

# BizWest



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REAL ESTATE  
 Several states reworking defect laws, 3A

STARTUPS  
 High failure rates prompt changes, 3A

THE BUSINESS JOURNAL OF THE BOULDER VALLEY AND NORTHERN COLORADO

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JOSHUA DOUBEK/WIKIMEDIA COMMONS

Tankers of drilling fluid are lined up in preparation for a drilling operation. Broomfield's T-Rex Oil Inc. has proposed a site in western Nebraska for a deep-injection well to dispose of the wastewater that is produced.

## Well flap pits oil vs. ag

*Wastewater would be sent to Nebraska*

BY STEVE LYNN  
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BROOMFIELD — T-Rex Oil Inc. (OTCQB: TRXO) in Broomfield is facing the wrath of ranchers and activists as it seeks to inject oil and natural-gas wastewater into a well in an agricultural region in northwest Nebraska.

T-Rex, which employs six people, has requested that the Nebraska Oil and Gas Conservation Commission

approve its well north of Mitchell, Neb. The giant well can accept as much as 40,000 barrels of wastewater daily. The request has prompted a fierce debate, pitting agricultural and environmental advocates against oil and gas interests.

The proposal involves trucking produced water from oil fields in Colorado and Wyoming to Nebraska to be injected and stored approximately 7,100 feet underground. Produced water is liquid that flows from oil and gas wells and is separated at the surface for storage in tanks. Oil companies typically haul the waste-

▶ See **Well, 10A**



## Greeley bus system set for overhaul

*Improved service to better serve city, not link regional routes*

BY DALLAS HELTZELL  
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GREELEY – An improved city transit system for Greeley? Probably coming soon.

More connections for Greeley commuters with the rest of the Front Range? Not yet on the drawing board.

The Weld County seat is the nation's eighth-fastest-growing metropolitan statistical area, according to U.S. Census Bureau figures released in late March. The city of Greeley itself has witnessed its population surge toward 100,000, fueled in part by the oil and gas industry. Unlike the string of cities west of Interstate 25, however, Greeley's transit connections to the rest of the Front Range remain severely limited.

Bustang, the Colorado Department of Transportation's new I-25 regional service connecting Fort Collins and Loveland with Denver's Union Station transit hub, still is scheduled to launch in late spring, and the Fort Collins and Loveland city bus systems – Transfort and COLT, respectively – are extending local routes to connect with it.

So far, Greeley officials say, that city's transit system will not.

Ridership had been low on a U.S. 34 Express bus that operated hourly between Greeley Mall and the Centerra area from August 2008 to spring 2010, said Will Jones, Greeley city transit manager – but that was before

▶ See **Buses, 8A**



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# Merger behind it, Avago Technologies' returns gaining strength

## Stocks of Local Interest

NAME	TICKER	52-WK RANGE	◇CLOSE	LO	HI	LAST*	WK	MO	QTR	YTD %CHG	1YR %RTN	P/E	DIV	YLD
ARCA biopharma Inc	ABIO	0.65	◇	2.00	.76	▼	▲	▼	▼	-20.3	-57.7	dd	...	...
Advanced Energy Ind	AEIS	16.00	◇	28.18	25.98	▲	▼	▲	▲	+9.6	+6.8	21	...	...
Anadarko Petrol	APC	71.00	◇	113.51	83.85	▲	▲	▲	▲	+1.6	-0.3	dd	1.08	1.3
Array BioPharma	ARRY	2.98	◇	8.59	7.54	▲	▼	▲	▲	+59.4	+58.5	dd	...	...
Avago Technologies	AVGO	57.27	◇	136.28	130.55	▲	▲	▲	▲	+29.8	+106.4	cc	1.52f	1.2
Ball Corp	BLL	53.61	◇	77.20	70.90	▲	▼	▲	▲	+4.0	+30.3	20	0.52	.7
Boulder Brands Inc	BDBD	7.77	◇	18.46	9.48	▼	▼	▼	▼	-14.3	-43.6	56	...	...
Clovis Oncology Inc	CLVS	35.33	◇	83.46	74.95	▲	▼	▲	▲	+33.8	-8.6	dd	...	...
Crocs Inc	CROX	10.25	◇	16.83	11.70	▲	▲	▼	▼	-6.3	-24.7	dd	...	...
DigitalGlobe Inc	DGI	23.85	◇	35.91	34.42	▲	▲	▲	▲	+11.1	+21.0	cc	...	...
Dynamic Matis	BOOM	12.60	◇	23.45	13.24	▼	▼	▼	▼	-17.4	-28.1	55	0.16	1.2
EnCana Corp	ECA	10.53	◇	24.83	10.95	▲	▼	▼	▼	-21.1	-47.2	8	0.28	2.6
Gaiam Inc	GAIA	6.05	◇	8.76	7.33	▲	▲	▲	▲	+2.8	-0.1	dd	...	...
Globelimmune Inc	GBIM	4.29	◇	15.00	7.22	▼	▼	▼	▼	-4.9	...	...	...	...
Google Inc C	GOOG	487.56	◇	604.83	552.03	▲	▼	▲	▲	+4.9	-1.8	26	...	...

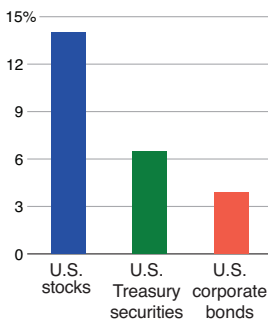
\*Prices as of Monday. **Dividend Footnotes:** a - Extra dividends were paid, but are not included. b - Annual rate plus stock. c - Liquidating dividend. e - Amount declared or paid in last 12 months. f - Current annual rate, which was increased by most recent dividend announcement. i - Sum of dividends paid after stock split, no regular rate. j - Sum of dividends paid this year. Most recent dividend was omitted or deferred. k - Declared or paid this year, a cumulative issue with dividends in arrears. m - Current annual rate, which was decreased by most recent dividend announcement. p - Initial dividend, annual rate not known, yield not shown. r - Declared or paid in preceding 12 months plus stock dividend. t - Paid in stock, approximate cash value on ex-distribution date. **PE Footnotes:** q - Stock is a closed-end fund - no P/E ratio shown. cc - P/E exceeds 99. dd - Loss in last 12 months. **Source:** The Associated Press.

## Market Pulse

### WELCOME BACK

Foreign investors returned to U.S. stocks last year, buying a net \$121.7 billion worth. It's a turnaround from 2013, when foreign investors sold more U.S. stocks than they bought. The demand - along with another up year for the Standard & Poor's 500 index - mean foreign investors held a total of \$5.9 trillion in U.S. stocks at the end of 2014, up 14 percent from a year earlier, according to recently released data from the Federal Reserve. That's approaching the \$6.2 trillion that foreigners hold in Treasuries. Foreign investors have long been big buyers of Treasuries because they are one of the world's safest investments.

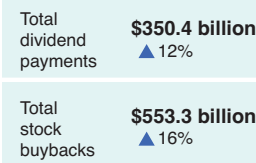
### Growth in foreign ownership, 2014



### BENT TOWARD BUYBACKS

Companies are sitting on troves of cash, and they're returning more of it to shareholders every year. Companies in the Standard & Poor's 500 index returned \$903.7 billion through stock buybacks and dividends in 2014. Both can benefit investors, but companies have recently been leaning more toward buybacks. Repurchases can help boost a company's earnings per share - and in turn its stock price - but many investors would prefer a dividend. Not only does it put cash in their pocket, a dividend carries an implicit promise that it will continue in the future. Buybacks, meanwhile, could end tomorrow.

### 2014 cash returned S&P 500 companies



### FINE FUNDS

Just because a mutual fund has a conscience doesn't mean it can't do well. Some funds invest with a particular focus on companies that help the environment, for example. They're often called sustainable funds, and a recent study by Morgan Stanley found that their returns are at least as good as traditional funds in most time periods. The study looked at more than 10,000 funds over the last seven years. The returns of more than half of sustainable large-cap blend funds ranked in the top half of their peer group last year, for example. Overall, sustainable funds met or beat the median returns of traditional funds in 42 of the 66 time periods that the study studied, or 64 percent of the time.



AP

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Compete to Beat Hunger

C O R P O R A T E C H A L L E N G E



COURTESY INNOSPHERE

Doug Bartlett, left, whose ambitious business failed last summer, shares his experiences – what worked and what didn’t – with other startup companies as part of Fort Collins-based incubator Innosphere’s Social Advisory Group for Entrepreneurs program, or SAGE.

## High failure rates prompt startups to probe tech, manufacturing risks

BY DALLAS HELTZELL  
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Some call it “the hump” or “the gap.” Others call it the “valley of death.”

It’s that peril-filled zone between coming up with a good idea and making money from it. For an ambitious entrepreneur or startup business, getting past that obstacle is a risky journey.

No matter how brave they are, not everyone who embarks on the trip survives.

“People are convinced that they’re the next billionaire,” said Tom Bugnitz, chief executive of Boulder-based nonprofit Manufacturer’s Edge. “But then they hit the valley – they don’t know how to get capital, how to get their product manufactured, or how to market it. God bless ‘em for trying – but there’s a big difference between somebody who has an idea and somebody who knows how to build it.”

Mike Freeman, CEO at Fort Collins-based incubator Innosphere, has seen the results firsthand.

“While there are multiple reasons

a company doesn’t scale,” he said, “one major factor is that they were never able to address manufacturing-risk reduction.”

About half of all startup companies in the United States fail within the first five years, and a recent report from the Colorado Innovation Network found that the failure rate is higher in Colorado – but that’s not all bad news because the businesses that survive grow faster in Colorado than the national average, and some of the ones that fail do so because

► See **Help, 4A**

## Home-defect laws under fire in several states

BY DOUG STORUM  
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DENVER — Colorado legislators are not alone in attempting to reform construction-defect laws that favor homebuilders rather than homeowners.

Lawmakers in Nevada, Florida, Washington and Arizona have either passed or proposed similar legislation to make construction-defect laws more stringent, which could make litigation more difficult for homeowners who want to sue homebuilders over flaws from leaky roofs to foundation cracks.

Colorado’s controversial Senate Bill 177 would require homeowners to use mediation or arbitration

for dispute resolution before suing a homebuilder. It also would require a majority of homeowners in a condo or homeowners’ association to approve legal action before it is taken. Now, the law requires as few as two people in an association to approve a lawsuit.

The bill, recently approved 6-2 in a Senate committee, has bipartisan sponsors and is expected to succeed in the Republican-controlled Senate. But prospects are dimmer in the Democratic-run House, where leaders, including Speaker Dickey Lee Hullinghorst, D-Boulder, generally oppose the measure. Opponents say it is too favorable to builders and developers.

An ever-present threat of lawsuits has been cited by homebuilders and

local officials as a major contributor to Colorado’s affordable-housing crunch, mainly the construction of condominiums, which can serve as an entry point to homeownership for first-time buyers.

Recently, Nevada lawmakers tightened that state’s construction-defect law. The new law requires homeowners to provide detailed descriptions of alleged defects and requires that claims go through a warranty process first so that builders have a chance to fix the defects out of court.

Lawmakers in Florida and Washington also have made it more difficult for homeowners to sue over alleged construction defects.

► See **Defect, 6A**

## The show must go on the plate, too

BY DALLAS HELTZELL  
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It’s challenging enough for a live theater’s cast and crew to realistically transport their audiences to the locale and era in which a play is set.

When the venue is a dinner theater, however, the folks on stage and behind it can get a little help from the kitchen staff – if that staff can come up with menu items tailored to each show.

### BIZWEST EYE

That’s how audiences at Candlelight Dinner Playhouse in Johnstown who come to see “Always ... Patsy Cline” can feel right at home in the Houston kitchen of a fan of the legendary ‘60s country-pop singer while chowing down on chicken-fried steak with collard greens, “honky-tonk sweet tea,” “Tennessee stack cake” or “Elvis crème brûlée” made with peanut butter and bananas.

Brian Cook, who became food and beverage manager at Candlelight when Patrick Sawyer was promoted to production manager, remembers the cocktail he crafted for the theater’s production of “Grease” a few years back. “The character Rizzo was one of the Pink Ladies, so I wanted the ‘Rizzo’ drink to be pink,” he said. “It had vanilla vodka, amaretto, Kahlua, Chambord, cream and Grenadine.”

Hood also takes pride in local sourcing. The honey vodka in the honky-tonk tea comes from Spring 44 Distillers in Loveland, he said, and the bread pudding is infused with crumbled cinnamon rolls – those famous pastries from Johnson’s Corner next door.

The Loveland couple who run his kitchen and bar are self-taught, with no formal culinary training. They met when Devin Duran was working in the “dish pit” and Jeanie Bert was hired as holiday help to make salads. By 2011 they had taken over meal planning and brought the themed menus to “the next level,” Duran said.

They went all-Baltimore for “Hairspray” with crab cakes, crab-stuffed mushrooms and cod cake. “The King and I” inspired Asian fare. For the theater’s next production, “Singin’ in the Rain,” Duran and Bert researched and revived a dish popular in the 1920s – chicken in an almond-rose sauce – along with Prohibition-era classic cocktails.

“Each show has its own star,” Duran said, “and its own star menu item.”



**HELP** from **3A**

technology entrepreneurs often start their businesses quickly and then end them just as quickly if the technology doesn't prove viable.

Most of the time, Bugnitz said, success or failure is a money question, not a technology question.

Money is the hump facing Lockett Wood, CEO and president at Avid Technologies Group LLC in Longmont. His company is building individual prototype water-purification test units that could be of use in the oil and gas, mining and agriculture industries.

"If they work out, then we're going to have devices built by the dozens or hundreds," he said. "But if they can't

be built at a reasonable cost, we're not going to be in business."

And Wood wants to know who would build them. "Do we have that capability in Colorado? Out of state? Offshore?"

What happens if it can't be done?

"Then I'll go out and find a different technology," Wood said. "The trick is to stay in business long enough to find one that works. We just get up in the morning and start over."

Some startups can do that. Others can't.

Fort Collins-based SmartMove was launched in 2012 with what it thought was a great idea for an insole that monitored the wearer's activity and served

as a virtual coach. "We were primarily a tech company," said Doug Bartlett, who was the company's vice president for engineering. "So if we were going to succeed, we were going to need to partner with somebody with an established name.

"We thought we had one," he said. "We thought we had a match made in heaven. But they didn't have the ability to develop it on their own. After many months, they had a change of heart. We were putting all our wood behind that one arrow. Basically, we ran out of money – and pulled the plug on the company last summer."

Innosphere is taking steps to help its client companies address such risks, Freeman said, by influencing the areas of pre-engineering, prototyping, proof-of-concept presentation, supply-chain development and manufacturing.

Bartlett is part of that process, sharing the hard lessons he learned through mentoring startups as part of Innosphere's SAGE program, or Social Advisory Group for Entrepreneurs.

"A lot of our work is helping startups define what their market is," Bartlett said. "A lot of them are not at a point where they're ready to manufacture yet."

"They've got to have a manufacturing team that has a willingness to work with a startup," he said, and they also have to invest slowly and find companies that hopefully can build their prototype right the first time, "because a startup can't afford the waste of a rework."

Innosphere is taking its own advice, finding partners to help its clients.

"A huge part of the strategy Innosphere now has around product risk mitigation is focusing on paid pilots between companies and corporate strategies," Freeman said, "which is why the partnerships with Arrow and Manufactures Edge will be so valuable to Innosphere client companies."

Starting this summer, Centennial-based Arrow Electronics will use several of its programs to help Innosphere startups bridge the gap. Arrow Consulting Engineering Services, or ACES, has 35 vetted, trusted design

partners whose expertise can accelerate a product's time to market, said Murdoch Fitzgerald, Arrow's director of supplier marketing and intelligence systems. Its Arrow Manufacturing Supply Solutions, or AMSS, can provide a company with everything from prototyping to full manufacturing runs, he said. And its two-day intensive Adrenaline workshops are run by geographically deployed Internet-of-Things development managers whose consulting work can help startups find new ways to leverage their technology.

"Ultimately, it comes down to the monetization," Fitzgerald said. "Do we see a path to revenue, and what would that revenue stream look like?"

The consultants study a startup's design, software, hardware, and even where each production component is in its life cycle, Fitzgerald said. "If they have 26 weeks of lead time, that's a barrier to production," he said, "so maybe we can find alternatives that are more cost-effective."

At Manufacturer's Edge, formerly the Colorado Association of Manufacturing and Technology, Bugnitz said the top job is to get startups connected with companies that can economically fill that gap by building prototypes or execute manufacturing runs.

To help grow its services and customer base, Manufacturer's Edge last month received a five-year, \$8.34 million grant from the Boulder-based National Institute of Standards and Technology, or NIST. Meanwhile, Innosphere in late March applied for a grant from the state Office of Economic Development and International Trade.

"There are a large number of programs aimed at manufacturers in Colorado," Bugnitz told CompanyWeek last month. "We look at all of those programs and ask one question: How can we use our resources to leverage those programs and create better results for manufacturers?"

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# Boulder ad-tech firm Trada shuts down

*Company steered firms' one-click marketing drives*

BY JOSHUA LINDENSTEIN  
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BOULDER — Once one of the darlings of Boulder's bustling startup scene, advertising technology firm Trada Inc. shuttered its operations on March 30 because of an inability to pay creditors, announcing the move on the company's website.

Officials for the company, which had been backed financially by Google Ventures and Boulder's Foundry Group, couldn't be reached for comment by press time.

"We recently became unable to pay Trada's creditors, who have rights to all of Trada's assets as collateral," chief executive Matt Harada wrote in a letter posted on Trada's homepage. "Today these creditors have instructed us to cease operations of the Trada marketplace."

A Google Ventures official declined comment.

"Trada was an interesting idea but, unfortunately one that didn't

work out," Foundry Group managing partner Seth Levine, who had served on the Trada board, said in an email. "The team gave it a great effort and I'm thankful for how hard they pushed to build the business. Unfortunately, we weren't able to make the business sustainable with the funding that the company had available."

The closure wraps up what has been a tumultuous 18 months for the company, which aided small and medium-sized businesses with their pay-per-click marketing campaigns by using a crowdsourced approach that tapped into a large network of search-engine advertising experts.

Exactly how things took such a dramatic turn for the worse remains unclear.

Serial entrepreneur Niel Robertson, who had started Service Metrics in Boulder and sold it to Exodus Communications in 1999 for \$280 million in stock, founded Trada in 2008.

The company quickly earned accolades, winning an IQ award from the Boulder County Business Report, now BizWest, in 2010 for innovation. Robertson also was named to BCBR's 40 Under 40 list in 2011. The company's list of hires included former Yahoo! execs, and the city of Boulder

offered up tax rebates to help Trada with a move into space in the former downtown Daily Camera building at 1023 Walnut St. as it outgrew its former space.

By 2013, the company was ranked No. 27 on Inc. magazine's list of the nation's fastest-growing private companies based on growing revenue from \$153,000 in 2009 to \$12.6 million in 2012. The company employed 75 employees at that point, but in November of that year laid off all but about a dozen of those in a restructuring, according to published reports. Robertson told BizWest at the time that the move made the company profitable. Not long after, the company left its office on Walnut and moved to a smaller space a few blocks away.

In early 2014, vice president for finance Matt Harada was promoted to chief executive, replacing Robertson, who was to continue as head of product. But Robertson left the company not long after that. The pair had told Xconomy in an interview that the restructuring occurred in part out of a need to focus more on software than services and a desire by investors for faster growth.

Robertson did not return calls seeking comment.

Levine said Trada had seven employees at the end. He declined to comment on how much money the company owes creditors or what led to Trada's change of fortunes.

The company had raised roughly \$19 million from investors, including a \$9 million round in 2011 and a \$5.75 million round in 2010. Two \$1 million rounds had been raised since those, the last of which came in the spring of last year around the time Harada replaced Robertson as CEO.

"We truly regret the difficulty that this will cause our clients and community and we are working within the confines of the creditors' rights to mitigate these difficulties," Harada wrote in the letter on Trada's homepage. "At this time I am not able to provide any additional information, but will work with our creditors to work through this challenging situation."

In the letter, Harada also directed clients to reach out to WordStream and White Shark Media about seeking similar services to those that had been offered by Trada.

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#### May 6th:

Trade Show and Speaker Presentations  
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### DEFECT from 3A

In Florida, a new law requires homeowners to provide specific details of an alleged defect when filing a claim so that builders can more quickly investigate and address it.

In Washington, a proposed bill would require any alleged defect to be inspected by a professional before a homeowner could reject a builder's settlement offer or choose to sue.

Colorado Senate Majority Leader Mark Scheffel, R-Douglas County, said the bill is the result of extensive study and deliberation by stakeholders, and between members of both parties, who share a common interest in removing barriers to affordable and multifamily housing construction in Colorado.

"The hands-on involvement of Sen. Jessie Ulibarri (D-Westminster, one of the bill's sponsors) and other Democrats shows that this represents a reasonable modification of Colorado's counterproductive construction-defect laws," Scheffel said.

But some homeowner advocates say the changes are unfair to homeowners.

"All of this legislation seems to be geared toward making it harder for the consumer and easier for the developers and home builders," said Jonathan Harris, head of the Build Our Homes Right coalition, a group formed to oppose the pending defect bill.

Currently, if a handful of unit owners in a condo, apartment or other multifamily housing community notice construction defects, an entire homeowners' association can take legal action against the builder, dragging other unit owners who may not have a problem into a costly or risky legal battle that leaves their property in a lengthy state of limbo. This bill, if it becomes law, will require associations to get majority approval before taking such actions.

"If we want to keep Colorado an

attractive place to live and work, we can't be pricing people of modest means out of the housing with laws that make building those starter homes harder to find," said Senate President Bill Cadman, R-Colorado Springs. "This bipartisan bill, if we can get it passed, will help make the dream of home ownership a little easier for Coloradans to achieve."

The bill next will be heard by the entire Senate on April 6. Passage means it will move to the House of Representatives for action, where House leader Hullinghorst has said it likely would not pass without further modifications.

### Another bill

SB-177 isn't the only construction defect-related bill being weighed by lawmakers at the moment. Senate Bill 91, authored by Sen. Ray Scott, R-Grand Junction, recently passed the State Affairs Committee and is headed to the full Senate for debate on April 6.

Proponents say the bill would help reduce homebuilder uncertainty by shortening the period of time, from six years to five, during which owners of single-family homes can file a complaint and request a fix. Now, owners of single-family homes have six years, but if the defect is discovered on the last day of the sixth year, two more years are added to the window.

But construction-defect lawyer Jennifer Seidman of the Burg Simpson law firm in Denver has a different view.

"This would be very unfortunate for homeowners," she said. "Serious problems don't arise that quickly. And this would make the time limit one of the shortest in the country."

Doug Storum can be reached at 303-630-1959, 970-416-7369 or [dstorum@bizwestmedia.com](mailto:dstorum@bizwestmedia.com).

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# HOA managers face new rules in July

BY DOUG STORUM

dstorum@bizwestmedia.com

DENVER — Managers of homeowners' associations must be licensed by July 1 or face disciplinary action and possible fines from the Colorado Division of Real Estate.

Chief executives of management companies providing those services and their executives who directly supervise managers also are subject to the new rules.

Brian TerHark, chief financial officer of Westwind Management Group Inc. in Englewood, which manages about 70 HOAs in the Denver metro area, said the licensing requirements could improve service to HOA members.

"Generally speaking, this has the potential to be positive for the industry," TerHark said.

Industry representatives have been in front of the Legislature for several years seeking ways to reduce HOA mismanagement, he said. In 2013, House Bill 1277 was passed to address complaints the state received from HOA members. The law gave the Division of Real Estate the power to control and monitor those who serve as HOA managers. Colorado is the ninth state in the nation to require licensure of HOA managers.

"The state had been receiving complaints, but has had no authority to regulate," TerHark said. "Now, the state is trying to achieve a balance between regulating the industry and controlling costs to HOAs and community association managers."

Complaints received, in order of frequency, included managers not following governing documents, not performing maintenance operations, improper or selective enforcement of covenants, lack of communication with homeowners, poor accounting practices, failure to produce records, as well as using intimidation, harassment or retaliation methods, according to a review conducted by the HOA Information and Resource Center, which is managed by the Division of Real Estate.

Seventy-three percent of complaints were made against boards of homeowners associations, and the rest were brought against individual HOA managers.

To receive a license, applicants must pass exams on management and Colorado laws pertaining to the industry as well as undergo background checks, obtain insurance and pay an annual license fee, all of which costs nearly \$1,000, including the \$205 annual license fee. Those who are not already

► See **HOA, 12A**

## What is a community association manager?

A community association manager manages the common property and services of condominiums, cooperatives and planned communities through their homeowners' or community associations.

In many respects, the work of community association managers parallels that of property managers. They collect monthly assessments, prepare financial statements and budgets, negotiate with contractors and help to resolve complaints.

In other respects, the work of these managers differs from that of other residential property and real estate managers. Community association managers interact on a daily basis with homeowners and other residents, rather than with renters.

Hired by the volunteer board of directors of the association, they administer the daily affairs and oversee the maintenance of property and facilities that the homeowners own and use jointly

through the association. They also assist the board and owners in complying with association and government rules and regulations.

Some associations encompass thousands of homes and employ their own onsite staff and managers. In addition to administering the associations' financial records and budget, managers may be responsible for the operation of community pools, golf courses and community centers, and for the maintenance of landscaping and parking areas.

Community association managers also may meet with the elected boards of directors to discuss and resolve legal issues or disputes that may affect the owners, as well as to review any proposed changes or improvements by homeowners to their properties, to make sure that they comply with community guidelines.

— Doug Storum

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**BUSES** from 1A

Bustang and the rapid connection to Denver it promises.

“We’d have to do a mobility study to see what demand would be, and we first want to see what ridership on the Bustang turns out to be,” he said. “We want to make sure we have due diligence to evaluate what ridership would be before proposals are made to City Council and we throw service out there.”

At least some demand does exist, Jones said – especially when talks with JBS USA about better coordinating city bus schedules with the beef-processing plant’s shift changes revealed that 400 to 500 workers at the plant commute to Greeley from the Denver area.

“As much traffic as there is on 34 in the mornings, I certainly think it could be a benefit,” said Kim Barbour, public affairs director for the Greeley Chamber of Commerce.

So far, she said, not many modes of regional transit are available for Greeley residents who either don’t want to drive or can’t.

Arrow/Black Hills Stage Lines also serves Greeley with one daily bus each direction on its north-south route along U.S. Highway 85 between Denver and Cheyenne – but the schedule and fares haven’t exactly been conducive for commuters. An Arrow bus leaves Greeley at 5:40 a.m. and arrives in downtown Denver at 6:40 a.m., but the only return trip doesn’t leave Den-



COURTESY GREELEY-EVANS TRANSIT

An artist’s rendering depicts the new central bus transfer station for Greeley-Evans Transit, slated to open in January at 1200 A St. in the Island Grove area of Greeley.

ver until half past midnight, reaching a slumbering Greeley at 1:35 a.m.

According to the Arrow website, the cost of a trip from Greeley to Denver and back is \$46.50.

Round-trip fares between Fort Collins and Denver on Bustang will be less than half that, said CDOT spokesman Jared Fiel.

A prototype purple-and-black Bustang bus made an appearance at the St. Patrick’s Day Parade in Fort Collins “and we had people gobbling up the schedules,” Fiel said.

CDOT has been running the Bustang coaches to refine timing on the route, and working out issues with the park-and-rides at I-25 and U.S. 34 in Loveland and at I-25 and Harmony Road in Fort Collins, said Fiel. Completing that process has delayed

what was to be an April start for the service until late spring or early summer, he said.

Within Greeley, riders are looking forward to a new central transfer center and streamlined local bus routes next year.

Greeley-Evans Transit, or GET, the city-owned bus system, won a \$1.5 million grant from CDOT’s “FASTER” program – the Funding Advancements for Surface Transportation and Economic Recovery Act, passed by the Colorado Legislature in 2009 – to build a new transit center at 1200 A St. in the Island Grove Park area north of downtown. Its air-conditioned 2,500-square-foot interior will have about 35 seats and will replace an old downtown transfer center near Lincoln Park that will make way for a

new convention center.

The reconfigured city bus routes will take effect in January. They would replace current routes that travel in loops with straightened courses, increase bus frequency and adjust timing to make transfers smoother.

“Now, our system tries to touch everybody’s doorstep,” he said. Using the image of a clock face, Jones described some routes where “riders board at ‘3 o’clock’ and have to ride all the way around to ‘noon.’ to get to their destinations.” Straightening the routes would not only increase ridership, he said, but also would lower the system’s cost per mile.

The final word on new routes will come from city officials in May, and Jones said he expects approval.

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# Bosses can do little when staffers complain online

BY THE ASSOCIATED PRESS

Bosses can get mad when staffers vent on social media about their jobs, but they may not be able to get even.

When one of Bert Martinez' employees posted gripes about her job and the boss on Facebook last year, the publicist consulted his lawyer, who said the staffer couldn't be fired.

"The first lesson I learned is, employees are allowed to vent," said Martinez, owner of Bert Martinez Communications in Phoenix. "If they're saying, 'Hey, it's hard working here and I find this environment unpleasant,' you can't fire them for that."

The employee quit a week after Martinez learned about the post.

The government protects workers' rights to say what they want about where they work, even if it's in a vitriolic and insulting tweet or post. It's illegal for an employee to be fired for a post about working conditions, whether it's pay, hours, assignments, difficult supervisors, dress code, or any other issue. So employers shouldn't try to restrict workers' freedom of speech or retaliate if there's a post they don't like.

It's an issue that companies of all sizes have to deal with, but it's often more challenging for smaller companies because they typically don't have large human-resources departments or lawyers on staff to advise them.

## What's protected

Workers who complain about employers on social media can't be fired if they're involved in what's called concerted activity, or joining with fellow staffers to improve working conditions, according to the National Labor Relations Board, the government agency responsible for upholding workers' rights.

"The NLRB is effectively taking the position that commentary about working conditions on social media is completely protected," said Henry Perlowski, an employment law attorney with Arnall Golden Gregory in



MATT YORK/ASSOCIATED PRESS

Bert Martinez, the owner of a public relations firm in Phoenix, consulted his lawyer when one of his employees posted critical comments about him and his company on Facebook last year, but was unable to fire the employee for the criticism.

Atlanta.

A 2014 NLRB decision shows how broadly the agency views employees' rights to make such critical posts, Perlowski said. The NLRB said a restaurant illegally fired two workers for taking part in a Facebook discussion of problems in how income tax was withheld from paychecks. The discussion mentioned a meeting about the issue. One employee was fired for a comment that contained an expletive describing one owner, and the other was dismissed for "liking" a post.

Because the posts were related to working conditions, and the employees were discussing concerted activity, or

jointly seeking a resolution of their problems, the posts were protected. The NLRB reversed the firings.

Owners also can't resort to other disciplinary measures, Perlowski said. That rules out suspensions, reprimands, pay cuts and promotion denials.

## What's not protected

The NLRB will uphold firings based on posts that damage a company, disparage its products or services or reveal trade secrets or financial information, said Paula Lopez, an employment law attorney with Allyn & Fortuna in New York. But there can be gray areas – for

“The NLRB is effectively taking the position that commentary about working conditions on social media is completely protected.”

Henry Perlowski,  
EMPLOYMENT LAW ATTORNEY, ARNALL  
GOLDEN GREGORY

example, when a post is critical of a company's services but also is related to working conditions.

Posts encouraging insubordination aren't protected, Lopez said, citing a 2014 case that upheld an employer's decision not to rehire workers who had posted plans to show up at the job and not do work.

Employees also can be fired for posting information about clients or customers. If their posts are racist, homophobic, sexist or discriminate against a religion, companies should fire workers rather than be seen as tolerating or condoning the employees' views.

The NLRB also has said griping or insults by one employee and that have no connection to working conditions are not protected – for example, one that ridicules the way the boss looks, dresses or speaks.

## What to do

\* Companies should have a written social-media policy spelling out what employees can post. It should be specific, with examples of what's acceptable.

\* Review the policy with a lawyer or HR specialist to be sure it wouldn't violate federal, state or local laws.

\* If a staffer has made a negative post about the company, get advice from an employment law attorney or human resources provider before taking disciplinary action.



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## WELL from 1A

water to the wells for disposal.

Some of the water comes from hydraulic fracturing, which involves pumping water, sand and chemicals into a drilled hole to extract oil and gas. Other water that needs to be disposed of comes from the same formation as oil and gas reservoirs. Produced water typically contains small amounts of dissolved hydrocarbons.

A partner in the company who lives in Kimball, Neb., owns the Nebraska well. It originally was drilled as an oil well but failed to produce, said Don Wolford, chief executive of T-Rex. Instead of plugging the well and abandoning it, the partner recognized that the well had a large capacity for wastewater. T-Rex, formed about a year ago, plans to invest about \$3.5 million in the well, including tanks and other infrastructure.

"You can put a lot of water down there," Wolford said. "It's a great water well and we thought we could make it commercial."

The well has raised concerns, however, among residents of the rural region.

Ken Winston, policy advocate for the Nebraska chapter of the Sierra Club, said dozens of people spoke against the well at a Nebraska Oil and Gas Conservation Commission meeting in March. Only a few speakers supported the well.

Residents have concerns about increased truck traffic and potential environmental and public health

hazards, particularly to the region's agricultural production, as well as earthquakes.

Quakes tied to such wells have occurred in Oklahoma and Colorado, including in Weld County, where the state last year linked tremors to a wastewater well operated by NGL Water Solutions DJ LLC.

"We'd rather not activate those fault lines by injecting fracking material in the ground," Winston said.

Wolford said the company plans to install two layers of cement and two layers of steel to keep produced water from polluting groundwater.

"It's pretty unlikely that it will get into the water table," he said. "The people who are objecting to this are not very well informed."

Some Nebraskans have raised concerns about produced water leaking from the well and contaminating nearby aquifers, including the Ogallala Aquifer, the nation's most heavily used groundwater resource.

"Considerably more dangerous to the Ogallala Aquifer are the farmers in Nebraska" whose herbicide and pesticide contaminate groundwater," Wolford said.

Bill Sydow, director of the Nebraska Oil and Gas Conservation Commission, agreed that the well would not endanger drinking water. "Excellent cement" in the well would prevent any leaks, he said.

The nearest irrigated farm also is

miles from the well, and the well would pose little risk for earthquakes, he said.

"We're basically in a stable area," he said.

The three-member state oil commission has not approved the well, he said. Additional hearings to discuss the well will occur later this month.

The well could help western Nebraska develop its oil and gas resources because some oil producers in the region must truck water dozens of miles from well sites to dispose of their produced water, according to Wolford and Sydow. Nebraska has 120 such wastewater wells statewide.

However, along with opposition to the wastewater well, low oil prices will pose additional challenges. Oil producers have cut capital budgets and planned to drill fewer wells, likely resulting in the production of fewer barrels of wastewater.

"It's not a particularly good time," Wolford said.

Regardless, environmental organizations such as the Sierra Club plan to challenge the well, including involving the Nebraska Legislature, Winston said.

"We're asking the Legislature to step in and put a halt to this," he said, "at least until some rules can be put in place."

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19	Fischer, Brown, Bartlett & Gunn PC 1319 E. Prospect Road Fort Collins, CO 80525	9 7 14	0 0 1	Estate planning and probate, trust administration, water rights and environmental law.	www.fbglaw.com 970-407-9000	Margaret A. Brown Fort Collins 1996
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Area surveyed includes Boulder, Broomfield, Larimer and Weld counties. All numbers are regional.

Researched by Kiley Gant



**HOA** from **7A**

certified by one of several industry organizations will need to take 24 hours of course work before taking the exams.

After July 1, if someone is found to be operating without a license, the state has the authority to issue an injunction, forcing them to stop practicing until they obtain one.

Licensed managers may be subject to discipline for a variety of offenses. Depending upon the severity of the offense, the discipline may include an administrative fine not to exceed \$2,500 for each separate offense, censure of a licensee, probation with terms, temporary suspension of a license or the permanent revocation of a license.

With the new law, the Division of Real Estate has the authority to conduct

audits, look at the books and investigate, said Maria Waters, director of the division.

This could be achieved through random audits or by responding to consumer complaints, even those that come in anonymously. "I don't anticipate a shortage of complaints," she said.

The real-estate division primarily is funded through fees and assessments paid by the entities it regulates. It arrived at the annual license fee of \$205 based on the estimated cost to run the program divided by the number of licensees. Waters said her agency expects about 1,200 managers to seek licensure. "Right now," she said, "we don't know for sure how many managers need to be licensed."

Waters said the annual fee could go up or down in the future, based on the number of licensees.

Other costs associated with securing a license will be spent on education, tests, filing fingerprints with the Colorado Bureau of Investigation and obtaining insurance.

Managers must complete 24 hours of course work created by the division that covers financial, risk and facilities-management, governance and legal documents, ethics, bid requests, contract provisions and state law covering common interest ownership and nonprofits.

The course work is conducted by several companies selected by the division. Tuition ranges from \$395 for an online class to \$495 if special prepping

sessions are included.

People are exempt from taking the educational course if they hold a Certified Manager of Community Associations certification awarded by the National Board of Certification for Community Association Managers, an Association Management Specialist designation awarded by Community Associations Institute, or a Professional Community Association Manager designation, also awarded by the institute.

All applicants must pass a two-part exam administered by Las Vegas-based PSI Services LLC. Cost to take the exam is \$90 for the general test and another \$90 for a state-specific test. The general test assesses general management competence, and the state test covers legal documents and statutes essential to the operation of a community association in Colorado.

Testing became available Feb. 1, and 118 people had taken the test as of March 26, according to Sean Rhyne, licensing director for the Division of Real Estate. Another 97 people are signed up to take the test. "I expect there will be a rush in June," Rhyne said.

Applicants also must pay \$39.95 to have their fingerprints submitted to the Colorado Bureau of Investigation for the purpose of conducting a criminal-history records check.

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- ◆ Estes Valley Planning Commission
- ◆ Extension Advisory Committee
- ◆ Juvenile Community Review Board
- ◆ Land Stewardship Advisory Board
- ◆ LaPorte Area Planning Advisory Committee
- ◆ Larimer Interagency Oversight Group
- ◆ Office on Aging Advisory Council
- ◆ Open Lands Advisory Board
- ◆ Parks Advisory Board
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- ◆ Weld/Larimer Revolving Fund
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# ThoughtLeaders

## BUSINESS ANSWERS TO PRESSING B2B MATTERS

### ACCOUNTING

#### Nonqualified Deferred Compensation Plans

As a seasoned industry veteran continues in a successful career, they may begin wondering about different alternatives for building a bigger nest egg. Over time, they may have accumulated a sizeable amount of money through a company-sponsored 401(k) plan, but at their current income, there might be another employer sponsored savings vehicle called a nonqualified deferred compensation (NQDC) plan.



**Tony Ripsam**  
Sr. Vice President,  
Investment Officer

NQDC plans, unlike traditional 401(k) plans, are not capped by the IRS annual contribution limits of \$18,000 for 2015 for those younger than age 50. There are also no mandatory minimum withdrawal requirements at the age of 70 1/2 and no penalties for distributions taken prior to age 59 1/2 in an NQDC plan. However, the distributions will be subject to ordinary income taxes when the distribution is taken from the plan.

Tony Ripsam  
Sr. Vice President, Investment Officer  
Bouchard-Bates-Ripsam-Boxleitner Wealth  
Management Group of Wells Fargo Advisors

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### INSURANCE

#### Employee satisfaction improves with employee benefit enhancements

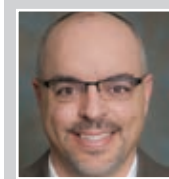
Affordable Care Act fatigue has become palatable. The status quo seems safe. That's unfortunate, as the last few years have offered unparalleled innovation in health delivery, accessibility, and transparency. Improve employee benefit outcomes by exploring trends such as:

**Private Exchanges** – More intimate than public exchanges, private exchanges allow employers to create an "on-line benefits vending machine." Employers set a defined contribution and let employees create a customized bundle of products tailored to their financial and risk-based needs.

**Telemedicine** – Making it to the doctor's office can be tough, and expensive. More and more employers are providing telephonic or video access to board certified docs. Costs are nominal, and satisfaction improves greatly.

**Improved Transparency** – MRI prices can vary from \$400-\$5,000. Costs and quality can vary significantly based on provider and facility. Employees need medical advocacy, which is now available.

Reinvigorate your benefits and stay relevant. Your employees will appreciate it.



**Jim Sampson**  
REBC, RHU, ChFC, CLU

Jim Sampson, REBC, RHU, ChFC, CLU  
HUB International Insurance Services  
1001 E. Harmony Road, Ste. A-137  
Fort Collins, CO 80525  
Jim.Sampson@HUBInternational.com  
(970) 420-1352



### HEALTH CARE

#### It's allergy season. What treatments do you recommend?

In the springtime, we see a big flare in patients with allergy-related concerns. If you're experiencing symptoms like runny nose, watery eyes, nasal drainage, and cough, it's important to come in so we can assist in diagnosis and treatment.

If you have chronic allergy conditions, remember to take your medications and treatments every day. For additional allergy relief, newer over-the-counter medications like Claritin, Zyrtec, and Allegra are generally safe. However, note that some of the older antihistamines like Benadryl should be avoided if you are 65 and older, or if you have issues with high blood pressure, heart disease, or prostate problems. Based on your age and metabolism, Benadryl (and other medications) won't react the same as it used to if you took it at a younger age, and can cause complications. Pay attention to how your body reacts, and tell your doctor if you experience any issues.



**Dr. Mason S. Shamis**  
M.D.,  
Family medicine  
physician

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## BUSINESS NEWS DIGEST

# PRPA, juwi partner on Wellington solar array

What follows is a compilation of recent news reported online by BizWest.com. Find the full stories using the search window at the top of the homepage.

WELLINGTON — Platte River Power Authority and Boulder-based solar developer juwi Inc. have signed an agreement to build a 22-megawatt solar-energy facility near the utility's coal-fired power plant near Wellington. The project will use photovoltaic panels and may be expanded to 30 megawatts depending on the final design. The 185-acre site selected for the project is on Platte River's Rawhide Energy Station power plant property north of Wellington. Completion of the project is scheduled for late summer 2016. The solar array will provide energy equivalent to the average annual use of more than 7,000 homes in the towns and cities Platte River serves: Estes Park, Fort Collins, Longmont and Loveland. Fort Collins Utilities and Clean Energy Collective in Boulder also said construction has started on the Riverside Community Solar Array, a 632 kilowatt photovoltaic solar array in Fort Collins.

Posted March 30.

## PVMC starts talks to join SCL Health

BRIGHTON — Platte Valley Medical Center has signed a letter of intent to join SCL Health to support expanded access to health care for people in Brighton, Adams County and southern Weld County. The nonbinding letter initiates formal discussions to develop a potential relationship. If all goes as planned, they expect to sign a definitive agreement by the end of the summer. Under the proposed arrangement, Brighton-based PVMC will remain a separate entity with its own administration, medical staff, employees and board of directors. The Platte Valley Medical Center Foundation's relationship with the hospital also will remain unchanged.

Posted March 31.

## CU, CSU 2nd, 3rd for value among Colo. Colleges

Colorado State University in Fort Collins provides the second-best bang for the buck among the state's colleges and universities, according to a new report, with the University of Colorado Boulder coming in third on the list. New

York-based SmartAsset, a data-crunching firm that provides tools and reports to help people make financial decisions, weighed factors such as average scholarships and grants provided, average starting salary for graduates, tuition, student costs of living, and retention rates to arrive at an affordability index score for each school. CSU ranked 61st nationally and CU was 140th. They both came in behind Colorado School of Mines in Golden, which ranked first in the state and second nationally behind only the University of Michigan.

Posted March 30.

## NoCo craft breweries hold steady on top 50 list

The nation's growing obsession with craft beer meant the region's largest brewers needed double-digit percentage growth in 2014 just to hold steady on the Brewers Association's list of the top 50 craft breweries. Fort Collins-based New Belgium Brewing Co. remained in the top five, dropping one spot to No. 4 in the annual list based on beer sales volume. Longmont-based Oskar Blues Brewery stayed put at No. 24, Fort Collins-based

Odell Brewing Co. kept its spot at No. 34 and Longmont's Left Hand Brewing Co. slipped two spots to No. 40.

Posted March 31.

## Goat dairy expands Longmont operations

LONGMONT — Haystack Mountain Goat Dairy has leased an 8,800-square-foot industrial building at 505 Weaver Park Road in Longmont where it will expand its cheese-making operations. The cheese producer will continue to operate its fresh cheese-making facility at 1121 Colorado Ave., also in Longmont, where it maintains a retail outlet called The Creamery. It will move its cheese-aging operations along with the production of rennet cheese to the recently leased building. Haystack, in business since 1989, stopped maintaining its herd of goats at its farm in Niwot in 2008 when founder Jim Schott retired and sold the farm. All of the goat milk for Haystack's cheese now is sourced from the Skyline Correctional Center goat dairy in Cañon City. The employees at the correctional center are inmates who work for Colorado Correctional Industries.

Posted March 30.



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The United Way 211 Contact Center information and referral services is vital to the people of Larimer County and during recent natural disasters in Northern Colorado Teleco of The Rockies made sure that our technology supported the response efforts.

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**Jean Grove**  
Facilities Director  
United Way of Larimer County



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**CU starts Entrepreneurs in Residence program**

BOULDER — The University of Colorado Boulder announced the launch of an Entrepreneurs In Residence program to be piloted this fall by the school's Silicon Flatirons Center for Law, Technology and Entrepreneurship. The program will bring up to four "seasoned or emerging" entrepreneurs from around the nation and world to the CU campus for one-year appointments that the university is hoping could be renewable for up to three years if the program goes well.

For application details, email John Delva at john-scott.delva@colorado.edu. Those seeking more information on the program also can email law school dean Phil Weiser at phil.weiser@colorado.edu.

*Posted March 30.*

**Area unemployment ticked upward in Feb.**

Unemployment rates for Boulder, Larimer and Weld counties edged upward for the second month in a row in February but are still more than a percentage point below where they stood a year ago. The Colorado Department of Labor and Employment released its monthly figures 10 days after the January numbers came out. Boulder County's unemployment rate ticked upward from 3.7 percent in January to 3.9 percent, but was down from 5.2 percent in February 2014. Larimer County's rate rose from 4 percent to 4.2 percent. That's in comparison to 5.6 percent a year earlier. Weld County's rate rose from 4.2 percent to 4.4 percent, but was also down 1.6 percentage points from the year before. Broomfield County saw its rate stay unchanged from month to month at 4 percent, which was down from 5.4 percent last year.

*Posted March 27.*

**Development could bring 1,400 homes to Timnath**

TIMNATH — The Timnath town council approved a sketch plan for a new housing development in which developers are proposing between 1,200 and 1,400 new homes.

The Timnath Landings development would sit on 490 acres at the northeast corner of Harmony Road and Larimer County Road 5. Developers from California and Englewood are involved in the deal. An official for BCX Development said building would likely begin early next year, with most homes priced from \$400,000 to \$500,000.

*Posted March 26.*

**Lyons voters reject affordable-housing plan**

LYONS — Despite support from town officials and business groups, Lyons voters rejected 614-498 a plan that would have turned

part of a downtown park into an affordable-housing development for residents who had been displaced by the 2013 flood. The proposal would have dedicated up to seven acres of 26-acre Bohn Park to the Boulder County Housing Authority, which would lease the land for 99 years and construct a 66-unit housing project. Town trustees had presented the plan as a way to make up for the loss of more than 200 homes to the Sept. 11-14, 2013, deluge and flood that devastated the Boulder County town at the base of the foothills. Opponents contended that other options than developing more than a quarter of the town's main park weren't adequately being considered.

*Posted March 25.*

**CSU system sells bonds for stadium**

The Colorado State University System has secured more than \$239 million in financing from investors for construction of a new football stadium on the southwest edge of CSU's main campus in Fort Collins, according to a media release issued by CSU. Bonds for the new stadium sold in less than 90 minutes on March 19, according to the university. The total bond package delivered a true interest rate of 3.57 percent, it said. In recent weeks, both Standard and Poor's Rating Service and Moody's Investor's Service maintained the system's underlying bond ratings, but Standard & Poor's revised CSU's credit outlook to "negative" from stable, warning that borrowing could "exert greater pressure on financial resources." Both ratings firms cautioned that CSU faces a bond-rating downgrade in the future if it fails to meet certain financial objectives.

*Posted March 23.*

**UCHealth planning Longmont hospital**

LONGMONT — University of Colorado Health plans to build a hospital in Longmont but has not disclosed the location. Aurora-based University of Colorado Health will spend from \$100 million to \$125 million on the hospital. It expects to break ground this year with a projected grand opening in late 2016 or early 2017. UCHealth recently acquired the Longmont Clinic at 1925 Mountain View Ave. that is across the street from Longmont United Hospital, which last fall announced plans to affiliate with Centura Health. The announcement comes amid continued rapid expansion of the 3-year-old system formed by the merger of University of Colorado Hospital and Poudre Valley Health, expansion that may even include partnerships in soon-to-be-built hospitals in Broomfield and Colorado Springs.

*Posted March 18-19.*



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**Gamecentrics** – A company that offers Anti-Grind software that incorporates the elements from popular games into daily workflow. Their cloud platform integrates with a company's existing data stream representing employee production information and creates a series of player vs. player, team vs. team, company vs. environment and personal achievements set to seasonal and company specific themes.

**LUCAN Technologies Inc.** – Created two touch-screen, Android-based smart watches that will include an MP3 player, FM radio, calendar and other digital assistant functions.

**QB Labs** – Empowers physicians, trainers and physical therapists to quantify and streamline client progress for better movement analysis and improved treatment outcomes with wearable tech called MovementTek.

**VisePower.com, LLC** – Whose product "The Vise" gives athletes leverage to properly tighten up thick weight belts when performing heavy lifts, especially squats.

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## BRIEFCASE

### BRIEFS

**City of Greeley** officials are inviting businesses to participate in the Mayor's Workforce Initiative, an effort to help provide internships for area youth while at the same time helping train a skilled talent pipeline for local businesses. The goal is recruit area businesses to provide a minimum of 80 paid internships for this summer. Interested businesses can send representatives to upcoming planning sessions to hear more about the opportunity and register to participate. The sessions are April 7 from 8 to 10 a.m., and April 8 from 11 a.m. to 1 p.m., with lunch included for the latter. To register, contact Susan Walker at [walkersusan56@gmail.com](mailto:walkersusan56@gmail.com) or 970-302-5933.

### CLOSINGS

The **OfficeMax** office-supply store at 1880 30th St. in the Market Square Shopping Center in Boulder and the **Office Depot** store at 2251 Ken Pratt Blvd. in the Village at Burlington shopping center in Longmont will close May 16 because of the Office Depot/OfficeMax merger in November 2013 that created Office Depot Inc. (Nasdaq: ODP). The fate of other Office Depot and OfficeMax stores in the region is unclear. More closures in addition to the 400 announced could occur if Framingham, Mass.-based Staples Inc.'s (Nasdaq: SPLS) pending acquisition of Office Depot, a \$6.3 billion deal announced in February, is approved by federal regulators.

### EARNINGS

**Heska Corp.** (Nasdaq: HSKA), a Loveland-based maker of veterinary diagnostic and other specialty veterinary products, reported 2014 net income of \$2.6 million, or 41 cents per share, after a loss of \$1.2 million, or 21 cents per share in 2013. Revenue for the year hit \$89.8 million, a 15 percent increase from the year before. The annual earnings were tem-

pered by a fourth quarter that fell short of analyst expectations. Fourth-quarter income was \$829,000, or 12 cents per share, down from \$1.2 million, or 20 cents per share. That was despite fourth-quarter revenue climbing from \$23.5 million in 2013 to \$24.3 million in 2014. The company finished the year with \$5.9 million in cash, down from \$6 million a year earlier.

Boulder-based **Rally Software Development Corp.** (NYSE: RALY) reported a loss of \$33.8 million for its fiscal year 2015 that ended Jan. 31. The software developer reported revenue of \$87.5 million for the year, an increase of 18 percent compared with the prior year. The loss for the year, which equated to \$1.35 per share, compared with a loss of \$20.1 million, or \$1.01 per share, in fiscal year 2014. For its fourth quarter, Rally reported record quarterly revenue of \$24.6 million, an increase of 25 percent compared with the same period one year ago. It reported for the quarter a net loss of \$9 million, or 35 cents per share, compared with a loss of \$6.3 million, or 26 cents per share, for the same quarter a year ago.

Longmont-based data-storage firm **Dot Hill Systems Corp.** (Nasdaq: HILL) reported fourth-quarter profit of \$8.5 million on revenue of \$68.2 million, beating revenue estimates by nearly \$2 million. For the quarter that ended Dec. 31, revenue was up from \$59.7 million and profit increased from \$2.2 million compared with the same period from a year ago. For the year, the company reported profit of \$8.1 million, or 13 cents per share. Revenue was reported as \$217.5 million, up from \$206.6 million in 2013.

Brazilian meatpacker **JBS S.A.** (Bovespa: JBSS3), parent company of Greeley-based **JBS USA**, earned \$650 million in 2014 despite a weak fourth quarter where earnings, at \$197

million, were 43 percent lower than the same quarter a year earlier. JBS S.A.'s overall performance improved thanks to higher revenue from its chicken, beef and other divisions. For the year, JBS earned \$650 million, more than double the \$295 million it earned in 2013. The company reported \$38 billion in revenue last year, up from \$30 billion the prior year. JBS USA Beef earnings before interest, taxes, depreciation and amortization totaled \$916 million in 2014 up from \$376 million in 2013. JBS USA's beef division includes a Greeley beef processing plant capable of processing 5,400 cattle daily. At **Pilgrim's Pride Corp.** (Nasdaq: PPC), JBS' U.S. chicken unit in which the company owns a controlling interest, 2014 earnings before interest, taxes, depreciation and amortization rose to \$1.3 billion from \$810 million. Revenue from JBS USA's beef division grew to \$21.6 billion from \$18.6 billion. Pilgrim's Pride revenue rose to \$2.2 billion in 2014 from \$2 billion in 2013. JBS posted \$10.9 billion in revenue during the fourth quarter, compared with \$8.7 billion during the same quarter the prior year. JBS USA Beef's fourth-quarter earnings before interest, taxes, depreciation and amortization dropped to \$325 million during the period from \$505 million. JBS USA Beef revenue totaled \$5.9 billion for the quarter, up from \$5.8 billion during the fourth quarter of 2013. Pilgrim's Pride earnings before interest, taxes, depreciation and amortization totaled \$368 million, down from \$435 million during the same quarter a year earlier.

**Vail Resorts Inc.** (NYSE: MTN) reported a 95 percent boost in earnings for its second fiscal quarter versus the same period a year ago. The Broomfield-based company, which operates several U.S. ski resorts including Vail, Breckenridge, Keystone and Beaver Creek in Colorado, reported \$115.8 million, or \$3.10 per share, in net income for the period ending

Jan. 31. That's compared to \$59.3 million, or \$1.60 per share, the year before. Quarterly revenue increased from \$452.7 million last year to \$530.2 million this year.

Lifestyle-media company **Gaiam Inc.** (Nasdaq: GAIA) reported a loss of \$2.4 million in its fourth quarter and a loss of \$9.9 million for the year that ended Dec. 31. The Louisville-based company said it had a loss of 10 cents per share. Earnings, adjusted to account for discontinued operations, came to 3 cents per share. The company posted revenue of \$55.4 million in the period compared with \$50.7 million for the same quarter a year ago. For the year, the company's loss narrowed to \$9.9 million, or 41 cents per share. Revenue was \$155.5 million.

Louisville-based biopharmaceutical company **Globelimmune Inc.** (Nasdaq: GBIM) reported a net loss of \$16.3 million for 2014 compared with a profit of \$9.5 million in 2013. Globelimmune reported a decline in revenue from \$22.5 million in 2013 to \$6 million in 2014. In July, Globelimmune went public, raising \$17.3 million in gross proceeds. Research and development for proprietary programs expense for the year was \$2.2 million, compared with \$1.9 million for 2013. The increase primarily was due to expenses related to a tuberculosis grant. Globelimmune had cash and equivalents of \$16.8 million.

The fourth-quarter earnings report of **Dynamic Materials Corp.** (Nasdaq: BOOM) fell short of analyst expectations and a projected decrease in sales for 2015 of 8 percent to 12 percent. The Boulder-based company, which has offices in China and Germany, reported a fourth-quarter net loss of \$3.6 million, or 27 cents per share, for the period ending Dec. 31. Sales for the fourth quarter were \$52 million, up 5 percent from the previous year. DMC officials also



restated earnings for 2012, 2013 and the first three quarters of 2014 because of accounting errors. Sales and cash balances were not affected. But net income was adjusted downward by \$919,000 for 2012, \$1 million for 2013 and \$879,000 for the first three quarters of 2014.



Coan



Payne

**KUDOS**

Coan, Payton & Payne, LLC managing member **G. Brent Coan** was recognized by Super Lawyers Magazine as a 2015 Colorado Super Lawyer and founding member **Michael C. Payne** was recognized as a 2015 Colorado Rising Star. Coan, Payton & Payne has offices in Fort Collins, Greeley and Denver.

**Jeanette Meyer**, principal of Meyer and Associates at Re/Max Alliance in Fort Collins, was awarded a Quality Service Certified Platinum award in recognition of earning 100 percent client service satisfaction in 2014, as measured by Leading Research Corp.



Meyer

**Angela Vander Meyden**

of Boulder-based Housing Helpers of Colorado LLC earned the credential of Certified Corporate Housing Professional after successfully completing an exam developed and administered by the Corporate Housing Providers Association. She joined Housing Helpers in 2012 after working in the property-management field for 13 years.



Vander Meyden

Eleven researchers at the University of Colorado Boulder – including seven engineers – received the National Science Foundation's Faculty Early Career Development Awards, which usually amount to about \$500,000 over five years. The award winners so far in 2015 are **Aaron Clauset** and **Tom Yeh**, both of the Department of Computer Science; **Greg Rieker** of the Department of Mechanical Engineering; **Shideh Dashti** and **Fernando Rosario-Ortiz**, both of the Department of Civil, Environmental and Architectural Engineering; **Alireza Doostan** of the Depart-



PHOTO COURTESY LARIMER COUNTY

Outgoing Fort Collins Mayor Karen Weitkunat is surrounded by Larimer County commissioners, from left, Lew Gaiter III, Steve Johnson and Tom Donnelly. Weitkunat received a certificate of appreciation for her work with the county on regional matters, years of service to Fort Collins and past membership on the county's planning commission.

ment of Aerospace Engineering Sciences; and **Joel Kaar** of the Department of Chemical and Biological Engineering. The 2014 winners are **Alaa Ahmed** of the Department of Integrative Physiology; **Kendi Davies** of the Department of Ecology and Evolutionary Biology; **Robin Dowell** of the Department of Molecular, Cellular and Developmental Biology; and **Jason Marden** of the Department of Electrical, Computer and Energy Engineering.

Weld County commissioners recognized **Jerry Kearney**, volunteer board member for the county's Area Agency on Aging, for his three years on the panel, and **Tim Marquart**, Disabled Veterans Outreach Program specialist, who received the Individual Distinguished Award from the Veterans Incentive Program Committee.

Boulder-based **Outdoor Craftsmen** again won the ELITE Landscape Award of Excellence from the Associated Landscape Contractors of Colorado, the 24th such award for the company in the 11 years since it was founded.

**Jim Swaebly** of the Boulder-based Colorado Group received the 2014 Dean Callan Recognition Award from the Commercial Brokers of Boulder, the association of real-estate brokers specializing in commercial and investment properties. The annual award is given to: "a member of the industry who demonstrates exceptional professional service to clients, integrity, community involvement, leadership and mentorship." A \$2,500 donation is made to a charity selected by the winner and the Callan family. Swaebly chose the Leeds Real Estate Center of the University of Colorado Boulder.

Boulder-based **Ball Aerospace & Technologies Corp.** a subsidiary of Broomfield-based Ball Corp. (NYSE: BLL), received a trophy from the Smithsonian Institution's National Air and Space Museum for its role in confirming the age-old hope that planets and planetary systems are ubiquitous in the universe. Ball was the prime contractor for NASA's Kepler Mission, de-

signed to search for rocky, Earth-sized planets around other stars.

**Colorado State University** in Fort Collins received a platinum rating for sustainability from the Association for the Advancement of Sustainability in Higher Education, an independent reviewer of universities around the world for sustainable academics, research and practices through a STARS (Sustainability Tracking, Assessment and Rating) system.

**MERGERS AND ACQUISITIONS**

A pair of local investors paid \$1.35 million for the former **Best Western Lodge at Nederland**, which recently had been rebranded as the **Magnuson Hotel Nederland**. **Don Altman**, of Altman Consulting and a cofounder of AGR Building Inc. in Boulder, said he and a friend purchased the 16,430-square-foot, 24-room lodge at 55 Lakeview Drive under the entity **Nederland Investment Group LLC** from the estate of the late **Vance Boeve**, whose family also had been longtime owner of the former Golden Buff Lodge in Boulder that is being redeveloped.

**Premier Members Federal Credit Union** and **Boulder Valley Credit Union** intend to merge. The organization will operate as Premier Members Credit Union, use BVCU's state charter and continue to have its corporate office in Boulder. Staffs at both credit unions, approximately 185 full-time workers and 25 part timers, will be retained. The merger still must be approved by state and national regulators, as well as Premier Members' membership. Carlos Pacheco, Premier's chief executive, will co lead the combined organization as CEO alongside Rick Allen, current BVCU president/CEO, who will continue his role as president/CEO. The combined organization will have 17 branches in Boulder, Louisville, Longmont, Firestone, Arvada, Westminster, Greenwood Village and Estes Park.

Medical device giant **Medtronic plc** (NYSE: MDT) purchased Boulder-based hearing-aid

manufacturer **Sophono Inc.** Terms of the deal were not announced. Medtronic, headquartered in Minneapolis, already has a significant presence in Boulder County, with 300 employees at its Louisville facility, plus another 1,800 at recently acquired Covidien's Gunbarrel location.

**MOVES**

Boulder-based customer-service management company **Vertiba Inc.** moved its headquarters March 9 from 2960 Center Green Court to 1590 Broadway.

**Thirsty's Liquors** in Fort Collins, which lost its least in November when the Safeway plaza at College Avenue and Mulberry Street was sold, bought a building at 1001 S. Lemay Ave. for \$665,000 and plans to open there in late spring.

**OPENINGS**

Vernal, Utah-based **Brady Trucking Inc.** purchased a 5,000-square-foot building on five acres at 601 E. Collins St. in Eaton for \$1.4 million, where it will operate its Eastern Colorado Division.

The owner of **Kathmandu** restaurant in Nederland plans to open a location in Boulder after purchasing the former **Golden Lotus** Chinese restaurant at 1964 28th St. for \$3.5 million. Resham Gurung, under the entity Nepal Two LLC, bought the restaurant from longtime owners Steve and Victoria Chen, according to Boulder County property records.

The owners of **Workspace Innovations Ltd.** in Fort Collins and **Workplace Elements LLC** in Denver partnered to create a third company focused on sales and marketing of office furniture in Northern Colorado and Wyoming. The new company, **Workspace Elements LLC**, will do business as **Workspace Innovations Ltd., an Elements Partner**.

**Game On! Sports Camps 4 Girls**, based in Lake Forest, Ill., will open at Douglass Elementary School in east Boulder this summer for girls ages 4 through 14.

**PRODUCT UPDATE**

Clean-tech startup **Boulder Power Technologies LLC** launched a lithium ion-based portable generator with aims of taking a bite out of the gas-powered generator industry. The **PowerTap 2000** initially is available for order on the company's website to people in Colorado, with a full rollout nationally planned for the second quarter.

**SERVICES**

**First National Bank**, a subsidiary of First National of Nebraska, is offering its Visa credit- and debit-card customers access to Apple Pay. When a customer adds a credit or debit card to Apple Pay, the actual card numbers are not stored on the device or on Apple servers. Instead, a unique Device Account Number is assigned, encrypted and securely stored in the secure element on the customer's device. Each transaction is authorized with a one-time unique dynamic security code.

**NONPROFIT NETWORK**

**BRIEFS**

Fort Collins-based nonprofit **Embrace Northern Colorado** was dissolved because of a decline in funding and because more groups have become involved in pursuing the nonprofit's mission. For nearly seven years, the nonprofit united groups with varied interests in Weld and Larimer counties to address issues that accompany growth such as transportation and water.

**GOOD DEEDS**

As part of its Warm Toes campaign, **United Way of Weld County** delivered more than 200 pairs of socks to the Guadalupe Community Center in Greeley on March 16. The socks contained a 2-1-1 card and an English and Span-

ish FamilyWize prescription discount card.

**Community Financial Credit Union** in Broomfield is offering three scholarships totaling \$5,000 this year to both members and nonmembers of the credit union. Two scholarships of \$2,000 each will be awarded to students who are members of the credit union or have a parent/guardian that is a member. One scholarship of \$1,000 will be awarded to a student who is not required to be a member. The member scholarship is open to high school seniors and college freshmen and sophomores. The Community Scholarship is open to high school seniors who live or attend school in Broomfield, Boulder, Westminster, Lafayette, Superior or Louisville. There are no financial

needs-based requirements to apply; students who have a minimum 2.75 grade-point average and submit a complete application by April 15 will be considered. For more information, visit [yourlocalcreditunion.com/scholarship](http://yourlocalcreditunion.com/scholarship) to download the application and view the complete application process.

**GRANTS**

**Colorado State University** won a \$991,000 grant from the **U.S. Department of Agriculture** for a project designed to reduce childhood obesity through a Healthy Environments Study.

The Denver-based **Daniels Fund** awarded \$699,000 in Boundless Opportunity Scholar-

ship funds to 14 colleges and universities in Colorado including **Aims Community College** in Greeley and Fort Lupton, **Colorado State University** in Fort Collins and its Global Campus, and the **University of Colorado Boulder**. The partnering schools will award Boundless Opportunity Scholarships to nontraditional college students who are motivated to create a better life for themselves and their families, and who demonstrate the need for financial assistance.

**Team Fort Collins**, which has provided alcohol- and drug-abuse prevention services to the community since 1989, received a \$50,000 **Daniels Fund** grant to support the Define Yourself Project for youths.



**TIME OUT**



COURTESY GREELEY CHAMBER OF COMMERCE

Chadd Bryant of Red Rocket Web Specialists, left, connects with Arnie Fiscus of Fiscus Enterprises at a March 11 Business Before Hours event at First FarmBank in Greeley.



COURTESY GREELEY CHAMBER OF COMMERCE

"Outrider" interns Brittany Coffman, left, and Rachel Mears promote the 2015 Greeley Stampede at a Business After Hours event on March 13 at the Home and Garden Show in Greeley.



COURTESY GREELEY CHAMBER OF COMMERCE

Stacy Thomas of Unified Title, left, joins Gayle Keen of event host First FarmBank at a March 11 Business Before Hours in Greeley. Thomas takes the exercise class taught by Keen at the Family Fun Plex.



COURTESY GREELEY CHAMBER OF COMMERCE

Gary Karre of Morgan Stanley meets Chelsey DeMary of event host First FarmBank at a March 11 Greeley Chamber of Commerce Business Before Hours gathering.



COURTESY GREELEY CHAMBER OF COMMERCE

Bill Exner of JBS, left, chats with Gene Haffner of North Colorado Medical Center at the Home and Garden Show during a March 13 Business After Hours sponsored by the Greeley Tribune.

*Email your event photos to:  
Dallas Heltzell, dheltzell@bizwestmedia.com .  
Include complete identification of individuals.*

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LOVELAND**

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21  
APR**

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## ON THE JOB

### ARCHITECTURE, CONSTRUCTION

**George Diestelkamp** joined F&D International in Boulder as a senior project manager. He has nearly 30 years of experience working for El Paso County as facilities manager for countywide capital construction projects.



Diestelkamp

### BANKING, FINANCE

Certified financial planner **Meagan D'Angelo** became a partner in the Boulder office of Sargent Bickham Lagudis, LLC, a fee-only wealth-management firm. Meagan has worked with SBL for 11 years in a variety of roles.



D'Angelo

### ECONOMIC DEVELOPMENT

**Richard C. Werner** was appointed president and chief executive of Greeley-based Upstate Colorado Economic Development. Werner has served as vice president of Pueblo Economic Development Corp. since 2009 and started his job with Upstate on March 23. He succeeds Eric Berglund, who resigned as CEO of Upstate earlier this year to take a similar job in Fort Myers, Fla.

The privately funded Northern Colorado Economic Alliance Inc. announced its board of directors for 2015. The alliance, formed in November, is expected to be operational in April and still is in the process of recruiting a chief executive. Board members for 2015 are: **Scott Ehrlich**, owner, Ehrlich Motors, chairman; **Tom Gendron**, chairman/CEO, Woodward Inc., vice chairman; **John Pawlikowski**, president/CEO, In-Situ Inc., secretary/treasurer; **Mark Driscoll**, market president, First National Bank; **Troy McWhinney**, co-founder/chief investment officer, McWhinney; **Jason Tacha**, executive director, Northern Colorado region, Kaiser Permanente; **Royal Lovell**, president, Flood & Peterson; **Roger Knoph**, president and CEO, EnviroTech Services; **Charlie Monfort**, co-owner of the Colorado Rockies baseball club; and **Ed Holloway**, president and co-CEO of Synergy Resources Corp. in Platteville.

### ENERGY

Four incumbent board members were re-elected by the Poudre Valley Rural Electric Association on March 28 in Loveland. **Ronald G. Sutherland** will serve a three year term in Boulder County, while **James Fender**, **Rickey D. Johnson** and **Roger Alexander** will serve three-year terms in Larimer County.



Grell

### HEALTH CARE

Physician assistant **Meg Grell** joined UCHHealth Internal Medicine in Greeley. A native of Erie, she specializes in internal medicine and is particularly interested in preventive medicine and women's health. Grell earned a master of science in physi-

cian assistant studies from Des Moines (Iowa) University.

### INSURANCE

**Dan Solomon** was named senior vice president and western region agency manager for Longmont-based Alliant National Title Insurance Co. He will oversee all agency operations in Colorado, Arizona, Nevada and Utah. Solomon began his career in the lending industry in 1996 as manager of alternative lending products and services for HomeSpace Service. He subsequently was assistant vice president for Pulte Mortgage, director of client relations for First American Nationwide Documents, regional sales director for StreetLinks Lender Solutions and, most recently, agency sales representative for First American Title Insurance Co.

### NATURAL/ORGANIC

**R. Dean Hollis** was named chairman of the board of Boulder Brands Inc. (Nasdaq: BDBD), replacing Stephen B. Hughes, who will remain chief executive of the Boulder-based natural-foods company. Hollis has been a member of the board since July 2011 and served as its lead independent director from October 2013 until his appointment as chairman.

### NONPROFIT

**Kimberly States** became president and chief executive of the Better Business Bureau of Denver/Boulder on March 25. She succeeds Su Hawk, who announced in November she would leave the organization to pursue new career opportunities. Johnna Caruthers, vice president of business relations, has been serving as interim CEO. States had served as president/CEO of the BBB Serving Southern Arizona in Tucson since 2008. She grew up northeast of Greeley and graduated from Colorado State University.



States

**Kacey Parker** was named director of planning and community affairs at Team Fort Collins, which promotes healthy lifestyles through prevention of substance abuse. Parker founded Pure Energy LLC, an energy-efficiency consulting business, and was business development director for The Light Center.

**Kim Sterkel** was added to the 4-H Extension team by the Weld County Commissioners and Weld County Extension Office. Sterkel was hired as a part-time extension employee to fill the Weld County 4-H Foundation Jean Hoshiko Memorial Endowment position. At Colorado State University, Sterkel received a bachelor's degree in both Animal Science and Agriculture Business, and completed her master's in Agriculture with a concentration in Extension Education.

### REAL ESTATE

**Renae Hupp**, **Jerry Cotner**, **Tania Meyer**, **Marleen Twito** and **Joan Wilson** at Real Living 1st Choice Real Estate Services of Loveland passed tests to become Certified Military Residential Specialists.

*Deadline to submit items for On the Job is three weeks prior to publication of each bi-weekly issue. Mail to Editor, BizWest Media LLC, 1790 30th St., Suite 300, Boulder, CO 80301; or email to news@bizwestmedia.com with On the Job in the subject line.*



## WOMEN OF DISTINCTION CLASS OF 2015 ANNOUNCED

#### BANKING AND FINANCE

**Patty Gates**, FMS Bank, Greeley

#### BUSINESS AND BUSINESS SERVICES

**Dixie Daly**, Loveland Chamber of Commerce

#### REAL ESTATE, CONSTRUCTION AND DEVELOPMENT

**Mary O'Neal**, The Group, Inc.

#### NONPROFIT HUMAN SERVICES

**Dorothy "Dot" Dorman**, Harmony Foundation, Inc.

#### NONPROFIT HUMAN SERVICES

**Enita Kearns-Hout**, Catholic Charities

#### GOVERNMENT, ENERGY AND UTILITIES

**Ginny Riley**, Larimer County Dept. Human Services

#### EXCEPTIONAL VOLUNTEER

**Cindy Gully**, New York Life

#### HEALTH CARE

**Donna Poduska**, UC Health

#### EDUCATION

**Karen Turner**, UNC Monfort School of Business

#### OUTSTANDING MENTOR

**Dawn Paepke**, Kaiser Permanente

#### NONPROFIT CREATIVE

**Mary Elizabeth Lenahan**, Dance Express

#### LEADING LADY

**Jeannine Truswell**, United Way of Weld County

RESERVE YOUR PLACE AT NORTHERN COLORADO'S PREMIER CELEBRATION FOR WOMEN OF DISTINCTION

#### TICKET PRICING

**\$49 April 2 - April 7**

Online registration closes April 7th

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In 2015, Northern Colorado Women of Distinction — women committed to our community and who exemplify the best of success — will be honored at a breakfast event.

**April 9, 2015 • Doors open 7:00 AM • Event from 7:30 - 9:30 AM**  
Fort Collins Marriott • 350 E. Horsetooth • Fort Collins, CO



## Reserve Today.

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# FOR THE RECORD

## Bankruptcies

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

This information is obtained from SKLD Information Services.

## Foreclosures

Includes notices of election and demand filed by creditors alleging default on a debt. Foreclosures are not final until a Public Trustee's Deed has been issued.

## State Tax Liens

Judgments filed against assets of individuals or businesses with delinquent taxes.

## Judgments

Judgments constitute decisions by a court of law against an individual or corporation for payment of monetary damages.

## Warranty Deeds

Transfers property while guaranteeing a clear title free of any encumbrances that are not listed on the deed.

## BANKRUPTCIES

### Boulder County Chapter 7

Piyusha Nigam, 645 Vridian Dr Apt 165, Lafayette; Case #2015-12297, Date Filed: 3/12/2019. Boulder 7

Bolivia Lorraine Parrick, 4500 19th St #68, Boulder; Case #2015-12304, Date Filed: 3/12/2019. Boulder 7

Coreda Kathryn Ehrhart, 2183 Pinon Circle, Erie; Case #2015-12363, Date Filed: 3/13/2019. Boulder 7

Carole J Handler, Po Box 910, Nederland; Case #2015-12377, Date Filed: 3/13/2019. Boulder 7

Carrie Mae Russell, 930 Button Rock Dr #21, Longmont; Case #2015-12405, Date Filed: 3/14/2019. Boulder 7

Bianca L Saavedra, 1811 Folsom Street Apt 309, Boulder; Case #2015-12406, Date Filed: 3/14/2019. Boulder 7

Michael John Long, 311 East 4th Avenue, Longmont; Case #2015-12451, Date Filed: 3/15/2019. Boulder 7

Juanita Denise Moengautney, 722 Clarendon Dr, Longmont; Case #2015-12485, Date Filed: 3/17/2019. Boulder 7

Ivonne Vianey Jimenez, Po Box 2212, Longmont; Case #2015-12513, Date Filed: 3/17/2019. Boulder 7

Shawntay Louise Lopez, 4505 Redmond Dr 11105, Longmont; Case #2015-12522, Date Filed: 3/17/2019. Boulder 7

Michael Steven Geist, 6525 Gunpark Dr Ste 370253, Boulder; Case #2015-12523, Date Filed: 3/18/2019. Boulder 7

Yanneli Quiroz, 42 Kodiak Ct, Longmont; Case #2015-12525, Date Filed: 3/18/2019. Boulder 7

Timothy Paul Spires, 2407 Spencer Street, Longmont; Case #2015-12530, Date Filed: 3/18/2019. Boulder 7

Mathew Wells Jones, 2124 Frontier St, Longmont; Case #2015-12531, Date Filed: 3/18/2019. Boulder 7

Sarah Jane West, 2645 Trailridge Drive East, Lafayette; Case #2015-12551, Date Filed: 3/18/2019. Boulder 7

Virginia Austin Okeeffe, 310 East Emma Street, Lafayette; Case #2015-12560, Date Filed: 3/18/2019. Boulder 7

David A Doherty, Po Box 7186, Boulder; Case #2015-12568, Date Filed: 3/18/2019. Boulder 7

Daniel Dietzman, 1088 Kelly Road West, Boulder; Case #2015-12581, Date Filed: 3/18/2019. Boulder 7

Steve Scott Williamson, 4430 Laguna Place Unitc, Boulder; Case #2015-12592, Date Filed: 3/18/2019. Boulder 7

Brian D Jr Warembourg, 814 S Belmont Drive, Lafayette; Case #2015-12638, Date Filed: 3/19/2019. Boulder 7

Samuel Stephen Harris, 1857 Duchess Drive, Longmont; Case #2015-12667, Date Filed: 3/19/2019. Boulder 7

Dominic Joseph Blanch, 504 Main St, Erie; Case #2015-12673, Date Filed: 3/20/2019. Boulder 7

Ruth Ann Phipps, 3713 Rutgers Rd, Longmont; Case #2015-12688, Date Filed: 3/20/2019. Boulder 7

Tara Raelynn Johnson, 1124 Trout Creek Circle, Longmont; Case #2015-12691, Date Filed: 3/20/2019. Boulder 7

Danielle Leigh Robertson, 1507 Monarch Drive, Longmont; Case #2015-12693, Date Filed: 3/20/2019. Boulder 7

### Chapter 13

Marie Diane Anderson, 14488 Cr 1, Longmont; Case #2015-12409, Date Filed: 3/14/2019. Boulder 13

Brandon Anthony Pol, 1921 Wildrose Dr, Longmont; Case #2015-12469, Date Filed: 3/17/2019. Boulder 13

Mark Allen Norton, 298 Casper Dr, Lafayette; Case #2015-12654, Date Filed: 3/19/2019. Boulder 13

### Broomfield County Chapter 7

Roderic Dalton Lawall, 13780 Del Corso Way, Broomfield; Case #2015-12296, Date Filed: 3/12/2015

Kayla Dalene Rugg, 295 Marble St #301, Broomfield; Case #2015-12335, Date Filed: 3/13/2015

Michael Andrew Bandimere, 12176 Cherywood St, Broomfield; Case #2015-12491, Date Filed: 3/17/2015

Shayla Amanda Escandon, 2000 W 10th Ave #307, Broomfield; Case #2015-12552, Date Filed: 3/18/2015

Michael Patrick Conley, 10371 Newcombe Court, Broomfield; Case #2015-12559, Date Filed: 3/18/2015

Kim Lennane Minor, 120 Edgeview Drive #4302, Broomfield; Case #2015-12635, Date Filed: 3/19/2015

### Chapter 13

Charles David Hartman, 12628 Meade St, Broomfield; Case #2015-12303, Date Filed: 3/12/2015

Alexander Vasili Deitch, 1370 Snowberry Lane, Broomfield; Case #2015-12694, Date Filed: 3/20/2015

### Larimer County Chapter 7

Maureen Katherine Stephens, 2300 Wcr 38e 178, Fort Collins; Case #2015-12233, Date Filed: 3/11/2015

Jennie M Anderson, 1024 E Swallow Rd C323, Fort Collins; Case #2015-12272, Date Filed: 3/12/2015

Amy Luise Mchone, 5907 Mercury Drive, Fort Collins; Case #2015-12385, Date Filed: 3/13/2015

Connie Sue Zike, 964 Colorado Avenue, Loveland; Case #2015-12394, Date Filed: 3/14/2015

Jeffrey Paul Foster, 2828 Silverplume Dr Apt N1, Fort Collins; Case #2015-12421, Date Filed: 3/14/2015

Samuel Charles Iii Lueker, 540 Albany Ave, Loveland; Case #2015-12438, Date Filed: 3/14/2015

Debra A Endres, 3359 Rookery Road, Fort Collins; Case #2015-12440, Date Filed: 3/14/2015

Kymerlie Kay Wiley, 370 Meadowsweet Circle, Loveland; Case #2015-12442, Date Filed: 3/14/2015

Jeffrey Darrell Farmer, 2914 Paddington Rd, Fort Collins; Case #2015-12484, Date Filed: 3/17/2015

Chad Michael Holland, 3531 Windmill Dr #S2, Fort Collins; Case #2015-12518, Date Filed: 3/17/2015

Bobbie Jo Patecki, 3932 Jefferson Dr, Loveland; Case #2015-12562, Date Filed: 3/18/2015

Bruce William Cromwell, 267 Wrybill Ave, Loveland; Case #2015-12571, Date Filed: 3/18/2015

Marlene C Spears, 1903 Churchhill Ct, Fort Collins; Case #2015-12582, Date Filed: 3/18/2015

Winston D Martin, 2604 Countryside Ct, Fort Collins; Case #2015-12585, Date Filed: 3/18/2015

Corinne De Kleermaeker, 1106 North Redbud Drive, Loveland; Case #2015-12593, Date Filed: 3/18/2015

Lance Joseph Kosakewich, 2924 Bozeman Ct, Fort Collins; Case #2015-12594, Date Filed: 3/18/2015

Lukas Eli Lundgreen, 424 Starling St, Fort Collins; Case #2015-12595, Date Filed: 3/18/2015

Sean Paul Hyding, 3991 Crestone Dr, Loveland; Case #2015-12597, Date Filed: 3/18/2015

Steven Michael Parker, 1817 Elm Ct, Fort Collins; Case #2015-12657, Date Filed: 3/19/2015

### Chapter 13

Roger E King, 228 Audrey Drive, Loveland; Case #2015-12245, Date Filed: 3/11/2015

Jocelyn Ann Skitt, 2809 Stanford Road, Fort Collins; Case #2015-12332, Date Filed: 3/13/2015

Brian Dean Curtis, 1001 Strachan #12, Fort Collins; Case #2015-12356, Date Filed: 3/13/2015

Scott Michael Scanavino, 3450 Hewitt Street, Loveland; Case #2015-12604, Date Filed: 3/18/2015

### Weld County Chapter 7

Thomas Lee Willis, 5151 W 29th Street #206, Greeley; Case #2015-12217, Date Filed: 3/12/2015

Rodney Guy Redabaugh, 2734 Montego Bay, Evans; Case #2015-12222, Date Filed: 3/11/2015

Jared A Sego, 21 Tulip Ct, Windsor; Case #2015-12263, Date Filed: 3/12/2015

Luis C RICO, 2915 Arbor Ave, Greeley; Case #2015-12264, Date Filed: 3/12/2015

Freddrick Joseph Redin, 2751 28th Ave Apt B, Greeley; Case #2015-12359, Date Filed: 3/13/2015

Matthew Scott Byerly, 4106 Flagstone Dr, Johnstown; Case #2015-12391, Date Filed: 3/14/2015

James Allen Reynolds, 6771 East 120th Drive, Brighton; Case #2015-12456, Date Filed: 3/15/2015

Jennifer Shannon Auto-bee, 5041 Golden Eagle Pkw, Brighton; Case #2015-12503, Date Filed: 3/17/2015

Theresa Lea Waag, 3701 Salida Ct, Evans; Case #2015-12515, Date Filed: 3/17/2015

Rosemary Gray, 428 E 19th St, Greeley; Case #2015-12516, Date Filed: 3/17/2015

Paul Eldon Douma, 31993 W Cr 52, Kersey; Case #2015-12535, Date Filed: 3/18/2015

Abel Aragon, 4040 Meadows Avenue, Evans; Case #2015-12557, Date Filed: 3/18/2015

Virginia Ann Rizo, 2327 Balsam Ave, Greeley; Case #2015-12567, Date Filed: 3/18/2015

Lora Kristen Mathers, 4204 Paintbrush Drive, Evans; Case #2015-12570, Date Filed: 3/18/2015

Brian Lee Taylor, 5775 West 29th St #101, Greeley; Case #2015-12576, Date Filed: 3/18/2015

John Patrick Jr Redwood, 3624 Homestead Dr, Mead; Case #2015-12600, Date Filed: 3/18/2015

Manuel C Jr Garcia, Po Box 818, Firestone; Case #2015-12616, Date Filed: 3/19/2015

Gordon A Berlier, Po Box 792, Platteville; Case #2015-12619, Date Filed: 3/19/2015

Adolfo Torres, 899 E 20th St Dr, Greeley; Case #2015-12620, Date Filed: 3/19/2015

Joshua Lee Reed, 2715 Chesapeake Bay, Evans; Case #2015-12628, Date Filed: 3/19/2015

Heather Janine Parsell, 200 Pekin Drive, Johnstown; Case #2015-12678, Date Filed: 3/20/2015

Rusty Loya, 1002 Stage Dr, Fort Lupton; Case #2015-12704, Date Filed: 3/20/2015

### Chapter 13

Alejandro Jr Fong, 5947 Thistle Ridge Avenue, Firestone; Case #2015-12340, Date Filed: 3/13/2015

Amy Lynn Isnard, 5151 W 29th St Unit 2105, Greeley; Case #2015-12369, Date Filed: 3/13/2015

Patrick J Peregoy, 1107 30th Street Road A6, Greeley; Case #2015-12637, Date Filed: 3/19/2015

### FORECLOSURES Boulder County

Borrower: Julian A Felix, 2442 Dodd Ln, Longmont. Lender: Citimortgage Inc, Amount Due: \$189641. Case #3430686. 3/4/2015

Borrower: Julia Garcia Vazquez, 7 S Gay Dr, Longmont. Lender: Us Bank National Association, Amount Due: \$188049. Case #3430799. 3/4/2015

Borrower: Charles Roitz, 58 Nelson St, Ward. Lender: Generation Mortgage Co, Amount Due: \$131443. Case #3431247. 3/6/2015

Borrower: Stacy & John Cole, 1684 Woodward St, Erie. Lender: Deutsche Bank Trust Co America, Amount Due: \$306400. Case #3431248. 3/6/2015

Borrower: Elizabeth A Soto, 223 Maggie St, Longmont. Lender: Green Tree Servicing Llc, Amount Due: \$172306. Case #3431249. 3/6/2015

Borrower: James Holt, 1250 N Egreve Ct, Erie. Lender: Ocwen Loan Servicing Llc, Amount Due: \$248362. Case #3431565. 3/7/2015

Borrower: James E & Darlene G Miller, 5423 Ptarmigan Cir, Boulder. Lender: Deutsche Bank National Trust C, Amount Due: \$390475. Case #3431787. 3/10/2015

Borrower: Larry & Alicia Houchen, 1408 Cross St, Longmont. Lender: Caliber Home Loans Inc, Amount Due: \$180846. Case #3432162. 3/11/2015

Borrower: Ai & Melissa Nguyen, 3108 Castle Peak Ave, Superior. Lender: Green Tree Servicing Llc, Amount Due: \$352121. Case #3432463. 3/12/2015

Borrower: Lawrence L Stern, 185 Thunder Ridge Rd S, Nederland. Lender: Generation Mortgage Co, Amount Due: \$364731. Case #3432464. 3/12/2015

Borrower: Tim & Joanne Gorny, 13561 Eliot Ct, Broomfield. Lender: Deutsche Bank National Trust C, Amount Due: \$191267. Case #2581. 3/10/2015

Borrower: Thanh C Nguyen, 3313 Alexander Way, Broomfield. Lender: Nationstar Mtg Llc, Amount Due: \$344088. Case #2848. 3/17/2015

### Larimer County

Borrower: Kim M Wahamaki, 2400 Glade Rd, Loveland. Lender: Quicken Loans Inc, Amount Due: \$269203. Case #13060. 3/10/2015

Borrower: Richard D Shatzel, 1706 W Swallow Rd, Fort Collins. Lender: Nationstar Mortgage Llc, Amount Due: \$218856. Case #13403. 3/11/2015

Borrower: Brian Weikel, 1707 Hastings Dr, Fort Collins. Lender: Us Bank,

Amount Due: \$177789. Case #13405. 3/11/2015

Borrower: Daniel Bartyzel, 963 Conifer Pl, Loveland. Lender: Lakeview Loan Servicing Llc, Amount Due: \$147746. Case #13406. 3/11/2015

Borrower: Bear & Norine Michie Running, 10805 Bears Lair Rd, Loveland. Lender: Reverse Mortgage Solutions Inc, Amount Due: \$314291. Case #13742. 3/12/2015

### Weld County

Borrower: Jesse Nikoden, 4357 Quartz Ln, Johnstown. Lender: Pennymac Loan Services Llc, Amount Due: \$203603. Case #4087616. 3/5/2015

Borrower: H Troy & Alexandria Wetherington, 2104 Glenfair Dr, Greeley. Lender: One William Street Remic Trust, Amount Due: \$194069. Case #4087978. 3/6/2015

Borrower: Shawn McMullen, 381 E Juneberry St, Milliken. Lender: Colo Housing Fin Authority, Amount Due: \$144245. Case #4087979. 3/6/2015

Borrower: Justin & Amanda Turnbull, 906 N 2nd St, Johnstown. Lender: Selene Fin Lp, Amount Due: \$200048. Case #4087980. 3/6/2015

Borrower: Steve & Kristy D Dearing, 618 36th Ave, Greeley. Lender: Jpmorgan Chase Bk, Amount Due: \$125450. Case #4088349. 3/7/2015

Borrower: Robert J Novak, 19150 County Road 52, La Salle. Lender: Nationstar Mtg Llc, Amount Due: \$150680. Case #4088720. 3/10/2015

Borrower: Sandra & Albert Look, 23562 Blake St, Johnstown. Lender: Wells Fargo Bk, Amount Due: \$115978. Case #4089244. 3/12/2015

Borrower: Leonides Olivas, 265 Apache Pl, Lochbuie. Lender: James B Nutter Co, Amount Due: \$85571. Case #4089245. 3/12/2015

Borrower: Douglas G & Lillie D Smith, 4102 W 13th St, Greeley. Lender: Us Bk, Amount Due: \$200915. Case #4089886. 3/14/2015

Borrower: Armando & Olga Conchas, 604 E 23rd St, Greeley. Lender: Jpmorgan Chase Bk, Amount Due: \$108828. Case #4089888. 3/14/2015

Borrower: Debbie & Carlos Roybal, , Lender: Wells Fargo Bk, Amount Due: \$136785. Case #4090429. 3/17/2015

Borrower: Carlton Keith Hein, 210 S Ethel Ave, Milliken. Lender: Pingora Loan Servicing Llc, Amount Due: \$181049. Case #4090886. 3/18/2015

Borrower: John T Carr, 3506 Latham Ave, Evans. Lender: Bk West, Amount Due: \$19780. Case #4090887. 3/18/2015

Borrower: Luis A Rodriguez, 4413 W 7th St, Greeley. Lender: Wells Fargo Bk, Amount Due: \$45471. Case #4090888. 3/18/2015

Borrower: William J & Donna Mccormick, 717 Prairie Ave, Lochbuie. Lender: Wilmington Trust, Amount Due: \$116538. Case #4090889. 3/18/2015

Borrower: Kim M Wahamaki, 2400 Glade Rd, Loveland. Lender: Quicken Loans Inc, Amount Due: \$269203. Case #13060. 3/10/2015

Debtor: Deborah L Leighton, Creditor: Harvey Sender. Amount: \$293.0. Case #D-09-36511-Hrt. Date: 3/10/2015

Debtor: Julie & Julie L Lutnes, Creditor: Horizons North Cu. Amount: \$11159.83. Case #C-08c-050911. Date: 3/3/2015

Debtor: Deborah B Whitcomb, Creditor: Advantage Group. Amount: \$6676.75. Case #C-11c-002542. Date: 3/3/2015

Debtor: Cheryl Higham, Creditor: Eve Bluestein Dds. Amount: \$16935.04. Case #D-10cv-001054. Date: 3/3/2015

Debtor: Casey Fielding, Creditor: Premier Members Fed Credit Uni. Amount: \$1098.59. Case #C-07c-000890. Date: 3/3/2015

Debtor: Brandon Delcampo, Creditor: Powderhorn Condo Assoc Inc. Amount: \$4197.6. Case #C-15c-030104. Date: 3/4/2015

Debtor: Michael Newton, Creditor: One Earth Future Longmont Faci. Amount: \$10299.0. Case #. Date: 3/4/2015

Debtor: Leanne Perrin Smith, Creditor: Assurance Recovery Llc. Amount: \$2025.4. Case #C-14c-033567. Date: 3/5/2015

Debtor: Benjamin Luke Taylor, Creditor: Darren Ferguson. Amount: \$65000.0. Case #D-12pr-001404. Date: 3/6/2015

Debtor: Charles Rademacher, Creditor: Assurance Recovery Llc. Amount: \$3508.79. Case #C-15c-030273. Date: 3/7/2015

Debtor: Channearak Phuong, Creditor: Assurance Recovery Llc. Amount: \$2004.15. Case



# Higher health premiums or deductibles – but not both

Health-care costs are squeezing working Americans. Now that we have the health-insurance exchanges up and running, it's time lawmakers address the financial burden being imposed on the middle class.

Without question, positive things have happened since the Affordable Care Act took effect in 2010. Everyone in the United States now has access to health insurance, regardless of whether they have pre-existing conditions. Poor working families, thanks to federal subsidies, have affordable health insurance.

But millions of middle-class Americans who don't qualify for subsidies are under staggering financial pressure because they are being forced to pay higher health-insurance premiums and cover skyrocketing out-of-pocket costs.

As reported recently by the Los Angeles Times, work-based health plan premiums rose three times faster than wages from 2003 to 2013. They have continued to rise under the ACA.

## EDITORIAL

As most of you are all too aware, deductibles on health-insurance plans have risen at an even faster rate, as much as 150 percent during that same period.

Think back even five years ago. A family of four, with employer-based health care, could buy a health plan for \$500 a month, with a \$1,500 individual deductible and maybe a \$4,000 deductible for the whole family. A trip to the primary-care doctor came with, perhaps, a \$30 co-pay, and a trip to the emergency room might have come with a \$100 co-pay.

Flash forward. Now a non-subsidized family of four is facing a monthly premium of at least \$900 to \$1,200 or higher, an individual deductible of \$6,000 and a \$13,000 deductible for the family. At the same time, the co-pay for a primary-care visit that's not preventive in nature, under many plans, now has to be paid in full until the entire

deductible is met. The same is true with an emergency-room visit.

Even six years ago, the financial outlay for working families was much different. Unless you were undergoing some kind of fairly major procedure, deductibles did not come into play very often. Today, many families are finding that they have to meet the entire deductible before basic coverage, such as for some prescriptions, kicks in.

This presents an unheard-of financial burden that needs to be corrected. Working Americans probably could cope with higher monthly premiums. But to try to cope with health-insurance premiums that equal the size of a monthly grocery bill or house payment and then, because of high deductibles and co-pays, come up with several thousand dollars more every year to cover out-of-pocket costs is too much.

We see some merit to having higher deductibles. When consumers make spending decisions –

and higher deductibles are forcing this to occur – unnecessary care is dramatically reduced and services that are overpriced eventually will become less expensive as demand falls. It simply creates a more rational health-care economy – or at least that's the hope.

But if high deductibles are a good thing, it means health-insurance premium costs must come down – way down. While everyone should have health insurance, we need more affordable plan choices. Everyone, for instance, should be able to meet the requirements of the ACA by purchasing a bare bones catastrophic plan. Right now, this option is available only to those people 30 years of age or younger.

Health insurers are experiencing a windfall, with millions of new clients buying health-insurance policies. But that windfall has not translated into lower plan premiums. It simply has meant that the rate of increase has slowed. This fact does little if anything to help working families – and this needs to change.

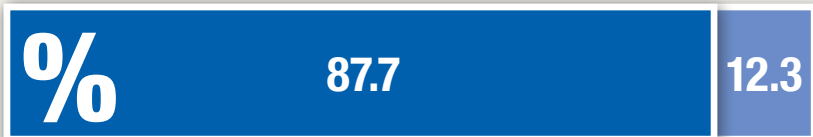
### BizWest.com opinion poll

**Question:**

Recently, Colorado lawmakers opted not to license yoga instructors. Was their decision not to impose licensure correct?

Yes, yoga instruction and certification works fine without state oversight.

No, yoga can cause physical harm and, as a result, instructors should be licensed.



**Next question:**

Colorado ranks 13th in the nation for identify theft and debit/credit card breaches. Have you experienced a breach that has required your debit/credit card to be reissued?

Visit [www.BizWest.com](http://www.BizWest.com) to express your opinion.

The BizWest Opinion Poll is not scientific and reflects only the opinions of those Internet users who have chosen to participate.



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## FOR THE RECORD

### From 21A

Debtor: Jennifer P Egbert, Creditor: Ritecorp. Amount: \$559.65. Case #C-11s-000031. Date: 3/7/2015

Debtor: Lawrence Markovich, Creditor: Shady Creek Homeowners Assoc. Amount: \$5924.33. Case #C-10c-003450. Date: 3/10/2015

### Broomfield County

Debtor: Murielle Blaise Romine, Creditor: A1 Collection Agency Llc. Amount: \$6767.29. Case #C-15c-030009. Date: 3/10/2015

Debtor: Eusebio Esparza, Creditor: Public Service Credit Union. Amount: \$14256.86. Case #C-15c-030141. Date: 3/10/2015

Debtor: Maria M Corbin, Creditor: Alpine Credit Inc. Amount: \$1168.55. Case #C-15c-030912. Date: 3/17/2015

### Larimer County

Debtor: Kathryn France & Kat Deluca, Creditor: Marshall Recovery Llc. Amount: \$1764.54. Case #C-09c-044247. Date: 3/5/2015

Debtor: William & Sherry Reed, Creditor: Russell H Morgan. Amount: \$43955.26. Case #C-13c-032436. Date: 3/5/2015

Debtor: Kevin Frazier, Creditor: Pnc Equipment Fin Llc. Amount: \$150000.0. Case #D-12cv-001956. Date: 3/6/2015

Debtor: Loren Tonsing, Creditor: Wakefield Assoc Inc. Amount: \$907.29. Case #C-09c-004887. Date: 3/10/2015

Debtor: Tood T Loomis, Creditor: Capital One Bk Usa. Amount: \$5927.13. Case #C-14c-032001. Date: 3/10/2015

Debtor: Jeremy B Sapp, Creditor: Discover Bk. Amount: \$3897.87. Case #C-14c-035068. Date: 3/10/2015

Debtor: Clay O Goad, Creditor: Barclays Bk Delaware. Amount: \$6601.66. Case #C-14c-031598. Date: 3/10/2015

Debtor: Todd T & Timothy Loomis, Creditor: Cavalry Spv I Llc. Amount: \$14540.42. Case #C-14c-032002. Date: 3/10/2015

Debtor: John W Sydenham, Creditor: Velocity Invest Llc. Amount: \$13405.33. Case #C-14c-031458. Date: 3/10/2015

Debtor: Daniel W Carlson, Creditor: Discover Bk. Amount: \$4299.38. Case #C-12c-005656. Date: 3/10/2015

Debtor: Marvin K Davis, Creditor: Discover Bk. Amount: \$5952.69. Case #C-11c-004360. Date: 3/10/2015

Debtor: Karin B & William Eberhart, Creditor: Discover Bk. Amount: \$16994.84. Case #D-11cv-002302. Date: 3/10/2015

Debtor: Samuel C Lueker, Creditor: Discover Bk. Amount: \$4860.74. Case #C-14c-033298. Date: 3/10/2015

Debtor: Jong Hwa Shin, Creditor: Capital One Fsb. Amount: \$26421.49. Case #D-07cv-000772. Date: 3/10/2015

Debtor: James J & James J Jr Helzer, Creditor: Capital One Bk Usa. Amount: \$1405.68. Case #C-09c-009488. Date: 3/10/2015

Debtor: Vern C Milton, Creditor: Capital One Bk Usa. Amount: \$20338.26. Case #D-12cv-001176. Date: 3/10/2015

Debtor: Vern C Milton, Creditor: Capital One Bk Usa. Amount: \$5087.43.

Case #C-12c-007667. Date: 3/10/2015

Debtor: Roger L & Dina Graham, Creditor: Account Brokers Larimer County. Amount: \$107535.06. Case #D-14cv-030122. Date: 3/11/2015

Debtor: Rocky Mtn Interlock Llc, Creditor: Merchant Rewards Network Llc. Amount: \$29009.7. Case #D-13cv-031704. Date: 3/11/2015

Debtor: Robin K Swann, Creditor: Bc Services Inc. Amount: \$1369.3. Case #C-14c-035288. Date: 3/12/2015

Debtor: Cesar A & Susan V Tataje, Creditor: Colo St Revenue. Amount: \$2677.0. Case #D-D352011cv801093. Date: 3/12/2015

Debtor: Cesar A & Susan V Tataje, Creditor: Colo St Revenue. Amount: \$1510.0. Case #D-D352013cv800164. Date: 3/12/2015

Debtor: Cesar A & Susan V Tataje, Creditor: Colo St Revenue. Amount: \$1564.0. Case #D-D352014cv801742. Date: 3/12/2015

Debtor: Joseph H li & Jennife Phillips, Creditor: Colo St Revenue. Amount: \$2710.77. Case #D-D352014cv801715. Date: 3/12/2015

Debtor: Karrie M & Rosaiba Kai, Creditor: Colo St Revenue. Amount: \$40455.0. Case #D-D352015cv800146. Date: 3/12/2015

Debtor: Maurice J Grimsley, Creditor: Colo St Revenue. Amount: \$5597.0. Case #D-D352014cv801063. Date: 3/12/2015

Debtor: Tina M Maestas, Creditor: Colo St Revenue. Amount: \$396.0. Case #D-D352014cv801141. Date: 3/12/2015

Debtor: Tina M Maestas, Creditor: Colo St Revenue. Amount: \$6435.62. Case #D-D352014cv801586. Date: 3/12/2015

Debtor: Corine A & Michael J Peavy, Creditor: Colo St Revenue. Amount: \$900.1. Case #D-D352013cv800812. Date: 3/12/2015

Debtor: Melinda M Morgan, Creditor: Professional Fin Co Inc. Amount: \$579.36. Case #C-15c-030092. Date: 3/13/2015

Debtor: Nick Nicholas, Creditor: California Bk Trust. Amount: \$110485.65. Case #D-08cv-000049. Date: 3/17/2015

Debtor: James Atkinson, Creditor: Home St Bk. Amount: \$1795.3. Case #C-13c-032103. Date: 3/17/2015

Debtor: Jacob Lewis & Jacob L Bergstrom, Creditor: Home St Bk. Amount: \$2367.34. Case #C-14c-030362. Date: 3/17/2015

Debtor: Richard & Ingrid Brow Gutierrez, Creditor: Home St Bk. Amount: \$1855.72. Case #C-13c-032105. Date: 3/17/2015

Debtor: Westfield Am Inc, Creditor: Ben Levine. Amount: \$9430.44. Case #D-Sc117111. Date: 3/17/2015

Debtor: Sean Casten, Creditor: Unifund Ccr Partners. Amount: \$2532.2. Case #C-14c-031160. Date: 3/5/2015

Debtor: Clay E Graham, Creditor: Citibank. Amount: \$26212.46. Case #D-11cv-002165. Date: 3/5/2015

Debtor: Julee A & Clay E Graham, Creditor: Discover Bk. Amount: \$12521.79. Case #C-11c-003624. Date: 3/5/2015

Debtor: Julee Graham, Creditor: Am Express Centurion Bk. Amount: \$4036.22. Case #C-12c-001523. Date: 3/5/2015

Debtor: Clay E Graham, Creditor: Fia Card Services Na. Amount: \$23436.6. Case #D-12cv-000507. Date: 3/5/2015

Debtor: Diane Marshall, Creditor: Capital One Bk Usa. Amount: \$4325.43. Case #C-11c-010481. Date: 3/6/2015

Debtor: Von E Ring, Creditor: Capital One Bk Usa. Amount: \$1640.02. Case #C-09c-007255. Date: 3/6/2015

Debtor: Jodi M Ring, Creditor: Liberty Acquisitions Servicing. Amount: \$1151.14. Case #C-12c-005266. Date: 3/6/2015

Debtor: Robert J Korkow, Creditor: Citibank South Dakota. Amount: \$18656.72. Case #D-10cv-000641. Date: 3/10/2015

Debtor: Robert J & Robert J J Korkow, Creditor: Chase Bk Usa. Amount: \$11471.95. Case #C-10c-010652. Date: 3/10/2015

Debtor: Debbra C Tamlin, Creditor: Colo Dept Revenue. Amount: \$4764.0. Case #D-12cv-802489. Date: 3/14/2015

Debtor: Adrienne L & Christop Jacobson, Creditor: Wakefield Assoc Inc. Amount: \$0.0. Case #C-2012c2551. Date: 3/17/2015

Debtor: Adam Davis, Creditor: Jack Peele. Amount: \$1809.75. Case #C-13c-004417. Date: 3/17/2015

### Weld County

Debtor: Vizard Properties Llc, Creditor: Yocam Family Lp Llp. Amount: \$0.0. Case #D-2014cv30918. Date: 3/11/2015

Debtor: Mm Tank Coating Co Inc, Creditor: Gps Usa Inc. Amount: \$45029.65. Case #D-15cv-030138. Date: 3/5/2015

Debtor: Scott D Jeffres, Creditor: Wakefield Assoc Inc. Amount: \$2341.22. Case #C-15c-030220. Date: 3/7/2015

Debtor: Carla R Lapp, Creditor: Wakefield Assoc Inc. Amount: \$649.4. Case #C-15c-030147. Date: 3/7/2015

Debtor: Debra A Gray, Creditor: Wakefield Assoc Inc. Amount: \$1829.31. Case #C-14c-034596. Date: 3/7/2015

Debtor: Thornton Car Co, Creditor: Capital One Bk Usa. Amount: \$12282.94. Case #C-14c-036103. Date: 3/10/2015

Debtor: Travis M Hampton, Creditor: Capital One Bk Usa. Amount: \$17106.36. Case #D-14cv-030814. Date: 3/10/2015

Debtor: Michael Prunsky, Creditor: Discover Bk. Amount: \$13593.95. Case #C-11c-009856. Date: 3/10/2015

Debtor: Cindy & John M Demott, Creditor: Discover Bk. Amount: \$9157.39. Case #C-11c-005757. Date: 3/10/2015

Debtor: John R May, Creditor: Discover Bk. Amount: \$11662.53. Case #C-07c-005798. Date: 3/10/2015

Debtor: Benito J & Lucy J Montoya, Creditor: Portfolio Recovery Assoc Llc. Amount: \$15386.06. Case #D-14cv-030900. Date: 3/10/2015

Debtor: Veronica R Fuller, Creditor: Nco Portfolio Management Assig. Amount: \$23252.94. Case #C-08c-005327. Date: 3/10/2015

Debtor: Minh & Ming Tran, Creditor: Portfolio Recovery Assoc Llc. Amount: \$4497.21. Case #C-12c-003035. Date: 3/10/2015

Debtor: Michael C & Charles M Monahan, Creditor: Discover Bk. Amount: \$10552.31. Case #C-11c-004046. Date: 3/10/2015

Debtor: Robin E Boggs, Creditor: Capital One Bk Usa. Amount: \$5603.54. Case #C-09c-003596. Date: 3/10/2015

Debtor: Linda H Medina, Creditor: Capital One Bk Usa. Amount: \$1660.84. Case #C-09c-003302. Date: 3/10/2015

Debtor: Armada Water Assets Inc, Creditor: Ronald J Richardson. Amount: \$325509.52. Case #D-15cv-030030. Date: 3/11/2015

Debtor: Raul Rios Cardiel, Creditor: Colo St Revenue. Amount: \$16035.18. Case #D-D622014cv804215. Date: 3/12/2015

Debtor: Joshua S & Suzanne N Sarters, Creditor: Colo St Revenue. Amount: \$1119.0. Case #D-D622014cv804304. Date: 3/12/2015

Debtor: Joshua S & Suzanne N Sarters, Creditor: Colo St Revenue. Amount: \$2113.0. Case #D-D622013cv802034. Date: 3/12/2015

Debtor: Joshua S & Suzanne N Sarters, Creditor: Colo St Revenue. Amount: \$1787.0. Case #D-D622013cv800510. Date: 3/12/2015

Debtor: Joshua S & Suzanne N Sarters, Creditor: Colo St Revenue. Amount: \$1551.0. Case #D-D622012cv803021. Date: 3/12/2015

Debtor: Joshua S & Suzanne N Sarters, Creditor: Colo St Revenue. Amount: \$1779.0. Case #D-D622011cv803622. Date: 3/12/2015

Debtor: Jeffrey L Sikorski, Creditor: Avis Rent Car System Llc. Amount: \$15064.69. Case #C-14c-035134. Date: 3/12/2015

Debtor: Jennifer Cooper, Creditor: Am Express Bk. Amount: \$5412.01. Case #C-15c-030008. Date: 3/12/2015

Debtor: Darren M Moore, Creditor: Coyote Creek Master Assoc. Amount: \$3250.67. Case #C-14c-035350. Date: 3/13/2015

Debtor: Jason & Tori J Mcmechan, Creditor: Professional Fin Co Inc. Amount: \$4551.26. Case #C-10c-007332. Date: 3/13/2015

Debtor: Arturo Lopez, Creditor: Professional Fin Co Inc. Amount: \$784.93. Case #C-14c-030591. Date: 3/13/2015

Debtor: William B Sr & Willia George, Creditor: Cavalry Invest Llc. Amount: \$1224.96. Case #C-14c-036055. Date: 3/17/2015

Debtor: Gloria Castillo, Creditor: Capital One. Amount: \$2295.98. Case #C-15c-030227. Date: 3/17/2015

Debtor: Gale Lee & Gale L Faubion, Creditor: Belco Credit Union. Amount: \$9283.3. Case #C-15c-030495. Date: 3/17/2015

Debtor: Denny Lee & Denny L Steffens, Creditor: Belco Credit Union. Amount: \$2655.8. Case #C-15c-030391. Date: 3/17/2015

Debtor: Stephen L Wainwright, Creditor: Cavalry Spv I Llc. Amount: \$1602.38. Case #C-15c-030389. Date: 3/17/2015

Debtor: Wayne Crabtree, Creditor: Belco Credit Union. Amount: \$21812.03. Case #D-14cv-030988. Date: 3/17/2015

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Thank you to all of our board members, friends, and local businesses that are DIVA table hosts and those that have either donated or purchased silent auction items and the Bodacious Bags and their fillings.

Proceeds from this event will be used to make grants to improve the lives of women and girls in Weld County.





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