

BizWest



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THE BUSINESS JOURNAL OF THE BOULDER VALLEY AND NORTHERN COLORADO

VOLUME 34 | ISSUE 4 | FEB. 6 - 19, 2015

Water prices reach historic highs

Rate increases come despite the Colorado-Big Thompson project's abundant supply of H2O

BY STEVE LYNN
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BERTHOUD — Prices of Colorado-Big Thompson water have reached an all-time high, selling for nearly

three times more than just two years ago.

Shares of the water went for more than \$26,000 apiece at an auction Jan. 23, according to Berthoud-based Northern Colorado Water Conser-

vancy District, the equivalent of \$52,000 an acre foot. An acre foot equals 326,000 gallons, enough water to serve 2.5 households annually.

The water was bought for industrial and municipal uses, said Brian

Werner, spokesman for the district. The identity of the buyer has not yet been disclosed.

The high prices are likely to cause concern in the agricultural world, ▶ See **Water, 8**



DOUG STORUM/BIZWEST

Paul Hoff, left, chief executive of Agribotix LLC, and Tom McKinnon, founder of the Boulder-based company, pose with their Hornet Drone. It is equipped with a camera and software system that collects data farmers can use to improve crop yield.

Businesses await FAA drone regs

BY DOUG STORUM
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While the Federal Aviation Administration is working toward a September deadline to present a concrete list of rules and regulations for flying commercial drones, it is grant-

ing some exemptions to commercial drone operators – but that process is long, complicated and can be costly.

As of Jan. 23, the FAA had received 246 exemption applications for commercial drone use but had approved only 16.

Most of the companies receiving

exemptions are news organizations and moviemakers, but an exemption also has been granted for agricultural purposes.

Paul Hoff, chief executive of Boulder-based Agribotix LLC, is evaluating whether to apply for an exemption

▶ See **Drone, 10**

NoCo knee, hip surgery fees No. 2 in the U.S.

BY STEVE LYNN
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FORT COLLINS — Average costs of knee and hip replacements in Northern Colorado rank among the highest in the nation, only slightly less than New York, because of a lack of competition in the region, according to a major insurer.

The reason for exorbitant costs of knee and hip replacement surgeries does not appear to be high rents, as may be the case in the Big Apple. The situation has more to do with the fact that Northern Colorado has two main health-care providers. In other parts of the Front Range, multiple providers offer services.

Average knee-replacement costs in Fort Collins and Loveland came in \$24,500 higher than the average cost for all 64 markets in the study, according to a report released in January by Anthem Blue Cross/Blue Shield. The

▶ See **Knee, 20**



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Avago Technologies basking in 89.1 percent year-over-year return

Stocks of Local Interest

NAME	TICKER	52-WK RANGE	CLOSE	LAST*	WK	MO	QTR	YTD %CHG	1YR %RTN	P/E	DIV	YLD
ARCA biopharma Inc	ABIO	0.69	2.38	.70	▼	▼	▼	-26.6	-64.5	dd	...	...
Advanced Energy Ind	AEIS	16.00	29.15	24.48	▲	▲	▲	+3.3	-7.0	13	...	...
Anadarko Petrol	APC	71.00	113.51	82.77	▲	▲	▲	+0.3	+1.6	dd	1.08	1.3
Array BioPharma	ARRY	2.98	8.01	7.17	▲	▲	▲	+51.6	+44.4	dd	...	...
Avago Technologies	AVGO	52.96	108.34	102.42	▼	▲	▲	+1.8	+89.1	98	1.40f	1.4
Ball Corp	BLL	50.22	70.50	64.37	▲	▼	▼	-5.6	+23.7	17	0.52	.8
Boulder Brands Inc	BDBD	7.77	18.46	10.10	▲	▼	▼	-8.7	-32.8	46	...	...
Clovis Oncology Inc	CLVS	35.33	93.33	64.91	▼	▲	▲	+15.9	-3.3	dd	...	...
Crocs Inc	CROX	10.50	16.83	10.70	▲	▼	▼	-14.3	-30.4	dd	...	...
DigitalGlobe Inc	DGI	23.85	42.73	27.72	▲	▼	▼	-10.5	-30.1	cc	...	...
Dynamic Matis	BOOM	13.37	24.00	14.05	▼	▼	▼	-12.3	-35.8	27	0.16	1.1
EnCana Corp	ECA	11.44	24.83	13.01	▲	▼	▼	-6.2	-30.4	8	0.28	2.2
Gaiam Inc	GAIA	6.06	8.76	7.39	▲	▲	▲	+3.6	+12.8	dd	...	...
GlobImmune Inc	GBIM	4.29	15.00	6.65	▼	▼	▼	-12.4	...	...	...	...
Google Inc C	GOOG	487.56	604.83	528.48	▼	▲	▲	+0.4	...	25	...	...
Hain Celestial Grp	HAIN	40.01	60.45	54.05	▲	▼	▼	-7.3	+12.6	42	...	...
Halliburton	HAL	37.21	74.33	41.51	▲	▲	▲	+5.5	-17.8	10	0.72f	1.7
Heska Corp	HSKA	8.23	21.05	20.35	▲	▲	▲	+12.2	+130.2	42	...	...
IBM	IBM	149.52	199.21	154.66	▲	▼	▼	-3.6	-11.2	13	4.40	2.8
Level 3 Commun	LVLT	30.67	50.48	50.19	▲	▲	▲	+1.6	+55.3	46	...	...
Noble Energy Inc	NBL	41.01	79.63	49.73	▲	▲	▲	+4.8	-23.1	19	0.72	1.4
Noodles & Co	NDLS	17.15	41.54	25.77	▲	▼	▼	-2.2	-27.5	76	...	...
Pilgrims Pride	PPC	12.92	32.62	26.80	▼	▲	▼	-3.2	+110.1	10	5.77e	...
Rally Software	RALY	8.24	24.00	11.96	▲	▼	▲	+5.2	-42.9	dd	...	...
Synergy Resources Cp	SYRG	8.05	14.11	12.47	▲	▲	▼	-0.6	+36.6	23	...	...
UQM Technologies	UQM	0.71	3.45	.97	▲	▲	▲	+24.2	-54.5	dd	...	...
Vail Resorts	MTN	64.47	94.16	87.72	—	▼	▼	-3.7	+29.9	94	1.66	1.9
WhiteWave Foods Co	WWAV	21.92	38.64	33.96	▲	▼	▼	-2.9	+34.2	47	...	...
Woodward Inc	WWD	40.09	55.76	45.31	▲	▼	▼	-8.0	+3.7	16	0.40f	.9

*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

GROWING NEST EGG

We're doing a better job of saving for retirement. Contributions to 401(k) accounts set a record high last quarter — both from workers and from their employers, according to Fidelity Investments. Employees set aside an average of \$6,050 over the last 12 months, and employers contributed an average of another \$3,580. That's up from \$5,050 and \$2,470, respectively, 10 years ago.

The boost in contributions, along with a rise in stock prices, helped the average 401(k) balance reach \$91,300 at the end of 2014, which is also a record. The average IRA balance, meanwhile, was \$92,200.



Percentage of employees who increased their 401(k) contribution rate



Source: Fidelity Investments

LEFT OUT

Companies are going on a buyout binge, and mergers and acquisitions of U.S. companies rose to a record \$1.6 trillion last year, according to Dealogic. But some industries are getting more love than others. Health care companies have been in big demand, for example, but few financial companies are getting offers. Small-cap companies also have seen relatively low activity, according to Morgan Stanley strategists.

Although tougher regulations may mean a continued lull in takeovers for the financial industry, small-cap stocks may be set to see an increase given the strengthening U.S. economy.



THE DOLDRUMS

February is bleak and cold. Oh, and the weather's bad too. February has historically been a weak spot for stocks in the midst of its strong October-through-May run. Over the last 20 years, February is the only month in that span that's had an average decline, 0.2 percent. To be sure, recent Februaries haven't been so bad. The last five have been up, but that follows a stretch where the S&P 500 had dropped in eight of the prior 11 Februaries.



Worst average monthly change for the S&P 500, last 20 years

Source: FactSet AP

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COURTESY STUDIO INSITE

Old Town Square is being rejuvenated, a move designed to bolster its image and bring more foot traffic to downtown Fort Collins.

Retailers taking Old Town renovation plan in stride

BY DALLAS HELTZELL
dheltzell@bizwestmedia.com

FORT COLLINS – Once the renovation of Fort Collins’ iconic Old Town Square begins on Feb. 11, there’s likely to be some inconvenience here and there. But Old Town businesses – from the biggest to the smallest – are dealing with it in a whimsical Old Town sort of way.

Or as business owner Matt Hannifin describes it, “Let’s take lemons

and make lemonade.”

The sprawling CooperSmith’s Pub and Brewing Co. will tap a special “Pardon the Disorder Facelift Porter” at 5 p.m. on Friday, Feb. 6. That same night will be the last until summer for Hannifin’s wondrous hole in the wall called Science Toy Magic. He sees the temporary closure of his shop as an opportunity to do some things for himself – including teaching – and expresses unbounded excitement about what he’ll find when he gets back

and reopens, probably by mid-June.

“This is going to be a big deal,” Hannifin said. “Man alive, I want to be there when the construction’s over. The result is going to be gorgeous – a showpiece. I’m really looking forward to what my sales are going to be like when the tourists come to see this.”

Chelsea Hayes, floor manager at CooperSmiths, intended no beer-related pun when she said “We’ll just go with the flow.”

► See **Old Town, 4**

Doughnut dreamer working way out of the hole

BY DALLAS HELTZELL
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The expression “dollars to doughnuts” began as a betting term meaning “short odds.” Eric Keeney is betting he can turn his homemade doughnuts into dollars – and he thinks his odds of success are pretty sweet.

BIZWEST EYE

Keeney, 46, knows he can turn out tasty treats because he started out making them for his family. He’s never owned a retail business, but figures his 10 years working in marketing and design, along with another decade in television production, can give him an edge.

And so the dream of opening Fort Collins’ only 24-hour independent doughnut shop is taking shape. Keeney and a silent partner already have spent nearly \$10,000 on a food cart, a trailer to haul it, a doughnut fryer and commercial kitchen mixer, taxes, licensing, insurance and rent on a kitchen space.

What he needs now is \$10,000 more to help defray the early costs and pay for ingredients and this year’s expenses. To raise it, he launched a \$10,000 Indiegogo crowdfunding campaign.

“With Indiegogo, I can still keep the money if I don’t meet my goal by Feb. 15,” he said. “I’ll be happy if I get half of it.”

He’ll be selling from his cart at New Belgium Brewing on Valentine’s Day, but that’s just the start. By next year he wants to open the “Donut Lodge” in Fort Collins. “My vision is comfort food in a comfort venue,” he said. “An old-school ski lodge, a sanctuary amid harsh conditions. Vintage skis and snowboards – and a fireplace.”

By 2020, Keeney said, he hopes to have a second shop – in the mountains, where a ski lodge belongs – as well as a delivery van, a trailer to sell from at larger events, and even some branded merchandise and sports teams.

Why sell indulgences such as “The Elvis” – a doughnut flavored with peanut, chocolate and banana – in health-conscious Northern Colorado?

“I’ve always heard the best ways to make money are sex, alcohol and sugar,” Keeney said. “I’m a family man, so the first one’s out. I worked at the Left Hand brewery in Longmont, so I did the alcohol business. Sugar’s what’s left.”



Old Town Square renovation



Site map legend:

- | | |
|--------------------------|---------------------------|
| A Sandstone bench | G Vernal pool |
| B Planting | H Tree grate |
| C Fireplace | I Festoon lighting |
| D Play area | J Stage |
| E New pavers | K Stairs/ramp |
| F Rock fountain | |



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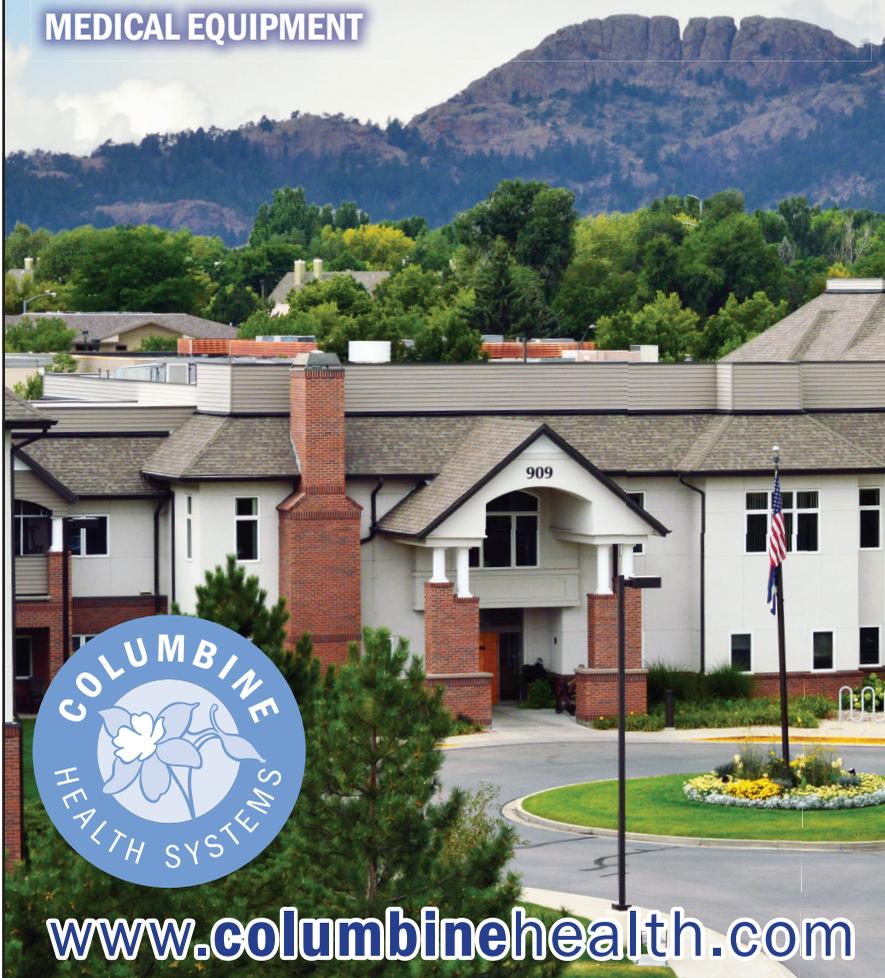
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OLD TOWN from 3

Hayes and Hannifin both hailed the way the Downtown Development Authority, driving force behind the project, has been keeping Old Town businesses informed and done its best to mitigate the disruption.

"We're intrigued to see what it'll be like" during construction, Hayes said, "It's a play-it-by-ear situation. But thankfully we're big enough that we have a lot of entrances. And the DDA is trying to do the best it can to make sure Old Town can survive it."

"Without them, there's no way I could have made it as a business," Hannifin said. "I have never lived in a town that thought things through this well. Everybody in town has been asked, 'What do you want to see?' We're doing it all at once instead of piecemeal."

The project is intended to open up the square, update infrastructure and add some amenities to the 30-year-old downtown hub.

The square hosts about 100 events a year but has suffered from the inevitable wear and tear of large community gatherings.

Minimizing disruption as that vision becomes reality has been a major focus of the DDA and Old Town stakeholders, including working with Denver-based contractor M.A. Mortenson Co. to work around businesses' delivery needs and busiest days, and agreeing on a "phased" schedule of construction to minimize adverse effects on customers.

That approach, still being finalized, will "keep pedestrians safe and flowing to Old Town Square businesses," said DDA project manager Todd Dangerfield.

The most visible features of the renovation will include moving the performance stage to the northwest corner of the square – "to improve sight lines and give a feeling of intimacy," said DDA executive director Matt Robenalt – and adding an outdoor

fireplace, shade sculpture, a bigger play area for children, a second water feature and reflecting pool and a new entryway from Mountain Avenue on the southwest end.

"We're also adding seven new trees in the northern half to complement the beautiful tree canopy in the southern half," Robenalt said, "and we want to re-establish some of the pedestrian zones in front of some of those historic storefronts."

The money is coming from \$1.9 million in tax-increment financing committed to by the DDA, \$1 million from the city through its Downtown General Improvement District and much of the rest from Progressive Old Town Square, which owns the buildings around the plaza.

"We've tried to use new financial tools so that things that were once old can be new again," he said. "The renovation may cost \$3 million, but the value is immeasurable."

Customer and employee parking shouldn't be a problem, Robenalt said. "It's one of the things we were adamant about. With the exception of losing one or two spaces around the perimeter, there should be no impact."

Robenalt said the DDA has set an "aggressive goal" of having the stage and plaza ready for NewWestFest in mid-August.

Hannifin said he doesn't expect perfection.

"Some sort of mistake will be made," he said, "but they've already avoided the big mistakes. I'd just ask people to patronize these businesses a little extra. Be understanding and kind to them. If we carry that sense of humor about this as it's being done, we'll have fun."

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CORRECTIONS

- Aims Community College President Marilyn "Marsi" Liddell's name was misspelled in a story on page 10 of the Jan. 23-Feb. 5 edition.
- Because of a technical issue, Bank of Colorado was omitted from the banking list in the 2015 Book of Lists. The bank would have been No. 1 in the rankings with assets of more than \$2.5 billion.

BizWest will correct any errors that appear in its pages. To suggest a correction or clarification, please contact Executive Editor Jerd Smith at 303-630-1951, or email at jsmith@bizwestmedia.com.

BizWest

BOULDER VALLEY ♦ NORTHERN COLORADO

Volume 34 : Issue 4
Feb. 6 - 19, 2015

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BizWest (USPS 018-522, ISSN 1528-6320)
is published biweekly, with an extra issue in January, by BizWest Media LLC, a Colorado LLC, 1790 30th Street, Suite 300, Boulder Colorado, 80301.
Periodical Postage Paid at Boulder, CO and at additional mailing offices.
Subscriptions are \$49.97. International subscriptions are \$180.00.
POSTMASTER; Send change of address notices to:
BizWest Media LLC Subscriber Service,
PO Box 17125, North Hollywood, CA 91615-7125
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Regulation not only challenge for small banks

Security worries, interest rates also score high in survey

BY DOUG STORUM

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Community banks, challenged by escalating regulatory costs, also face the need to streamline their operations and shore up security for customers' electronic transactions, according to KPMG LLP's 2015 Community Banking Outlook survey.

The audit, tax and advisory firm's annual nationwide survey of 100 bankers found that while executives still are concerned about rising regulatory-compliance costs, they are less so this year, and more are focused on the need to enter new markets, offer new services and upgrade information infrastructure to streamline operations and tighten security.

Of those polled, 32 percent said regulatory and legislative pressures will continue to be the most significant growth barrier over the next 12 months, down from 42 percent in last year's survey.

More than a third – 37 percent – said spending on regulation and



Top 10 challenges facing community banks

The 2015 KPMG national survey of community bankers reveals regulatory and legislative pressure as the most significant growth barrier facing their banks in the coming 12 months, with risk-management concerns not far behind.

- 1 Regulatory and legislative pressure
- 2 Interest-rate pressures
- 3 Risk-management issues
- 4 Performance of commercial and industrial market
- 5 Staying on top of emerging technologies
- 6 Employee-related costs
- 7 Lack of qualified workforce
- 8 Performance of residential real-estate market
- 9 Increased taxation
- 10 Lack of customer demand

Source: KPMG LLP's annual Community Banking Outlook survey

internal control issues will continue to increase over the next 12 months. That is second only to increased spending for information technology, which was the top answer chosen by 46 percent of the executives polled.

Nearly 80 percent of those polled said regulatory-compliance costs now comprise 5 percent to 20 percent of their total operating costs.

"There is no question that ris-

ing regulatory-compliance costs will continue to be a challenge for community banks," said John Depman, national leader for KPMG's regional and community banking practice.

John Rhoades, chief executive and president of Summit Bank and Trust in Broomfield, said regulatory compliance costs aren't as big an issue for Summit, which has about \$116 million in assets, as they are for larger banks. Banks under the \$500

million-asset threshold aren't subject to as many regulatory hurdles under the Dodd-Frank Act.

What Rhoades sees as a challenge in the coming year is the potential increase of interest rates, which would impact loans and deposits.

"There is a high demand for loans, but we also want those deposits. It's tricky striking a balance between the two," he said, referring to the loan-to-deposit ratio that is used to assess a bank's liquidity. "I expect interest rates to be raised late this year or early 2016."

Cody Fullmer, a market president in Larimer County for Bank of Colorado, agreed that interest rate increases may have a negative impact for banks as well as customers, but his bank is more concerned with cost of regulatory compliance and addressing credit-card fraud.

"The bigger the bank, the more it costs to comply with regulations," he said.

"But fraud is a really big concern. Having to reimburse customers whose cards have been compromised with fraud, even when it's the merchants fault, needs to be taken care of," he said. "We need to work on this as an industry. Europe is way ahead of us with implementing chip technology. We should be just as good."

► See **Banks, 21**

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Promoters seek place in the NoCo sun

Economic-development groups sort out roles as they seek leaders

BY DOUG STORUM

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A new, privately funded economic-development group in Northern Colorado is pressing forward with plans to brand and market Weld and Larimer counties as one region in an effort to attract the attention of site selectors hired by businesses looking to relocate.

As the new group emerges, two longtime economic-development organizations in Northern Colorado that are funded by the public and private sectors are searching for new chief executives.

Both the Loveland-based Northern Colorado Economic Development Corp., which serves Larimer County, and Greeley-based Upstate Colorado Economic Development, which serves Weld County, are in need of CEOs.

Walt Elish resigned as CEO of NCEDC in September and Eric Berglund resigned as CEO of Upstate Colorado in January. Both resignations took place around the time that businessmen in both counties – Tom Gendron, chairman, chief executive and president of Fort Collins-based Woodward Inc., and Scott Erhlich, president of Ehrlich Motors in Greeley and former board president of Upstate Colorado – announced in October the formation of the Northern Colorado Economic Alliance. It too, is searching for a CEO.

Sources interviewed for this story declined to comment on whether the timing of the resignations are a result of the new group emerging or merely coincidence. (Editor's note: BizWest Media LLC is a member of both groups.)

Doug Marsh, an economic-development consultant, was hired in November by the NCEDC to serve as its interim CEO. His Connecticut-based firm Organization Dynamics

LLC also was hired to conduct a search for a permanent leader.

"Things are very fluid in Northern Colorado right now," Marsh said. "The good news is that there is recognition that collaboration and role definition need to be done together – and that the region recognizes what it might take to elevate its visibility to the site-selection community." Marsh said NCEDC's budget of \$650,000 has only \$15,000 allocated for marketing, which at this point seems to be the new alliance's main concern.

"That (\$15,000) is not going to get the job done," Marsh said, referring to catching the attention of site selectors.

"Realistically, to become known among site selectors, it's going to take a marketing budget of about \$1 million for five to seven years."

The new alliance said in December that it is shooting for an annual budget of \$1 million. Last month it hired former Greeley economic development manager Bruce Biggi as its chief marketing officer, while still searching for its CEO. The new group plans to be up and running sometime in the first quarter of this year.

Weld and Larimer county governments, plus major cities and towns in both counties, have helped fund NCEDC and Upstate, and have had public officials serving as board members or on steering committees.

Just how the two established economic-development groups, the two counties, and cities and towns might work with Gendron's and Erhlich's privately funded group remains to be seen.

"For investors who fund several of the region's economic-development groups, it gets awkward," said Rocky Scott, director of corporate affairs for Woodward, who is leading the effort to form the alliance." He said there is no group in place that can brand the area as one large region.

"Local groups project a perceived bias toward their own area," Scott said. "We respect those organizations, but we need to remove that perceived bias. Businesses are not limited to geo-

“Local groups project a perceived bias toward their own area. We respect those organizations, but we need to remove that perceived bias. Businesses are not limited to geographic lines. They have a regional perspective.”

Rocky Scott

DIRECTOR OF CORPORATE AFFAIRS
FOR WOODWARD

graphic lines. They have a regional perspective. ... This group would be more uniting, more responsive to businesses, serve them as customers better."

Loveland Mayor Cecil Gutierrez admitted that cities and towns can be "a little territorial, but the bottom line is the attraction of large companies to the region is beneficial to all of us." When Vestas Wind Systems set up shop in Windsor, he said, it had a positive economic effect on the region. "Its employees live and spend money in several Northern Colorado cities, including Loveland."

Windsor Mayor John Vazquez said 52 percent of Vestas employees live in Larimer County, and 48 percent live in Weld. Scott has been meeting with the groups and governments, but most say they want to know more about how the new group will operate before commenting.

SeonAh Kendall, Fort Collins' economic policy and project manager, said her department is "waiting to see" exactly what the new economic alliance will be doing before determining how it might collaborate with the group.

Gutierrez isn't sure how the group will affect Loveland's economic-devel-

opment department.

"There's very little detail out there about this new organization," he said. "Economic development is very important to us, and we have an outstanding economic-development department. We collaborate with a variety of groups."

Larimer County Commissioner Tom Donnelly said the county supports regional and local economic development and the board seeks opportunities to partner with all entities who support the creation and retention of sustainable jobs locally.

"The county commissioners have not met as a board with the Northern Colorado Economic Alliance yet, but we welcome the opportunity to learn more about their vision to enhance regional economic development," Donnelly said. "Partnering with Weld County, or any economic development program, is neither unusual nor problematic here in Larimer County."

Greeley Mayor Tom Norton said economic development needs to be a coordinated effort.

"We need to do that any way we can," he said.

Norton declined to comment about the possibility of Upstate losing private-sector backers to the new alliance. "These folks are all friends of mine," he said. "The media is trying to create controversy, trying to stir a pot. ... I'm not going there."

Berglund, who will leave his CEO post at Upstate Colorado in March, said he "hasn't seen a mass exodus" of private backers from Upstate. Berglund said Upstate's annual budget fluctuates between \$500,000 and \$600,000, as does the number of investors from year to year. Generally, he said, 60 percent of Upstate's operating budget comes from the private sector and 40 percent comes from public entities.

Marsh said he has yet to see any loss of private-sector backing for NCEDC.

Doug Storum can be reached at 303-630-1959, 970-416-7369 or dstorum@bizwestmedia.com.



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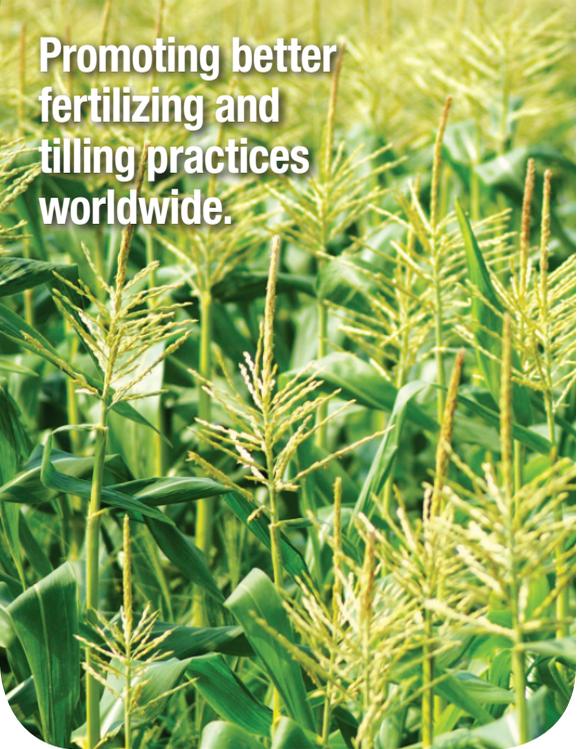
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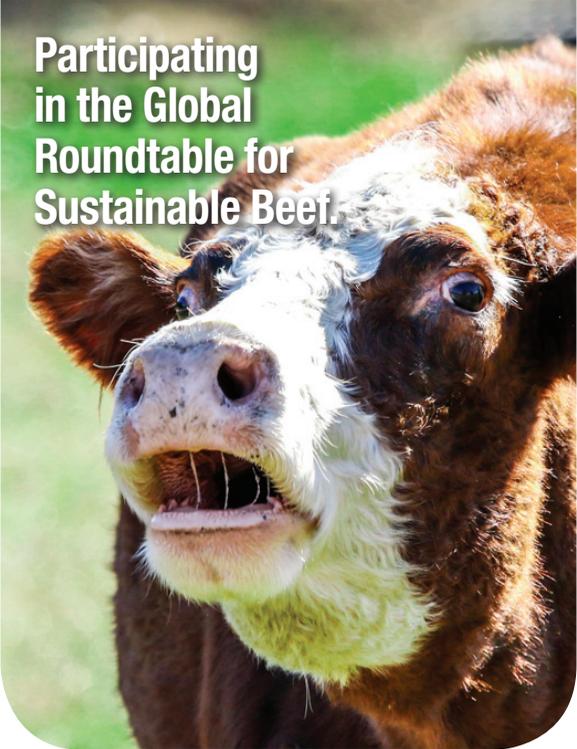
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Wal-Mart raising crop of sustainable farmers

BY STEVE LYNN
slynn@bizwestmedia.com

As the world's largest retailer, Wal-Mart Stores Inc. (NYSE: WMT) has had a profound influence on product development, including everything from consumer electronics to textiles.

Wal-Mart's reach has expanded to improving sustainability in agriculture, an industry saddled with the task of producing food for 9 billion people by 2050. Three years ago, the retailer began asking questions about how it could improve sustainability, the catch-all word for minimizing humanity's impact on the environment by coexisting with, rather than harming, Nature. The goal is not only to improve sustainability but to lower costs.

Since then, the company has set goals to be supplied 100 percent by renewable energy, create zero waste and sell sustainable products. Last year, Wal-Mart started partially tying its purchasers' bonuses to sustainability metrics.

Wal-Mart "has sent a signal down the supply chain that information about how things are grown and inputs are managed – and the environmental impact as well as the social impact of how things are made – is important to them," said Sara Harper, Washington, D.C.-based director of sustainability at K-Coe Isom, an accounting and consulting firm that advises Wal-Mart on its initiative.

Not everyone sees Wal-Mart's increasing footprint on agriculture as entirely beneficial.

As it seeks to improve sustainability, Wal-Mart also has gone to great lengths to cut costs, even going as far as asking to view a farmer's financial statements, said Don Shawcroft, president of the Colorado Farm Bureau.

"I know there has been some concern in the past about Wal-Mart's heavy handedness," Shawcroft said. And farmers who opt to produce for the giant chain must comply with an array of rules and standards. This compliance is reshaping farm practices in Colorado and worldwide.

Here are five ways that Wal-Mart, the nation's largest grocer with 4,000 of its stores selling groceries, is influencing agriculture as it seeks to lower its carbon output:

Reducing Emissions

Walmart has said it wants to reduce greenhouse gases from overuse of fertilizer in agriculture. Nitrogen fertilizer not only requires a vast amount of energy that leads to emissions during manufacturing, it also emits nitrous oxide, a potent greenhouse gas. "Walmart's interest in fertilizer efficiency is likely connected to both a desire to reduce environmental impacts that threaten the long-term low-cost and reliability of their supply chain while also acting as a catalyst for pushing production costs down," Harper said. "If only the right amount of fertilizer is applied at the exact right time, it will be used by the plant instead of running off into nearby water. Improving this fertilizer efficiency process even by a small amount can have a big impact on reduc-

ing greenhouse gas pollution as well as cost."

Organic growth

In April, Wal-Mart partnered with Wild Oats Marketing LLC, founded in Boulder, to sell nearly 100 of Wild Oats' products in Wal-Mart stores. Wal-Mart said customers would save 25 percent or more compared with other organic products. The move comes at a time of consolidation in the organic industry, which has seen a decline in the number of farms in Northern Colorado despite an increase in product sales from 2007 to 2012. Shawcroft said he hopes Wal-Mart's participation with Wild Oats will lead to further growth in organic agriculture.

Encouraging technology

Farmers have adopted more technical tools, including Global Positioning System devices, to help them grow crops because of Wal-Mart's push to embrace advanced farming techniques, Shawcroft said. Tractors equipped with Global Positioning System technology ensure that drivers make fewer passes over cropland while tilling. Otherwise, soil moisture evaporates with too much plowing.

Forming partnerships

Wal-Mart has bridged the divide between retail and agriculture by working more closely with farmers and suppliers. The retailer started a pilot program with 15 suppliers that represented 30 percent of the world's food and beverage sales in North America to provide

farmers with data and tools to optimize fertilizer and tilling practices in corn and soy fields. The program, which includes 2.5 million acres of farmland, will save money, reduce greenhouse gas and deliver more sustainable farm products, according to Wal-Mart. Additionally, the retailer aims to train 1 million farmers and farm workers by the end of 2016, half of which will be women. By the end of 2013, Wal-Mart had contributed to training more than 307,000 farmers and farm workers.

Global farming

Wal-Mart also is phasing sustainable palm oil, found in thousands of products, into its private brands to curtail deforestation. Almost a third of palm oil in its private-label brands now comes from sustainable operations. The retailer also is participating in Greeley-based JBS USA's Global Roundtable for Sustainable Beef, an initiative backed by a number of other corporate titans, including McDonald's Corp. (NYSE: MCD); Eli Lilly and Co. (NYSE: LLY); Merck & Co Inc. (NYSE: MRK) and Cargill Inc., which has a meat-processing facility in Fort Morgan. Formed in 2010, the group agreed on basic notions of sustainable beef, but it does not plan to set standards or create a certification system. Its next steps include developing criteria for sustainability in various regions.

Steve Lynn can be reached at 970-232-3147, 303-630-1968 or slynn@bizwestmedia.com. Follow him on Twitter at @SteveLynnBW.

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WATER from 1

where farm water traditionally has been lower priced. Residential home-builders also are likely to feel the squeeze, as fees for new water taps rise.

"It's fairly expensive water these days, if you can find it," Werner said. "Some people can't even find it."

The district, Northern Colorado's largest water provider, is a federal water system overseen by a locally appointed board. The Colorado-Big Thompson Project, as Northern's delivery system is known, brings water from the headwaters of the Colorado River high in Rocky Mountain National Park, and delivers it through the Adams Tunnel under the Continental Divide.

Unlike other major Colorado water providers, such as Denver Water, shares in Northern's system can be bought and sold on the open market. When water is purchased, it can be used for a variety of purposes, such as energy development or home building. Those buying water outside Northern's system are governed by state rather than federal laws and must go to a special water court to have water use legally changed, a costly process that can take years to complete.

Northern's special status makes its water especially attractive, as a result.

Built originally in the 1930s to serve the region's massive irrigated agriculture economy, shares in the C-BT gradually have been acquired by fast-growing cities and energy companies. Now the water is largely owned by cities, and leased back to farmers or others who seek to use it on a temporary annual basis.

How much water is associated with each share in the system changes each year and is based on how much water is derived from snowpacks and precipitation. This year, a share of water equals six-tenths of an acre foot since the Northern Water Board of Directors declared a 60 percent quota last April, meaning water-rights owners can use only 60 percent of the resource they own.

The high prices for water come despite record levels of water storage in October in the district's reservoirs, which span Northern Colorado and the Boulder Valley.

"Storage remained high throughout this year and through the winter," Werner said.

As of Jan. 1, Colorado-Big Thompson had 665,000 acre feet of water in storage, 45 percent above normal, Werner said.

The higher levels stemmed from above-average snowpack, increased precipitation and less water delivered to water users. Flooding in September 2013 also replenished groundwater supplies in many areas.

Higher water storage may mean more water available to rent, but it may not affect water-rights prices, said Tom Cech, director of One World One Water at Metropolitan State University.

"The price of (Colorado-Big Thompson) water and other water rights in the region are directly tied to demand such as from energy development, water for fracking purposes, and then urban development," Cech said. "Those are the two big drivers."

Fracking involves pumping millions of gallons of water under high pressure deep underground to free oil and gas from dense shale formations. As energy companies benefit from the water, Cech said, agriculture has faced increasing challenges because of the high water prices.

"Irrigated agriculture is generally short of adequate water supplies," he said. "In the wet years, there's enough, but you always have the dry years around the corner."

Slowing energy development because of lower oil prices could temper high water prices in the next year or so, he said. Oil and natural-gas drilling permits approved in Weld County remained flat during the third and fourth quarters amid falling oil prices, according to the Colorado Oil and Gas Conservation Commission.

Urban development, however, has shown no signs of abating. The population of Weld and Larimer counties is expected to grow from 580,000 to more than 1 million people by 2040.

"You have to have water supplies for the new residents, so developers and municipalities have to go out and acquire more water rights," he said. "That should drive the price of water up."

Developers in Northern Colorado cities such as Greeley already face higher tap fees when they have to rely on Colorado-Big Thompson water.

If developers do not have water to supply their developments, they instead pay cash to use Greeley's supply. Here also, rates have skyrocketed, with Greeley charging \$25,000 per share in recent months, nearly triple the \$9,000 per share it was charging in October 2012, according to Eric Reckentine, the city of Greeley's deputy director of water resources.

Mike DiTullio, district manager for the Fort Collins-Loveland Water District, said the higher prices are making new homes increasingly expensive. He said he closed a deal in January for 200 units of Colorado-Big Thompson water – for about \$5 million, at \$25,000 per share.

The higher water prices will not affect rates of existing residential customers, DiTullio said. Instead, new homeowners and developers will foot the bill. The water district serves about 16,000 customers in Larimer County.

"That increase in raw water costs is paid for by new houses," he said. "There's no such thing as affordable housing in Larimer and Weld counties."

Steve Lynn can be reached at 970-232-3147, 303-630-1968 or slynn@bizwestmedia.com. Follow him on Twitter at @SteveLynnBW.

BIZWEST LIST Agribusinesses

Ranked by number of local employees

RANK	Company	Employees in 2015 Employees in 2014	Products/Services	Phone/Fax E-mail Website	Person in Charge Title Year founded
1	JBS USA 1770 Promontory Circle Greeley, CO 80634	3,688 4,200	Animal meat producer and exporter.	970-506-8000/N/A margaret.mcdonald@jbsa.com www.jbsa.com	Wesley Batista CEO 1953
2	Aurora Organic Dairy 7388 Colorado Highway 66 Platteville, CO 80651	380 336	Certified organic milk and butter.	720-564-6296/N/A info@aodmilk.com www.aodmilk.com	Marc Peperzak CEO/founder 2003
3	Crop Production Services 3005 Rocky Mountain Ave. Loveland, CO 80538	360 400	Agricultural crop-protection chemicals and nutritionals.	970-685-3300/970-347-1560 N/A www.cpsagu.com	Richard Gearheard CEO 1978
4	Agfinity Inc. 260 Factory Road Eaton, CO 80615	265 265	Farm supplies, lawn and garden products, Ace Hardware and convenience stores. Refuel trucks in oil fields.	970-454-4000/970-454-2144 mreinert@aglandinc.com www.agfinityinc.com	Mitch Anderson CEO/general manager 1905
5	Hungenberg Produce Inc. 976 N. Balsam Ave. Greeley, CO 80631	150 250	Fresh carrots, cabbage.	970-356-6616/N/A jordan@hungenbergproduce.com www.hungenbergproduce.com	Paul Hungenberg secretary/treasurer 1974
6	Double J Meat Packing Inc. 726 W. Main St. Pierce, CO 80650	120 110	Custom butchering and processing of beef, bison and lamb.	970-834-1388/N/A kelli@doublejinc.com N/A	Jay Hasbrouck president 2002
7	Meadow Gold Dairy 450 25th St. Greeley, CO 80631	120 120	Dairy products.	970-352-7860/N/A scott_johnson@deanfoods.com www.deanfoods.com	Scott Johnson sales manager 1937
8	Harsh International Inc. 600 Oak Ave. Eaton, CO 80615	85 82	Cattle feeding equipment, hydraulic truck equipment, Arctic Cat dealer, Oreion UTV dealer, Segway dealer, and Bad Boy Mower dealer, custom laser and waterjet cutting.	970-454-2291/970-454-3491 harsh@harshenviro.com www.harshenviro.com	Robert Brown president 1948
9	Noosa Yoghurt, LLC 4120 County Road 25E Bellvue, CO 80512	81 61	Cultured dairy products.	970-493-0949/N/A info@noosayoghurt.com www.noosayoghurt.com	Wade Groetsch president/COO 2010
10	Morning Fresh Farms Inc. 15121 County Road 32 Platteville, CO 80651	78 75	Producer of farm-fresh eggs.	970-785-2889/N/A ap@morningfresh.com www.morningfresh.com	Derek Yancy president 1978
11	Centennial Ag. Supply Co. 24330 U.S. Highway 34 Greeley, CO 80631	74 70	Agricultural fertilizers and chemicals.	970-353-2567/970-351-7416 lindah@centag.com www.centag.com	Jake Adler president 1976
12	Ranch-Way Feed Mills Inc. 416 Linden St. Fort Collins, CO 80524-2428	63 54	Livestock feed, manufacturer and distributor of pet food, and specialty products.	970-482-1662/970-482-6963 info@ranch-way.com www.ranch-way.com	Bonnie Szidon Kim Szidon president general manager 1968
13	Petrocco Farms Inc. 14110 Brighton Road Brighton, CO 80601	50 200	Wholesale grower and shipper for leaf lettuce, cabbage, leafy greens, onions and green beans.	303-659-6498/N/A julie@petroccofarms.com www.petroccofarms.com	David Petrocco owner/president 1916
14	Dairy Specialists LLC 3309 Empire St. Evans, CO 80620	48 45	Dairy equipment, supplies, service and maintenance. Agricultural waste specialists, equipment and supplies. Design services.	970-330-1870/970-330-1872 bbrown@dairyspecialists.com www.dairyspecialists.com	Randy Sorensen CEO 1991
15	A-1 Organics 16350 County Road 76 Eaton, CO 80615-8705	42 36	Recycling services, food waste recycling, green waste recycling, wood waste recycling, recycler of organic non-toxic, non-hazardous materials.	970-454-3492/970-454-3232 chuckwilson@a1organics.com www.a1organics.com	Charles Wilson president/CEO 1974
16	Front Range Energy 31375 Great Western Drive Windsor, CO 80550	33 33	Biofuel (ethanol) production, distillers grains livestock feed, syrup livestock feed, corn oil, CO2 products (dry ice).	970-674-2910/N/A N/A www.fronrangeenergy.com	Dan Sanders Jr vice president 2004
17	Longs Peak Equipment Co. 4322 Colorado Highway 66 Longmont, CO 80504	27 24	John Deere agricultural products, hay tools, lawn tractors, repairs for all makes. Hesston hay tools.	970-535-4474/970-535-4556 longspk1@aol.com www.longspeakequipment.com	Jay Knutson general manager 1922
18	Colorado Dairy Service LLC 619 N. Denver Ave. Loveland, CO 80537	26 15	Dairy milking equipment and parts, goat and sheep milking equipment, milking parlors, chemicals, teat dips, feed products, dairy equipment installation and maintenance.	970-593-9704/970-593-9706 info@codairyservice.com www.codairyservice.com	Joel Ledermann managing member 2003
19	AGPROfessionals 3050 67th Ave. Greeley, CO 80634	25 22	National agriculture developer and advocate. Finance, site selection, due diligence, planning, zoning, real estate, engineering, surveying, environmental, compliance, permits, construction management.	970-535-9318/970-535-9854 tharen@agpros.com www.agpros.com	Thomas Haren CEO 1996
20	Burrows Enterprises LLC 2024 E. Eighth St. Greeley, CO 80631	21 21	Roto-grind tub grinder, Roto-grind grain grinders, custom fabrication and machining, livestock feeding equipment. Fisher Pumps for irrigation, oilfield, and other pumping applications.	970-353-3769/970-353-0839 royal@rotogrind.com www.rotogrind.com	Royal Burrows director 1977
21	G & M Implement Inc. 1717 Second Ave. Greeley, CO 80631	16 16	Farm equipment sales, parts and service. Massey Ferguson dealership.	970-378-1202/970-378-1396 glenn@gmimplement.com www.gmimplement.com	Glenn Pfeif owner 2002
22	Lake Valley Seed Inc. 5717 Arapahoe Ave. Boulder, CO 80303	15 15	Packaged herb, flower, vegetable and wildflower seeds, including heirloom, conventional and organic varieties. All seeds are non-GMO and untreated. Dedicated to supporting local independent retailers.	303-449-4882/303-449-8752 customerservice@lakevalleyseed.com www.lakevalleyseed.com	Gary Bir general manager 1984
23	Weld County Bi-Products Inc. 1138 N. 11th Ave. Greeley, CO 80631	14 16	Frozen beef for pet food, hides & skins, offal product	970-352-1788/N/A lulrich862@aol.com N/A	Steven Ulrich CEO 1965
24	E.I. Medical Imaging 110 12th St. SW, Unit 102 Loveland, CO 80537	13 N/A	Portable ultrasound machines for veterinarians and the the livestock producer.	970-669-1793/970-669-1902 info@eimedical.com www.eimedical.com	Chas Maloy president 1984
25	Cactus Hill Ranch 38990 Colorado Highway 257 Fort Collins, CO 80524	12 12	Livestock	970-686-2215/970-686-5851 nelsnelson@skybeam.com N/A	Kenneth Nelson owner 1920

Regions surveyed include Boulder, Broomfield, Larimer and Weld counties and the City of Brighton.

*Leprino Foods did not respond in time for this publication.

Researched by Kiley Gant
Source: BizWest Survey

DRONE from 1

so it can operate and sell its product in the United States or focus on selling outside the country where drones can fly without so much government oversight.

The one-year-old startup designs and manufactures drones that carry a camera and the company's software system, which collects data for the agriculture industry.

"This is frustrating. It's hard to build a business like ours under these circumstances," Hoff said.

FAA officials acknowledge the slow pace of regulation is hampering some companies, but it insists it is working as efficiently as possible.

Michael Huerta, head of the Federal Aviation Administration, recently told CNN that for proponents of unmanned aircraft, "We can't move fast enough."

The hang-up for companies such as Agribotix is the complexity of the exemption application, the cost of preparing it and the time it will take to be reviewed.

The application requires detailed explanations of how the drone is made, how components operate, how it will be flown, what it will be flown for and cite every current FAA regulation from which it wants to be exempt, which can be in the hundreds. Once the application is filed, it takes from 60 to 120 days to grant or deny the exemption, Hoff said. He said the fee to apply is minimal, but he is estimating the cost of preparing an application can range

from \$20,000 to \$50,000 in outside consulting fees.

"Small companies like us are going to need that outside help on the application because of its complexity to have a chance of it being approved," he said.

Tom McKinnon, founder of Agribotix, said he fears that even when the FAA presents its regulations for drones in September, there could be a yearlong comment period before they are put in place.

Setting an example

Advanced Aviation Solutions in Spokane, Wash., received an exemption to fly its eBee Ag system, a drone mounted with a geo-referenced still camera used to capture photos of crops so farmers can perform precision agriculture.

Hoff said his team is studying Advanced Aviation's application and trying to determine if it's worth the time and money.

"What applicants are doing is taking existing exemptions that have been granted and modifying them to cover how they want to use the drone," Hoff said. The FAA is looking at these on a case-by-case basis, because of the variety of ways drones can be used in airspace, which is taking time and manpower the FAA doesn't have, Hoff said.

McKinnon said the alternative for his company is to look outside the country for customers where drones can be operated without all the government oversight.

“We’ve sold our drone systems in 11 countries, including Canada. The sad part of all this is that American farmers don’t get access to this great technology.”

Tom McKinnon
FOUNDER OF AGRIBOTIX

"We've sold our drone systems in 11 countries, including Canada," he said. "The sad part of all this is that American farmers don't get access to this great technology. Some of the FAA's safety concerns really don't apply to open and uninhabited farm land, say in Nebraska."

Safety a government concern

Huerta, in the CNN interview, said the FAA is working with the Model Aeronautics Association, the model community and clubs to educate first-time operators about the rules.

Still, proponents of drone use argue the unmanned aerial vehicles have great potential for both surveillance and commercialism, a balance which Huerta said the FAA is working to

achieve.

Huerta said the FAA is focused on education and enforcement.

"We've enforced hundreds of these cases where we have seen someone operating one of these things carelessly and recklessly and posing the danger to aircraft," he said, "and that can't happen."

Since drones have entered the commercial market, the FAA reports, airplane pilots have seen up to 25 cases per month of drones flying above the regulated limit of 400 feet, with some flying as high as 2,000 feet in the air. Huerta said the FAA is working to educate people about the dangers of flying drones that high, since enforcement of the small, unmanned aerial vehicles can be difficult.

Huerta said the FAA will be publishing a "rule-making" that takes into consideration the qualifications of the drone operator, and the certification of the aircraft to combat the potential terrorism threat drones pose.

In Advanced Aviation's exemption, the FAA is requiring the company to have a two-person team – an operator with a current pilot's license and a certified observer. Hoff added that the FAA, through the exemption, can require drone operators to file flight plans with nearby airports.

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BUSINESS NEWS DIGEST

Panel eyes disclosure of fracking chemicals

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.

DENVER — Gov. John Hickenlooper's task force on oil and gas discussed proposals that would force energy companies to disclose all the chemicals they use in hydraulic fracturing and give local governments more of a say on where wells can be drilled. The task force is winnowing down a list of 57 suggestions from members before making its recommendations to Hickenlooper on Feb. 27 on ways to resolve disputes over local control and landowner rights.

Posted Feb. 3.

CEOs cite Boulder's commuting, housing woes

BOULDER — Yes, the commute in and out of Boulder along U.S. Highway 36 should improve over the coming year as a gargantuan makeover of the corridor is completed. But for Boulder employers trying to compete with Denver and other parts of the metro area for talented employees, that relief can't come soon enough. Participating in BizWest's CEO Roundtable on the economy at the accounting firm of EKS&H, executives said Boulder companies are feeling the burden of the rough commute through U.S. Highway 36 construction.

Posted Jan. 28.

Panel OKs CSU plan to borrow for stadium

DENVER — The Colorado Legislature's joint Capital Development Committee voted 5-1 to authorize Colorado State University to borrow \$220 million in its quest to build a controversial on-campus football stadium in Fort Collins. The lone "no" vote on the school's two-year, \$384 million list of projects came from Sen. John Kefalas, a Democrat and the only member of the House-Senate committee who lives in Fort Collins. The committee also approved on a 6-0 vote the University of Northern Colorado's two-year project list for its Greeley campus, anchored by \$40 million in state money for a planned Campus Commons.

Posted Jan. 27.

Gates-backed development part of Berthoud's boom

BERTHOUD — The tiny town of Berthoud is preparing to lay out the welcome mat for billionaire Bill Gates, using a new wastewater treatment plant to break the ice on a major residential and commercial development along Interstate 25. The plant, near

I-25 and Colorado Highway 56, will allow development to move forward on that project and several others that have been waiting in the wings at the interchange for decades. The largest project is the 1,600-acre Wilson Ranch, the property quietly acquired by Gates-backed Front Range Holdings LLC in 2007. The land was annexed by Berthoud in 2004.

Posted Jan. 23.

No fine for firm over injection well

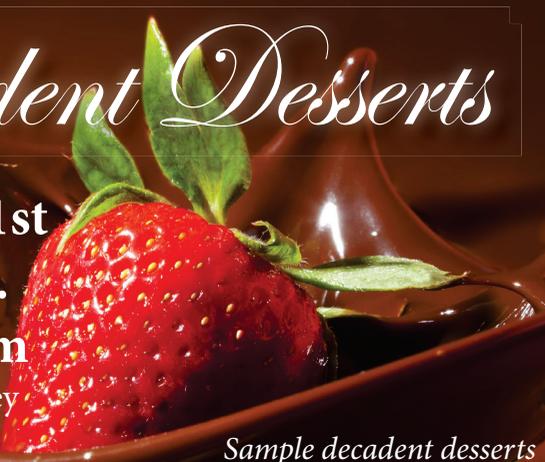
GREELEY — The Colorado Oil and Gas Conservation Commission will not fine a company that it suspects exceeded pressure limits around the time that earthquakes were occurring near Greeley last summer. The state oil commission reviewed records showing volume and pressure measurements from NGL Water Solutions DJ LLC's well for disposal of fluids used in hydraulic fracturing. The state oil commission concluded it was "not worth the effort" to fine the company.

Posted Jan. 23.

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HEALTH CARE

Should I skip my workout if I'm feeling under the weather?

Overtraining is one of the most common mistakes I see in patients preparing for seasonal sports or activities. And many people choose to work out when they're sick – especially if they're on a training schedule for a race.

If you work out when you're not feeling 100-percent, don't exercise at 100-percent. Intense anaerobic exercises, like weightlifting, running, sprinting, or jumping, can increase your heart rate quickly.

And performing an anaerobic activity that raises your heart rate substantially above your average normal heart rate could impair your immune system for up to 8 days.

However, performing low-intensity, aerobic exercises like walking or jogging is nearly harmless when you're sick, even if your heart rate is higher than resting. So you can continue to be active with mild activities – just be sure to stay hydrated throughout the day.



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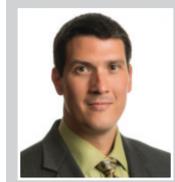
"What deductions do I get from my asset purchases?"

Many people assume the Section 179 Deduction is some complicated, daunting tax code. However, it is quite simple and extremely valuable when you understand its benefits.

Section 179 of the IRS tax code allows companies to deduct the full purchase price of any major equipment purchased during the tax year from their gross income. The purpose of Section 179 is to incentivize businesses to continue buying equipment and investing in themselves to encourage success and promote growth.

The 2014 deduction limit is \$500,000. This covers both new and used equipment and will begin to phase out dollar-for-dollar after you reach the \$2,000,000 limit on purchases. Bonus Depreciation of 50% is taken after the \$2 million cap is reached. Keep in mind Bonus Depreciation is only available for new equipment.

Although daunting at first, understanding the Section 179 Deduction is simple and can help you make the most of your tax benefits.



Ryan S. Wedel, CPA
Tax Senior Manager
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CPAs & BUSINESS ADVISORS

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WEALTH MANAGEMENT

Financial Preparedness For Women

Many women end up managing their finances alone at some point in their lives. Unfortunately, the first time many of us get involved with financial matters is during a crisis, such as a spouse's death or divorce. Asking yourself the following questions can help to determine how prepared you are and if you need to talk with a financial advisor.



Kari Boxleitner
Financial Advisor

- Do I have a clear picture of where my assets are located?
- Will my retirement assets provide a comfortable and secure retirement?
- Are my investments appropriate in today's economy?
- Do I have a will and is it current?
- What changes in my life are likely to occur within the next three years?
- Would I be prepared for a family emergency if it happened tomorrow?

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Content marketing vs. traditional marketing

Only recently, “content marketing” has become the go-to solution for how to drive business to a product or service. Maybe you are left wondering: What happened to just plain old “marketing?”

My definition of content marketing is the way a brand becomes a focused publisher of useful information in a systematic way. It’s where you “court” and romance your prospect with an array of valuable information and tidbits until they finally “marry” you.



MARKETING
Laurie Macomber

Content marketing says to the consumer of a product or service, “Let’s help you live a better life by making something easier or more efficient or better understood. We have so much information and we’re always here for you. This e-newsletter has something of value. Our blog speaks to your latest frustration that we can alleviate. Gain insight from this live webinar and then catch the slides on our website. Watch our video on YouTube on the topic. Here’s a reminder of the important take-aways from the e-book you purchased recently – in our daily news brief. We’re publishing on the topic regularly – and expanding the provision of utility perpetually.”

If traditional marketing is a megaphone, then content marketing is a very large telescopic array. That’s because content marketers must listen to the market with unusually high resolve. They have to know what the market wants in order to give it to them in absorb-

able, digestible chunks. They provide a steady flow of information that they’ve determined in advance is both lacking in the marketplace and very much wanted.

How does the company discover what the marketplace wants to know about? Keyword research is most instructive for this. You can find out what phrases people are searching on Google for and what the competition isn’t capitalizing upon. That can tell you what to write about – on your website, in your blogs, on your social media posts, in articles and on infographics.

Just the other day, I noticed in our local paper (yes, print newspaper!) a sidebar article by my veterinarian about what might make your dog itch incessantly. That’s good content! It provided a value-add about something useful to me as a pet owner. “Read more about symptoms and cures on their website,” it said at the close. You can bet they did some keyword research to find out what people were most searching for in the middle of the night when their pets were scratching themselves like crazy.

Content marketing even can use traditional media to get people to a company’s information hub: its website. Television news now suggests with every story to learn more online. What will ripple out from the feature segment? If a pastry chef was interviewed, then get his recipe for a no-fail cannoli on the news channel’s website. If there was a clip about the upcoming Westminster Dog Show, go online to see each breed in a dynamic infographic that portrays the dog groups as they’ve evolved since the competition began in 1924.

It’s been said that traditional

➤ See **Macomber, 21**

Navigate risk of hiring first remote employee

It’s difficult to hire your first employee. You’ll be putting important business decisions into someone else’s hands, so you have to develop an extraordinary level of trust.

When you hire the first remote employee, you may experience a whole new level of anxiety.

Usually it starts with simply outsourcing some tasks. You decide that your website needs an upgrade beyond your own capabilities, so you hire a contractor to complete the



SMALL BUSINESS ADVISER
Carl Dierschow

job. You’re anxious, because you’re spending a lot of money. You’re fully aware of all the stories of failed website investments.

Ultimately, you can make this decision by checking their credentials, references and past work, and having enough one-to-one meetings that you feel you can trust them. Then you carefully track progress, and pay based on clearly achieved milestones.

In some ways, hiring a remote employee is similar. But first, you have to establish that this is the best decision for your business needs. Here’s some typical scenarios:

One of your current employees now has a need to work from home. Maybe she’s a new parent, or he’s moved to a distant location. You just can’t find the kind of talent you want locally, and would like to tap resources around the country or even the globe. You don’t have the space to add another person, but

you need to grow the organization.

You need an employee to work physically close to one of your key partners at a distant location.

Often, your first remote employee actually starts out at your location, then ends up moving offsite. This is a great way to start, because it gives you the opportunity to develop a deep level of trust and understanding before taking this critical step.

Some businesses use this as their normal model. They require an employee to work onsite for six or 12 months, before entertaining the possibility of operating more independently. It’s not possible in all scenarios, of course. Sometimes you have to start out with working from a distance.

In this case, it’s best to go through an unusually extensive evaluation, especially if you’re hiring an employee rather than a contractor. Fly the candidate in for extensive conversations with your entire team. Have hours, even days, of face-to-face contact in both formal and informal discussions.

Why bother investing in conversations that aren’t related to the job? Because your ability to work together and understand each other directly relates to how well you know each other as actual people.

When you have employees in the office, relationship development happens constantly. You see the family photos on the desk, and discover that the spouse is down with the flu. You end up finding out about hobbies and other outside interests.

When you have someone who you rarely see informally, this depth is hard to maintain. I find it best to ensure that regular phone calls include five minutes of “shoot-

➤ See **Dierschow, 21**



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BRIEFCASE

CLOSINGS

Akropolis restaurant, 4235 S. College Ave. in Fort Collins, the second Greek restaurant to operate in that space, closed in late January after 11 months in business. Akropolis chef Alex Hough planned to open a **Bunz** hamburger restaurant there.

The Rib House barbecue restaurant, which has its original location at 1920 S. Coffman St. in the Prospect area of Longmont, closed its Boulder location at 1335 Broadway. Steve Salvaggio reportedly plans to buy that space and move Salvaggio's Italian sandwich shop there from its current location at 1310 College Ave.

Freedom's Edge Brewing Co. closed its location at 224 Linden St. in Fort Collins on Jan. 25. The owners chose to concentrate on their original brewery in Cheyenne.

CONTRACTS

The city of Boulder will pay **Code for America** \$100,000 for a seven-month project aimed at developing new approaches to encouraging and facilitating community engagement from all segments of the city's population. Code for America is a nonprofit organization that builds open-source technology and organizes networks of people "dedicated to making government services simple, effective and easy to use." The full cost of the project is \$150,000, with Code for America working to raise \$50,000 of that total from the community.

Party City, **T-Mobile**, **VisionWorks**, **SuperCuts**, **Chuck & Don's Pet Food and Supplies** and **Fuzzy's Taco Shop** signed leases at Village at the Peaks, a \$90 million redevelopment of the former Twin Peaks mall site along South Hover Street in Longmont. With these leases, more than 365,600 square feet of the 490,000-square-foot center has been committed to retailers, which represents about 75 percent of the proposed square footage. Party City, a specialty party goods chain, will move from its current location at 900 S. Hover St., just north of the shopping center. The new location will expand its current space by 65 percent.

Fort Collins-based **Heath Construction** was selected to build the initial phase of Estes Park's new \$30 million **Wellness Center**. Built adjacent to the Stanley Hotel, the project is a public-private partnership between Estes Park Medical Center and Grand Heritage Hotel Group, which owns the Stanley. The initial phase of construction will include a 33-room boutique hotel, expected to be complete late this year. The overall complex is slated to open in 2016.

EARNINGS

Woodward Inc. (Nasdaq: WWD) earned \$43.8 million during its fiscal first quarter, nearly doubling the \$23.4 million it earned during the same period a year earlier. Woodward posted net sales of \$487.6 million during the first quarter ended Dec. 31 vs. \$429 million during the company's previous first quarter. Based in Fort Collins, Woodward makes aerospace and energy-control systems. Woodward's fiscal 2015 outlook remained unchanged, with anticipated revenue of between \$2.05 billion and \$2.15 billion. Woodward expects earnings per diluted share of from \$2.65 to \$2.90 this year.

Houston-based oilfield services giant **Halliburton Co.** (NYSE: HAL), which has a facility in Fort Lupton and performs hydraulic fracturing for oil companies in Weld County and elsewhere, reported \$32.9 billion in revenue for the 2014 fiscal year ending Dec. 31, up \$3.5 billion from 2013. Net income for the year was \$3.4 billion, or \$4.03 per diluted share, up from \$2.1 billion or \$2.33 per share the previous year. For the fourth quarter, the company reported \$8.8 billion in revenue and \$900 million, or \$1.06 per diluted share, in income.

Fort Collins-based **Verus Bank of Commerce** recorded a record net profit of \$5.7 million in 2014, representing a 2.1 percent return on assets and an 18.2 percent return on equity. The bank reported a loan to deposit ratio of 111.05 percent.

Boulder-based medical device manufacturer **Encision Inc.** (OTCQB: ECIA) reported a net loss of \$417,000, or 4 cents per share, for the company's fiscal third quarter that ended Dec. 31. That follows a profit of \$33,000, or less than 1 cent per share, for the same period a year earlier. Revenue was down 4 percent for the period, from \$2.7 million to \$2.6 million.

KUDOS

Colorado State University was named University of the Year by the National Hispanic Institute for its efforts to encourage higher education within the Latino community, including hosting the Lorenzo de Zavala Youth Legislative Session each summer and promoting participation through the Alliance Program and other partnership activities.

Denver-based **JAB Broadband**, which provides wireless service in Northern Colorado under the name **Skybeam**, was named one of 2014's "Top 100 Global Companies" by Red Herring magazine.

The 20-year commitment by Boulder-based **Product Architects Inc.** to keep the manufacturing of its Polar Bottle insulated water bottles in the United States was recognized with the 2015 American Made Outdoor Gear Award for the 50-to-100-employee category at an outdoor-industry trade show in Salt Lake City.

Landmark Homes was named production builder of the year, **HighCraft Builders** was named remodeler of the year and **Buer Homes** was named remodeler of the year during the Home Builders Association of Northern Colorado's annual installation and awards gala, held Jan. 29 at the Ptarmigan Country Club in Windsor. **iMortgage** was named associate firm of the year, **Independent Plumbing Solutions Inc.** was named trade partner of the year and certified public accountant **David J. Dunn** won the chairman's award of distinction. HighCraft, a Fort Collins-based design-build remodeler, also was recognized – along with Boulder-based **Melton Design Build** – as a "Best of Houzz" company by Houzz.com, an online platform for home remodeling and design.

For the fourth time in the list's seven years, **Ted Warner**, president of Connecting Point Greeley, was selected for the annual MSP-mentor 250 by Penton Technology Group. The list identifies the world's leading managed-services provider executives, entrepreneurs, experts, coaches and community leaders.

Masoud Shirazi received the North Colorado Medical Center Foundation's Legacy Award at the 26th Annual NCMC Foundation Gala on Jan. 31 at the Embassy Suites hotel in Loveland. Shirazi, a 24-year member of the foundation's board of directors, has held every position on the board and chaired numerous committees during his tenure. He is currently the chairman of the finance committee. Proceeds from the gala will support technology upgrades, expansion and renovation of the NCMC Cancer Institute.

MERGERS & ACQUISITIONS

Technology services provider **Greystone Technology Group Inc.** closed on the acquisition of Fort Collins mobile-app development firm **The Pixel Rebel Ltd.** Greystone, which has dual headquarters in Denver and Fort Collins, provides information-technology management, web development and digital-marketing management for businesses, and will add Pixel

Rebel's services to the fold. Greystone opened an office at 1898 S. Flatiron Court, Suite 235, in Boulder in January and plans to move its Fort Collins office to Brinkman Partners' former space at Harmony and Ziegler roads this month. It will host an official opening celebration at its Boulder office Feb. 26.

Shareholders of Matthews, N.C.-based **Family Dollar Stores Inc.** (NYSE: FDO) voted overwhelmingly on Jan. 22 to approve the discount retailer's \$8.5 billion takeover by rival **Dollar Tree Inc.** (Nasdaq: DLTR), based in Chesapeake, Va. How the chains' stores in Northern Colorado and the Boulder Valley would be affected remains unclear. Dollar Tree currently has three stores open in Fort Collins, two each in Greeley and Longmont, and one each in Loveland, Windsor and Louisville. Family Dollar has one store each in Loveland, Longmont, Dacono, Fort Lupton and Brighton. A Dollar Tree recently closed in Boulder, and a Family Dollar recently closed in Longmont. Both brands will survive, according to Dollar Tree officials.

Greenwood Village-based **National Bank Holding Corp.** (NYSE: NBHC) reached an agreement to acquire Pine River Bank Corp., the parent company of **Pine River Valley Bank**, that has branches in Durango, Creede and Lake City as part of NBH's **Community Banks of Colorado** network following approval by bank regulators and Pine River Bank's shareholders. NBH has Community Banks of Colorado branches in Fort Collins, Greeley and Windsor.

MOVES

Harbinger Coffee in Fort Collins, which closed its location at 151 S. College Ave. in December, opened Jan. 25 at 505 S. Mason St. at Mulberry Street.

Grandpa's Pawn and Gun in Longmont relocated from 312 Main St. to 104 Ninth St. The new location opened Dec. 30.

Prosci, a business research and training company, will move its corporate headquarters in June from 1367 S. Garfield Ave. in Loveland to 5042 Technology Parkway in the Harmony Technology Park in Fort Collins.

Johnson Kightlinger and Co. moved east in Boulder, securing a long-term lease on a building at 4999 Pearl East Circle after more than 30 years at 2300 Broadway.

NAME CHANGES

Mental Health Partners renamed its Wellness Center at 1000 Alpine Ave. in Boulder the **Ryan Wellness Center** to honor outgoing chief executive Barbara Ryan for "here transformational leadership, vision and significant achievements." Ryan was recognized at a retirement ceremony after leading MHP since 2004. **Kelly Phillips-Henry** was hired in December to replace Ryan. The organization has multiple operating locations in Boulder, Broomfield and Longmont.

OPENINGS

Ramen Master, a fast-casual restaurant serving varieties of noodle soups, opened Feb. 2 at 144 N. Mason St. in Fort Collins, on the ground floor of a parking garage in a space formerly occupied by Taipan restaurant.

Basil Flats, a quick-casual Mediterranean restaurant, plans to open a restaurant in Boulder this March. Basil Flats serves grilled sandwiches, salads, falafel and pizzas. Longmont-based Basil Flats was founded five years ago by former Noodles & Co. executive Joe Serafin and has been operating its first restaurant at 1067 S. Hover St. in Longmont since the company was founded. The 3,200-square-foot restaurant in Boulder will be at 2900 Baseline Road in the space previously occupied by Drakes Haus Boul-

der. Prior to Drakes Haus, the space was occupied by Noodles & Co., where Serafin was chief operating officer, a board member and founding investor.

Madison, Wis.-based **Roughing It In Style Inc.**, a family-owned company, opened its first Colorado location in a newly remodeled, 30,000-square-foot building at 5816 S. College Ave. in Fort Collins. The location formerly housed a La-Z-Boy retailer.

Wash Worx Express Car Wash opened at 3555 Mountain Lion Drive in Loveland, along east U.S. Highway 34 west of Boyd Lake Road and next to Mountain View High School.

Nick's Homestyle will open Feb. 16 in the former Number 1 Chinese Super Buffet at 1100 S. College Ave. in Fort Collins.

La Buena Vida Mexican restaurant opened at 901 E. Harmony Road, Suite 140, in Fort Collins, in a space formerly occupied by Golden Corral.

Mandara Skin and Body Spa, held a grand opening Jan. 30 at 147 W. Oak St., Suite 105, in Fort Collins.

Community Banks of Colorado opened a loan-production office at 1434 Spruce St. in Boulder to serve commercial clients. Rob Haynes, new market president of Boulder County, runs the office and said the location is temporary while lease negotiations are under way for a newly built office in downtown Boulder.

A G. J. Gardner Homes design center held its grand opening Jan. 29 at 140 Boardwalk Drive, Unit M, in Fort Collins.

The 632-kw **Community Solar Farm II** began production Jan. 29 for Poudre Valley Rural Electric Association. Located north of Fort Collins, it is generating power for members of PVREA who have purchased panels to offset their electric use.

PRODUCT UPDATE

Boulder-based software and consulting company **VisionLink** developed a free, shareable, real-time, geo-tagged map depicting actual damage reports produced by the winter storm that struck the Northeast in late January. VisionLink partnered with churches and community groups to proactively poll more than 18,000 people located throughout the greater New York and New Jersey area to provide the public, media outlets and participating organizations with locally vetted information about the blizzard's impact from those living in the storm's path.

Longmont-based carrier-grade and enterprise-class storage system provider **Dot Hill Systems Corp.** (Nasdaq:HILL) is shipping its **Ultra56 AssuredSAN** hybrid storage array through its distribution channels. The Ultra56 is based on an ultra-density chassis that supports both NEBS Level 3 carrier and MIL-STD government requirements and up to 1.34 petabytes of raw capacity in only 7 inches or 4U of rack space.

SERVICES

The city of Fort Collins and the **Poudre Fire Authority** teamed up to provide a new app for citizens that sends out an alert when there is a 911 call for a victim of sudden cardiac arrest. The idea is that CPR-trained citizens who are signed up for the app might be closer to the victim and able to administer CPR before emergency responders can arrive. The app was launched three years ago by the Pulse Point Foundation, a nonprofit organization based in the San Francisco Bay area.

ON THE JOB

ARCHITECTURE, CONSTRUCTION

Todd Larson was hired as global project delivery director of engineering and quality at Broomfield-based MWH Constructors. Larson rejoined MWH after eight years with Black & Veatch. He has more than 27 years of experience in the design and construction of water and wastewater projects.



Larson

Brad O'Neil was hired as senior vice president for capital markets, **Ashley Stiles** as vice president for development in Northern Colorado, **Kyle Ramstetter** as director of development and **Shawn Dressel** as developer at Loveland-based McWhinney. O'Neil previously was director of finance at Amstar for nearly 14 years and was a vice president for Wells Fargo Bank. Stiles comes to McWhinney from The Broe Group, where she was director of development. She also worked with such organizations as Roche Constructors and Terracare Associates. Ramstetter previously was a broker for office-tenant leasing as well as office-redevelopment sourcing. Dressel previously worked at St. Charles Town Co. and Continuum Partners.

BANKING, FINANCE

Boulder native **Jamie Hardy** was named senior vice president and manager of health-care banking at Guaranty Bank and Trust Co. He previously was vice president for private banking at Home State Bank and assistant vice president at First National Bank and Wells Fargo Bank.



Hardy

Janine Halverson joined Wells Fargo's Multifamily Capital group as a director responsible for originating multifamily loans, specializing in Federal Housing Administration loans. Based in Boulder, she serves Wells Fargo customers across the nation. She has 16 years of experience in multifamily housing, having previously worked as an approved MAP deputy chief underwriter with AmeriSphere Mortgage Finance. She also spent nearly 10 years working for the U.S. Department of Housing and Urban Development in the Denver Multifamily Hub. She has a degree in political science from Colorado State University and a master's in public administration from the University of Colorado Denver.



Halverson

Betsy Moszeter was named chief operating officer at Boulder-based



Moszeter

asset-management firm Green Alpha Advisors. She has 16 years of investment experience in both traditional asset management and sustainable, responsible, impact investing. She was most recently senior vice president and a managing member of First Affirmative Financial Network LLC, and also was COO and chief compliance officer at TAMRO Capital Partners LLC in Alexandria, Va.

Matthew Roan was named Vectra Bank Colorado's executive vice president for specialty banking in Denver. He previously was president and then chief resolution officer of First Western Trust Bank from 2008 to 2013. Roan has been a board member of the Boulder Shelter for the Homeless since 2009 and also is a member of the executive team and chair of the finance committee. He also has served as a board member of Impact on Education, formerly the Boulder Valley School Foundation.



Roan

BIOSCIENCE

Scott Klakamp was named vice president for chemistry and biochemistry at Boulder-based BiOptix Diagnostics Inc., which develops and markets biosensors for the biotech research industry. He previously held leadership roles at Takeda Pharmaceuticals, AstraZeneca Pharmaceuticals and Amgen Inc.

ECONOMIC DEVELOPMENT

Bruce Biggi was named the first chief marketing officer for startup Northern Colorado Economic Alliance. He resigned as the city of Greeley's economic development manager on Dec. 31, a position he had held for seven years. Tom Gendren, chief executive of Woodward Inc. in Fort Collins, and auto dealer Scott Ehrlich in Greeley are heading up the effort to form the new economic-development group that wants to establish one brand for Northern Colorado, mainly Larimer and Weld counties, and work with site selectors to attract new businesses to the region.



Biggi

GOVERNMENT

Jordan Jemiola and **Charles Tucker**, who were newly elected to the Weld County Council in November, were sworn in Jan. 5 along with re-elected council member **Marge Klein**. Jemiola represents District 2, Tucker serves as an at-large member and Klein represents District 3. District 1 representative **Brett Abernathy** was named president of the council for 2015 and Jemiola was named as vice president. The fifth member of the council, **Don Mueller**, is an at-large representative whose term expires at the end of 2016.

HEALTH CARE

Dr. Jennifer Rubatt and board-certified acute-care nurse practitioner **Angela Burns** joined Banner Medical Group's McKee Medical Center in Loveland. Rubatt, the only gynecologic oncol-

ogy physician in Northern Colorado, graduated from the Medical College of Wisconsin in Milwaukee, she completed her residency and internship at Virginia Commonwealth University Health System in Richmond, Va., spent two years at Duke University as a research assistant studying ovarian cancer angiogenesis, and completed a fellowship at the Magee Women's Hospital in Pittsburgh. Burns, who specializes in radiation oncology, received her nursing degree from the University of Arkansas for Medical Sciences in Little Rock, Ark. She also runs a local bakery that she and her husband own.

Dr. Lawrence Schoelkopf joined Banner Health Clinic General Surgery in Fort Collins, bringing more than 20 years of experience specializing in minimally invasive procedures. Schoelkopf is moving to Fort Collins from the Banner Health Clinic in Sterling. He is a graduate of the Georgetown University School of Medicine and completed his internship and residency at Fitzsimons Army Medical Center in Aurora. He began practicing at Evans Army Community Hospital in Fort Carson.

HIGH TECH

Scott Allen joined FreeWave Technologies as chief marketing officer for the Boulder-based provider of industrial, secure Machine to Machine and Internet of Things wireless networking solutions. Allen has more than 30 years of experience in product lifecycle management, product marketing, business development, brand development and technology deployment. Previously, he was an executive consultant with SolarWinds and chief marketing officer at V3 Systems (now Sphere3D).



Allen

Dan Lynn was named chief executive at Broomfield-based CodeFutures Corp., maker of a database infrastructure that allows real-time data streaming. He replaces founder **Cory Isaacson**, who was named chief technical officer of California-based Risk Management Solutions Inc. Isaacson will stay involved with CodeFutures as chairman of the board. Lynn was founding CTO at Denver-based startup FullContact Inc., a 2011 Techstars Boulder accelerator graduate. He also co-founded software consulting firm Spider Web Labs.

HOSPITALITY, RECREATION

Linda Lynge was named spa director at the St Julien Hotel & Spa in Boulder. She recently held directed RockResorts' Spa at The Lodge at Vail; Hilton Spa Botanical; and Springs Eternal Spa at The Omni Bedford Springs Resort & Spa.

MANUFACTURING

Edouard Liffan was named general manager for Europe at Boulder-based 37.5, which develops active particle technologies used to enhance the technical performance of active and outdoor clothing, footwear and sleep systems. He has more than 20 years of experience within the textile industry. Most recently, he led his own company, Sourciva, a consulting agency for textile and apparel production for European sports and outdoor brands.

NONPROFIT

Heather Vesgaard, associate director of Partners Mentoring Youth, will become executive director on Feb. 9, succeeding Chris Imsland, who decided to step down after more than seven years and start his own consulting business effective Feb. 6. The Northern Colorado-based nonprofit ended 2014 by serving and impacting 436 youths in Larimer and Weld counties.

PUBLIC SECTOR

Mike Anderson of Boulder, owner of MGA Consulting and vice president for marketing at ReliAscent LLC, was appointed to the U.S. Small Business Administration's Region VIII Regulatory Fairness Board. Each board is comprised of five small business owners and serves as a resource and point of contact for small-business owners who feel they have experienced excessive federal regulatory enforcement and compliance actions. Region VIII includes Colorado, Utah, North Dakota, South Dakota, Wyoming and Montana.



Anderson

Troy Swain began Jan. 26 as oil and gas liaison for the Weld County Planning Department. He previously worked for PDC Energy, Inc. as well as the county and state departments of Public Health and Environment.

REAL ESTATE

Eric Holsapple resigned as executive director of the Everitt Real Estate Center at Colorado State University's College of Business to serve as chairman of a new group that will work to gather support for the center and its programs. While the center searches for his replacement, **Richard Button**, a professor of finance and real estate at CSU, is serving as interim executive director. Holsapple, a CSU alumnus and co-owner of Loveland Commercial LLC, became the center's executive director in August 2012 after running it as interim director twice previously as a volunteer.



Holsapple

Vicki Mohr affiliated with Coldwell Banker Residential Brokerage as a sales associate in its Fort Collins office. She previously worked at City & Mountain Realty as well as in landscape design.



Chris Guillan

joined Windermere Real Estate in Fort Collins. He has held leadership positions with the Fort Collins Board of Realtors and the Colorado Association of Realtors.

Mohr

Deadline to submit items for On the Job is three weeks prior to publication of each biweekly 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.

TIME OUT



COURTESY GREELEY CHAMBER OF COMMERCE

Brandon Dismang of RC Auto Detail and Carpet Cleaning, left, meets Tye Chadwick of Lighten Up Electric and Plumbing at a Jan. 14 Business Before Hours event at the Greeley Chamber of Commerce.



COURTESY UNITED WAY OF LARIMER COUNTY

BobbieJo Foster of First National Bank in Fort Collins wins a 2014 Chevy Spark in United Way of Larimer County's 2014 workplace campaign raffle. Joining her are Gordan Thibedeau, left, local United Way president and chief executive, and Mike Dellenbach of Dellenbach Motors. This was the 27th straight year that Dellenbach has donated a car or two-year lease as an incentive to donate. Workplace donors who pledged more than \$156 per year were eligible to enter. Foster was the winner out of 10 finalists who selected a key and tried to start the car at an event on Jan. 22 at Dellenbach Chevrolet in Fort Collins.



COURTESY SUPERIOR CHAMBER OF COMMERCE

Brain Balance Achievement Center owners Michaelle and Matt Selcke are welcomed by Superior Mayor Clint Folsom at a January ribbon-cutting for the business in Superior Marketplace.

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



COURTESY GREELEY CHAMBER OF COMMERCE

Sarah MacQuiddy, president of the Greeley Chamber of Commerce, presents a plaque to Northern Colorado Credit Union board chair Mike Thacker as past board chair Bill Neese, left, and president Walt Marx look on. The Jan. 22 event was to celebrate the rebranding and name change of the business, which had been College Credit Union.



COURTESY TOM FASANO

Dick Monfort, owner, chairman and chief executive of the Colorado Rockies baseball club, is flanked by Bo Langdon, left, chairman of the United Way of Weld County Young Leaders Society, and Ken Salazar, president and CEO of SilverEdge. Monfort was the keynote speaker at the society's Lunch and Learn event on Jan. 25 at Flood and Peterson in Greeley. Young Leaders Society members are people ages 21 to 40 who contribute \$260 or more per year to United Way of Weld County. To become one, contact Amy Gregory at 970-304-6172 or at amy@unitedway-weld.org.



COURTESY GREELEY CHAMBER OF COMMERCE

Members and friends of American Legion Post 18 gather on Jan. 8 to celebrate the post's ribbon cutting at 1428 Seventh Ave. in Greeley. Membership in the American Legion is open to all veterans of foreign conflicts and their families.



COURTESY LAFAYETTE CHAMBER OF COMMERCE

Store manager Benjamin Milne does the honors as his staff looks on at a Jan. 22 ribbon cutting for a T-Mobile store operated by Wireless Vision at 534 S. South Boulder Road in Lafayette.

NONPROFIT NETWORK

BRIEFS

Jeannine Truswell, president and chief executive of United Way of Weld County since 1986, will receive the Steve Graham Award for Building Nonprofit Capacity from the Colorado Nonprofit Association this month at a luncheon in Denver. She has more than 30 years of experience in nonprofit management.



Truswell

FUNDRAISERS

Fort Collins Breakfast Rotary is sponsoring a raffle with a \$10,000 prize and net proceeds going to local and international charities supported by the club. Purchase of a \$100 ticket earns admission for two to the drawing and celebration, which will be held from 6 to 9 p.m. Saturday, Feb. 28, at Windsong Estate Event Center, 2901 Saddler Blvd., Fort Collins. The event will include dinner from Nordy's Barbecue, beer, wine, a live band and dancing. Email jim-hightower@comcast.net

by Feb. 21 to buy a ticket and R.S.V.P.

Fort Collins-based **New Belgium Brewing** is accepting film submissions for its sixth annual benefit Clips Beer & Film Tour. Selected films will travel to about 20 U.S. cities starting in May. Film submissions can range from 10 seconds to five minutes and must be original, creative content that touches on but is definitely not limited to craft beer, advocacy and activism, humor, culture, adventure, art and fun. New Belgium is accepting submissions through April 1 at newbelgium.com/Events/clips-beer-and-film/submit-your-film.aspx. Filmmakers must be at least 21 and must secure rights for all elements included in the film. All proceeds from beer sales at each show directly benefit a local nonprofit working to improve that community.

GOOD DEEDS

Nonprofits funded through the **United Way of Northern Colorado's** Community Impact Fund will be required to meet the **Better Business Bureau's** 20 standards of charity accountability. The BBB Serving Northern Colorado and Wyoming Center for Nonprofit Excellence will use the standards to vet nonprofits under the

categories of governance, measuring effectiveness, finances and fundraising, and information materials. The standards also recommend ethical practices beyond disclosure in order to ensure public confidence and encourage giving. Upon meeting all 20 standards, nonprofits may elect to license the BBB Accredited Seal for marketing purposes.

GRANTS

The **University of Colorado Boulder** and **Colorado State University** received "proof-of-concept" grants from Colorado's Advanced Industry Accelerator Grant Program. A CU project got \$90,000 for direct ink writing using particle ALD core/shell precursors for net-shape fabrication of 3D advanced ceramic structures. Another CU project received \$135,000 for switchable plasmonic nano particles codispersion for smart window application. CSU received \$55,000 to develop durable de-icing coatings, \$55,000 for demonstration of a prototype leach-bed reactor for anaerobic digestion of dry waste, \$55,000 for development of low-cost, low-altitude, vertical pointing dual-polarization radar, and \$52,232 for development of a low-cost wearable air sampler.

Colorado State University scientists will use a \$2.25 million federal grant from the **U.S. Department of Agriculture** to study antibiotic use in livestock such as beef and dairy cattle. They will research the degree to which the longstanding agricultural practice contributes to development of "superbugs" that infect people with costly, difficult-to-treat illnesses.

Peak to Peak Charter High School in Boulder received a grant from the Colorado Department of Education to provide data from Indigo Education Co., including assessment tools, school-wide trainings and detailed curriculum changes, to increase the effectiveness of school health professionals, specifically in the areas of substance abuse and suicide prevention. The program will be a combined effort of Peak to Peak, Indigo and two local partners specializing in substance abuse and suicide prevention: iTHRIVE and ASIST/safe-TALK.

Community Food Share, which serves Boulder and Broomfield counties, received a \$35,000 general-operating-expense grant from the **Daniels Fund**.

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.

Stephen Willis Simmitt, 4723 Timberline Ave #74, Firestone; Case #2015-10562, Date Filed: 1/23/2015

Chapter 13

Andrea Ann Rusch, 3207 Borossa Street, Evans; Case #2015-10277, Date Filed: 1/14/2015

Bruce Douglas Willis, 3415 Riesling Court, Greeley; Case #2015-10281, Date Filed: 1/15/2015

Delbert M Stoltz, 911 Locust St, Windsor; Case #2015-10524, Date Filed: 1/22/2015

Na Trustee, Amount Due: \$128059. Case #3422281. 1/14/2015

Borrower: Suter Dubose, Mult Prop. Lender: Premier Members Federal Credit, Amount Due: \$89672. Case #3422282. 1/14/2015

Borrower: Todd A Franklin, 511 Atwood St, Longmont. Lender: Bank America, Amount Due: \$149537. Case #3422283. 1/14/2015

Borrower: David H Emmitt, 4246 Lee Hill Dr, Boulder. Lender: Fifth Third Mortgage Co, Amount Due: \$279966. Case #3422898. 1/16/2015

Borrower: Ronald M & Sue A Schnell, 103 Red Oak Ct, Erie. Lender: Nationstar Mortgage Lc, Amount Due: \$145037. Case #3423296. 1/21/2015

Borrower: Eric & Elizabeth Mcutcheon, 2342 Sherman St, Longmont. Lender: Centex Home Equity Loan Trust, Amount Due: \$183115. Case #3423297. 1/21/2015

Borrower: Linda Diane Haller, 1145 Atlantis Ave, Lafayette. Lender: Jpmorgan Chase Bank National A, Amount Due: \$157742. Case #3421212. 1/8/2015

Borrower: Peter Marrocco, 1644 Dexter St, Broomfield. Lender: Us Bank National Association, Amount Due: \$211622. Case #192. 1/7/2015

Borrower: Perry Sarconi, 3360 S Princess Cir, Broomfield. Lender: Capital One, Amount Due: \$188388. Case #297. 1/9/2015

Borrower: Timothy R & Lisa J Boomershine, 12615 Xavier St, Broomfield. Lender: Bk Am, Amount Due: \$118098. Case #536. 1/16/2015

Borrower: Roxanne L Watkins, 506 S Shields St, Fort Collins. Lender: Nationstar Mortgage Lc, Amount Due: \$137730. Case #2010. 1/14/2015

Borrower: Bill M Hoalt, 8500 Audubon Ct, Fort Collins. Lender: Everbank, Amount Due: \$49932. Case #2329. 1/15/2015

Borrower: Richard Kopcho, 1127 W Eisenhower Blvd, Loveland. Lender: Arlp Trust 3, Amount Due: \$110223. Case #3333. 1/21/2015

Borrower: Mark Stephen & Joslyne M Brockman, 1615 Hilltop Dr, Loveland. Lender: Us Bank, Amount Due: \$177506. Case #3334. 1/21/2015

FORECLOSURES

Boulder County

Borrower: Gerardo R Ramirez, 1687 Walker St, Erie. Lender: Hsbc Bank Usa Na Trustee, Amount Due: \$211956. Case #3420963. 1/7/2015

Borrower: Linda Diane Haller, 1145 Atlantis Ave, Lafayette. Lender: Jpmorgan Chase Bank National A, Amount Due: \$157742. Case #3421212. 1/8/2015

Borrower: Troy D & Christine M Wyatt, 63 Red Gulch Rd, Lyons. Lender: Hsbc Bank Usa National Associa, Amount Due: \$223965. Case #3421213. 1/8/2015

Borrower: Richard M & Karen A Sower, 3008 S Lak- eridge Trl, Boulder. Lender: Bank America National Associat, Amount Due: \$530466. Case #3421214. 1/8/2015

Borrower: Steven P & Lorraine C Crall, 735 Windflower Dr, Longmont. Lender: Wells Fargo Bank, Amount Due: \$346772. Case #3421216. 1/8/2015

Borrower: Otto J Zavakos, Mult Prop. Lender: Premier Members Federal Credit, Amount Due: \$23166. Case #3421217. 1/8/2015

Borrower: Richard J Johnson, 4915 Twin Lakes Rd Apt 22, Boulder. Lender: Nationstar Mortgage Lc, Amount Due: \$87608. Case #3421830. 1/10/2015

Borrower: Mark L & Kathy S Boyd, 2001 Yeager Dr, Longmont. Lender: Bank America, Amount Due: \$112879. Case #3421975. 1/13/2015

Borrower: Julie A Jones, 38 Forsyth Dr, Longmont. Lender: Wells Fargo Bank

Weld County

Borrower: Arthur L & Delores Jones, 311 Central Ave, Platteville. Lender: Flagstar Bk, Amount Due: \$117309. Case #4073181. 1/8/2015

Borrower: Terry & Tara Campbell, 2405 Bearwood Ave, Greeley. Lender: Us Bk, Amount Due: \$97467. Case #4073182. 1/8/2015

Borrower: Grant Mchenry, 2010 Granite Dr, Lochbuie. Lender: Jpmorgan Chase Bk, Amount Due: \$168052. Case #4073416. 1/9/2015

Borrower: Kirk W & Tammy A Murrie, 4886 Silverleaf Ave, Firestone. Lender: Deutsche Bk Natl Trust Co, Amount Due: \$296993. Case #4073417. 1/9/2015

Borrower: Norman James Jr Munn, 47474 County Road 33, Nunn. Lender: Deutsche Bk Natl Trust Co, Amount Due: \$250935. Case #4074099. 1/10/2015

Borrower: Richard D Mccook, 425 Linden St, Eaton. Lender: Wells Fargo Bk, Amount Due: \$154167. Case #4074885. 1/14/2015

Borrower: Joe Jr Lopez, 111 Grand View Dr, Mead. Lender: Bb Funding Lc, Amount Due: \$156893. Case #4075574. 1/15/2015

Borrower: John B & Nicole S Termeer, 6310 W 13th Street Dr, Greeley. Lender: Green Tree Servicing Lc, Amount Due: \$166149. Case #4075828. 1/16/2015

Borrower: Thomas M Anderson, 1214 Vine St, Gilcrest. Lender: Us Bk, Amount Due: \$141422. Case #4076429. 1/15/2015

JUDGMENTS

Boulder County

Debtor: Lion Llc, Creditor: Nbh Bk. Amount: \$15165115.86. Case #D-08cv-000388. Date: 1/5/2015

Debtor: Laredo Constr Services Lc, Creditor: Aa Wholesale Storage Lc. Amount: \$18506.15. Case #D-14cv-030603. Date: 1/6/2015

Debtor: Virginia Pensotti, Creditor: Midland Funding Lc. Amount: \$1001.74. Case #C-14c-032547. Date: 1/6/2015

Debtor: William Walker, Creditor: Midland Funding Lc. Amount: \$1093.03. Case #C-14c-031665. Date: 1/6/2015

Debtor: Lori Morenster, Creditor: Midland Funding Lc. Amount: \$845.14. Case #C-14c-032546. Date: 1/6/2015

Debtor: Kyle Petrove, Creditor: Midland Funding Lc. Amount: \$1029.52. Case #C-14c-032598. Date: 1/6/2015

Debtor: Jacquelyn Newhall, Creditor: Brock Media. Amount: \$2029.0. Case #C-14c-033286. Date: 1/6/2015

Debtor: Jeronimo Barajas, Creditor: Gehl Fin. Amount: \$63302.3. Case #D-14cv-031561. Date: 1/7/2015

Debtor: Nealy Management Co, Creditor: Amfirst Bk. Amount: \$585611.53. Case #D-14cv-030067. Date: 1/8/2015

Debtor: Susan Cavcey, Creditor: Professional Recovery Longmont. Amount: \$762.27. Case #C-08c-000620. Date: 1/8/2015

Debtor: Cheryl Harvanek, Creditor: Pleasant View Knoll Homeowners. Amount: \$3656.34. Case #D-13cv-031515. Date: 1/8/2015

Debtor: Walnut Gardens Restaurants Inc, Creditor: Walnut Gardens Lc. Amount: \$52539.7. Case #D-14cv-031159. Date: 1/9/2015

Debtor: Brian & Cherrill Long, Creditor: Professional Fin Co Inc. Amount: \$1666.52. Case #C-14c-031235. Date: 1/9/2015

Debtor: Synergy Leasing Llc, Creditor: Brixmor Holdings 11 Spe Lc. Amount: \$17829.0. Case #D-14cv-031064. Date: 1/9/2015

Debtor: Jennifer Delaurant, Creditor: Metro Collection Service Inc. Amount: \$666.18. Case #C-14c-032741. Date: 1/9/2015

Debtor: Kenneth Decker, Creditor: Cach Lc. Amount: \$1015.23. Case #C-14c-033577. Date: 1/13/2015

Debtor: Amanda L Maestas, Creditor: Cach Lc. Amount: \$1113.28. Case #C-14c-033625. Date: 1/13/2015

Debtor: Thomas L Noland, Creditor: Cach Lc. Amount: \$6757.06. Case #C-14c-033229. Date: 1/13/2015

See **Record**, 18

BANKRUPTCIES

Boulder County Chapter 7

Carla Denise Wright, 1419 Red Mountain Dr #123, Longmont; Case #2015-10260, Date Filed: 1/14/2015

Thorpe Leroy Jr Petersen, 2330 Wedgewood Ave, Longmont; Case #2015-10264, Date Filed: 1/14/2015

Timothy Joseph Sellenger, 5425 Cr 32 Unit 13, Longmont; Case #2015-10334, Date Filed: 1/16/2015

Victor Manuel Jr Oliveira, 209 6th Avenue, Longmont; Case #2015-10347, Date Filed: 1/16/2015

James Randall Williams, 235 Andrew Court, Longmont; Case #2015-10415, Date Filed: 1/18/2015

Reanna Kiersten Landis, 503 Terry Street, Longmont; Case #2015-10416, Date Filed: 1/18/2015

Sandra Gale Stuart, 4455 Wc Rd 7, Erie; Case #2015-10431, Date Filed: 1/20/2015

Charles Angelo Mestas, 1570 Eisenhower Drive Unit 211, Boulder; Case #2015-10443, Date Filed: 1/20/2015

Angilynn Constance Baldwin, 3994 Savannah Court, Boulder; Case #2015-10532, Date Filed: 1/23/2015

Chapter 13

Dusty Lynn Shattuck, 102 Ortega Court, Erie; Case #2015-10481, Date Filed: 1/21/2015

Broomfield County Chapter 7

Tommy Ray Chapman, 4704 Capitol Ct, Broomfield; Case #2015-10275, Date Filed: 1/14/2015

Carolyn Detemple, 1148 Opal Street #202, Broomfield; Case #2015-10423, Date Filed: 1/20/2015

Thomas Peter Schiola, 1442 Loch Lomond Ave, Broomfield; Case #2015-10327, Date Filed: 1/16/2015

Mary J Wegner, 1005 East 19th Avenue, Broomfield; Case #2015-10517, Date Filed: 1/22/2015

Larimer County Chapter 7

Michael Gordon Hall, 1020 Wabash Street, Fort Collins; Case #2015-10245, Date Filed: 1/14/2015

Stephen Sean Howell, 420 West Street, Fort Collins; Case #2015-10247, Date Filed: 1/14/2015

Michael James Shotwell, 503 Indian Village, Wellington; Case #2015-10252, Date Filed: 1/14/2015

Damon Lane Searles, 3109 Wheatgrass Court, Fort Collins; Case #2015-10263, Date Filed: 1/14/2015

Anthony F Gonzales, 6924 Loudon Street, Wellington; Case #2015-10270, Date Filed: 1/14/2015

Katherine Ann Neith, 2601 S Lemay Ave Unit 7, Fort Collins; Case #2015-10274, Date Filed: 1/14/2015

Vicki Elaine Brichacek, 221 West 57th Street #B46, Loveland; Case #2015-10289, Date Filed: 1/15/2015

Kelly Anne Clark Wright, 3614 Haven Ct, Fort Collins; Case #2015-10295, Date Filed: 1/15/2015

Brandon Gerald McLaughlin, 811 Douglas Place, Berthoud; Case #2015-10356, Date Filed: 1/16/2015

Palden A Sherpa, 4010 Lynda Lane, Fort Collins; Case #2015-10382, Date Filed: 1/17/2015

Barbara L Carlton, 4241 Trailwood Court, Loveland; Case #2015-10384, Date Filed: 1/17/2015

Cody Alan Burgess, 220 Gunn Ave, Berthoud; Case #2015-10401, Date Filed: 1/17/2015

Doris Elaine Stock, 4255 Rocky Ford Drive, Loveland; Case #2015-10404, Date Filed: 1/17/2015

Tara Marie Arents, 1825 Enfield St, Fort Collins; Case #2015-10433, Date Filed: 1/20/2015

Janice Larie Molitor, 950 White Elm, Loveland; Case #2015-10434, Date Filed: 1/20/2015

Steven Bradley Meek, 6101 East Highway 14b, Fort Collins; Case #2015-10456, Date Filed: 1/21/2015

Kelly Ann Benedict, 301 Linda Ln, Fort Collins; Case #2015-10489, Date Filed: 1/21/2015

Sarah Jo Walgren, 341 Linden St, Fort Collins; Case #2015-10490, Date Filed: 1/21/2015

Joy Marie Romero, 4224 Carlyle Lane, Wellington; Case #2015-10525, Date Filed: 1/22/2015

Kenneth Michael Flanagan, 2343 Alexis St, Loveland; Case #2015-10279, Date Filed: 1/14/2015

Calvin Larry Austin, 1201b Renegade Ct, Fort Collins; Case #2015-10314, Date Filed: 1/16/2015

Weld County Chapter 7

Gloria Gay Boken, 6111 W 21st Street, Greeley; Case #2015-10278, Date Filed: 1/14/2015

Jayne Ann Brundage, 4811 W 24th Street, Greeley; Case #2015-10296, Date Filed: 1/15/2015

Michael E Janik, 1602 33rd Ave, Greeley; Case #2015-10329, Date Filed: 1/16/2015

Daniel David Duran, 2120 7th St Rd, Greeley; Case #2015-10351, Date Filed: 1/16/2015

Daniel Robert Maricle, 4418 Coronado Street, Greeley; Case #2015-10407, Date Filed: 1/17/2015

Patricia Eve Mendez, 6294 W 3rd Street Rd, Greeley; Case #2015-10428, Date Filed: 1/20/2015

Michael R Ikenouye, Po Box 315, Windsor; Case #2015-10429, Date Filed: 1/20/2015

David R Tuttle, 126 Sandstone Drive, Johnstown; Case #2015-10501, Date Filed: 1/22/2015

Shawn Jeffrey Peterson, 2725 Aylesbury Way, Johnstown; Case #2015-10503, Date Filed: 1/23/2015

Nevin B Williams, 2242 Apple Ave, Greeley; Case #2015-10536, Date Filed: 1/23/2015

Guadalupe Perez, 844 E 20th St Rd, Greeley; Case #2015-10537, Date Filed: 1/23/2015

Jose Luis Ortega, 2626 1st St Lot 291, Greeley; Case #2015-10540, Date Filed: 1/23/2015

FOR THE RECORD

from 17

Debtor: Joseph Iii & Joseph Bell, Creditor: Bellco Credit Union. Amount: \$1678.89. Case #C-14c-032790. Date: 1/13/2015

Debtor: Christopher E Mccarthy, Creditor: Capital One Bk Usa. Amount: \$1075.4. Case #C-12c-030156. Date: 1/13/2015

Debtor: Mark Theriksen, Creditor: Cavalry Spv I Llc. Amount: \$1659.73. Case #C-14c-032948. Date: 1/13/2015

Debtor: Norma J Lepore, Creditor: Cavalry Spv I Llc. Amount: \$7987.15. Case #C-14c-032509. Date: 1/13/2015

Debtor: Josie Rios, Creditor: Cavalry Spv I Llc. Amount: \$2194.95. Case #C-13c-033851. Date: 1/13/2015

Debtor: Kathryn Adams, Creditor: Merchants Acceptance Inc. Amount: \$2465.39. Case #C-14c-033600. Date: 1/13/2015

Debtor: Innovation Factory Inc, Creditor: 11th Ash Llc. Amount: \$15065.5. Case #D-14cv-033853. Date: 1/13/2015

Debtor: Tim Prodanovich, Creditor: Am Express Centurion Bk. Amount: \$6671.31. Case #C-14c-032336. Date: 1/14/2015

Debtor: Gary D Gorden, Creditor: John M Taylor. Amount: \$110938.56. Case #D-07cv-000243. Date: 1/15/2015

Debtor: Gary D Gorden, Creditor: John M Taylor. Amount: \$67062.5. Case #D-07cv-000243. Date: 1/15/2015

Debtor: Adrienne Lorantos, Creditor: Countryside Condos Homeowners. Amount: \$2402.29. Case #C-13c-033494. Date: 1/16/2015

Debtor: Better Business Exteriors Inc, Creditor: Jeh Co. Amount: \$81550.54. Case #D-14cv-031452. Date: 1/16/2015

Debtor: Jeffrey & Jeff J Nichols, Creditor: Premier Members Fed Credit Uni. Amount: \$8048.43. Case #C-12c-001697. Date: 1/16/2015

Debtor: Roy M Palmeri, Creditor: Discover Bk. Amount: \$14682.98. Case #C-14c-032811. Date: 1/20/2015

Debtor: Kim L Mccarthy, Creditor: Lvnv Funding Llc. Amount: \$1505.28. Case #C-10c-004870. Date: 1/20/2015

Debtor: Karen M & Ted Wally, Creditor: Discover Bk. Amount: \$27645.66. Case #D-09cv-002979. Date: 1/20/2015

Debtor: Glenna B Vansickle, Creditor: Am General Fin Services Inc. Amount: \$15172.42. Case #C-06c-000455. Date: 1/20/2015

Debtor: Mark Trippensee, Creditor: Lvnv Funding Llc. Amount: \$5644.48. Case #C-09c-005363. Date: 1/20/2015

Debtor: Richard Lewis, Creditor: Lvnv Funding Llc. Amount: \$9421.17. Case #C-07c-005556. Date: 1/20/2015

Debtor: Mary Hillam, Creditor: Lvnv Funding Llc. Amount: \$3609.89. Case #C-12c-001894. Date: 1/20/2015

Debtor: Steve A Gertson, Creditor: Discover Bk. Amount: \$9566.66. Case #C-11c-003596. Date: 1/20/2015

Debtor: John D Mcintyre, Creditor: Boulder Valley Credit Union. Amount: \$39168.49. Case #D-14cv-031133. Date: 1/20/2015

Debtor: John D Mcintyre, Creditor: Boulder Valley Credit Union. Amount: \$2197.82. Case #D-14cv-031133. Date: 1/20/2015

Debtor: Clemencia & Clemencia Ortiz, Creditor: Cach Llc. Amount: \$6149.27. Case #C-12c-002602. Date: 1/6/2015

Debtor: Jason Ascher, Creditor: Colo Dept Revenue. Amount: \$3390.0. Case #D-12cv-802644. Date: 1/7/2015

Debtor: Kristin Davis, Creditor: Wakefield Assoc Inc. Amount: \$2313.35. Case #C-10c-005931. Date: 1/8/2015

Debtor: Amy & Amy E Magyar, Creditor: Capital One Bk. Amount: \$4454.91. Case #C-07c-004496. Date: 1/8/2015

Debtor: Record Owner, Creditor: James Young. Amount: \$0.0. Case #Repost Date 01/15/15. Date: 1/9/2015

Debtor: Record Owner, Creditor: Young James. Amount: \$0.0. Case #Repost Date 01/15/15. Date: 1/9/2015

Debtor: Phuong N Greening, Creditor: Jpmorgan Chase Bk. Amount: \$0.0. Case #D-2009cv499. Date: 1/9/2015

Debtor: Mary Henry, Creditor: Midland Funding Llc. Amount: \$5221.46. Case #C-12c-003012. Date: 1/12/2015

Debtor: Simon R & Priscilla M Gallegos, Creditor: Bellco Credit Union. Amount: \$5590.12. Case #C-14c-031004. Date: 1/8/2015

Debtor: Nealy Management Co, Creditor: Amfirst Bk. Amount: \$585611.53. Case #D-14cv-030067. Date: 1/8/2015

Debtor: Synergy Leasing Llc, Creditor: Brixmor Holdings 11 Spe Llc. Amount: \$17829.0. Case #D-14cv-031064. Date: 1/9/2015

Debtor: Innovation Factory Inc, Creditor: 11th Ash Llc. Amount: \$15065.5. Case #D-14cv-033853. Date: 1/12/2015

Debtor: Nathan R Barnes, Creditor: Capital One Bk Usa. Amount: \$2483.31. Case #C-14c-031188. Date: 1/13/2015

Debtor: Cregg P Anderson, Creditor: Discover Bk. Amount: \$2777.64. Case #C-10c-001757. Date: 1/13/2015

Debtor: John L Mcnees, Creditor: Discover Bk. Amount: \$9824.78. Case #C-07c-000309. Date: 1/13/2015

Debtor: Janice Cushing, Creditor: Lvnv Funding Llc. Amount: \$4150.4. Case #C-10c-000674. Date: 1/13/2015

Debtor: Terrance Fleming, Creditor: United Debt Holding Llc. Amount: \$470087.8. Case #D-12cv-002430. Date: 1/16/2015

Debtor: Better Business Exteriors Inc, Creditor: Jeh Co. Amount: \$81550.54. Case #D-14cv-031452. Date: 1/16/2015

Debtor: Cregg P & Bobbie Anderson, Creditor: Discover Bk. Amount: \$14999.89. Case #C-10c-001865. Date: 1/20/2015

Debtor: Charles Borgert, Creditor: Alpine Credit Inc. Amount: \$1301.75. Case #C-12c-001419. Date: 1/7/2015

Debtor: Thane T & Shawnette L Fleming, Creditor: Colo St Revenue. Amount: \$3717.0. Case #D802014cv801399. Date: 1/9/2015

Debtor: Thane T & Shawnette L Fleming, Creditor: Colo St Revenue. Amount: \$11170.23. Case #D-0802012cv800502. Date: 1/9/2015

Debtor: Michelle I Hosking, Creditor: Central Credit Corp. Amount: \$1064.07. Case #C-11c-001841. Date: 1/20/2015

Debtor: Jeremy J Carr, Creditor: Bloom Murr Accomazzo Siler Pc. Amount: \$0.0. Case #D2010cv6543. Date: 1/20/2015

Debtor: Jonathan R Irvin, Creditor: Cavalry Spv I Llc. Amount: \$6797.97. Case #C-14c-032363. Date: 1/8/2015

Debtor: Joseph Flint, Creditor: Capital One Bk Usa. Amount: \$1065.29. Case #C-09c-004371. Date: 1/8/2015

Debtor: Todd K Collins, Creditor: Bellco Credit Union. Amount: \$2346.83. Case #C-14c-031530. Date: 1/8/2015

Debtor: Timothy A Walford, Creditor: Cavalry Spv I Llc. Amount: \$5627.55. Case #C-13c-036245. Date: 1/8/2015

Debtor: Charles Nell, Creditor: Cavalry Spv I Llc. Amount: \$1704.09. Case #C-14c-034247. Date: 1/8/2015

Debtor: Mary Devita, Creditor: Cavalry Spv I Llc. Amount: \$14591.98. Case #C-14c-033949. Date: 1/8/2015

Debtor: Nealy Management Co, Creditor: Amfirst Bk. Amount: \$585611.53. Case #D-14cv-030067. Date: 1/8/2015

Debtor: Shaunna Ferrera, Creditor: Cavalry Spv I Llc. Amount: \$42961.86. Case #D-14cv-030250. Date: 1/12/2015

Debtor: Daniel L Dehart, Creditor: Discover Bk. Amount: \$12805.06. Case #C-12c-004761. Date: 1/20/2015

Debtor: Joe Mcguire, Creditor: Discover Bk. Amount: \$7984.9. Case #C-11c-010470. Date: 1/20/2015

Debtor: Calvin L & Ericka A Austin, Creditor: Springleaf Fin Services Inc. Amount: \$10905.23. Case #C-14c-035339. Date: 1/12/2015

Debtor: Nicholas Brunson Williams, Creditor: Sunport Fin Llc. Amount: \$14523.93. Case #C-14c-035132. Date: 1/12/2015

Debtor: Nancy L Martin, Creditor: Wakefield Assoc Inc. Amount: \$909.76. Case #C-14c-031580. Date: 1/12/2015

Debtor: Samantha Marion Lynn, Creditor: Ogletheorpe University. Amount: \$13263.12. Case #C-13c-035148. Date: 1/13/2015

Debtor: Brauns Bar Grill At Collindale, Creditor: United Food Service Inc. Amount: \$15836.0. Case #C-09c03319. Date: 1/15/2015

Debtor: Lemon Tree Inc, Creditor: Ross Barry. Amount: \$179667.0. Case #D-14cv-030775. Date: 1/15/2015

Debtor: Jeri June Conyaczowski, Creditor: Colo St. Amount: \$14941.0. Case #D-09cv-001174. Date: 1/15/2015

Debtor: Anthony Velarde, Creditor: Richard M Neece. Amount: \$7268.6. Case #C-14c-000139. Date: 1/15/2015

Debtor: Rockey Wilson, Creditor: Credit Service Co Inc. Amount: \$3312.4. Case #C-14c-034800. Date: 1/16/2015

Debtor: Meredith J Maki, Creditor: Credit Service Co Inc. Amount: \$13251.64. Case #C-14c-034801. Date: 1/16/2015

Debtor: Kristy L Zadra, Creditor: Credit Service Co Inc. Amount: \$3215.37. Case #C-14c-034405. Date: 1/16/2015

Debtor: Better Business Exteriors Inc, Creditor: Jeh Co. Amount: \$81550.54. Case #D-14cv-031452. Date: 1/16/2015

Debtor: Chad S Thomas, Creditor: Cypress Fin Group Llc. Amount: \$5842.59. Case #C-12c-001491. Date: 1/20/2015

Debtor: Patrick M Trujillo, Creditor: Discover Bk. Amount: \$3432.74. Case #C-14c-034452. Date: 1/20/2015

Debtor: John Frederick Laughlin, Creditor: Discover Bk. Amount: \$15984.63. Case #D-09cv-000619. Date: 1/20/2015

Debtor: Robert D Folsom, Creditor: Discover Bk. Amount: \$27308.46. Case #C-08c-003155. Date: 1/20/2015

Debtor: Rebecca P Moore, Creditor: Discover Bk. Amount: \$1911.34. Case #C-12c-008127. Date: 1/20/2015

Debtor: Jeffrey Demarest, Creditor: Unit Iii Llc. Amount: \$1811.18. Case #C-14c-033088. Date: 1/20/2015

Debtor: Juan J Escobarortega, Creditor: Barclays Bk Delaware. Amount: \$5226.92. Case #C-14c-034617. Date: 1/20/2015

Debtor: David Gillis, Creditor: Am Express Centurion Bk. Amount: \$39699.56. Case #D-14cv-030706. Date: 1/20/2015

Debtor: Daniel L Dehart, Creditor: Discover Bk. Amount: \$12805.06. Case #C-12c-004761. Date: 1/20/2015

Debtor: Mary L Atwell, Creditor: Discover Bk. Amount: \$8803.0. Case #C-12c-009601. Date: 1/20/2015

Debtor: Robert & Debbie S Schroeder, Creditor: Discover Bk. Amount: \$1909.7. Case #C-10c-011667. Date: 1/20/2015

Debtor: Debroah A Taylor, Creditor: Discover Bk. Amount: \$5917.88. Case #C-09c-006757. Date: 1/16/2015

Debtor: Dolores J Arndt, Creditor: Lvnv Funding Llc. Amount: \$8416.5. Case #C-08c-005551. Date: 1/20/2015

Debtor: Jaime R Lheureux, Creditor: Lvnv Funding Llc. Amount: \$6911.65. Case #C-09c-009395. Date: 1/13/2015

Debtor: Glen W Jr Hodges, Creditor: Discover Bk. Amount: \$8961.99. Case #C-07c-006581. Date: 1/20/2015

Debtor: Michael S Helmuth, Creditor: Discover Bk. Amount: \$20291.16. Case #D-11cv-000362. Date: 1/20/2015

Debtor: Bradley W Johnson, Creditor: Discover Bk. Amount: \$3031.03. Case #C-08c-009120. Date: 1/20/2015

Debtor: David Dockstater, Creditor: Discover Bk. Amount: \$9595.85. Case #C-13c-032883. Date: 1/20/2015

Debtor: Tad & Tod Mccullough, Creditor: Cavalry Spv I Llc. Amount: \$2531.05. Case #C-14c-031671. Date: 1/20/2015

Debtor: William R Iii Zentz, Creditor: Colo St Revenue. Amount: \$165.0. Case #D-14cv-801438. Date: 1/6/2015

Debtor: Robert W Push-eck, Creditor: Capital One Bk Usa. Amount: \$6065.69. Case #C-11c-006693. Date: 1/7/2015

Debtor: Kelly L & Troy D Godsil, Creditor: Account Brokers Larimer County. Amount: \$966.11. Case #C-10c-010730. Date: 1/13/2015

Debtor: Jason L Downing, Creditor: Colo Dept Revenue. Amount: \$385.0. Case #D-14cv-801555. Date: 1/14/2015

Debtor: Jeanna L Hampton, Creditor: Equable Ascent Fin Llc. Amount: \$0.0. Case #C-11c06083. Date: 1/14/2015

Debtor: Laurie K & Earnest T Tooley, Creditor: Mount Vista Homeowners Assoc I. Amount: \$1269.85. Case #C-10c-007808. Date: 1/14/2015

Debtor: Earnest & Laurie Tooley, Creditor: Wakefield Assoc Inc. Amount: \$1069.65. Case #C-10c-001943. Date: 1/14/2015

Debtor: Jane M Schroepfer, Creditor: Equable Ascent Fin Llc. Amount: \$3064.34. Case #C-12c-001628. Date: 1/15/2015

Debtor: Andrea C Kenney, Creditor: Colo Dept Revenue. Amount: \$419.0. Case #D-13cv-800831. Date: 1/15/2015

Debtor: Jay D Pomranka, Creditor: Chase Bk Usa. Amount: \$6336.06. Case #C-10c-002181. Date: 1/16/2015

Debtor: Gary Schneider, Creditor: Republic Credit One Lp. Amount: \$32396.12. Case #D-08cv-000964. Date: We Jdgabs

Debtor: Gary Schneider, Creditor: Republic Credit One Lp. Amount: \$32495.69. Case #D-08cv-000964. Date: We Jdgabs

Debtor: Gary Schneider, Creditor: Republic Credit One Lp. Amount: \$37950.02. Case #D-08cv-000964. Date: We Jdgabs

Debtor: Dana K & Arnold M Gonzales, Creditor: Professional Fin Co Inc. Amount: \$4004.36. Case #C-14c-031899. Date: 1/15/2015

Debtor: Better Business Exteriors Inc, Creditor: Jeh Co. Amount: \$81550.54. Case #D-14cv-031452. Date: 1/16/2015

Debtor: Michael Clark & Judy Torrey, Creditor: Professional Fin Co Inc. Amount: \$1344.32. Case #C-10c-007807. Date: 1/12/2015

Debtor: Michael Clark & Judy Torrey, Creditor: Professional Fin Co Inc. Amount: \$1344.32. Case #C-10c-007807. Date: 1/12/2015

Debtor: Michael Clark & Judy Torrey, Creditor: Professional Fin Co Inc. Amount: \$1344.32. Case #C-10c-007807. Date: 1/12/2015

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Debtor: Michael Clark & Judy Torrey, Creditor: Professional Fin Co Inc. Amount: \$1344.32. Case #C-10c-007807. Date: 1/12/2015

Debtor: Michael Clark & Judy Torrey, Creditor: Professional Fin Co Inc. Amount: \$1344.32. Case #C-10c-007807. Date: 1/12/2015

Debtor: Diane E Bowen, Creditor: Cavalry Spv I Llc. Amount: \$11808.05. Case

#C-14c-036496. Date: 1/12/2015

Debtor: Michael A Casedy, Creditor: Cavalry Spv I Llc. Amount: \$1496.58. Case #C-14c-036236. Date: 1/12/2015

Debtor: Cassandra Chavez, Creditor: Cavalry Spv I Llc. Amount: \$1113.68. Case #C-14c-035647. Date: 1/12/2015

Debtor: Greeley Lodging Llc, Creditor: Professional Fin Co Inc. Amount: \$1138.21. Case #C-14c-036040. Date: 1/12/2015

Debtor: David L & David Lee Hernandez, Creditor: Lasalle Classic Liquors Inc. Amount: \$276681.07. Case #D-06cv-000735. Date: 1/12/2015

Debtor: Shawn & Shawn J Castro, Creditor: Cach Llc. Amount: \$975.7. Case #C-14c-036970. Date: 1/13/2015

Debtor: Nellie Ramirez, Creditor: Weld County Dept Human Service. Amount: \$316.26. Case #C-13c-032586. Date: 1/13/2015

Debtor: Michael Clark & Judy Torrey, Creditor: Judy Lynn Best Torrey. Amount: \$4041.22. Case #D-11dr-000769. Date: 1/14/2015

Debtor: Michael Clark & Judy Torrey, Creditor: Judy Lynn Best Torrey. Amount: \$4041.22. Case #D-11dr-000769. Date: 1/14/2015

Debtor: Michael Clark & Judy Torrey, Creditor: Judy Lynn Best Torrey. Amount: \$4041.22. Case #D-11dr-000769. Date: 1/14/2015

Debtor: Michael Clark & Judy Torrey, Creditor: Judy Lynn Best Torrey. Amount: \$4041.22. Case #D-11dr-000769. Date: 1/14/2015

Debtor: Michael Clark & Judy Torrey, Creditor: Judy Lynn Best Torrey. Amount: \$4041.22. Case #D-11dr-000769. Date: 1/14/2015

Debtor: Snowcap Creamery Inc, Creditor: Boulder Creek Farms Llc. Amount: \$121381.41. Case #D-14cv-030876. Date: 1/15/2015

Debtor: Johnny Quintana, Creditor: Jpmorgan Chase Bk. Amount: \$0.0. Case #C-08cv-000947. Date: 1/9/2015

Debtor: Steven H Meier, Creditor: Capital One Bk Usa. Amount: \$2702.95. Case #C-10c-002002. Date: 1/12/2015

Debtor: Maribel & Jhovan R Talamantes, Creditor: Professional Fin Co Inc. Amount: \$1344.32. Case #C-10c-007807. Date: 1/12/2015

Debtor: Jose Miguel Velazqu Bonilla, Creditor: Estrellita M & Estrel Gonzales. Amount: \$2042.85. Case #D-12v000162. Date: 1/12/2015

FOR THE RECORD

Pipers Grease Monkey Inc., \$355.49, Case #1611, 1/13/2015

Porter Industries Llc., \$10904.34, Case #3445, 1/21/2015

Professional Restoration Clean, \$355.87, Case #2495, 1/16/2015

Second Chance Bakery Inc., \$262.52, Case #3136, 1/21/2015

Sigma Aldrich Rtc Inc., \$489.0, Case #531, 1/7/2015
Weld County

Advanced Carpet Cleaning Disat, \$343.03, Case #4074812, 1/13/2015

Cleanwear Fashion Lllp., \$377.05, Case #4074813, 1/13/2015

Mm Tank Coating Co Inc., \$4372.92, Case #4076008, 1/16/2015

Scc Cleaning Inc., \$368.72, Case #4076982, 1/21/2015

Shapiro Inc., \$212.4, Case #4076007, 1/16/2015

Siebert Assoc Pc., \$392.22, Case #4074262, 1/10/2015
Release Of State Tax Liens Boulder County

Abernathy Management Llc., \$2385.72, Case #3421243, 1/8/2015

Alfa Delta Enterprises Inc., \$743.27, Case #3420951, 1/7/2015

Boulder Mills Inc., \$475.15, Case #3422984, 1/16/2015

Lisa Marieboyd., \$420.1, Case #3422225, 1/13/2015

Earthscapes Painting Staining., \$1040.09, Case #3420922, 1/7/2015

Galitz Transportation Inc., \$507.06, Case #3422227, 1/13/2015

Josh Ginsberg Enterprises Llc., \$1715.55, Case #3422226, 1/13/2015

James Tlovet., \$0.0, Case #3422924, 1/16/2015

Nederland Veterinary Hospital., \$0.0, Case #3420948, 1/7/2015

Prerace Llc., \$0.0, Case #3420946, 1/7/2015

Rm Plumbing Services Llc., \$0.0, Case #3420947, 1/7/2015

Sage Automotive Management Inc., \$0.0, Case #3420925, 1/7/2015

Sage Automotive Management Inc., \$0.0, Case #3420927, 1/7/2015

Sage Automotive Management Inc., \$1273.44, Case #3420924, 1/7/2015

Sage Automotive Management Inc., \$1273.44, Case #3420920, 1/7/2015

Sage Automotive Management Inc., \$0.0, Case #3420928, 1/7/2015

Carolseideman., \$0.0, Case #3421815, 1/10/2015

Carolseideman., \$0.0, Case #3421811, 1/10/2015

Carolseideman., \$0.0, Case #3421812, 1/10/2015

Carolseideman., \$0.0, Case #3421814, 1/10/2015

Carolseideman., \$0.0, Case #3421813, 1/10/2015

Service Key Llc., \$0.0, Case #3420926, 1/7/2015

Sleepy Nomis Inc., \$160.27, Case #3420950, 1/7/2015

Sleepy Nomis Inc., \$0.0, Case #3420949, 1/7/2015

Tensegrity Prosthetic., \$952.1, Case #3420923, 1/7/2015

Transmission Technology Serv., \$1273.44, Case #3420921, 1/7/2015
Larimer County

Advanced Lawn Care Landscape., \$0.0, Case #1605, 1/13/2015

Cavatappi Llc., \$132.91, Case #3140, 1/21/2015

Graphic Partners Colo., \$0.0, Case #1610, 1/13/2015

Graphic Partners Colo., \$0.0, Case #1609, 1/13/2015

Intelitech Llc., \$0.0, Case #529, 1/7/2015

Denniskintzley., \$516.59, Case #2496, 1/16/2015

Lacey K Inc., \$0.0, Case #1608, 1/13/2015

Pertan Group., \$0.0, Case #1607, 1/13/2015

Rendition Gallery Llc., \$0.0, Case #1753, 1/13/2015

Ritaroux Inc., \$0.0, Case #1606, 1/13/2015

Usaus Llc., \$712.92, Case #3139, 1/21/2015
Weld County

Beauregard Excavating., \$0.0, Case #4076377, 1/17/2015

Cavatappi Llc., \$0.0, Case #4076469, 1/20/2015

John Cdugan., \$0.0, Case #4073759, 1/9/2015

Marcor Inc., \$0.0, Case #4074807, 1/13/2015

Marcor Inc., \$0.0, Case #4074811, 1/13/2015

Marcor Inc., \$0.0, Case #4074810, 1/13/2015

Marcor Inc., \$0.0, Case #4074808, 1/13/2015

Marcor Inc., \$0.0, Case #4074806, 1/13/2015

Marcor Inc., \$0.0, Case #4074805, 1/13/2015

Marcor Inc., \$0.0, Case #4074804, 1/13/2015

Marcor Inc., \$0.0, Case #4074803, 1/13/2015

Marcor Inc., \$0.0, Case #4074802, 1/13/2015

Marcor Inc., \$0.0, Case #4074801, 1/13/2015

Marcor Inc., \$0.0, Case #4074809, 1/13/2015

Middlebear Enterprises Llc., \$0.0, Case #4076983, 1/21/2015

Spains Service Inc., \$0.0, Case #4074263, 1/10/2015

Three Ds Machine N Welding Inc., \$0.0, Case #4074800, 1/13/2015

Jack L & Barbara Lwhiteside., \$23248.77, Case #4074147, 1/10/2015

WARRANTY DEEDS

Boulder County

Seller: Bonnie E Johnson Altman
Buyer, Buyer's Address: Joyce H & John F Peters, 4887 Franklin Dr, Boulder
Price: \$570000
Date Closed: 12/31/2014 Bd

Seller: Avadan Llc
Buyer, Buyer's Address: Jk Enterprises Llc, 7210 Empire Dr, Louisville
Price: \$1790000
Date Closed: 12/31/2014 Bd

Seller: Shepherd Townhouses Llc

Buyer, Buyer's Address: Leona Fay Gardner, 3150 29th St, Boulder
Price: \$356000
Date Closed: 12/31/2014 Bd

Seller: Laura J Boltz
Buyer, Buyer's Address: Teresa A Arbenowske, 1814 Centaur Cir, Lafayette
Price: \$228000
Date Closed: 12/31/2014 Bd

Seller: Damen M & Tiffany Caraway
Buyer, Buyer's Address: Jason M & Lauren A Ginn, 453 S Cherrywood Dr, Lafayette
Price: \$404000
Date Closed: 12/31/2014 Bd

Seller: Bernadette Hall & Charles Leslie Salter
Buyer, Buyer's Address: Katherine J Townes, 3822 Florentine Cir, Longmont
Price: \$335000
Date Closed: 12/31/2014 Bd

Seller: John D Parkes
Buyer, Buyer's Address: Leo D & Angela R Heffernan, 1613 Metropolitan Dr # 3d, Longmont
Price: \$250000
Date Closed: 12/31/2014 Bd

Seller: Boulder Creek Overlook Llc
Buyer, Buyer's Address: Erika Alexander, 1950 Aldous Ln, Louisville
Price: \$425000

Date Closed: 12/31/2014 Bd

Seller: William L Steinberg
Buyer, Buyer's Address: Beth M & Chad M Lewkowsky, 1418 Onyx Cir, Longmont
Price: \$789500
Date Closed: 12/31/2014 Bd

Seller: Matthew S & Anne L Roan
Buyer, Buyer's Address: Steven B Roszell, 6204 Po Box 1639, Longmont
Price: \$847500
Date Closed: 12/31/2014 Bd

Seller: Eagles Nest Rlllp
Buyer, Buyer's Address: Boulder Nest Llc, 1539 Pearl St, Longmont
Price: \$6679300

Date Closed: 12/31/2014 Bd

Seller: Bikemore Real Estate Invest In
Buyer, Buyer's Address: Leeann & Robert D Murphy, 44 Dartmouth Cir, Longmont
Price: \$330000
Date Closed: 12/31/2014 Bd

Seller: Alexander J Grasso
Buyer, Buyer's Address: Karen Coronado, 1358 Dogwood Ln, Longmont
Price: \$165000
Date Closed: 12/31/2014 Bd

Seller: Barbaraann James
Buyer, Buyer's Address: Qin Liu, 612 Clover Ln

See **Record**, 20

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KNEE from 1

average costs of knee and hip replacements in Fort Collins and Loveland are \$22,000 more than in the Boulder area, where such surgeries average \$33,500.

“Northern Colorado has historically had sole hospital communities – and if insurers didn’t contract with the one hospital in each community at the rate that hospital wanted, that hospital wouldn’t be in the insurer’s network,” said Joyzelle Davis, spokeswoman for Blue Cross/Blue Shield. “There wasn’t another facility option, so if an insurer wanted to do business in that geographic market, it took what it could get.”

The report analyzed three years of Blue Cross/Blue Shield claims data for typical knee- and hip-replacements, surgeries that the report highlights because they are among the fastest-growing medical treatments in the nation.

The information on costs comes as health care providers and insurers contend with the intricacies of the Patient Protection and Affordable Care Act, which has sought to lower health-care costs. Insurers typically do not release those figures publicly, and hospitals tend not to want to talk about them. Hospitals contacted for this report issued email statements instead of making medical staff available for interviews. Hospital officials also did not answer questions related to their own costs.

Knee- and hip-replacement surgeries average more than \$55,000 in Fort Collins and Loveland, according to Anthem. That’s only slightly lower than in New York City, where the average cost of a knee-replacement surgery totals \$61,200, and the average cost of a hip-replacement surgery totals \$59,500.

University of Colorado Health dom-

Knee-replacement surgeries**Highest-average-cost markets**

■ New York	\$61,300
■ Fort Collins-Loveland	\$55,600
■ Anchorage, Alaska	\$54,000
■ Casper, Wyo.	\$52,500
■ San Diego	\$41,000

Lowest average cost markets

■ Montgomery, Ala.	\$16,100
■ Birmingham, Ala.	\$19,100
■ Fresno, Calif.	\$19,700
■ Pittsburgh	\$23,800
■ Riverside-San Bernardino, Calif.	\$24,500

Hip-replacement surgeries**Highest-average-cost markets**

■ New York	\$59,400
■ Fort Collins-Loveland	\$55,400
■ Anchorage, Alaska	\$49,600
■ Casper, Wyo.	\$44,000
■ Dallas	\$39,300

Lowest-average-cost markets

■ Montgomery, Ala.	\$16,400
■ Birmingham, Ala.	\$17,500
■ Fresno, Calif.	\$19,250
■ Riverside-San Bernardino, Calif.	\$21,400
■ Pittsburgh	\$22,100

Source: Anthem Blue Cross/Blue Shield

inates health care in Larimer County, although Banner Health also has facilities in the region.

“University of Colorado Health’s hospitals, including Poudre Valley Hospital and Medical Center of the Rockies, are focused on providing high-value health care,” UCHealth spokeswoman Kelly Tracer said in an email statement. “This means providing the best possible quality and outcomes at competitive prices. ...

“High-quality care leads to lower long-term costs through fewer patient complications and readmissions,” she added.

Tracer also pointed out that UCHealth hospitals come close to average costs throughout Northern Colorado. In fact, for a knee-replacement surgery, costs in the Fort Collins and Loveland area vary by less than 1 percent, according to the Blue Cross/Blue Shield report. Costs can vary dramatically in some markets, such as in Dallas, where the cost of a knee-replacement surgery can vary by almost 270 percent.

Greeley also has expensive knee-

and hip-replacement costs, although Blue Cross/Blue Shield did not mention it in its report. But according to the insurer’s own online cost-estimating tool, Greeley comes in even higher than the Fort Collins and Loveland area at \$62,100 for a hip replacement and \$58,100 for a knee surgery.

Banner Health, meanwhile, has a major presence in Northern Colorado with McKee Medical Center in Loveland and North Colorado Medical Center in Greeley.

Hospital charges are determined by medical device and equipment costs, contracts with health insurance companies and operational costs for a non-profit organization that must operate 24 hours a day, seven days a week, Banner Health spokesman Paul Matthews said in a statement.

“It is important to note that a review of the cost for a single procedure does not consider overall hospital operations, including those provided at a loss, or the charity care that our hospitals provide,” he said. “It also does not take into account the quality of care provided.”

In Boulder, patients can get knee- and

hip-replacement surgeries for an average of \$33,600 and \$33,400, respectively, according to Anthem’s online cost-estimate tool. Denver hospitals average \$31,500 for a knee replacement and \$30,400 for a hip replacement. Boulder’s proximity to the lower-cost metro Denver market, which has a variety of health-care options, may contribute to its lower costs compared with Northern Colorado.

Still, Boulder Community Health questioned Blue Cross/Blue Shield’s report. The insurer did not include that hospital in the report.

“Many organizations that do cost studies related to health-care procedures manipulate the data using a proprietary formula that is kept confidential,” said Rich Sheehan, spokesman for Boulder Community Health.

Blue Cross/Blue Shield believes Northern Colorado’s higher costs will face pressure from looming competition, such as when Banner Health builds its new hospital in Fort Collins. The insurer also has created a narrow network with UCHealth facilities to get more competitive rates.

“The Northern Colorado market is starting to change now,” said Davis, the spokeswoman for Blue Cross/Blue Shield. “These market dynamics will continue to lower the prices in the market.”

The insurer also believes that showing patients how costs vary can influence hospitals to watch costs more closely.

“The pressure of Northern Colorado being labeled one of the higher-cost markets in the nation is having an impact,” Davis said.

Steve Lynn can be reached at 970-232-3147, 303-630-1968 or slynn@bizwestmedia.com. Follow him on Twitter at @SteveLynnBW.

FOR THE RECORD

from 19

Address: 612 Clover Ln, Boulder
Price: \$875,000
Date Closed: 12/31/2014

Seller: June P & Arman J Nollendo
Buyer, Buyer's Address: Barbara Pike, 1722 Trevor Ct

Address: 1722 Trevor Ct, Longmont
Price: \$310,000
Date Closed: 12/31/2014

Seller: Christine A English
Buyer, Buyer's Address: Tenzin Phuntsok, 1282 Banner Cir

Address: 1282 Banner Cir, Erie
Price: \$380,000
Date Closed: 12/31/2014

Seller: Yvonne C Dewit
Buyer, Buyer's Address: Ray E & Dana A Grosshans, 12145 Se Boulder Rd

Address: 2013 Mount Sneffels St, Longmont
Price: \$199,000
Date Closed: 12/31/2014

Seller: Meeker Park Lodge Inc
Buyer, Buyer's Address: Ricky L & Teresa C Whirley, 3 Samuel Ln

Address: 11733 Cnty R 113s, Allenspark
Price: \$120,000

Date Closed: 12/31/2014

Seller: 985 Boulder Lic
Buyer, Buyer's Address: Hill Investment Lic, 505 Pine St

Address: 985 16th St, Boulder
Price: \$857,680
Date Closed: 12/31/2014

Seller: Boulder Creek Pinnacle Llc
Buyer, Buyer's Address: Boulder Creek Partners Llc, 712 Main St

Address: 2438 Calais Dr Unit A, Longmont
Price: \$260,000
Date Closed: 12/31/2014

Seller: Jennie Lynn Kasid
Buyer, Buyer's Address: David W & Audrey Kay Douglas, 635 Gooseberry Dr

Address: 635 Gooseberry Dr Unit 1706, Longmont
Price: \$220,000
Date Closed: 12/31/2014

Seller: Boulder Creek Calmante Llc
Buyer, Buyer's Address: Cherilyn M & Bruce A Lampert, 2758 Calmante Cir

Address: 2758 Calmante Cir, Superior
Price: \$838,100
Date Closed: 12/31/2014

Seller: Ws Sml Llc

Buyer, Buyer's Address: Dpim Lic, 7570 N 83rd St
Address: ,
Price: \$121,000
Date Closed: 1/5/2015

Seller: Susan I Hicks Family Trust
Buyer, Buyer's Address: Reginald Andersen, 1136 Aspen St

Address: 1136 Aspen St, Longmont
Price: \$208,000
Date Closed: 1/5/2015

Seller: Thomas G & Jill C Arcuri
Buyer, Buyer's Address: Robert L & Sandra A Medearis, 2316 Eagles Nest Dr

Address: 2316 Eagles Nest Dr, Lafayette
Price: \$565,000
Date Closed: 1/5/2015

Seller: Laurie L Smith
Buyer, Buyer's Address: Cheryl K Thiemejanish, 1805 Shallot Cir

Address: 1805 Shallot Cir, Lafayette
Price: \$260,000
Date Closed: 1/5/2015

Seller: Us Bank Trust Na Trustee
Buyer, Buyer's Address: Gregory J & Amy L Payne, 1020 Collyer St

Address: 706 Busch St, Longmont
Price: \$179,500
Date Closed: 1/5/2015

Seller: Meritage Homes Colorado Inc

Buyer, Buyer's Address: Sanjiv Kumar, 2258 Madison Dr

Address: 2258 Madison Dr, Erie
Price: \$596,600
Date Closed: 1/5/2015

Seller: Boulder Creek Overlook Llc
Buyer, Buyer's Address: Nicholas E Reyna, 1926 Aldous Ln

Address: 1926 Aldous Ln, Louisville
Price: \$437,500
Date Closed: 1/5/2015

Seller: Meritage Homes Colorado Inc
Buyer, Buyer's Address: Roda & Ryan Alan Asmundson, 1681 Dorothy Cir

Address: 1681 Dorothy Cir, Longmont
Price: \$512,400
Date Closed: 1/5/2015

Seller: Boulder Creek Pinnacle Llc
Buyer, Buyer's Address: Edward H Zeller, 2136 Calais Dr

Address: 2136 Calais Dr Unit B, Longmont
Price: \$424,200
Date Closed: 1/5/2015

Seller: Bmb Builders Inc
Buyer, Buyer's Address: Peter B Seabrook, 650 Rawlins Way

Address: 650 Rawlins Way, Lafayette
Price: \$283,200
Date Closed: 1/5/2015

Seller: Meritage Homes Colorado Inc
Buyer, Buyer's Address: Deepthi Narotam Manghnani, 2262 Madison Dr

Address: 2262 Madison Dr, Erie
Price: \$618,500
Date Closed: 1/5/2015

Seller: Daniel Arrowood
Buyer, Buyer's Address: Linda L Kaufman Revocable Trus, 3386 Crest Dr

Address: 1203 S Coffman St, Longmont
Price: \$427,000
Date Closed: 1/5/2015

Seller: Washington School Developments
Buyer, Buyer's Address: Maureen E Cassulo, 1215 Cedar Ave

Address: 1215 Cedar Ave Unit 101, Boulder
Price: \$129,600
Date Closed: 1/5/2015

Seller: Sheryl R Lamb
Buyer, Buyer's Address: Timothy Scott Reimer, 20 Park Ave # 8

Address: 652 Porter Ranch Rd, Nederland
Price: \$605,000
Date Closed: 1/5/2015

Seller: Us Bank National Association T
Buyer, Buyer's Address: Lazaro & Reina Gutierrez, 20 James Cir

Address: 3 Kodiak Ct, Longmont
Price: \$182,000
Date Closed: 1/5/2015

Seller: Carin & Brian Gray
Buyer, Buyer's Address: Catherine Wining, 132 Falcon Ln

Address: 132 Falcon Ln, Lyons
Price: \$555,000
Date Closed: 1/5/2015

Seller: Walter M & Alice M Perls
Buyer, Buyer's Address: Michael J & Sharon B Procopio, 3782 Wonderland Hill Ave

Address: 3782 Wonderland Hill Ave, Boulder
Price: \$157,500
Date Closed: 1/5/2015

Seller: Bryan Gough
Buyer, Buyer's Address: Stephanie Sapp, 1850 Folsom St

Address: 1850 Folsom St Apt 204, Boulder
Price: \$210,000
Date Closed: 1/5/2015

Seller: Ruth D Miller
Buyer, Buyer's Address: Ameer A & Askar A Qalban, 2930 18th St

Address: 2930 18th St, Boulder
Price: \$650,000
Date Closed: 1/5/2015

Seller: John & Julie Lange
Buyer, Buyer's Address: Nick Patel, 1619 Turin Dr

Address: 1619 Turin Dr, Longmont
Price: \$523,500
Date Closed: 1/5/2015

Buyer, Buyer's Address: Benjamin M & Katherine M Thompson, 4241 Florentine Dr

Address: 4241 Florentine Dr, Longmont
Price: \$320,000
Date Closed: 1/5/2015

Seller: Meritage Homes Colorado Inc
Buyer, Buyer's Address: Joel A & Renee Marie Bahensky, 2254 Front Range Ct

Address: 2254 Front Range Ct, Erie
Price: \$540,000
Date Closed: 1/5/2015

Seller: Michael Scott Friedman
Buyer, Buyer's Address: Christian F Vanek, 2015 Eagle Ave

Address: 2015 Eagle Ave, Superior
Price: \$243,500
Date Closed: 1/5/2015

Seller: Eric M & Emily Moyer
Buyer, Buyer's Address: Shane S Koch, 1447 Mayfield Cir

Address: 1447 Mayfield Cir, Longmont
Price: \$265,000
Date Closed: 1/5/2015

Seller: Leonard W Peck
Buyer, Buyer's Address: Lyons Properties Llc, 3060 Po Box 312

Address: 517 W Main St, Lyons
Price: \$650,000
Date Closed: 1/5/2015

Seller: Us Bank National Association T
Buyer, Buyer's Address: Marion Trustee Rathbun, 909 Po Box 1451

Address: 909 Pinon Ct, Longmont
Price: \$165,000
Date Closed: 1/5/2015

Seller: Karen G Hunt
Buyer, Buyer's Address: Black Dog Properties Llc, 9665 Avocet Ln

Address: 1371 Hecla Dr, Louisville
Price: \$284,000
Date Closed: 1/5/2015

Seller: Meritage Homes Colorado Inc
Buyer, Buyer's Address: Vlad & Cristina E Munteanu, 436 Starline Ave

Address: 436 Starline Ave, Lafayette
Price: \$413,200
Date Closed: 1/5/2015

Seller: Piazza Dtango Llc
Buyer, Buyer's Address: Bvcd Boulder Property Llc, 1140 Sw Boulder Rd #202

Address: 5420 Arapahoe Ave Ste A, Boulder
Price: \$375,000
Date Closed: 1/5/2015

Seller: Meritage Homes Colorado Inc
Buyer, Buyer's Address: William M Warren, 5000 Butte St Lot 107

Address: 728 San Juan Dr, Lafayette
Price: \$404,600
Date Closed: 1/5/2015

The basics on turning back a hack attack

In late November, a cybercriminal group called the Guardians of Peace gained access to Sony Entertainment's computer network and stole more than 100 terabytes of confidential employee documents, unreleased movies and more.

It has been widely suggested that the group resides in North

Korea, and that the hack was in response to Sony's plans to release the movie "The Interview" in theaters. The plot of the comedy revolves around an assassination attempt on North Korean leader Kim Jong-un. After the initial online attacks were discovered, the hackers installed a "wiper" malware onto Sony's network – a software designed to permanently wipe data from Sony's servers.

Regardless of who was involved in the attack, the event is a reminder of the importance of securing computer networks.



TECH TRENDS

Hans Broman

Even Sony, a company that recorded \$72 billion in revenue in 2013 and had an assumingly robust IT security barrier, was compromised – and not for the first time. The organization learned a great deal from the attack, and so did the public – in some cases, gaining access to extremely sensitive information the hackers released.

So, what measures can you take to secure your own business IT network?

Install a firewall

Every network security system begins with a firewall. These control the barrier between trusted internal connections (LAN) and un-secure external sources (WAN). Firewalls can be in the form of software or actual hardware, and are recommended for most businesses with internal servers. However, a firewall alone could not prevent the Sony hack, which is why the next two actions described here are equally important.

Monitor your network

Experts say the Sony hack may

Regardless of who was involved in the attack, the event is a reminder of the importance of securing computer networks. Even Sony, a company that recorded \$72 billion in revenue in 2013 and had an assumingly robust IT security barrier, was compromised – and not for the first time.

have been going on for at least a year before being discovered in November. Monitoring PCs and servers can identify irregularities and alert the user to a problem much sooner, mitigating restoration time in case of a hack.

Penetration testing, intentionally attacking a computer system to discover security weaknesses, can also be performed by third-party software to evaluate the quality and vulnerabilities of a system's security.

Back up your data

The potential loss of a huge portion of important business files poses a massive headache for Sony. Backing up information in a secure, off-site location is like data insurance. It ensures that original network files can be restored in the event of data loss during a breach.

It is difficult to gauge just how much damage has been done to Sony as a company and brand by this event. In 2011, the company's PlayStation and Qriocity services were hacked and data from 77 million users was stolen. The network restoration process took 24 days, and the incident cost Sony \$172 million.

Hans Broman, a sales and marketing strategist at iPoint in Fort Collins, can be reached at hbroman@ipoint-tech.com.

MACOMBER from 13

marketing involves any tactics that aren't on the computer. I don't see it that way. To me, traditional marketing is medium agnostic. It's a one-way message, though. For me, that's the true distinction. Anything that is self-serving and strictly feature-oriented without a value-add approach overall – that's traditional. Also traditional marketing doesn't court the consumer; doesn't take the target from suspect, to prospect, to lead, to purchaser, to loyal fan. There is

no life-cycle messaging in traditional marketing. One message fits all.

The medium doesn't matter for content marketing. It can be performance art in the public square or it can be a ghost blogging opportunity for your business. Online or off, what matters is: Does it drive people to your website? And is it content-rich?

Laurie Macomber, owner of Fort Collins-based Blue Skies Marketing, can be reached at 970-689-3000.

DIERSCHOW from 13

ing the breeze" – sharing personal viewpoints, events and situations. It's not unproductive time! This is building the relationship so you will better be able to understand each other and solve problems.

Don't forget that while you need to relate to your employee, the reverse is also true. You need to be more open about what's going on in the office and maybe even your personal life.

Develop the relationships between the remote employee and his peers. Usually this is even more critical, because this affects the day-to-day productivity of the entire group.

Invest in some technology to facilitate quality communication. Set employees up with video Skype or Google Hangouts, and use it. In discussions, 7 percent of a message

is communicated verbally, 38 percent through certain vocal elements, and 55 percent nonverbally. When people are able to see each other, the level of understanding and empathy skyrockets.

Email, while useful, only conveys about 7 percent of the entire message. Misunderstandings are rampant.

To keep your team working effectively, occasionally bring your remote employee in for face-to-face contact. Use this when you have emotional messages – celebrations or reorganizations – or when you're trying to make team decisions.

You may be able to tap some of the best talent in the country!

Carl Dierschow is a Small Fish Business Coach based in Fort Collins. His website is www.smallfish.us.

BANKS from 5

Making IT investments

According to the survey, as community banks look toward growth, they are investing in upgraded core IT platforms that will provide more security for customer information.

Tom Chesney, president of commercial banking for AMG National Trust Bank in Boulder, sees his top challenge as securing payment systems to prevent fraud.

"Pay systems tied with mobile banking are evolving," he said, "and some out there, like

Apple iPay and PayPal, don't have to follow the same regs on transfers. There's more potential for the bad guys to exploit the system."

Asked what types of new mobile banking services they plan to offer next year, 34 percent said transferring money using cellphone numbers or email addresses; 30 percent said transferring money between personal accounts, and 29 percent said remote secure deposit.

"This is clearly an untapped opportunity for this sector," Depman said. "There is great potential for community banks to seize growth opportunities, but first they must take stock of areas where operations and infrastructure need to be improved and enhanced."

Evolving customer segments

One obstacle to community banks' growth is a changing customer base. Asked which custom-

er segments present the greatest growth opportunity, 22 percent said the "under banked," 19 percent said consumers nearing retirement and 16 percent said the top 10 percent of income earners.

Faced with low interest rates and an aging population, banks are looking for new ways to generate revenue. When asked to identify the top three drivers of their company's revenue growth over the next one to three years, 32 percent identified asset and wealth management; 28 percent said merger and acquisition activity and 28 percent answered cross-selling services.

When asked about the likelihood that their bank will be involved in a merger/acquisition in the next year, 49 percent answered "somewhat" or "very likely" as a buyer, which is up from 40 percent from last year's survey. Increased regulatory costs was cited as a top reason for considering M&A activity, while the regulatory environment also was considered one of the top barriers to completing M&A successfully.

Of the banking executives surveyed, 38 percent work for banks with \$10 billion to \$20 billion in assets; 34 percent for banks with \$1 billion to \$5 billion in assets and 28 percent for banks with \$5 billion to \$10 billion in assets.

Doug Storum can be reached at 303-630-1959, 970-416-7369 or dstorum@bizwestmedia.com.

Energy panel's ideas could fuel compromise, progress

When Colorado Gov. John Hickenlooper announced last fall that he would form a task force in an attempt to diffuse the pitched battle between several Colorado communities and oil and gas developers, we were deeply skeptical that any meaningful reform would result.

The panel's formation gave U.S. Rep. Jared Polis, D-Colo., an out to withdraw from last November's ballot two controversial, anti-fracking measures that he had backed with his personal fortune.

It's far from clear, even now, that this 19-member task force will be able to reach consensus on measures that would allow safe, environmentally responsible oil and gas development to occur, as thousands of citizens from Fort Collins to Erie are demanding.

But setting aside our skepticism over the tried-and-true "kick the can down the road" approach that Hickenlooper embraced, and looking at the work this task force has done so far, there are some proposals that

EDITORIAL

make sense and apparently have some majority support. (Those of you who want to see all 57 proposals made to date can find them here: <http://bit.ly/1vqiXyS>).

We hope the following measures make it through the panel's final vetting, to get an airing, and approval, from lawmakers and or regulators next month.

Among the proposals we like the most are:

- * Adding more inspectors to the staff of the Colorado Oil and Gas Commission.

- * Increasing air-quality monitoring by the Colorado Department of Public Health and Environment.

- * Giving the CDPHE the money and authority to examine the health impacts of fracking.

Those are just three proposals, out of 57, that have won early majority support. Only those recommendations that receive a two-thirds vote of the full panel will proceed to the

governor's office.

The panel still was deliberating as we were going to press, and it has until Feb. 27 to complete its list of recommendations

Several others also have merit. These include one by Russell George, former Colorado lawmaker, attorney and former executive director of the Colorado Department of Natural Resources. George, who is well-respected and a veteran of many other political fights, has offered a proposal that would require coordination of local government land-use processes with the issuance of state oil and gas permits.

This means no state permits would be issued until local processes were complete. If oil and gas companies comply with a local government's memorandum of understanding, for instance, their permits would be expedited by the state.

Another proposal, by Scot Woodall, president and chief executive of Bill Barrett Corp., an oil and gas producer, would give producers more leeway in the spacing used when they

configure their well and pad sites. Often, oil and gas commission rules limit their flexibility in this process, which gives producers little room to maneuver when they're trying to deal with local zoning and land-use concerns.

Still another proposal, by attorney Matt Sura, would create residential drilling plans, which would require early identification of residential areas where oil and gas activities are likely to occur. This would allow better planning and siting of production in high-concern areas such those near or in housing developments or in or near public facilities such as schools.

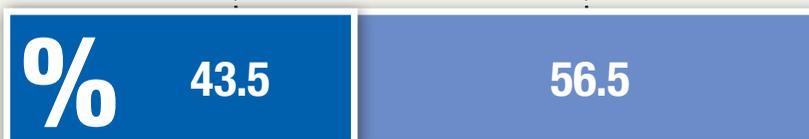
All of these recommendations make sense and, if approved, will help diffuse the anger and concern on both sides of this difficult issue. Unfortunately, several big "ifs" still stand between this working group, lawmakers and regulators. We hope its efforts are given serious consideration and positive action, and that our early skepticism will prove to have been unjustified.

BizWest.com opinion poll

Question:

While some Colorado employers banned smoking at the office years ago, others now are simply refusing to hire anyone who smokes. Is this wise workplace policy or an infringement on personal freedom?

Wise workplace policy Infringement on personal freedom



Next question:

Should Colorado require oil and gas companies to publicly disclose the contents of the fluids they inject underground as part of hydraulic-fracturing processes?

- Yes, it's important that the public know what if any health risks these fluids pose.
- No, the makeup of these fluids is proprietary and should not be made public.

Visit 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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VOLUME 34, ISSUE 4

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Stay current in fight against credit-card fraud

There has been some discussion in your paper ("Credit cards hacked? Who pays 'em back?", Nov. 28-Dec.11) and other media outlets about who should foot the bill for reimbursing consumers for credit card fraud – financial institutions or retailers. There's also been a fair amount of ink on the growing call for Congress to step in with cyber-security legislation.

The truth is that this hot-potato issue is about to shift because of changes coming in the payment-industry security standards. These changes will affect small businesses dramatically and make many of these discussions moot.

To fully understand what's about to take place, you have to first appreciate the circumstances we're in now. These massive card security breaches – such as the 70 million customer cards hacked in the Target attack – are happening because the majority of U.S. cards still rely on magnetic-stripe technology that is more than four decades old and inherently insecure.

In fact, we are the only major economy in the world that does not currently use integrated-circuit cards (also known as EMV, IC cards and PIN and Chip). These are credit cards that have a circuit chip embedded in them and require a personal identification number for transactions. EMV cards are smarter because, unlike magnetic-stripe cards, they can check a PIN entered by a user without revealing it to the equipment reading the card. Many hacks involve infiltrating the card reader.

In Europe, 80 percent of their credit cards use this newer technology, and it has resulted in impressive reductions in credit-card fraud. In the United Kingdom alone, credit card fraud – for card-present transactions – dropped 75 percent after EMV was introduced.

The United States is in the card-processing dark ages, so the best cybercriminals in the world are concentrating their efforts on the credit-card payment systems here because they are so much easier to compromise. For them, it's like playing in the Super Bowl and the opposing team is the junior football league. So for now, it's no longer a question of if you will be hacked, but when.

Even though we know that it's essential to change over to the new EMV cards, the United States has been sluggish to do so because it's expensive. EMV cards cost much

more to produce than magnetic-stripe cards. And the EMV card readers and ATMs require pricey hardware upgrades.

Initially, the investments are a tough pill to swallow, but compared with the losses to fraud and hacking, they're a bargain.

In the meantime, the credit-card brands, Visa and MasterCard, have been working with the Payment Card Industry Security Standards Council to voluntarily enact updated security standards to protect financial institutions, merchants and consumers alike. The Payment Card Industry Data Security Standards ensure that anyone who processes credit cards is meeting the industry's best security practices. By voluntarily prescribing these specifications, the card brands no doubt hope to sidestep any government intervention of cyber legislation.

Really, self-policing is the best answer. These world-class hackers work with lightning speed and continually upgrade their tactics to outsmart every security measure. Congress doesn't. Any bill it writes could be insufficient and outdated before the ink is dry.

But here's the important part for retailers: These standards are about to become requirements.

For the small-business owner – and retailers, especially – this means you have to be compliant with these new standards by the June 30 deadline or you are liable for any losses consumers incur as the result of a security breach in your system.

If you're hacked and you were not compliant beforehand, your business can face steep penalties, up to and including the loss of the ability to process credit cards. That would put many small retailers out of business in short order.

The first step in compliance is taking the Payment Card Industry Self-Assessment Questionnaire. There are several to choose from, based on the type of business you are. You can find a guide to choosing the right one for your business here at understandplus.com/SAQ_Guide.pdf. You can find answers to all your PCI DSS questions at pcisecuritystandards.org/merchants/.

So while retailers and financial institutions still are arguing over the liability for past hacks, after June 30, the burden of liability will fall on retailers – so be sure you understand the PCI DSS requirements and protect your business and your customers.

Jeff Ditges is president of Source Communications, a communication technology company in Broomfield that provides wiring and hardware for point-of-sale systems.



GUEST OPINION
Jeff Ditges

BizWest
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**NORTHERN COLORADO
WOMEN
OF DISTINCTION**

2015

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 on Thursday, April 9, 2015.

Ten women and an outstanding mentor will be honored for their achievements in business, philanthropic and government organizations.

Call for Nominations

Nomination forms available at BIZWEST.com/events.

Do you know a woman who's an exceptional business or community leader? Nominate her for the sixth annual Women of Distinction awards! Complete nominations at www.BIZWEST.com/events, or mail them to Women of Distinction, BizWest, P.O. Box 270810, Fort Collins, CO 80527.

Nominations are due by February 27, 2015.

To become a Women of Distinction sponsor or for more information about nomination please contact:

Sandy Powell
spowell@bizwestmedia.com
970-232-3144 and 303-630-1945

Nomination forms available at BIZWEST.com/events.

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**Ticket pricing: Early Bird: \$39 through April 1
\$49 starting April 2 – April 8; \$59 at the door**

Thursday, April 9, 2015 • 7:00 a.m. - 9:30 a.m.

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When

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From 7am-9am**

Where

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