

Northern Colorado BUSINESS REPORT \$1



REAL ESTATE
SAFEBuilt passes
close inspection.
SECTION B



THE EDGE
Northern Colorado CFOs
of the Year.
10A

Volume 18 | Issue 2 | Oct. 19-Nov. 1, 2012



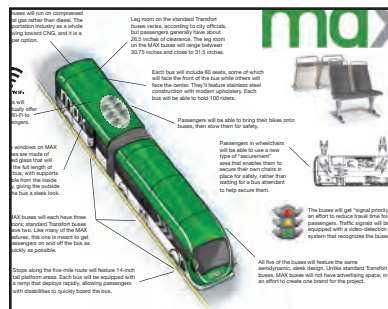
COURTESY CITY OF FORT COLLINS

The wheels on this bus will go round and round on a five-mile route on Mason Street.

Climb aboard the MAX

A detailed sneak peek at the \$840,000 buses that will run along the Mason Corridor, down to the leg room and GPS systems.

Page 5A



Outside investors flood into market

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

A lot Northern Colorado residents feel it's a great place to live and work and now a growing number of national players appear to agree, spending close to \$150 million in real estate deals since the beginning of the year.

The list of projects and investments bankrolled by companies from out of the market, or even out of state, is a long one, and Northern Colorado is only getting more attractive to the outside investor, according to Steve Kawulok of Sperry Van Ness.

"Fort Collins in particular is in the national spotlight," Kawulok told

► See **Deals, 15A**

Special: Boomers

Multigenerational workplaces are increasingly common, as are tensions between boomers and those behind them. Also, marketing to boomers, along with our latest directory with hundreds of listings.

INSIDE



Oil and gas companies pour energy into recycling water

BY STEVE LYNN
slynn@ncbr.com

Oil and gas companies doing business in Northern Colorado are increasing their investments in water recycling in an effort to cut their consumption, reduce costs and perhaps dampen criticism from environmentalists and others.

The issue is rooted in hydraulic

WATER BANK THE WAY TO GO?
Page 3A

fracturing, a practice that consumes large amounts of water during drilling. Fracking can involve pumping millions of gallons of water into a drilled hole to release oil and gas trapped in shale.

Western Slope operators tend to

► See **Recycling, 22A**

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CONTENTS

Newsmaker Q&A	Briefcase..... 13A	On The Job..... 14A
Team Fort Collins'	Calendar..... 9A	Online Poll..... 27A
Ashley Kasprzak 9A	Daily In Review..... 8A	Small Business..... 16A
	For The Record ... 23A-25A	Social Media 17A
	Guest Commentary..... 26A	Time Out 12A
Technology		
An R&D boost for		
Woodward?..... 6A		
Lists		
Bank Branches.....7A		
Home Builders2B		
Apartment Complexes.....5B		
Property Management Firms5B		

Gov't R&D key to Brazil's energy strategy

BY STEVE LYNN
slynn@ncbr.com

FORT COLLINS – Brazil's success in incorporating a variety of sources for its energy supply is rooted in government investment and decades of planning, the head of the country's energy department said Tuesday.

Speaking at the Net Zero Cities conference at the Fort Collins Hilton, Roberto de Gobi, director of the Brazilian Department of Energy, Environment and Economy, said that biomass accounts for nearly 30 percent of Brazil's domestic energy supply vs. 12 percent globally.

Hydroelectric power totals almost 15 percent of Brazil's energy supply compared with just 2 percent worldwide.

"The national bank has invested much in research and development," Gobi noted.

Net Zero Cities is a two-day event featuring panel discussions and speakers on topics related to renewable energy.

Gobi said Brazil began thinking about renewable energy decades ago.

In 1966, Brazil developed the first of five key programs whose focuses include petroleum, hydropower, biodiesel and biomass. Those plans led to

the direct development of infrastructure supporting those energy sources.

Brazil, which ended state monopoly and control of its oil industry in 1997, today is "self-sufficient" in terms of the 2.2 million barrels of oil it produces daily, Gobi said. It produces nearly 66 million cubic meters of natural gas daily.

Elsewhere, the Brazilian government's hydropower plan has helped the country achieve significant hydroelectric capacity of 126,000 megawatt hours, Gobi said. Gobi projects a \$337.7 billion investment in Brazilian hydropower from 1974 to 2020.

As for biofuels, Brazil started its ethanol program in 1975. The initiative, responsible for 4.5 million direct and indirect jobs, produced 27.5 billion liters of ethanol last fiscal year.

The country plans to expand its ethanol program by producing 1 billion tons of sugarcane in 2020, up from 623 million tons last year. That will result in an annual increase of 3.3 billion liters.

The government is making "large investments" in state-run oil company Petrobras to accomplish this objective.

Brazil also has made efforts to support the country's annual diesel consumption of 45 billion liters. It started a biodiesel program in 2004 aimed at reducing foreign diesel imports. Fuel production in the country hit 2.4 billion liters last year.



Net Zero Cities conference focuses on new approaches in renewables field

BY STEVE LYNN
slynn@ncbr.com

FORT COLLINS — It's no secret the Obama administration probably won't reach its goal of 1 million electric vehicles on the roads by 2015.

But it's possible its efforts will, in fact, lead to 500,000 electric vehicles on the nation's roads, said Jacob Ward, senior analyst for the U.S. Department of Energy's Vehicle Technologies Program. That many vehicles would represent a success for Ward, he said.

Ward was one of a number of speakers Tuesday participating in Net Zero Cities. Organized and sponsored by the Northern Colorado Business Report, the cities of Loveland and Fort Collins, CSU Ventures, the Bohemian Foundation and One Tribe Creative, the two-day event highlighted the role that businesses and governments can play in lowering emissions while energy demand increases globally.

On Tuesday, people in the renewable energy business and in government lamented that renewable energy has not seen more success. But they also promoted the industry's progress.

Presentations were heard on topics that included changes in the New York City taxi fleet, the Department of Energy's electric vehicles efforts, and the design of small cities that have the potential to cause little pollution.

Bruce Haxton, an architect from Wisconsin, described cities of the future that convert waste into biofuels and treat gray water for use in surrounding croplands meant to grow food for those cities. He said similar projects have been done.

"If you think this is preposterous, what we're talking about, it's already built," he said.

At another point, Keith Reester, the city of Loveland's director of public works, told of the city's efforts to divert trash from its landfill and recycle more.



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Water bank: A solution to ease drought?

BY STEVE LYNN
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This year's drought might be easing but the question of finding adequate water supplies for Northern Colorado has once again spurred talk of a water bank.

Such a bank could buy and sell water rights. Coupled with increased water storage at reservoirs, a bank could help meet future demand for

The idea would require voter support

what has long been a scarce resource in the region.

The idea surfaced years ago and re-emerged at the Regional Issues Summit, which was part of the Business Report's Bixpo event in Loveland last month.

At the conference, Northern Water General Manager Eric Wilkinson

floated the idea as water experts discussed the state's forecasted supply gap.

A water bank, he said, could buy water rights from retiring farmers and sell or lease them as the need arose.

"That was just an idea I threw out to get people thinking outside the box a little bit because of the significant

demand for water for the future in the South Platte Basin," Wilkinson said.

The idea has resonated among those familiar with Northern Colorado's struggle to find ways to ensure an adequate supply of water to an array of interests, including industries ranging from brewing to agriculture.

"It's a great idea because it would provide a way to ensure against extreme droughts and crisis," former

► See **Water Bank, 19A**

Oil and gas group tries canvassing

The Colorado Oil and Gas Association is going grass-roots, or at least trying to.

Employing a tactic commonly employed by anti-fracturing forces, COGA is going door-to-door with a new flyer aimed at attracting support.

The big bullet points in the flyer point out that 300 oil and gas companies support 107,000 Colorado jobs and provide more than \$31 billion to the state's economy.

That figure includes, the flyer says, significant local revenue from severance and property taxes to fund schools, roads, and special projects.

The flyer warns that over-regulating oil and gas will push the industry and its jobs to "neighboring states with consistent regulation."

That would mean the "potential loss of millions of dollars in city and state revenues from severance and property taxes," the flyer says.

NCBR EYE

And, it adds, local businesses would be deprived of hundreds of possible new customers, should oil and gas be forced to move away.

There's a call to action in the flyer, too, inviting recipients to "join the coalition" supporting oil and gas development.

Recipients also are asked to sign a supportive letter, attend a public hearing to speak in favor of oil and gas, and sign a letter to the editor to the same effect.

"We may need regulations, but they should not exceed those set by the state," the letter says.

That, by the way, is how 56.3 percent of the Business Report's readers feel, too, at least those who responded to a recent online poll on this question.

Tisha Schuller, president and CEO of COGA, said the campaign, while new in the Fort Collins area, has received positive feedback in other parts of the state.

► See **Eye, 4A**

Housing project planned on Poudre



COURTESY CORNERSTONE ASSOCIATES

An artist's rendering of the 72-unit Legacy Senior Residences.

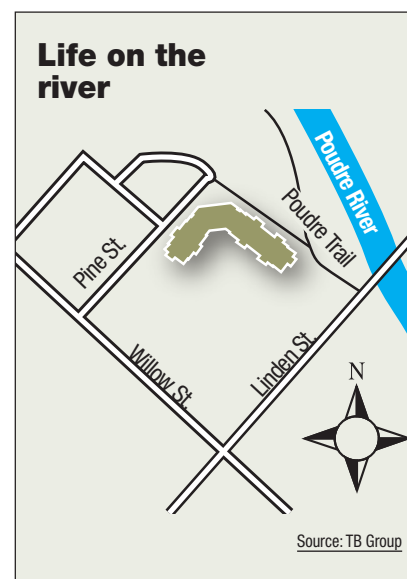
\$15 million in affordable units for seniors

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

FORT COLLINS — A \$15 million affordable housing project for seniors that will overlook the Cache la Poudre has won city council approval after having run into stiff resistance from environmentalists.

The Legacy Senior Residences project is the second this year proposed for the River Downtown Redevelopment district, an area north of Old Town Fort Collins marked off by the city as an area ripe for redevelopment. Developments within the district are exempt from a 300-foot river development buffer imposed in most of the rest of the city as an incentive to build there.

The four-story building will feature 72 apartments for seniors who earn between 30 and 60 percent of the area median income. This translates to a range of \$18,650 to



\$37,320 per year for a household of two.

Omaha, Neb.-based developer Cornerstone Associates plans to build the structure on a nearly two-acre site next to the Poudre River Trail, between Linden and Pine streets.

On the other side of the Poudre River Trail, of course, flows the Poudre river, one of Fort Collins' most popular recreational draws, and a waterway that Save the Poudre works fiercely to protect.

The proximity of the project to the river, combined with the height of the building's exterior walls, prompted Save the Poudre to lodge an appeal after a city hearing officer essentially gave the project the go-ahead.

On June 25, three so-called modifications of standard were made to allow the project to move forward. Modifications of standard come into play when certain elements of a project do not meet city codes. One of the justifications for a modification is that the project as a whole "substantially alleviates" an existing problem.

In this case, the city's hearing officer decided that because the Legacy project helped to alleviate the city's shortage of affordable housing for seniors, the modifications were warranted.

These modifications allowed Cornerstone to construct the Legacy project with a vehicle shelter that is smaller than required by code, to build the project four stories tall next to a public street, and to allow the wall facing the Poudre to stand 180 feet tall, as opposed to a maximum of 125 feet typically allowed to

► See **Legacy, 21A**

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JOIN US FOR AN OPEN HOUSE ABOUT A NATURAL GAS PIPELINE PROJECT

We want to tell you about our West Main Natural Gas Pipeline Replacement Project – a multi-year project that is replacing approximately 77 miles of high pressure pipe in Boulder, Larimer and Weld counties – so we can hear your feedback and answer your questions.

The project allows us to continue providing reliable, safe natural gas service for our current and new customers along the Front Range.

Next year part of our project could potentially cross several natural areas in Fort Collins. We would like to share why this is the best project route along with why the project is needed, detailed project maps, the anticipated project schedule, and how to get ongoing updates.

To learn more, join us at any time during this open house:

October 25, 2012
4-7 p.m.

The Lincoln Center – Columbine Room
417 W. Magnolia St.
Fort Collins

You also can visit our West Main project website at xcelenergywestmainpipeline.com, call our hotline at 1-855-875-7633 or email us at info@xcelenergywestmainpipeline.com.

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EYE from 3A

“While there are other door-knocking efforts currently being used by activists in Fort Collins, we are focused on providing educational materials to give individuals the opportunity to engage in the energy conversation in a fact-based manner,” she said in a statement.

Kaiser in its sights

University of Colorado Health's newest marketing campaign urges people to “learn the facts about closed insurance networks.”

The message, it appears, takes aim at Kaiser Permanente, which officially opened its clinics in Fort Collins and Loveland earlier this month and which treats just Kaiser members.

Ahead of the opening, Kaiser launched its own campaign, emphasizing the fact that Kaiser clinics are now local.

Kaiser also has partnered with Banner Health in Northern Colorado, meaning that Kaiser members will be able to visit Banner clinics in addition to Kaiser's, and that Kaiser policyholders can visit North Colorado Medical Center in Greeley or McKee Medical Center in Loveland for hospital care.

At the same time, this means that Kaiser members' care will not be covered at UHealth facilities, including Poudre Valley Hospital in Fort Collins or Medical Center of the Rockies in Loveland, except for emergency room care.

Physicians aligned with UHealth have expressed concern that Northern Colorado residents may not be completely aware of the fact that being a Kaiser member means that they may have to change hospitals.

The new campaign essentially underscores that point.

UHealth's ads urge residents to learn about what changes might be headed their way and includes links to its website, where, among other points, the company talks about how, in the past five years, UC Health has

given an average of \$3.4 million per year in Northern Colorado for community health and improvement services.

Kaiser, on the other hand, maintains that it has always been local in Northern Colorado, with 6,000 members in the area before it decided to open clinics here.

Earlier this week, Banner announced that it has submitted plans to the City of Fort Collins for a medical campus in the southeast part of town. Banner did not give specifics about what might come out of the plans.

Hush, doggy, hush!

Is your dog's barking keeping you and the neighbors up at night?

Well, perhaps CSU can help.

According to a new study by Lori Kogan, an associate professor in the College of Veterinary Medicine and Biomedical Sciences, dogs in animal shelters are less likely to bark and more likely to sleep to classical music than heavy metal, music specially formulated for animals, or no music.

Kogan, who is a licensed psychologist, played different music at a shelter over the course of four months while recording dogs' behaviors.

Music selections were played for 45 minutes with behavioral observations recorded every five minutes. Each music selection was followed by a period of silence, resulting in thousands of behavioral recordings.

Kogan's study suggests that heavy metal induces more nervous shaking in dogs. Playing classical music appeared to calm dogs more than other music selections or no music at all, according to her study, which appears in a recent issue of the Journal of Veterinary Behavior.

This all seems a bit intuitive, but it's nice to have scientific proof.

The only remaining question: which idiot at which shelter was playing Iron Maiden at all hours of the night?

CORRECTIONS

A caption accompanying a story in the Green Book special publication in the Oct. 5-18 issue incorrectly identified the Poudre Valley Rural Electric Association.

The Business Report will correct any errors that appear in its pages. To suggest a correction or clarification, please contact editor Allen Greenberg at 970-232-3142, or email him at agreenberg@ncbr.com.

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Inside the MAX

Reported and written by Molly Armbrister
Designed by Chad Collins

The first official operating day for the MAX Bus Rapid Transit system isn't until May 2014, but here's a sneak peek at the buses that will run along the Mason Corridor. Each bus costs about \$840,000 and features modern amenities aimed at people who actually choose to take the bus, not because they have no other mode of transport.



The buses will run on compressed natural gas rather than diesel. The transportation industry as a whole is moving toward CNG, and it is a cheaper option.

Leg room on the standard Transfort buses varies, according to city officials, but passengers generally have about 26.5 inches of clearance. The leg room on the MAX buses will range between 30.75 inches and close to 31.5 inches.



free WiFi

Buses will eventually offer free Wi-Fi to passengers.

The windows on MAX buses are made of tinted glass that will run the full length of the bus, with supports visible from the inside only, giving the outside of the bus a sleek look.

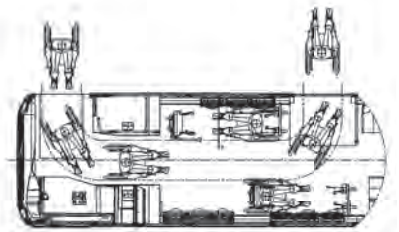
MAX buses will each have three doors; standard Transfort buses have two. Like many of the MAX features, this one is meant to get passengers on and off the bus as quickly as possible.

Stops along the five-mile route will feature 14-inch tall platform areas. Each bus will be equipped with a ramp that deploys rapidly, allowing passengers with disabilities to quickly board the bus.

Each bus will include 60 seats, some of which will face the front of the bus while others will face the center. They'll feature stainless steel construction with modern upholstery. Each bus will be able to hold 100 riders.

Passengers will be able to bring their bikes onto buses, then stow them for safety.

Passengers in wheelchairs will be able to use a new type of "securement" area that enables them to secure their own chairs in place for safety, rather than waiting for a bus attendant to help secure them.



The buses will get "signal priority," an effort to reduce travel time for passengers. Traffic signals will be equipped with a video-detection system that recognizes the buses.

All five of the buses will feature the same aerodynamic, sleek design. Unlike standard Transfort buses, MAX buses will not have advertising space, in an effort to create one brand for the project.



A portion of the MAX bus route will run in "guideways," or dedicated lanes created especially for the bus rapid transit system. The guideways will keep the buses out of regular traffic between Harmony and Horsetooth roads and between Drake Road and CSU. Other parts of the route will mix MAX buses in with vehicle traffic.



The transportation department will add some artistic flair to stops, to the tune of \$35,500 more than would have been spent on plain fixtures. Benches will be cast-concrete, and light posts and glass shelters meant to protect riders from the elements will also include artistic touches, symbolizing the name of the stop. For example, the wind shield at the Troutman stop will feature brown trout. Louisville-based artist Robert Tully is completing the artwork. Each stop will also include bike racks.

Passengers will be able to access off-board ticketing, which will enable them to board the bus from any of the three doors, speeding up the boarding process and getting passengers on their way faster than the single-door boarding featured on Transfort buses.

MAX stops are a half-mile apart, rather than a quarter-mile apart like standard Transfort stops, yet another effort at improving travel times. The average trip from the under-construction south transit center near Harmony Road and Mason Street to the north transit center in downtown Fort Collins will be 20 minutes.

Stops will also include real-time bus arrival information, both visually and audibly. Stops will also include LCD screens that will use global-positioning software to provide the locations of all the MAX buses at a given time.



Powerhouse: An R&D boost for Woodward?

The new \$18.5 million Powerhouse Energy Institute not only will connect CSU faculty of all stripes, but will give Woodward Inc.'s research and development efforts a nice-sized boost.



TECHNOLOGY

Steve Lynn

It also will build a more solid foundation for Woodward to continue to recruit graduating engineering students to join its ranks in Northern Colorado.

"We have a pretty good track record of hiring good, capable engineers from CSU at Woodward," said Chris Preiss, president of Woodward Engine Systems.

As part of an expansion of the Engines and Energy Conversion Laboratory, the Powerhouse Energy Institute is being built in the historic power plant building in North Old Town. Plans to expand the engines lab have gotten plenty of press, but the university also announced earlier this month the formation of the institute to espouse a broader mission of energy research.

In addition to the engines labs,



COURTESY CSU

A rendering of the expansion planned at the Engines and Energy Conversion Laboratory.

the institute will house former Gov. Bill Ritter's Center for the New Energy Economy and the Department of Mechanical Engineering's Industrial Assessment Center. Other energy programs from inside and outside CSU could move there as the expansion takes shape in the next year.

The institute is based on the successful model at CSU's Infectious Disease Research Center, which

combines faculty, a supercluster, physical lab space and an incubator.

A similar structure at the Powerhouse Energy Institute could mean great things for energy research in the future, especially for Woodward.

Woodward, which employs 1,200 in Fort Collins and Loveland, focuses on work related to its energy sector in Northern Colorado. (Woodward also maintains an aerospace sector.) The idea is for CSU

engineers to work on Woodward technologies that could emerge five to 10 years from now while company employees focus on technology that could come out less than five years from now.

The talent and availability of CSU faculty as well as the test equipment at the engines lab make the university an ideal R&D partner.

"Private-public partnerships are
 ▶ See **Technology, 20A**

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**BUSINESS
REPORT LIST**

Largest Banks with Locations in Northern Colorado

Ranked by percent market share

RANK	Bank	Deposits (000s) in market June 30, 2012 Market share June 30, 2012	Assets (000s) June 30, 2012 Assets (000s) June 30, 2011	Phone Website	Person in charge Title Year founded
1	WELLS FARGO BANK 101 N. Phillips Ave. Sioux Falls, SD 57104	\$1,398,389 16.84%	\$1,180,190,000 \$1,104,833,000	800-956-4442 www.wellsfargo.com	John G. Stumpf Chairman and CEO 1852
2	FIRST NATIONAL BANK OF OMAHA 1620 Dodge St. Omaha, NE 68197	\$1,383,544 16.66%	\$13,357,224 \$12,658,976	888-530-3626 www.firstnational.com	Bruce Lauritzen Chairman 1857
3	FIRSTBANK 10403 W. Colfax Ave. Lakewood, CO 80215	\$617,216 7.43%	\$12,049,870 \$11,061,261	800-964-3444 www.efirstbank.com	John Ikard President and CEO 1963
4	JPMORGAN CHASE BANK 1111 Polaris Parkway Columbus, OH 43240	\$576,836 6.95%	\$1,812,837,000 \$1,791,060,000	312-732-4000 www.jpmorganchase.com	James Dimon Chairman and CEO 1824
5	HOME STATE BANK 2695 W. Eisenhower Blvd. Loveland, CO 80537	\$543,860 6.55%	\$627,840 \$580,519	970-203-6100 www.homestatebank.com	Harry J. Devereaux President 1950
6	BANK OF COLORADO 1609 E. Harmony Road Fort Collins, CO 80525	\$506,596 6.10%	\$2,174,528 \$2,012,076	970-206-1160 www.bankofcolorado.com	Tom Goding President 1900
7	NBH BANK, NATIONAL ASSOCIATION DBA COMMUNITY BANKS OF COLORADO 1111 Main St., Suite 2800 Kansas City, MO 64105	\$312,817 3.77%	\$567,418 \$2,884,121	888-237-3111 www.nationalbankholdings.com	G. Timothy Laney President, CEO 2010
8	U.S. BANK 425 Walnut St. Cincinnati, OH 45202	\$280,507 3.38%	\$342,822,712 \$310,099,589	513-632-4036 www.usbank.com	Richard K. Devis Chairman, President and CEO 1863
9	ADVANTAGE BANK 1475 N. Denver Ave. Loveland, CO 80538	\$270,865 3.26%	\$289,762 \$353,001	970-613-1982 www.advantagebanks.com	Tom Chinnock CEO 2000
10	GUARANTY BANK & TRUST CO. 1331 17th St. Denver, CO 80202	\$268,335 3.23%	\$1,744,630 \$1,744,910	303-298-6977 www.guarantybankco.com	Paul W. Taylor CEO 1955
11	FARMERS BANK 119 First St. Ault, CO 80610	\$204,541 2.46%	\$231,267 \$240,855	970-834-2121 www.farmersbank-weld.com	Fred J. Bauer President 2001
12	VERUS BANK OF COMMERCE 3700 S. College Ave., Unit 102 Fort Collins, CO 80525	\$203,510 2.45%	\$244,453 \$241,927	970-204-1010 www.verusboc.com	Mark Kross Gerard Nalezny CEOs 2005
13	COLORADO EAST BANK & TRUST 100 W. Pearl St. Lamar, CO 81052	\$194,991 2.35%	\$802,740 \$852,364	719-336-5200 www.coleeast.com	Steve Sherlock CEO 1905
14	COLORADO COMMUNITY BANK 615 W. Eighth St. Yuma, CO 80759	\$179,886 2.17%	\$514,373 \$528,302	970-848-3838 www.coloradocommunitybank.com	Jerry Bryant CEO 1982
15	CACHE BANK AND TRUST 4601 W. 20th St. Greeley, CO 80634	\$148,421 1.79%	\$174,971 \$162,091	970-351-8600 www.cachebankandtrust.com	Byron W. Bateman President 1996
16	NEW WEST BANK 3459 W. 20th St., Suite 114 Greeley, CO 80634	\$146,744 1.77%	\$162,362 \$161,065	970-378-1800 www.newwestbank.biz	Leroy Leavitt President 2003
17	BANK OF THE WEST 180 Montgomery St. San Francisco, CA 94104	\$139,103 1.67%	\$62,662,861 \$59,517,025	800-488-2265 www.bankofthewest.com	J. Michael Shepherd Chairman, CEO 1986
18	GREAT WESTERN BANK 100 N. Phillips Ave. Sioux Falls, SD 57104	\$138,200 1.66%	\$9,014,048 \$8,269,390	605-886-8401 www.greatwesternbank.com	Ken Karels President and CEO 1935
19	KEYBANK 127 Public Square Cleveland, OH 44114	\$131,722 1.59%	\$83,966,458 \$85,930,126	216-689-3000 www.key.com	Christopher M. Gorman CEO 1849
20	FIRST WESTERN TRUST BANK 1200 17th St., Suite 2650 Denver, CO 80202	\$105,686 1.27%	\$695,957 \$527,240	877-505-1281 www.fwtb.com	Scott C. Wylie Chairman, CEO 2004
21	BANK OF ESTES PARK 255 Park Lane Estes Park, CO 80517	\$87,695 1.06%	\$109,551 \$103,624	970-586-4485 www.bankofestespark.com	David G. Taylor President and CEO 1965
22	VALLEY BANK AND TRUST CO. DBA WESTERN STATES BANK 1701 First Ave. Scottsbluff, NE 69361	\$68,796 0.83%	\$320,841 \$321,995	308-632-7500 www.valleybankne.com	John P. Stinner President and CEO 1996
23	POINTS WEST COMMUNITY BANK 100 E. Third St. Julesburg, CO 80737	\$140,064 0.83%	\$198,511 \$140,064	970-474-3341 www.pwcbank.com	Tom Olson Jr. CEO 1906
24	FIRST FARM BANK 127 22nd St. Greeley, CO 80631	\$64,235 0.77%	\$78,599 \$75,461	970-346-7900 www.firstfarmbank.com	Daniel Allen President and CEO 2007
25	COMPASS BANK 15 S. 20th St. Birmingham, AL 35233	\$58,372 0.70%	\$65,982,103 \$62,656,463	800-239-1996 www.bbvacompass.com	Manolo Sanchez CEO 1964
26	ADAMS BANK & TRUST 315 N. Spruce St. Ogallala, NE 69153	\$54,901 0.66%	\$536,470 \$512,571	308-284-8401 www.abtbank.com	Todd Adams Chairman and CEO 1916
27	MILE HIGH BANKS 1726 Hover St. Longmont, CO 80501	\$46,969 0.57%	\$843,945 \$1,121,702	303-684-7350 www.milehighbanks.com	Daniel Allen President 1919
28	VALLEY BANK & TRUST 4900 E. Bromley Lane Brighton, CO 80601	\$38,558 0.46%	\$253,403 \$233,519	303-659-5450 www.valleybankandtrust.com	Donna J O'Dell Petrocco CEO, President 1978
29	FIRST-CITIZENS BANK 4400 Six Forks Road Raleigh, NC 27609	\$1,663 0.22%	\$20,889,321 \$20,797,006	888-323-4732 www.firstcitizens.com	Frank B. Holding Chairman, CEO 1898
30	FIRST NATIONAL BANK OF WYOMING DBA CAPITAL WEST NATIONAL BANK 2020 E. Grand Ave. Laramie, WY 82070	\$18,425 0.22%	\$166,702 \$172,646	307-745-7351 www.fnbwyo.com	Doug Woods President 1964
31	ACADEMY BANK 2835 Briargate Blvd. Colorado Springs, CO 80920	\$10,309 0.12%	\$289,226 \$287,205	719-472-1090 www.academybankco.com	John Carmichael President 1966
32	FMS BANK 520 Sherman St. Fort Morgan, CO 80701	\$4,813 0.09%	\$117,349 \$93,408	970-867-3319 www.fmsbank.com	John Sneed President, CEO 1982
33	WRAY STATE BANK DBA WINDSOR STATE BANK 300 Clay St. Wray, CO 80758	\$7,120 0.09%	\$95,411 \$81,274	970-332-4111 www.wraystatebank.com	Alan Wilson President 1977
34	SUMMIT BANK & TRUST 2002 E. Coalton Road Broomfield, CO 80027	\$4,323 0.05%	\$102,875 \$95,130	303-460-4718 www.summitbt.com	Frank E. Walter President and CEO 2006
35	EQUITABLE SAVINGS & LOAN ASSOCIATION 221 N. Third St. Sterling, CO 80751	\$3,185 0.04%	NA NA	970-522-6522 www.equitable-savings.com	Donald "Skip" Koenig Jr. President and CEO 1921

Source: Federal Deposit Insurance Corp.

Total assets for Equitable Savings & Loan were unavailable at the time of publication.

Researched by Mariah Gant

Vestas Wind makes job cuts in Windsor

The following is a wrap-up of breaking local business stories published daily on the Northern Colorado Business Report's website. Sign up for our free Daily E-Newsletter, an all-local business news report sent to your email each weekday. Just click on "Register" at www.ncbr.com.

Danish turbine-maker Vestas Wind Systems announced its second round of jobs cuts in Northern Colorado in a matter of days, slashing one-third of its workforce at its Windsor factory.

DAILY IN REVIEW

Altogether, 500 or so Vestas jobs in Colorado have been cut, either through layoffs, attrition or retirement this year. The company now has 1,200 employees in Colorado.

Vestas did not release specific num-



COURTESY MARTIN ABEGGLEN

bers for Windsor, but about 700 people worked at the plant before the cuts, meaning about 225 people lost their jobs in the latest round alone.

The company also laid off 75 of its workers at its blade plant in Brighton, or about 5 percent of a workforce of 1,500.

Vestas pointed to a slowdown in the U.S. wind industry, brought on by uncertainty of what will happen with the federal Wind Production Tax Credit upon its expiration at the end of the year.



COURTESY JUSTIN C. LENK

Breweries bring home 8 medals

Breweries in Northern Colorado earned eight medals at the annual Great American Beer Festival in Denver Oct. 11-13, and Funkwerks brought home the award for Best Small Brewery.

Funkwerks is a Fort Collins-based brewery that was founded in 2010. It specializes in saisons, traditionally a French style of beer. In addition to being crowned the best small brewer at the festival, Funkwerks took two gold medals.

One of the gold medal-winning beers, simply called Saison, won silver in last year's competition. The other was a Belgian-style strong ale called Deceit.

Also from Fort Collins, Equinox Brewing won a gold medal for its Knight Ryder Munich Dunkel, a German-style lager. Fort Collins Brewery also won gold for Bambastic, its smoke beer offering.

CB & Potts, a Fort Collins brewpub, won gold for its 6X Helles in the Munich-style Helles category.

New Belgium Brewing brought home two medals. One was a bronze for NBB Love Felix, a German-style sour beer, and the other was a gold for an entry in the festival's pro-am competition.

State's app industry provides 8,000 jobs

BOULDER — Mobile-app developers have created more than 8,000 jobs in Colorado and have a \$429 million economic impact, according to a report released by CTIA-The Wireless Association and the Application Developers Alliance.

The report, commissioned by the industry association of wireless providers and mobile-app develop-

ers, compiled data on the number of app developers and other information technology workers companies hire to support their apps. The tally includes people who work for



app developers in non-IT jobs, such as marketing and "spillover" jobs created outside the industry.

The report's author, South Mountain Economics LLC, estimates there are 519,000 "App Economy" jobs throughout the United States by that measure. It did not calculate a dollar figure for economic impact.

Medical campus planned for Interstate 25, Colo. 52

FREDERICK — Exempla Healthcare has bought 48.9 acres of land at the northwest corner of Interstate 25 and Colorado Highway 52 in Frederick for a future medical campus.

The purchase price was not disclosed.

The land is next to Frederick's Wyndham Hill Town Center, a planned regional shopping center. Exempla Healthcare is part of SCL Health Sys-

tem Inc., which has more than 1,100 workers at offices in Broomfield, Denver and Lakewood.

The parcel is about 14 miles northeast of the existing Exempla Good Samaritan Medical Center, an acute-care facility opened by Exempla Healthcare in Lafayette in 2004. The land has been targeted for medical-campus use since at least 2008.

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Advanced Energy announces \$50 million credit line deal

FORT COLLINS — Advanced Energy Industries Inc. of Fort Collins said it reached a \$50 million, five-year credit agreement with Wells Fargo Bank N.A.

The deal gives Advanced Energy access to a new revolving line of credit secured by accounts receivable and inventory, the solar and thin films company said.

Advanced Energy can draw on the credit for general working capital,

capital expenditures and acquisitions.

The credit line can be raised by \$25 million for a total of \$75 million subject to lender commitments and other conditions.

"As we continue to execute on our strategic plan, this new line of credit will serve as a solid foundation for future growth and offer an additional source of liquidity for working capital requirements," Advanced Energy CEO Garry Rogerson said.

Energy-saving programs are worth the investment: report

Energy-saving utility programs return more than \$2 in savings on business and household utility bills for every \$1 spent on the programs, according to a report released in early October by the Southwest Energy Efficiency Project.

Energy-efficiency programs could result in a 22 percent reduction in electricity consumption by the year 2020, according to the report. If all

Colorado utilities participated in such measures, 7,000 new jobs would be created.

Reaching the target would cost \$4.1 billion, an investment the report says could be split between utilities and their customers, for savings and public health benefits of \$8.9 billion. The state's ratepayers would see \$4.8 billion in net savings.

FOCUS: NORTHERN COLORADO CFOS OF THE YEAR, PAGES 10A-11A

Kasprzak advocates for Team Fort Collins

BY MAGGIE SHAFER
mshafer@ncbr.com

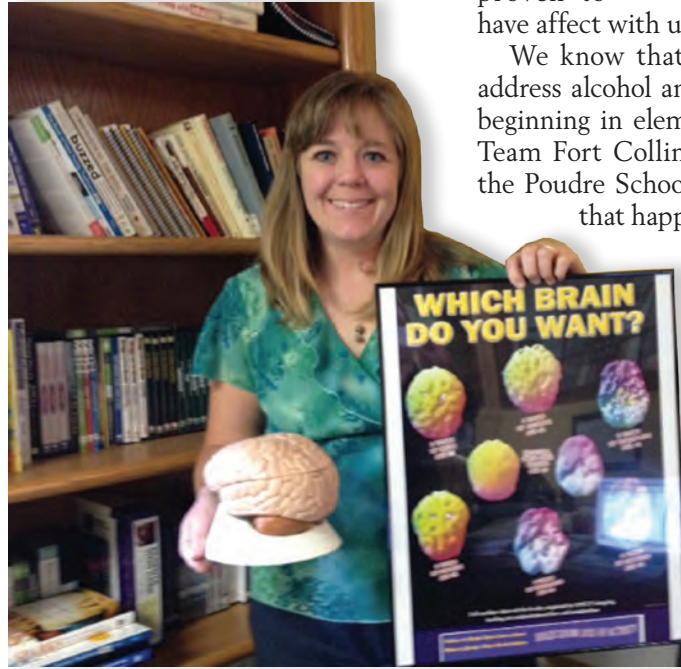
Less than two months ago, Ashley Kasprzak was hired as executive director of Team Fort Collins, a non-profit drug and alcohol prevention service. Although new to the position with TFC, Kasprzak has more than 20 years of professional experience with nonprofit organizations, and a dedication to partnering with the business community. She shared her vision for TFC with the Business Report.

Q: How has alcohol and drug-abuse prevention changed in the last 10 years?

It's changed from being reliant upon anecdotal information and scare tactics to more evidence-based approaches, to help youth and adults make healthy choices.

When I was growing up, it was common to have fear-related activities that talked about alcohol and drugs. For instance, parking a car that

had been wrecked by a drunk driver in front of the school for a week. That can have a place, but if it's the only type of education then it doesn't actually stay with students very long. They need something that addresses



biology and brain development. Our staff has looked at best practices nationwide and selected materials and curriculum that has been proven to have affect with use.

We know that it's important to address alcohol and drug prevention beginning in elementary school and Team Fort Collins is working with the Poudre School District to make that happen.

It's important to be age-appropriate, but students in fifth grade are being exposed to marijuana. Some students who are testing the waters may think, "I will taste alcohol from my parents cabinet," at this age. So it's

important by fifth grade that they understand that yes, at that point in their lives, their brains are developed in

NEWSMAKER Q&A

terms of size, but not in

terms of neural pathways. It's really important to realize that that happens all through the adolescent years, up to age 25. There is still a lot developing. If you compromise that with the introduction of alcohol and drugs, it can negatively impact brain development.

Q: Team Fort Collins claims it uses the "social norms" approach. Can you explain this approach and why your organization has chosen to utilize it?

The social norms approach shines a light on what students are doing well, the healthy behaviors that students are choosing. Due to the high need of peer approval and attention, students will brag about their abuse of alcohol and risky behavior, but the percentages in real life are not as high as they

► See **Newsmaker, 18A**

CALENDAR

Oct. 20: Fundraiser for Entrepreneurs in Burma

CSU MBA student Hannah Pechan is hosting a fundraiser for a safe house in Burma that rescues and rehabilitates young girls from the trauma of sex trafficking. Funds collected will be used to purchase sewing machines for a garment enterprise that will create sustainable funding for the house. Admission is \$10 and includes two drink tickets. The event will be held at 1637 Remington St. and last from 7 to 10 p.m. For more information, contact Hannah Pechan at 614-306-3037 or Hannah.pechan@gmail.com.

Oct. 24: Relationship Selling Workshop

This workshop will arm you and your sales team with the knowledge and skills to generate sales. You'll learn: how the sales process should flow, how to get the customer to sell themselves and how to ask for the sale. Conversion techniques, rapport building skills and communications strategies are

also discussed to cover the full spectrum of successful relationship selling, presented by Lee Porter. Workshop will convene from 8:30 to 1 am at the Fort Collins SBDC office, 125 South Howes St., Suite 150, Key Bank Tower, downtown Fort Collins. Discount cost is \$40 when prepaid and \$50 the day of the event if space is available. Please register at www.larimersbdc.org or call 970-498-9295 to prepay.

Oct. 25: West Main Natural Gas Pipeline Replacement Project Open House

Xcel Energy is hosting a public open house about its West Main Natural Gas Pipeline Replacement Project. The company has started replacing 77 miles of natural gas pipeline in Larimer and Weld counties. Next year part of its project could potentially cross several natural areas in Fort Collins. Xcel Energy would like to hear public feedback and answer questions. The open house runs from 4-7 p.m. at the Lincoln Center-Columbine Room,

located at 417 W. Magnolia St. in Fort Collins. For more information, go to xcelenergywest-mainpipeline.com or call 1-855-875-7633.

Oct. 25: Minimize Your Tax Burden Workshop

Get your taxes and recordkeeping organized in order to minimize your tax burden. Topics include self-employment tax, estimated tax payments, tax deductions such as travel, meals and home office; sales & use tax, 1099's, W-2's, owner health insurance and enterprise tax credits. Presented by Kevin Dryg, CPA, CVA. The workshop will last from 8:30 a.m. to noon at the Larimer SBDC office, 125 South Howes St. Suite 150. Discount cost is \$40 when prepaid or \$50 the day of the event if space is available. Please register at www.larimersbdc.org or call 970-498-9295 to prepay.

For more event listings or to submit your own event, go to www.ncbr.com/events.

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SMALL BUSINESS ADVISER

The latest advice from Carl Dierschow



Page 16A

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NORTHERN COLORADO CFOS OF THE YEAR



**FOR-PROFIT BUSINESSES,
50-99 EMPLOYEES**

Kevin Whyrick
EnviroTech

Whyrick helps steer road firm

BY IVY HUGHES
news@ncbr.com

When Kevin Whyrick joined EnviroTech, a Greeley-based company that develops products to improve road maintenance methods, the company had 10 employees. That was 1996. Now it has 90 employees and an additional 40 people working at its subsidiary in Toronto, Canada.

“Over the last 20 years, we’ve grown at about 30 percent annually,” Whyrick said. “It’s slowed down right now to about 10 to 15 percent, but we had a lot of growth early on.”

Whyrick attributes much of the growth to innovation. EnviroTech’s chemists have developed some game-changing products including a salt product that melts 30 to 40 percent more snow than regular salt, as well as a product that allows liquid deicers to melt at very low temperatures.

While the innovations have driven sales, Whyrick’s standardization of company processes has cut costs and

► See **Whyrick, 20A**

Talbot aims to keep practice fiscally healthy

BY IVY HUGHES
news@ncbr.com

While family medicine operations around the country are shutting their doors, Family Heritage Medicine/Heritage Senior Care CFO Scott Talbot has found a way to help triple his organization’s profits.

Not only that, but he also helped the practice significantly boost its staff, increasing Heritage’s employee base from 15 to 21.

Talbot came to Heritage in 2010 from a transportation background, spending 12 years supervising operations for a company that was eventually taken over by FedEx National.

“Basically, I always wanted to give back,” Talbot said of the career change. “I was able to do that when I was a firefighter and EMT. Life basically got in the way, but this oppor-

tunity came up and it’s another way of giving back to the community and the employees I serve.”

Five years before hiring Talbot, Heritage started transitioning from paper to electronic medical records. Talbot said he was brought on in an effort to improve quality of care. He would manage the business side and let the physicians focus on patients.

“The real challenge is trying to balance business with medicine and not letting the business side or the process get in the way of treating patients,” Talbot said.

Heritage Family Medicine/Heritage Senior Care CEO Aaron Peterson said without Talbot’s help, the company wouldn’t have survived Peterson’s deployment to Afghanistan.

“Scott was not only the right man



**FOR-PROFIT BUSINESSES,
11-25 EMPLOYEES**

Scott Talbot
Heritage Family Medicine

at the right time, but the only one for our company at its most critical time,” Peterson said.

Sehrt closely monitors hospital financials

BY IVY HUGHES
news@ncbr.com

The CFO of Loveland-based McKee Medical Center, a 132-bed, acute care hospital with 801 employees, started her medical career as a transcriptionist.

“That’s why I’m a fast typer and great speller,” jokes Lori Sehrt.

While moving her way up the hospital administration chain, Sehrt went back to school for a bachelor’s degree in accounting. When she finished, she worked for MeritCare Hospital and Lutheran Health Systems in Fargo, N.D. In 2000, she accepted a position as Banner Health’s regional finance director in Greeley. In 2008, Sehrt joined McKee Medical as the CFO.

Although McKee was in good shape fiscally when Sehrt joined, regional competition and declining federal reimbursements were and remain a constant challenge.

“We have a goal to be profitable



NONPROFIT/HUMAN SERVICE ORGANIZATIONS

Lori Sehrt
McKee Medical Center

on Medicare reimbursements,” Sehrt said. “We’re not there yet, but we’re closing that gap.”

Through controlling labor, which

makes up about 50 percent of total expenses, and supplies, which are another 15 percent, Sehrt hopes to continue improving company operations and increasing revenue.

Even though finance is important, Sehrt said patient care remains the No. 1 priority. Sehrt said the company philosophy incorporates five key priorities — four of which involve employee, physician and patient care, but of those priorities, finance comes last.

“You could probably stop anyone in McKee Medical Center and they would tell you that,” Sehrt said. “We have finance last because we know if we do well with the first four, finance will follow. Everything isn’t dollar-driven. Our top priority is our patients.”

McKee recently rolled out the first online accounts payable system in Banner’s Western Region.

“We’re always looking for ways to automate and streamline systems to make it more efficient,” Sehrt said.

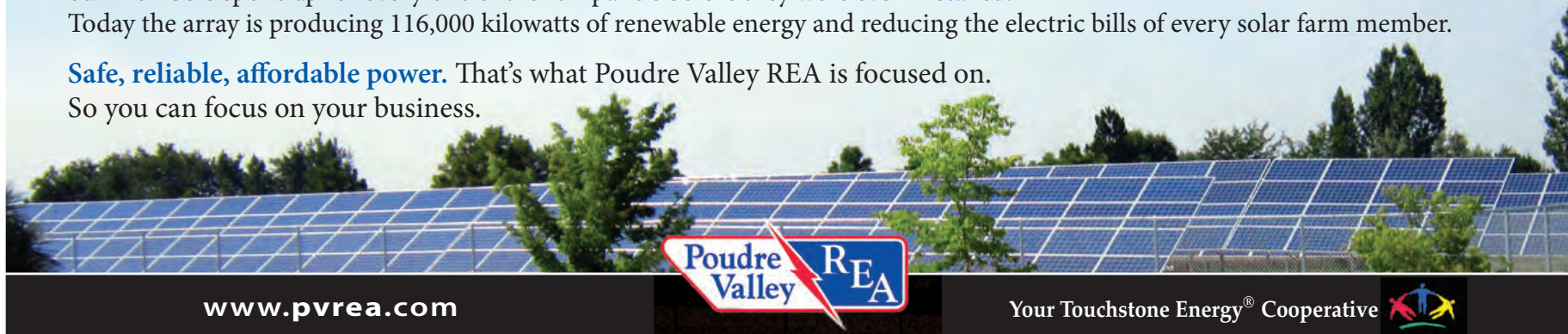
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NORTHERN COLORADO CFOS OF THE YEAR

Moyer keeps Windsor books in balance

BY IVY HUGHES
news@ncbr.com

In May 2008, a mile-wide tornado rolled through Windsor, damaging hundreds of homes and businesses and cluttering the streets with tree branches, dead cattle and downed wires.

The Federal Emergency Management Agency descended and Town of Windsor CFO Dean Moyer and his staff found themselves managing a disaster with color-coded payment forms so the town could get reimbursed for the damage.

“We got reimbursed for a lot of it through insurance and federal aid,” Moyer said. “But we (the town) decided to clear the debris and that was about \$500,000 out of pocket.”

Before the tornado, which was followed by the national recession, the Town of Windsor was doing well. The population was up, as were revenues. While increasing revenues bring a smile to any CFO’s face, Moyer said the town’s explosive growth created



PUBLIC-SECTOR/GOVERNMENT

Dean Moyer
Town of Windsor

some challenges.

When Moyer joined the Town of Windsor in 1998 as the town’s 42nd employee, the town’s population was approximately 5,000 and its operating budget was about \$12 million. Today, the Town of Windsor has approximately 96 employees, 20,000 residents and an operating budget of \$30 million.

“We were going from a small town to a large town in a hurry and it was hard to keep everything in order,” Moyer said. “When things are happening that quickly, you worry if you’re spending money in the right places. You wonder, are we doing the right thing?”

➤ See **Moyer, 20A**

For Secher, bottom line is about neglected children



**FOR-PROFIT BUSINESSES,
1-10 EMPLOYEES**

Craig Secher
Realities for Children

BY IVY HUGHES
news@ncbr.com

Craig Secher co-founded Realities for Children in 1995 to provide funding and services to 19 Larimer County nonprofits and government agencies that support abused and neglected children.

“The neat thing about this program is that it’s 100 percent distribution,”

said Secher, who is now the organization’s CFO. “Everything goes to the kids.”

When an organization can’t meet funding needs — be it program funding or providing supplies such as high chairs and clothing to neglected children — Realities for Children steps in. The 19 feeder organizations pre-screen need and present the need to the organization’s board of directors, which can deliver emergency funding within 60 minutes.

“There’s a lot of children in child protection who are slipping through the cracks and we wanted to create a way to have a safety net county-wide,” Secher said. “The way to do that is through financial management.”

Having spent his life working in child protection and psychology, Secher started fundraising and crunching numbers to help meet the needs of under-funded organizations.

In 2011, Realities for Children provided approximately \$170,000 in in-kind donations and more than \$250,000 in services to approximately 4,000 children. Over the years, the organization has also created a variety

➤ See **Secher, 20A**



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The one-day **AIA Colorado Practice Conference (Nov. 1)** is a great opportunity to acquire practical skills for managing a design firm. Topics include social media marketing, delivering successful RFPs/RFQs and creating usable marketing plans, among others. A worthwhile resource for human resource professionals, small business owners and sole practitioners.

The New Normal. The two-day **AIA Colorado Design Conference (Nov. 2-3)** inspires attendees to explore how architecture design practices can adapt positively to adversity. The conference also offers an opportunity to earn continuing education credits while mingling with other design industry professionals.

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TIME OUT



KIM BARBOUR

Visit Greeley coordinator Sara Schell; Curtis Miller, CDM Electric; Bert Garcia, Pro Lawn & Landscaping; Nate Berkey and Bror Cederstrom, My Office, Etc., at the Greeley Chamber New Member gathering on Oct. 3.



RODIZIO GRILL

Todd Harding of radio station K99; Ryan Houdek, owner of Rodizio Grill in Fort Collins; and Brian Gary, also of K99, hold a check for the \$1,000 raised at the restaurant in September. The money was collected for the radio station's 28 Hours of Hope campaign to support the Child Advocacy Center.

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Since joining Climate Wise in 2008, Brinkman has chosen to divert material from the landfill as part of its commitment to the program.

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EVAN WORSLEY
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KIM BARBOUR

Doug Lidiak of Lidiak Photography and Stephanie Seifried of Wing Shacks, at the Greeley Chamber of Commerce's Business After Hours, hosted by the High Plains Library District Sept. 27.

Email your event photos to Maggie Shafer, mshafer@ncbr.com. Include complete identification of individuals.

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TechSmart Solutions Group
The Sleep Store
University of Colorado Health
Value Plastics

Jared Polis **STYLE**

BRIEF CASE

ANNIVERSARIES

Associates in Forensic Investigations LLC, a Fort Collins-based licensed private investigation and legal consultant company, celebrated its 25th anniversary this month.

KUDOS

The city of Fort Collins and its application partners, **University of Colorado Health** and **CanDo Coalition for Activity and Nutrition to Defeat Obesity**, announced that Fort Collins was named a bronze level Walk Friendly Community by the Walk Friendly Communities program. The designation is given to select communities with a commitment to improving walkability and pedestrian safety through comprehensive programs, plans and policies. It also demonstrates that walking is a fundamental mode of transportation in the community. Fort Collins is one of 33 cities who have earned this distinction.

The **Larimer County Natural Resources Department** is a recipient of a regional Colorado Open Space Alliance Award, the Blue Grama Award, for its restoration work at Devil's Backbone Open Space. The purpose of this project was to reduce the cover of cheatgrass, feral rye and other non-native plants in two valleys located in the open space area. These two valleys received heavy grazing pressure before Larimer County acquired the land and non-native plant cover was estimated at more than 80 percent. After four years of prescribed fire followed by herbicide application, the sites on average contain less than 10 percent cheatgrass, rye and other weeds.

To raise funds for **K99's 28 Hours of Hope**—the radio station's charity event to stop child abuse—**Rodizio Grill** of Fort Collins hosted the station's Good Morning Guys Brian Gary and Todd Harding at the restaurant in September. The effort raised \$1,000 for the cause.

At its 37th annual conference, the Special District Association of Colorado honored **Poudre Valley Fire Protection District** with SDA's 2012 Collaboration Award.

The SDA's award recognizes successful working relationships between special districts and local governments. The conference was held in Keystone, Colo. in September.

Poudre Valley Health System was announced as a 2012 Rocky Mountain Performance Excellence award recipient, earning the Peak award for the third time. PVHS will be honored with the other award recipients at the Quest for Excellence conference in Loveland on Oct. 26.

McKee Medical Center employees have contributed more than \$40,000 to the McKee Foundation during the foundation's annual employee campaign. The McKee Foundation conducts the annual campaign to raise money for the programs and services provided by the foundation year-round.

MISCELLANEOUS

Fort Collins Police Chief John Hutto will host

the third open community forum this year from 6-8 p.m. Thursday, Oct. 25, in the community room at the Harmony Library. The meeting will be tailored to residents south of West Drake Road, west of Mason Street and south of Breakwater Drive. City staff will provide brief presentations on neighborhood crime activity data and website tools, followed by breakout sessions with city police, neighborhood services and transportation services staff to discuss what is working well and how services can improve.

Dr. Kathleen Cooney, a veterinary euthanasia and hospice expert and owner of Loveland-based pet end-of-life care company **Home to Heaven**, has been chosen as one of several experts to speak at the second annual International Association of Animal Hospice and Palliative Care Conference in Denver Nov. 1-4. Cooney's presentations are entitled Un-

derstanding Animal Hospice, Feeding Finicky Pets and Pet Euthanasia Techniques, and she will provide a tour of the pet euthanasia center.

NEW LOCATION

Terracon Consultants Inc. (formerly Empire Laboratories Inc.) has moved from its location on Howes Street in Fort Collins to 1901 Sharp Point Drive. Its new facility will feature updated laboratory and office infrastructure, and its geotechnical, environmental and materials engineering services will remain unchanged. Terracon's new phone number is 970-484-0359.

NEW PRODUCTS AND SERVICES

The **Loveland Chamber of Commerce** is now accepting design and verse entries for the 2013 official Loveland valentine card and cachet. Additionally, the Loveland Post Office has also issued its public call for Valentine postal

cancellation designs. The submission deadline for the card, cachet and cancellation contests is Nov. 2.

JBS USA, a Greeley-based animal protein processor, announced it had voluntarily entered into an agreement with U.S. Immigration and Customs Enforcement to strengthen the company's legal workforce. Through the Mutual Agreement between Government and Employers Program, JBS will be assisted with developing policies to reduce immigration compliance vulnerabilities, including fraudulent document use and identity theft.

If you have an item to share about name changes, new products or business news of note, e-mail it to Maggie Shafer at mshafer@ncbr.com, or mail it to Briefcase at NCBR, 1550 E. Harmony Road, Fort Collins, CO 80525.

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We've expanded our commitment in Colorado. New medical offices are now open in Loveland and Fort Collins, and another is planned for Greeley in 2014. With integrated technologies and dedicated doctors and staff, we've made an investment in quality care that's hard to match. We've also partnered locally with Banner Health for a complete care experience. The result is better overall health for our members — and a healthier, more productive workforce for your company. Visit go.kp.org/colorado/business

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ON THE JOB

ACCOUNTING

Ehrhardt Keefe Steiner & Hottman, a Colorado-based public accounting firm, announced the promotion of **John Devore**, **Kelly Kozeliski**, **Sean McBride**, **Patrick McFarlen** and **Eric Stutz** as partners in the firm's tax, audit and consulting service areas, effective immediately.

ENGINEERING

Fort Collins resident **Judy Dorsey**, president and principal engineer of Brendle Group, was recently honored for her work in entrepreneurship and innovative business models at the C3E Women in Clean Energy Symposium, hosted by the MIT Energy Initiative and the Department of Energy. Dorsey was chosen for her success in energy innovation over the past 20 years with Brendle Group, leading the completion of more than 200 sustainability projects for more than 100 clients nation-wide, including co-founding the Colorado Clean Energy Cluster and heading FortZED, an initiative to create one of the world's largest active net zero energy districts.

Stantec announced the appointment of **Charles Johnson** as principal in the company's Fort Collins environmental services practice. Johnson brings more than 15 years of industry experience managing environmental compliance projects throughout the central and western U.S. to the role, as well as more than 25 years as a wildlife biologist. At Stantec, he will be responsible for providing environmental planning leadership on new mining and oil and gas projects throughout the U.S.



Johnson

FINANCE

First Western Financial Inc. announced that **Mandy Jessor**, client experience coordinator in Fort Collins, has been named to the Top 25 Most Influential Young Professionals list compiled by Colorado Biz Magazine. This award recognizes Jessor as a leader in the local private banking industry and honors her efforts to give back to her community through volunteering and social engagement.

Cornerstone Mortgage Co. announced that **Julie Piepho CMB**, president of national operations, was re-appointed for four years to the Board of Mortgage Loan Originators for the Division of Real Estate by the Governor of Colorado.

Jeff Wolff of Fidelity National Title Company was recently recognized for his years of leadership and service by the Land Title Association of Colorado at their annual state convention in Beaver Creek, Colo. Wolff is a past president of the Land Title Association and has been in the title industry for 34 years. **Shari Bullock**, also of Fidelity, has recently been appointed marketing director for the company's Northern Colorado offices. Bullock has more than 12 years of experience in the real estate and marketing industries.



Wolff



Bibbey

Leadership Fort Collins program. Leadership Fort Collins, a Fort Collins Chamber of Commerce program, is meant to educate and motivate leaders who are committed to shaping the future of the community while encouraging involvement that contributes to community betterment.

Charlie Pepin, a member of Wells Fargo's Larimer County Business Banking team, has been promoted to principal business relationship manager. Pepin is a 10-year Wells Fargo veteran and joined the Larimer County Business Banking team in 2011. He has experience in SBA and medical-industry lending, and equipment finance.



Pepin

GOVERNMENT

Susie Velasquez, public trustee of Weld County, was elected to serve as the president of the Public Trustee Association of Colorado. The Public Trustee Association of Colorado is comprised of 64 public trustees representing each county in the state. The association's purposes are the education of public trustees, improving efficiency through standardized procedural guidelines, updating procedures as statutes are enacted by the state legislature and monitoring pending state legislation to determine its effect on the statutory duties of the public trustees. Velasquez is a graduate of the University of Denver College of Law.



Velasquez

Larimer County's Human Resources Director **Lorenda Volker** has been named the 2012-2013 president of the Colorado chapter of the International Public Management Association for Human Resources. Volker is also on a task force looking at successful practices in HR. Larimer County Community Corrections Director **Joe Ferrando** has been selected as chair of the Colorado Community Corrections Coalition, and re-appointed to the Governor's Community Corrections Advisory Council.

INSURANCE

Brown & Brown account executive **Karen Siwek** recently earned her Certified Insurance Counselor designation. The industry's professional CIC designation is evidence of continuing education and successful completion of exams in five main areas of insurance.



Siwek

MISCELLANEOUS

Amy Shoemaker has joined the Fort Collins-based Trebuchet Group as director of leader strategies. Most recently with Kennedy and Coe, Shoemaker brings more than 25 years of experience in human resources and training and 18 years as a vice president. She will be helping Trebuchet Group clients with executive coaching and those who are experiencing complex organizational changes.

If you have an item to share about a promotion, job change or career news of note, e-mail it to [Maggie Shafer at mshafer@ncbr.com](mailto:Maggie.Shafer@ncbr.com), or mail it to *On The Job at NCB*, 1550 E. Harmony Road, Fort Collins, CO 80525.

A quick look at five recent commercial real estate transactions in the region in recent months:



MOLLY ARMBRISTER

Walgreens
Price: \$5.8 million
Closing date: Feb. 23
Property type: Retail
Purchaser: U.S. Real Estate, San Antonio, Texas



COURTESY HARMONY SCHOOL SHOPS

Harmony School Shops
Price: \$18 million
Closing date: June 26
Property type: Retail
Purchaser: Revesco Properties, Denver



COURTESY EAGLE RIDGE APARTMENTS

Eagle Ridge Apartments
Price: \$23.5 million
Closing date: Aug. 30
Property type: Multi-family
Purchaser: Raia Properties, Ramsey, N.J.



BUSINESS REPORT FILE PHOTO

Foothills Mall
Price: \$39 million
Closing date: July 2
Property type: Retail
Purchaser: Alberta Development Partners/Walton Street Capital, Denver and Chicago



BUSINESS REPORT FILE PHOTO

Harmony Marketplace
Price: \$58 million
Closing date: Aug. 31
Property type: Retail
Purchaser: AmCap, Stamford, Conn.

DEALS from 1A

a recent gathering of the Northern Colorado chapter of Commercial Real Estate Women.

Real estate investment as a whole has increased following the recession, according to Rhys Christensen, broker and partner at Realtec Commercial.

Real estate nowadays is seen as a more stable investment with better returns than more traditional forms of investment, like certificates of deposit or Treasury bonds. Given today's low interest rates, investing in real estate can provide a return of 7 to 10 percent, Christensen said, compared with lower returns from other forms of investment, which can be as low as 1 to 3 percent.

The Northern Colorado market has grown more attractive to national investors because of its size and the strength of its economy, Christensen said. Many national investors that might have looked at markets as large as Denver or even New York are now considering "tertiary" markets like Northern Colorado.

"There's a lot of competition in major markets for quality assets," Christensen said. Northern Colorado, he said, is in a bit of a sweet spot because it offers those quality assets but without the hassle or higher prices that come with larger markets.

Christensen defines a tertiary market as one with between 50,000 and 250,000 residents.

The economy here is also seen as a stable one because of unemployment rates that are lower than in other parts of the country. The unemployment rate in Fort Collins is 6 percent, well below the national rate of 7.8 percent.

The Northern Colorado economy continues to recover more quickly than the rest of the country in part because it weathered the recession better, according to Betsey Hale, economic development director for the City of Loveland.

In addition, the area does not rely on just one sector or another for employment.

"We have a diversity of economy," Hale said. "These companies from other areas look at our area and say, 'Here we have a region of our country that's not totally dependent on one sector.'"

The region is home to jobs in health care, education, energy, technology and more, Hale said, so "we're able to hold our own."

"Even though Vestas and others may be downsizing, other companies are hiring," Hale added. "As a region, we need to put that in perspective. There are hundreds of job openings right now."

Specifically, Hale mentioned continued hiring at companies like Lepirino in Greeley, and Woodward's possible expansion plans in Fort Collins.

“These companies from other areas look at our area and say, ‘Here we have a region ... that’s not totally dependent on one sector.’”

Betsey Hale
ECONOMIC DEVELOPMENT DIRECTOR
LOVELAND

The area's low vacancy rates are also attractive to investors who might be looking to get involved in multi-family properties, Hale said.

Indeed, the Eagle Ridge Apartments in Loveland are one of the area's most recent purchases. According to Larimer County public records, the multi-family complex was purchased by New Jersey-based Raia Properties for \$23.5 million in August.

The 168-apartment Eagle Ridge features rents and amenities that are attractive to professionals with relatively high, steady income. This type of stable tenant is attractive to an investor, as is Eagle Ridge's location in Centerra, one of the fastest-growing areas in Northern Colorado.

According to its website, Raia Properties specializes in multi-fam-

ily investments and owns and manages a portfolio of 2 million square feet. The company also owns a property in Colorado Springs.

The Eagle Ridge sale demonstrates a bit of diversity in the type of investment being made here, but the majority of these investments are in the retail sector, and Realtec's Christensen doesn't see this changing any time soon.

Investors typically specialize in one type of property, he said, so those that have already entered the market by purchasing retail space are likely to keep purchasing retail if they decide to expand their portfolios here.

A good example: AmCap, the Stamford, Conn.-based owner of University Center, a retail strip near College Avenue and Drake Road, recently purchased Harmony Marketplace.

AmCap's experience in Fort Collins has been positive enough that the company chose to spend \$58 million on Harmony Marketplace, which is anchored by tenants like King Soopers and Home Depot.

Beyond that, Northern Colorado has more investment-grade retail properties than other types of commercial real estate such as industrial or office.

"The primary focus here probably will always be retail," Christensen said.

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You've tried lowering the price.

You've bought bigger ads.

You ran a

promotion to get customers buying a bundle of products.

At the end of the day, each of these created some interest, but not as much as you'd hoped. It was expensive, and you're not sure it's built up any customer loyalty at all.

Maybe the problem is this: You're doing the same thing as everyone else. You're all running specials, trying different advertising, running holiday promotions and trying to convince customers that they want your product, even though it's essentially the same as the others.

When you're running with the herd, there's no reason for people to pay attention to you specifically. Customers will buy from anyone in the herd, because they all seem pretty much the same.

Instead, think about making your company's unique weirdness the basis for your marketing. That may not be your product at all – in fact, it probably isn't.

McDonald's is an interesting example. Sure, they try to convince me that their products are better than the other hamburger chains. To my taste, there's not a compelling difference. The reason many people are loyal to the company is that it actually is quite family-friendly, remarkably consistent, efficient and good value for your money. Everything they do is intended to support these messages. As a result, they've developed fiercely loyal customers.

I'll point out, too, that this also creates a large base of non-customers. There are people for whom this positioning is not attractive – perhaps they're not looking for fast-food, or international consistency, or a kid-friendly meal. McDonald's is fine with losing them, because it reinforces the strength of their brand message.

In the current economy, though, many have fallen into the trap of trying to be all things to all people. When you do that, you're nothing special to anybody in particular.

I talk to many financial professionals in town, partly because many seem to have turned to networking as the way to compete in a tight market. It doesn't help that this is a highly regulated industry, and there

are many avenues which are restricted by government regulators or parent companies.

The problem with networking, though, is that everybody's doing it. I'm hearing almost identical messages from everybody I talk to, which means that I won't have a strong preference for any of them.

There are a few I remember, though. One person has an unusual accent and runs a dance studio on the side. Another is someone I developed a strong relationship with through my church. A third I've grown to know as a trusting and open person in a referral group. I connected with my own financial adviser because my parents bought life insurance from the same company when I was young.

Each of these is strange. Unique. Even weird. But potentially quite powerful. Because working with a financial professional is a deeply personal decision, it's important to develop a strong relationship. This might start with an introduction at a networking meeting, but it certainly can't end there. Lasting relationships take time, persistence and consistency. With that, they can stand out from the crowd as credible and memorable.

A third example is Apple. It's fascinating to see how they've polarized customers: Most people either love them or hate them. Their customers don't love them solely because of cooler products and better technology. On the face of it, you can buy equivalent products from competitors for less money.

Apple fans are loyal because they receive a different experience with the products and the company. Like a Mercedes, an iPhone is polished, beautiful, and makes you feel special. As you use it, you find little things to be delighted with. Things seem more intuitive, even though you're not sure why.

Apple works very, very hard to ensure this experience in every product. The advertising reinforces how the products make you feel, not on comparing functionality that may be similar to competitors.

You might be turned off by Apple's approach, but they're fine with that. It reinforces the power of the message to their loyal customers.

Now look at your own business. What is already unique about it? Your people? The location? An event five years ago that people still remember?

Then figure out ways to make this uniqueness more compelling to your current and target customers. Don't worry about others who might be turned off. Focus on declaring and reinforcing the places where you're different. This can be the source for great attractiveness and loyalty.



SMALL BUSINESS ADVISER

Carl Dierschow

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

100

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RamStrength: Helping cancer patients

Michelle Boyle is the co-founder and executive director of RamStrength, a Fort Collins nonprofit dedicated to helping individuals in our community affected by cancer with financial assistance, scholarships, and other basic needs that become difficult after cancer enters someone's life. I asked Michelle to share some of her insights and experiences in running a fast-growing nonprofit.

Question:
What is the background of RamStrength?

Answer:
The Lubick Foundation/RamStrength is going on its third year as a 501c(3) nonprofit. Born out of my desire to help and support my younger brother Marc Lubick when he was battling a rare form of cancer, my friend Tasha Ballard and I founded Ramstrong as a team to compete in the 2006 Livestrong Challenge. We were able to gather incredible community support, raising \$83,000 for the Lance Armstrong Foundation and having the largest team the Livestrong Challenge had seen that year. Since then,



WHAT'S WORKING
Brian Schwartz

the momentum of community support has continued to grow, sparking numerous successful events and fundraisers, increased volunteer support, the creation of the Lubick Foundation and raising over \$200,000 annually. Now our team has evolved into RamStrength, which is our Lubick Foundation's 501c(3) nonprofit program focused on serving Northern Colorado cancer survivors and their families. We are dedicated to supporting these patients so no one has to decide between cancer treatment and their basic needs.

Q: Tell us more about the mission of RamStrength and who you serve?

A: The basic-needs program provides assistance to Northern Colorado cancer survivors with mortgage and rent payments, car payments, and unforeseen auto repairs, monthly bills for utilities and groceries, transportation to and from chemotherapy appointments, medical insurance premiums, prescription or lab co-pays, and counseling services. In addition, scholarships and financial assistance are awarded to CSU students surviving cancer. Services and event programs include sponsorships for local children surviving cancer to attend summer camps, cancer survivor support groups and programs.



COURTESY

Q: What do you feel are the absolute basics that need to be in place before an organization can really successfully raise funds for a cause?

A: In order to really successfully fundraise for a cause you need the following components: 1) A cause that resonates with the community. Nearly everyone has been affected by cancer so people can relate to our cause. 2) A clear and focused mission that sets you apart from other organizations that have a similar cause. RamStrength is the only cancer nonprofit in Northern Colorado that helps patients with all types of cancer to meet their basic needs. 3)

A solid group of volunteers who are passionate and committed to the cause. Our organization has two part-time employees, but it could not survive and thrive without our dedicated volunteers. 4) Finally, you need to have strong collaborations with other successful organizations. RamStrength partners with both Poudre Valley Hospital Foundation and McKee Hospital Foundation to implement our basic-needs program. We also partner with Colorado State University and the Department of Athletics to help increase cancer awareness locally and on campus, and to spread the word about the numerous ways RamStrength can provide support. We work with the Colorado Eagles hockey team and created the "EagleStrength" Initiative. Funds are raised by generous Eagles fans to "Fight Cancer in Eagle Country."

Q: How has social media and technology changed fundraising?

A: Social media and technology has changed fundraising by allowing nonprofits greater avenues to reach out to a much broader and larger audience to share their story. By utilizing social media, nonprofits can engage their audience on almost a daily basis, and in some cases, in

► See **Working, 22A**



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NEWSMAKER from 9A

are perceived. We focus on bringing out the facts, whether it's about student behaviors or your body, and how it will be impacted by alcohol and drugs.

We do a lot of assessment to get a good understanding of what students are engaging in here. We work in conjunction with the Poudre School District as they look at healthy behaviors and survey their students. In some communities we've run the ACTUALITY campaign, a social enterprise program for Team Fort Collins, an intensive social norming effort. We're leading one in Iowa right now.

With that campaign, students and teachers are involved in creating the messaging, and they decided to focus on basic values before they start to talk about alcohol and drug use. They began by raising level of understanding about respect. We knew that prevention messages wouldn't go very far because there was an earlier step that needed to be taken care of about respecting and valuing each other and making healthy life choices.

Q: What's next for Team Fort Collins?

We're continuing education programs in the schools and education for parents. We also expect to continue social norm and social marketing campaigns. We're about to ramp one up with Front Range Community College. It's in the early stages of assessment. It will launch in January and go through the fall of 2013.

We're a dynamic nonprofit. We do both direct programming as well as advocacy and policy making. We're currently raising awareness about children and youth and teens' access to marijuana. And we are tangentially involved in the campaign to vote no on Question 301, the medical marijuana dispensary legislation and Amendment 64, which is on marijuana legalization. Depending on the outcome of those, that will impact our programming.

Q: How can the business community help?

In several ways. The business community is interested in fostering healthy workplaces. We have wonderful work-

“ We knew that prevention messages wouldn't go very far because there was an earlier step that needed to be taken care of about respecting and valuing each other and making healthy life choices. ”

Ashley Kasprzak
EXECUTIVE DIRECTOR
TEAM FORT COLLINS

place programs through our social marketing campaigns. In terms of supporting the work we do, we have many who are sponsoring events and several who serve on the board of directors.

We have a Responsible Alcohol Retailers program that touches the hospitality and entertainment industries. To help them have a successful business and a safe business, we provide training to staff through a certified alcohol serving program. It's important for servers to be aware of safe serving, not over-serving, checking identifications and raising awareness about safe ways home. Right now Team Fort Collins, including CSU and the Fort Collins Police Department and all of the Responsible Alcohol Retailers, we have 50 members promoting safe rides home and the Green & Gold bus routes, the city's late-night city bus service.

Some of the Responsible Alcohol Retailers are going to include the option of an add-on when guests are paying their bill. For example, when Johnny has a bunch of beer at a restaurant, the server realizes he really needs a safe ride home. The server asks if he'd like some bus tickets. The customer can pay right there with their bill rather than have to dig in their pockets at the bus stop or worry about the bus not taking their debit card, even before nearing their car.

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WATERBANK from 3A

U.S. Sen. Hank Brown said.

Brown, who has been active in water issues since his days in the Colorado Senate, explained that a water bank could benefit agricultural interests by giving farmers a chance to supplement their crops with water in times of drought.

“Without water, we’re the Great American Desert that explorers originally described us as,” he said. “With it, we’re one of the most productive agricultural sites in the world.”

The idea comes as Weld farmers struggled this summer to water their crops during the drought. Meantime, overflowing water wells flooded basements and septic-tank leach fields. Weld farmers could not tap the restricted wells because others downstream owned the water rights.

“Without water, we’re the Great American Desert that explorers originally described us as. With it, we’re one of the most productive agricultural sites in the world.”

Hank Brown
FORMER U.S. SENATOR

A water bank could have helped alleviate the shortage.

Wilkinson said if the region does not take steps to claim its water, governments in other parts of the state and ditch companies alike will continue to compete for it.

“They will come up here to get the water if they need it,” he said.

Inspired by an acquisition of 18,000 acre-feet of Northern Colorado water in the 1980s by the city of Thornton, local leaders considered the idea of a water bank to protect area water years ago.

They conceived that a bank would draw from an ad valorem or sales tax to issue bonds to buy water rights, or to directly buy the rights.

The idea failed when people balked at a new tax, a crucial part of a water bank’s structure so that it can compete on the open market to buy water rights, Wilkinson said.

The opposition to the tax, he said, did not realize the potential of a significant amount of water being sold off.

The idea today would have to overcome a few barriers, including the prospect of a tax increase. But officials could engineer it in a way that the sales tax could lapse

after a certain period, Wilkinson said.

Whether it moves forward or not, the demand for water is expected to grow.

Colorado’s population is expected to increase from 5.1 million people to nearly 7.2 million by 2030. Most of that growth will occur along the Front Range, including Northern Colorado.

Water use, as a result, is projected to surge from 511,800 to 630,000 acre-feet a year. An acre-foot of water is the amount required to fill one acre, one foot deep.

“We can see clearly the limits

of the supply of water that’s available in Northern Colorado,” said Reagan Waskom, director of the Colorado Water Institute at CSU. “As we look out to the future, we know there’s not enough water for everything we want to do: That includes agriculture, cities, oil and gas exploration and recreation.”

A water bank could provide more flexibility as to who could use it and help guarantee adequate supplies.

It also would allow different uses of Northern Colorado water now largely dedicated to agriculture, Waskom said. Water instead

could go to whoever was willing to pay enough to buy it.

A water bank may not be the only solution, according to some.

Some believe the region will have to increase its water storage capacity as well, namely via the Northern Integrated Supply Project.

The project, under review by the U.S. Army Corps of Engineers, would supply Northern Colorado with 40,000 additional acre-feet annually.

But the project “is by no means the final answer” to Northern Colorado’s long-term water needs, Wilkinson said.

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- 2 You may not have a choice of hospitals.
- 3 You may not be able to visit your usual Urgent Care clinic. Many of the local surgery centers will be affected also.
- 4 Your choice of specialists may be restricted. Some HMO's only allow patients to see specialty physicians who are part of a limited provider network. Check your insurance plan provider network to determine if your specialist is in plan.
- 5 Talk to your doctor about your plan before you change.

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For guidelines and information, visit www.mcb-echallenge.com. Successful applicants will be notified by Nov. 29, 2012 to present their plan on Jan. 16th, 2013. For those selected, a \$100 entry fee is due by Jan 8, 2013.



Preliminary Challenge
Wednesday, January 16, 2013 9 a.m.- 5 p.m.
UNC Campus at Centerra
2915 Rocky Mountain Avenue in Loveland

Each semi-finalist will have 15 minutes to present their business plan during the Preliminary Challenge competition. Five finalists will be notified by Jan. 22, 2013. Finalists must submit final business plan by Feb. 15, 2013.



Monfort College of Business
Entrepreneurial Challenge
Thursday, March 7, 2013 12-5 p.m.
University Center at UNC
2045 10th Avenue in Greeley

- Shark Tank style presentations by five finalists competing for \$50,000 in prize money.
- Opportunity to meet entrepreneurs, discuss their plans and meet sponsors.
- Networking and reception.
- Open to the public.
- Winners will be announced that night at the BRAVO! Entrepreneur Awards, a *Northern Colorado Business Report* event sponsored by the Monfort College of Business.

Sponsorship opportunities are also available.

For more information, contact Sarah Berkman at (970) 351-3052 or sarah.berkman@unco.edu.

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TECHNOLOGY from 6A

a key way to enable efficient work," Preiss said. "This is probably a really good example of that."

The company gave \$2.5 million to help establish the 65,000-square-foot institute. But donations to the engines lab are nothing new for Woodward, which has worked with CSU the past two decades.

Woodward, in fact, did not analyze how its contribution to CSU would benefit the company, as it does with other investments, though it said it expects to accomplish a lot through its partnership with the institute.

"Being a good corporate citizen and good community partner, we think it's a good thing for Woodward to do," Preiss said. "We certainly hope to continue to attract good, qualified CSU students to work here."

Over the years, the partners have collaborated on increasing fuel economy and reducing emissions in engines used in everything from power generation to farm equipment and, more recently, smart grids.

Woodward already has donated plenty of equipment, funded two scholarships for graduate fellows in the engines lab and endowed a Systems Engineering chair. For their part, engines lab faculty members have helped improve Woodward's technology.

"We have a good working relationship with CSU," Preiss said. "We

continue to work and figure out ways to enhance it."

It's a model that the university will follow with other companies as federal dollars for research funding decline. CSU aims to offset that dropoff by increasing its profile as an R&D shop for businesses.

Beyond the benefits reaped by Woodward and other companies, CSU hopes the institute will draw high-caliber faculty and graduate students to the university, said Morgan DeFoort, co-director of the EECL. The facility is sure to create space for additional talent, though there's not a specific hiring plan.

It also will connect faculty of all eight colleges, including those in the humanities, behavioral sciences and natural resources disciplines, to work on solutions to energy challenges. More laboratory and office space will offer additional room for faculty and students to get together.

"First and foremost is to take the great talent that we already have at the university and get them even more integrated," DeFoort said. "We already do a lot of interdisciplinary work, but we think we can go further."

Steve Lynn covers technology for the Northern Colorado Business Report. He can be reached at 970-232-3147, slynn@ncbr.com or twitter.com/SteveLynnNCBR.

MOYER from 11A

For the first few years, Moyer essentially ran the finance department on his own. With the addition of staff — the finance department now has four people — and a growing IT department, the Town of Windsor has been able to add some bells

and whistles to how it conducts its finances including giving residents online payment options.

In the next few years, Moyer would like to expand these efforts and allow residents to submit sales tax returns online.

SECHER from 11A

of programs including the Keeping Dreams Alive Program, the Triumph Awards and the Kids Matter Project.

Realities for Children has two full-time and two part-time staff members. More than 800 people and more than 150 businesses volunteer annually.

Boulder County has replicated

the Realities for Children model and Secher is working on developing a similar program in Weld County.

"The real success is in creating community collaboration," Secher said. "It creates a more efficient use of resources, doesn't replicate funding and provides a better continuum of services for the children."

WHYRICK from 10A

streamlined operations.

"Getting everyone together and on the same process was important especially as we kept adding people," Whyrick said. "We wanted to make sure we didn't have 50 different people doing 50 different things. That's been a challenge as we've grown."

Operations integrations have improved supply-chain management, customer management and customer satisfaction. The transportation management system EnviroTech is implementing will shave \$100,000 to \$150,000 off annual expenses.

"A lot of my efforts now are spent on getting to the next level," Whyrick said. "We're looking at adjacent markets and utilizing our research and development. Innovation has been our major focus that's been guiding sustainable growth."

EnviroTech is on course to grow by 10 to 15 percent over the next few years. EnviroTech products are used in nearly every state and throughout North America. EnviroTech is looking into international expansion in Chile, Australia and possibly Europe.



COURTESY CORNERSTONE ASSOCIATES

LEGACY from 3A

preserve views and access.

According to city documents, Save the Poudre asserted that the hearing officer did not properly “apply relevant provisions of the land-use code” and that false evidence purportedly provided by the developer influenced the decision.

This “false evidence” included the project’s ecological characterization study, which according to Save the Poudre, did not provide sufficient evidence that the project would not impact the river. Save the Poudre also objected to Cornerstone’s assertion that there was no other place in Fort Collins where a similar project could be constructed.

Because of the project’s location in the River Downtown Redevelopment district, it is allowed, under city code, to be closer to the river than projects in other parts of the city. The development is planned for about 200 feet from the river, according to city documents.

Larry Mazzotta, CEO of Cornerstone, said that he made about 30 visits to Fort Collins trying to find the right place for the development. He also said that even though there are other spaces in the city large enough for a similar development, they may not be right for the project.

“The notion that anything can be built anywhere is incorrect,” Mazzotta said. “Seniors need to have access to certain amenities.”

Beyond that, Mazzotta said, building the project off the river works with the city’s interests in redeveloping the area and creating more development on Linden Street.

This is Cornerstone’s first project in Fort Collins, although Mazzotta said he has been interested in building here for about five years. The company specializes in affordable unassisted senior living and has two developments in Colorado Springs,

and well as several in Wyoming.

According to Save the Poudre, “the additional 55 feet of wall abutting the Poudre River frontage will significantly mar the natural area scenery.”

“The Legacy Project will harm the Poudre River corridor; it violates the city’s land use code, and it’s butt ugly. The city needs to dramatically redesign this project or it will be Fort Collins’ ‘mistake by the lake’ for the next 30 years — that will be its legacy,” said Gary Wockner of Save the Poudre.

Wockner said that because the building sits next to the Poudre, its upper stories should be stepped back to avoid interfering with views.

Maintaining the aesthetics of the area is important to the city. Restrictions have been placed on certain parcels of land adjacent to Linden Street in order to address concerns by the city about maintaining the historic character of Linden.

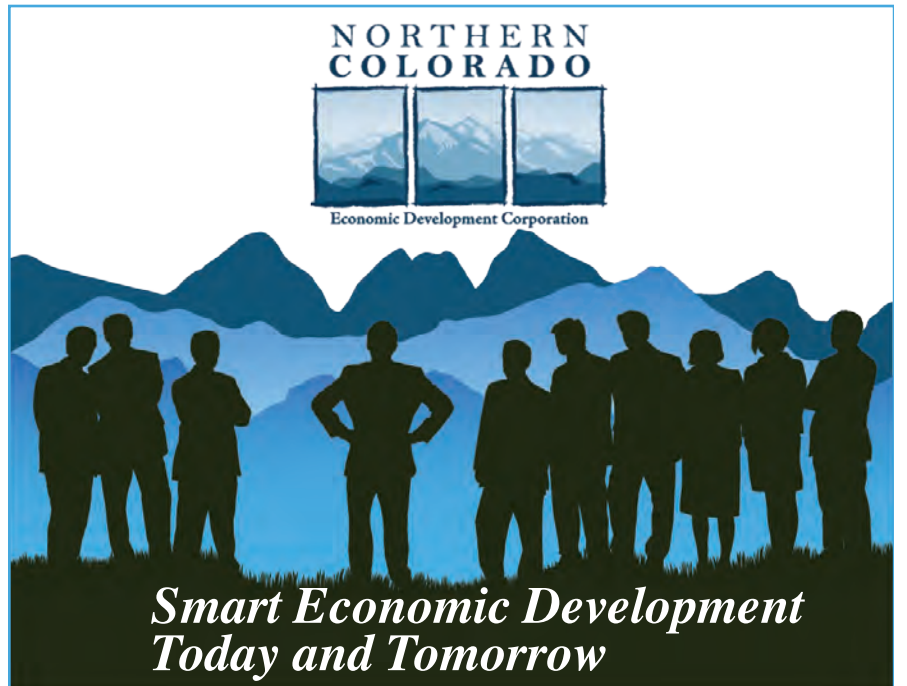
According to the Historic Preservation Planning department, Cornerstone took advantage of a design review offered by the Landmark Preservation Commission. As a result, it incorporated features and materials in the design of its project including red brick and decorative arches, similar to those found in historic buildings in downtown Fort Collins.

Ultimately, the project was given the green light by council, with only two councilmembers, Kelly Ohlson and Lisa Poppaw, voting against a motion declaring the initial hearing on the modifications won by the developer as fair.

Cornerstone is now waiting for its building permit from the city, something Mazzotta expects any day.

Cornerstone’s construction team, he said, will likely break ground within 10 days of receiving the permit.

From there, Mazzotta expects a 13-month timeline, with completion set for November 2013.



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MEETING AGENDA

Keynote Speaker

Tom Clark
Executive Vice President
Metro Denver Economic
Development Corp.



Kevin Cory
2012 NCEDC Chair
Vestas Blades of America

William “Bill” Murphree
Vice President of Development
Cumberland Western



Rocky Scott
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RECYCLING from 1A

recycle a greater percentage of their water, though experts believe Northern Colorado operators recycle greater volumes because drilling activity has slowed in the Piceance Basin.

At the moment, there's no way to know exactly how much recycling actually takes place in Northern Colorado, though the issue could come into focus when the Colorado Oil and Gas Conservation Commission begins to analyze data it has gathered since June on the amount of water recycled in the state.

That's expected to happen "in the coming months," said Todd Hartman, spokesman for the Colorado Department of Natural Resources.

Already, however, "we know that industry is aggressively pursuing recycling opportunities for water, both on the Western Slope and the Front Range, and we're supportive of that effort," Hartman said.

There are key differences between drilling in Northern Colorado and the Western Slope to explain why water recycling has not yet gained a greater foothold here.

In Northern Colorado, wells require a gel-like fracturing fluid that makes water-recycling more difficult than on the Western Slope, said Ken Carlson, a CSU professor of environmental engineering who is working with oil and gas companies to study their water use. The fluid used in fracturing here also contains more salt than on the Western Slope, so treating the water here for reuse costs more.

Operators on the Western Slope also recycle more water because the wells that they can use to get rid of their used fluids are farther away and so it costs more to transport.

In Northern Colorado, meanwhile, operators can dispose of their water through nearby deep injection wells.

"It hasn't been adapted as quickly just because the need wasn't there," Carlson said. But, "the technology exists (to do so) from other fields" such as wastewater treatment.

Technology aside, treating water for recycling costs more than buying fresh water. But water experts like Carlson and Clay Terry, strategic business manager for Halliburton Water Solutions, believe savings for the companies can be found elsewhere.

Recycling water during fracturing

generally means reusing fresh water at least once when it returns to the surface with the oil and gas, Terry said. Before reusing that "flowback" water, however, companies must remove the solids by treating it.

In addition, companies like Halliburton, the largest fracturing operator in the D.J. Basin, can recycle naturally occurring "produced" water that flows to the surface during the well's lifespan, Terry said.

Water recycling still takes place more often in other places like the Permian and Williston basins in eastern Montana than in the D.J. Basin, Terry said. But it's a growing practice in the Denver-Julesburg Basin, which includes Weld County.

"We are continuing to try to refine the process to make it more of a cost-parity alternative for the operator so there's at least an economic wash if not an economic advantage," Terry said.

The company now has the capability to treat as much as 25,000 barrels of water per day, which isn't much considering companies use up to 2 million gallons to hydraulically fracture a horizontal well.

Still, "recycling is just becoming more of an affordable option and more of a socio-environmentally motivated option for operators," Terry said. "I believe it will be a growing concern and a growing practice."

Increased regulations and drought conditions also will lead to greater recycling, he said.

For its part, Halliburton will open a water-treatment facility later this month near Grover in north-central Weld.

Even now, water recycling can save oil and gas companies money, chiefly on fuel that they would have used to transport fresh water to drilling sites. A company might spend 75 cents per barrel to treat recycled water while transporting that water can cost anywhere from \$1.50 to \$3 per barrel, Terry said.

While not a primary concern on balance sheets, companies also could buck criticism of their operations by using less water.

The state estimates oil and gas development accounts for only a fraction of 1 percent of Colorado's total annual water consumption, but environmental groups such as Western Resource Advocates in Boulder have charged that companies use much more.

"We need to take a step back and make sure we aren't over-allocating our most important natural resource one frack-job at a time," Laura Belanger, an engineer with Western Resources and author of a report on fracturing and water use, said recently. "While we need natural gas to transition to a cleaner energy future, we must have water to survive."

Beyond addressing concerns about depleting water, Carlson said water recycling could save wear and tear on roads, decreasing truck traffic, and reduce handling of water, which can lead to spills, as well as avoid the cost of disposing water into wells 10,000 feet deep.

Already spurred by the drought, large drilling operations such as Noble Energy Inc. and Encana have recycling programs under way, though they vary in scope.

"Years like this year are driving them to take a much closer look at it," Carlson said. "Water is too important for the oil and gas companies to just leave it to the market (on the hope) that they'll be able to find water."

Noble, for one, plans to build a water-recycling facility near Greeley. Encana, which drills gas wells in and around Erie, is recycling 3,000 to 4,000 barrels of water every week, or 126,000 and 168,000 gallons, spokesman Doug Hock said.

The effort is part of a pilot project that ends later this month. Encana will then determine whether to move forward with a more consistent water-recycling program, "based upon the economics of the project," Hock said.

The problem, in part, is that natural-gas wells in the D.J. Basin do not produce as much water for recycling as the ones in the Western Slope, where the company recycles a greater percentage of water, he said.

"For fracturing, we need quite a bit of water, so it's kind of a question of balance," he said.

The company's Western Slope program recently earned praise from Russell George, a member of the Colorado Water Conservation Board who has visited the company's water-recycling operation.

"It cuts down the hauling: air-pollution, dust, the whole works," George said. "The costs to the community of trucks in the industry (alone) is huge, so if you can cut down that amount of water-hauling, it's tremendous."

WORKING from 17A

real-time as events are in progress.

Q: What's been the most successful online campaign you have seen for raising money and what was unique about it?

A: One of the more successful online campaigns that I have seen and had the opportunity to participate in is Colorado Gives Day. This program is unique because it sets a specific date and a time frame of 24 hours where donors can give to a wide selection of registered charities within the Community First Foundation. It also has an incentive fund established by a corporate partner, FirstBank, that helps to

leverage donor dollars that day.

Q: How do you feel corporations should support philanthropy, and what examples of this support have you seen in Northern Colorado?

A: I believe corporations have the opportunity to play a key role in the mission of a nonprofit. Whether it is financially sponsoring an event, providing endorsements, donating in-kind materials, or employees volunteering their time, nonprofits rely on this type of support from their community. It seems like every day I hear a story about the generosity of our

Northern Colorado business community supporting a nonprofit.

Q: How might nonprofits become more self-sustaining?

A: Nonprofits can become more self-sustaining by diversifying their revenue stream so the organization does not rely solely on one source of funding. Nonprofits should strive to obtain funds from several sources such as special events, corporate donations, individual donations and grants.

Schwartz is an ePublishing consultant and can be reached at KindleExpert.com

FOR THE RECORD

DEBTOR: LYLE EDWARD HOLM, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$2192.76. CASE #C-12C-003910. DATE: 9/17/2012

DEBTOR: TINA L BROWN, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1630.08. CASE #C-12C-006948. DATE: 9/17/2012

DEBTOR: CHRISTIAN D DIEGUEZ, CREDITOR: AM FAMILY MUTUAL INS CO. AMOUNT: \$2235.4. CASE #C-12C-002567. DATE: 9/17/2012

DEBTOR: BETTY KRAMER, CREDITOR: PUBLIC SERVICE CREDIT UNION. AMOUNT: \$11314.25. CASE #C-12C-007269. DATE: 9/17/2012

DEBTOR: TERESA KELLEY, CREDITOR: NORTHMOOR ACRES HOME OWNERS AS. AMOUNT: \$18470.38. CASE #C-11C-002925. DATE: 9/20/2012

DEBTOR: H LINDSAY WRIGHT, CREDITOR: VISION SOURCE LP. AMOUNT: \$30003.87. CASE #C-12CV-000679. DATE: 9/20/2012

DEBTOR: BREANNA D PAULETTE, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$733.43. CASE #C-06C-003733. DATE: 9/24/2012

DEBTOR: BLANCA MORALES, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$674.89. CASE #C-12C-005305. DATE: 9/24/2012

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DEBTOR: ANNA I RADECKY, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$990.91. CASE #C-12C-006202. DATE: 9/24/2012

DEBTOR: BRIAN L & YOLANDA JACOBY, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$5195.78. CASE #C-12C-006490. DATE: 9/24/2012

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DEBTOR: ISMAEL & ISMAEL G ROSALES, CREDITOR: MARSHALL RECOVERY II LLC. AMOUNT: \$871.2. CASE #C-12C-007391. DATE: 9/26/2012

RELEASE OF JUDGMENTS

Larimer County
DEBTOR: ANTHONY SORTINO, CREDITOR: TARGET NATL BK. AMOUNT: \$0.0. CASE #. DATE: 9/19/2012

DEBTOR: JUDITH A MATHER, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 9/24/2012

DEBTOR: LEIGH M & DANIEL R WATSON, CREDITOR: BC SERVICES INC. AMOUNT: \$0.0. CASE #C-09C5778. DATE: 9/24/2012

DEBTOR: RECORD OWNER, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$0.0. CASE #. DATE: 9/26/2012

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DEBTOR: ANGELA HARSANYI, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 9/26/2012

DEBTOR: WILLIAM J GOTCHER, CREDITOR: LVNV FUNDING LLC. AMOUNT: \$0.0. CASE #D-09-21759HRT. DATE: 9/26/2012

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DEBTOR: DAVID B ROBINSON, CREDITOR: COLO ST REVENUE. AMOUNT: \$2441.47. CASE #C-12CV-800406. DATE: 9/17/2012

DEBTOR: ROBERT J JUSTICE, CREDITOR: WELLS FARGO BK. AMOUNT: \$97692.46. CASE #C-08CV-000642. DATE: 9/17/2012

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DEBTOR: KENNETH A SCHREINGOST, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$945.63. CASE #C-11C62392. DATE: 9/18/2012

DEBTOR: SCOTT & SCOTT E LYON, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$5665.74. CASE #C-11C-008073. DATE: 9/19/2012

DEBTOR: ANTHONY W SORTINO, CREDITOR: TARGET NATL BK. AMOUNT: \$3387.49. CASE #C-10C-004456. DATE: 9/20/2012

DEBTOR: ANTHONY W SORTINO, CREDITOR: CITIBANK SOUTH DAKOTA. AMOUNT: \$4716.98. CASE #C-11C-005211. DATE: 9/20/2012

DEBTOR: VIVIAN & RAFAEL TORRES, CREDITOR: BONDED ADJUSTING SERVICE INC. AMOUNT: \$1365.9. CASE #C-07C-000968. DATE: 9/21/2012

DEBTOR: CLARKSON INVEST LLC, CREDITOR: COLLETTE J CLARKSON. AMOUNT: \$61637.22. CASE #C-09CV-000129. DATE: 9/21/2012

DEBTOR: ANTHONY W SORTINO, CREDITOR: CITIBANK. AMOUNT: \$0.0. CASE #C-11C5211. DATE: 9/24/2012

DEBTOR: ERNEST J & MICHELLE YOUNG, CREDITOR: CHRYSLER FIN SERVICES AM LLC. AMOUNT: \$4653.84. CASE #C-09C-004231. DATE: 9/25/2012

DEBTOR: CHRISTY A WILSON, CREDITOR: UNIFUND CCR PARTNERS. AMOUNT: \$7573.16. CASE #C-10C8008. DATE: 9/26/2012

Weld County
DEBTOR: ELYSE JOHNSON, CREDITOR: MIDLAND CREDIT MANAGEMENT INC. AMOUNT: \$0.0. CASE #. DATE: 9/17/2012

DEBTOR: RECORD OWNER, CREDITOR: MIDLAND CREDIT MANAGEMENT INC. AMOUNT: \$0.0. CASE #. DATE: 9/19/2012

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DEBTOR: LINA TORRES, CREDITOR: MIDLAND CREDIT MANAGEMENT INC. AMOUNT: \$0.0. CASE #. DATE: 9/19/2012

DEBTOR: LINDA RANSON, CREDITOR: CITIBANK SOUTH DAKOTA. AMOUNT: \$0.0. CASE #. DATE: 9/19/2012

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DEBTOR: PATRICK H HAMILL, CREDITOR: KATHERINE G HAMILL. AMOUNT: \$2208386.0. CASE #D-09DR-000961. DATE: 9/14/2012

DEBTOR: ROBERT J JUSTICE, CREDITOR: WELLS FARGO BK. AMOUNT: \$97692.46. CASE #C-08CV-000642. DATE: 9/17/2012

DEBTOR: CLARKSON INVEST LLC, CREDITOR: COLLETTE J CLARKSON. AMOUNT: \$61637.22. CASE #C-09CV-000129. DATE: 9/19/2012

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Struggling malls hope for new leases on life

Twin Peaks, Foothills developers undertake major redevelopments

It's the cycle of retail life. Two regional malls are about to undergo extreme makeovers. Developers have revealed plans for the struggling Twin Peaks Mall in Longmont and the equally struggling Foothills Mall in Fort Collins. Both properties will be transformed in an effort to stanch the bleeding of retailers and sales-tax dollars.

In Longmont, Fort Collins-based development company NewMark Merrill Mountain States has unveiled plans to convert the 555,000-square-foot enclosed mall into an outdoor retail village. The redevelopment is expected to cost \$80 million.

Farther north, Greenwood Village-based Alberta Development Partners LLC has revealed plans

for a hybrid indoor-outdoor shopping environment, razing part of the 760,000-square-foot mall.

The efforts are reminiscent of the transformation of Crossroads Mall in Boulder, which was largely demolished to make way for Twenty Ninth Street, a lifestyle center that is approaching full occupancy, with a mixture of retail and office space.



PUBLISHER'S NOTEBOOK
Christopher Wood

In fact, Alberta officials told the Fort Collins Coloradoan that they intend to pursue retailers such as Anthropologie, Nordstrom Rack and Trader Joe's. Foothills also would retain Macy's as a large anchor tenant.

Sound familiar? Anthropologie and Nordstrom Rack already occupy

large spaces at Twenty Ninth Street, with Trader Joe's soon to come. Macy's also retained its anchor store in Boulder.

Both Foothills and Twin Peaks also contemplate new cinemas, with many smaller retailers and restaurants.

Can what worked at Crossroads also work at Foothills and Twin Peaks? Fort Collins once ranked as the retail center not only of northern Colorado but also of a wider region that included southeastern Wyoming and beyond. That dominance was ended with the opening of The Promenade Shops at Centerra at Interstate 25 and U.S. Highway 34.

Declining occupancy — Foothills is barely 50 percent filled — has left the mall with vast empty spaces and bleak prospects. Without a major redevelopment, the property's decline would continue. The Foothills redevelopment will be decided by voters, who will cast ballots on whether to create a special taxing district to help finance the project.

In Longmont, redevelopment of the once-thriving Twin Peaks Mall likely will also require city participation in the form of tax incentives.

Backers of both redevelopment proposals appear not to be concerned with proximity to other, existing retail projects. Twenty Ninth Street has thrived even with FlatIron Crossing just down the road in Broomfield. Twin Peaks would be just up the Diagonal Highway from Boulder. And Foothills must combat not only The Promenade Shops at Centerra in Loveland but also Front Range Village, another retail development in southeast Fort Collins.

These projects lay bare the lifespan of large retail centers. Just a few decades can throw a once innovative project into irrelevancy and decline, to extreme effect. In Colorado, municipalities are heavily reliant on sales-tax dollars. To lose millions of dollars to other communities can be

► See **Publisher, 27A**

Building a 'net zero' community

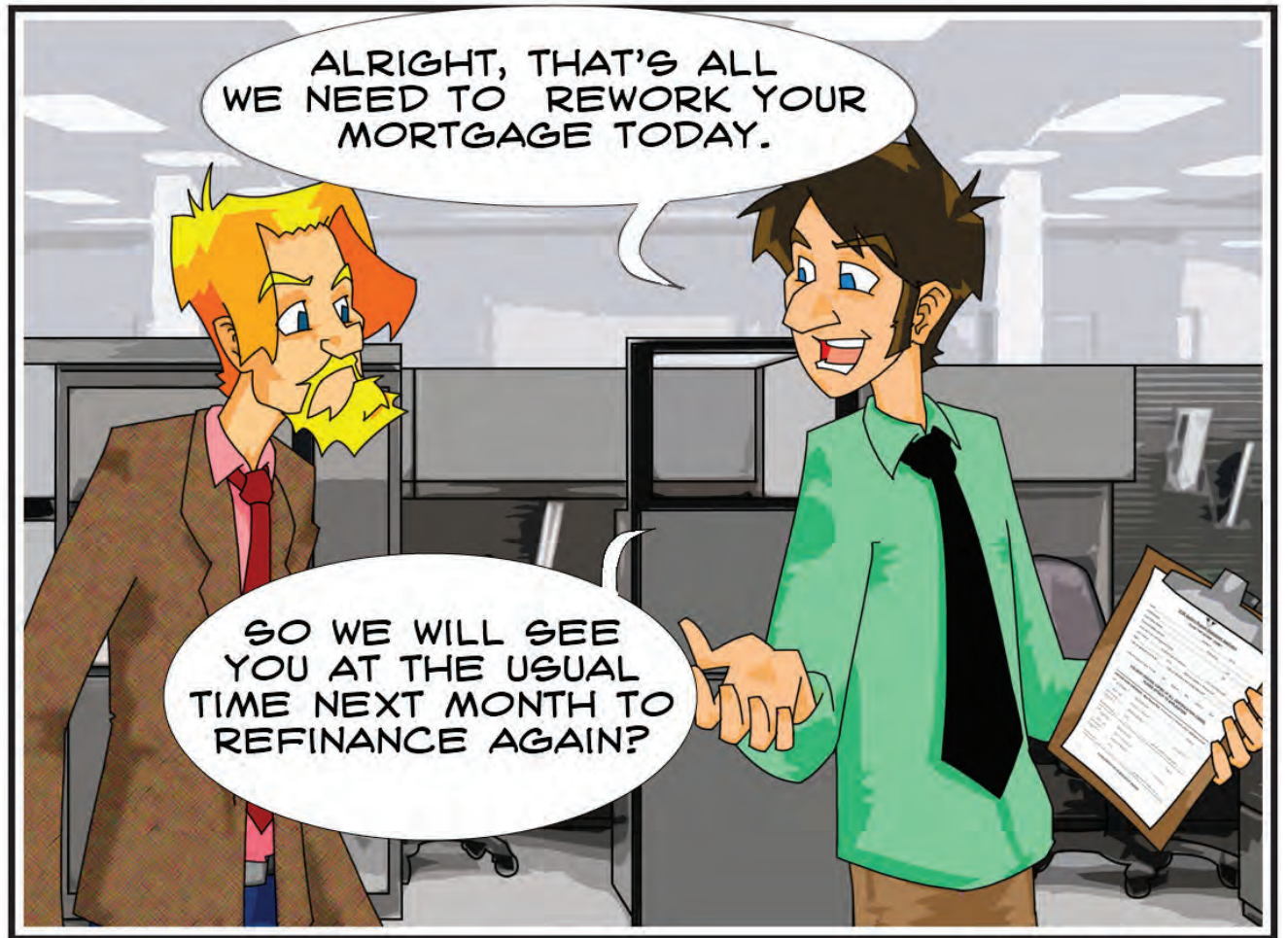
On Oct. 16 and 17, the cities of Fort Collins and Loveland, together with the Northern Colorado Business Report, brought speakers from around the country and the globe to speak on the future of cities.

The Net Zero Cities Symposium was dedicated to three focus areas this year. The first was in energy and conservation, the second on transportation, and the third on education of the next-generation workforce in preparation to enter these emerging fields.



GUEST OPINION
Bruce Hendee

► See **Guest, 27A**



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NCBR Opinion Poll

Our online question:

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 Yes 43.5%

 No 56.5%

These results reflect responses to the online poll at www.ncbr.com.

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Jonas McKinley
Account Executive

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PUBLISHER from 26A

devastating for a city's budget.

So no wonder that Boulder, Broomfield, Longmont and Fort Collins have gone to great lengths to preserve those tax revenues at all costs.

Any city official would want to

ensure that a major tax generator returns to the positive phase of the cycle of life as quickly as possible.

Christopher Wood can be reached at 303-440-4950 or cwood@bcbr.com.

GUEST from 26A

The message we heard is that, internationally, numerous cities are retooling their infrastructures to meet the growing needs of a clean-energy future.

Already, new technologies that will transform the United States are gradually transforming our grid into a series of distributed power sources.

According to the Department of Energy, this is one of the fastest-growing trends in energy in the United States.

Over time, we will gradually move away from the large power plants of today and transition to many more, smaller power sources such as wind power and solar energy.

Additionally the automotive market will change from being dominated by gasoline- and diesel-powered vehicles to hybrid electric vehicles and ultimately to electric or hydrogen. These changes will dramatically affect the way the average consumer uses power.

The next-generation city will introduce low-emission vehicles and homes through enhanced travel systems that rely on both electricity and compressed

natural gas.

The way we use energy in our buildings also will change.

As buildings become more efficient and begin to use distributed electricity generation, they will need to become "smarter," using operating systems much as your computer does.

Real-time electricity monitoring will allow residents to change their heating and cooling from remote locations.

Smart windows will have flexibility based on outside thermal and glare conditions and may eventually be energy generators themselves.

Education of the Millennial Generation also will change dramatically.

As social media combines with three-dimensional technology, interactive-display learning systems will become the standard.

These changes, as I've said, are already happening today and will influence consumers now and into the future.

Bruce Hendee is chief sustainability officer for the City of Fort Collins.



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REAL ESTATE & CONSTRUCTION

- 2B | Home Builders list
- 6B | Property Managers list
- 7B | Square Feet

FOCUS: INDUSTRY IN RECOVERY

Hughes could be worth much torn down

CSU President Tony Frank and the university's Board of Governors have so far given only conditional approval to the idea of an on-campus stadium. There's a lot of money and a long couple of years to go before we'll know whether



REAL ESTATE
Molly Armbrister

the stadium's truly a go. Yet none of that has stopped talk about what to do with Hughes Stadium — in the event that the new stadium is constructed.

First things first, the fundraising campaign has two years to raise \$125 million, which, regardless of your opinion of the new stadium, seems like a reachable goal. After all, the university's Campaign for Colorado State University raised \$500 million in less than five years.

No doubt, there are some who may have donated in the past who won't donate to the stadium based on principle, or perhaps because they just made a donation a year or two ago. But, still, it seems likely that the funding goal will be reached.

Consider how quickly CSU got moving on the fundraising campaign: It took less than an hour after the Board of Governors' approval of Frank's recommendation for this alumna to receive an email, with the subject line, "It's Go Time!" requesting a donation. I can only assume that my fellow alumni received similar missives.

So, supposing that the \$246 million stadium moves forward, what will be done with Hughes?

Some ideas have been tossed about, like using the facility for high school football or as a concert venue.

► See **Hughes, 3B**



On the job: SAFEBuilt inspectors Pete Croak (left) and Dennis Lohmeier.

COURTESY SAFEBUILT

SAFEBuilt back on growth track

As the economy rebounds, inspection firm's fortunes rise, too

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

The coming rehabilitation of the Foothills Mall in Fort Collins isn't welcome news to shoppers alone.

The people at SAFEBuilt, a building inspection firm, also are looking forward to it, hoping the project will lead to work for its crews.

SAFEBuilt has good reason to believe it will, in fact, land the job; Denver-based Alberta Development Partners, the developer that recently acquired the mall, has worked with SAFEBuilt in the past.



SAFEBuilt gave its blessing to The Streets at SouthGlenn, an Alberta mall in Centennial completed in 2009. Getting the Foothills Mall gig would

“(Basically) if it is permitted by the city, we do it.”

Mike McCurdie
OWNER AND CEO
SAFEBUILT

be the latest piece of good news for a company that has been growing all year.

As a result of the relatively brighter outlook in construction, SAFEBuilt is celebrating its 20th year in business with a 45 percent increase in employee numbers and a year-over-year revenue jump that could be as large as 35 percent.

► See **SAFEBuilt, 4B**

Inside this section

- Lists**
- Home Builders in Northern Colorado.....2B
 - Apartment Complexes.....5B
 - Property Management Firms.....6B

Square Feet 7B-18B

A GUIDE TO COMMERCIAL REAL ESTATE AND LAND DEALS IN NORTHERN COLORADO

Data provided by:

Cassidy/Turley Commercial Real Estate Services

BUSINESS REPORT LIST Home Builders in Northern Colorado

Ranked by 2011 number of homes built

RANK	Company	No. homes built	Major projects	Phone Website Person in charge
1	J&J CONSTRUCTION OF NORTHERN COLORADO/JOURNEY HOMES 7251 W. 20th St., Unit L-200 Greeley, CO 80634-4626	200	The Meadows/Wellington, Maple Hill/Fort Collins, Provincetown/Fort Collins, Mountain Shadows/Greeley, Clearview, Johnstown, Rocksbury Ridge/Johnstown, Western Meadows/Mead, Stoneridge/Firestone, Silver Peaks, Lochbuie, Metro Club/El Paso, Waterview/El Paso	970-352-7072 www.journeyhomes.com Jeff Demaske, Principal partner
2	BAESSLER HOMES LLLP 3505 Holman Court Greeley, CO 80631	61	Have projects all over Northern Colorado, including the following communities: WildWing, Timnath Ranch, Hidden Pond, Alford Meadows, St. Michaels, Tuscany, Johnstown Farms, Maplewood Estates, Owl Ridge, Appaloosa Acres, Stark Farms, Hawkstone	970-356-6251 www.baesslerhomes.com Jamie E. Baessler, President
3	ASPEN HOMES OF COLORADO INC. 3037 N. Taft Ave. Loveland, CO 80538	54	Timnath Ranch North, Wild Wing, Enchantment Ridge, Kendall Brook, Pumpkin Ridge, Greenspire, The Knolls, Water Valley	970-461-9696 www.aspenhomesco.com
4	LOVELAND MIDTOWN DEVELOPMENT 1043 Eagle Drive Loveland, CO 80537	41	Boise Village North & Rocksbury Ridge	970-456-4600 www.lovelandmidtownhomes.com Eric Holsapple, President
5	OAK VALLEY HOMES 1636 Streamside Drive Fort Collins, CO 80525	18	Stone Creek, Town homes Stone Creek, Single Family Belmont Ridge Highlands Ridge	970-219-0008 www.ovhomes.net Jeff James, Owner
6	CUSTOM ON-SITE INC. 210 E. 12th St. No. 100 Loveland, CO 80537	14	Build custom homes in Loveland, Windsor, Berthoud, Fort Collins. Also do contract framing for large commercial general contractors.	970-776-9614 www.cosbuilders.com Kurt Skott, President
7	MARTIN HOMES 27132 Coyote Ridge Lane Johnstown, CO 80534	12	Custom Home Builder, tenant improvements, OREO property management and maintenance.	970-539-2808 www.martinhomesllc.com Andrew C. Martin, Owner
8	GREELEY AREA HABITAT FOR HUMANITY 104 N. 16th Ave. Greeley, CO 80631	7	Habitat North-60 affordable housing sub-division.	970-351-6766 www.greeleyhabitat.org Leianne Romero, Executive director
9	ABD - ASSOCIATES IN BUILDING & DESIGN LTD. 4803 Innovative Drive, Suite 1 Fort Collins, CO 80525	2	N/A	970-225-2323 www.abd-ltd.com Bob D. Peterson, President
9	LAMAR VALLEY CRAFTSMAN LLC 2620 Brush Creek Drive Fort Collins, CO 80528	2	N/A	970-690-8526 www.lamarvalleycraftsman.com Barry Schram
11	KESSLER CONSTRUCTION CO. 5809 Wright Drive Loveland, CO 80538	1	N/A	970-663-4428 www.kesslerconstructionco.com Charles E. Heintschel, President
11	NUTREND HOMES 4335 Creekwood Drive Loveland, CO 80538	1	N/A	970-669-9395

N/A-Not Available.

Researched by Mariah Gant

Source: Business Report Survey

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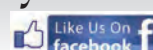


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"For my brother Brad and I, there couldn't be a better fit than bringing our family business into the Sutherlands Lumber and Design Gallery family. Sutherlands does business our way; fair, competitive pricing that maximizes value, and excellent service that builds repeat business. Sutherlands is highly responsive to customer needs, which helps enhance client satisfaction and lasting contractor relationships. That's why we are happy to be a part of a team that employs long-term, expert installers who do the work right.

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HUGHES from 1B

I wrote about many of these earlier this year. Each of these ideas has its pros and cons, and a lengthy study will no doubt be conducted to determine the best use of the 30,000-seat stadium.

One possibility that I didn't address in my earlier piece is to tear the stadium down.

Redeveloping the land on which Hughes sits could, in fact, provide the greatest benefits to the community.

Admittedly, the cost of tearing down the decades-old structure "would be horrendous," in the words of Michael Ehler, a broker at Realtec Commercial. But even if Hughes is left to stand, it will require the investment of millions of dollars for years to come.

How much?

Well, according to the pile of documents on my desk on the subject of Hughes vs. a new stadium, Hughes would require as much as \$30 million in maintenance over the next 10 years.

Bottom line: Money is going to be spent on Hughes, one way or another.

So, if the Rams do get a new home in the coming years, perhaps the better way to go about spending that \$30 million is to provide the community with a much-needed resource – multi-family housing.

In the event that Hughes is torn down, the land on which it sits could potentially be used for mixed-use development, weighted toward resi-



COURTESY CSU

More valuable torn down?

dential use, according to Ehler.

Such a project could be a private one, possibly completed by a developer in our region, meaning construction jobs for Northern Colorado, and money that CSU wouldn't have to spend.

Although the acreage is large enough for a business park, it sits too far from Interstate 25 for such a use, Ehler said.

The land right now could be worth as much as \$20,000 per acre, Ehler said, but in three to five years, "land will hopefully be more valuable."

The market for land remains depressed in Northern Colorado, fetching \$20,000 for an acre on the high end of the spectrum, Ehler said. In three to five years, when all of this becomes a reality, the numbers could get much higher.

"That land could end up being

double or triple that price if the economy returns to a pre-recession level," Ehler said.

Also in three to five years, Fort Collins will likely be experiencing even more of a housing shortage than it is right now.

In the second quarter, the multi-family vacancy rate in Fort Collins was 3.5 percent, down from 6.4 percent in the same quarter in 2011.

In the northwest part of Fort Collins, the closest sector to Hughes that is monitored by the Colorado Division of Housing, the vacancy rate is 0.6 percent.

While this number may not capture everything — it does not take into account single-family homes for rent or the home-buying market — it does give a picture of how difficult it is to find an apartment around these parts.

Not surprisingly, the northwest

section of Fort Collins is also the most student-heavy, and also the most likely to be impacted by CSU's plans to grow enrollment substantially in the next decade.

CSU wants to increase enrollment to 35,000 over the next 10 years, up from current enrollment of about 28,000. Even when you account for on-campus student housing projects yet to be built, the university still falls far short of having enough space for all of those students.

Students can, of course, live elsewhere in the city, but that's complicated by the city's "3-unrelated" rule, which requires that no more than three unrelated people live together under one roof. There are a few exceptions, but not enough to keep up with the increase in demand.

Outside of the student population, demographers have projected great leaps in population for the Northern Colorado region as a whole over the next couple of decades, which will inevitably cause even more of a housing crunch as time marches on.

Bottom line: Tearing down Hughes to make room for residential projects wouldn't solve the problem entirely, but it would ease some of the ever-increasing pressure on the Fort Collins housing market.

Molly Armbrister covers real estate for the Business Report. She can be reached at 970-232-3139, at marmbrister@ncbr.com or at twitter.com/MArmbristerNCBR.

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SAFEBUILT from 1B

SAFEBuilt serves as an independent inspector for municipalities in Colorado and in other markets across the country, helping to ensure that construction projects within those municipalities conform to safety codes.

Headquartered in Loveland, SAFEBuilt does business in Georgia, Michigan and South Carolina, as well as all over Colorado.

Locally, SAFEBuilt counts communities such as Windsor, Severance, Nunn and Pierce among its 120 clients.

It works to ensure that anything for which a municipality issues a permit is up to building codes. That means everything from new construction, both residential and commercial, to installation of HVAC systems.

Basically, "if it is permitted by the city, we do it," said owner and CEO Mike McCurdie.

McCurdie's background is in chemical engineering. He worked for LSI Logic, a California-based company that designs semiconductors and software for data centers, before purchasing SAFEBuilt in 1999 after deciding he needed a change.

At the time, SAFEBuilt was called Colorado Inspection Agency and had just four employees serving 10 clients. Colorado Inspection Agency was founded in 1992.

By the time the recession hit, McCurdie had grown the company to 70 employees

But even in the middle of a recession, SAFEBuilt experienced some bright spots, earning a Bravo! award from the Business Report and being recognized as one of Colorado's "Best Places to Work" by the Society for Human Resource Management Colorado State Council in 2009.

The company was also named to Inc. Magazine's Top 5,000 list of fastest-growing companies in 2011.

Accolades aside, the downturn meant tight finances for SAFEBuilt. It was forced to lay off employees, cutting its staff back to 55.

SAFEBuilt experienced about a 20 percent drop in revenue, according to McCurdie.

"Revenues were flat in 2009, 2010 and 2011, but we're seeing a turnaround this year," he said.

As a result, SAFEBuilt is hiring again and its ranks have been built back up to 80 people in offices across the country; as many as 10 more hires are in the pipeline.

Finding the right people for SAFEBuilt is no easy task, according to McCurdie. He likes to hire employees with backgrounds in construction, obviously, but in particular looks for those who are certified by the International Code Council.

"(Our) guys aren't making stuff up as they go," McCurdie said.

"They're like tax accountants. You want them to follow the rules."

SAFEBuilt has also grown by acquisition within the last year.

In March, it purchased England Enterprises, a Charleston, S.C.-based company that provides building inspection, planning reviews and training to government agencies throughout the Southeast.

Beyond adding employees, SAFEBuilt may soon be expanding to offer planning services to municipalities. The nature of local government is changing, according to McCurdie, and budgets at the municipal level are still tight, despite the recovery.

In some cases, that's meant more outsourcing to private industry by governments hoping to save money.

“(Our) guys aren’t making stuff up as they go. They’re like tax accountants. You want them to follow the rules.”

Mike McCurdie
OWNER AND CEO
SAFEBUILT

One city that has reaped the rewards of outsourcing is Troy, Mich. Troy's building department is expected to save \$1 million a year by contracting its entire building department to SAFEBuilt.

This initiative was helped along by legislation signed by Michigan's governor earlier this year making it easier for municipalities to contract with companies like SAFEBuilt. Michigan also wanted to make it easier and faster for cities and towns to issue permits as the economy recovers.

Larger cities, such as Fort Collins, have employees who do the work McCurdie's team offers. But for other, smaller cities and towns, bringing in a team of planners or inspectors only when necessary can save money.

Loveland, for example, also has its own staff to handle permitting, but contracted with SAFEBuilt when Centerra was being built.

In a situation like that, when 70 to 80 permits are being requested at once, and all of the entities requesting those permits want a quick turnaround time, adding outside help to a city's staff can make a big difference, McCurdie said.

Now, with the redevelopment of the Foothills Mall in Fort Collins on the horizon, the possibility exists for the same type of opportunity.

BUSINESS REPORT LIST Largest Apartment Complexes


Ranked by number of units

RANK	Apartment complex	No. units Sq. ft. unit range No. buildings in complex	Rates monthly Pets allowed	Amenities	Property manager Ownership Year built	Phone Website Company e-mail
1	ASPEN LEAF APARTMENTS 3501 Stover St. Fort Collins, CO 80525	345 626-840 15	\$690-\$795 Yes	Private balconies, storage, furnished available, cats welcome, basketball, tennis, sand volleyball, pool, laundry facilities, public transportation, central air and heat.	Barbara Nielsen Gould and Co. 1978	970-226-5477 N/A aspenleafapts@yahoo.com
2	THE PINES AT SOUTHMOOR 2162 W. 30th St. Greeley, CO 80631	342 450-710 27	30% of monthly income No	Onsite maintenance, laundry, courtesy patrol, playground, clubhouse, picnic area, swimming pool.	Monique James Monarch Investment and Management Group 1973	970-356-4059 www.thepinesatsouthmoor.com psmanager@monarchinvestment.com
3	RIVER GLENN APARTMENTS 2736 Raintree Drive Fort Collins, CO 80526	300 600-950 22	\$725-\$885 Yes	Outdoor pool, hot tub, fireplace, built-in table and entertainment center, laundry, W/D available.	Stephanie Ham CLK Longview 1986	970-226-4980 www.riverglennapts.com riverglenn@clkmm.com
4	GOVERNOR'S PARK APARTMENTS 700 E. Drake Road, No. H2 Fort Collins, CO 80525	291 400-890 20	\$800-\$1060 Yes	Large closets, W/D, resident events, transfer and homeplanner programs, pool, sauna, fitness center, playground.	Christy McCutchen JRK Residential Group 1982	970-493-3030 www.liveatgovernorspark.com governorsparkmgr@jrkresidential.com
5	COUNTRY CLUB WEST APARTMENTS 1001 50th Ave. Greeley, CO 80634	288 620-1120 18	\$599-\$869 Yes	Pool and hot tub, fitness center, computer lounge, washer/dryer in every unit.	Vintage Corp. 1986	970-356-3830 www.vintage-corp.com countryclubwest@vintage-corp.com
6	THE VILLAGES AT CUNNINGHAM CORNER 3436 S. Shields St. Fort Collins, CO 80526	284 595-1078 22	\$739-\$1029 Yes	Top-grade appliances, high-speed Internet available, W/D hookup, close to shopping and CSU, playground, pool, spa, fitness center, public transportation, covered parking.	RLS Management Co. 1996	970-282-8000 www.rlsonline.com info@rlsonline.com
7	RAMBLEWOOD APARTMENTS 155 Briarwood Road Fort Collins, CO 80521	281 395-900 32	\$660-\$1050 Yes	Full kitchen, storage, computer lab, outdoor pool, private shuttle to CSU, bus/public transportation, business and fitness centers, laundry, all utilities paid.	Anthony Petrone Monarch Investment and Management Group 1974	970-484-5559 www.ramblewoodapartmenthomes.com rwmanager@monarchinvestment.com
8	ARGYLE AT WILLOW SPRINGS 2002 Battlecreek Drive Fort Collins, CO 80528	280 685-1373 15	\$915-\$1395 Yes	Short-term and furnished apartments available, fitness center, business center, pool, spa, private detached garages available, easy access to I-25.	Melissa Bebe Countryside Asset Management 1999	970-229-1882 www.argyle-willowsprings.com argyle@argyle-willowsprings.com
9	CRESCENT COVE APARTMENTS 2500 Crescent Cove Drive Evans, CO 80620	264 600-1328 18	\$600-\$900 Yes	Free expanded cable, garages available, 24-hour gym, fitness center, hot tub, pool, A/C, playground.	Tammy Mortenson M. Timm Development 1998	970-339-3834 www.mtimm.com mgr-cc@mtimm.com
10	NEW COLONY APARTMENTS 1917 S. Shields St. Fort Collins, CO 80526	253 550-1500 33	\$669-\$1300 Yes	One, two and three bedroom ranch styles, private patios, fitness center, indoor hot tub and sauna, swimming pool, adjacent to Rolland Moore Park.	Carrie Gillis New Colony Ltd. 1987	970-484-7754 www.newcolony.com nucolony@frii.com
11	COURTNEY PARK APARTMENTS 4470 S. Lemay Ave. Fort Collins, CO 80525	248 620-1120 13	\$920 - \$1250 Yes	One and two bedrooms, W/D in each home, business center with high-speed Internet access poolside, fitness center, faux stainless appliances, cozy fireplace.	Kellie Sexton JRK Residential Group 1987	970-223-3898 www.courtneyparkapthomes.com courtneyparkmgr@jrkresidential.com
12	LONGMEADOW APARTMENTS 2311 W. 16th St., No. 105 Greeley, CO 80634	245 672-1270 5	\$600-\$925 No	Clubhouse, indoor pool/sauna, exercise room, racquetball/tennis courts, W/D.	1623 Co. 1970	970-356-7129 www.rentlongmeadow.com manager@rentlongmeadow.com


Region surveyed is the City of Brighton, Larimer and Weld counties.
NA-Not Applicable

Researched by Mariah Gant

Source: Business Report Survey




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BUSINESS REPORT LIST Largest Property Management Firms

Ranked by square footage under management

RANK	Company Address Phone/Fax	Total sq. ft. managed 2012 Total sq. ft. managed 2011	No. of apartments managed No. of houses managed No. of commercial properties managed	Employees-FT Employees-PT	E-mail Website	Person in charge Year founded
1	MOUNTAIN-N-PLAINS INC. 375 E. Horsetooth Road, Building 3, Suite 100 Fort Collins, CO 80525 970-221-2323/970-221-5310	21,391,088 21,180,310	0 460 55	19 3	justinm@mountain-n-plains.com www.mountain-n-plains.com	Justin Matthew Morrison President 1979
2	NEWMARK MERRILL MOUNTAIN STATES 2720 Council Tree Ave., Suite 230 Fort Collins, CO 80525 970-377-1135/970-672-8505	14,002,460 13,627,616	0 0 89	73 0	kbarrows@nmc-mountainstates.com www.newmarkmerrill.com	Allen Ginsborg Managing director, Principal 2007
3	COLORADO ASSOCIATION SERVICES: AN ASSOCIA CO. 1063 W. Horsetooth Road, Suite 100 Fort Collins, CO 80526 970-407-9990/970-407-9996	2,250,000 2,200,000	N/A N/A N/A	15 N/A	tlarson@associaolorado.com www.associaolorado.com	Todd Larson Branch manager 1992
4	HENDERSON MANAGEMENT & REAL ESTATE LLC 759 N. Cleveland Ave. Loveland, CO 80537 970-663-6311/970-663-6094	1,332,000 970,549	349 597 38	23 N/A	N/A www.hmre.net	Jason Hanson Broker/Owner 1987
5	ALL PROPERTY SERVICES INC. 1 1630 S. College Ave. Fort Collins, CO 80525-1093 970-224-4446/970-224-4488	800,000 800,000	N/A N/A N/A	N/A N/A	info@allpropertyservices.com www.allpropertyservices.com	Paul Lillie 1985
6	HORIZON WEST PROPERTY MANAGEMENT 760 Whalers Way, A-200 Fort Collins, CO 80525 970-225-0888/970-225-1100	650,000 735,000	N/A N/A 28	4 0	gary@horizonwestproperties.com www.horizonwestproperties.com	Mitchell M. Morgan David P. Veldman Owners 1986
7	THE W.W. REYNOLDS COS. 1600 Specht Point Road, Suite 123 Fort Collins, CO 80525 970-482-4800/970-221-5009	600,000 600,000	N/A N/A 15	2 1	johns@wreynolds.com www.wreynolds.com	John G. Slack Asset manager 1980
8	INVESTORS PROPERTIES OF COLORADO LLC 2850 McClelland Drive, Suite 1600 Fort Collins, CO 80525 970-226-2600/970-226-2609	581,812 581,812	N/A N/A 15	3 N/A	mark@investors-usa.com www.investors-usa.com	Mark Lockwood Principal broker 2005
9	TOUCHSTONE PROPERTY MANAGEMENT LLC 2850 McClelland Drive, Suite 1000 Fort Collins, CO 80525 970-223-5000/970-223-5282	340,010 320,725	N/A N/A N/A	N/A N/A	customer-service@touchstone-property.com www.touchstone-property.com	Kathy Louderback Managing agent 1979
10	PB ROCHE SOLUTIONS 2030 35th Ave., A-1 Greeley, CO 80634 970-356-6900/970-356-7171	235,200 235,182	N/A 2 6	5 1	fvthomas@pbroche.com N/A	Frances Verniece Thomas Tom Smerud Manager 1999
11	THE NEENAN COMPANY 2620 E. Prospect Road, Suite 100 Fort Collins, CO 80525 970-493-8747/970-493-5869	163,373 163,373	0 0 3	N/A N/A	info@neenan.com www.neenan.com	Randy Myers CEO 1966
12	EAGLE ROCK REALTY AND MANAGEMENT LLC 6028 Stallion Drive Loveland, CO 80538 970-593-0999/970-593-0997	130,000 140,000	N/A 74 21	3 1	rbach@remax.net N/A	Ryan Bach Manager, Owner 2005

Region surveyed includes Larimer and Weld counties and the city of Brighton.
N/A-Not Available.

Researched by Mariah Gant

Source: Business Report Survey

1 Numbers represent both Fort Collins and Loveland offices.

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By the numbers

A few key figures that tell the story of commercial real estate activity in the third quarter in Northern Colorado.

30 Office properties were sold in Larimer and Weld counties.

\$26,716,425

Value of office property transactions.

\$99.85 **\$108.07**

Average price per square foot of office space in Larimer.

Average price per square foot of office space in Weld.

30 Retail properties were sold in Larimer and Weld counties.

\$151,725,298

Value of retail property transactions.

\$140.43 **\$85.80**

Average price per square foot retail space in Larimer.

Average price per square foot of retail space in Weld.

15 Multi-family deals were done in Larimer and Weld counties.

\$57,933,000

Value of Multi-Family deals.

\$52,093 **\$131,437**

Average price per unit in Larimer.

Average price per unit in Weld.

27 Land transactions in Larimer and Weld counties.

\$22,285,55

Value of land deals.

\$107.61 **\$164.88**

Average price per acre for land space in Larimer.

Average price per acre for land space in Weld.

Source: Cassidy Turley

Square Feet

A GUIDE TO COMMERCIAL REAL ESTATE DEALS IN NORTHERN COLORADO

County	Type	Address	City	Sale Date	Sale Price	Size (SF)	Price/SF	Price/SF (Land)	Buyer Company	Buyer's Broker Company	Buyer's Broker	Seller Company	Listing Broker Company	Listing Broker
Larimer County — Industrial														
Larimer	Industrial	265 Basher Drive	Berthoud	9/13/12	\$1,280,000	21,570	\$59.34		Terry and Devera Rutledge	Cushman & Wakefield	Dan Bernth	Oil States Energy Services	Realtac Commercial Real Estate Services, Inc. and Sears Real Estate	Kate Struzenberg Ryan Andre
Larimer	Industrial	127 E 8th Street	Loveland	7/30/12	\$310,000	4,100	\$75.61		127 E. 8th Street, LLC	Doberstein Lemberg Real Estate		6775 Sherman Street LLC	Realtac Commercial Real Estate Services, Inc.	Jeffrey Doran
Larimer	Industrial	8906 E Highway 34	Johnstown	8/31/12	\$800,000	12,184	\$65.66		Jms Property LLC	Ringsby Realty	Alex Ringsby SIOR	Amen Real Estate Inc	Ringsby Realty	Alex Ringsby SIOR
Larimer	Industrial	60 Gateway Circle	Johnstown	7/1/12	\$730,000	7,944	\$91.89		Kyle Christians Enterprises	Cassidy Turley Commercial Real Estate Services	Travis Ackerman	Mark C Coffman	Cassidy Turley Commercial Real Estate Services	Travis Ackerman
Larimer	Industrial	3020 E Mulberry St	Fort Collins	7/16/12	\$660,000	12,000	\$55.00		1403 East 2nd, LLC	Realtac Commercial Real Estate Services, Inc.	Jeffrey Doran TJ Antinora	MRD Associates-REI, LLC	Realtac Commercial Real Estate Services, Inc.	Jeffrey Doran TJ Antinora
Larimer	Industrial	8013 S 1st St	Wellington	7/31/12	\$500,000	12,600	\$39.68		Maske Enterprises LLC	Sperry Van Ness/The Group Commercial	Kyle Lundy	D & I Shaw Family LLLP	Sperry Van Ness/The Group Commercial	Randy Marshall
Larimer	Industrial	174 12th St SE	Loveland	7/2/12	\$455,000	8,000	\$56.88		Spidertrax Inc	Loveland Commercial LLC	Nathan Klein	174 Sw 12th Street Lic	Brinkman Partners	Joshua Guernsey
Larimer	Industrial	860 Dunraven St	Estes Park	7/24/12	\$300,000	3,790	\$79.16		Todd Christian Nelson			Bank of Estes Park	Verus Commercial & Investment Real Estate, Inc.	Thom Widawski
Larimer	Industrial	1015-1017 N 2nd St	Berthoud	7/5/12	\$287,500	5,920	\$48.56		Pmj Management LLC	Re/Max Town and Country Real Estate	Gary Maggi	Gary Skendzel	Re/Max Town and Country Real Estate	Gary Maggi
Larimer	Industrial	110 12th St SW, 126-130/1st Floor	Loveland	8/27/12	\$275,000	3,875	\$70.97		Zahourek Conservatory LLC	Baker Western Group LLC	John Baker	Loveland Southwest Lic	Baker Western Group LLC	John Baker
Larimer	Industrial	205-265 12th St SW, A 4/1st Floor	Loveland	9/14/12	\$185,000	2,082	\$88.86		Larry D Johnson Living Trust	Sperry Van Ness/The Group Commercial	Julius Tabert	Larry Johnson	RE/MAX ALLIANCE	Russell Woodard
Larimer	Industrial	373-391 N Denver Ave, 379	Loveland	8/31/12	\$70,000	1,000	\$70.00		Pbf Properties LLC			Richard A & J J Serby Trust	The Group, Inc.	Cindy Kurtz
Larimer	Industrial	2649 E. Mulberry	Fort Collins	7/1/12	\$48,500	664	\$73.04		Bojon Capital Ventures	Cassidy Turley Commercial Real Estate Services	Jared Goodman	Timberpark Associates, LLC	Sperry Van Ness/The Group Commercial	Craig Hau
Larimer	Industrial	5080 Grumman St, T/1st Floor	Loveland	7/20/12	\$46,560	1,280	\$36.38		Steven H Goldberg	Realtac Commercial Real Estate Services, Inc.	Patrick O'Donnell	Stephanie A Mokler	Realtac Commercial Real Estate Services, Inc.	Jim Mokler Patrick O'Donnell
Larimer County — Office														
Larimer	Office	1021 Luke Street	Fort Collins	9/24/12	\$147,000	1,288	\$114.13		Poudre Valley Health Care	Realtac Commercial Real Estate Services	Peter Kelly	Timberhill, LLC	Century 2	Chris Penner
Larimer	Office/Retail	255 E Linden Street	Fort Collins	7/31/12	\$1,000,000	10,290	\$97.18		DRN, LLC	CB Devonshire North	Mark Coburn	John and Ann Motte	Realtac Commercial Real Estate Services, Inc.	Annah Moore Matt Patyk
Larimer	Office	4800 Wheaton Dr	Fort Collins	9/7/12	\$5.7 million	50,032	\$114.93		Colorado Early College-Fort Collins			FirsTier Bank		
Larimer	Office	419 Canyon Ave	Fort Collins	9/21/12	\$2.4 million	24,534	\$100.88		Canyon 419 LLC	Cassidy Turley Commercial Real Estate Services	Russell Baker	Lincoln Office Center LP	Cassidy Turley Commercial Real Estate Services	Jason Ells

County	Type	Address	City	Sale Date	Sale Price	Size (SF)	Price/SF	Price/SF (Land)	Buyer Company	Buyer's Broker Company	Buyer's Broker	Seller Company	Listing Broker Company	Listing Broker
Larimer	Office	181 W Boardwalk Dr	Fort Collins	7/2/12	\$1.9 million	12,000	\$162.50		Warren Federal Credit Union	Cassidy Turley Commercial Real Estate Services	Jared Goodman	Boardwalk Crossing LP	Cassidy Turley Commercial Real Estate Services	Jared Goodman
Larimer	Office	211 Canyon Ave	Fort Collins	9/13/12	\$1.4 million	7,913	\$176.92		211 Canyon Llc			Canyon Avenue Investments Llc		
Larimer	Office	1605 Foxtrail Dr (3 Office Condo Units)	Loveland	8/28/12	\$1.2 million	12,382	\$205.14		Joseph O & John N Etchart			Coc Llc	McWhinney	Tom Hall
Larimer	Office	5803 Lockheed Ave	Loveland	8/8/12	\$1.2 million	12,784	\$98.00		Faruch Holdings LLC	Brinkman Partners	Greg Roeder	FNL, Inc	Realtec Commercial Real Estate Services, Inc.	Peter Kelly
Larimer	Office	240 E Mountain Ave (2 Properties)	Fort Collins	8/16/12	\$1.2 million	9,382	\$127.90		Mountain 240, LLC			EDAW Inc		
Larimer	Office	375 E Horsetooth Rd	Fort Collins	8/29/12	\$875,000	10,413	\$84.03		Shores II LLC	Cassidy Turley Commercial Real Estate Services	Jared Goodman	Tamarack Properties, Inc	Brinkman Partners	Kevin Brinkman
Larimer	Office	123 N College Ave, 250 /2nd Floor	Fort Collins	7/2/12	\$675,000	4,074	\$165.68		Association of Fraternal Leadership & Values	Cassidy Turley Commercial Real Estate Services	Jason Ells	Trinity Investments Limited LLC	Realtec Commercial Real Estate Services, Inc.	Matt
Larimer	Office	350 Linden St	Fort Collins	8/7/12	\$650,000	5,400	\$120.37		Mawson Llc			Kluvermoore Foundation		
Larimer	Office	4848 Thompson Pky, 300/3rd Floor	Johnstown	9/14/12	\$623,535	3,779	\$165.00		CFM Holdings LLC	Sperry Van Ness/The Group Commercial	Mike Eyer	BOC Plaza LLC	Realtec Commercial Real Estate Services, Inc.	Peter Kelly
Larimer	Office	1605 Foxtrail Dr (3 Office Condo Units)	Loveland	8/28/12	\$469,900	12,382	\$210.83		Frontier Group Llc			Coc Llc		
Larimer	Office	1505 W Prospect Rd	Fort Collins	8/24/12	\$455,000	7,121	\$63.90		James Hogan			Clarke Lorene K		
Larimer	Office	1247 Riverside Ave	Fort Collins	8/17/12	\$440,000	7,559	\$58.21		Melott Buildings, LLC	Re/Max Alliance	Michelle Hickey-Crawford	Greenpath Inc	Bitzer Real Estate Partners	Brady Welsh
Larimer	Office	2001 S Shields St, J-2/1st Floor	Fort Collins	9/7/12	\$327,200	1,636	\$200.00		Roine St Andre Family Trust			William E & Jane A Lentz	RE/MAX Residential Office	Ron Young





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COLLEGE OF BUSINESS

County	Type	Address	City	Sale Date	Sale Price	Size (SF)	Price/SF	Price/SF (Land)	Buyer Company	Buyer's Broker Company	Buyer's Broker	Seller Company	Listing Broker Company	Listing Broker
Larimer	Office	420 S Howes St, B 302/3rd Floor	Fort Collins	7/2/12	\$245,000	1,536	\$159.51		Trinity Investments Limited LLC	Cassidy/Turley/Commercial Real Estate Services	Nate Heckel	Association of Fraternal Leadership & Values	Cassidy/Turley/Commercial Real Estate Services	Jason Ellis
Larimer	Office	114 E 5th St	Loveland	7/12/12	\$217,000	1,799	\$120.62		Myosotis Llc			J L & Nancy A Walter		
Larimer	Office	114 E 5th St	Loveland	7/20/12	\$217,000	1,799	\$120.62		Myosotis LLC			Walter J L & Nancy A		
Larimer	Office	903 N Lincoln Ave	Loveland	7/13/12	\$184,900	1,540	\$120.06		TEKE Enterprises	Realtec Commercial Real Estate Services, Inc.	Larry Melton	Ball Investment Corporation	Realtec Commercial Real Estate Services, Inc.	Larry Melton
Larimer	Office	2105 Bighorn Rd, 102 B/1st Floor	Fort Collins	9/14/12	\$176,560	1,166	\$151.42		Schoonover Prop Holdings Llc			Timberline Retail Llc		
Larimer	Office	155 W Harvard St, 202	Fort Collins	7/2/12	\$109,500	2,596	\$42.18		William J Bertschy			West Harvard LLC		
Larimer	Office	1640-1694 Topaz Dr, 1670/1st Floor	Loveland	7/2/12	\$100,000	1,080	\$92.59		Gene & Chantel Welch	Sperry Van Ness/The Group Commercial	Julius Tabert	Helmut Retzer	Sperry Van Ness/The Group Commercial	Julius Tabert

Larimer County — Retail

Larimer	Retail	1119 W. Drake	Fort Collins	9/24/12	\$690,000	9,270			Hakuna	Cassidy Turley Colorado	Travis Ackerman Nate Heckel	North College Lofts, LLC	Realtec Commercial Real Estate Services, Inc.	Dan Eckles Matt Patyk
Larimer	Retail	4432-4503 S College Ave (10 Properties)	Fort Collins	8/30/12	\$58 million	350,593	\$165.43		AmCap Hamony, LLC			FC Timberline Development, LLC		
Larimer	Retail	215-225 E Foothills Pky (14 Properties)	Fort Collins	7/2/12	\$39.6 million	996,479	\$39.83		Walton Foothills Holdings VI, LLC			GGP-Foothills, L.L.C.		
Larimer	Retail	2201 S College Ave	Fort Collins	8/27/12	\$17.8 million	68,334	\$261.58		CH Realty V/Fort Collins Retail, LLC			David Zissu 58 LLC	HFF	Bryan Ley
Larimer	Retail	2420 E Harmony Rd	Fort Collins	7/19/12	\$2 million	4,804	\$416.32		First Citizens Bk & Trust Co			United Wstrn Bk		
Larimer	Retail	3701 S College	Fort Collins	9/7/12	\$1.8 million	13,175	\$165.19		Net Lease Strategic Assets Fund LP			Net Lease Strategic Assets Fund LP		
Larimer	Retail	4306 S College Ave	Fort Collins	7/18/12	\$1.6 million	4,595	\$367.79		Anthony & Deborah Fiore			Scott Family Trust	Commercial Niche, Inc.	Trent Lewis
Larimer	Retail	1121 W Prospect Rd	Fort Collins	7/26/12	\$1.2 million	9,320	\$128.76		Stone Creek Plaza, LLC			Hakuna Properties Llc	Realtec Commercial Real Estate Services, Inc.	Dan Eckles
Larimer	Retail	117 S College Ave	Fort Collins	8/21/12	\$1 million	3,250	\$338.46		Green College Properties, LLC	Cassidy/Turley/Commercial Real Estate Services	Aki Palmer	GCP College Avenue LLC	Doberstein Lemberg Commercial Inc.	Eric Nichols
Larimer	Retail	4103 S Mason St	Fort Collins	7/26/12	\$922,845	12,076	\$76.42		Baseline Growth, LLC			4103 S Mason Street Llc		
Larimer	Retail	425 N Us Highway 287	Berthoud	7/2/12	\$770,000	3,040	\$253.29		Lightfoot, LLC			Cn Llc		
Larimer	Retail	2515 E Mulberry St	Fort Collins	7/19/12	\$752,368	7,100	\$105.97		Dealer Sites, LLC			Titan Machinery Inc		
Larimer	Retail	1900 S Lemay Ave	Fort Collins	8/6/12	\$750,000	7,346	\$102.10		Ridgeview Classical Schools Inc	Sperry Van Ness/The Group Commercial	Cobey Wess	Realty Income Corporation	Newmark Knight Frank Frederick Ross	Frank Griffin
Larimer	Retail	602 S College Ave (2 Properties)	Fort Collins	7/11/12	\$580,000	2,552	\$227.27		Dan Dolan	Cassidy/Turley/Commercial Real Estate Services	Aki Palmer	Stephen V Ryan Ent's Llc	Realtec Commercial Real Estate Services, Inc.	Dan Eckles
Larimer	Retail	2941 N Garfield Ave	Loveland	8/3/12	\$300,000	2,410	\$124.48		James F & Julie A Strovas			204 Ventures Llc		

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County	Type	Address	City	Sale Date	Sale Price	Size (SF)	Price/SF	Price/SF (Land)	Buyer Company	Buyer's Broker Company	Buyer's Broker	Seller Company	Listing Broker Company	Listing Broker
Larimer	Retail	204-210 Maple St, 103/1st Floor	Fort Collins	7/23/12	\$160,000	1,370	\$116.79		Cosner Holdings LLC	Cassidy/Turley/Commercial Real Estate Services	Nate Heckel	James P Cosner	Cassidy/Turley/Commercial Real Estate Services	Travis Ackerman
Larimer	Industrial	432 S Link Ln	Fort Collins	8/27/12	\$95,000	1,500	\$63.33		Frederick Schleber III	Realtec Commercial Real Estate Services, Inc.	Perry McCormac	Enderson S Cruz	Cassidy/Turley/Commercial Real Estate Services	Jason Ells
Weld County — Industrial														
Weld	Industrial	505 18th St	Greeley	9/6/12	\$650,000	22,320	\$29.12		Aggd Lic			Campus Ls Lic	RE/MAX Commercial Alliance	Russ Baca
Weld	Industrial	525 E Railroad Ave	Keenesburg	7/12/12	\$263,500	19,200	\$13.72		JD East LLC			Ronald T Mcsherry	KW Commercial Real Estate, LLC	Steve Hewson
Weld	Industrial	707 12th St	Greeley	8/28/12	\$230,000	14,318	\$16.06		Frank E Tenorio			Gre Holdings Llc	RE/MAX Alliance	Mary Jo Brockshus
Weld	Industrial	116 18th St	Greeley	7/3/12	\$115,000	1,846	\$62.30		Antonio Galindo			Silverado Oil Inc		
Weld County — Office														
Weld	Office	2425 35th Ave	Greeley	8/1/12	\$2.5 million	21,339	\$118.33		FMS Bank	Colorado Land Co LLC	Kent Lindell	Liberty Savings Bank FSB	Sperry Van Ness/The Group Commercial	Dan Leuschen
Weld	Office	6801 W 20th St, 202/2nd Floor	Greeley	9/13/12	\$360,000	1,994	\$180.54		790 Eisenhower Llc	Sperry Van Ness/The Group Commercial	Julius Tabert	Front Range Surgical Specialists	Sperry Van Ness/The Group Commercial	Julius Tabert
Weld	Office	2918 W 10th St	Greeley	8/1/12	\$350,000	8,141	\$42.99		Properties By Jg Llc		Chuck Rehmer	Dosch Enterprises II LLC	Re/Max Alliance	Chuck Rehmer
Weld	Office	15266 County Road 13	Platteville	7/9/12	\$225,000	3,136	\$71.75		David Gene & Ginnifer Goranson			Harvey D Fiechtner Testamentar		
Weld	Office	4673 W 20th St, D/2nd Floor	Greeley	8/30/12	\$45,000	491	\$91.65		Streed Living Trust		Blaine Herdman	New West Bk	RE/MAX Alliance	Blaine Herdman
Weld County — Retail														
Weld	Retail	3417 W 29th Street	Greeley	8/27/12	\$705,000	6,000	\$117.50		BTG, LLC	Realtec Commercial Real Estate Services, Inc	Jeffrey Doran	CREH, LLC		
Weld	Retail	1415 Vista View Dr	Longmont	8/9/12	\$6 million	30,359	\$197.63		Automotive Properties on 119 LLC			Ssh Holdings Llc		
Weld	Retail	1480 Main St	Windsor	8/28/12	\$5.4 million	14,488	\$374.85		MCR Farnsworth LLC			WGWC TIC #4 LLC	Marcus & Millichap	Glen Kunofsky



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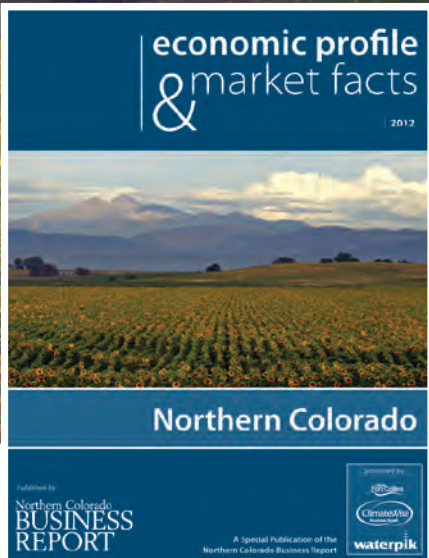
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Weld	Retail	871 Champion Dr	Windsor	7/18/12	\$2.7 million	46,389	\$58.53		Southgate Two LLC	RE/MAX Eagle Rock	Ryan Bach	CP San Antonio RE Holdco LLC	Cushman & Wakefield of Colorado	Samuel Brenner
Weld	Retail	1005 54th Ave (2 Properties)	Greeley	9/27/12	\$1.7 million	7,728	\$228.39					J&T Petroleum Inc	Realtec Commercial Real Estate Services, Inc.	Mark Bradley
Weld	Retail	1200 Dexter St	Fort Lupton	8/21/12	\$1.7 million	16,320	\$107.23		Kims Investments Inc			Dexter, LLC	John Propp Commercial Group	John Propp
Weld	Retail	6075 Firestone Blvd	Firestone	9/12/12	\$1.4 million	6,359	\$224.64		Highland Properties 1912	Kosmos Real Estate	Georgia Christopher	Burke Family Investment Club L	Sperry Van Ness/The Group Commercial	Mike Eyer
Weld	Retail	4100 S Valley Dr	Longmont	7/25/12	\$899,000	15,265	\$58.89		BGT Properties LLC			Twin Peaks Land Investments LLC	Prudential Rocky Mountain Realtors	Ken Kanemoto
Weld	Retail	829-837 16th St	Greeley	8/3/12	\$765,000	5,218	\$146.61		Assett Funding Group Llc			Champion Bk		
Weld	Retail	1297 Main St	Windsor	8/14/12	\$525,000	7,926	\$66.24		Nelson Realty Invest LLC			Johnson Investments, Inc.	Cassidy Turley Commercial Real Estate Services	Nate Heckel
Weld	Retail	229 N 7th St	Windsor	7/27/12	\$145,000	1,423	\$101.90		Steve J & Carie Jo Winter	West & Associates in Real Estate	Martin West	Roger A & Patty Jo Young	Realtec Commercial Real Estate Services, Inc.	Steve Stansfield
Weld	Retail	3201 W 10th St	Greeley	8/29/12	\$118,500	1,328	\$89.23		Robert E & Diedre M Herr			Br Co		
Weld	Retail	213 1st St	Eaton	7/9/12	\$100,000	3,550	\$28.17		213 First Street LLC			Tin Can LLP		
Weld	Retail	1005 54th Avenue	Greeley	9/27/12	\$1,050,000	4254	\$246.83/sf	48,168 A	Bajwa Brothers, LLC	New Horizons	Jan DePetro	Wilshire Bank	Realtec Commercial Real Estate Services, Inc.	Mark Bradley

Larimer County — Multi-Family

Larimer	Multi-Family	5295 Hahns Peak Dr	Loveland	8/31/12	\$23.5 million	168	\$140,178.57		Raia Properties CO-2, LLC			Eagle Ridge Partners Ltd, LLLP	Apartment Realty Advisors	Jeff Hawks
Larimer	Multi-Family	3550 Butternut	Loveland	9/7/12	\$290,000	4	\$72,500.00							
Larimer	Multi-Family	4832 Basswood	Loveland	7/19/12	\$349,500	4	\$87,375.00							
Larimer	Multi-Family	1703 Greeley Drive	Loveland	8/31/12	\$265,000	4	\$66,250.00							
Larimer	Multi-Family	709-711 W 10th St	Loveland	8/1/12	\$500,000	7	\$71,428.57		Myosotis LLC	Cassidy Turley Commercial Real Estate Services	Brian Mannlein	Wendy J Favinger	Cassidy Turley Commercial Real Estate Services	Brian Mannlein

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County	Type	Address	City	Sale Date	Sale Price	Size (SF)	Price/SF	Price/SF (Land)	Buyer Company	Buyer's Broker Company	Buyer's Broker	Seller Company	Listing Broker Company	Listing Broker
Larimer	Multi-Family	1701-1704 Estrella	Loveland	8/1/12	\$221,000	2	\$110,500.00		John H. Nelson	Cassidy/Turley Commercial Real Estate Services	Brian Mannlein	Richard D. Machacek	Blue Tree Real Estate	Merlin Dietz
Larimer	Multi-Family	1101 Ponderosa Drive	Fort Collins	9/26/12	\$607,000	6	\$101,166.67		The Kevin and Marcie Taylor Trust	Keveco Real Estate Investments	Paul Hunter	Dan Eckles and MD Barella	Realtac Commercial Real Estate Services, Inc.	Dan Eckles
Larimer	Multi-Family	318 East Pitkin Street	Fort Collins	8/17/12	\$373,500	4	\$93,375.00							

Weld County — Multi-Family

Weld	Retail	1005 54th Avenue	Greeley	9/27/12	\$1,050,000	4254	\$246.83/sf	48,168 A	Bajwa Brothers, LLC	New Horizons	Jan DePetro	Wishire Bank	Realtac Commercial Real Estate Services, Inc.	Mark Bradley
Weld	Multi-Family	1620 9th Ave	Greeley	8/1/12	\$615,000	17	\$36,176.47		Hall Venture Investments Llc				Kenwell Associates Llc	
Weld	Multi-Family	2117 19th Ave	Greeley	9/28/12	\$615,000	12	\$51,250.00		Michael & Barbara Mcvicker	Prop Realty Inc	Tony Cook	Royal Manor Llc	Unique Properties, LLC-TCN Worldwide	Marc Lippitt
Weld	Multi-Family	3651-3657 Centennial	Evans	8/1/12	\$306,000	4	\$76,500.00		The Greeley/Loveland Irrigation Company			PDK Investments, LLC	Cassidy/Turley Commercial Real Estate Services	Brian Mannlein
Weld	Multi-Family	3616 - 3636 17th Avenue	Evans	8/1/12	\$892,200	13	\$68,630.77		The Greeley/Loveland Irrigation Company			PDK Investments, LLC	Cassidy/Turley Commercial Real Estate Services	Brian Mannlein
Weld	Multi-Family	120 S Columbine Ave	Johnstown	8/7/12	\$205,000	4	\$51,250.00							
Weld	Multi-Family	2124 5th Ave	Greeley	8/31/12	\$254,500	4	\$63,625.00		Hood Family Trust				Brandon R Lee	
Weld	Multi-Family	1517 10th Ave	Greeley	7/31/12	\$290,000	7	\$41,428.57		Sears Real Estate				Sears Real Estate	
Weld	Multi-Family	2032 7th Ave	Greeley	8/20/12	\$130,000	2500	\$5.20		Sears Real Estate		Reynaldo Lozano		Realtac Commercial Real Estate Services, Inc.	Erik Broman

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A GUIDE TO LAND DEALS IN NORTHERN COLORADO

Larimer County — Land

Larimer	Land	Campfire Dr	Fort Collins	7/26/12	\$3 million	11.52	501,811	\$6.16	Melody Homes Inc				East Vine Properties Llc	
Larimer	Land	Rockwell Ave	Loveland	8/23/12	\$3 million	15.57	678,211	\$4.42	Food Services of America	Cassidy/Turley Commercial Real Estate Services	Steve Poole	Centre Point Business Airpark LLC	Realtac Commercial Real Estate Services, Inc.	Michael Ehler
Larimer	Land	4751 Pleasant Oak (2 Properties)	Fort Collins	7/1/12	\$1.9 million	15.70	683,892	\$2.81	Triton at Mackenzie Place			Cordes & Co.	Cassidy/Turley Commercial Real Estate Services	Russell Baker
Larimer	Land	1640-1648 E Douglas Rd	Fort Collins	7/16/12	\$780,000	35	1,524,600	\$0.51	Davies Mobile Park Llc			Dennis & Merue Davies		
Larimer	Land	Byrd Dr	Loveland	8/14/12	\$517,000	3.95	172,062	\$3.00	In Kahoots Llc	Brinkman Partners	Kevin Brinkman	CapFinancial Properties CV3 LTD	Sperry Van Ness/The Group Commercial	Dan Leuschen
Larimer	Land	5857 Lockheed Ave (3 Properties)	Loveland	7/9/12	\$369,000				Food Services of America				Rgh Enterprises Limited Partnership	



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Larimer	Land	8121 Wynstone Dr, 9535 Blackwood Dr	Windsor	8/1/12	\$250,740	0.61	27,000	\$9.28	Saint Aubyn Homes, LLC			Highpoint Vista, LLC	Cassidy/Turley Commercial Real Estate Services	Russell Baker
Larimer	Land	5892 Lockheed Ave	Loveland	7/9/12	\$225,000	1.13	49,309	\$4.56	Food Services of America			Russell Construction Co		
Larimer	Land	5891 Lockheed Ave	Loveland	7/11/12	\$225,000	1.11	48,525	\$4.64	Food Services of America	Sperry Van Ness/The Group Commercial	Cobey Wess	Sharon & Stacy Jourgensen Living Trust	Sperry Van Ness/The Group Commercial	Cobey Wess
Larimer	Land	E CR 402	Johnstown	7/26/12	\$225,000	14.88	648,172	\$0.35	Matthew R Gustafson	Realtec Commercial Real Estate Services, Inc.	Michael Ehler	Home State Bank	Realtec Commercial Real Estate Services, Inc.	Michael Ehler
Larimer	Land	3058 Lake Canal Ct	Fort Collins	7/23/12	\$220,000	1.23	53,578	\$4.11	Joshua Tree Realty Llc				Delozier Spaces Llc	
Larimer	Land	6146 & 6166 Chesney Ct (Highpoint)	Windsor	7/1/12	\$214,000	0.61	27,000	\$7.92	Saint Aubyn Homes, LLC			Highpoint Vista, LLC	Cassidy/Turley Commercial Real Estate Services	Russell Baker
Larimer	Land	6395 Byrd Dr	Loveland	8/6/12	\$175,000	0.82	35,719	\$4.90	Food Services America Inc			Kathleen M Kinchen		
Larimer	Land	225 N. Cove Dr.	Loveland	7/1/12	\$80,000	0.34	15,000	\$5.33	Custom On-Site, Inc.			Timber Wind Land, LLC	Cassidy/Turley Commercial Real Estate Services	Russell Baker
Larimer	Land	111 Coronado Ct	Fort Collins	7/20/12	\$32,500	0.21	8,999	\$3.61	Housing Catalyst LLC	Cassidy/Turley Commercial Real Estate Services	Cole Herk	GRE Holdings LLC	Cassidy/Turley Commercial Real Estate Services	Russell Baker
Larimer	Land	2314 Nancy Gray Avenue	Fort Collins	7/25/12	\$25,000	0.176	7,649		Jamestown Builders	Realtec Commercial Real Estate Services	Peter Kast Matt Patyk	First National Bank	Realtec Commercial Real Estate Services, Inc.	Peter Kast Matt Patyk
Larimer	Land	6375 Byrd Drive	Loveland	8/27/12	\$215,000	0.757	32,976		Food Service of America	Cassidy Turley Colorado	Steve Poole	Moke, LLC	Realtec Commercial Real Estate Services, Inc.	Rhys Christensen
Weld County — Land														
Weld	Land	State Hwy 7 @ Lowell	Erie	7/26/12	\$3.5 million	60.48	2,634,508	\$1.33	Hwy 7 Equities LLC			Karen K. Kramer		
Weld	Land	Siesta Key Dr	Windsor	8/23/12	\$2.2 million	12.3	535,644	\$4.27	Melody Homes Inc			CBC Returns, LLC	RE/MAX Eagle Rock	Ryan Bach



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Weld	Land	Hwy 34 & 83rd Ave	Greeley	8/15/12	\$1.9 million	42.58	1,854,784	\$1.05	Noble Energy, Inc.			Jon James Trust Llc		
Weld	Land	Liberty Ranch, 2nd Filing	Mead	7/1/12	\$1 million	23.76	1,035,000	\$1.00	Lorson South Land Corp.	Cassidy Turley Commercial Real Estate Services	Russell Baker	LR Investments, LLC	Cassidy Turley Commercial Real Estate Services	Russell Baker
Weld	Land	12556 Weld County Road 8	Fort Lupton	9/4/12	\$500,000	9	392,040	\$1.28	McAda Drilling Fluids Inc	Summit Real Estate & Marketing LLC	Laura Johnston	Dave Finley	Pinnacle Real Estate Advisors, LLC	Corey Murray
Weld	Land	Maplewood Sub., Filing 5	Frederick	7/1/12	\$480,000	3.3	144,000	\$3.33	Alliance Development, LLC			Maplewood 5, LLC	Cassidy Turley Commercial Real Estate Services	Russell Baker
Weld	Land	Union Ave @ Ebony St	Firestone	8/28/12	\$450,000	9.26	403,200	\$1.12	Arcadia Holdings at Oak Meadows, LLC			Bank of Choice	CBRE	Martin Roth
Weld	Land	59th Ave @ 10th Street	Greeley	9/21/12	\$274,315	0.99	43,211	\$6.35	Peymor Properties LLC	Riverside Real Estate	Paul Kuyper	2059 Development Lic	Wheeler Management Group, Inc.	Ron Randel
Weld	Land	313 Dee Rd	Johnstown	9/6/12	\$208,900	2.59	112,820	\$1.85	Carlos William Lang			Mejias Invest Inc		
Weld	Land	St Michaels Lot 1	Greeley	9/14/12	\$10,500	0.103	4,500		Park Place Homes		Larry Melton	St Michaels	Realtac Commercial Real Estate Services, Inc.	Larry Melton Mark Bradley
Weld	Land	St Michaels Lot 2	Greeley	9/14/12	\$10,500	0.103	4,500		Park Place Homes		Larry Melton	St Michaels	Realtac Commercial Real Estate Services, Inc.	Larry Melton Mark Bradley
Weld	Land	St Michaels Lot 3	Greeley	9/14/12	\$10,500	0.103	4,500		Park Place Homes		Larry Melton	St Michaels	Realtac Commercial Real Estate Services, Inc.	Larry Melton Mark Bradley
Weld	Land	St Michaels Lot 4	Greeley	9/14/12	\$10,500	0.103	4,500		Park Place Homes		Larry Melton	St Michaels	Realtac Commercial Real Estate Services, Inc.	Larry Melton Mark Bradley
Weld	Land	St Michaels Lot 5	Greeley	9/14/12	\$10,500	0.103	4,500		Park Place Homes		Larry Melton	St Michaels	Realtac Commercial Real Estate Services, Inc.	Larry Melton Mark Bradley
Weld	Land	3003 67th Street	Greeley	7/17/12	\$10,500	0.103	4,500		Park Place Homes		Roxanne Francis	St Michaels	Realtac Commercial Real Estate Services, Inc.	Larry Melton Mark Bradley

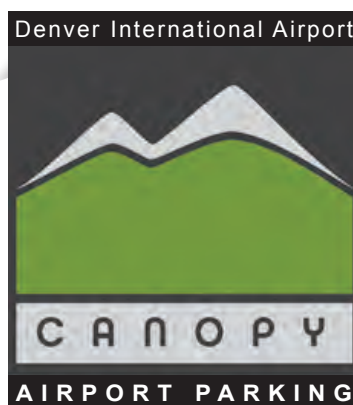
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