

Business success remains a priority

Successful business development results in bigger bottom lines for businesses, jobs for local residents and steady tax revenues for the City. It's a triple-win effect.

Fostering the growth of commerce in and around Loveland has been a priority here for several years. The evidence of its success is all around us—downtown, out east, southwest and in the ever-improving statistics of local employment levels and standard of living. The City's tax coffers are healthy too, unusual in today's skinny-budget economy.

The City's highly successful economic development efforts of the past several years have shifted focus a bit. Greater emphasis is being given to the retention and growth of Loveland's existing businesses—especially small business—and the geographical scope is being widened with greater emphasis on the northern Colorado region, not just Loveland.

Prevent and solve

Loveland's new Business Development Manager Betsy Hale explained she serves as an ombudsman—problem preventer and solver—between Loveland businesses and Loveland government.

Although her paycheck comes from the City, she serves as an advocate for businesses in their interaction with the City. She helps businesses be aware of City requirements, processes and timelines in areas ranging from sales tax regulations to building expansion planning.

"I'm here to help smooth out the bumps," Hale said, "to prevent surprises and make things easier and faster for businesses. All of that can result in success and growth for the business and steady

employment within the community."

Regional strength

Hale explained that a dollar earned and spent anywhere in northern Colorado benefits Loveland. With residents constantly traveling between area communities to work, shop and play, the revenue is circulated throughout the region regardless of the spenders' home or work locations.

By strengthening partnerships among economic development organizations, both the northern Colorado region in general and Loveland in particular will benefit, Hale explained. Hale is actively involved in bringing together a number of economic resource agencies and personnel throughout the area. This Advancing Larimer County Team intends to work in partnership toward regional economic strength.

In the meantime, Loveland's established efforts continue for business retention, expansion and recruitment. These include streamlined processes, the Business Development Center, efforts to attract customers, the Economic Gardening program and customized incentive packages.



More Business Development information on page 2

Utility fees go back to the utilities

Every month you pay your Loveland utility bill, but how does the utility use that money? Loveland's water, wastewater and electrical power utilities are community-owned enterprises, operating much like small businesses. That means when you pay your utility bill the money goes back to the individual enterprise funds - water, wastewater and power - to pay for operating costs and expenses. For example, your payments for the electricity you consume are used to purchase power, maintain the system, pay salaries and cover capital expenses. "These enterprise funds are essentially

self-contained. A lot of the City's ventures such as parks, police and fire are funded largely by the general fund, the largest revenue source for which is sales taxes," says Jim Lees, utility accounting manager for the Utility Accounting Division.

By having a rate and fee structure in place, the utilities can collect enough money to pay for operations, capital programs, debt service and not have to depend on the general fund to meet expenses, Lees explains.

The Loveland City Council has oversight of enterprise fund spending as
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Food & Utility Sales Tax Rebate Program

You may be eligible to receive a rebate for food sales & energy taxes paid in 2005. Qualified individuals and families must meet HUD income guidelines. You can pick up an application at the following locations:

- Loveland Public Library
300 N. Adams Ave.
- City Clerk's Office
500 E. 3rd St.
- House of Neighborly Service
565 N. Cleveland Ave.

Completed applications must be returned to the City Clerk's office by Sept. 29th, 2006.

For more information call 962-2361 or go to:
www.cityofloveland.org,
Finance Dept. page.

Business expo offered at city hall

A week before families host friends and relatives for Thanksgiving, the Loveland Chamber of Commerce and the City will be host to the business community with a Business Resource Expo. Instead of a typical expo event held in a rented facility, this expo will welcome business personnel into offices in city hall, 500 E. Third St., where City staff and business development professionals from the state, region, county and city will have displays and information related to business finance, development and regulations.

From 11 a.m.-4 p.m., Nov. 17, staff will put aside normal duties to be available in open-house fashion to informally provide information and answer questions to help avoid problems and make interaction smoother between Loveland government and Loveland businesses. Organizations such as the Loveland Chamber of Commerce, Northern Colorado Economic Development Corporation, Larimer County Workforce Development and the Loveland Center for Business Development will also participate.

Dr. Lee Thomas, business coach and

owner of "Business Magic" will present seminars at noon and 1 p.m. The topics are: "Business Missteps: How to Avoid Mistakes," and "Work On Not In Your Business." Dr. Thomas has over 30 years of experience owning 17 small companies and managing more than 2000 employees.

Got a question about sales tax procedures? Stop by the City Clerks Office and get the answer. Need answers about landscaping for your building expansion? Experts will

be available to discuss your needs. Want to know how to start a business or apply for an SBA loan? Professionals in small business development and lending will be on hand.

The expo is an opportunity for informal interaction with City staff, economic development professionals and business owners. The expo is sponsored by the Loveland Chamber of Commerce and City of Loveland.



Roundabouts in a nutshell

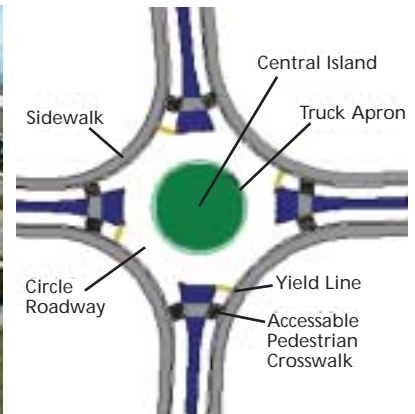
Nothing is perfect, but the pros significantly outweigh the cons for roundabouts at some intersections. Because roundabout intersections are somewhat new and definitely out-of-the-ordinary, they can be a bit confusing to persons unaccustomed to using them—motorists, pedestrians, bicyclists and the visually impaired. But at the right intersection, they can be the right answer. Why a roundabout?

- **Safety**—75 percent fewer injury accidents; less severity.
- **Maintenance**—No traffic signals to repair or electricity costs, nor any out-of-service time if a traffic light isn't operating.
- **Flow**—30-50 percent traffic capacity increase. No waiting at red light or stopping when no other vehicles are present
- **Lefts**—High volumes of left turns are accommodated easier than with traffic lights.
- **Environment**—Less waiting and accelerating means less air pollution.
- **Aesthetics**—Open spaces in roundabouts can be landscaped and attractive.
- **Pedestrian Friendly**—Crossings are located in slow speed areas with only one direction of traffic and greatly reduced crossing distances.

Operating Instructions

Using a roundabout is really very simple. Basically, the vehicle already in the

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Statistics support roundabout safety

In a restaurant, a T-bone is desirable. At an intersection, it can be a tragedy.

As you drive down a typical roadway in Loveland at 30-40 miles per hour, imagine the collision if someone on a side street runs a stoplight or stop sign and you hit them broadside. Imagine if it's a Miata or motorcycle.

In addition to their traffic flow benefits—and sculpture controversy opportunities—roundabouts bring fewer and far less serious accidents. Both local and nationwide statistics offer proof.

A national study by the Insurance Institute for Highway Safety where stop sign and stop light intersections were

replaced with roundabouts indicated:

- 39 percent fewer accidents
- 76 percent fewer injury accidents
- 90 percent fewer fatal accidents

Roundabouts' slower vehicle speeds, shorter crossing distances and single-direction of traffic reduce pedestrian accidents, too.

In Loveland, the statistics are also very positive. City traffic experts compared accident numbers at four local intersections with similar traffic volumes, about 20,000 vehicles per day. Two are roundabout intersections; the others are controlled with traffic signals. During the past three years:

Type	Location	Accidents	Injury Accidents
Roundabout	Rky Mt. Ave /Foxtail (Centerra)	7	2
Roundabout	Denver Ave./13th St. (Wal-Mart)	3	0
Traffic Signal	1st St./Wilson Ave.	24	4
Traffic Signal	29th St./Madison Ave.	21	5 (1 fatality)

Economic Gardening assists businesses

Loveland's one-year-old Economic Gardening program helps provide a nurturing environment to small businesses, yielding retention, jobs and growth. Sponsored by the City of Loveland, Loveland Chamber of Commerce and the Loveland Center for Business Development, the program assists by providing data and support normally too costly for small businesses.

The program's primary goal is to help businesses remain and grow in Loveland. This level of local support also serves as an inducement for new small businesses to locate here, again bringing more and better jobs.

"I feel that the Economic Gardening program is a great support for small businesses in Loveland and I hope it can be expanded to help other people who need it."

Dr. L. L., optical store

While big business always seems to get the headlines, statistics prove that 60-80 percent of new jobs generated during the past 10 years have been among smaller businesses. Big businesses have suffered layoffs and offshore outsourcing.

The Economic Gardening program

provides local small businesses with resources formerly typically available only to deep-pocketed larger firms.

"Many thanks to the Economic Gardening program for such wonderful help. We sincerely hope that it can continue and grow here in Loveland. There is nothing else like it in northern Colorado."

D. K., carpet cleaning



Commercial data bases with info on customer and competitor profiling; demographics on age, income levels, ethnicity, lifestyle choices; marketing and mailing lists; and GIS mapping are all available through the program.

Infrastructure, networking and mentoring are additional resources.

Modeled after a very successful program in Littleton, the Loveland program has assisted more than 100 local small businesses. There's been a broad level of involvement, from providing quick responses to information requests to ongoing shoulder-to-shoulder work to help create operational strategies in conjunction with business plans.

"The information has been extremely valuable... We're working on training, goals and forecasting... We really appreciate your time and effort!"

J. M., home furnishings

A free Economic Gardening informational meeting is offered at noon on the first Tuesday of every month at the Chamber of Commerce, 5400 Stone Creek Circle. For more info, contact Don Abbott, 667-4106.

Six specialized units become one

Special Ops has become a six-pack. Loveland's Fire and Rescue department has brought a half-dozen tactical operations together as a Special Operations team.

No longer independent units, cross training and integrated support has brought hazardous materials operations, dive rescue, rope rescue, collapse rescue, confined space rescue and trench rescue units together. A total of 24 career and volunteer firefighters make up the team, each with a minimum of 180 hours of specialized training.

The interoperation crossover offers several benefits resulting in an overall level of service increase and synergy, explained Battalion Chief Greg Ward, who heads the team. While each operation has specialists such as those actually entering the water or a trench, support and assistance comes of any of the other cross-trained personnel.

Thus, more personnel are available at all times. The Special Ops team integration also allows more intradepartmental training and helps reduce costs.

The six prior individual units now are integrated to perform these operations:



Dive Rescue— Emergencies involving boating accidents, swiftwater rescue, ice rescue, underwater search/rescue, and various other water emergencies in southern Larimer County. Personnel trained to the operations level provide shore support while personnel trained as technicians enter the water to affect a rescue.

Technical Rescue— Whether it be extricating victims from a vehicle accident, securing a trench to affect a rescue, or rappelling down a steep mountain face to rescue stranded hikers, the Special Operations team is prepared to handle most any rescue. Technical rescues involve structural collapse, trench/excavation rescues, confined space rescues and rope rescues. Personnel are trained to the operations and/or technician level in all disciplines of technical rescue.

Hazardous Materials Response— Whether it be an accidental chemical release or an intentional attack, the Special Ops team can recognize and control situations that may jeopardize public safety. Personnel are trained to the operations, technician, and/or specialist level to provide hazardous materials response in northern Colorado.

Substations: Love 'em and leave 'em...alone

The City's six electrical substations serve a critical function in getting power to local homes and businesses: they reduce voltage between the power plant and the customer.

With barren, gravel-covered ground and barbed wire-topped chain link fences, these substations often appear formidable and less than welcoming.

Which is exactly what they are.

Electrical power is streaming into the substation at 115,000 volts from the power plant where it is generated. At the substation it is reduced to 12,470 volts, explains Dee Jones, senior electrical engineer.

From the substations, the power goes on to neighborhoods and business districts where transformers further reduce the voltage.

What's most important for residents to know about substations? "That they are extremely dangerous," Jones says. "That's why there are fences around them."

Because the equipment can deliver a deadly electrical shock, plan to admire these important infrastructure fixtures from a safe distance, Jones emphasizes. "For their own safety, folks need to stay away from substations and keep animals and anything else away from them."

Resource offers business help and information

Loveland businesses--are you looking for a place where you can find answers to your energy, water and technology-related questions? Look no further than the Loveland Business Solution Center (LBSC).

Offered through the Internet, the LBSC pilot got its start in 2005. In its introductory form, it's free to commercial utility customers and currently has about 70 subscribers.

"The Loveland Business Solution Center has been provided at no cost to these customers because the City values our relationship with them," explains Jennifer Quade, Loveland Water and Power utility services coordinator. "We hope customers will take advantage of all the services offered and benefit from them as well."

Subscribers receive a bi-monthly newsletter written by industry experts and geared to issues faced by commercial customers in Loveland. In addition, they can visit the Loveland Business Solution Center website anytime and access

archived newsletters and other data, as well as an e-library, an ask-an-expert feature and energy efficiency planning and calculation tools.

Visitors to the LBSC find a wide variety of information available, from tips for maintaining PCs to lighting design for retail spaces, information on energy use in all kinds of commercial settings and news about government policies related to energy and technology.

Through the ask-an-expert feature – one of the most popular elements of the service – subscribers can pose their own questions as well as view the answers to previously asked questions that may be similar or related. If filling out the ask-an-expert online form won't suit, the website offers a phone number for even more direct contact with an expert.

Commercial customers can sign up for the Loveland Business Solution Center by logging onto www.cityofloveland.org and navigating to the Water and Power homepage.

Utility fees go back to the utilities (continued from page 1)

well as rates and fees.

So ... when you pay your utility bill, where does the money go? The charts below break down every dollar you spend for each service (based on 2006 budget).

Water:

47.4 cents - capital expenditures
17.7 cents - operation and maintenance of the distribution system
13.9 cents - treatment
7.5 cents - administration
5.6 cents - source of supply
3.6 cents - services rendered by other City departments
3.4 cents - payment in lieu of taxes
0.8 cent - customer service and meters

Wastewater:

32.6 cents - treatment
29.6 cents - capital expenditures
17.8 cents - operation and maintenance of the collection system
10.5 cents - administration
5.0 cents - payment in lieu of taxes
4.4 cents - services rendered by other City departments

Power:

64.7 cents - purchased power
15.0 cents - capital expenditures
8.0 cents - operation and maintenance of the distribution system
5.4 cents - payment in lieu of taxes
5.3 cents - administration
1.5 cents - services rendered by other City departments
0.2 cent - hydro plant operations and maintenance

Household hazardous waste pick-up for seniors & disabled

The City's Public Works Storm Water Utility Department is sponsoring a door-to-door pick up of household hazardous waste products for people who can't easily dispose of these materials themselves. This program provides senior and disabled citizens with the opportunity get rid of household hazardous waste materials in an environmentally-responsible and safe way.

To sign up call Curbside Inc. at 1-800-449-7587. Be prepared to leave a brief message with your, name, address, and telephone number. Items will be picked up on Tues., Oct. 17 and Wed., Oct. 18. Due to budgetary constraints the number of pick-ups is limited to the first sixty-five residents who call.

For more information call the Stormwater Division at 962-2772, visit the Stormwater Utility's website at www.cityofloveland.org, call Curbside Inc. at 1-800-449-7587, or visit their website at www.curbsideInc.com.



Roundabouts in a nutshell

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circle has the right-of-way over a vehicle seeking to enter. Left is right: Any vehicle on your left has the right-of-way.

Entering—Slow down and look to the left as you approach the circle. If there's an adequate gap in the circulating traffic, enter the roundabout. You don't need to stop. If there's not a sufficient gap, just stop and wait until there is. Remember, the vehicles already in the circle have the right-of-way.

Exiting—You're now circling counter-clockwise. As you approach your exit, be sure you are in the outside lane, turn on your right turn signal and exit the circle. You have the right-of-way.

Other considerations

Pedestrians—As a pedestrian, you have the right-of-way over cars, but always be alert. Strive to make eye contact with drivers so you know they see you. Stay on the walkways and crosswalks at all times. Never cross to the central island.

Trucks, trailers—You may use a few feet of the central island pavement if needed. That's the truck apron, designed for use by large vehicles. Cars must stay off the truck apron.

Bicyclists—We encourage riders to use the walkways and crosswalks. You may use the roundabout in the same fashion as a car. If you do, take the lane by riding in its center, not at the edge. Motorists, please be patient and don't pass bike riders using the roadway.



At your service...

Police and Pooh working together



There's something in the trunk of Loveland police patrol cars you might not expect. No, not hardware such as rifles, tape measures and fingerprint powder. We're talking software; very soft—a teddy bear.

Too often, children are involved in or are the unwitting bystanders of a car accident, a domestic dispute or other emergency situation. At a time when they're frightened and confused, an officer gives them a teddy bear as a source of comfort.

The bear also temporarily diverts the child's attention and gives the youngster someone to talk to. Sometimes a child just needs something to hug.

These stuffed animals are officially known as Trauma Bears and have been in police car trunks for more than a decade.

City Update is a monthly publication of the City of Loveland. Residents receive City Update on various dates throughout the month depending on their utility billing cycle. Timeliness of the information may be affected by recipients' bill distribution schedule. Your comments are encouraged and welcomed at 962-2302, hillea@ci.loveland.co.us. Visit the City's website at www.cityofloveland.org.