

GRAND JUNCTION COLORADO

Community Profile



From
Mesa County Economic Development Council, Inc.
September 1995

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GENERAL INFORMATION

The Mesa County Community Profile is designed to provide an overview of the communities business amenities and quality of life opportunities.

Business features such as a State of Colorado Enterprise Zone, skilled and dedicated work force, modern telecommunications, superior transportation capability and a pro-business attitude on the part of community leaders mean you'll be able to operate from an advantage.

All the amenities for business growth are available; yet the area still offers a quality of life not found in major urban locations. Excellent schools, affordable housing and the beauty and recreational diversity of Western Colorado make Grand Junction one of the most appealing communities you'll find.

The Mesa County Economic Development Council, Inc. can facilitate your evaluation of Grand Junction, Mesa County, Colorado as a business location. Additional information pertinent to your business requirements and not found in this profile book, we'll research on your behalf. We'll also assist during implementation of your location decision, because we don't believe our job is finished after you've said "yes" to locating here. Let us know how we can help. MCEDC is prepared to assist in every feasible way.

CLIMATE

GEOGRAPHY

Grand Junction, the county seat of Mesa County, is located in a large mountain valley, at the confluence of the Colorado and Gunnison Rivers, on the west slope of the Rockies. Grand Junction has a climate marked by the wide seasonal range usual to interior localities at this latitude. Elevation of the valley floor ranges from 4,000 to 4,800 feet above sea level, with mountains on all sides at distances of from 10 to 60 miles, reaching heights of 9,000 to over 12,000 feet.

CHARACTERISTICS

Mesa County offers a mild climate with warm dry summers and moderate winters. The climate is mild due to the protective topography of the vicinity.

Air quality in Western Colorado is as near to pristine condition as you will find. In general, the climate enhances Mesa County's outdoor lifestyle, as seasonal changes bring alternative choices in recreational activities.

	<u>AVERAGE DAILY TEMPERATURE</u>		<u>AVERAGE PRECIPITATION</u>
	Max.	Min.	In Inches
January	37.7	15.2	0.64
April	65.2	38.2	0.71
July	93.1	63.8	0.47
October	68.7	41.1	0.87

THE ARTS

GRAND JUNCTION AND MESA COUNTY

The Western Colorado Center for the Arts is the focal point for visual art in Grand Junction. The Center sponsors year-round display projects, educational programs, theater and dance productions and special art events such as Art-USA, a major art exhibit featuring national artists.

The Center has also been instrumental in Grand Junction's *Art on the Corner Program*. Every year Grand Junction's Main Street is transformed into one of America's largest outdoor public art exhibits. *Art on the Corner* is the Rockies' largest public art sculpture gardens - a remarkable display of classic and contemporary works by Colorado Artists. The exhibit, which runs throughout the year, is set in the tree and flower-lined *Downtown Shopping Park*.

The Museum of Western Colorado and its branches, *Dinosaur Valley* and *Cross Orchards Living History Farm*, focus on the region's social and natural history. *Dinosaur Valley* contains paleontology exhibits, and *Cross Orchards Living History Farm* shows life at an early 1900's fruit orchard. With the Bureau of Land Management, the Museum jointly manage *The Rabbit Valley Research Natural Area* and its "Trail Through Time," and the paleontology quarry at *Dinosaur Hill* near Fruita, Colorado. The Museum also manages the *Riggs Hill* paleontology site in the Redlands section of Mesa County.

Mesa State College Theater Department is recognized within the community for its excellence. The department offers student and guest artist productions throughout the year.

The Grand Junction Symphony draws 15,000 music lovers to its annual concerts. Additionally, the Symphony sponsors education programs for Mesa County's school children.

Grand Junction is the home of five dance studios offering dance instruction to all ages. The Grand Junction Gymnastics Academy also offers dance as well as recreational and competitive instruction in gymnastics.

NEARBY CULTURAL ACTIVITIES

Mesa County residents can also take advantage of major cultural events in Western Colorado. Aspen's Annual Music Festival features nationally respected musicians, and the Aspen Institute regularly schedules seminars and lecture series.

Telluride hosts jazz, bluegrass and film festivals which attract visitors from all over the United States. Also well recognized are the Vail Symposium, the Jerry Ford PGA Invitational at Vail and the summer festivals at Steamboat and Snowmass.

RECREATION

The climate and setting of the Grand Junction/Mesa County area are ideal for outdoor recreation activities. State and national parks surround this area and offer varied choices.

The *Grand Mesa*, covered with evergreen and aspen forests, features hiking, camping, skiing and over two hundred lakes for fishing.

Colorado National Monument lies in Grand Junction's and Fruita's backyard. Proclaimed a national monument in 1911, the sixty million year old sandstone formations and high desert flora inspire photographers year around.

Wintertime residents enjoy "Grand Junction's own ski area," *Powderhorn*, only a forty-five minute drive away.

Within a radius of two to five hours, there is an additional wealth of recreational delights. World renowned ski areas - *Aspen, Vail and Telluride* - are within one hundred and fifty miles.

Other escape opportunities include historic mountain mining towns, the national parks of eastern Utah, fishing and water sports at *Lake Powell* and kayaking and river rafting on adjacent rivers.

In Grand Junction proper there are fourteen public parks, three golf courses, numerous tennis courts and several public pools.

Many annually sponsored special events bring out the entire community. Among these are the *National Junior College Baseball Tourney (JUCO)*, the *Chamber Fourth of July Event* and the *Downtown Christmas Parade*. Throughout the school year Mesa State College and the area high school athletic teams field competitive games for the community's enjoyment.

MEDICAL AND HEALTH CARE

Mesa County is host to two accredited hospitals and a full treatment rehabilitation center, providing the community a bed capacity of 372. There are also another 800+ beds in local nursing homes.

Grand Junction, Mesa County, is the medical hub for Western Colorado and Eastern Utah. In this regional role the hospitals and rehabilitation center feature state of the art facilities and equipment as well as an emergency transport service. The ratio of medical personnel to population is well above the national average. Recent data lists one hundred and fifteen specialists and forty family practice doctors.

CHURCHES

ASSEMBLIES OF GOD:

Bethel Assembly of God
Clifton Assembly of God
Church on the Rock
Emmanuel Christian Assembly and Academy
First Assembly of God Church
Fruita Assembly of God
Rocky Mountain Dist. Council
of the Assemblies of God
Zion Spanish Assembly of God

BAPTIST - SOUTHERN:

Bookcliff Baptist Church
Bicentennial Baptist Church
Central Baptist Church
First Southern Baptist Church
Mt. Garfield Baptist Church
Riverside Baptist Church
Trinity Baptist Church

BRETHREN, CHURCH OF THE:

Koinonia Church

CHARISMATIC:

World Harvest Church

CHRISTIAN:

Clifton Christian Church
Fruita Christian Church
Northeast Christian Church
Orchard Mesa Christian Church
Palisade Christian Church
Redlands Christian Church

CHURCH OF CHRIST:

Bookcliff Church of Christ
Church of Christ
Grand Junction Church of Christ
Valley Church of Christ

CHURCH OF GOD IN CHRIST:

Mayes Temple

CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS:

Grand Junction Stake Center
First Ward
Second Ward
Third Ward
Fourth Ward
Fifth Ward

BAPTIST:

First Baptist Church
First Baptist-Palisade
Fruita Faith Baptist
Grace Baptist Church
Grand Junction Baptist Church
Grand Mesa Baptist Church
Liberty Baptist Church
Mesa View Baptist Church
Monument Baptist Church
New Life Baptist Church
Pear Park Baptist Church

BIBLE:

Clifton Bible Chapel
Grace Bible Fellowship of Grand Junction
Orchard Community Church
Valley Bible Church

BIBLE, MISSIONARY:

Bible Missionary Church

CATHOLIC:

Immaculate Heart of Mary
Sacred Heart Church Fruita
St. Anne's Catholic Church
St. Joseph's Catholic Church

CHRISTIAN: (Disciples of Christ)

First Christian Church - Disciples of Christ

CHRISTIAN SCIENCE:

Christian Science Reading Room
First Church of Christ Scientist

CHURCH OF GOD:

Church of God of Prophecy
First Church of God
Sonrise Church of God

Sixth Ward
Eighth Ward
Ninth Ward
Tenth Ward
Eleventh Ward

CHURCHES

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COMMUNITY (NON-DENOMINATIONAL):

Grace Community Church
Redlands Community Church

EPISCOPAL:

Church of the Nativity
St. Mathew's Episcopal

EVANGELICAL FREE:

Central Orchard Mesa Community Church
Columbus Evangelical Free Church

FRIENDS:

Friends of Turkey
Grand Junction Friends Church
Religious Society of Friends

INDEPENDENT:

Community Mennonite Church

INDEPENDENT FUNDAMENTAL CHURCHES OF AMERICA:

Calvary Bible Church

INDEPENDENOMINATIONAL:

New Hope Fellowship
Vineyard Christian Fellowship

JEHOVAH'S WITNESSES:

Bookcliff Heights Congregation of Jehovah's Witnesses
Clifton Congregation of Jehovah's Witnesses
Grand Junction South Congregation of Jehovah's Witnesses

JEWISH:

Jewish Community Center of Grand Junction Congregation or Shalom

LUTHERAN, ELCA:

American Lutheran Church
Shepherd of the Valley Lutheran Church

LUTHERAN, WISCONSIN EVANGELICAL SYNOD:

St. Paul Evangelical Lutheran Church

METHODIST:

Handy Chapel AME, Inc.

NAZARENE:

Church of the Nazarene
Palisade Church of the Nazarene

CONGREGATIONAL:

First Congregational Church

EASTERN ORTHODOX:

St. Nicholas Greek Orthodox Christian Church

FOURSQUARE GOSPEL:

Agape Fellowship Foursquare
New Horizons Foursquare

FULL GOSPEL:

Victory Chapel
World Harvest Church

INDEPENDENT BIBLE:

Grace Bible Fellowship of Grand Junction

LUTHERAN, MISSOURI SYNOD:

Lutheran Church & School of Messiah
Prince of Peace Lutheran

MENNONITE:

Community Mennonite Church

METHODIST, UNITED:

Crossroads United Methodist Church
First United Methodist
Fruita United Methodist
Palisade United Methodist Church
Redlands United Methodist

CHURCHES

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NON-DENOMINATIONAL:

Calvary Chapel of Grand Junction
Gospel Assembly Church - Bunting Ave
Gospel Assembly Church - Campbell Way
Gospel Assembly Church - Elm Avenue
Gospel Assembly Church - F Road
Redlands Community Church
Vineyard Christian Fellowship of Grand Junction

PRESBYTERIAN:

Bethel Orthodox Presbyterian
Covenant Presbyterian Church
First Bible Presbyterian
First Presbyterian Church

REORGANIZED CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS:

Reorganized Church of Jesus Christ of Latter-Day Saints

SALVATION ARMY:

Salvation Army - Colorado Avenue
Salvation Army - 4th Street

UNITARIAN UNIVERSALIST:

Unitarian-Universalist Fellowship of Grand Junction

UNITY:

Unity Center of Light

WESLEYAN:

The Wesleyan Church

PENTECOSTAL:

House of Prayer Pentecostal Church
Pentecostal Church of God Orchard Mesa
Pentecostal Church of God
Pentecostal Holiness

PENTECOSTAL UNITED:

Life Tabernacle

RELIGIOUS SCIENCE:

Religious Science Center

SEVENTH-DAY ADVENTIST:

Seventh-Day Adventist
Seventh-Day Adventist
Palisade Seventh-Day Adventist

UNITED CHURCH OF CHRIST:

First Congregational Church

VARIOUS DENOMINATIONS:

Apostolic Assembly of Faith in Christ Jesus

YOUTH GROUPS:

Young Life of Grand Junction
Youth with a Mission

EDUCATION

Grand Junction is home to Mesa State College, a four year baccalaureate degree granting institution and a two year vocational/technical school. Mesa State College is accredited by the North Central Association of Colleges and Schools. Accreditation by this agency places credits earned at Mesa State College on a par with those earned at other similarly accredited institutions throughout the United States.

Estimated Mesa Valley School District No. 51 attendance rate in 1992-93 by Colorado Department of Education was 94.01%.

Scores: Please refer to the enclosed copy of SRA, SAT and ACT Scores.

On August 26, 1992, the Unified Technical Education Center (UTEC) opened to provide an entirely new approach to vocational education in the Grand Valley. It is a combined effort of Mesa State College and Mesa Valley School District No. 51.

UTEC can deliver any customized training that the community or a company needs. It combines high school and college students with state of the art equipment and programs without duplication of effort.

We recommend you visit the UTEC facilities during your visit to the Grand Valley.

ITBS/TEST OF ACHIEVEMENT AND PROFICIENCY REPORT 1994

The 1994 standardized testing program for Mesa County Valley School District No. 51 assesses the ability and performance of students in grades 3, 5, 6, 8, 9 and 11. The reported scores are grade equivalents for the "Composite" scores.

SCHOOL DISTRICT NO. 51:

	Reading	Mathematics	Composite	National Norm Composite	Composite Comparisons (Difference)
Grade 3	3.91	3.71	3.83	3.87	-0.04
Grade 5	6.04	5.67	5.82	5.80	0.02
Grade 6	7.10	6.71	6.77	6.78	-0.01
Grade 8	9.01	8.42	8.75	8.63	0.12
Grade 9	11.58	10.83	10.86	10.27	0.59
Grade 11	13.25	12.88	12.93	12.07	0.86

COLLEGE APTITUDE TESTS:

Participation in these testing programs is not required but is at the option of the student.

1993-94 SCHOLASTIC APTITUDE TEST (SAT)

Type of Students	Number of Students	Verbal	Math
National	_____	424	478
Colorado	_____	454	509
Dist. #51	210	447	498

1993-94 AMERICAN COLLEGE TESTING PROGRAMS (ACT)

Type of Students	Number of Students	Composite	English	Math	Reading	Science Reasoning
National	875,603	20.7	20.3	20.1	21.2	20.8
Colorado	21,089	21.3	20.7	20.5	21.8	21.6
Dist. #51	550	21.4	20.6	20.1	22.3	22.0

EDUCATIONAL OPPORTUNITIES

Mesa County children have the opportunity to receive a quality education in public, private and specialized programs. Likewise, it is possible to receive vocational and technical training, Associates, Baccalaureate, and post graduate courses.

PRE-SCHOOLS

Pre-schools in the area offer programs ranging from day-care to Montessori. There are also programs for developmentally disabled and identifiably handicapped pre-schoolers. Other programs offered include Headstart, Homebound, and Child Find, which are all programs designed to identify and assist students at an early age.

PUBLIC SCHOOLS

Mesa County Valley School District No. 51 is a comprehensive public school system offering education to the young people of Mesa County, Colorado, from kindergarten through grade twelve.

School District No. 51 currently has twenty-one elementary, seven middle schools and five high schools, serving a student population of approximately 18,494 students.

Recognized for many exemplary programs, School District No. 51 serves as a progressive educational leader.

Students in School District No. 51 have consistently tested above state and national levels and compete successfully in many national level academic activities.

ADJUNCT PUBLIC INSTRUCTIONAL PROGRAMS

Programs are available for the following handicapped population:

- Perceptual/Communicative Disorders (Learning Disabilities)
- Significant Identifiable Emotional and/or Behavioral Disorders
(Emotionally Disturbed)
- Speech/Language Disorders
- Blind and Visually Handicapped
- Deaf and Hearing Impaired
- Physical and Other Health-Related Handicaps
- Significantly Limited Intellectual Functioning
(Educable Mentally Handicapped and Trainable Mentally
Handicapped)

Programs are also offered for:

- Dropouts

EDUCATIONAL OPPORTUNITIES

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Homebound Students

PRIVATE AND PAROCHIAL SCHOOLS

There are currently eleven private and parochial schools in the area offering a diverse choice of educational, philosophical, and religious programs.

MESA STATE COLLEGE

Mesa State College, with an enrollment of approximately 4,000 students, is the only baccalaureate degree granting institution in Colorado that combines bachelor degree programs and vocational/technical degree programs on the same campus. Offering selected graduate degree programs on campus through consortium arrangements with other Colorado colleges, Mesa State College grants the following degrees:

- Bachelor of Business Administration
- Bachelor of Science in Nursing
- Bachelor of Arts
- Bachelor of Science (In a number of disciplines)
- Associate of Arts
- Associate in Commerce
- Associate in Science (In a number of disciplines)
- Associate in Applied Science
- Certificates in Occupational Areas (Vocational/Technical)

Mesa State College is accredited by the North Central Association of Colleges and Schools. Accreditation by this agency places credits earned at Mesa State College on a par with those earned at other similarly accredited institutions throughout the United States. Various programs at Mesa are approved by appropriate state and national agencies, including the Colorado Board of Nursing, National League for Nursing, Colorado State Board of Accountancy, and Committee on Allied Health Education of the American Medical Association (Radiological Technology), and the American Dental Association Commission on Dental Accreditation.

The instructional units of Mesa State College and their respective subject matter areas are:

School of Business

EDUCATIONAL OPPORTUNITIES

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Administrative Office Management, Accounting, Business Computer Information Systems, Business Administration, Business Software Engineering, Data Processing, Management, Marketing, Medical Office Assistant, Personnel Management, Secretary - Legal or Medical, Travel / Recreation / Hospitality Management and Word Processing.

School of Humanities and Fine Arts

Art, Creative and Technical Writing, English, Foreign Languages, Mass Communication, Music, Philosophy, Reading, Speech and Theatre.

School of Industry and Technology

Auto Body and Fender, Auto Mechanics, Heavy Equipment/Diesel Mechanics, Mechanic/Welder, Electric Lineman, Electronics, Graphic Communications, Welding.

School of Natural Sciences and Mathematics

Agriculture, Astronomy, Biology, Botany, Chemistry, Computer Science, Engineering, Engineering Technology, Geology, Home Economics, Mathematics, Physics, Physical Science, Statistics, and Zoology.

School of Nursing and Allied Health

Dental Auxiliary, Nursing and Radiological Technology.

School of Social and Behavioral Sciences

Anthropology, Archaeology, Career Counseling and Guidance, Dance, Early Childhood Education, Economics, Education, Geography, History, Human Services, Law Enforcement, Military Science (ROTC), Physical Education, Political Science, Psychology, Recreation, Social Science, Sociology and Teacher Education.

UNIFIED TECHNICAL EDUCATION CENTER

The Unified Technical Education Center (UTEC) is the coordination entity for the various technical programs taught in the different schools of Mesa State College and Mesa County.

EDUCATIONAL OPPORTUNITIES

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Mesa State College, through UTEC, also has the ability to adapt training programs to meet the needs of the specific company. This can be accomplished through Mesa State College Vocational School, Colorado FIRST, and the federally funded JTPA program.

BUSINESS AND TRADE SCHOOLS

In addition to vocational training programs offered by Mesa State College and School District No. 51, continuing education programs are offered by:

University of Colorado

Continuing Education Division, offering correspondence as well as on site post graduate level courses.

Technical Trade Institute

Offering educational opportunities for those who wish to develop occupational skills in the fields of Electronic Technology, Environmental Engineering Technology, Engineering Design Drafting, Solar Engineering Technology, Refrigeration/Air-Conditioning - 2 VAC and Business courses.

MESA COUNTY WORK FORCE

Mesa County, Colorado offers a life-style second to none. Because people like to live here, Mesa County has attracted a talented, dedicated work force from throughout the nation. According to local Mesa County employers the productivity and work ethic of the people are key assets of the area labor force. Productivity levels are impressive and can be confirmed by visiting with local firms, such as CAPCO, Ultronix, AMETEK/Dixson, Coors Ceramics, Sundstrand Aviation and Western Slope Industries and Reynolds Polymer Technology, Inc.

Recent figures of the average hourly earnings for Mesa County in the manufacturing sector were \$11.68.¹ This is lower than the average for Colorado at \$12.44 with Denver at \$12.54.²

Grand Junction has a low level of union activity, particularly in the manufacturing section.

LABOR

As of June, 1995 the total Mesa County labor force stands at 52,307. Total unemployment is 3,072 or 5.9%.²

Included with this section are descriptions of current sector employment, listings by broad categories of applications with the local Job Service office and some basic demographic data about Mesa County.

The local Job Service office will be pleased to handle all recruitment and applications for employment and in the process will screen applications against the client's requirements. For more information contact the *Job Service Center - Grand Junction, 222 South 6th Street, Suite #103, Grand Junction, CO. 81501, Telephone (303) 248-7350.*

¹ Job Service of Colorado, September 1994 - Released June 1995

² Colorado Labor Force Review Vol. XXXII, No. 6 June 1995, Released August 1995

SUMMARY OF BENEFITS

COORS CERAMICS COMPANY - GRAND JUNCTION

HEALTH CARE PLAN

Full time regular employees and their dependents are eligible the day you commence active service. Coors health care plan pays 85% or 90% of approved medical and hospitalization charges. There is an annual deductible of \$50 per person.

DENTAL CARE PLAN

Full time regular employees and their dependents are immediately eligible.

TAX EFFECTIVE RETIREMENT ACCOUNT (TERA)

Coors offers you the opportunity to save up to 18% of your gross pay in the TERA Plan. Coors will contribute \$.50 on each dollar for the first 2% of the employee's base pay.

ADOPTION ASSISTANCE

Full time regular employees will be reimbursed up to \$2,000 to help defray legal expenses of an adoption.

LIFE INSURANCE

Life insurance protection is equal to two (2) times your annual base pay rounded to the next lower \$100.

SUPPLEMENTAL LIFE

Regular full time employees are eligible to apply for and purchase Supplemental Life Insurance for themselves, spouse and dependent children. Amounts of insurance range from \$10,000 to \$500,000 in increments of \$10,000.

ACCIDENTAL DEATH AND DISMEMBERMENT

Regular full time employees are immediately eligible for \$25,000 Accidental Death and Dismemberment company paid coverage. Additional coverage for employee, spouse and dependent children is available at a minimal cost to the employee.

LONG TERM DISABILITY

**SUMMARY OF BENEFITS
COORS CERAMICS COMPANY - GRAND JUNCTION
PAGE 2**

Full time regular employees are eligible for long term disability after six (6) months of disability with a benefit of 60% monthly wage.

RETIREMENT PLAN

After completion of one (1) year, regular full time employees are eligible for a lifetime monthly pension paid upon retirement. Benefits are determined by salary and length of time in the plan.

EDUCATION

After completion of one (1) year, regular full time employees are eligible to receive reimbursement for text books, tuition and fees for approved classes.

HOLIDAYS WITH PAY

Ten (10) paid holidays are observed.

VACATION

As a full time employee you will receive:

- Two (2) weeks after one (1) year of service
- Three (3) weeks after two (2) years of service
- Four (4) weeks after ten (10) years of service
- Five (5) weeks after twenty (20) years of service

FLEXCARE

A full time employee can elect to have pre-tax dollars withheld from their paycheck to fund health care and dependent care.

PROFIT SHARING

All full time regular employees are eligible for profit sharing if the profitability is such that a payout is declared. Profit sharing payout periods are calculated four (4) times a year.

GRAND JUNCTION JOB SERVICE

ACTIVE FILE COUNT¹

October 1994

APPLICANTS BY BROAD CATEGORIES

Active Applicants: 4004

<u>Code Classification</u>	<u>Description</u>	<u>Number of Applicants</u>
0-1	Professional and Technical/Managerial	893
20-24	Stenography, Typing and Related Computing and Account Recording; Production and Stock Clerks	974
25-29	Sales Occupations	26
3	Service Occupations	474
4	Agriculture Occupations	96
5	Processing Occupations	84
6	Metal Machining/Mechanics	200
7	Benchwork - Fabrication and Assembly	100
8	Metal Fabrication - Welder, Cutters, etc.; Electricians, Painter, etc.; Operating Engineers, Excavation, etc.; Construction, Carpenters, etc.; Construction Laborers	808
90-97	Motor Freight, Drivers, etc.; Auto Service Attendants; Packaging, Material Handling; Miners, Oil Field, etc.	349

¹ Applications may be listed with several different D.O.T. codes if qualified.

FIGURES NOT ADDITIVE

**ESTIMATED EMPLOYMENT STATUS BY RACE/ETHNICITY AND SEX
1991 ANNUAL AVERAGE
MESA COUNTY, COLORADO**

Race & Sex	Labor Force	Employed	Unemployed	Unemployment Rate
<u>Both Sexes</u>				
White/Non-Hispanic	38,820	36,690	2,130	5.5%
Hispanic	4,020	3,570	450	11.2%
Black/Non-Hispanic	90	70	20	22.2%
Native American	670	590	80	11.9%
Other Races	340	330	10	29.0%
Total	43,940	41,250	2,690	6.1%
<u>Male</u>				
White/Non-Hispanic	22,770	21,620	1,150	5.1%
Hispanic	2,500	2,160	340	13.6%
Black/Non-Hispanic	70	50	20	28.6%
Native American	400	370	30	7.5%
Other Races	200	200	0	0.0%
Total	25,940	24,400	1,540	5.9%
<u>Female</u>				
White/Non-Hispanic	16,050	15,070	980	6.1%
Hispanic	1,520	1,410	110	7.2%
Black/Non-Hispanic	20	20	0	0.0%
Native American	270	220	50	18.5%
Other Races	140	130	10	7.1%
Total	18,000	16,850	1,150	7.1%

Colorado Department of Labor and Employment Labor Market Information Section, May 1991
(Totals may not be additive due to rounding)

MESA COUNTY EMPLOYMENT BY SECTOR¹

WHOLESALE AND RETAIL TRADE	27.7%
SERVICES	28.2%
GOVERNMENT (Federal, State and Local)	17.7%
MANUFACTURING	8.8%
CONSTRUCTION	5.2%
TRANSPORTATION AND UTILITIES	5.6%
FINANCE, INSURANCE AND REAL ESTATE	4.0%

The total Mesa County labor force currently
stands at 52,307
Total unemployment is 3,072 or 5.9%.²

¹ Colorado Department of Labor and Employment, Labor Market Information Section; Compiled by MCEDC - Based on Year End 1993

² Colorado Labor Force Review Vol. XXXII, No. 6, June 1995, Released August 1995

WAGES FOR OCCUPATIONS ON JOB ORDERS RECEIVED BY COLORADO JOB SERVICE¹

	<u>AVERAGE</u>	<u>HIGH</u>
Administrative Assistant	\$8.12	\$11.54
Assemblers	6.50	7.00
Bookkeeper	6.00	8.50
Carpenter	9.00	13.50
Clerk, General Office	5.75	7.50
Construction Worker - Laborer	7.00	9.00
Drafter	7.00	9.00
Electrician	12.76	21.00
Electronic Technician	7.50	9.00
Fork-Lift Operator - Industrial	6.50	9.10
Front-End Loader	9.00	19.00
Heavy Equipment Operator	9.00	19.00
Janitor	5.56	10.00
Machinist	10.17	13.00
Maint. Repairer Building	6.10	12.00
Nurses	10.56	18.46
Receptionist	5.22	7.00
Secretary	6.25	9.52
Shipping and Receiving Clerk	6.25	7.50
Truck Driver	10.41	19.57
Warehouse Worker	6.60	8.00
Electronic		
Assembler	5.00	7.00
Inspector	5.50	9.00
Tester	5.00	6.50
Production	6.50	8.00
Drafters	6.50	8.00

¹ Colorado Job Service, Grand Junction. Date of Report March 1995. This data reflects the range of wages employers who list jobs with the Colorado Job Service are wanting to pay for an employee. The actual wages paid may be higher, depending on availability of those labor skills and other labor market considerations.

UNIONS

Grand Junction has a low level of union activity, particularly in the manufacturing section. The following is a list of unions locally operating:

UNION ACTIVITY

Building and Construction Trades Council of Southern Colorado	Construction Trade
Carpenters Local No. 244	Construction Trade
Colorado Association of Public Employees	State Employees
Colorado Building and Construction Trade Council	Construction Trade
Colorado State Council of Carpenters	Construction Trade
Communications Workers of America	U.S. West Communications
International Union of Operating Engineers Local No. 9	Construction Trade
Ironworkers Union Local No. 24	Construction Trade
Laborer's International No. 578	Construction Trade
Local Union III International Brotherhood of Electrical Workers and	Construction Trade Rural Electric Cooperatives
Local Union 969 of International Brotherhood of Electrical Workers	Construction Trade and Rural Electric Cooperatives
Musicians Protective Union No. 164, AF of M	Grand Junction Symphony
Plumbers and Steamfitters Local No. 145	Construction Trade
Sheet Metal Workers Local No. 9	Construction Trade

COMPANY	PRODUCT	UNION
Grand Junction Steel	Structural Steel & Fabrication	United Steelworkers No. 14457
Corn Construction	Asphalt	Both Union and Non-Union Divisions
Southern Pacific Lines Railroad	Railroad	Brotherhood of Locomotive Engineers
City Markets, Inc.	Grocery Retail Chain	United Food and Commercial Workers Union Local No. 7
U.S. West Communications	Communications	Communications Workers of American No. 7743
Public Service Company	Gas & Electric	IBEW 111

MESA COUNTY MAJOR EMPLOYERS

M = Manufacturing
S = Service
G = Government

**Number of
Employees**

M	<p>AMETEK / Dixson, Inc. Bruce Dixson, Chairman of the Board Knute Knudsen, President P.O. Box 1449 (287 27 Road) Grand Junction, CO. 81502-1449 Contact: Sara Hunt - 242-8863</p>	<p>300 Full-time</p>
S	<p>Albertson's 1830 North 12th Street Grand Junction, CO. 81501 Contact: Michael Michalke - 241-8536</p>	<p>60 Full-time 40 Part-time 100 Total</p>
S	<p>Choice Hotels International Paula Ketchum, Manager 711 South 15th Street Grand Junction, CO. 81501 Contact: 245-3200</p>	<p>240 Nov-Jan 400 Feb-Oct</p>
G	<p>City of Grand Junction Mark Achen, City Manager 250 North 5th Street Grand Junction, CO. 81501 Contact: Claudia Hazelhurst - 244-1509</p>	<p>435 Full-time 50-200 Part-time</p>
S	<p>City Markets, Inc. Teo Prinster, President P.O. Box 729 (105 West Colorado Avenue) Grand Junction, CO. 81502 Contact: Rhonda Toland - 241-0750</p>	<p>1246 Grand Junction Area 3790 Statewide</p>
S	<p>Community Hospital Roger Zumwalt, Administrator 1065 Walnut Avenue Grand Junction, CO. 81501 Contact: Personnel - 242-0920</p>	<p>315 Full-time 20 Part-time 335 Total</p>
M	<p>Coors Porcelain John Trotter, Operations Manager 2449 River Road Grand Junction, CO. 81505 Contact: Human Resources - Franci Switzer - 245-4000</p>	<p>358 Full-time 5 Part-time 363 Total</p>

MESA COUNTY MAJOR EMPLOYERS

M = Manufacturing
S = Service
G = Government

**Number of
Employees**

S	<p>Corn Construction Dennis Kirtland, Vice President P.O. Box 1240 (3199 D Road) Grand Junction, CO 81502-1240 Contact: Janie - 434-7301</p>	<p>78 Full-time</p>
S	<p>The Daily Sentinel George Orbanek, Publisher P.O. Box 668 (734 South 7th Street) Grand Junction, CO. 81502-0668 Contact: Personnel - Larry DeGolyer - 242-5050</p>	<p>155 Full-time 30 Part-time 185 Total</p>
S	<p>Elam Construction 1225 South 7th Street Grand Junction, CO. 81501 Contact: Harold Elam - 242-5370</p>	<p>150 Summer 70 Winter</p>
S	<p>Emst Home & Nursery Jeff Mills, Store Manager 2830 North Avenue Grand Junction, CO 81501 Contact: Jeff Mills - 243-5055</p>	<p>65 Full-time 15 Part-time 80 Total</p>
S	<p>Family Health West P.O. Box 130 (228 North Cherry) Fruita, CO. 81521 Contact: Personnel - Kelly - 858-9871</p>	<p>225 Full-time 85 Part-time 310 Total</p>
S	<p>Francis Constructors Ed Forsman, Manager P.O. Box 1767 (507 Fruitvale Court) Grand Junction, CO 81502-1767 Contact: Ed Forsman - 434-9093</p>	<p>93 Full-time</p>
M	<p>General Production Devices Sven A. Wedekin, President P.O. Box 309 (2322 I-70 Frontage Road) Grand Junction, CO. 81502-3836 Contact: Personnel 245-0408</p>	<p>76 Full-time 5 Part-time 81 Total</p>

MESA COUNTY MAJOR EMPLOYERS

M = Manufacturing
S = Service
G = Government

**Number of
Employees**

M	Grand Junction Concrete Pipe Company Maria Tipping, Owner P.O. Box 1849 (2868 I-70 Business Loop) Grand Junction, CO 81502-1849 Contact: Shelly - 243-4604	97 Full-time
S	Grand Junction Hilton Hotel Steve Hilliard, General Manager 753 Horizon Drive Grand Junction, CO. 81506 Contact: Personnel - 241-8888	200 Full-time & Part-time
G	Grand Junction Regional Center For Developmental Disabilities Bill Jackson, Superintendent 2800 D Road Grand Junction, CO. 81501 Contact: Personnel - 245-2100	505 Full-time 30 Part-time 535 Total
M	Grand Junction Steel Jim McConnell, President 1101 3rd Avenue Grand Junction, CO 81501 Contact: Personnel - Pat - 242-4015	65 Full-time
S	Herberger's 2424 U.S. Highway 6&50 (Mesa Mall) Grand Junction, CO. 81505 Contact: Personnel - 245-0900	60 Full-time 40 Part-time 100 Total
S	Hilltop Health Services Corp. Dennis Stahl, CEO 1331 Hermosa Avenue Grand Junction, CO. 81506 Contact: Dennis Stahl - 242-4400	120 Full-time 5 Part-time 125 Total
S	Holiday Inn Norm Cook, Manager 755 Horizon Drive Grand Junction, CO. 81506 Contact: Personnel - Lynn - 243-6790	80 Full-time 45 Part-time 125 Total

MESA COUNTY MAJOR EMPLOYERS

M = Manufacturing
S = Service
G = Government

**Number of
Employees**

M	Holsum Bakers James Burns, Manager P.O. Box 426 (526 South 15th Street) Grand Junction, CO. 81502-0426 Contact: Personnel - Judy - 245-2200	215 Full-time 5 Part-time 56 Statewide
S	J.C. Penney's 2430 U.S. Highway 6&50 (Mesa Mall) Grand Junction, CO. 81505 Contact: Personnel - 242-6733	90 Total
S	Mervyn's 2430 U.S. Highway 6&50 (Mesa Mall) Grand Junction, CO. 81505 Contact: Operations Manager - 242-8855	85 Part-time 15 Full-time 100 Total
G	Mesa State College Dr. Ray Kieft, President P.O. Box 2647 Grand Junction, CO. 81502-2647 Contact: Payroll - 248-1312	400 Full-time 500 Work Study 900 Total
G	Mesa County - Court House 250 North 5th Street Grand Junction, CO. 81501 Contact: Personnel - 244-1854	416 Full-time 8 Part-time 424 Total
G	Mesa County - Dept. of Social Services 2954 North Avenue Grand Junction, CO. 81501 Contact: Vi - 241-8480	146 Full-time 7 Part-time 153 Total
G	Mesa County Valley School District #51 Office of Public Information 2115 Grand Avenue Grand Junction, CO. 81501 Contact: Payroll - 245-2422	1229 Teachers 832 Classified 64 Administration 2125 Total
S	Mesa National Bank Bill Sisson, President P.O. Box 1508 (131 North 6th Street) Grand Junction, CO 81502-1508 Contact: Bill Sisson - 242-5211	78 Full-time 9 Part-time 87 Total

MESA COUNTY MAJOR EMPLOYERS

M = Manufacturing
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**Number of
 Employees**

S	Norwest Banks of Grand Junction 359 Main Street Grand Junction, CO. 81501 Contact: Human Resources - 242-8822	121 Full-time 15 Part-time 136 Total
M	Pepsi Cola West Gary Talbot, Manager 140 Power Road Grand Junction, CO. 81503 Contact: Personnel - Lorraine - 242-2871	80 Local 115 Western Slope 195 Total
M	POMA of America Tom Richardson, President 2510 Foresight Circle Grand Junction, CO. 81505-1008 Contact: Personnel - 241-4442	120 Total 60 During Summer
S	Public Service Company of Colorado P.O. Box 849 (2538 Blichmann Avenue) Grand Junction, CO. 81502-0849 Contact: Jim Fleming - 244-2790	105 Total
S	Ramada Inn 2790 Crossroads Blvd. Grand Junction, CO. 81506 Contact: Personnel - 241-8411	50 Full-time 25 Part-time 75 Total
M	Reynolds Polymer Technologies, Inc. Roger Reynolds III, President 607 Hollingsworth Avenue Grand Junction, CO 81503 Contact: Susan - Payroll - 241-4700	89 Full-time 6 Part-time 95 Total
S	Rocky Mountain HMO 2784 Crossroads Blvd. Grand Junction, CO 81506 Contact: Personnel - 244-7810	219 Full-time
S/G	RUST Geotech (Department of Energy) P.O. Box 1569 (2597 B 3/4 Road) Grand Junction, CO. 81502 Contact: Community Relations - 248-6000	606 Full-time

MESA COUNTY MAJOR EMPLOYERS

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**Number of
Employees**

S	Sam's Club 1040 Independent Avenue Grand Junction, CO. 81501 Contact: Sue Anne - 243-9203	166 Full-time & Part-time
S	St. Mary's Hospital & Medical Center Sister Casey, President & C.E.O. P.O. Box 1628 (2635 North 7th Street) Grand Junction, CO. 81502-1628 Contact: Human Resources - Sam - 244-2181	1681 Total
S	Sears 2430 U.S. Highway 6&50 (Mesa Mall) Grand Junction, CO. 81505 Contact: Personnel - 245-8250	136 Full-time
S	Southern Pacific Lines Railroad P.O. Box 2248 Grand Junction, CO. 81502-2248 Contact: Personnel - (415) 541-1042	382 Total
M	Sundstrand Aviation Corporation P.O. Box 60250 (2800 Sundstrand Way) Grand Junction, CO. 81502 Contact: Jill - 242-2600	190 Full-time
S	Target 2424 U.S. Highway 6&50 (Mesa Mall) Grand Junction, CO. 81505 Contact: Stacia - 245-8056	30 Full-time 130 Part-time 160 Total
M	US Sack Systems, Inc. 650 South 12th Street Grand Junction, CO. 81501 Contact: Personnel - 241-0604	100 Full-time 6 Part-time 106 Total
M	Thermo Harness Assembly & Test 606 East Foresight Circle Grand Junction, CO. 81505 Contact: Personnel - Carl Turnipseed - 242-5593	83 Full-time

MESA COUNTY MAJOR EMPLOYERS

M = Manufacturing
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**Number of
 Employees**

S	United Companies of Mesa County, Inc. P.O. Box 3609 (618 Dike Road) Grand Junction, CO. 81502-3609 Contact: Personnel - 242-2196	110 Summer 70 Winter
S	U S West Communications P.O. Box 2688 Grand Junction, CO. 81502-2688 Contact: Bonnie Pehl-Petersen - 244-4600	237 Communications 20 U S West Direct 257 Total
S	U.S. Postal Service Main Office 241 North 4th Street Grand Junction, CO. 81501 Contact: Carol - 244-3425	251 Grand Junction
S	Veteran's Hospital W.P. Freer, Medical Center Director 2121 North Avenue Grand Junction, CO. 81501 Contact: Bill Range - 242-0731 ext. 2064	338 Full-time 12 Part-time 350 Total
S	Wai-Mart 2881 North Avenue Grand Junction, CO. 81501 Contact: Personnel - Anne Clemens - 241-6061	180 Full-time 60 Part-time 240 Total
S	West Star Aviation P.O. Box 4490 (796 Heritage Way) Grand Junction, CO. 81502 Contact: Personnel - 243-7500	177 Full-time 7 Part-time 184 Total
S	Western Slope Auto Company Chrysler, Plymouth, Dodge 2264 U.S. Highway 6&50 Grand Junction, CO. 81505 Contact: Betty Schwall - 243-0843	88 Full-time 3 Part-time 91 Total
M	Western Slope Industries Dr. Dale Doty, President 2524 Foresight Grand Junction, CO 81503 Contact - Karen - 241-2085	90 Full-time 10 Part-time 100 Total

INFRASTRUCTURE

UTILITIES

WATER

The Grand Junction area is fortunate to have two very well developed independent water systems with high altitude watersheds. Both the City of Grand Junction and the Ute Water Conservancy District provide water, adequate for extensive growth, from various water systems. These include: high altitude reservoirs, raw water flow lines, treatment plants, finished water reservoirs, and distribution systems. The Ute Treatment Plant has been expanded to twenty-two million gallons per day (MGD).

Water service typifies the quality of infrastructure Mesa County offers. The area has plentiful resources to support local long-term growth.

SANITARY SEWAGE SERVICE

The City of Grand Junction operates the Grand Junction/Mesa County Regional Wastewater Treatment Plant. The plant was completed in February 1984 and has a current loading of about seven MGD with a capacity of twelve and a half MGD. It can be expanded to treat up to twenty-five MGD with a phased construction design.

ELECTRICITY AND NATURAL GAS

Natural gas and electric power are provided by Public Service Company of Colorado (PSCo). Grand Valley Rural Electric (GVRE) also supplies electric power to some rural areas. Overall natural gas and electric rate for PSCo and GVRE are very competitive with national rates.

COMMUNICATIONS

MEDIA

Mesa County serves as a communication center for Western Colorado and Eastern Utah. With a daily circulation of 30,000, *The Daily Sentinel Newspaper* is a regional publication. Two commercial TV stations, cable TV and a host of radio stations also broadcast to markets beyond Mesa County and connect the area regionally with other counties.

INFRASTRUCTURE

PAGE 2

TELECOMMUNICATIONS

Telephone services are offered by U.S. West Communications, American Telephone and Telegraph, and various other local and long distance service providers. Grand Junction is the location of the U.S. West Communications Central Switching Office which provides state-of-the-art telecommunications facilities including WATS, custom calling features, private line networks (tie lines), and data communications. Also available is customized Centron which affords all features of a large on-premise PBX without numerous equipment cabinets. The Grand Junction Central Office is fully capable of handling future growth of several thousand lines. There are extensive mountain-top telecommunication sites that serve private, government and business users. Microwave service and maintenance facilities are available.

POSTAL SERVICE

United States Postal Service in Grand Junction is a Management Sectional Center (MSC) and serves as a distribution center for 83 post offices in Western Colorado and Eastern Utah. Easy access to Interstate Highway I-70 and an all weather airport enable the Grand Junction Postal Service to handle Express Mail and Priority Mail with ease.

CONVENTION FACILITIES AND HOTEL/MOTEL ACCOMMODATIONS

Convention facilities are provided by the City of Grand Junction's Two Rivers Plaza Center, offering 21,000 square feet of meeting space for up to 2,300 people.

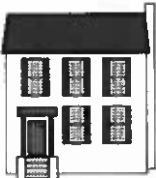
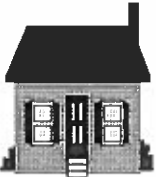
Good hotels and motels represent a real asset to the business climate of the area. Sixty percent of the lodging accommodations are rated excellent, with one hotel possessing a four-diamond outstanding rating from Mobile Travel Guide.

COST OF LIVING / HOUSING

AVERAGE COST OF SINGLE FAMILY HOME

As of July 1995 there were 740 active residential listings reported by the Grand Junction Board of Realtors. Average residential sales price was \$128,379.¹

The American Chamber of Commerce Research Association (ACCRA) Cost of Living Index shows that housing costs in the Valley are well within the national average. Below is a breakdown of home sizes to accommodate various income levels.

	Square Footage of Home	Average Cost of Home ²	
	900-1300	\$ 53,251	
	1400-1700	\$ 94,677	
	1800-2200	\$111,989	

COST OF LIVING

The American Chamber of Commerce Research Association publishes a useful and reasonably accurate measure of living cost difference among urban areas. The ACCRA Cost of Living Index measures relative price levels for consumer goods and services in participating areas. The nation wide average for all participating places, both metropolitan and non-metropolitan, equals one hundred, and each participant's index are read as a percentage of the nation wide average.

¹ Data gathered by MCEDC, July 14, 1995 - Average price includes all homes in all areas.

² Data gathered by MCEDC, July 14, 1995

COST OF LIVING

Groceries	104.5
Housing	97.7
Utilities	69.3
Transportation	99.2
Health Care	100.2
Miscellaneous Goods and Services	102.7
INDEX AVERAGE	98.5

National Average Based on 100

Source:
American Chamber of Commerce Research
Association Report, First Quarter 1995

COLORADO AND TAXES

THE CORPORATE INCOME TAX SITUATION

All corporations that are located in or doing business in Colorado are subject to state corporate income tax. The rates are as follows:

<u>NET INCOME</u>	<u>TAX</u>
Up to \$50,000	5.0%
\$50,000 to \$200,000	5.4%
\$200,000 and over	5.4%

The maximum tax is a flat rate of 5%. Corporations are required to file annual declarations of estimated tax if the tax liability anticipated exceeds \$5,000.

Colorado is unique in that businesses may choose to calculate their state tax liability on the basis of a two-factor formula (revenue and property) or on the basis of the standard three-factor (revenue, property and payroll), whichever is less. Furthermore, the apportionment method can be changed annually.

CORPORATE TAX CREDITS

Business received various tax incentives for location in one of the State of Colorado designated Enterprise Zones. See description of Enterprise Zones benefits under the section labeled "INCENTIVES."

Business tax credits available to corporations include the following: Investment Tax Credit of 1% of the purchase price with a maximum credit to \$1,000 in any one year. The unused portion may be carried forward for three years. Domestic corporations receiving dividends from controlled foreign corporations can get credit for a portion of taxes paid by the foreign corporation to any state.

SALES AND USE TAX

Retail sales are assessed a 3% Colorado State sales tax, a 2% Mesa County sales tax and 2.75% tax levied within the city limits of Grand Junction. Recreational purchases are taxed an additional 1/10th of 1%. Some items such as food, farm feed, raw materials (which through a manufacturing process becomes part of the finished product) are exempt from state and local sales taxes.

COLORADO AND TAXES PAGE 2

Materials, supplies, machinery and equipment purchased outside of Colorado are subject to a 3% state (and 2.75% city, when applicable) use tax. If a sales tax amounting to 3% or more has been paid in another state, Colorado's tax is exempt.

Purchases of machinery for use in manufacturing in Colorado are exempt from sales and use tax.

THE PROPERTY TAX SITUATION - MESA COUNTY

Real property tax is assessed by the city, county and special districts. The average property tax mill levy in Mesa County was set in 1993 at 91. mills per \$1,000 of assessed value. The county assessor determines assessed value by multiplying the actual value of the property by 29% for industrial, commercial, agricultural land and vacant land; residential improved property is assessed at 12.86% of its actual value, for 1993 and 1994. The actual value is based on the property value in 1992 (1994 tax bills will reflect the 1993 mill levy).¹

EXAMPLE OF PROPERTY TAX CALCULATIONS:

The actual value of Mr. Smith's industrial property is \$200,000

$$\begin{array}{rclcl} \text{Actual Value} & \times & 29\% & = & \text{Assessed Value} \\ (\$200,000) & \times & 29\% & = & \$58,000 \end{array}$$

The total mill levy which is applied to Mr. Smith's property is 91. mills.

$$\begin{array}{rclcl} \text{Assessed Value} & \times & \text{Mill Levy} & = & \text{Property Taxes} \\ (\$58,000) & \times & .091^2 & = & \$5,278. \end{array}$$

Resulting in a property tax bill of \$5,278

¹ Information from Mesa County Assessors Office - Grand Junction - Revised May 2, 1994.

² 91. Mills divided by \$1,000 = .091

COLORADO AND TAXES

PAGE 3

COMPARING TAXES

Colorado's decentralized fiscal structure results in its state government ranking low and its local governments placing high when compared with other states. However, Colorado is about average in per capita tax when state and local are combined. A study by the Colorado Public Expenditures Council ranked Colorado 24th out of 50 states comparing state and local property collections per \$1,000 of personal income. A quick overview of corporate taxation in Colorado to note:

- . No tax on inventories
- . Moderate corporate tax rates
- . No unitary tax
- . Tax incentives available in the Mesa County Enterprise Zone

WORKMAN'S COMPENSATION INSURANCE

All employers in Colorado are required to have Workmen's Compensation coverage for their employees if they have one or more persons engaged in the same business. The premium is based on units of \$100 of payroll. The rate per \$100 is based on the risk for the classification of workers employed. Employers have the option of joining the state system or obtaining private insurance. Please refer to the end of this section for additional information. "NOTES ON WORKMAN'S COMPENSATION INSURANCE."

"In insurance terms, Colorado is a competitive state because of the employer's flexibility in selecting a carrier. Employers can select either the state fund (CCIA in our case), a private carrier or if they are extremely large, become self-insured."

"All carriers offer discounts to employers with proven control over losses, regardless of premium size, though many private carriers will not insure small businesses. In addition, all carriers must offer designated provider discounts and cost containment certification dividends to employers who put these programs in place. Insurance carriers do 'deal' on good pieces of business, usually by increasing the up-front discounts. CCIA has group/association plans available to groups meeting our minimum requirements. These plans can benefit smaller policyholders who are not eligible for some of our other plans."³

³ Quote from Jane F. McGill, Public Relations Director for Colorado Compensation Insurance Authority, dated June 10, 1992.

COLORADO AND TAXES

PAGE 4

INDIVIDUAL INCOME TAXES

The Colorado personal income tax regulations require every employer to withhold Colorado income tax from employee's wages. The tax rate is a flat 5% rate for all levels of taxable income.

UNEMPLOYMENT INSURANCE

Employer's pay .8% of the first \$7,000 paid to each employee to the federal government. State taxes, which apply to the first \$10,000, vary generally from, .0% to 5.7%. Rate variations are based on industry classifications; e.g., a business falling within the construction industry classification will have a higher insurance rate than a service firm. For more specifics contact the *Unemployment Insurance Tax Audit Section, 222 South 6th Street, Grand Junction, Colorado 81501, Telephone (303) 248-7343.*

ADDITIONAL INFORMATION

General information about getting started in business in Colorado, plus specific information about licenses and permits may be obtained from the Small Business Hot Line at 1-800-333-7798. Because regulations vary for various types of business/industry, this office maintains a database of information regarding federal, state and local community requirements for permits and licenses.

NOTES ON WORKMENS' COMPENSATION INSURANCE

1. Colorado is a competitive state because of the options an employers has in selecting a carrier. Employers can self-insure if they are extremely large, insure with a private carrier or with the Colorado Compensation Insurance Authority, a quasi-public nonprofit authority of the state. In addition, there are pool programs in which employers can join which act much like self-insurance.
2. Rates have been frozen at 1990 levels and no rate increases are predicted. A new law requires all carriers to file profit and loss data with the Insurance Commissioner against the National Council on Compensation Insurance's (NCCI) pure loss data. This will eliminate the "fat" from the rates and will allow carriers to have different rates for a specific class code. So far, all carriers offer the same rates. No carriers have deviated from established rates.
3. Colorado is a NCCI state. We use the class codes promulgated by NCCI which may differ from those states which are not NCCI states.
4. All losses (accidents) will follow the company and carriers will need this information to accurately determine premiums.
5. In 1991, major reform was passed via Senate Bill 218. While reform touched on all areas of the law, special emphasis was placed on reducing costly permanent partial and permanent total disability benefits and stopping litigation. Specifically, this reform:
 - a. Redefined and tightened the definition of permanent total disability (PTD) reducing the number of people on PTD, the length of time a person can receive PTD benefits and ultimately reducing costs.
 - b. Relegated the award for permanent partial disability (PPD) benefits to a schedule or impairment rating system, removing the often litigated future earning capacity factor. Put caps on the amount that can be awarded when PPD benefits are combined with temporary total disability (TTD) benefits.
 - c. Specified that TTD benefits end when a worker has reached a maximum medical improvement regardless of whether the worker has returned to work.
 - d. Further reduced litigation by mandating that hearings must be heard within 80-100 days of the application for hearing and by penalizing attorneys for frivolous applications for hearings.
 - e. Tighten state regulations for medical and chiropractic care, requiring medical accreditation for medical providers.
6. Two dividends/discounts are mandated by the state for all insurance carriers. They are: Cost Containment Certification Program Dividends and the Designated Provider Discounts.
 - a. Cost Containment Certification Program must be offered by all insurance carriers. Employers who implement the steps specified in the program receive their safety

NOTES ON WORKMEN'S COMPENSATION INSURANCE

PAGE 2

certification and then become eligible for dividends of 2% to 10% depending on the size of the company and number of accidents. The plan is simple, straightforward and it works. Employers implementing the plan through the Colorado Compensation Insurance Authority have seen an average reduction in accidents of 17%. Not only does this pay off for companies in year-end dividends, but they receive greater up-front discounts and experience modification rating credits. It includes steps such as implementing loss prevention rules, enforcement and training, designating a medical provider and implementing claims management policies and procedures, including record keeping and modified duty.

- b. **Designated Providers:** Employers in Colorado have the right to designate the medical provider their employees must see when injured on-the-job. Colorado legislatures feel so strongly about the benefit of designating a medical provider that they passed a law which requires all insurance carriers to give a 2.5% premium discount to employers who implement a designated medical provider program. In addition, studies have proven that designating a medical provider reduces medical and compensation costs by as much as 30%, thus reducing the overall cost of claims while returning injured workers back to work sooner.
7. **Medical bills are paid under the fee schedule set by the state. The fee schedule was frozen in 1991.**
 8. **Don't try to compare rates in Colorado with other states. This is an unfair comparison since our benefit system, medical costs and use of system differs. Employers should receive quotes if workers' comp is a deciding factor for them and compare bottom line premiums. For large employers¹, all carriers offer large discounts, dividend plans and retrospective rating plans. Group association plans are also increasing in popularity. These plans offer year-end dividends for low losses. Colorado is competitive for the larger, better businesses and insurance carriers are willing to deal.**
 9. **Employers are active in workers' comp issues through an established employer's coalition, CACI, NFIB and Chambers of Commerces.**

¹ Large employers are defined by amount of payroll and business classification.

TRANSPORTATION

Grand Junction is the transportation center for Western Colorado. Situated approximately 260 miles from Denver, Co. and Salt Lake City, Utah on Interstate Highway I-70, companies can easily serve growing western markets from a Grand Junction location. The city is served by numerous motor freight companies (refer to the enclosed section entitled "*Trucking*"), and overnight delivery service is provided by several express companies.

Walker Field is a modern all weather airport. Congestion and weather related delays, common in major urban areas, are rare at Walker Field. Major and regional airlines serve Salt Lake City, Phoenix and Denver with numerous daily flights. (Please refer to the enclosed "*Air Schedule*")

Rail service connecting major east and west cities is provided by Amtrak and the main line of the Southern Pacific Lines Railroad.

Other available transportation includes charter air service, national and local rental car agencies, limousine service, taxi service, chartered bus service and an interstate public bus line. Although Mesa County does not have public bus service, several agencies provide transportation for elderly, deprived and handicapped citizens.

DELIVERY TIME (Days)

	Air	Rail	Truck (TL)
Chicago	1	3	2
Dallas	1	3	2
Denver	1	1	1
Salt Lake City	1	1	1
Kansas City	1	2	2
Los Angeles	1	3	2

MILEAGE FROM GRAND JUNCTION

To Major Cities:

Denver, Colorado	248	Los Angeles, California	777
Salt Lake City, Utah	280	Dallas, Texas	1041
Las Vegas, Nevada	522	Chicago, Illinois	1256
Phoenix, Arizona	644	Detroit, Michigan	1512
Kansas City, Missouri	860	Atlanta, Georgia	1670

To Points of Interest:

Colo. Nat'l Monument	4	Vail	150
Grand Mesa	40	Arches Nat'l Park	132
Powderhorn Ski Resort	40	Lake Powell	225
Aspen	125	Yellowstone Nat'l Park	544
Telluride	127		

TRUCKING

Mesa County Economic Development Council, Inc. solicited these comments from Donald F. Ward, Traffic Manager of City Markets, Inc.:

"Much more freight comes into Western Colorado than ships out of the area. Trucking companies are generally always looking for shipments out of this area and the market is very competitive. Freight rates out of Grand Junction are generally very low for truckload movements. For LTL shipments, we have found the LTL carriers are willing to offer substantial discounts on outbound shipments. The discount will vary according to the frequency of the movement, weight and destination.

"The competition for outbound freight in Grand Junction is fierce among carriers. This keeps the freight rates low and the quality of service high. Our proximity to major markets is also a factor to consider if transit time is important. Truckload carriers should be able to provide next day service to Albuquerque, Phoenix, Denver and Salt Lake City, as well as two day service to Dallas, Los Angeles and San Francisco."

GRAND JUNCTION TRUCKING AND MOTOR FREIGHT COMPANIES

Boggs Trucking, Inc. (TL)
Colorado Cartage, Inc. (LTL)
Consolidated Freightways (LTL)
Eckert Truck Lines (LTL)
Independent Freightways (TL)
J. Brach & Sons (TL)
Murphy's Trucking (TL)
NW Transport Service, Inc. (LTL)
RAC Transport, Inc. (LTL)
Roadway Express (LTL)
Rocky Mountain Transportation (LTL)
Smart Trucking (TL)
West 8 Delivery (LTL)
Yellow Freight System, Inc. (LTL)

Should a company need or anticipate rail service, Southern Pacific Lines Railroad is available.

TIME IN TRANSIT

STANDARD TRANSIT TIME

FROM GRAND JUNCTION	MOTOR ¹	MOTOR ²	RAIL ³
	TRUCK (TL)	TRUCK (LTL)	
Albuquerque, New Mexico	1 Day	4 Days	4 Days
Kansas City, Missouri	2 Days	4 Days	2 Days
Lincoln, Nebraska	2 Days	3 Days	3 Days
Oklahoma City, Oklahoma	2 Days	4 Days	4 Days
Omaha, Nebraska	2 Days	3 Days	3 Days
Salt Lake City, Utah ⁴	1 Day	1 Day	1 Day
Wichita, Kansas	2 Days	3 Days	3 Days
Butte, Montana	2 Days	2 Days	4 Days
Chicago, Illinois	2 Days	4 Days	3 Days
Dallas, Texas	2 Days	3 Days	3 Days
El Paso, Texas	1 Day	4 Days	5 Days
Houston, Texas	2 Days	4 Days	5 Days
Des Moines, Iowa	2 Days	4 Days	4 Days
Minneapolis, Minnesota	2 Days	3 Days	5 Days
Phoenix, Arizona	1 Day	3 Days	5 Days
St. Louis, Missouri	2 Days	3 Days	5 Days
Los Angeles, California	2 Days	3 Days	5 Days
San Diego, California	2 Days	3 Days	8 Days
San Francisco, California	2 Days	3 Days	3 Days
Portland, Oregon	2 Days	3 Days	5 Days
Seattle, Washington	2 Days	3 Days	4 Days
Cleveland, Ohio	3 Days	5 Days	6 Days
New Orleans, Louisiana	3 Days	5 Days	5 Days
Atlanta, Georgia	3 Days	5 Days	7 Days
Baltimore, Maryland	3 Days	5 Days	7 Days
Boston, Massachusetts	4 Days	5 Days	9 Days
New York, New York	4 Days	5 Days	7 Days
Philadelphia, Pennsylvania	4 Days	5 Days	7 Days
Miami, Florida	4 Days	5 Days	8 Days

¹ (TL) Truckload transit time is based upon average terminal-to-terminal elapsed hours. Based on 55 miles per hour maximum speed limit. Eight hour layover for every 10 hours of driving time.

² (LTL) Less than a truckload. Consolidated Freightways, Grand Junction, Colorado.

³ Southern Pacific Lines Railroad, Grand Junction, Colorado. (Rail carload transit time is based upon city-to-city elapsed time.)

⁴ Freight companies which ship west have shorter transit times for west bound freight.



AUGUST 1995 AIR SCHEDULE



Grand Junction to Denver

Operates	Departs	Arrives	Flight
Daily	6:50 am	8:00 am	UA7565
Mon-Fri	8:00 am	9:00 am	UA7593
Daily	8:20 am	9:20 am	UA7595
Daily	8:40 am	9:50 am	UA7567
Daily	10:00 am	10:55 am	UA7569
Daily	11:40 am	12:50 pm	UA7571
Daily	1:30 pm	2:40 pm	UA7573
Daily	2:10 pm	3:10 pm	UA7575
Daily	4:40 pm	5:45 pm	UA7577
Daily	6:45 pm	7:45 pm	UA7579

Denver to Grand Junction

Operates	Departs	Arrives	Flight
Mon-Fri	6:45 am	7:45 am	UA7594
Daily	8:30 am	9:25 am	UA7566
Daily	10:15 am	11:25 am	UA7568
Daily	12:05 pm	1:15 pm	UA7570
Ex. Sun	1:00 pm	2:00 pm	UA7574
Daily	3:15 pm	4:25 pm	UA7572
Daily	5:30 pm	6:30 pm	UA7576
Daily	7:15 pm	8:25 pm	UA7578
Ex. Sat	7:40 pm	8:40 pm	UA7596
Ex. Sat	8:55 pm	10:00 pm	UA7580

Aircraft Used as Follows:

- BE1 - 19 Seats
- EM2 - 30 Seats
- DH8 - 50 Seats

Grand Junction to Salt Lake City

Operates	Departs	Arrives	Flight
Daily	7:08 am	8:10 am	DL5290
Daily	9:53 am	10:53 am	DL5292
Daily	1:13 pm	2:15 pm	DL5294
Daily	4:18 pm	5:20 pm	DL5296
Daily	7:48 pm	8:50 pm	DL5298

Salt Lake City to Grand Junction

Operates	Departs	Arrives	Flight
Daily	8:38 am	9:38 am	DL5291
Daily	11:25 pm	12:25 pm	DL5293
Daily	3:00 pm	4:00 pm	DL5295
Daily	5:55 pm	6:55 pm	DL5297
Daily	9:45 pm	10:45 pm	DL5299

Grand Junction to Farmington

Operates	Departs	Arrives	Flight
Sat. Only	6:40 pm	7:20 pm	UA7576
Ex. Sat.	8:50 pm	9:30 pm	UA7596

Farmington to Grand Junction

Operates	Departs	Arrives	Flight
Daily	7:30 am	8:10 am	UA7595

Grand Junction to Phoenix

Operates	Departs	Arrives	Flight
Ex. Sun	7:10 am	7:50 am	HP5041
Sun Only	9:25 am	10:00 am	HP5041
Ex. Sun	12:10 pm	12:50 pm	HP5021
S/Th/F	5:20 pm	6:30 pm	HP5025

Phoenix to Grand Junction

Operates	Departs	Arrives	Flight
Ex. Sun	9:10 am	11:45 am	HP5020
Ex. Sat	2:30 pm	5:05 pm	HP5022
Sat. Only	4:55 pm	7:50 pm	HP5040
Ex. Sat	7:35 pm	10:30 pm	HP5040

>Sun-Thurs-Fri<

Note: All flight times subject to change without prior notice.

Key to Codes: UA-United Express - Operated by Mesa Airlines
HP-American West - Operated by Mesa Airlines

DL-Skywest/The Delta Connection

INCENTIVES

Several financing alternatives are available for businesses seeking to expand or relocate to Mesa County. Because of the fluctuating nature of financial programs, this section does not deal with all possible approaches to business financing. The Mesa County Economic Development Council, Inc. and its Financial Review Committee will work with individual firms, as needed, to locate resources and/or to assist development of a financial package.

TRAINING

COLORADO FIRST (Fast Track, Industry Related, Start-up Training Program)

To assist business with specialized employee requirements, the State of Colorado developed the Colorado FIRST customized training program. A cost-free resource, this program works closely with vocational schools to provide industrial training aids, instructional facilities, and equipment. More information may be obtained from the *Office of Business Development, 1625 Broadway, Suite #1710, Denver, Colorado 80202-4735. Telephone #(303) 892-3840.*

JTPA (Job Training Partnership Act)

The JOBS PROGRAM is underwritten by the Job Training Partnership Act. The program reimburses employers a percentage of participant's wages during on-the-job training.

FINANCING

RLF (Revolving Loan Fund)

The objectives of the Mesa County Revolving Loan Fund are to help add to the employment diversification of Mesa County and to create jobs in Mesa County. To further these objectives, the RLF board encourages applications for loans from businesses that are or will be:

- . Borrowers must be for-profit businesses located in Mesa County which will create new jobs or retain existing jobs for low or moderate income persons. Priority will be given to base industry (i.e., manufacturing, distribution, processing, etc.) Retail and service businesses are eligible.

INCENTIVES

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- . One full-time equivalent job must be created/retained for each \$8,000 of RLF funds borrowed. Of these jobs, 51% or more must be filled by low to moderate income persons.
- . The RLF is a "secondary" lender in most cases. Typically, potential borrowers must obtain 60% to 80% of their project financing from other sources. We will assist in securing outside financing prior to applying for RLF funds.
- . Loans range in size from \$8,000 to \$100,000. Requests in excess of \$100,000 will be considered for supplemental funding.
- . Typical terms extend 5 to 7 years. Interest rates are normally the prime rate at time of application, but may vary. The RLF often subordinates its security interest in collateral to primary lenders.
- . A 20%, or greater, owner equity position is required to be eligible for RLF funding.
- . Uses of RLF loan proceeds - equipment purchases, real estate, building improvements, inventory, working capital.

Since RLF loans will be made at interest rates considerably below those charged other lenders, it is the intent of the program to have RLF funds used to leverage the securing of capital from other sources. Financing package for individual projects will generally be 20% from borrower's capital, 60% from other lenders and 20% from the RLF.

THE 504 CERTIFIED DEVELOPMENT COMPANY FIXED ASSET LOANS

The Small Business Administrative (SBA), through Certified Development Companies (CDC's), provide financing for a portion of a small firm's fixed asset purchases. The 504 program provides businesses with long-term fixed rates for a portion of the total loan. Loans are provided in amounts of up to \$750,000 to \$1,000,000 or 40% of total project cost, whichever is less. CDC funds are normally raised through the sale of debentures. Fees associated with this loan are approximately 2.9% and are paid over the term of the loan.

STATE FINANCIAL ASSISTANCE PROGRAMS

The Mesa County Economic Development Council, Inc. will work with a business to locate sources of financing within the state financial assistance programs. These programs cover a variety of business needs from export insurance, to fixed assets, to working capital loans.

INCUBATOR PROGRAM

The Incubator Program is a cooperative effort between Mesa County and the State of Colorado. It serves an economic development and job creation purpose by providing an affordable package of management assistance, shared office services and equipment, and office space to light manufacturers, distribution or service businesses. The Incubator focuses its program towards assisting smaller firms who are starting or are newly expanding. Interested businesses may contact *The Western Colorado Business Development Corporation (The Incubator Center), 304 West Main Street, Grand Junction, CO. Telephone (303) 243-5242* for more information and/or to request an application for admittance to the program.

USE OF INCENTIVES FROM PUBLIC FUNDS

Incentives as discussed herein do not pertain to (1) the intrinsic benefits of a location in Mesa County; (2) the benefits accruing from participation in the Colorado FIRST training program; (3) the benefits of location in the Mesa County Enterprise Zone; and (4) RLF loans. Items (2), (3), and (4) above are not included since existing local companies if they provide new additional jobs can avail themselves of those benefits.

Incentives offered by Mesa County Economic Development Council, Inc. are made, when appropriate, if:

Mesa County is in competition with one or more alternative locations and the offer of an incentive can induce or persuade a decision for Mesa County.

and if the prospect business:

1. Is currently in business and has a successful financial track record. Favorable consideration may be made if a "new" business has strong financial assets and qualified management.
2. Is involved in an activity which creates "base" jobs, defined as manufacturing, distribution or service jobs.
3. Makes a product or produces a service which is "exported" from Colorado.
4. Is able to make the transition, either expansion or relocation, in the absence of the incentive.

Incentives as used by MCEDC consist of direct cash grants and/or a grant of land. When available we will offer access to low interest, short term loans to the degree the State of Colorado can provide them.

MCEDC incentive offers are predicated on three basic components:

1. The quality of those jobs (e.g., the level of wage or salary).
2. The number of new jobs to be created in Mesa County.
3. The amount of new capital investment.

The justification for use of public money incentives is the demonstrable "return of investment" which the incentive causes and leverage.

ENTERPRISE ZONE

On July 1, 1986, the State of Colorado enacted a law authorizing the establishment of Enterprise Zones. In September of 1986 the State designated portions of Mesa County as Enterprise Zones. This law offers incentives and/or tax breaks to businesses locating in a designated Enterprise Zone.

1. **3% Investment Tax Credit.** Businesses making investments in equipment used exclusively in an enterprise zone which would have qualified for the pre-1986 federal investment tax credit may claim a credit against their Colorado income taxes equal to 3% of the amount of the investment, subject to limitations on the amount which can be claimed in any one year.
2. **\$500 Job Tax Credit.** Businesses hiring new employees in connection with a "new business facility" located in an enterprise zone may claim a tax credit against state income taxes of \$500 for each such employee. An eligible taxpayer may claim the credit during the tax year the new facility is completed - prorated based on the number of months the new facility is in operation.

An existing business may qualify for the new business facility jobs tax credit if that business adds at least 10 employees to its average employment level, even if the business does not undergo a major capital expansion.

The credit may be taken in subsequent years of the enterprise zone for each additional employee above the maximum employed in any prior tax year.

3. **Double Job Tax Credit or Refund for Agricultural Processing.** An additional credit or refund of \$500 per new business facility employee may be claimed by businesses which add value to agricultural commodities through manufacturing or processing.
4. **\$200 Job Tax Credit for Employer Health Insurance.** In order to encourage employer-sponsored health insurance plans, a taxpayer with a qualifying new business facility is allowed a two year \$200 tax credit for each new business facility employee who is insured under a qualifying employer-sponsored health insurance program.
5. **Income Tax Credit for Private Expenditures on Research and Experimental Activities (as defined in federal tax law conducted in an enterprise zone.)** This credit equals 3% of the amount of the increase in the taxpayer's R&D expenditures within the zone for the current tax year above a base level. The base is calculated as the average of the prior two years R&D expenditures within the Enterprise Zone.

6. **25% Tax Credit to Rehabilitate Vacant Buildings, up to \$50,000.** This credit

**ENTERPRISE ZONE
PAGE 2**

is intended to encourage owners or tenants of building in enterprise zones, which are at least twenty years old and which have been vacant for at least two years, to undertake rehabilitation which would bring such buildings back into use. A taxpayer must submit a certification from the Enterprise Zone Administrator and documentation of the qualified expenditures.

7. **Broadened Definition of Manufacturing Machinery Exempt from State Sales and Use Tax.** The statewide exemption from the 3% state sales and use tax for purchases of manufacturing machinery, machine tools, and parts has been broadened for manufacturers in an enterprise zone.

Purchases of materials for the construction of machinery and machine tools by manufacturers located in enterprise zones will also be exempt, and purchases which are expenses for accounting purposes will be exempt as well as those which are capitalized.

8. **Insurance Companies Eligible for Enterprise Zone Tax Credits.** Insurance companies, which pay a premium tax instead of an income tax, are eligible to claim enterprise zone tax credits to the same extent that other corporations can.

9. **Tax Credit for Contributions to Promote Child Care in Enterprise Zones.** Effective May 24, 1990, monetary or in-kind contributions to promote child care in enterprise zones can qualify for an income tax credit. The credit for such contributions is 50% of the amount of the qualifying contribution, up to \$100,000 per tax year.

Donations for the following types of activities may qualify:

- . Establishing a child care facility;
- . Establishing a grant or loan program for parents requiring financial assistance for child care;
- . Training child care providers;
- . Establishing information and referral services to assist parents in obtaining child care.

Contributions may include money, services, equipment, real estate, or other property. However, no more than one half of the taxpayer's contribution may be in-kind to qualify for the credit.

MESA COUNTY POPULATION ¹

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<u>POPULATION</u>	<u>1980</u>	<u>1990</u>	<u>1995</u>
Grand Junction	28,144	29,034	37,000
Grand Valley ²	75,000		95,000
Mesa County	81,530	93,145	103,000

PERSONS PER HOUSEHOLD

Grand Junction	2.2	2.2
Mesa County	2.5	2.6

DWELLING UNITS

Grand Junction	12,992	12,810
Mesa County	34,397	36,250

RACE

Mesa County	81,530	93,145
White	77,967	88,177
Black		391
Spanish Origin ³	5,786	7,563
American Indian, Eskimo & Aleutian		659
Asian & Pacific Islander		632

¹ Population statistics are from the 1980 and 1990 United States Bureau of the Census. 1995 statistics are estimates from the Grand Junction and Mesa County Planning Departments.

² The Grand Valley designation is a description of the urbanized area of Grand Junction, defined as a minimum of 1,000 persons per square mile. It also includes the adjacent communities of Fruita and Palisade.

³ Persons of "Spanish Origin" are included in the race category but may be of any race, therefore, the percentages do not add up to 100% of the total population.