80601
Phone: 303-659-7014
Fax: 303-659-6715
E-mail: info@brightonfcu.com
Web site: www.brightonfcu.com
Products/Services: Financial services.
Person In Charge: Noni Koabza, Manager

Brown & Brown Insurance – Get to Know Us!



Local knowledge backed by the resources of the nation's 7th largest insurance agency – we have the tools to get you and your business the right coverage at the right price.

- Commercial Property & Casualty
- Worker's Comp
- Employee Benefits
- Contract Bonds
- Personal Lines



Fort Collins & Steamboat (970) 482-7747

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Loveland, CO 80538
970.679.7150
www.lovelandbankofcommerce.com

Fort Collins Commerce Bank
3700 South College Avenue, Unit 102
Fort Collins, CO 80525
970.204.1010
www.fortcollinscommercebank.com

Larimer Bank of Commerce
1432 East Mulberry Street, Unit B
Fort Collins, CO 80524
970.224.7200
www.larimerbank.com

*Loans subject to credit approval



Brighton Federal Credit Union
562 N. Seventh Ave.
Brighton, CO 80601
Phone: 303-659-6600
Fax: 303-659-5605
Web site: www.brightonfedcu.org
Person In Charge: Roxene R. Auen

College Credit Union of Greeley
1503 Ninth Ave.
Greeley, CO 80631
Phone: 970-330-3900
Fax: 970-330-3609
Web site: www.collegecu.org

College Credit Union of Greeley
2901 S. 27th Ave.
Greeley, CO 80631
Phone: 970-330-3900
Fax: 970-330-3609
Web site: www.collegecu.org
Products/Services: Banking
Person In Charge: Walt Marx, President/CEO

Colorado State Employees Credit Union
2505 11th Ave.
Greeley, CO 80631-6927
Phone: 970-350-0880
Fax: 970-304-4916

Longs Peak Credit Union
1661 Estrella Ave.
Loveland, CO 80538
Phone: 970-667-8585
Web site: www.lpcu.org
Person In Charge: Lisa Cortese, CEO

Longs Peak Credit Union-East Branch
2495 E. 13th St.
Loveland, CO 80538
Phone: 970-622-9956
Fax: 970-461-4548
Web site: www.lpcu.org
Person In Charge: Sondra S. Koberstein

Longs Peak Credit Union-South Branch
150 14th St. S.W.
Loveland, CO 80538
Phone: 970-667-0344
Fax: 970-667-0373
Web site: www.lpcu.org
Person In Charge: Sondra S. Koberstein

Norbel Credit Union
1025 E. Swallow Road
Fort Collins, CO 80525
Phone: 970-206-9666
Fax: 970-204-9969
E-mail: info@norbel.org
Web site: www.norbel.org
Person In Charge: Edwin Bigby Jr., President

Norbel Credit Union - Greeley
1220 Ninth Ave.
Greeley, CO 80631-4018
Phone: 970-353-1082
Fax: 970-336-6543
E-mail: info@norbel.org
Web site: www.norbel.org
Person In Charge: Edwin Bigby Jr., President

Norbel Credit Union - Loveland
1531 N. Lincoln Ave., Suite D
Loveland, CO 80538-3825
Phone: 970-206-9666
Fax: 970-663-6709
E-mail: info@norbel.org
Web site: www.norbel.org
Person In Charge: Edwin Bigby Jr., President

Public Service Credit Union
2545 Research Blvd.
Fort Collins, CO 80526
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: Dave Maus, CEO

Public Service Credit Union
700 Whalers Way
Fort Collins, CO 80525
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: Dave Maus, CEO

Public Service Credit Union
2503 Research Blvd.
Fort Collins, CO 80526
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: Dave Maus, CEO

Public Service Credit Union
900 S. Lemay Ave.
Fort Collins, CO 80524
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: Dave Maus, CEO

Public Service Credit Union
2529 N. Lincoln Ave.
Loveland, CO 80538
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: Dave Maus, CEO

Public Service Credit Union
422 Main St.
Windsor, CO 80550
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: Dave Maus, CEO

State Farm Insurance Co. Credit Union
3001 Eighth Ave.
Greeley, CO 80638
Phone: 970-351-5361
Person In Charge: John Boyd

Weld Schools Credit Union
2555 47th Ave.
Greeley, CO 80634
Phone: 970-330-9728
Fax: 970-330-1668
E-mail: admin@weldschoolsco.com
Web site: www.weldschoolsco.com
Person In Charge: Steve Sanborn

Insurance

1st National Bank
1218 Eighth Ave.
Greeley, CO 80631
Phone: 970-352-9500
Fax: 970-352-9206
E-mail: ucolonyins@viawest.net

Products/Services: Full-service insurance agency specializing in farms, commercial and personal insurance.
Person In Charge: Chuck Ziemann, Owner

AAA Colorado
3636 S. College Ave., Unit 2
Fort Collins, CO 80525
Phone: 970-223-1111
Fax: 970-223-2788
Web site: www.aaa.com
Products/Services: Insurance, air, tours, cruises, vacation packages, rental car and hotel reservations. Full-service insurance and travel agency.
Person In Charge: Tami Morgan, Manager

ABC Insurance
121 E. Swallow Road, No. 115
Fort Collins, CO 80525
Phone: 970-484-3200
Fax: 970-484-3210

ABC Insurance/National Farmers Union Insurance
619 S. College Ave., Suite 4-B
Fort Collins, CO 80524
Phone: 970-484-3200
Fax: 970-484-3210
Person In Charge: Chuck Noland, Agent

AIG VALIC
2625 Redwing Road, Suite 110
Fort Collins, CO 80526
Phone: 970-266-4200
Fax: 970-266-4210

AIG-American General
264 Camino Del Mundo
Fort Collins, CO 80524
Phone: 970-482-2385
Fax: 970-416-1333
E-mail: reinhold55@aol.com
Products/Services: Life insurance, annuities, investments.
Person In Charge: Larry Siegfried, District Leader

Aigean Financial
2629 Redwing Road
Fort Collins, CO 80526-6330
Phone: 970-229-0930
Fax: 970-229-0212
Person In Charge: Robert D. Deakin

Albrecht Farmers Insurance
525 N. Denver Ave.
Loveland, CO 80537
Phone: 970-669-4469
Fax: 970-663-6801

All Risk Insurance
2918 W. 11th Ave.
Greeley, CO 80631
Phone: 970-353-4200
Fax: 970-353-4265

Allstate Financial Services
7791 Highland Meadows Parkway, No. C
Fort Collins, CO 80528
Phone: 970-377-8091

Allstate Financial Services
816 S. College Ave.
Fort Collins, CO 80528
Phone: 970-482-2200
Web site: http://agent.allstate.com/Rodney Olsen/Welcome
Person In Charge: Rodney J. Olsen

Allstate Financial Services
363 W. Drake Road
Fort Collins, CO 80524
Phone: 970-223-1332
Fax: 970-212-3301
E-mail: jamesmichalka@allstate.com
Web site: www.allstateagencies.com/James Michalka/Welcome/

Person In Charge: James I. Michalka, Agency Principal

AmeriQuote Insurance & Financial Services
419 Canyon Ave., Suite 222
Fort Collins, CO 80521
Phone: 970-221-1141
Fax: 970-482-3282
E-mail: jack@ameriquote.biz
Web site: www.ameriquote.biz
Products/Services: Independent brokerage, licensed with all major "A" rated companies, specially designed to meet the needs of all types of people.
Person In Charge: Jack P. Krier, President

American General Life
213 Bothen Road
Berthoud, CO 80513
Phone: 970-532-0277
Fax: 970-532-0277
Person In Charge: J. Arlyn Dumler

Anthem Blue Cross / Blue Shield
3665 JFK Parkway Building 2, Suite 100
Fort Collins, CO 80525
Web site: www.anthem.com

Assurity Financial
155 W. Harvard St.
Fort Collins, CO 80525
Phone: 970-223-1921
Fax: 970-223-2875
Person In Charge: Daniel B. Johnson

AXA Advisors LLC
702 W. Drake Road, Bldg. D
Fort Collins, CO 80526
Phone: 970-224-2800
Fax: 970-224-2787
Web site: www.axaonline.com
Person In Charge: John Heddens

AXA Advisors LLC
3003 E. Harmony Road, Suite 310
Fort Collins, CO 80528
Phone: 970-204-9276
Fax: 970-221-8506
E-mail: matthew.phillips@axa-advisors.com
Web site: http://www.matthew-phillips.myaxa-advisors.com
Products/Services: Financial planning, investment advising, insurance solutions including life, disability, long-term care.
Person In Charge: Matt Phillips, Financial Professional

AXA Advisors LLC
1136 E. Stuart St., Suite 4205
Fort Collins, CO 80525-1193
Phone: 970-484-8626
Fax: 970-484-8627
Web site: www.axaonline.com
Person In Charge: Michael J. Bertolette

Barry Gustafson Agency Inc.
1442 N. Taft Ave.
Loveland, CO 80538
Phone: 970-669-9390
Fax: 970-669-9704
Products/Services: All lines of insurance, commercial & personal lines, auto loans, commercial loans and second mortgages.
Person In Charge: Barry Gustafson

Berman Financial Group
2030 35th Ave.
Greeley, CO 80634
Phone: 970-475-1550
Fax: 970-475-1551
E-mail: bermanfg@aol.com
Products/Services: Group health and life insurance.
Person In Charge: Bruce Berman

Beth Glassmeyer Insurance
2629 Redwing Road, Suite 114
Fort Collins, CO 80526
Phone: 970-223-5166
Fax: 970-223-8947
Person In Charge: Beth M. Glassmeyer

Bischoff Insurance Agency Inc.
151 S. Main St.
Brighton, CO 80601
Phone: 303-659-3603

Bob Snyder Insurance Agency Inc.
1135 N. Lincoln Ave., No. 2
Loveland, CO 80537
Phone: 970-461-5060
Fax: 970-461-5061
E-mail: bob@lovelandinsurance.com
Web site: www.lovelandinsurance.com
Products/Services: Auto, home, life, business insurance.
Person In Charge: Bob Snyder

Bowers Insurance Agency
1244 N. Lincoln Ave.
Loveland, CO 80537
Phone: 970-667-7454
Fax: 970-663-5471

Brooke Insurance
2801 Milestone Drive, Suite 200
Fort Collins, CO 80525
Phone: 970-212-3323
Fax: 970-212-3301
E-mail: john.hintzman@brookeagent.com
Web site: www.brookeagent.com/MIG
Products/Services: Commercial insurance - property, liability, business auto, workers' compensation, E&O, D&O.
Person In Charge: John Hintzman
Jeff Krebs, Members



Brown & Brown of Colorado
125 S. Howes St., Fifth Floor
Fort Collins, CO 80521
Phone: 970-482-7747
Fax: 970-484-4165
E-mail: galcorn@bbins-mtn.com
Web site: www.bbinsurance.com
Products/Services: Full lines property, casualty and employee benefits.
Person In Charge: Scott Mayor, Executive vice president

Burrill Financial Service
P.O. Box 143
Fort Collins, CO 80522-0143
Phone: 970-221-2492
Fax: 970-221-3201
Person In Charge: Donna J. Burrill

Carol Cowan Insurance Agency
421 S. Howes St., No. 507
Fort Collins, CO 80521-2868
Phone: 970-407-1445
Fax: 970-482-1890
Person In Charge: Carol A. Cowan

Centennial Benefits Group LLC
4812 S. College Ave.
Fort Collins, CO 80525
Phone: 970-377-6384
Fax: 970-377-6386
E-mail: jjarvis@mycbg.com; chris@mycbg.com
Web site: www.countryfinancial.com
Products/Services: Group and individual health and life insurance benefits. HR and benefits advisors.
Person In Charge: Jason Jarvis, Managing partner/advisor

Choice Plus Insurance
2629 Redwing Road, Suite 310
Fort Collins, CO 80526
Phone: 970-226-3416
Fax: 970-267-8767
E-mail: chris6@choicepluses.com
Web site: www.choicepluses.com
Products/Services: Group and individual health, life, disability, Medicare supplements, accident, dental and critical illness insurance.
Person In Charge: Chris Davies, CSA

Clay Insurance & Financial Services LLC
421 Main St.
Windsor, CO 80550
Phone: 970-686-6839
Fax: 970-686-6859
E-mail: clay_insurance@yahoo.com
Web site: www.farmersagent.com/cclay
Products/Services: Insurance and financial services.
Person In Charge: Christopher M. Clay, Agent

Colorado BW Insurance Agency Inc.
1075 W. Horsetooth Road, Suite 106
Fort Collins, CO 80526
Phone: 970-223-0924
Fax: 970-267-2231
E-mail: gary.carlson@bankofthewest.com
Products/Services: Commercial property and casualty, life and disability insurance and personal lines.
Person In Charge: Gary Carlson, Manager

Colorado Farm Bureau - Greeley Office
2525 W. 16th St.
Greeley, CO 80634
Phone: 970-353-8000
Fax: 970-353-8010

Colorado Farm Bureau Insurance Co.
335 E. Mountain Ave.
Fort Collins, CO 80524
Phone: 970-482-3952
Web site: www.cfbmic.com

Colorado Farm Bureau Mutual Insurance Co.
335 E. Mountain Ave.
Fort Collins, CO 80524
Phone: 970-482-3952
Web site: www.cfbmic.com

COMPLETE SPECTRUM LENDING, LLC
1635 Foxtrail Drive
Loveland, CO 80538
Phone: 970-391-0462
Fax: 970-587-4009
E-mail: bobbiezink@msn.com
Web site: www.complete-spectrum.com and www.completespectrumlending.com

Products/Services: We help families grow what they've earned, pay less taxes, and keep what they've grown. We specialize in Safe Money Strategies. Our services are free and we offer free financial education classes weekly.
Person In Charge: Bobbie Zink, Vice president

Country Cos. Insurance
2120 S. College Ave., Suite 10
Fort Collins, CO 80525
Phone: 970-416-5890
Fax: 970-416-5890

Country Insurance & Financial Services
2625 Redwing Road, Suite 250
Fort Collins, CO 80526-6325
Phone: 970-416-5889
Fax: 970-416-5890
E-mail: david.wiegand@countryfinancial.com
Web site: www.cfbmic.com

Products/Services: Medicare supplement, disability income, long-term care, annuities, renters, auto, business, home, life, retirement.
Person In Charge: David L. Wiegand
John Silverstein

Country Insurance & Financial Services
1075 W. Horsetooth Road, Suite 200
Fort Collins, CO 80526
Phone: 970-221-9655
Fax: 970-221-1372
Web site: www.countryfinancial.com
Products/Services: Financial services.
Person In Charge: Brian Lacey, Agency manager

Crossroads Insurance Inc.
119 Second Ave.
Ault, CO 80610
Phone: 970-834-1337
Fax: 970-834-1293
E-mail: cwiederspan@crossroadsinsurance.com
Products/Services: Independent insurance agency specializing in agribusiness.
Person In Charge: Curt Wiederspan, President

Crowfoot Insurance Agency
1136 E. Stuart St., Suite 4205
Fort Collins, CO 80525-1193
Phone: 970-484-8626
Fax: 970-484-8627
Web site: www.axaonline.com
Person In Charge: Michael J. Bertolette

Daniel Insurance Agency
2627 Redwing Road, Suite 330
Fort Collins, CO 80526
Phone: 970-223-5902
E-mail: danielinsurance@aol.com
Web site: http://agent.allstate.com/SueHelfrich
Products/Services: Business, workers compensation, home, auto, motorcycle and flood insurance.
Person In Charge: Carl Daniel, Owner

Dennis L. Breitbarth Insurance Agency
208 E. 29th St.
Loveland, CO 80538-2742
Phone: 970-663-3790
Person In Charge: Dennis L. Breitbarth

Denton Insurance Agency Inc.
205 Park Lane, Suite 207
Estes Park, CO 80517
Phone: 970-586-2989
Fax: 970-586-8646

Eastwood Insurance Agency
1221 28th Ave., No. 1
Greeley, CO 80634
Phone: 970-346-1446
Products/Services: Specializing in senior health insurance.
Person In Charge: Marypat Eastwood
Willie Eastwood

Edward Vojensky Financial Service
126 W. Harvard St., No. 3
Fort Collins, CO 80525-2142
Phone: 970-226-4314
Fax: 970-226-1559
E-mail: EdwardV@prodigy.net
Person In Charge: Edward George Vojensky Jr.

Employee Benefit Plus
1905 W. Eisenhower Blvd.
Loveland, CO 80537
Phone: 970-679-0119

Ewing Leavitt Insurance Agency Inc.
4025 St. Cloud Drive, Suite 100
Loveland, CO 80538
Phone: 970-679-7333
Fax: 866-456-4265
Web site: www.ewing-leavitt.com
Products/Services: Commercial and personal insurance sales and service; Group Health Insurance; bonding.
Person In Charge: Steve Ewing, Executive vice president

Farm Bureau Financial Services
2525 W. 16th St., Suite D
Greeley, CO 80634
Phone: 970-353-8000
Fax: 970-353-8010
Person In Charge: Scott Kent Pearcey

Farm Bureau Insurance
335 E. Mountain Ave.
Fort Collins, CO 80524
Phone: 970-482-3952
Fax: 970-482-3963
Web site: www.cfbmic.com
Products/Services: All lines of farm and ranch insurance.
Person In Charge: Jim Miller, Local agent

Farm Bureau Insurance
1067 Eagle Drive
Loveland, CO 80537
Phone: 970-461-0278
Fax: 970-461-0230
E-mail: holly.diedrich@cfbmic.com
Web site: www.fbfs.com
Person In Charge: Holly Diedrich

Farmers Financial Services
1500 Bayberry Court
Fort Collins, CO 80524
Phone: 970-218-1080
Fax: 970-939-1413
Person In Charge: Nathan A. Pierce

Farmers Insurance Group
2627 Redwing Road, No. 260
Fort Collins, CO 80526
Phone: 970-472-1002
Fax: 970-377-9517
Person In Charge: Benjamin S. Morgan

Farmers Union Insurance
60 S. 27th Ave.
Brighton, CO 80601
Phone: 303-659-9065
Fax: 303-659-6046
E-mail: mschliep@brightoninsurance.biz
Products/Services: Home, auto, farm, commercial. Serving the farm community for over 60 years.
Person In Charge: Michael Schliep

Farmers Union Service
827 11th St., Suite B
Greeley, CO 80631-4019
Phone: 970-352-6448
Fax: 970-356-6939
E-mail: gary@farmersunioninsurance.com
Web site: www.farmersunioninsurance.com
Products/Services: Broker for National Farmers Union Insurance, serving Colorado and Wyoming.
Person In Charge: Doug Frye, Agent

Financial Strategies of Colorado
1401 S. Taft Ave., No. 210
Loveland, CO 80537
Phone: 970-663-3211
Fax: 970-663-3216
Person In Charge: Gary W. Hansen

Flood and Peterson Insurance, Inc.

Flood & Peterson Insurance Inc.
4821 Wheaton Drive
Fort Collins, CO 80525
Phone: 970-266-7132
Fax: 970-266-7143
E-mail: jim.sampson@fpinsurance.com
Web site: www.fpinsurance.com
Products/Services: Employee benefits, group health, commercial, personal insurance. Commercial insurance (small to large companies), employee benefits, health insurance, personal insurance, life insurance, surety bonds.
Person In Charge: Chris Richmond, President

Flood & Peterson Insurance Inc.
4687 W. 18th St.
Greeley, CO 80634
Phone: 970-356-0123
Fax: 970-330-1867
E-mail: fpinfo@fpinsurance.com
Web site: www.fpinsurance.com
Products/Services: Employee benefits, group health, commercial, personal insurance. Commercial insurance (small to large companies), employee benefits, health insurance, personal insurance, life insurance, surety bonds.
Person In Charge: Shelly Doggett, Agent

Flood & Peterson Insurance Inc.
4687 W. 18th St.
Greeley, CO 80634
Phone: 970-356-0123
Fax: 970-330-1867
E-mail: fpinfo@fpinsurance.com
Web site: www.fpinsurance.com
Products/Services: Employee benefits, group health, commercial, personal insurance. Commercial insurance (small to large companies), employee benefits, health insurance, personal insurance, life insurance, surety bonds.
Person In Charge: Shelly Doggett, Agent

Flood & Peterson Insurance Inc.
4687 W. 18th St.
Greeley, CO 80634
Phone: 970-356-0123
Fax: 970-330-1867
E-mail: fpinfo@fpinsurance.com
Web site: www.fpinsurance.com
Products/Services: Employee benefits, group health, commercial, personal insurance. Commercial insurance (small to large companies), employee benefits, health insurance, personal insurance, life insurance, surety bonds.
Person In Charge: Shelly Doggett, Agent

Floyd Insurance Agency
143 E. Harvard St.
Fort Collins, CO 80525
Phone: 970-420-8625
Fax: 970-482-1925
E-mail: floydinsagency@msn.com

Freedom Care Inc.
1720 W. Mulberry St., Suite B
Fort Collins, CO 80524
Phone: 970-498-0946

Front Range Insurance Group LLC
1100 Haxton Drive, Suite 100
Fort Collins, CO 80525
Phone: 970-223-1804
E-mail: info@frig.net
Web site: www.frig.net
Products/Services: Home, auto, RV, commercial, business and employee benefits, life and health insurance.
Person In Charge: John W. Bell
Dave Wooldridge
Steve Smith
Sue Roberts, Owners

</

Lacock Insurance Agency
181 W. Boardwalk Drive, Unit 14
Fort Collins, CO 80525
Phone: 970-223-7432
Fax: 970-282-8848
Products/Services: Financial services and personal insurance.
Person In Charge: Bill Lacock, President

Lanteri Insurance Agency Inc.
1002 W. Drake Road, No. 101
Fort Collins, CO 80526
Phone: 970-482-0078
Fax: 970-482-0472
Web site: http://agent.allstate.com/MLanteri
Products/Services: Allstate insurance and financial products.
Person In Charge: Michael Lanteri

Larimer County Farm Bureau
335 E. Mountain Ave.
Fort Collins, CO 80524
Phone: 970-482-3952
Fax: 970-482-3963

LBN Insurance Agency
4848 Thompson Parkway
Johnstown, CO 80534
Phone: 970-635-9400
Fax: 970-635-9401
E-mail: info@lbninsurance.com
Web site: www.lbninsurance.com
Products/Services: Bonds, builders risk, business insurance, farm/franch general liability, homeowners, personal auto, professional, umbrella liability, workers compensation.
Person In Charge: Mike Pierce, Principal

Leary Insurance Agency - Farmers Insurance
729 Main St.
Windsor, CO 80550
Phone: 970-686-6555
Fax: 970-686-6556
E-mail: bleary@farmersagent.com
Web site: www.farmersagent.com/bleary
Products/Services: Insurance - specializing in commercial, workers' comp, auto, home and life.
Person In Charge: Bill Leary

Liberty Mutual Insurance Co.
712 Whalers Way, Suite A200
Fort Collins, CO 80525
Phone: 970-493-8212

MetLife Financial Services
1901 56th Ave., No. 100
Greeley, CO 80634
Phone: 970-330-2200
Fax: 970-667-6828
Person In Charge: Richard Beckey

MONY Life Insurance Co.
P.O. Box 94
Fort Collins, CO 80522-0094
Phone: 970-484-0908
Person In Charge: John M. Shields

Mowers Financial Services Inc.
736 Whalers Way, Bldg. G, Suite 110
Fort Collins, CO 80525
Phone: 970-225-6534

Mutual of Omaha Insurance Co.
1935 65th Ave.
Greeley, CO 80634
Phone: 970-674-9515
Web site: http://mutualofomaha.com
Products/Services: Medicare supplement, long-term care, life, annuities, disability, hospital income and critical illness insurance. Agents located throughout Larimer and Weld counties.

National Farmers Union Insurance
121 E. Swallow Road, No. 115
Fort Collins, CO 80525
Phone: 970-484-3200
Fax: 970-484-3210

Navigation Financial Services Inc.
3662 Cassiopeia Lane
Fort Collins, CO 80528
Phone: 970-204-4664
Fax: 970-204-4483
E-mail: adam@navigationfinancialservices.com
Web site: www.navigationfinancialservices.com
Products/Services: Insurance and investment management.
Person In Charge: Adam E. Brunin, Owner

Northwestern Mutual Financial Network
2114 N. Lincoln Ave., Suite 108B
Loveland, CO 80538-3858
Phone: 970-669-5688
Fax: 970-613-8647
Person In Charge: Karl G. Hagman

Northwestern Mutual Financial Services
3665 JFK Parkway, Bldg 1, Suite 100
Fort Collins, CO 80525-3152
Phone: 970-225-3474
Fax: 970-226-5036
E-mail: krista.dunlap@nmfn.com
Web site: www.nmfn.com/thefortcollinsgroup
Products/Services: Financial Services and Financial Planning, Insurance, Investment Management
Person In Charge: Ryan E. Yoder, Managing director
Paul Z. Watkins, Owner

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1630 S. College Ave.
Fort Collins, CO 80526
Phone: 970-482-8200
Fax: 970-225-9828

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1714 Topaz Drive, No.135
Loveland, CO 80537
Phone: 970-691-5145
Fax: 970-593-1413
Web site: www.farmersagent.com/kpaynel
Person In Charge: Kendall Hanlon Payne

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3527 E. Locust St.
Fort Collins, CO 80525-7063
Phone: 970-491-9661

Poudre Financial Solutions
1027 W. Horsetooth Road, Suite 202
Fort Collins, CO 80526
Phone: 970-206-4740
Fax: 970-206-0473
Web site: http://agent.allstate.com/JANELandwehr
Products/Services: Allstate insurance and financial products.
Person In Charge: Jane F. Landwehr

Precision Financial
600 Dartmouth Court
Fort Collins, CO 80526
Phone: 970-267-3402
Fax: 970-267-3403
E-mail: mob3333@msn.com
Person In Charge: Michael T. O'Brien

Renaissance Insurance Group LLC
101 E. Main St.
Windsor, CO 80550
Phone: 970-674-8825
Fax: 970-674-8826
E-mail: quote@reninsurance.com
Web site: www.reninsurance.com
Products/Services: Independent insurance agency representing numerous A+ rated insurance carriers. Servicing all lines of commercial, personal and farm/ranch insurance.
Person In Charge: Jay Helzer
Ryan Hicks, Managing members

Renaissance Insurance Group of Greeley LLC
7251 W. 20th St.
Greeley, CO 80634
Phone: 970-330-9991
Fax: 970-674-8826
E-mail: jhelzer@reninsurance.com
Web site: www.reninsurance.com
Products/Services: Independent insurance agency representing numerous A+ rated insurance carriers. Servicing all lines of commercial and personal insurance.
Person In Charge: Jay Helzer
Ryan Hicks, Managing members

Rocky Mountain Insurance
4010 Platte Drive
Fort Collins, CO 80526
Phone: 970-266-1700
Fax: 970-266-1273
Person In Charge: Ryan M. Behm

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1402 W. 28th St., Suite One
Loveland, CO 80538
Phone: 970-669-0007
Fax: 970-669-0008
E-mail: rchristm@amfam.com
Web site: www.roychristmanagency.com
Products/Services: Property & casualty. Specializing in business insurance. Life & health products. No obligation personal & business insurance reviews.

Safety & Health Alliance Inc.
405 Eighth St. S.E., Suite 9
Loveland, CO 80537
Phone: 970-635-2322
Fax: 970-635-2696
Products/Services: Safety training, regulatory compliance assistance and consulting for medical, health and general industry.
Person In Charge: Cynthia A. Fronk

Sanders & Associates
3944 John F. Kennedy Parkway
Fort Collins, CO 80525
Phone: 970-223-8809
Fax: 970-223-6763
E-mail: sanders@mstar2.net
Web site: www.healthandlifequote.com
Products/Services: Health, life, disability, dental, long-term care, medicare, prescriptions for medicare.
Person In Charge: Craig V. Sanders

Sanders Insurance Inc.
5 N. Main St.
Brighton, CO 80601-1624
Phone: 303-659-5200
Fax: 303-659-5200
E-mail: bobsand@qwest.com
Products/Services: Health, life, auto, homeowners, business, farm and flood insurance.
Person In Charge: Jerry Sanders
Bob Sanders

Shirazi & Associates Inc.
1770 25th Ave., No. 302
Greeley, CO 80634
Phone: 970-356-5151
Fax: 970-356-5154
E-mail: info@shirazibenefits.com
Products/Services: Specializing in employee benefits, financial planning, life, health and disability insurance.
Person In Charge: Masoud S. Shirazi

Skies West Insurance Agency Inc.
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Fort Collins, CO 80525
Phone: 970-223-7611

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1555 Promontory Circle
Greeley, CO 80638
Phone: 970-395-5000
Fax: (970) 395-5424
E-mail: chris.hudson.gapw@statefarm.com
Web site: www.statefarm.com
Products/Services: Life, fire, auto, health, financial services. Locations throughout Larimer and Weld counties.

Steve Dugger Agency
404 W. 67th St.
Loveland, CO 80538
Phone: 970-667-8080
Fax: 970-667-8081
Person In Charge: Stephen W. Dugger

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4012 W. Cleveland Ave.
Wellington, CO 80549
Phone: 970-568-0980

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4012 W. Cleveland Ave., No. 4
Wellington, CO 80549
Phone: 970-568-0980
Fax: 970-568-0979
Person In Charge: Travis Stevens

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141 S. College Ave.
Fort Collins, CO 80524
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Fax: 970-484-9018
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Web site: www.farmersagent.com/ccampbell
Products/Services: Property and casualty, life, commercial, variable products. Farmers Insurance products.
Person In Charge: Craig Campbell, President

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806 McGraw Drive
Fort Collins, CO 80526
Phone: 970-227-4022
Fax: 970-226-5148
E-mail: sheien@securestrategies.info
Web site: www.securestrategies.info
Products/Services: Life and annuities
Person In Charge: Steve A. Heien, CEO, President

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1703 W. 61st Ave.
Greeley, CO 80634
Phone: 970-475-1500
Fax: 970-475-1551
E-mail: ljspenc@aol.com
Products/Services: Financial services and income for life.
Person In Charge: Douglas Lyons, Registered principal

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Fort Collins, CO 80521
Phone: 970-224-2500
Fax: 970-224-2500
Person In Charge: Roger P. Shea

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Fort Collins, CO 80525
Phone: 970-225-6169
Fax: 970-225-0844
E-mail: paul.caylor@thrivent.com
Web site: www.thrivent.com
Products/Services: Annuities, insurance, investment, banking, retirement, financial planning.
Person In Charge: Paul Caylor

Thrivent Investment Management
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Greeley, CO 80634
Phone: 970-330-7411
Fax: 970-330-7424
E-mail: Dan.Austin@thrivent.com
Web site: www.thrivent.com
Products/Services: Life insurance, health insurance, long-term care insurance, mutual funds, annuities, investments, financial planning, estate planning, retirement distribution planning.
Person In Charge: Daniel L. Austin, Senior financial consultant

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Fort Collins, CO 80524-2255
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Person In Charge: Myron M. Braden

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2230 Clydesdale Drive
Fort Collins, CO 80526
Phone: 970-482-4814
Fax: 970-493-2880
E-mail: sandy@sveinsurance.com
Products/Services: Group and individual health, health savings accounts, Medicare supplemental plans.
Person In Charge: Sandy Vande Walle, Owner

Vision Financial Group
4802 Prairie Ridge Drive
Fort Collins, CO 80526
Phone: 970-482-2000
Fax: 970-482-2000
Web site: www.visionfinancialgroup.net
Person In Charge: Rodney K. Wilson

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1336 Oakridge Drive
Fort Collins, CO 80525-5564
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Fax: 970-484-9271
E-mail: greg@visionfinancialgroup.net
Web site: www.visionfinancialgroup.net
Products/Services: Financial services, retirement planning, tax-savings strategies, full-brokerage service, mutual funds, stocks, bonds and life insurance.
Person In Charge: Rodney K. Wilson
Gregory D. Anderson, Partners

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200 E. Seventh St., No. 420
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Person In Charge: Lawrence B. Combs

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E-mail: lowell@vbenefits.com
Web site: www.vbenefits.com
Products/Services: Employee benefits, individual health plans.
Person In Charge: Lowell A. Volk
John W. Bell

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Web site: www.sr-22colorado.com
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Person In Charge: Lawrence Weedin, Owner

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Loveland, CO 80537-3929
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Fax: 970-669-9295
E-mail: weedinagency@qwest.net
Web site: www.sr-22colorado.com

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Person In Charge: Jeffery Welsh, CIC, President

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Fort Collins, CO 80526
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Fax: 970-266-9792
Person In Charge: William E. Penoyer

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Fax: 970-282-8848
Person In Charge: William Hodge Lacock, Owner

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Fax: 970-669-3401
Person In Charge: Glenn O. Wilson

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Fort Collins, CO 80524
Phone: 970-482-2385
Fax: 970-416-1333
E-mail: reinhold55@aol.com
Products/Services: Life insurance, annuities, investments.
Person In Charge: Larry Siegfried, District Leader

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2627 Redwing Road, Suite 105
Fort Collins, CO 80526
Phone: 970-223-4400
Fax: 970-223-0283
E-mail: karl.w.harman@ampf.com
Web site: www.ameripriseadvisors.com/william.c.reynolds
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Person In Charge: Rex Beall, Owner

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Person In Charge: Bruce Berman

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Loveland, CO 80537
Phone: 970-663-3211
Fax: 970-663-3216
E-mail: info@butcherhansen.com
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Person In Charge: Jaris B. Hansen, Office Administrator

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Web site: www.schwab.com
Products/Services: Financial services, online trading, advice and banking.
Person In Charge: Chris Barr, Vice president-Financial consultant CFP

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Web site: www.colofin.com
Products/Services: Investment strategy and retirement planning.
Person In Charge: Josh Miller, President

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Web site: www.dunnhogerty.wfadvc.com
Person In Charge: Thad R. Dunn, Managing partner
Dennis M. Hogerty, Partner
Jerry L. Dunn, Partner

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Fax: 888-723-8438
Person In Charge: Ned Balmer, Investment representative

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Web site: www.dunnhogerty.wfadvc.com
Person In Charge: Thad R. Dunn, Managing partner
Dennis M. Hogerty, Partner
Jerry L. Dunn, Partner

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Fax: 888-723-8438
Person In Charge: Ned Balmer, Investment representative

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Person In Charge: Ned Balmer, Investment representative

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Person In Charge: Ned Balmer, Investment representative

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Person In Charge: Laura Arbury

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Products/Services: Insurance, bonds, stocks.
Person In Charge: Kim Larson, Investment representative
Brian Larson, Financial advisor

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Fax: 970-352-2851
Person In Charge: Hugh Warren, Registered rep.

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Person In Charge: Francis Gillis, Manager

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Products/Services: Financial planning, investment management, trust & estate services, retirement plans.
Person In Charge: Jack B. Wolfe, Executive vice president

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Web site: www.1stnationalbank.com
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Person In Charge: Willoughby Hume, Vice President

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Fax: 970-416-9321
Web site: www.fwtb.com
Person In Charge: James P. Sprout, Chairman, Northern Colorado

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Fax: 970-225-2095
E-mail: frangillis@gillisfinancial.com
Web site: www.gillisfinancial.com
Person In Charge: Francis Gillis, Manager

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Fort Collins, CO 80525
Phone: 970-223-2377
Fax: 970-223-7040
E-mail: harrypg@goodwinfinancialinc.com
Web site: harrypggoodwin.com
Person In Charge: Harry P. Goodwin, President

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Fax: 970-224-1757
E-mail: kathycos@frii.com
Person In Charge: Kathy Cosgrove Green, Certified financial planner

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E-mail: mhall@stallied.com
Web site: www.horsetoothfinancialllc.com
Person In Charge: Michael Hall, Branch manager

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Fax: 970-353-0433
Person In Charge: Paul Andre

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Fort Collins, CO 80528
Phone: 292-0115
Person In Charge: Debbie Martz, Investment representative

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Phone: 970-204-0450
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Web site: www.helpwithmyinvestments.com
Products/Services: Financial planning, investments, insurance, tax-free investments.
Person In Charge: Kevin Dunnigan, MBA, CFP, CSA, Certified financial planner

Investment Centers of America - Home State Bank
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Loveland, CO 80537
Phone: 970-622-7408
Person In Charge: Tyler Rusch, CFA

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Loveland, CO 80537
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Fax: 970-613-2181
E-mail: paul.hummel@investmentcenters.com
Web site: www.investmentcenters.com
Person In Charge: Paul Hummel

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Person In Charge: James L. Watt, Owner

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Person In Charge: Debbie Martz, Investment representative

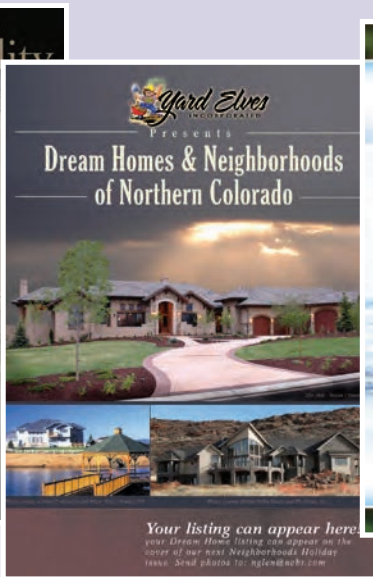
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JBA Wealth Management Group Q43 LLC
155 W. Harvard St., Suite 401
Fort Collins, CO 80525
Phone: 970-223-1922
Fax: 970-223-2875
E-mail: info@johnsonbruen.com
Web site: www.johnsonbruen.com
Products/Services: Life, health, disability and long-term care insurance, IRAs, Mutual funds, bonds, common stock, annuities, college plans, estate plans, 401(k)s, retirement plans, tax plans, money management.
Person In Charge: Daniel B. Johnson
Barb Bruen

Jim Saulnier CFP
322 E. Oak St.
Fort Collins, CO 80524
Phone: 970-530-0556
E-mail: Jim@JimSaulnier.com
Web site: www.jimsaulnier.com
Person In Charge: Jim Saulnier, Owner

Kevin Conroy CFP
1200 S. College Ave., Suite 210
Fort Collins, CO 80524
Phone: 970-226-2983
Fax: 970-223-7391
E-mail: kevin@iraspecialist.com
Web site: www.iraspecialist.com
Products/Services: Retirement funding specialists.
Person In Charge: Kevin Conroy, President

Linsco Private Ledger
1 Old Town Square, No. 301
Fort Collins, CO 80524
Phone: 970-224-9492
Fax: 970-224-9445
E-mail: thomas.hisey@lpl.com
Web site: www.lpl.com
Person In Charge: Tom Michaels
Tom Hisey, Branch managers

Long Green Planning Group
375 E. Horsetooth Road, Shores 3, Suite 203
Fort Collins, CO 80525
Phone: 970-282-7526
Fax: 970-223-6990
E-mail: dan@longgreenplanning.com
Web site: www.longgreenplanning.com
Products/Services: Financial planning and investment advice.
Person In Charge: Joe Lloyd, Partner

LPL Financial Services
3663 Vista Drive
Loveland, CO 80538
Phone: 970-663-3444
Fax: 970-663-5195
E-mail: bruce.gregg@lpl.com
Web site: www.lpl.com
Person In Charge: Bruce Gregg

Macdonald Financial Services
4025 Saint Cloud Drive, Suite 250
Loveland, CO 80538
Phone: 970-667-2950
Fax: 970-667-3397
E-mail: andrew.macdonald@lpl.com
Web site: www.macdonaldfinancialservices.com
Products/Services: Wealth management and creation.
Person In Charge: A.J. Macdonald, Owner

Merrill Lynch
3555 Stanford Road, Suite 101
Fort Collins, CO 80525
Phone: 970-266-4832
Fax: 970-372-5643
E-mail: scott_baker@ML.COM
Web site: totalmerrill.com
Products/Services: Wealth management, estate planning, insurance, retirement planning, lending, banking services.
Person In Charge: Scott T. Baker, Resident director

Morgan Stanley Smith Barney
1711 61st Ave., Suite 200
Greeley, CO 80634
Phone: 970-506-9650
Fax: 970-506-9655
Person In Charge: Gary H. Perl, First vice president, financial adviser
G. Bruce Hemmings, Senior vice president

Northwestern Mutual Financial Services
3665 JFK Parkway, Bldg 1, Suite 100
Fort Collins, CO 80525-3152
Phone: 970-225-3474
Fax: 970-226-5036
E-mail: krista.dunlap@nmfn.com
Web site: www.nmfn.com/thefortcollinsgroup
Products/Services: Financial services and financial planning, insurance, investment management.
Person In Charge: Ryan E. Yoder, Managing director
Paul Z. Watkins, Owner

Oppenheimer & Co. Inc.
501 St. Vrain Lane, Suite 202
Estes Park, CO 80517
Phone: 970-586-1895
Fax: 970-586-1892
E-mail: mike.eitzen@opco.com
Web site: www.opco.com
Products/Services: Investment brokerage.
Person In Charge: Mike Eitzen, Senior vice president

Q4 Wealth Management Inc.
5 Old Town Square, Suite 205-B
Fort Collins, CO 80524
Phone: 888-532-2364
Fax: 970-482-4262
E-mail: jclagett@cascade-inc.com
Web site: www.cascade-inc.com
Person In Charge: John Clagett, Senior financial consultant

RBC Wealth Management
155 E. Boardwalk Drive, Suite 310
Fort Collins, CO 80525
Phone: 970-206-1174
Fax: 970-206-1464
E-mail: Michael.Trinen@rbc.com
Web site: www.rbc.com
Person In Charge: Mike Trinen, Branch director

REA Capital Management LLC
4703-B Boardwalk Drive, Suite 1
Fort Collins, CO 80525
Phone: 970-223-0907
Fax: 970-206-1435
E-mail: jvf@reagroup.us
Web site: www.reagroup.us
Person In Charge: Jeffery Fanning, President and Managing member

Securities Finance
3307 S. College Ave.
Fort Collins, CO 80525
Phone: 970-223-6687

Shinn Consulting CPAs PC
702 W. Drake Road, Bldg. D
Fort Collins, CO 80526
Phone: 970-206-1435
Fax: 970-494-7979
E-mail: ralph@shinnconsultingcpas.com
Web site: www.shinnconsultingcpas.com
Products/Services: Individual, business, estate, retirement and taxes and financial planning.
Person In Charge: Ralph T. Shinn, President

Stifel, Nicolaus & Co., Inc.
2809 E. Harmony Road, Suite 330
Fort Collins, CO 80528
Phone: 970-267-9666
Fax: 970-267-9055
E-mail: yohond@stifel.com
Web site: www.stifel.com
Products/Services: Financial services, parent company Stifel Financial Corp., NYSE ticker symbol SF.
Person In Charge: Donald Yohon, Vice president-investments; Branch manager

The Investment Center
1703 W. 61st. Ave.
Greeley, CO 80634
Phone: 970-475-1500
Fax: 970-475-1551
E-mail: ljsperc@aol.com
Products/Services: Financial services and income for life.
Person In Charge: Douglas Lyons, Registered principal

The Planning & Investment Center
760 Whalers Way, Bldg. A, Suite 201
Fort Collins, CO 80525
Phone: 970-663-3132
Fax: 970-663-1506
E-mail: steve@the-pic.com
Web site: www.theplanningandinvestmentcenter.net
Products/Services: Specializing in retirement planning, investments and real estate alternatives.
Person In Charge: Stephen Everett, OSJ manager

Thomas Financial Services Inc.
400 S. Howes St., Suite 2
Fort Collins, CO 80521
Phone: 970-482-0453
Fax: 970-482-1886
Person In Charge: Dan Spencer, Owner

Thrivent Investment Management
1812 56th Ave., Suite A
Greeley, CO 80634
Phone: 970-330-7411
Fax: 970-330-7424
E-mail: Dan.Austin@thrivent.com
Web site: www.thrivent.com
Products/Services: Life insurance, health insurance, long-term care insurance, mutual funds, annuities, investments, financial planning, estate planning, retirement distribution planning.
Person In Charge: Daniel L. Austin, Senior financial consultant

Tributary Capital Management LLC
215 W.Oak St., Suite 201
Fort Collins, CO 80521
Phone: 970-495-1221
Fax: 970-419-5755
E-mail: kspieler@tributarycapital.com
Web site: www.tributarycapital.com
Products/Services: Investment management services to institutional and high-net-worth clients.
Person In Charge: Kurt Spieler, Managing director

UBS Financial Services Inc.
3711 JFK Parkway, Suite 410
Fort Collins, CO 80525-2658
Phone: 970-498-4000
Fax: 970-498-4002
Web site: www.ubs.com/financialservicesinc
Products/Services: Complete financial services, including managed accounts, retirement plans, mutual funds, CDs, tax-exempt bonds, stocks, government securities.
Person In Charge: Saul Guice, II, Branch manager, associate director

UBS Financial Services Inc.
1901 56th Ave. Suite 300
Greeley, CO 80634
Phone: 970-506-5800
Fax: 970-506-5858
E-mail: gerald.karre@ubs.com
Web site: http://financialservicesinc.ubs.com/branch/greeleygl/
Products/Services: Complete financial services, including managed accounts, retirement plans, mutual funds, CDs, tax-exempt bonds, stocks, government securities.
Person In Charge: Gerald Karre, Branch manager

Vision Financial Group
1336 Oakridge Drive
Fort Collins, CO 80525-5564
Phone: 970-482-2000
Fax: 970-484-9271
E-mail: greg@visionfinancialgroup.net
Web site: www.visionfinancialgroup.net
Products/Services: Financial services, retirement planning, tax-savings strategies, full-brokerage service, mutual funds, stocks, bonds and life insurance.
Person In Charge: Rodney K. Wilson
Gregory D. Anderson, Partners

Waddell & Reed Inc.
2850 McClelland Drive, Suite 3000
Fort Collins, CO 80525-2186
Phone: 970-226-5800
Fax: 970-226-5802
Web site: www.waddell.com
Person In Charge: Jared Best, Division manager

Waddell & Reed Inc.
800 Eighth Ave., Suite 341
Greeley, CO 80631-8441
Phone: 970-353-8800
Web site: www.waddell.com
Person In Charge: Stephen Waechter

Bouchard-Bates-Ripsam-Boudleiner
WEALTH MANAGEMENT GROUP
of Wells Fargo Advisors

Wealth Management Group
1073 N. Lincoln Ave.
Loveland, CO 80537
Phone: 970-669-8200
Fax: 970-669-8282
E-mail: kari.boxleitner@wfadvisors.com
Web site: www.bbrb.wfadv.com
Person In Charge: Charles Bouchard, Managing director, Senior financial advisor, Investment officer.

Wells Fargo Advisors
363 Elkhorn Ave., Suite 301
Estes Park, CO 80517
Phone: 970-586-2469
Fax: 970-586-5124
Web site: www.wellsfargoadvisors.com
Products/Services: Financial consultants and stock brokers.

Wells Fargo Advisors
2900 S. College Ave., Suite 2B
Fort Collins, CO 80525-2585
Phone: 970-223-4800/800-967-2596
Fax: 970-223-2851
Web site: www.wellsfargoadvisors.com
Person In Charge: Tom Mapp, Branch manager

Wells Fargo Advisors
4675 W. 20th. St. Road
Greeley, CO 80634-3246
Phone: 970-330-8786/800-223-6239
Fax: 970-330-8797
Web site: www.wellsfargoadvisors.com
Person In Charge: Rick Runyan, Branch manager

Wells Fargo Advisors
1073 N. Lincoln Ave.
Loveland, CO 80537-4844
Phone: 970-669-8200/800-758-1652
Fax: 970-669-8282
Web site: www.wellsfargoadvisors.com
Products/Services: Full service.
Person In Charge: Tony Ripsam, Branch manager

Wells Fargo Bank
401 S. College Ave.
Fort Collins, CO 80524
Phone: 970-490-6278/800-892-9502
Fax: 970-493-3927
Web site: www.wellsfargo.com
Person In Charge: Rick Nelson, Senior Vice president and Regional private banking manager

World Financial Group
2850 McClelland Drive, Suite 2600
Fort Collins, CO 80525
Phone: 970-223-2507
Web site: www.worldfinancialgroup.com

Mortgage Lenders

1st City Mortgage Group
3615 Mitchell Drive
Fort Collins, CO 80525
Phone: 970-266-9111
Fax: 970-266-0498
E-mail: moao@frii.com
Web site: www.ftcollinslo.com
Person In Charge: Mick Occhiato, Senior mortgage planner

A Better Mortgage
155 E. Boardwalk Drive, Suite 300
Fort Collins, CO 80525
Phone: 970-377-3200
Fax: 970-206-9497
E-mail: BestLoan4U@aol.com
Web site: www.ABetterMortgageFortCollins.com
Products/Services: Socially responsible, green mortgage broker.
Person In Charge: Karen Miller

A Team Mortgage LLC
6200 W. Ninth St., Unit 3
Greeley, CO 80634
Phone: 970-353-1122
Fax: 970-797-1794
E-mail: ateammortgage@msn.com
Web site: www.a-team-mortgage.com
Products/Services: Mortgage broker.
Person In Charge: Linda Asmussen, Owner

Above All Mortgage Services
2893 N. Monroe Ave.
Loveland, CO 80538
Phone: 970-278-9092
Fax: 970-669-9004

All American Lending Group
383 W. Drake Road
Fort Collins, CO 80525
Phone: 970-377-0024
E-mail: kcurry@mcleodusa.net

All Seasons Mortgage of Fort Collins
1701 Lake Sherwood Drive
Fort Collins, CO 80525
Phone: 970-282-0219
Fax: 970-282-8115

American General Finance
4032 S. College Ave.
Fort Collins, CO 80524
Phone: 970-225-0112

Portfolio

It's data you can bank on.



Would you like to be included?

If your company was left out of the 2010 Portfolio Directory, please fill out this form and mail it to the address below:

Person filling out form _____ Phone & ext.: (____) _____
Complete company name: _____

P.O. Box _____ City _____ State _____ Zip _____
Address: _____ City _____ State _____ Zip _____
Phone: (____) _____ Fax: (____) _____
E-mail address: _____ World Wide Web site: _____
NAICS code: _____
Product description: _____

of employees in Northern Colorado? _____
of employees worldwide? _____
Subsidiary of another company? Y or N
Parent company name: _____
Headquarters location: City _____ State _____ Zip _____
Founded when? _____ Public or Private _____
Exports Y or N Imports Y or N
Stock exchange: NYSE/AMER/NASDAQ other? _____ Stock symbol: _____
Key contact person, title: _____
Other contacts & titles: _____

(Operations, Finance, Sales, Marketing, PR, Purchasing, Production, Controller, Engineering, Personnel, etc.)

Portfolio classifications:

BANK LOCATIONS	INSURANCE	SBA LENDERS
CPA	INVESTMENT ADVISERS	VENTURE CAPITAL FIRMS
CREDIT UNIONS	MORTGAGE LENDERS	MISCELLANEOUS
	PAYROLL COMPANIES	

Annual revenue:

\$25,000-\$100,000	\$7.5 million-\$10 million
\$100,000-\$250,000	\$10 million-\$15 million
\$250,000-\$500,000	\$25 million-\$35 million
\$500,000-\$1 million	\$35 million-\$50 million
\$1 million-\$2 million	\$50 million-\$75 million
\$2 million-\$5 million	\$75 million-\$100 million
\$5 million-\$7.5 million	\$100 million+

Northern Colorado
**BUSINESS
REPORT**

E-mail:
research@ncbr.com

141 S. College Ave. :: Fort Collins, CO 80524-2810 ::
970.221.5400 • Fax: 970.221.5432 :: www.NCBR.com

Bancwise Real Estate Solutions
144 N. Mason St., Suite 7
Fort Collins, CO 80524
Phone: 970-282-9473
Fax: 970-282-9475
Web site:
www.bancwisecolorado.com
Products/Services: Mortgage bank that is also a full-service real estate brokerage that sells homes for a flat fee and provides traditional real estate services.
Person In Charge: Jeff Tyson

Bank of America Home Loans
3720 S. College Ave.
Fort Collins, CO 80525
Phone: 970-416-7746
Fax: 970-416-7642
Web site:
www.bankofamerica.com/homeloans
Products/Services: Residential home loans.
Person In Charge: Nancy R. Smith, Area sales manager

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

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

Bank of Colorado
Bank of Colorado Mortgage Division
4848 Thompson Parkway
Johnstown, CO 80534-6433
Phone: 970-674-9111
Web site:
www.bankofcolorado.com
Products/Services: Mortgage loans.

Bank of Colorado
Bank of Colorado Mortgage Division
7791 Highland Meadows Parkway
Windsor, CO 80528
Phone: 970-674-9111
Fax: 970-674-9911
Web site:
www.bankofcolorado.com
Products/Services: Mortgage loans.

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

Bank of the West
1437 E. Mulberry St.
Fort Collins, CO 80524
Phone: 970-267-3700
Fax: 970-493-2857
Web site: www.bankofthewest.com
Products/Services: Banking services, including loans and banking services for the agriculture community.

Bank of the West
181 W. Boardwalk Drive, No. 101
Fort Collins, CO 80525
Phone: 970-797-3734
Fax: 970-225-3916
E-mail: wanda.zimmerman@bankofthewest.com
Web site: www.BankoftheWest.com
Products/Services: Banking services, including personal and business accounts, personal and business loans, mortgages, investments and banking services for the agriculture community.
Person In Charge: Wanda Zimmerman, Branch manager

Bank of the West
1075 W. Horsetooth Road
Fort Collins, CO 80526
Phone: 970-267-2700
Fax: 970-223-7438
Web site: www.bankofthewest.com
Products/Services: Banking services, including loans and banking services for the agriculture community.

Bank of the West
1111 11th St.
Greeley, CO 80631
Phone: 970-353-2640
Fax: 970-352-2773
Web site: www.bankofthewest.com
Products/Services: Banking services, including loans and banking

services for the agriculture community.
Person In Charge: Nadine Trujillo-Rogers, Branch manager

Bank of the West
303 E. Sixth St.
Loveland, CO 80537
Phone: 970-667-5150
Fax: 970-669-7164
Web site: www.bankofthewest.com
Products/Services: Banking services, including loans and banking services for the agriculture community.

Blue Diamond Mortgage LLC
832 W. Eisenhower Blvd., No. D
Loveland, CO 80537
Phone: 970-461-0866
Fax: 970-461-0863
E-mail: bdmortgage@qwestoffice.net
Products/Services: Conventional, FHA, V.A., rural housing loans, construction loans, and commercial loans
Person In Charge: Jose Santana, Manager

Brokers Alliance Mortgage
2121 Midpoint Drive, Suite 101
Fort Collins, CO 80525
Phone: 970-207-1280
Fax: 970-207-1281
E-mail: larry@balliancem.com
Web site: www.balliancem.com
Person In Charge: Larry Friedlan, Owner

Cache Bank and Trust
4601 W. 20th St.
Greeley, CO 80634
Phone: 970-351-8600
Fax: 970-351-7878
E-mail: jredfern@cachebankandtrust.com
Web site: www.cachebankandtrust.com
Products/Services: Loans and banking services for commercial and personal entities.
Person In Charge: Byron W. Bateman, Branch manager

Charter 1 Mortgage
155 W. Harvard St.
Fort Collins, CO 80525
Phone: 970-282-7262
Fax: 970-204-4412

Choice Mortgage
305 W. Magnolia, No. 213
Fort Collins, CO 80521
Phone: 970-484-5152
Fax: 970-484-5159
E-mail: tony@maxchoicemortgage.com
Web site: www.maxchoicemortgage.com

Complete Spectrum Lending, LLC
1635 Foxtrail Drive
Loveland, CO 80538
Phone: 970-391-0462
Fax: 970-587-4009
E-mail: bobbiezink@msn.com
Web site: www.complete-spectrum.com and www.completespectrumlending.com
Products/Services: We help families grow what they've earned, pay less taxes, and keep what they've grown. We specialize in Safe Money Strategies. Our services are free and we offer free financial education classes weekly.
Person In Charge: Bobbie Zink, Vice president

Cornerstone Mortgage Co.
2809 E. Harmony Road, Suite 200
Fort Collins, CO 80528
Phone: 970-206-4633
E-mail: ghumphries@houseloan.com
Web site: www.houseloan.com
Person In Charge: Gene Humphries, Divisional President

Destiny Lending
425 E. Eisenhower Ave.
Loveland, CO 80537
Phone: 970-667-3499
Fax: 970-667-3459
E-mail: shawn@destinylending.com
Web site: www.destinylending.com
Products/Services: Mortgage lending services.
Person In Charge: Shawn Beard, President
Dave Harding, Sales manager

Equitable Savings & Loan Association
300 E. Horsetooth Road., Suite 102
Fort Collins, CO 80525
Phone: 970-223-1963
Fax: 970-223-1965
Web site: www.Equitable-Savings.com
Products/Services: Mortgage, loans, checking, savings.
Person In Charge: Donald M. Koenig, Jr., President

Equitable Savings & Loan Association
3400 16th St. No. 6L
Greeley, CO 80631-4854
Phone: 970-395-0400

Family Mortgage Co. Inc.
505 E. Fourth St.
Loveland, CO 80537
Phone: 970-203-0284
Fax: 970-461-8753
E-mail: john@familymtgco.com
Web site: www.familymtgco.com
Products/Services: Residential mortgage.
Person In Charge: John Giroux

FCM Home Loans
4900 S. College Ave., Suite 110
Fort Collins, CO 80525
Phone: 970-484-5626
Fax: 970-484-1180
E-mail: Scott@fcmoney.com
Web site: www.fcmoney.com
Products/Services: Residential & commercial financing
Person In Charge: Mandy Mulligan, Owner
Scott Charpentier

First National Bank
Lory Student Center - CSU
Fort Collins, CO 80523
Phone: 970-495-9450
Web site: www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Stephanie Grosskopf

First National Bank
155 E. Boardwalk Drive
Fort Collins, CO 80525
Phone: 970-495-9450
Web site: www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Kay Garcia, Branch manager

First National Bank
4100 Harrison Ave.
Wellington, CO 80549
Phone: 970-495-9450
Web site: www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Kay Garcia

First National Bank
1505 Main St.
Windsor, CO 80550
Phone: 970-495-9450
Web site: www.1stnationalbank.com
Products/Services: Full-service bank.
Person In Charge: Jane Sharp, Branch manager

First National Bank Mortgage Division
375 E. Horsetooth Road, Suite 2-101
Fort Collins, CO 80525
Phone: 970-494-5520
Fax: 970-494-5521
E-mail: gvolker@1stnationalbankmortgage.com
Web site: www.1stnationalbank.com
Person In Charge: Gary Volker, President

First Union Small Business Capital
419 Canyon Ave., Suite 300
Fort Collins, CO 80521
Phone: 970-484-5478
Fax: 970-484-5892
Web site: www.firstunion.com
Person In Charge: Darcy Purvis, Business development manager

Firstbank of Longmont
512 Briggs
Erie, CO 80516
Phone: 303-828-3393
Fax: 303-828-4101
Web site: www.firstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Bruce Robbins, President

FirstBank of Northern Colorado
1015 S. Taft Hill Road
Fort Collins, CO 80521
Phone: 970-493-0200
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado
2315 S. College Ave.
Fort Collins, CO 80525
Phone: 970-493-1700
Fax: 970-282-3925
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado
1013 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-223-4000
Fax: 970-282-3925
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

greensummit2010

Thurs. April 8th
7:30am-5pm
Drake Centre, Fort Collins
\$49 PER PERSON

GIVING BUSINESS THE MEANS TO GO GREEN

During uncertain economic times, being environmentally responsible may seem like a financial impossibility. This year, learn how to make small changes that will reduce your impact and increase your bottom line.

PROGRAMS FROM 7:30AM - 5PM

Keynote Breakfast/Keynote Lunch: Exhibitors with innovative, relevant solutions for a more sustainable economy.

Green for Green: Financing, funding, tax credits, rebates & grants to green light your green project.

Green Marketing: Establishing an ethical green brand campaign; media and methods for sustainable marketing.

Developing Green Streams: Re-tooling services, products and people for new revenue sources.

BEYOND THE LIMITS AWARD

The 2010 Poudre Valley REA Beyond the Limits Award has been established to recognize the commitment made by a Northern Colorado company to sustainable business practices. Nomination forms are available on www.NCbr.com. Click on Events under the Departments heading. For questions about the award, email ddahlgren@NCbr.com.

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Or Call De Dahlgren, NCBR Marketing Director, 970-221-5400 X 202

Improve Your Physical Fitness You can do it!

[FITTEST EXECS Personal Challenge

Good health is good business, and what better way to make an effort to trim healthcare costs than to challenge yourself or a company team to improve fitness levels. Take the challenge.

There are limited openings available. So, don't wait.

Participate in the Banner Health 2010 Fittest Executives Challenge as an individual. The Challenge includes business managers, owners, partners and executives/equivalent key organizational leaders.



EKS&H – 2009 Most Improved Team

[FITTEST EXECS TeamFit Challenge

Challenge your company to become more fit. Lead a 5-member team from your company.

What are the team requirements?

- It's very easy to put together a team, and it only takes 5 people from your company.
- One member must be a CEO or manager.
- The other 4 need to be employed full-time at the company registering the team. There is no limit on age, gender representation or fitness level because **the challenge is to see how much your team can improve over the 3-month course of the Banner Health 2010 Fittest Executives Challenge.**

FITTEST EXECS [FITTEST EXECS [FITTEST EXECS

Fittest Execs Awards and Rewards

In the Fittest Execs Challenge there are both awards and rewards.

The Awards

At the Fittest Execs Power Lunch individuals and teams will be recognized for both improvement and fitness. Awards will be presented to these winners:

- | | |
|-----------------------------------|----------------------------|
| Most Improved Individual | Overall Fittest Individual |
| Most Improved Team | Overall Fittest Team |
| One-On-One Team Challenge Winners | |

Fitness assessment includes

- | | |
|--|---|
| <input type="checkbox"/> HRA – Health Risk Appraisal | <input type="checkbox"/> Weight |
| <input type="checkbox"/> Blood pressure | <input type="checkbox"/> Hip-to-waist ratio |
| <input type="checkbox"/> Finger stick blood draw for cholesterol and glucose level | <input type="checkbox"/> Sit-up test |
| <input type="checkbox"/> Body fat using bio impedance | <input type="checkbox"/> Push-up test |
| <input type="checkbox"/> Flexibility | <input type="checkbox"/> Step test |

Fittest Execs Entry Fees

Individual participation fee **\$99**
The value provided by Banner Health, Daily Endorphin and NCBR **\$545**

Team participation fee – 5 member team **\$650**
The value provided by Banner Health, Daily Endorphin and NCBR **\$2,880**

The Rewards

First, everyone will be more fit at the end of the challenge and have fun getting there.

Banner Health

- Everyone will receive two fitness assessments by Banner Health. The first assessment provides a benchmark from which to measure progress over the 90 days of the Banner Health Fittest Execs Challenge. The second assessment will show individual (and team) improvement. The two assessments are a \$185 value provided as part of participant entry fees.
- The experts at Banner Health will provide every participant with 3 months of weekly fitness tips. Weekly reminders and suggestions will help keep you on track to meet the challenge.

DailyEndorphin

- Something new and exciting has been added to this year's Fittest Execs Challenge. The use of DailyEndorphin, an online tracking tool, will be provided to every challenge participant as part of the challenge entry fee.
- DailyEndorphin will provide all participants with a virtual event venue for the challenge and add an online tool for you to use in tracking your exercise activity time. Enter your profile and exercise goals, and the site does the rest.

Tickets to the Northern Colorado Business Report Fittest Execs Power Lunch – September 16

- The Fittest Exec Challenge Awards will be presented at the NCBR Power Lunch
- Every participant receives one ticket to the Power Lunch.
- Teams receive one ticket per participant.

Team Recognition

- Company team recognition and promotion at the Power Lunch will be included for all teams participating in the Fittest Execs Challenge.
- Companies will be included in stage presentations, have signage on tables and have logos included in the event program.

Questions?

Email De Dahlgren, Marketing Director for NCBR, at ddahlgren@NCBR.com or call 970-221-5400, ext. 202.

Awards Power Lunch

The Banner Health Fittest Executive Individual Challenge winners and team winners will be announced and honored during the Fittest Execs Power Lunch at Bixpo, September 16, 2010.

Getting Started is Easy!

- Step 1:** **Individuals:** To register for Fittest Execs go to www.ncbr.com, click on Events. Click on **Fittest Execs** and click on **I'm Taking the Challenge**.
Teams: Email De Dahlgren, Marketing Director for NCBR, at ddahlgren@NCBR.com or call 970-221-5400, ext. 202.
- Step 2:** Once registered, you will receive a confirming telephone call or email.
- Step 3:** Then, all you need to do is schedule a visit to a Banner Health affiliate for your fitness evaluation. Make your appointment as soon as possible to take full advantage of the free fitness tools and tips Banner Health's staff will provide to help you be as ready as possible for your evaluation.



Banner Health
North Colorado
Medical Center



Banner Health
McKee
Medical Center

Northern Colorado
**BUSINESS
REPORT**



FirstBank of Northern Colorado
225 E. 29th St.
Loveland, CO 80538
Phone: 970-669-4000
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado
1352 W. Eisenhower Blvd.
Loveland, CO 80537
Phone: 970-669-4000
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

FirstBank of Northern Colorado
1510 Main St.
Windsor, CO 80550
Phone: 970-674-2900
Web site: www.efirstbank.com
Products/Services: Full-service consumer and commercial banking.
Person In Charge: Patrick M. Brady, President

Great Western Bank

Great Western Bank
151 S. College Ave.
Fort Collins, CO 80524
Phone: 970-226-1080
Fax: 970-225-4905
Web site: www.greatwesternbank.com
E-mail: ted.raye@greatwesternbank.com

Great Western Bank

Great Western Bank
785 Cheeseman Street
Erie, CO 80516
Phone: 303-828-0888
Fax: 303-729-3770
Web site: www.greatwesternbank.com
E-mail: lisa.gouran@greatwesternbank.com

Great Western Bank

Great Western Bank
3711 JFK Parkway, Suite 100
Fort Collins, CO 80525
Phone: 970-225-4907
Fax: 970-225-4905
E-mail: rstumbaugh@fcbcolo.com
Web site: www.greatwesternbank.com
E-mail: ted.raye@greatwesternbank.com

Green Financial Center
1919 65th Ave., Suite 6
Greeley, CO 80634
Phone: 970-330-7792
E-mail: www.sc4ch14@aol.com

Hastings Mortgage
2627 Redwing Road, Suite 360-F
Fort Collins, CO 80526
Phone: 970-223-8600
Fax: 970-226-3048
E-mail: admin@loanhm.com
Web site: www.loanhm.com
Products/Services: Mortgages, real estate lending.
Person In Charge: Jamie Merrill

Home A Loan Financial Inc.
2601 S. Lemay Ave.
Fort Collins, CO 80525
Phone: 970-225-2993
E-mail: home@loanfinancial.com

Home State Bank
2337 S. Shields St.
Fort Collins, CO 80526
Phone: 970-203-6100
E-mail: bank@homestatebank.com
Web site: www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank
303 E. Mountain Ave.
Fort Collins, CO 80524
Phone: 970-203-6100
E-mail: bank@homestatebank.com
Web site: www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank
935 N. Cleveland Ave.
Loveland, CO 80537
Phone: 970-203-6100
Fax: 970-669-6228
E-mail: bank@homestatebank.com
Web site: www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank
1355 E. Eisenhower Blvd.
Loveland, CO 80538
Phone: 970-622-7198
Fax: 970-669-6228
E-mail: bank@homestatebank.com
Web site: www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank
7499 Westgate Drive
Windsor, CO 80528
Phone: 970-206-6100
E-mail: bank@homestatebank.com
Web site: www.homestatebank.com
Products/Services: Banking and loans.
Person In Charge: Harry Devereaux, President

Home State Bank - Mortgage Division
2695 W. Eisenhower Blvd.
Loveland, CO 80537
Phone: 970-461-2292
Fax: 970-669-6228
E-mail: peggy.sage@homestatebank.com
Web site: www.homestatebank.com
Products/Services: All types of mortgage products for owner-occupied and investment real estate.
Person In Charge: Harry Devereaux, President

Integrity Lending Solutions Inc.
149 W. Harvard St., No. 302
Fort Collins, CO 80525
Phone: 970-232-3990
Fax: 970-232-3996
E-mail: mmartino@integrityls.com
Web site: www.integrityls.com

KeyBank of Colorado
541 Big Thompson Ave.
Estes Park, CO 80517
Phone: 970-586-2364
Web site: www.keybank.com
Products/Services: Banking services.

KeyBank of Colorado
1130 Haxton Drive
Fort Collins, CO 80525
Phone: 970-226-3902
Web site: www.keybank.com
Products/Services: Banking services.

KeyBank of Colorado
100 E. Drake Road
Fort Collins, CO 80525
Phone: 970-494-2480
Web site: www.keybank.com
Products/Services: Banking services.

KeyBank of Colorado
300 W. Oak St.
Fort Collins, CO 80524
Phone: 970-482-3216
Fax: 970-221-2811
Web site: www.keybank.com
Products/Services: Mortgages and banking services.

KeyBank of Colorado
822 14th St.
Greeley, CO 80631
Phone: 970-378-3220
Web site: www.keybank.com
Products/Services: Banking services.

KeyBank of Colorado
125 E. Seventh St.
Loveland, CO 80537
Phone: 970-667-3083
Web site: www.keybank.com
Products/Services: Banking services.



Larimer Bank of Commerce
1432 E. Mulberry St., Unit B
Fort Collins, CO 80524
Phone: 970-224-7200
Fax: 970-224-7219
E-mail: ebank@larimerbank.com
Web site: www.larimerbank.com
Person In Charge: Mark Allen Kross, President

Lighthouse Lending LLC
6500 W. 29th St., Suite 230
Greeley, CO 80634-8396
Phone: 970-339-0030
Fax: 970-339-0044
E-mail: TBeck@houseloan.com
Web site: www.houseloan.com
Products/Services: Conventional, subprime, VA, niche.
Person In Charge: Tom Beck Beau Couch, Managing members

Loan Perfect
123 N. College Ave. Suite 200
Fort Collins, CO 80524
Phone: 970-686-6677
Fax: 970-686-6699
E-mail: konnie@loanperfect.com
Web site: www.loanperfect.com

Mountain Plains Farm Credit Services
4505 W. 29th St.
Greeley, CO 80633
Phone: 970-330-4071
Fax: 970-330-4420
E-mail: anders@ifeedtheworld.com
Web site: www.ifeedtheworld.com
Products/Services: Provides financial services for farmers, ranchers, agribusinesses, and country home owners. Includes operating loans, equipment loans, livestock loans and crop insurance.

Opportunity Mortgage
400 W. Magnolia St.
Fort Collins, CO 80521
Phone: 970-484-2898
Fax: 970-484-6686
E-mail: jbailey@opportunitymortgage.com
Web site: http://opportunitymortgage.com
Person In Charge: James Bailey, Owner

Peak Financial Solutions
1431 Last Oak Court
Fort Collins, CO 80525
Phone: 970-224-9574
Fax: 970-224-2340

Public Service Credit Union
319 S. Meldrum St.
Fort Collins, CO 80521
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: Dave Maus, CEO

Public Service Credit Union
2503 Research Blvd.
Fort Collins, CO 80526
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: Dave Maus, CEO

Public Service Credit Union
900 S. Lemay
Fort Collins, CO 80525
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: Dave Maus, CEO

Public Service Credit Union
2529 N. Lincoln Ave.
Loveland, CO 80538
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: Dave Maus, CEO

Public Service Credit Union
422 Main St.
Windsor, CO 80550
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org
Person In Charge: Dave Maus, CEO

REA Mortgage LLC
4703-B Boardwalk Drive, Suite 1
Fort Collins, CO 80525
Phone: 970-223-0907
Fax: 970-223-2615
E-mail: jvf@reagroup.us
Web site: www.reagroup.us
Products/Services: Purchases, refinancing, second mortgages, home equity loans, reverse mortgages.
Person In Charge: Jeffery Fanning, Founder

Silver Creek Mortgage
137 E. 37th St. Creekside Plaza
Loveland, CO 80538
Phone: 970-663-5800
Fax: 970-663-5959
Web site: www.silvercc.com

The Group Guaranteed Mortgage
2803 E. Harmony Road
Fort Collins, CO 80528
Phone: 970-229-2512
Fax: 970-229-2511
E-mail: stu_hoime@thrgroupmortgage.com
Web site: www.thrgroupmortgage.com
Products/Services: New construction financing, home equity loans, first-time home buyers programs and fast upfront approval.
Person In Charge: Stu Hoime, Venture managers

RWN3 LLC
561 Garden Drive, Unit B
Windsor, CO 80550
Phone: 970-674-8861
Fax: 970-797-1211
Web site: www.rwn3.com
E-mail: bud@rwn3.com
Product/Service: The RWN3 Conservative Allocation Mutual Fund.
Person in charge: Bud Noffsinger, President / CEO

TierOne Bank Commercial Real Estate Loan Office
2318 72nd Ave. Court
Greeley, CO 80634
Phone: 970-351-8944
E-mail: kathleen.snodgrass@tieronebank.com
Web site: www.tieronebank.com
Products/Services: Residential mortgages.
Person In Charge: Kathleen Snodgrass, Vice president

U.S. Bank National Association
3338 Arapahoe Road
Erie, CO 80516
Phone: 303-269-8300
Fax: 303-926-0318

US Bank
6110 Firestone Blvd.
Firestone, CO 80504
Phone: 720-652-6691
Web site: www.usbank.com
Products/Services: Banking.

US Bank
4503 JFK Parkway
Fort Collins, CO 80634
Phone: 970-255-8591
Web site: www.usbank.com
Products/Services: Banking.

US Bank
400 Howes St.
Fort Collins, CO 80521
Phone: 970-493-5506
Web site: www.usbank.com
Products/Services: Banking.

US Bank
2845 Linden Court
Loveland, CO 80538
Phone: 970-669-8044
Fax: 970-203-0408
Web site: www.usbank.com
Products/Services: Banking.

US Bank
1275 Eagle Drive
Loveland, CO 80537
Phone: 970-461-0115
Web site: www.usbank.com
Products/Services: Banking.

Wells Fargo Home Mortgage
3500 JFK Parkway, Suite 110
Fort Collins, CO 80525
Phone: 970-223-1856
Fax: 970-229-1930

E-mail: mark.hensler@wellsfargo.com
Web site: www.wellsfargo.com
Products/Services: Banking, insurance, wealth management and estate planning, investments, mortgage and consumer finance.
Person In Charge: Mark Hensler, Branch Manager
Sharon DeWild

Mutual Funds

Charles Schwab & Co. Inc.
123 N. College Ave., No. 200
Fort Collins, CO 80524
Phone: 970-212-4717
Fax: 970-482-5496
E-mail: chris.barr@schwab.com
Web site: www.schwab.com
Products/Services: Financial services, online trading, advice and banking.
Person In Charge: Chris Barr, Vice president/Financial Consultant CFP

Core Financial
1732 W. Taft Hill Road
Fort Collins, CO 80526
Phone: 970-214-1121
Fax: 970-204-9676
E-mail: sigridgustafson@core-financial.net
Products/Services: Help people and businesses protect, grow and preserve their assets through investments and insurance. Specializing in Socially Responsible Investments.

Northwestern Mutual Financial Services
3665 JFK Parkway, Bldg. 1, Suite 100
Fort Collins, CO 80525-3152
Phone: 970-226-3474
Fax: 970-226-5036
E-mail: krista.dunlap@nmfn.com
Web site: www.nmfn.com/theftcollinsgroup
Products/Services: Financial Services and Financial planning, insurance, investment management.
Person In Charge: Ryan E. Yoder, Managing director
Paul Z. Watkins, Owner

Raymond James Financial Services
309 E. Mountain Ave., Suite 200
Fort Collins, CO 80524
Phone: 970-224-2193
Fax: 970-224-2194

E-mail: Tracy.Hintz.Villa@Raymond.James.com
Products/Services: Financial services, stock brokers, IRAs, money market accounts, etc.

RWN3 LLC
561 Garden Drive, Unit B
Windsor, CO 80550
Phone: 970-674-8861
Fax: 970-797-1211
Web site: www.rwn3.com
E-mail: bud@rwn3.com
Product/Service: The RWN3 Conservative Allocation Mutual Fund.
Person in charge: Bud Noffsinger, President / CEO

Employer Solutions Group
3760 E. 15th St., Suite 201
Loveland, CO 80538
Phone: 970-612-2022
Fax: 970-612-2021
E-mail: jessica@esghr.com and ststolen@esghr.com
Web site: www.esghr.com
Products/Services: Provides complete HR outsourcing, coordinating payroll, benefits, risk management, tax compliance and HR consulting.
Person In Charge: Clark Merkley, President
Jessica Hergenreter, Director - Colorado

First Priority Payroll
2842 Claremont Drive
Fort Collins, CO 80526
Phone: 970-204-9449
Fax: 970-204-9669
E-mail: firstprioritypay@cs.com
Products/Services: Accounting, auditing, bookkeeping and payroll services.
Person In Charge: Fred Martin, Manager, President

The Investment Center
1703 W. 61st. Ave.
Greeley, CO 80634
Phone: 970-475-1500
Fax: 970-475-1551
E-mail: ljspenc@aol.com
Products/Services: Financial services and income for life.
Person In Charge: Douglas Lyons, Registered principal

Payroll Companies

Anderson & Whitney PC
5801 W. 11th St., Suite 300
Greeley, CO 80634
Phone: 970-352-7990
Fax: 970-352-1855
E-mail: larry@awhitney.com
Web site: www.awhitney.com
Products/Services: Public accounting firm.
Person In Charge: Larry Atchison, President

Andrea J. Smith and Associates Inc.
760 Whalers Way Bldg. A, Suite 110
Fort Collins, CO 80525
Phone: 970-232-3122
Fax: 970-232-3123
E-mail: andrea@fortcollinsaccounting.com
Web site: www.fortcollinsaccounting.com
Products/Services: Income tax services, payroll and bookkeeping services. Specializing in QuickBooks software. Advanced QuickBooks Certified Pro Advisor.
Person In Charge: Andrea J. Smith, CB

Balanced Books Accounting Services
1120 N. Lincoln Ave.
Loveland, CO 80537
Phone: 970-669-0857
Fax: 970-667-7968
Products/Services: Bookkeeping services, partnered with paychex for full-payroll services.
Person In Charge: Sandy Abramski, Owner

Bates & Bishop CPA Inc.
234 Elder Drive
Loveland, CO 80538
Phone: 970-669-7400
Fax: 970-669-7404
E-mail: rex@batesbishopcpa.com
Web site: www.batesbishopcpa.com
Products/Services: Payroll service and tax preparation.
Person In Charge: Rex Bates, President

Capital Accounting & Finance Inc.
1015 37th Ave. Court., Suite 101
Greeley, CO 80634
Phone: 970-352-8118
Fax: 970-353-6690
E-mail: Heidi@CapitalAFI.com
Web site: www.CapitalAFI.com
Products/Services: Individual & business income-tax preparation, full-payroll and bookkeeping service, QuickBooks consulting, installation and training.
Person In Charge: Heidi Klepper, President

Dye & Whitcomb LLC
4115 Boardwalk Drive, Suite 108
Fort Collins, CO 80525
Phone: 970-207-9724
Fax: 970-207-9750
E-mail: jkdye@dyewhitcomb.com
Web site: http://dyewhitcomb.com
Products/Services: Accounting and bookkeeping services, including payroll and tax preparation.
Person In Charge: James K. Dye, Principal

R.L. Hildebrand & Associates Inc.
2629 Redwing Road, No. 290
Fort Collins, CO 80526
Phone: 970-229-0389
Fax: 970-229-0395
E-mail: rhildebrand@rhildebrand.com
Web site: www.rhildebrand.com
Products/Services: Full range of services including general accounting, bookkeeping, budget analysis, payroll, estate planning and tax preparation.
Person In Charge: Rick Hildebrand, Owner

Sample & Bailey CPA PC
375 E. Horseooth Road, Bldg. 4, Suite 200
Fort Collins, CO 80525
Phone: 970-223-8825
Fax: 970-223-0817
E-mail: brichmond@sampleandbailey.com
Web site: www.sampleandbailey.com
Products/Services: Accounting, payroll, tax, financial services.
Person In Charge: Roger L. Sample, President

Small Business Services and Solutions
2601 S. Lemay Ave., Suite 3
Fort Collins, CO 80522
Phone: 970-214-1082
Fax: 970-461-2038
E-mail: angela@yoursbss.com
Web site: www.yoursbss.com
Products/Services: Bookkeeping, payroll, taxes, QuickBooks training, office support and management.

Frayer & Associates CPA PC
501 Stover St.
Fort Collins, CO 80524
Phone: 970-419-3200
Fax: 970-419-3201
E-mail: mfrayercpa@yahoo.com
Products/Services: Payroll, formal financial statements, and employee benefits and certified QuickBooks adviser, health insurance and retirement plans.
Person In Charge: Tiffini Harris, Office manager

Hanna, Holdredge & Associates CPA PC
365 E. 27th St.
Loveland, CO 80538
Phone: 970-667-2555
Fax: 970-669-9494
E-mail: info@lovelandcpas.com
Web site: www.lovelandcpas.com
Products/Services: Accounting, tax preparation, payroll services and QuickBooks consulting.
Person In Charge: Sandra L. Hanna, Owner, President

Hoover Harris & Co. PC
4075 W. 11th St.
Greeley, CO 80634
Phone: 970-352-1642
Fax: 970-352-0284
E-mail: nward@hooverharriscpa.com
Web site: www.hooverharriscpa.com
Products/Services: Complete payrolls processed, direct deposit available, payroll reports completed.
Person In Charge: Wayne Hoover, Principal

K R Bookkeeping & Payroll Service
3008 Duffield Ave.
Loveland, CO 80538
Person In Charge: Karen M. Rudell, Owner

Lynard Services Inc.
129 W. Elkhorn Ave.
Estes Park, CO N/A
Phone: 970-586-2957
Fax: 970-586-1782
Products/Services: Accounting, auditing, bookkeeping, payroll.
Person In Charge: Kurt Streib, President

Paychex Inc.
116 E. Oak St.
Fort Collins, CO 80524
Phone: 970-482-4559
Fax: 970-224-4175
E-mail: sue@aa payroll.com
Web site: www.paychex.com
Products/Services: Payroll services.
Person In Charge: Susan Shirley

PayChoice
185 N. College Ave.
Fort Collins, CO 80524
Phone: 970-416-0711
Fax: 970-484-0095
E-mail: saleswest@paychoice.com
Web site: www.paychoice.com
Products/Services: Payroll and tax services; automated timekeeping systems; human resource software and support; employee benefit plans; integrated retirement plans; workers compensation insurance; employee background screening services; and more.
Person In Charge: Andy Hairgrove, Regional vice president

CIT Small Business Lending Corp.
1 CIT Center
Livingston, NJ 07039
Phone: 800-713-4984
E-mail: sbaloans@cit.com
Web site: www.smallbizlending.com

CIT Small Business Lending Corp.
1526 Cole Blvd., Bldg. 3
Golden, CO 80401
Phone: 303-202-3756
Fax: 303-202-3789
Web site: www.smallbizlending.com

Citywide Banks
10660 E. Colfax Ave.
Aurora, CO 80010
Phone: 303-365-3600
Fax: 303-365-3601
E-mail: spinelli@citywidebanks.com
Web site: www.citywidebanks.com

Colorado Lending Source
518 17th St., Unit 1800
Denver, CO 80202
Phone: 303-657-0010
Fax: 303-657-0140
E-mail: info@coloradolendingsource.org
Web site: www.coloradolendingsource.org

Universal Merchant Service
2900 S. College Ave., Suite LC
Fort Collins, CO 80525
Phone: 970-472-4111
Fax: 970-416-6846
E-mail: lpinfo@ledgerplus.net
Web site: www.ledgerplus.net
Products/Services: Payroll, credit-card services, accounting, tax return preparation.
Person In Charge: Morgan Bolls, Manager

SBA Lenders

Advantage Bank
1475 N. Denver Ave.
Loveland, CO 80537
Phone: 970-613-1982
Fax: 970-613-1853
E-mail: customerservice@advantagebanks.com
Web site: www.advantagebanks.com

Bank of Colorado

Bank of Colorado
1609 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-206-1160
Fax: 970-206-1156
Web site: www.bankofcolorado.com

Bank of the West
10181 Truckee Tahoe Airport Road
Truckee, CA 94104
Web site: www.bankofthewest.com

Bank One National Association
1125 17th St.
Denver, CO 8020

First National Bank of Arvada
7530 Grandview Ave.
Arvada, CO 80002
Phone: 303-422-1441
Web site: www.fnboa.com

First National Bank of Colorado
3033 Iris Ave.
Boulder, CO 80301
Phone: 303-544-7999
Web site: www.fnbconline.com

First National Bank of Wyoming
DBA Capital West
2020 E. Grand Ave.
Laramie, WY 82070
Phone: 307-745-7351
Fax: 307-745-4932
E-mail: fnbwyo@fnbwyo.com
Web site: www.fnbwyo.com

FirstBank of Northern Colorado
1013 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-223-4000
Fax: 970-282-3925
Web site: www.efirstbank.com

FirsTier Bank
980 Dillon Road
Louisville, CO 80027
Phone: 303-926-9000
E-mail: ecare@firsttierbank.com
Web site: www.firsttierbank.com

Flagship Bank Minnesota
445 E. Lake St.
Wayzata, MN 55391
Phone: 952-473-1959
Fax: 952-473-1969

Flatirons Bank
5400 Mount Meeker Road
Boulder, CO 80301
Phone: 303-530-4999
Fax: 303-530-4735
E-mail: wecare@flatironsbank.com
Web site: www.flatironsbank.com



Fort Collins Commerce Bank
3700 S. College Ave., Unit 102
Fort Collins, CO 80525
Phone: 970-204-1010
Fax: 970-204-1590
E-mail: ebank@fortcollinscommercebank.com
Web site: www.fortcollinscommercebank.com

Gardner National Bank
840 E. Main St.
Gardner, KS 66030
Phone: 913-856-7199
Web site: http://www.gardnernational.com

GE Capital Small Business
127 Public Square
Cleveland, OH 44114
Phone: 888-335-4372
Web site: http://www.gecapital.com

GE Capital Small Business Finance Corp.
8480 E. Orchard Road, Suite 5000
Englewood, CO 80111
Phone: 303-488-9000
Fax: 303-694-1848
Web site: www.gesmallbusiness.com

Goleta National Bank
5827 Hollister Ave.
Goleta, CA 93117
Phone: 805-681-9943
Web site: http://www.goleta.com/80/



Great Western Bank
35 First Ave. NE
Waterton, SD 57201
Web site: www.greatwesternbank.com

Guaranty Bank & Trust Co.
3151 N. Garfield Ave.
Loveland, CO 80538
Phone: 970-267-6906
Fax: 970-267-6908
Web site: www.guarantybankco.com

Hana Small Business Lending Inc.
1000 Wilshire Blvd., 20th Floor
Los Angeles, CA 90017-2407
Phone: 888-476-9788
Web site: www.hanasba.com

Hanmi Bank - SBA Loan Center
3327 Wilshire Blvd.
Los Angeles, CA 90010
Phone: 213-427-5722
Fax: 213-427-5774
Web site: www.hanmi.com

Heller First Capital Corp.
500 W. Monroe, Suite 1100
Chicago, IL 60661

Heritage Bank
1020 Century Drive
Louisville, CO 80027
Phone: 303-666-0666
Fax: 303-665-0999
E-mail: louisville@heritagebanks.com
Web site: www.heritagebanks.com

Home State Bank
2695 W. Eisenhower Blvd.
Loveland, CO 80537
Phone: 970-461-2292
Fax: 970-669-6228
E-mail: debbie.doyel@homestatebank.com
Web site: www.homestatebank.com

Innovative Bank
360 14th St.
Oakland, CA 94612

Ironstone Bank
13700 E. Colfax Ave., Suite P
Aurora, CO 80011
Phone: 303-367-3360
Web site: www.ironstonebank.com

Irwin Franchise Capital Corp.
2700 Westchester Ave., Suite 100
Purchase, NY 10577
Phone: 914-251-1776
Fax: 914-251-1984
Web site: www.irwinfc.com

JP Morgan Chase Bank National Association
270 Park Ave.
New York City, NY 10017
Phone: 212-483-2323
Fax: 312-732-3366
Web site: www.chase.com

JPMorgan Chase Bank National Association
1111 Polaris Parkway
Columbus, OH 43240
Phone: 312-732-4000
Web site: www.chase.com

JPMorgan Chase Bank, National Association
10 S DEARBORN
Chicago, IL 60608
Web site: www.chase.com

Keybank National Association
127 Public Square
Cleveland, OH 44114
Phone: 216-689-3000
Web site: www.key.com

Main Street Lender LLC
2 Wisconsin Circle
Chevy Chase, MD 20815
Phone: 866-675-0101
Web site: www.msl.com

Mile High banks
1700 Kylie Drive, Suite 200
Longmont, CO 80501-2364
Phone: 303-684-7350
Fax: 303-684-7357
E-mail: ctinker@bankhorizononline.com
Web site: www.bankhorizononline.com

Mile High banks
1726 Hover St.
Longmont, CO 80501
Phone: 303-772-2227
Fax: 970-669-8144
Web site: www.bankhorizononline.com

Mirae Bank
3255 Wilshire Blvd., No. 1100
Los Angeles, CA 90010
Phone: 213-427-7900
Web site: www.miraebank.com

Money Store Investment Corp.
3464 El Camino Ave., Suite 130
Sacramento, CA 95816
Phone: 704-374-4139

Mutual of Omaha Bank
3333 Farnam St.
Omaha, NE 68131
Phone: 866-351-5646
Web site: www.mutualofomahabank.com

Nara Bank N.A.
3731 Wilshire Blvd.
Los Angeles, CA 90010
Phone: 213-639-1700
Web site: www.narabank.com

Newtek Small Business Finance Inc.
1440 Broadway, 17th Floor
New York City, NY 10018
Phone: 212-356-9500
Fax: 212-643-1006
Web site: www.newtekbusinessservices.com

Pacific City Bank
3701 Wilshire Blvd., Suite 402
Los Angeles, CA 90010
Phone: 213-210-2000
Fax: 213-210-2032
Web site: www.paccitybank.net

Peak National Bank
770 Heritage Road
Golden, CO 80401
Phone: 303-216-9999
E-mail: info@peakbank.com
Web site: www.peakbank.com

Pikes Peak Regional Development Corp.
228 N. Cascade Ave., Suite 208
Colorado Springs, CO 80903
Phone: 719-471-2044
Fax: 719-471-2042
E-mail: dfa@prcdc.com
Web site: www.prrcdc.com

Pinnacle Bank - Wyoming
2000 Main St.
Torrington, WY 82240
Phone: 307-532-2181
Fax: 307-532-2511
E-mail: CustomerServiceWY@PinnBank.com
Web site: www.wy.pinnbank.com

Preferred Lending Partners, a DUEDC Co.
140 E. 19th Ave., Suite 202
Denver, CO 80203
Phone: 303-861-4100
Fax: 303-861-9456
E-mail: N/A
Web site: www.preferredlendingpartners.org

Premier Bank
1630 Stout St.
Denver, CO 80202
Phone: 303-623-8888
Fax: 303-623-8505
E-mail: PremierService@PremierBankUSA.com
Web site: www.premierbankusa.com

Premier Members Federal Credit Union
5495 Arapahoe Ave.
Boulder, CO 80303
Phone: 303-657-7000
Fax: 303-657-7355
Web site: www.premiermembers.org

Public Service Credit Union
2545 Research Blvd.
Fort Collins, CO 80526
Phone: 970-416-5000
Fax: 970-416-5006
Web site: www.pscu.org

Public Service Credit Union
1105 N. Evans
Denver, CO 80620
Web site: www.pscu.org

Scedd Development Co.
1104 N. Main St.
Pueblo, CO 81003
Phone: 719-545-8680

Silver State Bank
400 N. Green Valley Parkway
Henderson, NV 89074
Phone: 702-433-8300
Fax: 702-968-8517
Web site: www.silverstatebank.com

Stearns Bank National Association
4191 Second St. S.
St. Cloud, MN 56301
Phone: 320-253-6607
Fax: 320-253-3051
E-mail: custservice@stearns-bank.com
Web site: www.stearns-bank.com

Superior Financial Group
165 Lennon Lane
Walnut Creek, CA 94598
Phone: 925-296-0500
Fax: 925-296-0510
Web site: www.superiorfg.com

TCF Bank
200 Lake St. East
Wayzata, MN 55391
Phone: 612-661-6500
Web site: www.tcfbank.com

Temecula Valley Bancorp Inc.
27710 Jefferson Ave., A-100
Temecula, CA 92590
Phone: 800-939-3736
Web site: www.temvalbank.com

Transamerica Small Business Capital
6075 S. Quebec St.
Englewood, CO 80111
Phone: 303-220-9454
Web site: www.transamerica.com

United Central Bank
4555 W. Walnut St.
Garland, TX 75042
Phone: 800-787-0755
E-mail: custservice@ucbt.com
Web site: www.ucbt.com

United Western Bancorp Inc.
700 17th St., Suite 100
Denver, CO 80202
Phone: 720-956-6500
E-mail: BankOnline@uwbank.com
Web site: www.uwbank.com

Uniti Bank
6301 Beach Blvd., No. 100
Buena Park, CA 90621
Phone: 714-736-5700
Fax: 714-736-5708
Web site: www.unitibank.com

UPS Capital Business Credit
280 Trumbull St.
Hartford, CT 06103
Phone: 860-727-0700
Web site: http://capital.ups.com

US Bank
1520 Main St.
Windsor, CO 80550
Phone: 970-686-0754
Web site: www.usbank.com

US Bank
3690 W. 10th St.
Greeley, CO 80634
Phone: 970-392-9717
Fax: 970-352-7087
Web site: www.usbank.com

US Bank
4548 Centerplace Drive
Greeley, CO 80634
Phone: 970-330-5146
Web site: www.usbank.com

US Bank National Association
425 Walnut St.
Cincinnati, OH 45202
Phone: 513-632-4141
Web site: www.usbank.com

US Bank National Association
730 Colorado Blvd.
Denver, CO 80206
Phone: 303-394-7073
Fax: 303-399-2809
Web site: www.usbank.com

Vectra Bank Colorado National
2000 S. Colorado Blvd., No. 2-1200
Denver, CO 80222
Phone: 720-947-7700
Fax: 720-947-7760
Web site: www.vectrabankcolorado.com

Vista Bank
1310 Garden of the Gods Road
Colorado Springs, CO 80907
Phone: 719-448-0707
Web site: www.vistabank.com

WebBank
6440 S. Wasatch Blvd., Suite 300
Salt Lake City, UT 84121
Phone: 888-881-3789
Fax: 801-993-5015
E-mail: businessloans@webbank.com
Web site: www.webbank.com

Wells Fargo Bank
633 17th St., Third Floor
Denver, CO 80202
Phone: 303-293-5963
Web site: www.wellsfargo.com

Wells Fargo Bank N.A.
420 Montgomery St.
San Francisco, CA 94163
Phone: 866-878-5865
Fax: 415-677-9075
Web site: www.wellsfargo.com

Wells Fargo Bank NA - Cheyenne
1701 Capitol Ave.
Cheyenne, WY 82001
Phone: (07-634-3314
Web site: www.wellsfargo.com

Wells Fargo Bank National Association
101 N. Phillips Ave.
Sioux Falls, SD 57104
Phone: 800-956-4442
Web site: www.wellsfargo.com

Wells Fargo Bank West N.A.
1740 Broadway St.
Denver, CO 80274
Phone: 303-861-8811
Fax: 303-863-5806
Web site: www.wellsfargo.com

Wilshire State Bank
3200 Wilshire Blvd., 14th Floor
Los Angeles, CA 90010
Phone: 213-387-3200
Fax: 213-427-6562
Web site: www.wilshirebank.com

World Trade Finance Inc.
515 N Central Ave., Suite B
Glendale, CA 91203
Phone: 818-550-0788
Fax: 818-550-6282

Zions Bank
1 S. Main St.
Salt Lake City, UT 84111
Phone: 801-524-2330
Fax: 801-524-4772
Web site: www.zionsbank.com

Venture Capital Firms

Access Venture Partners
8787 Turnpike Drive, Suite 260
Westminster, CO 80030
Phone: 303-426-8899
Fax: 303-426-8828
E-mail: pat@accessventurepartners.com
Web site: www.accessventurepartners.com
Person In Charge: Frank Mendicino II

Appian Ventures
1512 Larimer St., Suite 200
Denver, CO 80203
Phone: 303-830-2450
Fax: 303-830-2449
E-mail: admin@appianvc.com
Web site: www.appianvc.com
Person In Charge: Chris Onan, Principal

Aweida Venture Partners
500 Discovery Parkway, Suite 300
Superior, CO 80027
Phone: 303-664-9520
Fax: 303-664-9530
E-mail: info@aweida.com
Web site: www.aweida.com
Person In Charge: Dan Aweida, Harry Ross, Jesse Aweida, Managing partners

Boulder Ventures Ltd.
1900 Ninth St., Suite 200
Boulder, CO 80302
Phone: 303-444-6950
Fax: 303-444-0267
E-mail: kyle@boulderventures.com
Web site: www.boulderventures.com
Person In Charge: Kyle Lefkoff, General partner

BV-Cornerstone Ventures LP
11001 W. 120th Ave., Suite 310
Broomfield, CO 80021
Phone: (303) 410-2500
Fax: (303) 466-9316
E-mail: info@bvvcv.com
Web site: www.bvvcv.com
Person In Charge: Tom McCloskey, Managing director

Colorado Venture Management Inc.
4845 Pearl East Circle, Suite 300
Boulder, CO 80301
Phone: 303-440-4055
Fax: 303-440-4636
E-mail: phloomer@cvmequity.com
Person In Charge: Ed Wetherbee, Partner

Conscious Capital Fund LP
1107 T12th St., Suite 519
Boulder, CO 80302
Phone: 303-443-8883
E-mail: michaeljude@consciouscapitalfund.com
Web site: www.consciouscapitalfund.com
Person In Charge: Michael Jude Lopitz,

CTEK Venture Center
1625 Broadway St. Suite 950
Denver, CO 80202
Phone: 303-546-9595
E-mail: nicole@CTEK.biz
Web site: www.ctek.biz
Person In Charge: Gary Held

Enhanced Capital Partners LLC
5251 DTC Parkway, Suite 1100
Greenwood Village, CO 80111
Phone: 303-810-3434
E-mail: dorlandella@enhancedcap.com
Web site: www.enhancedcap.com

Foundry Group
1050 Walnut St., Suite 210
Boulder, CO 80302
Phone: 303-642-4050
Fax: 303-642-4001
E-mail: brad@feld.com
Web site: www.foundrygroup.com
Person In Charge: Bradley Feld, Managing director

Greenmont Capital Partners
1628 Walnut St.
Boulder, CO 80302
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Fax: 303-444-0603
E-mail: contact@greenmontcapital.com
Web site: www.greenmontcapital.com
Person In Charge: David J. K. Link, Vice president

Hercules Technology Growth Capital Inc.
1941 Pearl St., Suite 300
Boulder, CO 80302
Phone: 303-245-0511
Fax: 720-565-4687
E-mail: emessman@herculestech.com
Web site: www.herculestech.com
Person In Charge: Edward M. Messman, Managing director

Mobius Venture Capital
1050 Walnut St., Suite 200
Boulder, CO 80302
Phone: 303-642-4044
Fax: 303-642-4001
E-mail: brad@feld.com
Web site: www.mobiusvcv.com
Person In Charge: Bradley Feld, Managing director

Morgenthaler Ventures
4430 Arapahoe Ave., Suite 220
Boulder, CO 80303
Phone: 303-417-1601
Fax: 303-417-1602
E-mail: rchris@morgenthaler.com
Web site: www.morgenthaler.com
Person In Charge: Ralph E. Christoffersen, General partner

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1025 Fifth St.
Boulder, CO 80302
Phone: 303-247-1221
Fax: 303-832-6154
E-mail: dhenry@nwffunds.com
Web site: www.mezzcap.com
Person In Charge: David Henry, Dan Arenberg, Chet Winter Managing general partners

REA Mortgage LLC
4703-B Boardwalk Drive, Suite 1
Fort Collins, CO 80525
Phone: 970-223-0907
Fax: 970-223-2615
E-mail: jvf@reagroup.us
Web site: www.reagroup.us
Person In Charge: Jeffery Fanning, Founder

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1105 Spruce St.
Boulder, CO 80302
Phone: 303-443-6436
Fax: 303-443-1885
E-mail: roserventures@roserventures.com
Web site: www.roserventures.com
Person In Charge: Christopher W. Roser, Partner

Sequel Venture Partners
4430 Arapahoe Ave., Suite 220
Boulder, CO 80303
Phone: 303-546-0400
Fax: 303-546-9728
E-mail: info@sequelvc.com
Web site: www.sequelvc.com
Person In Charge: John Greff, Partner

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Boulder, CO 80303
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Fax: 303-499-3664
E-mail: darrell@laham.net
Web site: www.solorado.com
Person In Charge: R. Darrell Laham, General manager

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831 Pearl St.
Boulder, CO 80302
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Fax: 303-381-2630
E-mail: jerome@tangogroup.com
Web site: www.tangogroup.com
Person In Charge: Scott Beck

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4950 E. Evans Ave., Suite 105
Denver, CO 80222
Phone: 303-758-8710
Fax: 303-758-8747
E-mail: arkebauer@ventureA.com
Web site: www.venturea.com
Person In Charge: James Arkebauer, Partner

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1011 Walnut St., Fourth Floor
Boulder, CO 80302
Phone: 303-543-5716
Fax: 303-543-5717
E-mail: info@vistavc.com
Web site: www.vistavc.com
Person In Charge: Molly Nasky, Vice president, Finance

Vista Ventures
1725 Linden Lake Road
Fort Collins, CO 80524
Phone: 970-495-1800
E-mail: dave@vistavc.com
Web site: www.vistavc.com
Person In Charge: David E. Dwyer, General partner

Wallach Venture Partners, a division of Keycorp's McDonald Investments Inc. (FN)
1401 17th St., Suite 750
Denver, CO 80202-1245
Phone: 303-293-2800
Fax: 303-293-3914
Person In Charge: Mike Franson

Wolf Ventures
820 S. Monaco #312
Denver, CO 80224
Phone: 303-321-4800
Fax: 303-321-4848
E-mail: admin@wolfventures.com
Web site: N/A
Person In Charge: David O. Wolf, Managing partner

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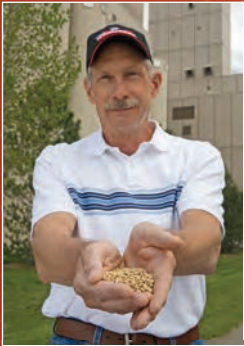
Climate Wise Business Partners

Make a Difference

Climate Wise Program Salutes Platinum & Gold Partners

A hearty round of applause goes out to the following Fort Collins businesses for outstanding environmental stewardship and reducing greenhouse gas emissions. Join the city's Climate Wise Program in thanking these innovators for making our community a greener and healthier place to live:

Platinum Partners



Anheuser-Busch *photo by Ryan Maier*
Recycled or re-used 99% of solid waste stream. A new environmental tours program will be offered to all full-time employees to increase awareness about environmental impacts and how to reduce them at work and at home.



Café Ardour *photo by Ryan Maier*
Decreased vehicle use by approximately 6,500 miles through continued use of bicycle deliveries for bagels, burritos, recycling, errands and employee transportation. They also became a climate neutral business in 2007.



Avago Technologies *photo by Ryan Maier*
For the third consecutive year, they reduced electrical consumption by approximately 2%, despite increases in production. They also converted 8 acres of asphalt on their property to native grasses, bushes and trees that will eventually need zero irrigation.



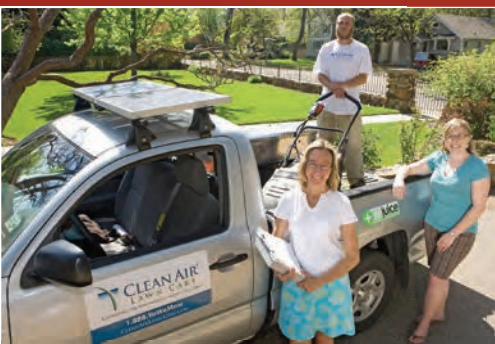
New Belgium Brewing Company, Inc. *photo by Ryan Maier*
Demonstrated a 50% reduction in HVAC and lighting energy use compared to ASHRAE standards in their new packaging hall. They also powered the "Tour de Fat" trailer with a solar photovoltaic system.



Compliance Partners / Seven Generations *photo by Ryan Maier*
Compliance Partners' Sunstone office building was the first to pursue LEED-EB certification in Fort Collins. In addition, Seven Generations' office building was the first certified LEED-CS Platinum building in Northern Colorado.



Land Images, Inc. *photo by Ryan Maier*
Developed SCALES™, an internal office design process to help ensure that designs contribute positively to the community, environment and economy. They also created *Tips and Tricks for Sustainability Development*, a community outreach program to provide practical information and references on how to start adding sustainability to projects.



Clean Air Lawn Care *photo by Ryan Maier*
Reduced 125,000 lbs. of pollution by switching customers from gas mowers to electric equipment and through carbon offset purchases. They also developed the "Clean Lawn Calculator" to calculate pollution associated with individual lawn care method.



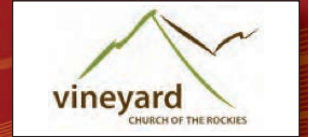
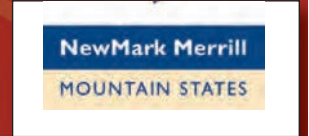
Poudre School District *photo by Ryan Maier*
A recognized leader in public school energy and environmental stewardship since 1994, PSD continues to be among the top energy efficient school districts in Colorado. To date, they've completed 140 energy efficient projects with a one-time savings of over \$1.88 million and ongoing annual savings of \$437,000.



The Neenan Company

photo by Brad Randall
Installed a Green Roof on a portion of the company's roof. Through their employee challenge program, "Dude Where's My Trash Can", the company has decreased CO₂e associated with waste reduction by 86%.

Gold Partners



Did you know?

Please support our Fort Collins Climate Wise Partners

fcgov.com/climatewise

Email: climatewise@fcgov.com



- Climate Wise is a **TOP 50 Innovative Government Program** as recognized by Harvard University.
- During 2009, the Climate Wise Program was awarded the **Outstanding Achievement in Local Government Innovation** awards from the Alliance for Innovation.