

Northern Colorado **BUSINESS REPORT**

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BIZWEST MEDIA



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Nonprofit restores food-damaged photos.
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FUNDRAISING SURGES
Flood-assistance donations top \$5 million.
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Volume 19 | Issue 1 | Oct. 4-17, 2013

OtterBox sued over import taxes

BY STEVE LYNN
slynn@ncbr.com

FORT COLLINS – OtterBox is embroiled in a whistleblower lawsuit in which it is accused of underpaying federal import taxes on products it manufactured in China.

According to the lawsuit, OtterBox failed to pay customs duties on the full value of its popular cell-phone cases, violating the False Claims Act. The case was filed in 2011 but remained under seal in U.S. District Court in Denver

until Aug. 19, when portions of the case were unsealed by U.S. District Judge Raymond Moore.

“We plan to vigorously contest this matter and we have every confidence in a favorable outcome through the judicial process,” said OtterBox spokeswoman Kristen Tatti, who declined to comment further. On Sept. 26, the company asked that the case be dismissed, saying that it already had notified the government of the deficiencies in its import-tax payments.

► See **OtterBox 5**

About cleanup could cost \$3.7 million

BY STEVE LYNN
slynn@ncbr.com

LONGMONT – Cleanup of the former production facility contaminated and abandoned by bankrupt Abound Solar Inc. is estimated to cost as much as \$3.7 million, according to documents obtained by the Business Report.

As lawyers, regulators, bankruptcy officials and the landlord spar over the case, the building lies in disrepair, too contaminated to lease.

The building, at 9586 E. Interstate 25 Frontage Road, was occupied by Abound Solar from 2008 through 2012 and has remained unoccupied since the company failed. In the interim, local government officials and the building's

owner have attempted to compel Abound Solar's bankruptcy trustee, Wilmington, Del.-based Joe Jeffrey Burtch, to clean the building, contaminated with the metal cadmium.

The Business Report obtained docu-



BUSINESS REPORT PHOTO
Special vents hang off the abandoned Abound Solar plant in Longmont.

Derailed

Rail freight shipments disrupted as rattlesnake-infested floodwaters destroy tracks.



JONATHAN CASTNER

Water-soaked rails came apart as the flood engulfed the eastern plains.

State probes claims of health-policy rate threats

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

As Coloradans begin shopping for insurance on the new health-care

exchanges, the Colorado Division of Insurance is investigating complaints from individuals and small businesses regarding letters from insurance carriers warning policyholders to renew

existing policies or face higher costs once new insurance plans become effective on Jan. 1.

Often, these letters include an

► See **Health, 13**

► See **Abound, 14**

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Things lost are found in photo salvage work

BY STEVE LYNN
slynn@ncbr.com

FORT COLLINS – Diana McKinney carefully cuts open a plastic sleeve holding a sopping wet family photo.

The photo was one of hundreds from several albums that succumbed to the flood in a Longmont family's basement.

But just a week after flooding wracked Northern Colorado, the photos were being preserved by McKinney, a volunteer at Leave a Legacy in Fort Collins.

UNDERWATER: 2013

After the flooding, "I thought, what can I do to help," McKinney said. "Homes are replaceable. Family photos are not."

McKinney and other volunteers along the Front Range have been busy preserving everything from wedding to graduation photos and digital video tapes tainted by mud and sewage following the flood. They are working as part of the Memory Preservation Coalition,

► See **Salvage, 12**



Workers carefully hang flood-damaged photos to dry after they have been cleaned.

JONATHAN CASTNER

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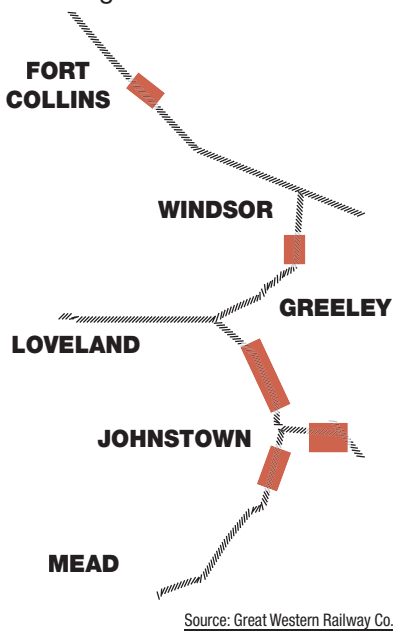
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Rail disruptions

The Great Western Railway Co. had five major areas of damage in northern Colorado.



JONATHAN CASTNER

A swift torrent damaged bridges and nearly 150 miles of railroad track on the eastern plains.

Rail repairs on fast track after flood

BY STEVE LYNN

slynn@ncbr.com

JOHNSTOWN – Steve Ward steps carefully along a mangled track run by Great Western Railway.

Ward leaves the track where crews moved a pile of rocks to replace a washed-out section of rail. Floodwaters on nearby cropland flank the line. He dodges mud that smells like rotten fish.

“Watch out for snakes!” Ward shouts.

Indeed, Ward, vice president for engineering at Denver-based OmniTRAX Inc. and his crew have encountered a few angry rattlesnakes that came with flood waters to the high plains of Weld County last month.

OmniTRAX was one of four railroad companies, including Union Pacific Railroad, BNSF Railway Co. and Amtrak, hit hard by a devastating flood. The swift torrent damaged

UNDER WATER: 2013

nearly 150 miles of railroad tracks and toppled bridges throughout Colorado, causing millions of dollars in damage.

The flood slowed crude-oil rail shipments for companies such as Noble Energy Inc. (NYSE: NBL). Vestas Wind Systems A/S (OMX: VWS) saw rail shipments of its wind turbine components delayed about a week. Shipments have returned to normal for both companies as railroad crews have worked around the clock to repair tracks and reroute traffic, but damage to several sections of Northern Colorado’s rail lines remains.

OmniTRAX estimates that more than \$2.5 million in damage occurred



JONATHAN CASTNER

Freight has been rerouted to Nebraska and elsewhere as rail companies race to rebuild tracks and bridges.

on its five rail lines in Northern Colorado, said Darcy Brede, president and chief operating officer of OmniTrax. Customers could not receive some of

their products, such as sand used in the oil fields for drilling.

“We actually had fairly significant
► See **Rail, 35**

Separating ACA fact from myth

As the health-care exchanges opened across the nation under the Patient Protection and Affordable Care Act, local and national media were full of investigative stories that tried to separate fact from often agenda-fueled fiction.

NCBR EYE

For instance, the Tampa Bay Times’ popular PolitiFact section listed 16 of the top Obamacare whoppers from both ends of the political spectrum, labeling them either “Pants on Fire” or merely “False.” The refuted fallacies ranged from President Obama’s claim that health-care premiums have “gone

up slower than any time in the last 50 years” because of the new law to Sarah Palin’s “death panels” fable and radio yakker Rush Limbaugh’s charge that the new health-care law is “the largest tax increase in the history of the world.”

The media also carried reports of scammers who preyed on the confusion, calling folks with false warnings that they needed to buy a “national insurance card” and trying to collect their Social Security numbers and other identity-revealing data.

It turns out, though, that most folks weren’t getting sucked in by the orchestrated obfuscation – at least in Colorado.

“Folks are kind of sitting around,
► See **The Eye, 34**

Airport sees revenue dive after sole carrier takes off

BY STEVE LYNN

slynn@ncbr.com

LOVELAND – Fort Collins-Loveland Municipal Airport is projecting a 38 percent drop in local airport fee revenue in 2014, following Allegiant Air’s departure a year ago.

The airport is projecting \$580,000 in fee revenue in 2014, down from \$931,000 in 2013. Airport fee revenue comes from terminal lease fees, fuel sales and landing fees.

The fee income represents a significant portion of the airport’s total revenues, which include state and federal transportation dollars. The facility had 2013 total revenue of \$2.5

million and is projecting total revenue in 2014 of \$2.4 million.

The new budget comes as consulting firm AvPorts develops a marketing plan in an attempt to lure a new airline. Parts of the plan are expected to be released this month. The Business Report first reported earlier this year that, as part of the plan, officials were examining a range of options to lure a commercial airline back to the region, including a \$500,000 to \$1 million fundraising campaign, aviation fee waivers and corporate commitments to purchase tickets.

Allegiant, the airport’s sole commercial airline, stopped air service in
► See **Airport, 36**

Help pouring in for flood-relief efforts

BY MELISSA SCHAAF
news@ncbr.com

Northern Colorado businesses and nonprofits have raised more than \$5 million to help those who've lost homes and businesses because of the Great Flood of 2013.

Major and minor contributions began flowing into relief agencies in Larimer and Weld counties almost as quickly as the floodwaters rose, according to a compilation of donations developed by the Business Report.

Cash donations from the oil and gas community, for instance, are at \$1.5 million and rising, according to the Colorado Oil and Gas Association, while United Way of Larimer County said it has received cash and commitments for more than \$340,000, with donations continuing to flow.

Through Oct. 31, Jax Fish House in Fort Collins is donating 25 cents to flood relief for every oyster sold. But that's not all. What follows is a partial compilation of community contributions to flood relief through Oct. 1:

- Colorado Oil & Gas Association has donated more than \$1.5 million to the Red Cross. The association is made up of 29 companies, including Anadarko Petroleum Corp., ConocoPhillips, Noble Energy and Xcel Energy. The \$1.5 million reported does not include personal donations made by industry employees, some of which are being matched by companies.

- JBS USA has contributed more than \$200,000 to the American Red Cross through United Way of Weld County. That is up from the \$40,000 reported since Sept. 17. JBS USA challenged corporate employees to contribute to flood relief with the promise to match those contributions dollar for dollar. A JBS spokesperson

said the donations still are coming in.

- Bohemian Foundation has pledged up to \$750,000 for the Community Foundation of Northern Colorado to be distributed to flood relief efforts in Estes Park, Loveland, the Poudre River and surrounding communities. The funds will be matched dollar-for-dollar through Oct. 31.

- Encana Corp. issued charity grants in Weld and Boulder counties, totaling \$250,000. A pledge to match employee donations up to \$25,000 also was initiated. Recipients of the grants included Weld County United Way and Foothills United Way.

UNDER WATER: 2013

- Greeley radio station KUNC-FM 91.5 donated \$10,657 to the Foothills Flood Relief Fund. Funds were raised by pledging to donate 50 percent of all ticket sales for Ira Glass' Reinventing Radio on Sept. 21.

- Sandra Moffett of SHE Productions, and Jeri and Paul Stark, founders of Whitebird Productions, raised \$5,000 through Floodstock 2013, a two-day flood-relief music benefit that was held Sept. 28-29. The donation was presented to the United Way of Larimer County.

- Bank of Colorado in Weld County has offered to match donations dollar for dollar up to \$10,000. Contributions will be given to the Weld County Flood Relief Fund.

- Broadcast media across Colorado raised more than \$1.1 million during "Colorado Flood Relief," a live

► See **Relief, 37**

CORRECTIONS

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

Northern Colorado BUSINESS REPORT

Volume 19 : Issue 1
Oct. 4-17, 2013

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The Northern Colorado Business Report (ISSN 1094-8198) is published biweekly, with an extra issue in December, by BizWest Media LLC, a Colorado limited liability company. 1550 E. Harmony Road, 2nd Floor, Fort Collins, CO 80525. Periodical postage paid at Fort Collins and additional offices. Subscriptions are \$49.97. International subscriptions are \$175.00.

POSTMASTER: Send change-of-address notices to:

Northern Colorado Business Report, PO Box 270810 • Fort Collins, CO 80527

970-221-5400 • Fax: 970-221-5432

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OTTERBOX from 1

The U.S. government also is investigating and may choose to prosecute the case. In an August court filing, the U.S. Attorney's Office declined to intervene in the case, but said investigation of the claims is continuing. The agency also asked that the case not be dismissed or settled without its written consent.

A spokesman for U.S. Attorney John Walsh declined to comment.

In the lawsuit, former OtterBox employee Bonnie M. Jimenez, of Brighton, contends that OtterBox failed to pay customs duties on the value of engineering and tooling of its cases performed in China. Companies must pay customs duties on the material costs associated with their products and for other work, such as design and engineering. Jimenez, who was fired by OtterBox in 2010, did not respond to a request for comment.

Michael Porter, a Wheat Ridge attorney representing Jimenez, said his client has since found other employment.

"We feel very confident in our allegations and we look forward to litigating the case," said Porter, who declined to comment further.

Porter, a nationally known false-claims attorney, successfully represented federal auditor Bobby Maxwell, a whistleblower in a case accusing oil company Anadarko Petroleum Corp. (NYSE: APC) of underpaying royalties to the federal government. The company eventually settled the case for more than \$20 million, according to published reports.

False Claims Act lawsuits often begin with an employee who handles customs affairs for a company. The employee becomes a whistleblower and can receive a portion of a settlement or fine collected by the U.S. government.

In April 2010, OtterBox bought 3,000 Blackberry cases from a Chinese manufacturer for \$2.13 apiece, according to the lawsuit. OtterBox paid customs duty on the cases, but the value set for the cases did not include the value of the engineering and tooling, which typically ranged from \$2,500 to \$12,000 per mold, the lawsuit stated.

"This April 9, 2010, incident is provided as an example of OtterBox's customs underpayment scheme, which was consistently employed by OtterBox from at least 2006," the lawsuit says.

Jimenez's lawsuit lists about 150 similar purchase orders.

Jimenez contends that she notified OtterBox founder Curt Richardson that the company was underpaying customs duties, but that Richardson disagreed with her assessment of the law and adamantly refused to pay the additional costs.

OtterBox responded to Jimenez's lawsuit in late September, asking the judge to dismiss the case. In what is known as a "prior disclosure," OtterBox said in a court filing that it admitted to the government before Jimenez sued the company that it had broken the law by not paying enough customs duties.



BUSINESS REPORT FILE PHOTO
OtterBox headquarters in Fort Collins.

Prior disclosure is a typical way a company can correct errors in its product valuation.

If the government accepts OtterBox's prior disclosure, the lawsuit could be dismissed, said David Glynn, of counsel with Holland and Hart LLP in Denver. Such a disclosure could prevent OtterBox from paying higher penalties – from \$5,500 to \$11,000 plus treble damages – if it lost the lawsuit, according to legal experts.

OtterBox also acknowledged in its court filing that the government was investigating "in order to issue a penalty."

U.S. Customs and Border Protection (CBP) "is now investigating the circumstances of those violations and verifying the amount of those payments," says OtterBox's court filing asking the judge

to dismiss the case. "CBP will require additional payments to cover its loss of revenue by OtterBox if CBP finds that the payments were inadequate. In addition, CBP will impose a penalty on OtterBox."

Jimenez may have a "very high mountain to climb," said Frank Schuchat of Denver-based Schuchat International Law Firm LLC, which specializes in international law.

"If OtterBox made an effective prior disclosure before the False Claims Act complaint was filed, I would wager my money on OtterBox," he said.

Not paying customs duties on product engineering and tooling, known as "assists," is a common mistake made by companies that import manufactured products, Glynn said. That's because invoices for assists come after a company has paid duties on the prices of products. In OtterBox's case, it was supposed to pay 20 percent duties on the value of its assists.

"Many companies struggle with it," he said.

Patrick Burns, executive director of Taxpayers Against Fraud, an organization that follows False Claims Act litigation, said the court will have to decide whether Jimenez's lawsuit is sufficiently detailed.

"The public relations cost of OtterBox's customers discovering that (an \$18) OtterBox case costs less than \$2.50 to make is reason enough to settle, I would think," he said.

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BUSINESS NEWS DIGEST

What follows is a compilation of online news reported in the Northern Colorado Business Report for the period Sept. 18-Oct. 1. Find the full stories at ncbr.com by typing the headline into the search window at the top of the homepage.

Colo. Health exchange gets 34,000 visitors in half-day

Connect for Health Colorado, the state's health insurance exchange mandated by the Patient Protection and Affordable Care Act, launched Oct. 1 along with the rest of the country's exchanges, but had to temporarily suspend the creation of new accounts by mid-morning because of "overwhelming interest." The exchange launched at 8 a.m., and had 34,500 unique visitors in the morning, with users creating 1,300 new accounts. High levels of traffic meant that the website had to suspend its account-creation mechanism. But the problem was fixed just after noon, allowing customers to once again create accounts that let them purchase insurance.

Posted Oct. 1.

10 Synergy wells remain shut off

PLATTEVILLE – Synergy Resources Corp. (NYSE: SYRG), which operates oil and natural-gas wells in Weld County, temporarily shut off 20 of its wells during flooding.

Ten of the wells have returned to production, while the remaining 10 will be repaired and returned to production during the next several weeks, the Platteville-based oil company said. The production from the wells represented less than 5 percent of the company's total daily production. The company said it had no hydrocarbon spills from flooding. Oil companies in Northern Colorado shut off about 1,900 wells during the peak of flooding last month, according to the Colorado Oil & Gas Association. Oil companies have returned some of the wells to production, but hundreds remained shut off.

Posted Oct. 1.

Banner Health closes on hospital land

FORT COLLINS – Banner Health has closed on the 27-acre piece of land on which it plans to build a hospital. The land is located in the Presidio mixed-use development owned by Les Kaplan at the southeast corner of Harmony Road and Lady Moon Drive in Fort Collins. Banner is planning a medical campus on the property, which will include an emergency department, 24 inpatient beds, medical imaging, labor and delivery rooms, women's services and surgical and lab services in about 145,000 square feet. Nate Heckel, Aki Palmer and Jim Palmer of Cassidy Turley Commercial Real Estate and Eric Brynestad and Pat Williams of Jones Land Lasalle Brokerage Inc. brokered the transaction.

Posted Sept. 27.

New Islamic Center of Fort Collins completed

FORT COLLINS – Brinkman construction has completed the new Islamic Center of Fort Collins. The 18,000-square-foot facility includes a prayer hall and mezzanine, library, conference room, lounge and outdoor courtyard. The facility is located at 925 W. Lake St., near the Colorado State University campus. In a press statement, Brinkman said the project is the culmination of nearly 18 years of work on the part of the Islamic Center, which has stretched to serve Northern Colorado's growing Muslim population. Construction began in March 2012.

Posted Sept. 27.

Multi-family complex planned for Fort Collins

FORT COLLINS – A new, 310-unit apartment complex will be built on nearly 17 acres of land at 6111 S. Timberline Road in Fort Collins. The land was acquired by Crowne Partners, an Alabama-based developer of multi-family projects, from Steve and Kelly Laffey of Fort Collins. The purchase price of the land was about \$2.5 million.

Posted Sept. 26.

Kaplan buys Carmike theater building

FORT COLLINS – Fort Collins developer Les Kaplan purchased a 32,130-square-foot building on more than seven acres at 3636 Manhattan Ave. in midtown Fort Collins for \$4.2 million. The building houses a Carmike movie theater. Kaplan has purchased several properties in the midtown area in recent years, and is in the process of redeveloping some of them. His most recent acquisition was the Toys R Us building at 120 Bockman Drive in August. Carmike remains on a long-term lease, according to a release from Cassidy Turley Commercial Real Estate. Travis Ackerman and Nate Heckel of Cassidy Turley brokered the transaction.

Posted Sept. 26.

EAGLE-Net needs \$17M to \$25M to finish network

EAGLE-Net Alliance needs at least \$17 million more to complete its remaining broadband network at Colorado school districts, chief executive Michael Ryan said. EAGLE-Net, an intergovernmental firm tasked with installing fiber line at 29 more school districts statewide, as of earlier this month had \$8.4 million remaining from a \$100.6 million federal grant from the American Recovery and Reinvestment Act's Broadband Technologies Opportunity Program. Ryan made the remarks to the state Legislative Audit Committee, a panel of lawmakers from the state House and Senate. Lawmakers had asked EAGLE-Net representatives to appear before the audit panel, which has expressed concerns about whether EAGLE-Net can sustain its operations.

Posted Sept. 25.

Hodi's owner purchases building for \$1.3 million

FORT COLLINS – The building that houses concert venue Hodi's Half Note in Old Town Fort Collins has been sold to Hodi's owner Dan Mladenek for \$1.3 million, according to the building's former owners. Chris Ray and Bill Warren, longtime local investment partners, sold the building, located at 167-169 N. Col-

lege Ave. The partners purchased the building in 2007. The purchase price of the building breaks down to about \$250 per square foot. The property was not officially on the market for sale, according to a release, but offers have been made on it in the past. Nate Heckel of Cassidy Turley Commercial Real Estate represented the buyer in the transaction.

Posted Sept. 25.

37 NoCo physicians Recognized for approach

More than 700 primary-care physicians in Colorado have received certification from the National Committee for Quality Assurance for having "patient-centered" practices. The group includes 37 physicians in Northern Colorado. A new report by the Denver-based Colorado Business Group on Health, a nonprofit focused on reducing health care costs, shows that another 400 physicians have received recognition through Bridges to Excellence, an incentive program that pays doctors who provide top-quality care for patients with diabetes or cardiac conditions. Patient-centered practices organize and reshape their approach by putting patient needs at the center of care delivery, emphasizing communication.

Posted Sept. 24.

Multi-family complex planned for Johnstown

JOHNSTOWN – A California-based company will build a 240-unit multi-family complex in the 2534 development in Johnstown, with construction scheduled to begin in the first quarter of 2014. The Spanos Corp., based in Stockton, Calif., is one of the largest developers of apartments in the United States, with more than 100,000 apartment units developed, according to Chrisland Commercial Real Estate Inc., which owns the land on which the complex will be built. The 2534 development is located southeast of the intersection of Interstate 25 and U.S. Highway 34. The apartment complex will be built on nearly 10.5 acres within the development.

Posted Sept. 23.

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New banks look to commercial niches

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

Two new names are about to make themselves more prominent in the Northern Colorado banking market, using a business-focused approach to carve out a niche for themselves.

One of these actually is a combination of two banks, one of which, Colorado Community Bank, has had a presence in the region for years. But in May 2012, Colorado Community Bank was purchased by Carlile Bancshares, a Texas-based company that specializes in purchasing regional community banks.

Prior to its acquisition, Colorado Community Bank was headquartered in Yuma and had 17 branches in Colorado, including several in Northern Colorado. In August, Colorado Community Bank was merged with another Carlile-owned bank, Colorado Springs-based Bank at Broadmoor, and the new entity was named Northstar Bank.

While Northstar's presence reaches from Colorado Springs to Fort Collins, the Northern Colorado market will remain an important one for the

bank, according to Stuart Pattison, chief executive of Northstar.

The company's chief operating officer is based in Greeley, and about half of the bank's 200 statewide employees are located in branches in Greeley, Loveland, Milliken, Johnstown, Longmont, Evans and Firestone, Pattison said.

Northstar also will look to Fort Collins for expansion potential, Pattison said. The newly merged bank holds \$750 million in assets and keeps its focus on business banking, which Pattison says helps it separate itself from the plethora of consumer banks in Northern Colorado.

The bank does mortgages, handles personal checking accounts and other consumer-focused services, but the ratio is about 60 percent business to 40 percent consumer, Pattison said.

Data for Northstar is not yet available from the Federal Deposit Insurance Corp., since the bank was formed so recently, but numbers for the two banks that merged to create Northstar show that real estate loans made up the majority of assets at both institutions.

As of June 30, real estate loans

ACCORDING TO THE FDIC'S

most recent deposit market

share report, published in

June 2012, there are 184 bank

branches operating in Larimer

and Weld counties combined,

servicing a combined population

of more than 560,000, according

to the U.S. Census Bureau.

made up more than \$284 million in assets at both banks combined, with agricultural loans making up the second-largest share of loans with \$36 million, according to financial data submitted to the FDIC.

Northstar intends to continue lending with a business focus, Pattison said, and will consider speculative projects, something about which many banks are still gun-shy in the recession's wake. The bank's large presence in Weld County makes it a candidate for oil and gas lending as

well.

Another bank with business in its name also is making its way into the Northern Colorado market. Colorado Business Bank, which announced its physical expansion into the area this summer, is hoping to get regulatory approval for a Fort Collins branch in October or November, said Doug Woods, Fort Collins market president for the bank.

An exact location for the branch is not yet known, Woods said, but it will be downtown and will be staffed with five or six people. Colorado Business Bank already has received regulatory approval for a loan production office and already is making loans out of temporary offices in the Opera Galleria in downtown Fort Collins.

In addition to business lending, Colorado Business Bank includes business-friendly services such as a treasury group, investment banking and foreign exchange, Woods said. These services were used by customers in the Northern Colorado market before the bank decided to make a physical move to the area, Woods said, but opening the branch will

► See **New Banks, 28**

Courts hear fight over debit-card fees

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

Retailers and large banks continue to duke it out over how much banks can charge per debit-card transaction, in an ongoing battle in U.S. district and appeals courts.

The Dodd-Frank Act, passed in 2011, dictates that the Federal

Reserve place a cap on the amount per transaction that banks can charge merchants. Initially, the cap was placed at about 21 cents, down from about 40 cents, according to Mark Brase, Front Range president of Points West Community Bank.

The changes fall on banks with more than \$10 billion in assets. Banks nationwide collected about

\$16 billion in debit interchange fees before the cap was implemented.

Banks have since appealed this decision in the courts, arguing that the cap is too low, while merchants say the fee charged by banks is far higher than the costs banks incur to process a debit card transaction.

Last month, a U.S. District Court judge decided to delay his

decision on the matter until the federal appeals court rules on the case. The Federal Reserve and others involved in the case are required to file briefs on the matter no later than December.

Until the courts decide what to do with the ruling, the fees will remain at their current level of

► See **Fees, 34**

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Financial life planning connects generations

Trust work can help families determine financial legacies

Many of us have a hard time talking to our children about the hopes and dreams we have for them after we're gone. Most of us don't know where to start, and most of our children don't know what questions to ask. Studies have shown that many families

find it easier to discuss this topic with a third party.

An intra-family generational study conducted by Fidelity in 2012 found that when it comes to legacy planning, people find it easier to talk with a professional financial adviser



GUEST OPINION
Jim Sprout

than a family member. At First Western Trust, we've noticed this trend as well and have started working with our clients on connecting generations through the creation of a living legacy.

Our children are spread out and more mobile than ever. Memories and values that have been created in a family can become diluted by time and distance. As parents and grandparents, it's often our desire to share the differences we have made throughout our lives with

AS PARENTS

and grandparents, it's often our desire to share the differences we have made throughout our lives with our family.

our family. We want them to know our family stories, our heritage and our vision for the future.

Inheritance often seems to come down to a matter of money, but it should be much more than that. Beyond tax strategies, estate plans and trusts, it is important to help our children and grandchildren become better beneficiaries of our legacy. We want them to look at what we have left behind and say, "That sounds like mom and dad, and I can see why they wanted that for me."

We want our children to understand and protect the wealth and legacy we leave them. We hope that they continue giving back to their communities. Most of all, we want to see our children and grandchildren stay connected as family and make good decisions.

The challenge we face is how to get the ball rolling. How do we start the conversation about the legacy we want to leave behind?

The process is different for every family. Some of our clients have chosen to create a video of their life story. Others have created family heritage statements or legacy letters. For some, it is as fundamental as having a family meeting to begin discussing the subject.

Our goal is to give parents, children and grandchildren a connected view of their personal, business and philanthropic goals. We have found that this approach enriches and clarifies traditional estate planning and helps our clients identify what is important that is still left undone.

As parents, we want to pass on lessons we've learned and our hopes for the future. As children, we want to please our parents and make them proud. At First Western, we connect these generational desires through legacy storytelling. Through this process, we have been able to bring families closer together and add deeper meaning to our clients' financial goals.

Jim Sprout is chairman of First Western Trust's Northern Colorado office.

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Harry Devereaux, President

BUSINESS REPORT LIST Largest Credit Unions with Members in Region

Ranked by total shares and deposits

| RANK Prev. rank | Credit Union | Total Shares and Deposits June 30, 2013 Total Shares and Deposits June 30, 2012 | Total Assets June 30, 2013 Total Assets June 30, 2012 | No. of Members 2013 Full-Time Employees 2013 Part-Time Employees 2013 | Total Loan Amounts June 30, 2013 Total Loan Amounts June 30, 2012 | Total Delinquent Loans 2013 Total Delinquent Loans 2012 | Person in Charge Website Year Founded |
|----------------------------|--|--|--|---|--|--|--|
| 1 2012 Rank: 1 | SECURITY SERVICE FEDERAL CREDIT UNION 16211 La Cantera Parkway San Antonio, TX 78256 210-476-4484/210-444-3000 | \$6,400,755,979 \$5,922,015,069 | \$7,363,022,444 \$6,679,414,477 | 936,999 1,495 185 | 6,797,508,718 6,202,584,845 | \$55,725,489 \$48,540,186 | David E. Reynolds CEO www.ssfcu.org 1956 |
| 2 2012 Rank: 2 | FIRST TECH FEDERAL CREDIT UNION 1335 Terra Bella Ave. Mountain View, CA 94043 855-855-8805/650-855-3711 | \$4,802,242,572 \$4,485,075,093 | \$5,710,408,316 \$5,471,749,076 | 362,087 800 32 | 3,329,359,996 3,253,204,688 | \$17,451,486 \$22,068,052 | Greg Mitchell CEO www.firsttechfed.com 1970 |
| 3 2012 Rank: 3 | STATE FARM INSURANCE CO. CREDIT UNION 1 State Farm Plaza Bloomington, IL 61710 309-766-6001/309-766-1245 | \$3,456,709,818 \$3,316,832,465 | \$3,916,275,147 \$3,764,611,770 | 129,664 135 0 | 812,372,835 772,757,298 | \$3,235,001 \$2,553,633 | Tom DeWitt CEO www.statefarmfcu.com 1936 |
| 4 2012 Rank: 4 | ENT 7250 Campus Drive Colorado Springs, CO 80920 719-574-1100/719-388-0104 | \$3,025,801,915 \$2,925,215,385 | \$3,750,514,448 \$3,611,932,976 | 227,639 570 46 | 2,048,898,460 1,951,133,287 | \$8,826,370 \$9,908,963 | Charles F. Emmer CEO www.ent.com 1957 |
| 5 2012 Rank: 5 | ANHEUSER-BUSCH EMPLOYEES CREDIT UNION 1001 Lynch St. St. Louis, MO 63118 314-771-7700/314-664-4376 | \$1,265,595,061 \$1,231,084,729 | \$1,422,782,633 \$1,394,693,956 | 112,303 311 33 | 986,028,948 925,241,824 | \$11,157,162 \$11,886,838 | John D. Osborn CEO www.abecu.org 1939 |
| 6 2012 Rank: 6 | ELEVATIONS CREDIT UNION 2300 55th St. Boulder, CO 80301 303-443-4672/N/A | \$1,156,714,352 \$1,055,848,215 | \$1,309,428,051 \$1,191,519,630 | 100,349 308 22 | 628,138,245 661,794,404 | \$4,503,060 \$4,411,085 | Gerry Agnes CEO www.elevationscu.com 1952 |
| 7 2012 Rank: 7 | PUBLIC SERVICE CREDIT UNION 2015 S. Pontiac Way Denver, CO 80224 303-691-2345/N/A | \$1,135,815,531 \$1,046,127,066 | \$1,278,169,807 \$1,175,303,948 | 143,525 313 85 | 618,511,911 585,088,668 | \$5,967,053 \$9,067,133 | Dave Maus CEO www.pscu.org 1938 |
| 8 2012 Rank: 8 | CREDIT UNION OF COLORADO 1390 Logan St. Denver, CO 80203 303-832-4816/303-743-0101 | \$940,768,650 \$875,585,456 | \$1,081,625,158 \$1,010,535,014 | 96,790 244 3 | 573,118,091 538,689,066 | \$1,324,017 \$1,986,429 | Terry Leis CEO www.cuofco.org 1934 |
| 9 2012 Rank: 9 | WARREN FEDERAL CREDIT UNION 114 E. Seventh Ave. Cheyenne, WY 82001 307-432-5400/307-638-7043 | \$410,663,293 \$381,442,627 | \$458,882,390 \$432,444,011 | 44,752 124 18 | 360,963,747 335,305,695 | \$3,864,389 \$4,829,978 | Stephanie Teubner CEO www.warrenfcu.com 1951 |
| 10 2012 Rank: 10 | PREMIER MEMBERS 5495 Arapahoe Ave. Boulder, CO 80303 303-657-7000/N/A | \$384,223,871 \$372,292,274 | \$445,088,479 \$423,515,023 | 39,841 110 25 | 325,321,365 258,447,575 | \$3,623,877 \$3,449,672 | Carlos Pacheco CEO www.premiermembers.org 1966 |
| 11 2012 Rank: 11 | BOULDER VALLEY CREDIT UNION 5505 Arapahoe Ave. Boulder, CO 80303 303-442-8850/303-449-0438 | \$272,422,584 \$226,677,551 | \$300,317,555 \$254,681,507 | 21,373 66 10 | 112,103,400 89,574,527 | \$130,120 \$313,868 | Rick Allen CEO www.bvcu.org 1950 |
| 12 2012 Rank: 12 | WELD SCHOOLS CREDIT UNION 2555 47th Ave. Greeley, CO 80634 970-330-9728/970-330-1668 | \$52,338,726 \$51,592,014 | \$57,730,148 \$56,714,021 | 6,160 17 5 | 25,369,745 27,032,323 | \$33,638 \$137,823 | Steven R. Sanborn president www.weldschoolsfcu.com 1936 |

Source: National Credit Union Administration
Figures provided are national.

Researched by Mariah Tauer

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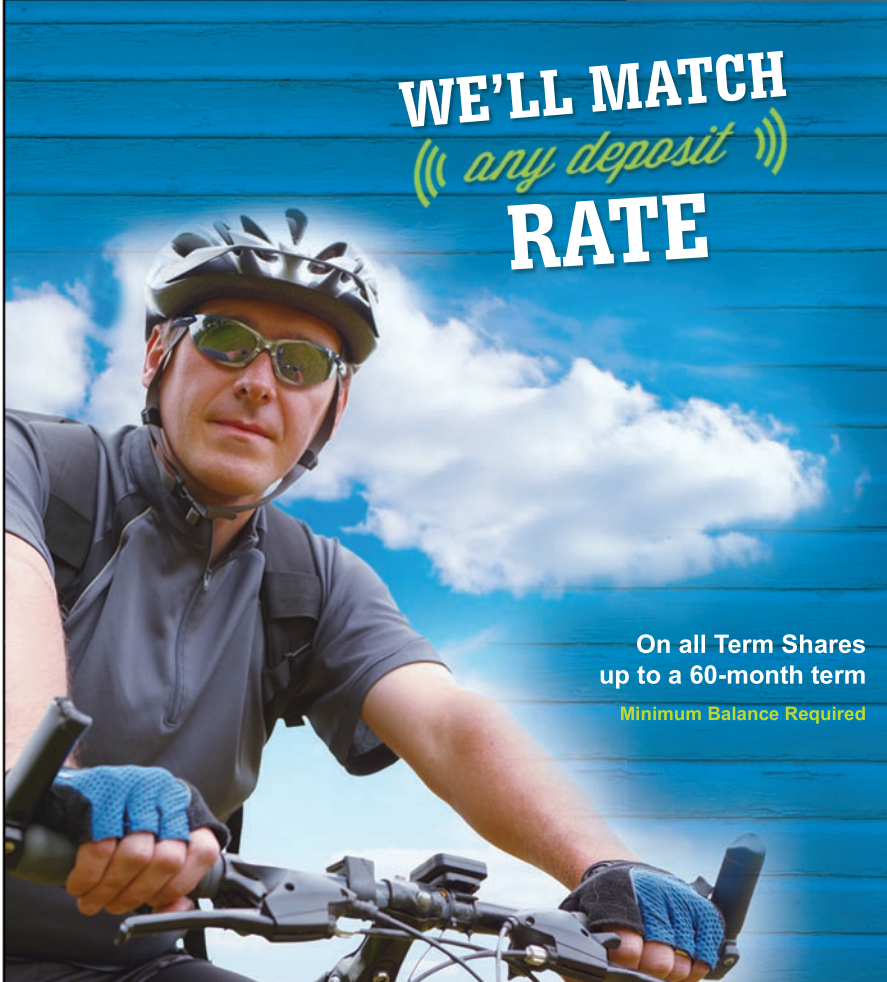
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BUSINESS REPORT LIST Highest-Paid Public Employees

Ranked by gross salary

| RANK | Title Organization City | Salary |
|------|--|-------------|
| 1 | Jim McElwain Colorado State University head football coach | \$1,350,000 |
| 2 | Larry Eustachy Colorado State University head basketball coach | \$910,000 |
| 3 | Anthony (Tony) A. Frank Colorado State University president | \$450,000 |
| 4 | Ajay Menon Colorado State University dean of the college of business | \$370,000 |
| 5 | Henry P. Miranda Colorado State University provost and executive vice president | \$325,000 |
| 6 | August W. Ritter Jr. 1 Colorado State University director of the Center for the New Energy Economy | \$309,000 |
| 7 | Mark Stetter Colorado State University dean of college of veterinary medicine | \$305,000 |
| 7 | Amy Lynn Parsons Colorado State University vice president for university operations | \$305,000 |
| 9 | P. Kay Norton University of Northern Colorado president | \$291,375 |
| 10 | Dick McLean Colorado State University dean of the college of engineering | \$275,000 |
| 11 | Mark Wdowik Colorado State University assistant vice president for research | \$264,166 |
| 11 | Clifford Richard Lyons Colorado State University director of the Infectious Disease Research Center | \$264,166 |
| 13 | William H. Farland Colorado State University vice president for research | \$262,992 |

1 Salary is privately funded.


Researched by Mariah Tauer

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**BUSINESS
REPORT**

LIST

Highest-Paid Public Employees

Ranked by gross salary

| RANK | Title Organization City | Salary |
|------|---|-----------|
| 14 | John C. Graham Colorado State University director of athletics | \$260,000 |
| 15 | Brett B. Anderson Colorado State University vice president for university advancement | \$250,000 |
| 16 | Craig A. Beyrouly Colorado State University dean of the college of agricultural sciences | \$241,750 |
| 17 | Thomas J. Milligan Colorado State University vice president for external relations | \$240,000 |
| 18 | Janice L. Nerger Colorado State University dean of the college of natural sciences | \$238,750 |
| 19 | Patrick J. Burns Colorado State University vice president for information technology, dean of libraries | \$234,300 |
| 20 | Charles Dave Baldwin Colorado State University assistant football coach | \$234,250 |
| 21 | Joyce K. Berry Colorado State University dean of the Warner College of Natural Sciences | \$233,815 |
| 22 | C. Wayne McIlwraith Colorado State University professor of clinical sciences | \$231,500 |
| 23 | Richard G. Israel Colorado State University professor, department head, health and exercise science | \$231,235 |
| 24 | Leonard Perry, Jr. Colorado State University assistant men's basketball coach | \$230,000 |
| 25 | Anthony A. Maciejewski Colorado State University professor, department head, electrical and computer engineering | \$228,700 |

Researched by Mariah Tauer

Source: Business Report Survey

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*Based on number of total DB clients, PLANSPONSOR magazine, February 2011. **Based on number of DC recordkeeping plans, PLANSPONSOR Recordkeeping Survey "Tying it all together, picking the best provider," June 2011. Based on number of recordkeeping clients, PLANSPONSOR Deferred Compensation Buyer's Guide, December 2011.† "Best in Class" ranking is defined by Chatham Partners as 85% of clients providing top satisfaction as of March 31, 2012. ©2013 Principal Financial Services, Inc. Insurance issued by Principal National Life Insurance Co. (except in NY) and Principal Life Insurance Co. Securities offered through Princor Financial Services Corp. 800-247-1737, Member SIPC. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Institutional Asset Management provided by Principal Global Investors. Principal National, Principal Life, Princor®, Principal Funds Distributor, Principal Global Investors and Principal Financial Services are members of the Principal Financial Group® (The Principal®), Des Moines, IA 50391. t13032602s5

SALVAGE from 2

a group of businesses along the Front Range who have joined to offer some of these rescue services for free.

The nonprofit group hopes that as people sort through their flooded homes and find old photos, videos and slides sodden and buried in mud, they will not toss them in the trash. Wet and dirty photos often can be salvaged, according to the nonprofit.

Gordon Nuttall, CEO of Cour-agent in Fort Collins, co-founded the nonprofit earlier this year. The businesses have recruited volunteers from local historical and preservation societies to save people's photo and video collections.

"This whole idea of preserving your memories is really important," Nuttall said.

Nuttall's company makes mobile scanners that people used last year to save photos that washed ashore after Hurricane Sandy. People used the device to scan the lost photos, digitize them and post on social media for identification.

At Leave A Legacy in Fort Collins last week, volunteers were using the same scanners after cleaning and drying hundreds of waterlogged photos.

"I'm sure we could use more volunteers," McKinney said.

These businesses are participating in the effort:

- Leave A Legacy in Fort Collins, 1827 E. Harmony Road, (970) 226-0102.

- Leave A Legacy in Denver, 487 S. Broadway, Suite 100, (303) 623-0607.

- Memories to Digital in Boulder, 2525 Arapahoe Ave., 303-554-7100.

- Memories to Digital in Lone Tree, 8481 S. Yosemite St., 303-799-1677.

If flood survivors can't travel to a Memory Rescue Center, they can call for advice over the phone. For more information, visit MemoryPreservationCoalition.org.

HEALTH from 1

offer by the carrier to renew a policyholder's plan before that holder's normal renewal period at a manageable rate increase, saying that if that policyholder waits until a renewal period in 2014, his or her rates will shoot up.

In anticipation of these notices, the Division of Insurance issued a regulation in late July that dictates what letters from carriers discussing plan transitions must include, said Vince Plymell, spokesman for the DOI.

One of the requirements for the letters is that they must inform policyholders that they have other options, aside from keeping their current plans, Plymell said.

The rates quoted in the letters refer to "grandfathered" plans, which are allowed under the Affordable Care Act, and are not included in the DOI's analysis of rates for new health-care plans, released in mid-August.

Plans that were created before the Affordable Care Act was signed into law on March 23, 2010, can be considered grandfathered plans that can be renewed indefinitely and don't have to comply with the health-care act. As long as the grandfathered plans don't change, except within parameters outlined as "acceptable" by federal law, they will maintain their grandfathered status, Plymell said. Premiums on the plans can change without impacting their status, but still must be reviewed and approved by the DOI.

Grandfathered plans often are less expensive than new plans because they don't include elements that are mandated by the ACA, including a set of 10 benefits called "essential health benefits," said Scott Rankin, an insurance broker with Leading Edge Financial Group in Greeley.

These benefits include things such as prescription drugs and maternity and newborn care. Many people believe such benefits should be available a la carte, Rankin said, so that each policyholder can buy the benefits that apply to them.

For example, a 50-year-old man purchasing insurance likely has no reason to hold a plan that includes maternity care.

For reasons such as this, many are choosing to stick with their current plans, Rankin said, and for those people, renewing early to lock in a lower rate is an attractive prospect. For people happy with their current plan and the rate they are paying, renewing could be the best choice, he said.

The idea of shopping around for health insurance is not new, Rankin said. Consumers always have been able to work with a broker or on their own to compare plans from different carriers. The difference with the exchange, he said, is the federal subsidies that will be available there.

But consumer advocates say that the letters are a way for carriers to keep their current policyholders from looking into other options, either on the exchange or off, which could result in customers potentially mov-

ing their business to another carrier.

"What some insurers are trying to do is keep their current policyholders onboard before the marketplace opens," said Adam Fox of Colorado Consumer Health Initiative, a Denver-based health-care nonprofit.

The Division of Insurance is encouraging consumers to shop around, according to Jo Donlin, director of external affairs for the DOI.

"Consumers really need to look at all their choices," Donlin said. "There is a lot of shopping that needs to go on." New health plans

became available for purchase earlier this week, and enrollment lasts through March 31. Plans purchased by Dec. 15 will become effective Jan. 1.

The enrollment period is six months long so that consumers have the time they need to find the right plan for them, Donlin said.

The DOI has heard from both individuals and small businesses about notifications from their carriers encouraging them to renew early or face a large hike, Donlin said. The letters have been confusing for some policyholders, and Donlin said

anyone who has received a letter and is unsure of what it means should contact the Division of Insurance.

Donlin declined to identify which carriers had sent the letters that have been reported to the DOI so far. However, according to a report in the Wall Street Journal, Colorado regulators have received complaints regarding Humana Inc. In September, the Kentucky Department of Insurance fined Humana more than \$65,000 for sending letters to policyholders instructing them to renew within 30 days or be switched to a more expensive policy.



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ABOUND from 1

ments about the building from a Colorado Open Records Act request to the Colorado Department of Public Health and Environment.

Abound Solar declared Chapter 7 bankruptcy in July 2012, leading to the layoffs of 125 people, on top of the 280 it had laid off earlier in the year, and the closure of its facilities in Larimer and Weld counties. The company had borrowed almost \$70 million on a \$400 million loan guarantee from the U.S. Department of Energy. Taxpayers are expected to lose \$40 million to \$60 million as a result of its bankruptcy.

The solar panel manufacturer had a history of defective products and equipment problems, and repeatedly missed revenue and production goals. It blamed its collapse on competition from the Chinese.

Owned by 9586 LLC, formed by Bill Reynolds of Boulder-based W.W. Reynolds Cos., the building is contaminated with cadmium, which can cause cancer. Abound Solar's panels, coated with cadmium-tellurium thin film, were at first considered an important addition to the solar market because they were supposed to produce electricity much more efficiently than the cheaper crystalline silicon panels manufactured by the Chinese.

But as Abound was gearing up for commercial production, the Chinese panels flooded the market, making it increasingly difficult for Abound to sell its product.

The Longmont building represents



BUSINESS REPORT FILE PHOTO

A dumpster at the abandoned Abound Solar factory. The W.W. Reynolds Co., owner of the facility, has sued Abound's insurer over its failure to pay for the cleanup of the factory.

one more contaminated site left by Abound Solar in the wake of its bankruptcy. For months after its failure, 2,000 pallets of solar panels "deemed unsellable" languished in a Denver warehouse. The fate of these panels remains unclear. The bankruptcy trustee has declined to comment on their whereabouts. The Colorado Department of Public Health and Environment said it doesn't believe the panels remain at the warehouse but doesn't know what's become of them.

Approximately 11,000 of Abound Solar's panels went to Tempe, Ariz.-based First Solar Inc., which reached an agreement with the bankruptcy trustee

to recycle glass panels at First Solar's recycling facility in Perrysburg, Ohio, and to use Abound's leftover processed cadmium and tellurium for its own solar panels.

"We believe the solar industry as a whole should start implementing responsible disposal and recycling practices by learning from the sustainability practices adopted by more mature industries, enabling solar to deliver on its promise as a clean and sustainable renewable energy," spokesman Steve Krum said in an email to the Business Report earlier this year. "Every player in this relatively young industry has a responsibility to

bring forward solutions for end-of-life management."

In August, 9586 LLC sued Abound Solar's insurer, Chubb Group of Insurance Cos., alleging that the company wrongly denied a claim to pay cleanup costs.

"Sampling and analysis results and correspondence show that hazardous waste exists at the property in concentrations that place humans at imminent and significant health risk," says a July 18 letter from Jeffrey Winger of W.W. Reynolds to bankruptcy trustee representatives and federal officials.

Bill Reynolds, owner of W.W. Reynolds, declined to comment, and a Chubb spokesman said the company does not comment on individual claim matters.

Keith Nichols, former director of facilities for Abound Solar, and Adam Singer, a representative of Burtch, did not return phone messages seeking comment.

The building could cost from \$840,000 to \$2 million in "investigation and remediation costs," according to an April 9 report from Chemistry & Industrial Hygiene Inc. of Wheat Ridge. "Potential additional costs" could push the cleanup tab to nearly \$3.7 million.

The languishing building has irked Weld County officials such as Commissioner Sean Conway. Elected officials have urged regulators to initiate a cleanup, he said, but the county has had trouble figuring out whether there are plans to clean the building and when that might take place.

"Weld County commissioners are interested in seeing the cleanup," Conway said. "We're having a hard time getting answers."

The state health and environment department, meanwhile, is not responsible for the cleanup because it doesn't fall under the agency's regulatory authority. The state would step in only after a cleanup is launched. At that point, the public health department would have authority over any contaminated material generated during the cleanup.

The state considered Abound Solar a "large quantity generator" of hazardous waste because of the broken glass and rinse water used during solar panel manufacturing.

State inspectors have conducted several inspections of the facility, including on Nov. 28, 2012, when inspectors found 30 55-gallon drums, a 1,500-gallon tank and a 1,000-gallon tank containing cadmium-contaminated water as well as cadmium-tainted glass and wipes. About 90 pallets of solar panels contained "unknown hazardous waste," according to their report.

Panels have since been removed from the facility, along with containers filled with hazardous waste, said Joe Schiefelin, solid and hazardous waste manager for the health and environment department. Despite those efforts, the building remains contaminated.

"We're in a holding pattern saying, 'You guys figure out what you're going to do, and figure out how clean you want to make it,'" he said. "Whatever waste you generate in that process, we'll help you figure out what to do with it."

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Buying club aids church's hunt for connection

BY MAGGIE SHAFER
news@ncbr.com

The press coverage that followed the closing of A Hunt Club and Timberline Church's subsequent purchase of the building in early September focused on the jobs lost and those that lost them, inciting fiery comments aimed at the church.

We caught up with executive pastor Rob Cowles to find out whether the complaints were warranted and what the neighboring businesses can expect the new church to add to the East Mulberry community.

Question: Was the decision to purchase the Hunt Club building a symbolic one or simply an economic one?

Answer: The decision was based more on location and opportunity. The opportunity to fill that space with a community of people that would be committed to serving the needs of broken and desperate people in our city was very appealing to us.

Q: What are Timberline Church's plans for the building and church?

A: We plan to remodel the building and establish a church that will be relationally connected to Timberline, but a separate entity. We envision a community of people that will seek to serve the needs of people on the north side of our city in the most tangible ways possible.

Q: Has opening a church in that area been a long-time goal of Timberline's or is this a new idea? Can you describe the church's relationship with the club's former owners?

A: Planting churches has been a long-time goal of Timberline's, but our approach, to this point, has been to seize opportunities rather than target specific areas. We were approached around four



Rob Cowles

years ago by one of the former owners of A Hunt Club. He expressed his desire to close the club and sell the building. At that time, we were not in a place to pursue the opportunity. He approached us again in May and, in light of their desire to close the business and sell the building, we decided to pursue purchasing it.

Q: How will the presence of a church on East Mulberry affect the nearby businesses and overall culture of the area?

A: Practically speaking, the renovation and remodel of a pretty old, run-down building will help the aesthetics of the area. Beyond that, we hope to build relationships and offer services that impact that area in a positive way.

Q: How will the congregation, mission and service of this new church differ from that of Timberline Church, if at all?

A: As I said earlier, the new church will be a separate entity with different leadership. However, at its core, Timberline has always been about serving the community. That value will continue

NEWSMAKER Q&A

in the new church. We want to plant a new and fresh expression of church that is simple and raw and looks for ways to demonstrate God's love in tangible ways with no strings attached. We are less interested in getting people to come to us and more interested in learning how we can help make life better for people in our community who are struggling.

Q: What is your response to the accusation that the church and Treasures Ministry have ruined the careers of the employees of the club?

A: I think the owners of the club have made it pretty clear that they initiated all contact with us concerning the sale of the building. We've never had a goal to close A Hunt Club. We simply responded to the opportunity to purchase the building for the purpose of planting a new church. We contacted Treasures Ministry the moment we found out the club was closing in hopes that they could offer help to employees who may need it. They were not, in any way, a part of the sale of the building. With that said, we do realize that there is now a significant commute for people wanting to stay in that business. For some, that is not feasible so we've gathered some resources to help in areas of scholarships, job-skills training and career-change expenses.

Despite the embarrassment, embrace failure as path to your success

I spend a fair amount of my workday listening to people talk about their failures and mistakes. As a career counselor, I work with people who are trying to make sense of why they were let go or why their careers aren't progressing as planned. The stories range anywhere from human error to miniature disaster to "I cannot believe I did that!"

Clients have talked about losing

their cool with an important customer and ultimately losing a key account, blurting out a curse word during an important interview, making an accounting error that



CAREERS
Carrie Pinsky

cost the company a sizeable sum, and sending a confidential email to the wrong person in the contact list. Yikes! In moments like these, we often wish for a "do-over day."

Since time travel only happens in sci-fi fantasies, it behooves us to learn how to recover from fumbles and failures. Spanish philosopher Georges Santayana once said, "Those who cannot remember the past are

condemned to repeat it." The key to recovering from failure lies in taking the time to acknowledge and learn from the experience. Success is not defined by the absence of failure but rather by the ability to learn and grow from our mistakes.

We are human, and we all blow it from time to time. Here are some tips for living and learning from our

► See **Careers, 39**

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NORTHERN COLORADO CFOS OF THE YEAR

2013 CFOs of the Year: Strategic Leaders

While a panel of CEOs led by JK Joung, Monfort Senior Executive in Residence Professor, University of Northern Colorado-Monfort College of Business, discussed strategies and the financial feasibility of going global, 7 members of the 250-person audience attending the Business Leaders Breakfast anticipated the moment when their names would be announced as Northern Colorado's 2013 leading Chief Financial Officers. Produced by the Northern Colorado Business Report and sponsored by Kennedy and Coe, LLC, Monfort College of Business, Palmer Flowers and Otis, Coan & Peters, LLC, the annual CFO Awards were about to be presented.

Nominated by their peers or their CEOs, these 7 people were being recognized as those individuals whose efforts guided their organizations' financial futures and contributed to its overall success. Their responsibilities as CFOs are considerable yet, as the narratives excerpted from their nominations reveal, these are people possessing not only great financial acumen, but who are also specialists in organizational leadership, technological innovation and relationship building.

Their talents go straight to the bottom line.

2013 CFO of the Year Honorees

MICHAEL BECKSTEAD

Chief Financial Officer, City of Fort Collins

Fort Collins, Colorado

"Mike Beckstead joined the City of Fort Collins in 2011 as Chief Financial Officer overseeing the Finance Department. Mike's leadership in change management and performance measurement resulted in two significant process improvements for the City of Fort Collins. He led the creation of a Monthly Operating Report that provides the City's Executive Lead Team with a uniform way of looking at both operational and financial data for City operations on a monthly basis. Mike also led the creation of the City's new Community Dashboard, a quarterly snapshot of the community's progress in attaining key outcomes. Mike's leadership on process improvements reinforces the City of Fort Collins's commitment to accountability, transparency and creation of a vibrant, world-class community."

*Ana Arias
City of Fort Collins*

MONICA DANIELS-MIKA

*Director of Finance and Administration, Weld County Government
Greeley, Colorado*



BUSINESS REPORT PHOTO

The CFO of the Year Awards were presented September 11 during Business Leaders Breakfast, the 2013 Bixpo kickoff event. Pictured left to right are: Monica Daniels-Mika, Mike Beckstead, Josh Fay (accepting for his father John Fay), Ray Schofield, Spiro Palmer, Brent Coan, Peggy Dowswell, Doug Mills and Bruce Valentine.



BUSINESS REPORT PHOTO

During the 2013 Business Leaders Breakfast, at which the CFO Awards were presented, JK Joung (far left) moderated a panel discussion on global positioning of companies. Panel members included Richard P. Bisson, President and CEO of Water Pik, Inc; Roger Knopf, President and CEO of EnviroTech Services, Inc., and Curt Richardson, Chairman of OtterBox.

"In recent years, Weld County has been the epicenter of innovation in both the energy and agricultural sectors. As Director of Finance and Administration, Monica Daniels-Mika, leading her administrative team, developed long-range economic development and technology innovation programs to promote sustained business growth and realization of efficiencies to government process through the use of new technologies. Monica's value to Weld County is displayed every day. She is counted on to present different perspectives

to issues facing county government. Furthermore, her ability to keep work teams or elected officials focused on the desired goal and the steps to achieve this result is a rare commodity."

*Weld County Board of Commissioners
Weld County Government*

PEGGY DOWSWELL

*Chief Financial Officer, Pinnacle Consulting Group, Inc.
Loveland, Colorado*

"Like the rudder of a ship, Peggy has

helped guide our company through rough and calm waters. Her bold and unwavering approach to leadership has allowed our small company to thrive with double-digit growth annually and emerge as a leader in our industry. She has set the standard for consistent quality and mentors her employees to do the same. She also volunteers time and resources to a variety of non-profit causes."

*Brendan Campbell
Pinnacle Consulting Group, Inc.*

JOHN FAY

*Chief Financial Officer, The Rio Grande Mexican Restaurant Company
Fort Collins, Colorado*

"John Fay has steered the Rio's financial ship for over 12 years and has done so tirelessly and with great success. Industry standard growth in the restaurant business hovers between 3% and 5%. With not much to work with on any given year, John Fay – through rigorous financial modeling and diligent accounting – has kept the Rio strong and growing. His depth and breadth of knowledge coupled with his ability to convey the information has made the Rio's management team much smarter business people and has translated directly to a growing bottom line."

*Jason Barrett
The Rio Grande Mexican Restaurant Company*

DOUG MILLS

*Chief Financial Officer, Burns Marketing
Loveland, Colorado*

"When Doug Mills began his career as CFO our revenues were less the \$100,000 per year, and the company

NORTHERN COLORADO CFOS OF THE YEAR

was housed in one location. Today, revenues exceed \$6,000,000 per year, and the company has recently opened a branch office in the LODO area of Denver. Employees have grown from 3 fulltime to more than 35. Doug has managed all financial aspects from banking relationships, budgeting, staffing, HR, and financial reporting while serving as an alter ego to the CEO for 26 years. What has been incredible is that this has been accomplished without increasing the size of the accounting staff. What began as a department of one is STILL ONE. “

*Mike Burns
Burns Marketing*

RAY SCHOFIELD

*Chief Financial Officer, Green Ride Colorado
Fort Collins, Colorado*

“Ray Schofield was not only a founder of Green Ride, but has been the leader in guiding the entire financial foundation and structure of Green Ride. He developed our business plans, built relationships with financial organizations, instituted the company’s financial structure, created the reporting structure, and makes sure we operate conservatively while growing exponentially. To this day, he still writes the checks, monitors and guides financial performance, develops simple and effective process, coaches and mentors, teaches and learns, and is always involved in every



BUSINESS REPORT PHOTO

Event sponsors Spiro Palmer, Palmer Flowers; Brent Coan, Otis, Coan & Peters, and Peter Martin, Kennedy and Coe presented Josh Fay with the CFO of the Year Award honoring his father, John Fay.

aspect of the business. He has been instrumental in our success.”

*Bob Flynn
Green Ride Colorado*

BRUCE VALENTINE

*Chief Financial Officer, OtterBox
Fort Collins, Colorado*

“OtterBox Chief Financial Officer Bruce Valentine directs the financial team and oversees the informa-

tion technology and business insight groups at the company. He brings to the role nearly 20 years of entrepreneurial finance experience. He joined the OtterBox team in 2011, and has navigated the company through numerous new systems and process updates and has created a mission-critical infrastructure that is assisting this rapidly evolving company to continue its upward growth

2013 CFO of the Year Nominees

- **Mary Arnesen**, Hydro Construction Company, Inc.
- **Michael Beckstead**, City of Fort Collins
- **Monica Daniels-Mika**, Weld County Government
- **Kathy Dinkel**, Front Range Energy, LLC
- **Peggy Dowswell**, Pinnacle Consulting Group, Inc.
- **John Fay**, The Rio Grande Mexican Restaurant Company
- **Cathy Forsythe**, 1st Choice Realtors
- **Sam Goffena**, American Eagle Distributing Co.
- **Josh Kane**, McWhinney
- **Doug Mills**, Burns Marketing
- **Blaine Rappe**, Loveland Commercial, LLC
- **Ray Schofield**, Green Ride Colorado
- **Becky Thompson**, Advanced Medical Imaging Consultants
- **Richard Thurley**, First FarmBank
- **Bruce Valentine**, OtterBox

trajectory. During his time with the company, OtterBox has continued its rapid growth – from \$350 million in revenue to an expected \$1 billion+ this year. “

*Kristen Tatti
OtterBox*



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7 best practices of best sales teams

Nike founder Phil Knight has a great phrase: “You must act world class before you are world class.”

Many people think top sales organizations exist only at the Fortune 100 or Fortune 500 level. Not so. You don't have to wait until you are large to start implementing best practices that will help you win business. No need to reinvent the sales-management wheel. Just duplicate and install these proven seven best practices into your sales organization:

Hire a sales manager's sales manager with lots of friends. Hire a sales manager that is comfortable with the title of boss and doesn't have to be a salesperson's new best friend. The title of sales manager brings the responsibility of accountability, managing results and not excuses, and being the official bar raiser at the company.

Here's the reality: A good sales manager cares about his team – and because he cares, he is also willing to show some ‘tough love’ and hold salespeople accountable to a specific set of metrics for sales activity, pipeline and results. The salesperson may not like this ‘tough love’ in the beginning – but she loves it in the end when she is hitting quota and making money.

Create a defined business development plan. Ask members of a top sales

team about their sales activity plan and you will hear a specific set of numbers linked to a specific activity instead of vague statements such as, “We do some of this and some of that.” These sales organizations also know that sales activity isn't enough. They provide skills training as it relates to the sales activity. (Ever met a sales stalker at a networking event or received a ‘put you to sleep’ prospecting email?) Activity combined with skill training is the winning formula.

Create a sales playbook. Here's a common mistake made by companies: “We hire veterans so we don't need to give them training.” The translation: “We hire old sales dogs who are not willing to learn new tricks.”

Just turn on the television set and watch the NFL. They recruit players that have been playing ball for years – and yet, each team has a playbook and shows up to practice every week. Athletic teams don't allow each athlete to run his or her own practice or playbook and neither do effective sales organizations. The smart sales manager knows she can't even read

15 different playbooks, much less coach them.

Get crystal clear about your target clients. I learned this early on in the sales training business from a good mentor. He helped me eliminate writing a lot of practice proposals by helping me identify who would value my services. Two key criteria came from his coaching. I needed to find organizations that valued education and outside counsel.

Look at your business. You might find that you work best with rapidly growing companies because they don't have time to install systems and processes. Perhaps your best customer is increasingly burdened by government regulations. As the old saying goes, “Fish where the fish are.”

Recognize and reward. Top sales organizations have a tangible and intangible award system. These organizations are excellent at sharing daily success stories. Purchase that bell and sound it off after a sale. Send a note home to a spouse bragging about the salesperson's expertise. Plan a year-end dinner to recap the victories. No one has ever complained about being over-recognized.

Manage results, not excuses. Let's face it. There will always be plenty of excuses for not hitting quota: the economy, marketing collateral and bigger competitors. Develop a mindset that all of the above can provide opportunity. A bad economy means weak competitors go away. Lack

of marketing collateral means the salesperson gets to be the walking brochure. A small company can move and adjust to client demands without having to get approval from 15 decision makers. Turn excuses into results.

Create emotionally intelligent sales cultures. Recognize that it takes a sales village to win in today's competitive business environment. Hire competitive and collaborative salespeople. These folks show up to sales meetings willing to share information that helps everyone on the team win. They are smart enough to recognize that the competitor is outside the meeting room, not in the meeting room.

As basketball legend Michael Jordan said, “There is no ‘I’ in team but there is in win.” One of the most competitive athletes in the game recognized that he couldn't win a championship without the help of his peers.

There you have it. Count to seven and go!

Colleen Stanley is president of Sales Leadership Inc., a sales consulting firm specializing in emotional intelligence and sales and sales management training. She is author of “Emotional Intelligence For Sales Success and Growing Great Sales Teams.” Contact her at salesleadershipdevelopment.com or 303-708-1128.



SALES
Colleen Stanley



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BIZFIT CHALLENGE

Stepping Up. Teaming Up. Winning the BizFit Challenge.

On September 11 at the BizFit Challenge Power Lunch, the 6-month 2013 Challenge wrapped up with an awards presentation honoring 4 teams with 5 awards and recognized 2 individuals who also took the challenge. Joining Northern Colorado Business Report publisher Jeff Nuttall in handing out awards, the event's featured speaker Susie Wargin, 9NEWS sports anchor, encouraged the Power Lunch audience in her presentation titled, "Unlocking Success."

The BizFit Challenge program, produced by the Northern Colo-

rado Business Report and sponsored by Kaiser Permanente, Banner Health, CanDo-UC Health and Miramont Lifestyle Fitness, was aimed at improving overall health, losing or maintaining weight, and increasing awareness of wellness measurements like BMI (body mass index- a numerical computation related to height and weight) as well as levels of cholesterol, glucose and triglycerides. Fifteen company teams totaling 90 participants plus 2 individuals began and ended the BizFit Challenge with health screenings and evaluations provided by Kaiser and Miramont.

Unlocking BizFit Success

During the program participants were encouraged to succeed through the use of Kaiser Permanente's online tracking portal as well as health coaching from Miramont Lifestyle Fitness. Freeze the Gain and the Lean Team Challenge provided incentives for long-term behavior modification. Weekly recipes, newsletters and webinars added reinforcement to telephone and in-person coaching. Points, awarded for participation in each component of the challenge, were tallied at the end of the competition to determine the winning teams.

2013 BIZFIT CHALLENGE ROSTER

- DaVinci Sign Systems** – 2 teams, 11 participants
- Eye Center of Northern Colorado** – 4 teams, 20 participants
- GreenRide Colorado** – 1 team, 9 participants
- Kennedy & Coe** – 3 teams, 16 participants
- MedCom** – 1 team, 7 participants
- Northern Colorado Business Report** – 1 team, 6 participants
- Prosci** – 2 teams, 18 participants
- WW Reynolds** – 1 team, 5 participants
- Sara Seely and Jarrod Chacon** – Individual participants

► See **BizFit Challenge, 21-22**

THE BIZFIT CHALLENGE WINNERS

FIRST PLACE and LEAN CHALLENGE WINNING TEAM

Eye Center of Northern Colorado-It's Never Too late

Team members included: Heather Anderson, Katy Beatie, Ana Chiodo, Christine Robertson, Laurie Kleven.



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BIZFIT CHALLENGE



SECOND PLACE

DaVinci Sign Systems -The Vituvians

Pictured left to right are members of the DaVinci Sign Systems Teams: Bryan Long, John Shaw, Kelly Kapperman, Mark Foster, Susie Wargin (9News), Mershi Bassett, Jerry Zito, Derek Medina.



THIRD PLACE

Kennedy and Coe - Waist Management

Team members included: Debbie Berg, Barry Long, Heather Long, Kyle Stapleton, Marilyn Stapleton, Melissa Stapleton. Pictured are Courtney Waterson, Heather Aune-Long, Susie Wargin and Marilyn Stapleton.



FREEZE THE GAIN WINNING TEAM

The MedCom Group, Ltd.-Wii Not Fit

Team members included: Julia Claudio (pictured), Sherry Cochrane, Barbara Goff, Lindsay Lechner, Priscilla Moreno, Joe Perrin, Joanne Vesely. (Freeze the Gain was a 6-week weight maintenance program)



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BIZFIT CHALLENGE



Susie Wargin, the morning weekday sports anchor for 9NEWS, spoke about “Unlocking Success” at the 2013 BizFit Challenge Power Lunch. A sports enthusiast herself Wargin enjoys the competitive challenge of triathlons as well as running or biking event and just-for-fun skiing with her family.



BIZFIT CHALLENGE INDIVIDUAL PARTICIPANTS

Sara Seely, left, and Jarrod Chacon, right, with BizFit Keynote Speaker Susie Wargin.



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Case sets rules on online ad trademark disputes

As opportunities in the Internet marketplace become increasingly competitive, the challenges businesses face in protecting intellectual property rights have increased accordingly. Internet search engine advertising illustrates competitive business strategies that challenge the boundaries of intellectual property rights.

Courts increasingly are asked to determine when actionable trademark and service mark violations occur in the context of Internet advertising.

A July 16 opinion from the U.S. Court of Appeals for the Tenth Circuit in Denver – in the case titled 1-800 Contacts Inc. vs. Lens.com Inc., dba Lens.com – is instructive about the factors considered by courts in protecting the trademark and service mark rights of businesses.

In 2003, 1-800 Contacts registered “1800CONTACTS” as a service mark with the federal trademark register. Lens.com is a direct competitor of 1-800 in the retail replacement contact lens market. In 2005, 1-800 noticed that when it did searches for the phrase “1800 CONTACTS” on the Google search engine, paid advertisements for Lens.com appeared. 1-800 concluded

ed Lens.com must have purchased phrases similar to 1-800’s name within the Google AdWords system so that with certain searches for 1-800’s name a paid advertisement



KEEP IT LEGAL

Dan Jones

for Lens.com would appear in the search results.

According to Google, AdWords advertisers can pay to have ads prominently displayed on Google’s search results

whenever someone enters certain specified search terms. For example, an art instruction studio in Greeley can pay to have its website featured in search results when someone searches for “art classes in northern Colorado” on Google. Such sponsored ads typically are highlighted on the search results page.

In 2007, 1-800 sued Lens.com alleging that “Lens.com had purchased sponsored advertisements from Google, and other search engines, for (1-800)’s marks to trigger advertising and/or a link to the Lens.com websites.” Therefore, 1-800 alleged that Lens.com had infringed upon its registered

1800CONTACTS service mark under the Lanham Act.

The Lanham Act “prohibits the infringement of trademarks (used to identify products) and service marks (used to identify services).” While Lens.com had not bid on 1-800’s exact registered service mark, discovery in the case revealed that Lens.com had purchased nine very similar keyword terms through Google’s AdWords option to trigger Lens.com ads. The keyword terms Lens.com bid on included the following: “1-800 contact lenses”; “800 contact lenses”; “800contacts.com”; and “800contaxts.com.” Lens.com did not dispute its purchase of those challenged keywords.

Under the Lanham Act, the owner of a registered trademark or service mark can claim infringement of that mark against any person who uses “in commerce any reproduction, counterfeit, copy, or colorable imitation of (the) registered mark in connection with the sale, offering for sale, distribution or advertising of any goods or services on or in connection with which such use is likely to cause confusion, or to cause mistake, or to deceive...”

Therefore, a plaintiff claiming infringement must prove three elements: The plaintiff has

a protectable interest in a mark; the defendant used an identical or similar mark in commerce; and the defendant’s use is likely to confuse consumers.

Typically, the likelihood of consumer confusion is the central question for courts. In the 1-800 case, the court said confusion “need not be limited to the incorrect perception that one party was the source of the other party’s product or service; it may also arise from ‘a mistaken belief in common sponsorship or affiliation.’” The court was quoting from a 1984 case involving Amoco Oil Co.

1-800 claimed “initial-interest confusion,” defined as confusion that “results when a consumer seeks a particular (mark) holder’s product and instead is lured to the product of a competitor by the competitor’s use of the same or a similar mark.” The court indicated there was no real dispute that 1-800 had proved the first two elements of its infringement claim against Lens.com. 1-800 clearly had a protected interest in the “1800CONTACTS” service mark, and the court accepted that Lens.com’s purchase of the challenged keywords satisfied the element that those similar marks

➤ See **Legal, 28**

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BRIEF CASE

BRIEFS



COURTESY GREELEY CHAMBER OF COMMERCE

Leadership Weld County

Bryce Jacobson of the Greeley Tribune tries to untangle Scott McPherson of North Colorado Medical Center during a Sept. 13 team-building exercise to kick off the 29th annual Leadership Weld County series. This year's class also includes Tracy Axton of FMS Bank, Hal Brown of University of Northern Colorado Dining Services, Kamie Cooley of Weld County Justice Services, Gena Duran of UNC Admissions, Marty Ebbinghaus of Sears Real Estate, Celeste Ewert of Envision, Arnie Fiscus of Fiscus Enterprises, Levi Gain of Doug's Carpet & Upholstery Care, Nicole Hockley of American Eagle Distributing, Katie Kage of UNC Fitness and Wellness, Dena Knapp of State Farm Insurance Cos., Eric Mooss of Banner Health, Gage Osthoff of Realtac of Greeley, Jacob Paul of Otis, Coan & Peters LLC, Crystal Raehal of Hospice of Northern Colorado, Aimee Rogers of UNC Financial Aid, Brad Sharp of UNC Technical Operations, Patty Shupe of Flood & Peterson, Tawnya Thaden of First National Bank, Diana Vasquez of United Way of Weld County, Richard Wayman of the Weld County Sheriff's Office and Janella Werth of Wells Fargo.

Fort Collins-based **Brinkman Construction** has started building Drive II, the seventh building in the \$7 million River North TAXI campus in Denver, owned by Zeppelin Development Inc. The four-story, 51,712-square-foot development primarily will consist of office space and is located at the site of the former Yellow Cab headquarters at 3461 Ringsby Court, Denver. Drive II is scheduled for completion in April.

DEADLINES

Applications will be taken until 5 p.m. Nov. 1 for the 2014 **Leadership Northern Colorado** class. A joint initiative of the Fort Collins, Greeley and Loveland chambers of commerce, the Community Foundation of Larimer County and the Community Foundation Serving Greeley and Weld County, Leadership Northern Colorado is designed to educate and motivate leaders who are committed to shaping the future of the region. Thirty current and emerging leaders from throughout the region will be selected to participate in day-long sessions on the fourth Tuesday of each month, January through June, to learn about public governance, land use and infrastructure, education and workforce, economic development and regional leadership. Tuition of \$750 includes all meals, session materials and graduation recognition. Applications can be completed online at www.LeadershipNorthernColorado.com or emailed to LeaderNoCo@fcchamber.org. More information at 970-682-3562.

FLOOD RELIEF

Phoenix-based **Banner Health**, which owns and operates four hospitals, more than 50 outpatient clinics and a corporate office in Colorado towns that saw heavy damage from flooding, is making arrangements to help health-system employees in Northern Colorado who have been impacted. Employees can designate contributions for flood relief through Banner's Support Our Staff program; employees who have financial emergencies then can apply for assistance from that fund. The program has \$300,000 and Banner announced that it will contribute money to raise the total to \$1 million. Employees are eligible to apply for up to \$1,000 in assistance. In addition, Banner Health has made it possible for employees affected by the flood to cash out accrued paid time off.

The **Community Foundation** and **United Way of Weld County** partnered to create the Weld County Flood Relief Fund. **Bank of Colorado** will match customer and employee donations up to \$10,000.

College Credit Union in Greeley will donate \$5000 to the Weld Food Bank to assist with food recovery efforts in Weld County and offer special rebuilding loans for repairing homes, replacing broken or lost furniture, purchasing supplies and replacing vehicles. CCU will collect donations at its branches: 2901 S. 27th Ave. and 1503 Ninth Ave.

GOOD DEEDS

The first annual **Chipping Fore Charities Golf Tournament** held Sept. 9 raised more than \$30,000 for Front Range Exceptional Equestrians, Court-Appointed Special Advocates, Crossroads Safehouse and Spirit Crossing clubhouse. Romeo Golf Club and Rotary Club of Fort Collins Breakfast staged the event at Fort Collins Country Club. Paul's TV donated a 55-inch television for the helicopter golf ball drop. Mercedes of Loveland provided a 2013 Mercedes C300 as a hole-in-one prize. Townsquare Media donated content development, website space and airtime on their local radio stations to promote the tournament. NoCo Channel 5 created content and donated airtime for television ads. Frontier Printing donated all of the printed marketing material for the event.

GRANTS

The Institute of Museum and Library Services awarded \$138,933 to **Fort Collins Museum of Discovery** to support development and implementation of a two-year project highlighting the High Park Fire. FCMoD will work with partner agencies across Colorado to complete a two-year community engagement project called Living with Fire: A Community Responds, collecting and sharing stories of people impacted by the fire; offering opportunities for collaboration, conversations and research with other local agencies; and providing educational programs to the community.

KUDOS

Colorado State University scientist **Jill Baron** was elected president of the Ecological Society of America. Baron is an ecosystem ecologist with the U.S. Geological Survey, a senior research ecologist with the Natural Resource Ecology Laboratory and an affiliate faculty member in the Department of Ecosystem Science and Sustainability – both in CSU's Warner College of Natural Resources – and a member of CSU's graduate degree program in ecology.

Colorado State University professor **Tomislav Rovis** was named a 2013 Arthur C. Cope Scholar by the American Chemical Society. The award includes a \$40,000 unrestricted research grant, plus \$5,000 for Rovis, who is the sixth member of CSU's Department of Chemistry to win the Cope Award. Rovis, who joined CSU's chemistry faculty in 2000, has won numerous awards for his groundbreaking work in organic chemistry.

NEW PRODUCTS/SERVICES

CollegeAmerica has expanded its School of Technology to include two new three-year bachelor's degree programs at its Fort Collins and Cheyenne campuses: Software and Mobile Applications Development and Networking and Information Systems Security. The programs also will be available online through Independence University, an affiliated institution. More information is at www.collegeamerica.edu or 1-800-622-2894.

Fort Collins-based nonprofit **NOCO Shares** launched a new website, nocoshares.org. The organization provides opportunities for individuals and businesses to engage and give back to the Northern Colorado community and inspire generosity.

CALENDAR

OCT. 5: NOCO MINIMAKE FAIRE

Engineers, artists, hackers, tinkerers, entrepreneurs and artisans are invited to show and tell, show and sell or help others make and take at the NoCo MiniMake Faire, from 10 a.m. to 6 p.m. at the Rocky Mountain Center for Innovation & Technology, 815 14th Street SW, Loveland. More information and applications at www.nocomakerfaire.com or via Ann Baron at 970-567-9925.

OCT. 5: HEART OF THE FARM

Friends of Happy Heart Farm and Happy Heart Farm CSA will hold their sixth annual Heart of the Farm event from 1 to 5 p.m. at Avogadro's Number, 605 S. Mason St., Fort Collins, to raise money to fund next year's Feeding the Families program. The program provides low-income families with fresh, nutritious produce along with community support and education about where and how their food is grown and how to prepare or preserve it. The event will include music by The Holler!, locally prepared food and beer, face painting, a homemade pie auction, a silent auction, dancing and general merriment. Tickets purchased in advance at www.happy-heartfriends.org are \$30 for a family of four or \$10 for single ticket, or \$40 and \$15 respectively at the door. Children under age 5 will be admitted free.

OCT. 5; OKTOBERFEST

Berthoud's 3rd Annual Oktoberfest
Saturday, October 5
Fickel Park
11 am - 6 pm

We will have events for children and adults, German food, German games and German music (with a dance floor). We still have space for vendors and booths. Please contact the Chamber office at 970-532-4200.

OCT. 8: PROFILES LUNCHEON

The Community Foundation will host its annual Profiles Luncheon from 11:30 a.m. to 1 p.m. at the University of Northern Colorado's University Center Ballroom in Greeley. The event will focus on the foundation's role in empowering education. Helayne Jones, president and chief executive of the Colorado Legacy Foundation, will be keynote speaker. Tickets are \$30 for individuals and sponsorship opportunities are available. For more information, contact Lauren Weber at Lauren@cfsgwc.org or 970-304-9970.

OCT. 8: BIZNIGHT

Northern Colorado Business Report and ConnectingPoint will sponsor a BizNight, a free networking event, from 5 to 7 p.m. at the Guaranty Bank building, 2700 47th Ave., Greeley. Register at <https://www.regonline.com/2013BizNightCP>

OCT. 9; FINANCING CLASS

An "I Need Financing, What Now?" workshop will be held from 11:30 a.m. to 1 p.m. at the Larimer County Small Business Development Center, 125 S. Howes St., Suite 150 in the Key Bank Tower in Fort Collins. Presenter Curtis Carlson will discuss what banks are looking for in a borrower, what issues they're dealing with on their side of the table, and how to approach those challenges. Parking is available in the lot on the northeast corner of Meldrum and Oak streets. Discount cost is \$15 when pre-paid or \$25 the day of the event if space is available. Register at www.larimersbdc.org or 970-498-9295.

OCT. 10: STARTING A BUSINESS

A "So You Want to Start a Business" class, a prerequisite to scheduling a counseling session at the Larimer Small Business Development Center, will explore the basics of business ownership, including entrepreneurship, planning for a profitable business, pitfalls to avoid and how to reach customers. Presented by Nelia Harper, the workshop will be held from 9 a.m. to 11 a.m. at the Larimer SBDC office, 125 S. Howes St., Suite 150 in the Key

Bank Tower in Fort Collins. Parking is available in the lot on the northeast corner of Meldrum and Oak streets. Discount cost is \$15 when pre-paid or \$25 the day of the event if space is available. Register at www.larimersbdc.org or 970-498-9295.

OCT. 10-24: QUICKBOOKS CLASS

A series of three hands-on classes on QuickBooks will be held on consecutive Thursdays - from 1 to 5 p.m. Oct. 10 and from 1 to 4:30 p.m. Oct. 17 and Oct. 24 at the Larimer Small Business Development Center office, 125 S. Howes St., Suite 150 in the Key Bank Tower in Fort Collins. Parking is available in the lot on the northeast corner of Meldrum and Oak streets. Discount cost is \$99 when pre-paid or \$109 the day of the event if space is available. Register at www.larimersbdc.org or 970-498-9295.

OCT. 11: BOOKKEEPING CLASS

Certified public accountant Beth Dixon will present a "Basics of Bookkeeping: Know Thy Numbers" class from 8:30 a.m. to noon at the Larimer Small Business Development Center office, 125 S. Howes St., Suite 150 in the Key Bank Tower in Fort Collins. Parking is available in the lot on the northeast corner of Meldrum and Oak streets. Discount cost is \$40 when pre-paid or \$50 the day of the event if space is available. Register at www.larimersbdc.org or 970-498-9295.

OCT. 12; BREAST EXAMS

The Women's Clinic of Northern Colorado in collaboration with Advanced Medical Imaging Consultants, Planned Parenthood and Breast Diagnostic Center will sponsor the Free Mammogram Project from 8 a.m. to noon at WCNC, 1107 S. Lemay Ave. Suite 300, Fort Collins. Clinical breast exams will be provided and must be performed prior to screening mammograms, which will be scheduled between Oct. 12 and

Nov. 12 during regular business hours. Uninsured women in the community who have not had a mammogram in the past year are invited to apply. Participants must be at least 40 years old, live in Larimer County and show proof of income. Yearly gross income must be less than \$28,725 for an individual. To apply for an appointment, call 970-495-7995.

OCT. 16: SELLING YOURSELF

Lee Porter will conduct a "Selling Your Uniqueness" class, designed to help business people set themselves apart from competitors, from 8:30 to 11 a.m. at the Larimer Small Business Development Center office, 125 S. Howes St., Suite 150 in the Key Bank Tower in Fort Collins. The workshop is. Parking is available in the lot on the northeast corner of Meldrum and Oak streets. Discount cost is \$40 when pre-paid or \$50 the day of the event if space is available. Register at www.larimersbdc.org or 970-498-9295.

4th Annual Phantom 4 Miler 4 Mile Run/Walk

Entry includes FAMOUS Bone Chilling BREAKFAST

Kids FUN Run
Best Race T-Shirt in Northern Colorado!

RUNNING to keep the animals RUNNING

Embassy Suites
Loveland, CO.

Saturday
October 26, 2013
9:00 a.m.

Entry only \$30

COSTUME Contest

Sponsored by

- EMBASSY SUITES® Loveland - Hotel, Spa & Conference Center
- Sounds of the Rockies Entertainment Group
- First National Bank One with You.®
- The Downing Center^{LLC} for Animal Pain Management
- Friendship Animal Hospital
- Northern Colorado Business Report
- OtterCares
- Hank's Pet Food
- Champion Windows
- Poudre Pet & Feed Supply

Proceeds Benefit

- Animal HouseSM Rescue & Grooming
- DENKAI ANIMAL SANCTUARY
- LARIMER HUMANE SOCIETY

Register Online: www.phantom4miler.com

ON THE JOB

ADVERTISING / MARKETING

Publications manager and copywriter **Lynn Nichols** and project manager **Lynne "LT" Thielen** joined Fort Collins-based Jet Marketing. Nichols received a master's degree in professional writing from Colorado State University and started Healthwrite Communications. Thielen worked with local organizations, including Colorado Proud in addition to national luxury brands Sub-Zero and Wolf.

HEALTH CARE

Banner Health changed its leadership structure for Northern Colorado on Sept. 29, naming North Colorado Medical Center Chief Executive **Rick Sutton** CEO of Banner's Northern Colorado operations: North Colorado Medical Center in Greeley, McKee Medical Center in Loveland and the new Fort Collins Banner Health hospital. Sutton has worked for Banner Health since 2001. **Marilyn Schock**, CEO of McKee since 2009, has left that post and is

considering a number of options within Banner. The other members of the Northern Colorado executive team and their roles within the new structure include: **Dr. Sheldon Stadnyk**, chief medical officer; **Dr. Bert Honea**, area associate chief medical officer; **Dr. Steven Loecke**, NCMC associate chief medical officer; **Mary McCabe**, chief financial officer; **Lori Sehrt**, associate chief financial officer; **Patricia Gibson**, finance director; **Jeanie Gallagher** and **Jennifer Johnston**, NCMC and market human resources consultants; and **Heather Huntley**, McKee and market human resources consultant. **Tiffany Hettinger** will be interim NCMC associate chief nursing officer, with **Deb Fox** in that role at McKee. Chief operating officers will be **Wendy Sparks** at NCMC and **Michelle Joy** at McKee.

Certified physician assistant **Terri Hall** joined Colorado Health Medical Group General Sur-

gery on Sept. 30. She received her degree from Central Michigan University and has 12 years of experience in general surgery, with special interest in laparoscopic and breast surgery.

Pediatrician **Dr. Kathryn Chmura** joined Banner Health Clinic in Greeley. She received her medical degree from the University of Colorado School of Medicine in Denver and completed an internship and residency at the University of Texas Medical School at Houston.



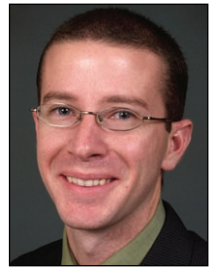
Chmura

INSURANCE

Bud Litchfield, **Brian Fabrizio** and **Abby Bell-Wilson** were named members of the New



Litchfield



Fabrizio

York Life Insurance Co. executive council. They have been New York Life agents since 1992, 2006 and 2007, respectively, and are associated with the Fort Collins sales and Colorado general offices.



Bell-Wilson

REAL ESTATE

Beth Bishop joined The Group, Inc. Real Estate as a broker associate/partner in the Loveland office. She recently relocated to Northern Colorado from Steamboat Springs, where she was part of a real estate team for 10 years. In Steamboat, she served as president and board member of the Yampa Valley Community Foundation and volunteered for organizations including the Northwest Boys and Girls Club, Family Development Center, Prudential Sunshine Kids and the Daughters of the American Revolution.



Bishop

Nina Rutt joined Fidelity National Title Co. in Fort Collins as a residential and commercial real estate closer. Rutt began serving the local real estate community in 1980.



Rutt

Brokers **Pete Kelly**, **Peter Kast** and **Matt Patyk** of Realtec Commercial and **Mike Eyer**, **Julius Tabert**, **Kyle Lundy** and **Jon Rue**, all of Sperry Van Ness, left their companies to form a Fort Collins branch of CBRE, formerly CB Richard Ellis. Staff members **Linda Reyes**, **Blake Craig** and **Kit Brown** also left Sperry to join CBRE.

NONPROFITS

Amanda Tate, a senior private banker at First Western Trust, was appointed to the board of the American Red Cross Northern Colorado Chapter. Tate, president of Northern Colorado Trail Riders and committee chair of Moose Run Dual Sport, has spent more than six years with First Western. She received a bachelor of science in marketing from the University of Wyoming.

Shelley Carroll joined Realities For Children as business membership director. She has worked in marketing and promotions in Northern Colorado since 1999 with TownSquare Media, where she helped gain community awareness for the nonprofit's events.



Carroll

If you have an item to share about a promotion, job change or career news of note, email it to Dallas Heltzell at dheltzell@bcbr.com or mail it to On The Job at NCBR, 1550 E. Harmony Road, Fort Collins, CO 80525.

NoCo Mini Maker Faire

Saturday, October 5, 2013

Rocky Mountain Center for Innovation and Technology

{ 815 14th Street SW }
{ Loveland, CO 80537 }

Join us for the Greatest Show and Tell on Earth!

At the NoCo Mini Maker Faire you'll find things beyond your imagination, and ways to dive in and MAKE them yourself!

- >Come solder your own electronic simon game with Sparkfun
- >Make a car out of bits and pieces (even zucchini!) & race it down a track in the Nerdy Derby
- >Learn how to spin yarn
- >See wonderful art
- >Watch creative short films in the 29 Second Film Festival
- >Check out an AC Cobra racecar
- >Try 3D printing and see what you can create
- >Shake hands with a Stormtrooper or talk with R2D2!

{ 10am-6pm }

Come play. Come learn. Come MAKE!





www.NocoMakerFaire.com

f MakerFaireNoco

t @NocoMakerFaire #NMMF

TICKETS











TIME OUT



COURTESY GREELEY CHAMBER OF COMMERCE

The Community Foundation serving Greeley and Weld County holds a Sept. 12 ribbon cutting at its new offices, 2425 35th Ave. in Greeley.



COURTESY RB+B ARCHITECTS INC.

RB+B Architects Inc. in Fort Collins hosts an open house Sept. 12 to celebrate its 60th anniversary. Marking the occasion are Edwin Fowler of Bryan Construction Inc., left, and RB+B principal Ken Field.



COURTESY GREELEY CHAMBER OF COMMERCE

Betty Hinze of Sears Real Estate, left, meets Marianne Herreid of Greeley Friends and Newcomers at a Business Before Hours event Sept. 11.



COURTESY GREELEY CHAMBER OF COMMERCE

Chalice Springfield of Sears Real Estate connects with Theresa Myers of Greeley-Evans School District 6 at a Sept. 11 Business Before Hours event hosted by Contemporary Café and Catering in Greeley.



COURTESY GREELEY CHAMBER OF COMMERCE

The Greeley Chamber of Commerce helps IBMC College dedicate its new facility at 2863 35th Ave. in Greeley with a ribbon cutting on Sept. 17.

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

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LEGAL from 23

had been used by Lens.com in commerce.

The only real issue for the court was whether Lens.com's use of the challenged keywords was likely to cause confusion. Again, it is important that Lens.com never published any ads with 1-800's registered mark in the text of the ad. 1-800 alleged that confusion arose simply because ads from Lens.com would appear in search results whenever consumer searches triggered the challenged keywords that were similar to 1-800's protected mark.

The court described six factors it has identified to determine whether the likelihood of confusion exists: the degree of similarity between the marks; the intent of the alleged

infringer; evidence of actual confusion; similarities in marketing methods between the competing parties; the degree of care likely exercised by consumers; and the strength or weakness of the protected mark. However, the court indicated this list is not exhaustive and various other factors may play a role and carry more weight depending on the circumstances of a particular case.

In the 1-800 case, the court focused on data from AdWords that showed "an upper limit on how often consumers really were lured" by Lens.com's ads in the search results. The evidence showed that Lens.com's ads appeared 1,626 times over an 8-month period as a result of the use of the challenged keywords, and that

the users then clicked on the Lens.com ad 25 times (slightly more than 1.5 percent of the time). Of those, some may have been confused, and some simply may have wanted to view a competitor's ad. The court stated that such a small percentage "cannot support an inference that Lens.com's keyword activity was likely to 'lure' consumers away from 1-800.... In addition, once the consumers see the results page, the substantial dissimilarity between '1-800 Contacts' and 'Lens.com'...can be expected to greatly reduce the chance that consumers will think that the parties are related enterprises; the similarity of the search term and 1-800's mark is of minor relevance."

In this case, the court determined

that the evidence of minimal actual confusion greatly outweighed evidence supporting the potential for confusion in some of the other six factors, and affirmed the lower court's determination that 1-800 had not demonstrated infringement by Lens.com. The court's opinion, in considerable further discussion, indicated that evidence of actual confusion rates above 10 percent may have led to a different result.

The important lesson here for online advertisers is that there are few bright-line boundaries short of avoiding actual use of a competitor's protected marks in ad content. Use of marks as keywords that are the same as or similar to a competitor's protected marks, if not coupled with such use in the actual advertising and not coupled with evidence of actual consumer confusion, may not result in liability. However, many factors will be examined by courts when they are faced with infringement claims, and the factors given the most weight will vary on a case-by-case basis. It is apparent that courts will need to decide many more of these cases before clearer guidelines are established.

Dan Jones is an attorney at the Greeley office of Otis, Coan & Peters, LLC. He can be reached at djones@nocolegal.com or 970-330-6700.



**Bravo Entrepreneurs
Lifetime Achievement
1998-2013**

- 2013..... Loren Maxey
Fort Collins
- 2012 Norm Dean
Greeley
- 2010 Don Churchwell
Loveland
- 2008-09 Gene Markley
Fort Collins
- 2007..... Larry Kendall
Fort Collins
- 2006..... B.D. "Pete" Peterson
and J. Barney Flood
Greeley
- 2005..... George Hall
Greeley
- 2004..... Bill Neal and Leo Schuster,
Fort Collins and Loveland
- 2003..... Kathryn Hach-Darrow
Loveland
- 2002..... Bob Tointon
Greeley
- 2001..... Tom Gleason
Fort Collins
- 2000..... Ken Monfort
Greeley
- 1999..... Bob Everitt
Fort Collins
- 1998..... W.D. Farr
Greeley

In 1969 I started Maxey Companies because I wanted to stay in Fort Collins not transfer with the company I was working for. Forty-four years later to receive the Bravo Lifetime Achievement award surprised me. My goal was to create a good life for my family in the community we loved and be a servant of that community. Those were the rewards of being an entrepreneur. This is an unexpected recognition I am humbled and honored to receive.

— Loren Maxey
Lifetime Achievement 2013



NEW BANKS from 7

mean a much larger presence for basic banking services, including lending.

Colorado Business Bank's parent company, CoBiz Financial (Nasdaq: COBZ), is headquartered in Denver and is a \$2.6 billion holding company. The bank's loans are mostly in the real estate and commercial sectors, with more than \$1.1 billion and \$701 million in loans in these categories, respectively, as of June 30.

But Woods, who came from Capital West Bank in Fort Collins, says the bank will have plenty of competition in spite of its focused approach.

"Competition is the biggest challenge, but we can do basic business and also provide service through our different groups," Woods said.

Northern Colorado often is thought of as bank-heavy or even "over-banked," with banks of all kinds and sizes, many of which are growing steadily again after the recession.

According to the FDIC's most recent deposit market share report, published in June 2012, there are 184 bank branches operating in Larimer and Weld counties combined, serving a combined population of more than 560,000, according to the U.S. Census Bureau.

That works out to about one bank branch for every 3,000 people, which is on par with the number of bank branches per capita for Colorado and the United States, according to data from the FDIC and the Colorado Bankers Association.

Our world is better today because extraordinary individuals have taken risks. They started with only an idea - and they grew it into something much larger. Something that's changed lives, provided jobs, generated growth, and most importantly, they've helped shape our community.

Bravo! Entrepreneur Awards recognizes those individuals who demonstrate the characteristics of success, and who have overcome obstacles to become one of our community's most respected business leaders. To learn more about Bravo! Entrepreneur Awards, please visit www.NCBBR.com.

SAVE THE DATE
March 25, 2014
Embassy Suites-Loveland



FOR THE RECORD

BANKRUPTCIES

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

This information is obtained from SKLD Information Services.

BANKRUPTCIES

Larimer County

Chapter 7

GARY L OSMUS, 10049 POUDRE CANYON ROAD, BELLVUE; CASE #2013-25388, DATE FILED: 9/11/2013

RICHARD EARL RUSSELL, 2336 KODIAK RD, FORT COLLINS; CASE #2013-25412, DATE FILED: 9/11/2013

RONALD PAUL WRIGHT, 5609 SUNRISE COURT, BELLVUE; CASE #2013-25459, DATE FILED: 9/11/2013

DEBRA SUSAN GONZALES, 1016 FERGUSON COURT, LOVELAND; CASE #2013-25499, DATE FILED: 9/12/2013

MICHAEL HARVEY STEPHENS, 1419 IVY STREET, FORT COLLINS; CASE #2013-25505, DATE FILED: 9/12/2013

JAYSON MICHAEL MALISANI, 3207 COLONY DR, FORT COLLINS; CASE #2013-25531, DATE FILED: 9/12/2013

SUSAN GAIL WORRELL, 3504 LELA CT, BERTHOUD; CASE #2013-25541, DATE FILED: 9/13/2013

VICTORIA L BURNS, 1464 MELISSA DRIVE, LOVELAND; CASE #2013-25545, DATE FILED: 9/13/2013

TRINA MICHELLE LILYBLADE, 1001 EMIGH ST APT 111, FORT COLLINS; CASE #2013-25721, DATE FILED: 9/17/2013

DIXIE LEE DEQUASIE, 2212 VERMONT DR #K102, FORT COLLINS; CASE #2013-25829, DATE FILED: 9/19/2013

YANET MENA BALLECILLO, 2538 SAPPHERE ST, LOVELAND; CASE #2013-25830, DATE FILED: 9/19/2013

SANDRA LYNN BULLOCK, 5543 N SAINT LOUIS AVE, LOVELAND; CASE #2013-25831, DATE FILED: 9/19/2013

TODD STUART REWOLDT, 2316 CALCITE ST, LOVELAND; CASE #2013-25840, DATE FILED: 9/19/2013

Chapter 13

KENT ANDREW SULLIVAN, 2621 ANNELISE WAY, FORT COLLINS; CASE #2013-25464, DATE FILED: 9/11/2013

JAMES E WELKER, 1757 STOVE PRAIRIE CIRCLE, LOVELAND; CASE #2013-25465, DATE FILED: 9/12/2013

DANIEL P JR HAMER, 2288 S COLORADO AVE, LOVELAND; CASE #2013-25469, DATE FILED: 9/12/2013

JIMMY LEE TAYLOR, PO BOX 971, WELLINGTON; CASE #2013-25589, DATE FILED: 9/13/2013

LAWRENCE W SR SATHER, 2182 MONTE VISTA CIRCLE, LOVELAND; CASE #2013-25824, DATE FILED: 9/18/2013

MARK E MCMURRAY, 123 WEST 8TH STREET #2, LOVELAND; CASE #2013-25843, DATE FILED: 9/19/2013

Weld County

Chapter 7

FORECLOSURES

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

STATE TAX LIENS

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

KEVIN LEE JOHNSON, 39343 BOULEVARD D, EATON; CASE #2013-25384, DATE FILED: 9/11/2013

LESLEE TARA HATTON, 705 6TH STREET, KERSEY; CASE #2013-25385, DATE FILED: 9/11/2013

RURAL DALPHIN HARTSELL, 2116 6TH AVENUE, GREELEY; CASE #2013-25407, DATE FILED: 9/11/2013

ALLEN RAY CARROLL, 503 STEVENS CIR, PLATTEVILLE; CASE #2013-25417, DATE FILED: 9/11/2013

GARY L DANIELS, 132 SETTLERS DRIVE, EATON; CASE #2013-25433, DATE FILED: 9/11/2013

WALTER ABEL BATTELO, 4130 W 31ST ST, GREELEY; CASE #2013-25454, DATE FILED: 9/11/2013

ALLEN MARTINEZ, 400 CLUBHOUSE DR, FORT LUPTON; CASE #2013-25456, DATE FILED: 9/11/2013

RUTH RIVERA, 1201 7TH STREET, FORT LUPTON; CASE #2013-25486, DATE FILED: 9/12/2013

DEBRA JO WHITED, 6116 W 8TH STREET, GREELEY; CASE #2013-25518, DATE FILED: 9/12/2013

ALMA PATRICIA LOZANO, 133 N 21ST AVE LOT 69, GREELEY; CASE #2013-25529, DATE FILED: 9/12/2013

MARIA TERESA CARMONA-FERRERO, 7194 HIGHWAY 66, PLATTEVILLE; CASE #2013-25552, DATE FILED: 9/13/2013

JAIME GUTIERREZ, 134 16TH AVE, GREELEY; CASE #2013-25557, DATE FILED: 9/13/2013

JOSEPH ALAN BOBKO, 208 LUCCA DR, EVANS; CASE #2013-25564, DATE FILED: 9/13/2013

MICHELLE ANN SALAZAR, 2732 W 22ND ST, GREELEY; CASE #2013-25568, DATE FILED: 9/13/2013

SHEILA K FLOYD, 3012 CODY AVE, EVANS; CASE #2013-25614, DATE FILED: 9/14/2013

LEONARDO A CANTU, 1202 N 3RD ST, JOHNSTOWN; CASE #2013-25615, DATE FILED: 9/14/2013

MICHAEL RICHARD DAY, 444 WALNUT ST, BRIGHTON; CASE #2013-25680, DATE FILED: 9/14/2013

GUADALUPE TERRAZASVELETA, 620 HOOVER AVE, FORT LUPTON; CASE #2013-25712, DATE FILED: 9/17/2013

BARBARA JOAN COOK, 2611 W 15TH STREET, GREELEY; CASE #2013-25726, DATE FILED: 9/17/2013

BRIAN W ELLINGSON, 2825 WEST E ST, GREELEY; CASE #2013-25746, DATE FILED: 9/18/2013

YOLANDA RODRIGUEZVARGAS, 210 S 2ND ST #6, JOHNSTOWN; CASE #2013-25762, DATE FILED: 9/18/2013

ADAM ISAAH HUERTA, 1574 WALNUT DR #C, BRIGHTON; CASE #2013-25816, DATE FILED: 9/18/2013

JONI MARTIN, 16212 GINGER AVENUE, MEAD; CASE #2013-25856, DATE FILED: 9/19/2013

JUDGMENTS

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

WARRANTY DEEDS

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

PATRICIA ANN OAKS, 435 N 35TH AVE UNIT 112, GREELEY; CASE #2013-25864, DATE FILED: 9/19/2013

BLANCA L IGLESIAS, 309 S MARGORIE AVENUE, MILLIKEN; CASE #2013-25865, DATE FILED: 9/19/2013

FORECLOSURES

Larimer County

BORROWER: VICTORIA L HAMILTON, 2945 BROOKWOOD PL, FORT COLLINS. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$197615. CASE #68065. 9/5/2013

BORROWER: CHRISTINE D DAY, 8476 NASHUA CIR, WELLINGTON. LENDER: BANK AMERICA, AMOUNT DUE: \$162895. CASE #68066. 9/5/2013

BORROWER: MARCUS G GRAY, 2281 N GARFIELD AVE, LOVELAND. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$143586. CASE #68067. 9/5/2013

BORROWER: DANIEL HUESCA VASQUEZ, MULT PROP. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$191579. CASE #68068. 9/5/2013

BORROWER: LUANN P PATTEN, 426 JICARILLA TRL, RED FEATHER LAKES. LENDER: BANK AMERICA, AMOUNT DUE: \$113768. CASE #68069. 9/5/2013

BORROWER: CALVIN J & MARGERY A LOCKWOOD, 4574 MEAD PL, LOVELAND. LENDER: ONEWEST BANK FSB, AMOUNT DUE: \$152007. CASE #68070. 9/5/2013

BORROWER: BETTY JANE FOSTER, 316 W 9TH ST, LOVELAND. LENDER: ONEWEST BANK FSB, AMOUNT DUE: \$98130. CASE #68071. 9/5/2013

BORROWER: NATHAN & JESSICA CHAN, 1114 NASSAU WAY, FORT COLLINS. LENDER: CITIFINANCIAL CORP, AMOUNT DUE: \$380848. CASE #68072. 9/5/2013

BORROWER: ROSELYN M NIELSEN, 3465 LOCHWOOD DR UNIT P74, FORT COLLINS. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$80664. CASE #68073. 9/5/2013

BORROWER: MAURY LYNN MILLER, 4409 ROOSEVELT AVE, LOVELAND. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$107290. CASE #68074. 9/5/2013

BORROWER: STEVEN ROBERT & RENCHE RODRIQUEZ, 3763 MOUNT EDWARDS ST, WELLINGTON. LENDER: MORTGAGE SOLUTIONS COLORADO LL, AMOUNT DUE: \$183758. CASE #68075. 9/5/2013

BORROWER: CYNTHIA MARY REYNOLDS, 4751 PLEASANT OAK DR UNIT C81, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$216944. CASE #68485. 9/6/2013

BORROWER: JUNE ALBERTA & LA VINA I SCHMIDT, 3516 N COUNTY ROAD 13, LOVELAND. LENDER: AURORA BANK FSB, AMOUNT DUE: \$100841. CASE #68929. 9/7/2013

BORROWER: TIMBERLINE AT RIGDEN FARM LLC, 2352 KANSAS DR, FORT COLLINS. LENDER: CARLILE CAPITAL LLC, AMOUNT DUE: \$2197634. CASE #69153. 9/10/2013

BORROWER: NORTH FLATS LLC, 826 BLONDEL ST UNIT 204, FORT COLLINS. LENDER: 2011SIP1 RADC VENTURE LLC, AMOUNT DUE: \$739751. CASE #69513. 9/11/2013

BORROWER: LUCA LEPORI, 2217 BRIDGESTONE CT, FORT COLLINS. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$148424. CASE #69514. 9/11/2013

BORROWER: THOMAS P RYAN, 5200 CASTLE RIDGE PL, FORT COLLINS. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$655270. CASE #69515. 9/11/2013

BORROWER: BRANDON C & LYNDEL LEE, 1190 23RD ST SW, LOVELAND. LENDER: BANK AMERICA, AMOUNT DUE: \$171175. CASE #69902. 9/12/2013

BORROWER: CHRISTOPHER LEE COSEO, 2551 GILPIN CT, LOVELAND. LENDER: BANK AMERICA, AMOUNT DUE: \$166016. CASE #69903. 9/12/2013

BORROWER: ANTHONY HILL, 7977 BAYSIDE DR, FORT COLLINS. LENDER: FIRST NATIONAL BANK OMAHA, AMOUNT DUE: \$71551. CASE #70194. 9/13/2013

BORROWER: MICHAEL MONDAY, 928 S EDINBURGH DR, LOVELAND. LENDER: FEDERAL NATIONAL MORTGAGE ASSN, AMOUNT DUE: \$140032. CASE #70195. 9/13/2013

Weld County

BORROWER: RODNEY C SHEPHERD, 1736 29TH AVENUE PL, GREELEY. LENDER: BK AM, AMOUNT DUE: \$140420. CASE #3959839. 8/30/2013

BORROWER: BRIAN R & JAMIE LYNN VANDERWYK, 222 S ETHEL AVE, MILLIKEN. LENDER: GREEN TREE SERVICING LLC, AMOUNT DUE: \$95342. CASE #3959840. 8/30/2013

BORROWER: BRANDON & SUNNIE PARTLOW, 933 E 25TH ST, GREELEY. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$136204. CASE #3959841. 8/30/2013

BORROWER: JESUS T GUZMAN, 3306 EMPIRE ST, EVANS. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$173787. CASE #3960197. 8/31/2013

BORROWER: SONIA G CONTRERAS, 1504 CARMELITA CT, PLATTEVILLE. LENDER: RESIDENTIAL ACCREDIT LOANS INC, AMOUNT DUE: \$107494. CASE #3960202. 8/31/2013

BORROWER: LEIF L & JUDITH A LARSEN, 317 6TH ST, DAcono. LENDER: US BK, AMOUNT DUE: \$92716. CASE #3960203. 8/31/2013

BORROWER: JOHN N CEVETTE, 13939 COUNTY ROAD 39, PLATTEVILLE. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$334162. CASE #3961246. 9/6/2013

BORROWER: RYAN & MOLLY COOK, 3080 MEADOWBROOK PL, DAcono. LENDER: WELLS FARGO BK, AMOUNT DUE: \$224933. CASE #3961247. 9/6/2013

BORROWER: QUIN & DEBORAH MORRISON, 709 ELM ST, WINDSOR. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$326194. CASE #3961248. 9/6/2013

BORROWER: TRINITY JAMES & DESRA POWELL, 165 BUCKEYE AVE, JOHNSTOWN. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$198674. CASE #3961249. 9/6/2013

BORROWER: JUAN JR SALINAS, 10818 CIMARRON ST UNIT 307, FIRESTONE. LENDER: WELLS FARGO BK, AMOUNT DUE: \$160849. CASE #3961250. 9/6/2013

BORROWER: RICHARD W & SAMANTHA WAGNER, 166 BUCKEYE AVE, JOHNSTOWN. LENDER: WELLS FARGO BK, AMOUNT DUE: \$167184. CASE #3961251. 9/6/2013

BORROWER: JOSE A SANDATE, 212 21ST AVENUE PL, GREELEY. LENDER: US BK NATL ASSOC, AMOUNT DUE: \$103468. CASE #3961252. 9/6/2013

BORROWER: TODD M & AUTUMN D SCHNEIDER, 1963 VILLAGE DR, MILLIKEN. LENDER: CAPITAL ONE, AMOUNT DUE: \$166643. CASE #3961253. 9/6/2013

BORROWER: LYDIA J & SCOTT S COCHRAN, 1497 10TH ST, GREELEY. LENDER: BK AM, AMOUNT DUE: \$95100. CASE #3961255. 9/6/2013

BORROWER: JOHNNY C SAUER, 95 N MAIN ST, KEENESBURG. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$116141. CASE #3961256. 9/6/2013

BORROWER: MONICA A DOBBS, 115 ASH ST, KEENESBURG. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$94383. CASE #3961257. 9/6/2013

BORROWER: WILLIAM M & CONSTANCE KABRICK, 426 N BRISBANE AVE, GREELEY. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$296877. CASE #3961258. 9/6/2013

BORROWER: ALLEN DALE JR & VICKI PULLEN, 506 N 30TH AVENUE CT, GREELEY. LENDER: MIDFIRST BK, AMOUNT DUE: \$105263. CASE #3961689. 9/7/2013

BORROWER: BRENT LEON GORACKE, 212 S 5TH ST, LA SALLE. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$99503. CASE #3961690. 9/7/2013

BORROWER: AMBER M WIGHAM, 902 N 7TH PL, JOHNSTOWN. LENDER: US BK, AMOUNT DUE: \$184523. CASE #3961692. 9/7/2013

BORROWER: REYNALDO B & ELIDA MANZO, 609 E 22ND STREET RD, GREELEY. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$106988. CASE #3961693. 9/7/2013

BORROWER: KENNETH REWERTS, 4002 EAGLES NEST DR, EVANS. LENDER: WELLS FARGO BK, AMOUNT DUE: \$103876. CASE #3962515. 9/11/2013

BORROWER: JEFF BAAN, 17151 COUNTY ROAD 22, FORT LUPTON. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$129402. CASE #3962516. 9/11/2013

BORROWER: SERGIO GUZMAN, 2209 A STREET RD, GREELEY. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$128813. CASE #3962517. 9/11/2013

BORROWER: RITA J ARCHER, 345 26TH AVE, GREELEY. LENDER: REVERSE MTG SOLUTIONS INC, AMOUNT DUE: \$89414. CASE #3962518. 9/11/2013

BORROWER: AUDON G VASQUEZ, 1221 4TH AVE, GREELEY. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$61696. CASE #3962519. 9/11/2013

BORROWER: KRISTEN B GONZALES, 1802 PRIMROSE PL, ERIE. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$282400. CASE #3962830. 9/12/2013

BORROWER: JACQUELINE R & NICHOL SANBURG, 419 41ST AVE, GREELEY. LENDER: BK AM, AMOUNT DUE: \$161181. CASE #3962831. 9/12/2013

BORROWER: GREGORY SCOTT & MICKI BUFFINGTON, 815 38TH AVENUE CT, GREELEY. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$121307. CASE #3962832. 9/12/2013

BORROWER: MIGUEL SANDOVAL, 323 BUCKEYE AVE, JOHNSTOWN. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$214997. CASE #3962833. 9/12/2013

BORROWER: STEPHANIE R RIORFIO, 1426 7TH ST, GREELEY. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$111354. CASE #3962834. 9/12/2013

JUDGMENTS

Larimer County

DEBTOR: KRISTEN DEAKIN, CREDITOR: ANTOMMARIA ASSOC LLC. AMOUNT: \$9658.79. CASE #. DATE: 9/13/2013

DEBTOR: HIGH MARK MANUFACTURING INC, CREDITOR: QUAD GRAPHICS. AMOUNT: \$4658.47. CASE #C-13C-030956. DATE: 9/4/2013

DEBTOR: WDC HOLDINGS LLC, CREDITOR: WOODRIDGE CAPITAL PARTNERS LLC. AMOUNT: \$102854.61. CASE #D-13CV-030708. DATE: 9/4/2013

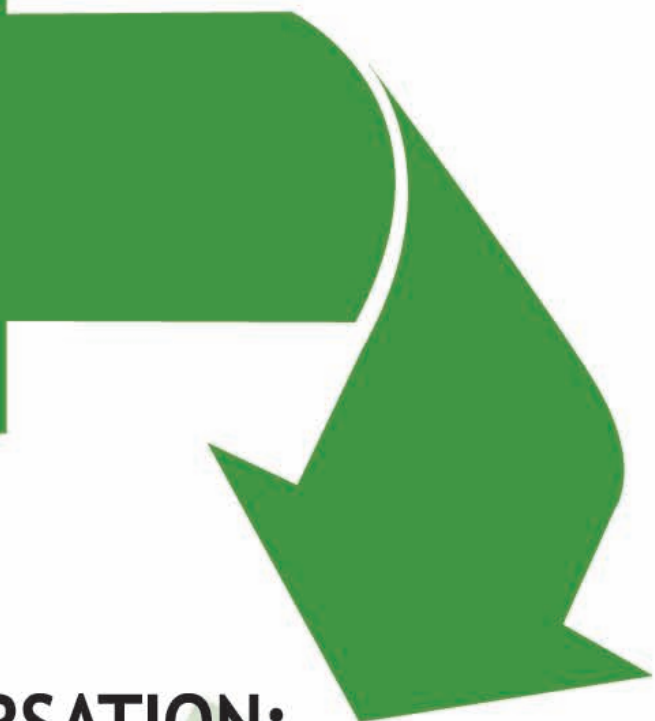
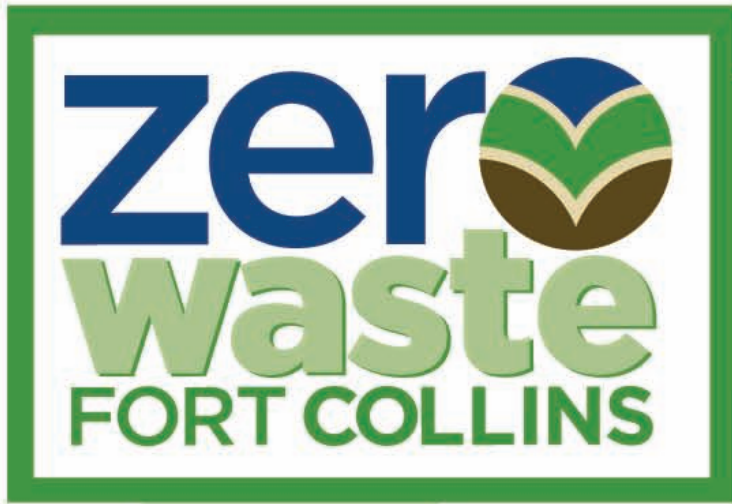


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COMMUNITY CONVERSATION: CORE IDEAS FOR THE ZERO WASTE PLAN

Tuesday, October 15, 2013, 3 p.m. - 6 p.m.
215 N. Mason St., Community Room

Now that we've collected comments from residents and businesses, it's time to review the core ideas for a Zero Waste Plan that will be drafted for the City of Fort Collins. Now's your chance to see what's included. Let us know what the consultants got right and what needs to be changed before the plan is finalized.

fcgov.com/zerowaste



FOR THE RECORD

DEBTOR: TIFFINI HENVILLE, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$719.07. CASE #C-13C-031251. DATE: 9/7/2013

DEBTOR: MICHELLE M BECKMAN, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1056.72. CASE #C-13C-030397. DATE: 9/10/2013

DEBTOR: CHRISTOPHER L & STACE MASCH, CREDITOR: HERITAGE 2000 LLC. AMOUNT: \$10707.0. CASE #C-13C-033805. DATE: 9/10/2013

DEBTOR: ANGELA M PIERCE, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$3647.15. CASE #C-13C-020513. DATE: 9/12/2013

DEBTOR: CHRISTOPHER J BROWN, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$68286.83. CASE #D-13CV-030709. DATE: 9/13/2013

DEBTOR: TIM J ANDERSON, CREDITOR: UNIFUND CCR PARTNERS. AMOUNT: \$8429.16. CASE #C-12C-010329. DATE: 9/13/2013

DEBTOR: MARY L DAVIS, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1897.5. CASE #C-11C-002654. DATE: 9/13/2013

DEBTOR: HENRY SHOCKLEY, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$4772.03. CASE #C-13C-030950. DATE: 9/13/2013

DEBTOR: BRITTANY FRIAR, CREDITOR: CAVALRY SPV II LLC. AMOUNT: \$5439.42. CASE #C-13C-030381. DATE: 9/13/2013

DEBTOR: ARTHUR J RIESER, CREDITOR: GEMINI CAPITAL GROUP LLC. AMOUNT: \$10355.8. CASE #C-13C-030557. DATE: 9/13/2013

DEBTOR: KIMBERLY PALMER, CREDITOR: CACH LLC. AMOUNT: \$4509.5. CASE #C-12C-006546. DATE: 9/7/2013

DEBTOR: DONALD S & TRACEY ASHCRAFT, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1514.53. CASE #C-09C-003188. DATE: 9/10/2013

DEBTOR: REYES JR & MARIA M SARMIENTO, CREDITOR: COLO ST REVENUE. AMOUNT: \$442.0. CASE #D352012CV803429. DATE: 9/12/2013

DEBTOR: AMANDA CURL, CREDITOR: CARLISA & CAMERON CASHMAN. AMOUNT: \$8474.8. CASE #C-2011C34130. DATE: 9/13/2013

DEBTOR: RANDY G BAGLEY, CREDITOR: ACCOUNT BROKERS LARIMER COUNTY. AMOUNT: \$1313.15. CASE #C-10C-007950. DATE: 9/13/2013

DEBTOR: RANDY BAGLEY, CREDITOR: CITIBANK SOUTH DAKOTA. AMOUNT: \$2998.53. CASE #C-11C-005746. DATE: 9/13/2013

DEBTOR: KYLE M WINDERS, CREDITOR: MILLENNIUM 2000 RECOVERY INC. AMOUNT: \$724.49. CASE #C-04C-104954. DATE: 9/13/2013

Weld County

DEBTOR: JOHN C JR & JANICE P WINDSOR, CREDITOR: ROBERT A AUSENHUS. AMOUNT: \$28950.0. CASE #D-03CV-001529. DATE: 8/30/2013

DEBTOR: LEE WHALEY, CREDITOR: UNIFUND CCR PARTNERS. AMOUNT: \$15134.25. CASE #C-13C-031394. DATE: 8/31/2013

DEBTOR: RACHEL M GUERRERO, CREDITOR: UNIFUND CCR PARTNERS. AMOUNT: \$3207.6. CASE #C-13C-030610. DATE: 8/31/2013

DEBTOR: JAMES T SWEARINGEN, CREDITOR: UNIFUND CCR PARTNERS. AMOUNT: \$9962.33.

CASE #C-13C-031528. DATE: 8/31/2013

DEBTOR: MELISSA NARANJO, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1883.51. CASE #C-13C-033258. DATE: 8/31/2013

DEBTOR: ANDRES M FLORES, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1654.31. CASE #C-13C-033264. DATE: 8/31/2013

DEBTOR: WILLIAM JACKSON, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1776.76. CASE #C-13C-033262. DATE: 8/31/2013

DEBTOR: KRISTEN N PRATZ, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$5360.31. CASE #C-13C-030636. DATE: 8/31/2013

DEBTOR: APRIL DEMARCO, CREDITOR: CAVALRY SPV II LLC. AMOUNT: \$2077.02. CASE #C-13C-032912. DATE: 8/31/2013

DEBTOR: PHILLIP N STEWART, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$5595.11. CASE #C-12C-009197. DATE: 8/31/2013

DEBTOR: SUE LYNN BLACKMORE, CREDITOR: BC SERVICES INC. AMOUNT: \$1492.16. CASE #C-13C-032632. DATE: 9/6/2013

DEBTOR: CHRISTOPHER L & STACE MASCH, CREDITOR: HERITAGE 2000 LLC. AMOUNT: \$10707.0. CASE #C-13C-033805. DATE: 9/7/2013

DEBTOR: CLIFTON S WELTER, CREDITOR: COLO ST REVENUE. AMOUNT: \$1201.0. CASE #D-13CV-801038. DATE: 9/10/2013

DEBTOR: DONALD KING, CREDITOR: ALLSTATE INS CO. AMOUNT: \$0.0. CASE #C-06CV483. DATE: 9/10/2013

DEBTOR: RHONDA K SINNER, CREDITOR: APOLLO CREDIT AGENCY INC. AMOUNT: \$1461.64. CASE #C-13C-032829. DATE: 9/10/2013

DEBTOR: TRACY REUSSOW, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$725.58. CASE #C-13C-006393. DATE: 9/11/2013

DEBTOR: TRACY REUSSOW, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$725.58. CASE #C-13C-006393. DATE: 9/11/2013

DEBTOR: N J & N JAMES MUNN, CREDITOR: CAPITAL ALLIANCE FIN LLC. AMOUNT: \$8636.29. CASE #C-13C-031020. DATE: 9/11/2013

DEBTOR: THOMAS WIERINGA, CREDITOR: FIRSTBANK. AMOUNT: \$41689.94. CASE #D-12CV-000234. DATE: 9/12/2013

DEBTOR: TERESA KELLEY, CREDITOR: NORTHMOOR ACRES HOME OWNERS AS. AMOUNT: \$4217.64. CASE #C-11C-002925. DATE: 9/12/2013

DEBTOR: JANIE CANTU, CREDITOR: ACTIVE COLLECTION AGENCY INC. AMOUNT: \$1987.24. CASE #C-13C-031466. DATE: 9/12/2013

DEBTOR: ERIC M & ERIC MICHAEL KESSLER, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2427.44. CASE #C-12C-010054. DATE: 9/12/2013

DEBTOR: ALISHA JOHNS, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$2016.87. CASE #C-13C-031443. DATE: 9/12/2013

DEBTOR: CHRISTIN S HENRY, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$883.61. CASE #C-13C-031600. DATE: 9/12/2013

DEBTOR: CHRIS A BROWN, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1479.76. CASE #C-13C-031298. DATE: 9/12/2013

DEBTOR: DAVID C & DAVID JR NELSON, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2112.01. CASE #C-13C-032050. DATE: 9/12/2013

DEBTOR: JUANITA GARCIA, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$1147.11. CASE #C-13C-031299. DATE: 9/12/2013

DEBTOR: UBALDO RODRIGUEZ, CREDITOR: CAPITAL ONE BK. AMOUNT: \$14420.53. CASE #C-07C-006078. DATE: 9/12/2013

DEBTOR: JOHN C JR & JANICE P WINDSOR, CREDITOR: ROBERT A AUSENHUS. AMOUNT: \$28950.0. CASE #D-03CV-001529. DATE: 9/12/2013

DEBTOR: LORETTA M & HAROLD R RHOADES, CREDITOR: UNKNOWN. AMOUNT: \$80920.81. CASE #D-04PR104. DATE: WEJ DG-SAT

DEBTOR: MICHAEL GRANIER, CREDITOR: BELLCO CREDIT UNION. AMOUNT: \$0.0. CASE #C-2012C7892. DATE: 8/30/2013

DEBTOR: STEVE WHITE, CREDITOR: PINE RIDGE ESTATES PUD. AMOUNT: \$1879.65. CASE #C-07C-008634. DATE: 8/31/2013

DEBTOR: STEPHEN B & STEPHEN B BUDNER, CREDITOR: COLO ST. AMOUNT: \$129882.88. CASE #D-11CR-001105. DATE: 9/4/2013

DEBTOR: IRISH WEST CONSTRUCTORS INC, CREDITOR: LAFARGE WEST INC. AMOUNT: \$38060.95. CASE #D-10CV-000265. DATE: 9/6/2013

DEBTOR: BRENTEN & BRENTEN SKY PALMER, CREDITOR: DANIELLA MARIA LUCERO. AMOUNT: \$114.0. CASE #D-11JV000986. DATE: 9/6/2013

DEBTOR: DANIEL J DENT, CREDITOR: CHASE BK USA. AMOUNT: \$19311.78. CASE #D-10CV-001042. DATE: 9/10/2013

DEBTOR: SUSAN FARMER, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$4192.46. CASE #C-11C-007757. DATE: 9/12/2013

DEBTOR: DOUGLAS RENNER, CREDITOR: ASHCROFT HEIGHTS HOA. AMOUNT: \$1911.1. CASE #C-13C30067. DATE: 9/12/2013

DEBTOR: AMANDA & JOHN CUEVAS, CREDITOR: ASHCROFT HEIGHTS HOA. AMOUNT: \$2997.42. CASE #C-10C9565. DATE: 9/12/2013

RELEASE OF JUDGMENT

Larimer County

DEBTOR: DONALD S & TRACEY ASHCRAFT, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 9/4/2013

DEBTOR: COLLEEN A MCCOY, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$5539.8. CASE #C-10C4589. DATE: 9/7/2013

Weld County

DEBTOR: WALTER ROBERT & BREND DUNHAM, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 9/10/2013

DEBTOR: TANIA K RIEDEL, CREDITOR: BC SERVICES INC. AMOUNT: \$0.0. CASE #C-12C8238. DATE: 9/12/2013

STATE TAX LIENS

Larimer County

53 INC, \$277.14, CASE #69097, 9/10/2013

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FOR THE RECORD

ADVANCED HEALTHCARE PLLC, \$2385.75, CASE #67292, 9/4/2013

AKSHAR ENTERPRISES INC, \$3572.0, CASE #68990, 9/10/2013

AKSHAR ENTERPRISES INC, \$767.22, CASE #67306, 9/4/2013

AKSHAR ENTERPRISES INC, \$11509.0, CASE #68995, 9/10/2013

ALBANY SERVICES INC, \$634.7, CASE #67293, 9/4/2013

ALPINE PHOTOGRAPHY STUDIO LLC, \$1873.0, CASE #68991, 9/10/2013

ARCHITECTURE PLUS PC, \$3888.62, CASE #69094, 9/10/2013

AREA 23 LLC, \$4159.61, CASE #67296, 9/4/2013

BELLE SHEA SALON, \$2643.0, CASE #68996, 9/10/2013

BIYAZZI, \$1031.0, CASE #67310, 9/4/2013

CRUSH INC, \$5354.0, CASE #67307, 9/4/2013

DM RV REPAIR MOBILE SERVICE IN, \$4367.46, CASE #67294, 9/4/2013

FRONT RANGE INSTALLATION LLC, \$903.53, CASE #68447, 9/6/2013

INFINITE FINISHES INC, \$2486.0, CASE #68997, 9/10/2013

JP CONSTR LLC, \$1401.14, CASE #68445, 9/6/2013

MEDICAL OASIS LLC, \$3732.0, CASE #68992, 9/10/2013

MEDICAL OASIS LLC, \$914.0, CASE #68989, 9/10/2013

MILE HIGH PLAY SYSTEMS, \$112.44, CASE #69096, 9/10/2013

NIGHTSTAR SOLUTIONS LLC, \$941.0, CASE #67309, 9/4/2013

OLD TOWN FIN SERVICES INC, \$121.98, CASE #67298, 9/4/2013

RED LETTER PUBLISHING LLC, \$1576.38, CASE #69095, 9/10/2013

RENDITION GALLERY LLC, \$4771.0, CASE #68994, 9/10/2013

SHREINER ENTERPRISES INC, \$1252.64, CASE #68446, 9/6/2013

SOUTHERN DELI HOLDINGS, \$5720.56, CASE #67297, 9/4/2013

STEWART ENVIRONMENTAL CONSULTAT, \$216.06, CASE #67295, 9/4/2013

TRUMAN GREEN ORGANICBEDDING LL, \$6970.92, CASE #67308, 9/4/2013

TRUMAN GREEN ORGANICBEDDING LL, \$2485.0, CASE #68993, 9/10/2013

Weld County

AFFORDABLE TRANSMISSION CENTER, \$2809.0, CASE #3962369, 9/10/2013

BELLA VISTA STUCCO INC, \$637.62, CASE #3961578, 9/6/2013

BULLET LINERS ROCKIES LLC, \$260.0, CASE #3962367, 9/10/2013

CAVEMANS GRILL, \$984.0, CASE #3962374, 9/10/2013

CISNEROS RESTAURANT INC, \$914.81, CASE #3962131, 9/7/2013

JONI JCLARK, \$2787.0, CASE #3962371, 9/10/2013

COLO PHOTOSYNTHETIC MEDIC, \$3732.0, CASE #3962373, 9/10/2013

DILLARDS GROCERY GRILL LLC, \$2491.0, CASE #3960720, 9/4/2013

DL TRUCKING, \$1644.88, CASE #3962460, 9/10/2013

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FERRARA ENTERPRISES INC, \$676.18, CASE #3962458, 9/10/2013

FETZER TRANSPORT, \$150.0, CASE #3962366, 9/10/2013

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LASALLE FLOORING LLC, \$922.0, CASE #3962365, 9/10/2013

LASALLE FLOORING LLC, \$2810.0, CASE #3960721, 9/4/2013

LUCKDOG INC, \$5469.0, CASE #3962372, 9/10/2013

PASCUAL SERVICES INC, \$276.6, CASE #3960813, 9/5/2013

PETES PLACE PAPA FRANKS, \$1058.43, CASE #3962133, 9/7/2013

RAYS FOUR SEASONS CONCRETE COR, \$8531.84, CASE #3962132, 9/7/2013

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TAT2ED TRASH STREET WEAR, \$2160.0, CASE #3962370, 9/10/2013

WINDSOR SUBWAY LLC, \$676.18, CASE #3962459, 9/10/2013

YOUR ODDS ENDS LLC, \$2468.0, CASE #3960719, 9/4/2013

YOUR PLACE LLC, \$812.97, CASE #3960362, 8/31/2013

RELEASE OF STATE TAX LIENS

Larimer County

BERING LLC, \$555.99, CASE #69099, 9/10/2013

FTCOLLINS WILD WINGS THINGS IN, \$1420.75, CASE #67299, 9/4/2013

KAEP CON CORP, \$2415.67, CASE #69098, 9/10/2013

VANKIRK ELECTRIC INC, \$866.84, CASE #69100, 9/10/2013

Weld County

JACKS ONE STOP INC, \$0.0, CASE #3963112, 9/12/2013

RABINE SEALCO LLC, \$0.0, CASE #3960360, 8/31/2013

SNOWCAP CREAMERY INC, \$0.0, CASE #3962436, 9/10/2013

VANCARA BLDRS LLC, \$0.0, CASE #3960359, 8/31/2013

WARRANTY DEEDS

Larimer County

Seller: JARED R PETERSEN
Buyer, Buyer's Address: TAMMY L FELTONNOYLE, 2120 TIMBER CREEK DR APT E4
Address: 2120 TIMBER CREEK DR APT E4, FORT COLLINS
Price: \$185000
Date Closed: 8/8/2013

Seller: DWAIN L GAALEMA
Buyer, Buyer's Address: ELENA S & MARK P DEAN, 1225 W PROSPECT RD APT P10
Address: 1225 W PROSPECT RD APT P10, FORT COLLINS
Price: \$143200
Date Closed: 8/11/2013

Seller: BENJAMIN A & SARAH E PITCAITHLEY
Buyer, Buyer's Address: JAMES MICHAEL & TRACY L DUBOVOS, 1522 ANGORA DR
Address: 1522 ANGORA DR, LOVE-LAND
Price: \$260000
Date Closed: 8/11/2013

Seller: DOUGLAS S & BARBARA J LINDSLEY
Buyer, Buyer's Address: WESLEY A & ELISSA M HOFFERT, 3519 CAMELOT DR
Address: 3519 CAMELOT DR, FORT COLLINS
Price: \$222900
Date Closed: 8/11/2013

Seller: GRAEME R WILLIAMS
Buyer, Buyer's Address: LORNA A TURNBULL, 1318 CENTENNIAL RD
Address: 1318 CENTENNIAL RD, FORT COLLINS
Price: \$250000
Date Closed: 8/11/2013

Seller: GLORIA D & LESTER D HESTAD
Buyer, Buyer's Address: WENDY KAY & BRIAN MICHAEL WALTERS, 408 SITZMAN WAY
Address: 408 SITZMAN WAY, FORT COLLINS
Price: \$378500
Date Closed: 8/11/2013

Seller: WENDY KAY & BRIAN MICHAEL WALTERS
Buyer, Buyer's Address: WELLS FARGO BANK, 101 N PHILLIPS AVE
Address: 408 SITZMAN WAY, FORT COLLINS
Price: \$3535000000
Date Closed: 8/11/2013

Seller: SCOTT A CLEMENTS
Buyer, Buyer's Address: BOGARD CONSTRUCTION INC, 350 CORAL ST STE A
Address: 5103 DAYLIGHT CT, FORT COLLINS
Price: \$
Date Closed: 8/11/2013

Seller: BOGARD CONSTRUCTION INC
Buyer, Buyer's Address: SCOTT A CLEMENTS, 5103 DAYLIGHT CT
Address: 5103 DAYLIGHT CT, FORT COLLINS
Price: \$
Date Closed: 8/11/2013

Seller: KIRSTEN M BRACK
Buyer, Buyer's Address: MERETE STAUBO & ROBERT C MARTIN, 8315 S FORDYCE RD
Address: 700 SHADOWMERE CT, FORT COLLINS
Price: \$185000
Date Closed: 8/11/2013

Seller: BOISE VILLAGE SOUTH WEST LLC
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Buyer, Buyer's Address: MICHAEL BORELLO, 3518 TRADITION DR
Address: 3518 TRADITION DR, FORT COLLINS
Price: \$250000
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Seller: KEM HOMES CONSTRUCTION INC
Buyer, Buyer's Address: MICHAEL C & DEENA S LESTER, 5737 RED BRIDGE DR
Address: 5737 RED BRIDGE DR, TIMNATH
Price: \$559900
Date Closed: 8/11/2013

Seller: LARRY & NINA SOLO
Buyer, Buyer's Address: QIAN HONG WU, 1350 GOLDEN CURRANT CT
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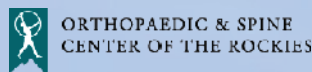
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Price: \$184000

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Address: 2221 NANCY GRAY AVE, FORT COLLINS
Price: \$341800
Date Closed: 8/11/2013

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Price: \$254000
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FEES from 7

about 21 cents.

Thanks to the Durbin Amendment, passed with Dodd-Frank, banks with \$10 billion or less in assets are exempt from the rules, regardless of the outcome. This means community banks can continue charging the average amount of 40 cents per transaction, Brase said.

Banks use the revenue from these fees for more than just the cost of

processing debit-card transactions, Brase said. In addition to allowing customers access to their money no matter where they are, the fees also help banks pay for costs incurred when fraud occurs, Brase said.

When a customer's debit card is used for fraudulent activity, neither the retailer nor the customer is expected to cover the resulting costs, Brase said. Instead, the bank absorbs

that cost, and is able to do so using money collected through interchange fees.

How much money is collected by each bank is hard to pinpoint, Brase said, because it depends on a variety of factors, including how many of a bank's customers carry debit cards and how often they use them.

Some industry groups still are unconvinced that the Durbin

Amendment will protect community banks.

"The verdict is still out as to whether the small debit-card issuer exemption from the interchange fee cap is indeed shielding community banks from the negative impact of government price fixing," according to a statement by the Independent Community Bankers of America.

THE EYE from 3

waiting," said spokesman Ben Davis of Connect for Health Colorado, the state's health-insurance marketplace that opened for business Oct. 1. "The large majority of people just want to ask 'Will you be open?' or 'Are you going to offer the services you set out to offer?'"

Many visitors to the exchange's website, connectforhealthco.com, and call-

ers to its help line want to know which carriers are involved in their county, Davis said. "It's offered on a county-by-county basis, and people from Huerfano County and Denver County are going to get two different answers."

People who want to shop the exchanges for health insurance – which will be mandatory as of Jan.

1 – also want to know whether they qualify for tax credits or other assistance to help pay for the policies they choose, Davis said.

The toll-free help line, 855-PLANS-4-YOU (855-752-6749) is staffed from 7 a.m. to 8 p.m. Monday through Friday.

Connect for Health Colorado staff

also will be holding events around the state to answer questions and help people sign up. One is scheduled from 7 to 9 p.m. Oct. 14 at Avogadro's Number, 605 S. Mason St. in Fort Collins.

Oh, and about that talk-radio report that all patients will be implanted with microchips? Fact-Check.org says no.

| 1. Publication Title | | 2. Publication Number | | 3. Filing Date | |
|---|--|--|--|---------------------------------------|--|
| Northern Colorado Business Report | | 016563 | | 9/25/13 | |
| 4. Issue Frequency | | 5. Number of Issues Published Annually | | 6. Annual Subscription Price (if any) | |
| Bi-Weekly | | 27 | | \$49.97 | |
| 7. Complete Mailing Address of Known Office of Publication (Not printer) (Street, city, county, state, and ZIP+4®) | | | | | |
| PO Box 270810, Fort Collins, CO 80527 | | | | | |
| 8. Complete Mailing Address of Headquarters or General Business Office of Publisher (Not printer) | | | | | |
| PO Box 270810, Fort Collins, CO 80527 | | | | | |
| 9. Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor (Do not leave blank) | | | | | |
| Publisher (Name and complete mailing address) | | | | | |
| Jeff Nuttall, PO Box 270810, Fort Collins, CO 80527 | | | | | |
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| 10. Owner (Do not leave blank. If the publication is owned by a corporation, give the name and address of the corporation immediately followed by the names and addresses of all stockholders owning or holding 1 percent or more of the total amount of stock. If not owned by a corporation, give the names and addresses of the individual owners. If owned by a partnership or other unincorporated firm, give its name and address as well as those of each individual owner. If the publication is published by a nonprofit organization, give its name and address.) | | | | | |
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| PS Form 3526-R, September 2007 (Page 1 of 3 (Instructions Page 3)) PSN: 7530-09-000-8855 PRIVACY NOTICE: See our privacy policy on www.usps.com | | | | | |

| 13. Publication Title | | 14. Issue Date for Circulation Data Below | |
|--|--|--|---|
| Northern Colorado Business Report | | 9/20/13 | |
| 15. Extent and Nature of Circulation | | Average No. Copies Each Issue During Preceding 12 Months | No. Copies of Single Issue Published Nearest to Filing Date |
| a. Total Number of Copies (Net press run) | | | |
| | | 5500 | 5500 |
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| f. Total Distribution (Sum of 15c and e) ▶ | | 5172 | 5178 |
| g. Copies not Distributed (See Instructions to Publishers #4, (page #3)) ▶ | | 328 | 322 |
| h. Total (Sum of 15f and g) | | 5500 | 5500 |
| i. Percent Paid and/or Requested Circulation (15c divided by f times 100) ▶ | | 43% | 38% |
| 16. Publication of Statement of Ownership for a Requester Publication is required and will be printed in the _____ issue of this publication. | | | |
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Buyer, Buyer's Address: CUSTOM ONSITE INC, 210 W 12TH ST #100
Address: 158 TWO MOONS DR, LOVELAND
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Price: \$237000
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Price: \$15000
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RAIL from 3

washouts on all five lines," he said. "It's been a logistical challenge for everybody, but we've made it work."

Ward flew from Ohio after flooding struck Weld County on Sept. 13 to help OmniTRAX, which owns Great Western Railway, get its trains running again. He flew in a helicopter to survey the destruction.

"I've been through a lot of floods in the Midwest," he said. "This is pretty devastating."

Since Sept. 14, three contractors and a number of OmniTRAX workers have worked dawn to dusk with backhoes and cranes to repair the tracks, he said. Mud holes at times temporarily trapped men and equipment as heavy rain continued to fall.

Near Johnstown, the Big Thompson River nearly doubled its width, destroying a portion of a bridge and warping the steel rails into the shape of a rollercoaster track hanging over the brown river.

"They'll make it straight as an arrow when they're done," Ward said.

Bricks from the broken bridge lay strewn on the bank roughly half a football field from the river. Piles of trash and dead trees were caught in the bridge supports. Some of the wooden and steel trusses withstood the raging current, while other supports washed away.

OmniTRAX will remove debris and rebuild the bridge with steel. In some places, crews must build roads to reach portions of the damaged tracks they could not access otherwise.

Other railroads saw similar damage.

BNSF saw 1,200 feet of track washed out from the Big Thompson River in Loveland, spokesman Andy Williams said. A section of a 110-foot timber bridge across the Little Thompson washed away in Berthoud. In Longmont, the St. Vrain River damaged a total of 3,000 feet of track in three areas. About 2,000 feet of tracks were washed away in Boulder.

BNSF traffic was rerouted through Nebraska, Brush and then to Denver to bypass a washout in Sterling. Other traffic was rerouted all the way to Lincoln, Neb.

More than 100 contractors and employees worked 24 hours a day during the flooding to restore service, he said. Two of the lines returned to operation last month. The company did not have a repair cost estimate.

Union Pacific saw damage on its Denver-to-Grand Junction and Denver-to-Cheyenne lines, spokesman Mark Davis said. Crews came from as far as Omaha to do repairs.

Union Pacific does not know yet how much the damage will cost to repair.

Flooding also ravaged a rail line between LaSalle and Fort Collins. Crews were working last month to restore service on that line by filling huge holes with rock, but Mother Nature wasn't cooperating.

"They were making some good headway, water was dropping, then all the sudden it rains," Davis said. "They said everything's really muddy."



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Date Closed: 8/11/2013

Seller: EMILY SADLER
Buyer, Buyer's Address: BARRY & LESLEE MIKUCKI, 988 W 45TH ST
Address: 3531 WINDMILL DR APT J6, FORT COLLINS
Price: \$123500
Date Closed: 8/11/2013

Seller: LISA R TORNES
Buyer, Buyer's Address: BENJAMIN B JOHNSON, 3500 ROLLING GREEN DR APT B6
Address: 3500 ROLLING GREEN DR APT B6, FORT COLLINS
Price: \$136000

Date Closed: 8/11/2013

Seller: ELLEN MILLER
Buyer, Buyer's Address: TONI & JUSTIN SPRUELL, 1122 W OAK ST
Address: 1122 W OAK ST, FORT COLLINS
Price: \$424000
Date Closed: 8/11/2013

Seller: PENNY S LUCAS
Buyer, Buyer's Address: CHRIS A BAILEY, 1531 W SWALLOW RD APT 18
Address: 1531 W SWALLOW RD APT 18, FORT COLLINS
Price: \$228000
Date Closed: 8/11/2013

Seller: KEITH & BARBARA E BECHARD
Buyer, Buyer's Address: ARTURO L MARGARET F AREVALOS T, 500 W HARBOR DR UNIT 414

Address: 2222 STATE HIGHWAY 66 UNIT 12, ESTES PARK
Price: \$340000
Date Closed: 8/11/2013

Seller: HAL & DIANE TOMPKINS
Buyer, Buyer's Address: BETTY K BERNSTEIN, 116 E COLORADO AVE
Address: 116 E COLORADO AVE, BERTHOUD
Price: \$365000
Date Closed: 8/11/2013

Seller: WESTMARK HOMES LLC
Buyer, Buyer's Address: KAYE F IVERSON, 7341 BALCARRICK CT
Address: 7341 BALCARRICK CT, WINDSOR
Price: \$403000
Date Closed: 8/11/2013

Seller: BRYAN P DAVE
Buyer, Buyer's Address: CHARLES M BETTERS, 6201 EAGLE RIDGE CT

Address: 2015 NIAGARA CT APT 48, FORT COLLINS
Price: \$225000
Date Closed: 8/11/2013

Seller: MARY L BLEVINS
Buyer, Buyer's Address: GLEN JEAN JOHNSON CO LP, 1205 HAYS ST
Address: 775 HAYSTACK DR, LIVERMORE
Price: \$200000
Date Closed: 8/11/2013

Seller: J J CONSTRUCTION NORTHERN COLO
Buyer, Buyer's Address: JOHN MICHAEL ROTHONES, 4490 WOLCOTT DR
Address: 4490 WOLCOTT DR, LOVELAND
Price: \$259600
Date Closed: 8/8/2013

Seller: HEATHER N KELEMEN REVOCABLE TR
Buyer, Buyer's Address: CRAIG RUSSELL POWELL, 2824 SOMBRERO LN
Address: 630 SPRUCE CIR, FORT COLLINS
Price: \$32500
Date Closed: 8/11/2013

Seller: VERN T & LISA M RHEAD
Buyer, Buyer's Address: JASON STEPHEN ARONOFF, 2207 BRONSON ST
Address: 2207 BRONSON ST, FORT COLLINS
Price: \$276500
Date Closed: 8/12/2013

Seller: MELODY HOMES INC
Buyer, Buyer's Address: CHARLES P REDMAN, 5876 QUARRY ST
Address: 5876 QUARRY ST, TIMNATH

Price: \$347200
Date Closed: 8/12/2013

Seller: MICHAEL J GENGLER
Buyer, Buyer's Address: JEANETTE ADAMS, 3366 MAMMOTH CT
Address: 3366 MAMMOTH CT, WELLINGTON
Price: \$203000
Date Closed: 8/12/2013

Seller: BETH ANN RISKE REVOCABLE TRUST
Buyer, Buyer's Address: JACQUELYN D HARRIS, 212 GRANT AVE
Address: 212 GRANT AVE, LOVELAND
Price: \$194000
Date Closed: 8/12/2013

Seller: MARGARET SUE BOTTEN
Buyer, Buyer's Address: DAVID R JR & DARLENE B LAYDON, 2941 NEIL DR APT 2

AIRPORT from 3

October 2012 although the number of passengers boarding commercial planes had increased to 44,999 in 2011 from 35,671 in 2010. Allegiant chief executive Maury Gallagher blamed the lack of an air-traffic control tower and too many general-aviation aircraft in the sky.

The Federal Aviation Administration contributes \$1 million annually as long as at least 10,000 passengers boarded planes at the airport, known as enplanements.

Because the airport won't see that many passengers this year, it will lose 85 percent of that funding, or \$850,000, in 2015. Distribution of funding by the Federal Aviation

Administration lags by two years.

Even if the airport found a carrier this month, approvals and flight scheduling can take six to eight months before flights start, airport director Jason Licon said. The airport has spoken with a "number of airlines," although no deals have materialized.

"If we look at this realistically, I assume in 2013 we will not make that 10,000 enplanement mark," Licon said. "We will be closer to 2,500 to 3,000 based on all our public-private charter activity."

City councils of both cities will decide this month whether to give preliminary approval to the airport's

2014 budgets. To cope with the reduction in fee revenue, the airport eliminated one position and asked that the cities increase their \$85,000 contribution by an additional \$92,500 for a total of \$177,500 apiece to shore up lost revenue.

Fort Collins Mayor Karen Weitkunat and Loveland Mayor Cecil Gutierrez voted to pass the budget in their roles as members of the Airport Steering Committee, which also includes managers of both cities.

Gutierrez acknowledged that the cities were adding to subsidies they contribute to the airport. The budget reflects planning by the cities for operating the airport without a car-

rier, he said.

Weitkunat said the budget is appropriate until the airport finds a new carrier.

"Forever and ever, kicking in X amount of dollars, no it's probably not going to work," she said. "It's got to be viable for the region."

She said she sees good times ahead for the airport, "but we've got to go through this slump to get there."

The city of Loveland planned to consider first reading of an ordinance to pass its 2013 budget Oct. 1, after the Business Report's print deadline. The Fort Collins City Council is scheduled to take similar action on Oct. 15.



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FOR THE RECORD

Address: 2941 NEIL DR APT 2, FORT COLLINS
Price: \$180000
Date Closed: 8/12/2013

Seller: JAMES H & SYLVIA R PETERSON
Buyer, Buyer's Address: TIMOTHY S & DIANE O GROVE, 4675 E 6TH AVE
Address: 1690 WINDHAM DR, ESTES PARK
Price: \$384000
Date Closed: 8/12/2013

Seller: GEORGE S WEAKLIM
Buyer, Buyer's Address: BARBARA H & JOHN R DAVIS, 19823 SUNBRIDGE LN
Address: 1555 RAVEN CIR UNIT G, ESTES PARK
Price: \$250000
Date Closed: 8/12/2013

Seller: COREY R WILLIAMS
Buyer, Buyer's Address: JESSICA C HAUENSTEIN, 3024 ROSS DR APT E34
Address: 3024 ROSS DR APT E34, FORT COLLINS
Price: \$125000
Date Closed: 8/12/2013

Seller: GERARD F & KAY L FRUNZI
Buyer, Buyer's Address: MARY & LAWRENCE HEREFORD, 908 DEBORAH DR
Address: 908 DEBORAH DR, LOVE-LAND
Price: \$108000
Date Closed: 8/12/2013

Seller: JAMES ROBERT LYNXWILER
Buyer, Buyer's Address: DAVID K & DIANE R MILLER, 50090 MOON HILL LN
Address: 414 N LOOMIS AVE, FORT COLLINS
Price: \$314800
Date Closed: 8/12/2013

Seller: OAKWOOD HOMES LLC
Buyer, Buyer's Address: KEVIN M & LEONORA B SAUNDERS, 5013 RIDGEWOOD DR
Address: 5013 RIDGEWOOD DR, JOHNSTOWN
Price: \$254900
Date Closed: 8/12/2013

Seller: BOISE VILLAGE SOUTH WEST LLC
Buyer, Buyer's Address: JUDITH M RAYMOND, 130 COBALT AVE

Address: 130 COBALT AVE, LOVE-LAND
Price: \$251600
Date Closed: 8/12/2013

Seller: TR PROPERTIES LLC
Buyer, Buyer's Address: ANNETTE CASSONE, 4214 WOODLAKE LN
Address: 4214 WOODLAKE LN, WELLINGTON
Price: \$275000
Date Closed: 8/12/2013

Seller: DAVID H & GERALDINE F PERCIVAL
Buyer, Buyer's Address: TIMOTHY W & DIANE RODGERS, 5614 FIRESIDE CT
Address: 5614 FIRESIDE CT, FORT COLLINS
Price: \$750000
Date Closed: 8/12/2013

Seller: COONEY PROPERTIES 28 LLC
Buyer, Buyer's Address: MICHAEL A SCARPELLA, 2937 SKIMMERHORN ST
Address: 921 OLD RANGER DR, ESTES PARK
Price: \$

Date Closed: 8/12/2013

Seller: ALEJANDRA P & GUILLERMO ALVAREZ
Buyer, Buyer's Address: ALEJANDRA D & GUILLERMO ALVAREZ, 144 1ST ST
Address: 144 1ST ST, FORT COLLINS
Price: \$
Date Closed: 8/12/2013

Seller: CHARLES S & ELIZABETH J WITHERS
Buyer, Buyer's Address: BENJAMIN J & KRISTI M GILTINAN, 2050 ALABAMA ST
Address: 2050 ALABAMA ST, LOVE-LAND
Price: \$406000
Date Closed: 8/12/2013

Seller: ROY P JR & LEILA R KIP-FINGER
Buyer, Buyer's Address: LORRI ACOTT, 2050 PO BOX 1039
Address: 129 DELAWARE CT, RED FEATHER LAKES
Price: \$150000
Date Closed: 8/12/2013

Seller: RIPPLING RIVER CO
Buyer, Buyer's Address: DONALD L & VICTORIA A CHASEN, 2220 GOVERNORS LN
Address: 2102 AVA CHASE LN #5, ESTES PARK
Price: \$195000
Date Closed: 8/12/2013

Seller: KENNETH J FOLMER
Buyer, Buyer's Address: DUNN INDUSTRIES INC, 3236 SILVERTHORNE DR
Address: 1713 EFFINGHAM ST, FORT COLLINS
Price: \$
Date Closed: 8/12/2013

Seller: KEN FOLMER
Buyer, Buyer's Address: DUNN INDUSTRIES INC, 3236 SILVERTHORNE DR
Address: 14112 N COUNTY ROAD 7, WELLINGTON
Price: \$
Date Closed: 8/12/2013

Seller: MAXINE L YANKEY TRUST
Buyer, Buyer's Address: JOSEPH T JR PRENDERGAST, 2020 N LINCOLN PARK W APT 27K

Address: 931 REMINGTON ST, FORT COLLINS
Price: \$265000
Date Closed: 8/12/2013

Seller: JVB HOMES LLC
Buyer, Buyer's Address: EDWIN LEY LUCIA, 2901 WAKONDA DR
Address: 2901 WAKONDA DR, FORT COLLINS
Price: \$325000
Date Closed: 8/12/2013

Seller: LORRAINE VIGIL
Buyer, Buyer's Address: GBP LLC, 1941 HEATH PKWY STE 4
Address: 516 N OVERLAND TRL, FORT COLLINS
Price: \$200000
Date Closed: 8/12/2013

Note from NCBR Editorial and Research staff:
 For this cycle, Warranty Deeds can be viewed in its entirety at NCBR.com.

RELIEF from 4

fundraiser that took place Sept. 18. An interview with Gov. John Hickenlooper and a message from Denver Broncos quarterback Peyton Manning were broadcast via radio and television, spurring donations. Hosted by Rocky Mountain PBS, Encana Corp. underwrote the event in addition to its contribution. Participating stations included Rocky Mountain PBS, Colorado Public Television, KUNC, KUVU in Denver, KGNU in Boulder, KRCC in Colorado Springs, KAFM in Grand Junction and KVNF in Paonia, joined by commercial television stations KCNC, KDVR, KMGH, KUSA and KWGN in Denver, KKTU in Colorado Springs, KKCO and KJCT in Grand Junction, Azteca Colorado, KDEN Telemundo and Entravision. The money was distributed to the American Red Cross, Community Food Share, serving Boulder and Broomfield counties, The Food Bank for Larimer County and Weld Food Bank.

• Oskar Blues Brewery, based in Lyons, established an online fundraiser that brought in \$19,415 in funds from 121 donors. Additionally, the Oskar Blues CAN'd Aid Foundation has been collecting donations for Colorado flood relief. To date, the foundation has raised more than \$45,000. Oskar Blues locations

also donating \$1 for every beer sold through Oct. 13, and the brewery also has plans to donate a percentage of revenue to flood relief efforts.

• Whole Foods Market stores in Colorado, Utah, Idaho and New Mexico donated 5 percent of all sales on Sept. 26 to flood relief efforts. Together, the stores raised \$89,694 for the American Red Cross.

• Colorado State University raised \$23,100 through its Colorado Disaster Relief program, CSUCARES, by way of internal donations and specialty T-shirt sales. These funds are redistributed as grants to CSU faculty, staff and students directly affected by the flood. Grants can be applied for at advancing.colostate.edu/CSUCARES/APPLY. Awards will vary depending on availability and need, but generally do not exceed \$2000. The CSUCARES program was established last year after the High Park Fire.

• Jax Fish House in Fort Collins is donating 25 cents of every oyster sold to flood relief through Oct. 31. It is planning a fundraising event to be held in October.

• Denkai Sanctuary in Weld County has teamed with Colorado Horsecare Foodbank and raised \$17,000 for animal food purchases and aid to help those affected by the flood.

• Gannett's Fort Collins Coloradoan and 9News partnered to donate \$10,000 to the Red Cross.

• Odell Brewery is planning a farm-to-fork benefit dinner to be held at the brewery, with 100 percent of all ticket sales being given to flood relief efforts.

• Fish Restaurant in Fort Collins will donate 12 percent of all sales on Oct. 4 to flood relief.

• Verizon Wireless approved \$20,000 in disaster relief to be given to the American Red Cross. It also has provided a "text to donate" campaign for Verizon carriers, with proceeds going to the Red Cross. Customers can text REDCROSS to 90999 to make a \$10 donation. Up to five \$10 donations can be made through the text campaign, according to a statement from the company. Additionally, the Verizon Foundation will match employee donations dollar-for-dollar, up to \$1,000 per employee.

• Royal Bank of Canada announced a \$25,000 donation by RBC Foundation USA to the American Red Cross Disaster Relief Fund for Colorado flood relief and humanitarian efforts.

• New Belgium Brewery will host a 5 Point Film on the Road event Oct. 5 at Civic Center Park in Fort Collins. The event will include a community tailgate party with local

food, New Belgium beers, music and lawn games. A series of short films will be shown from dark until 10 p.m. The event is free, however, donations are being accepted and will be given to United Way of Larimer County for long-term flood recovery.

• United Way of Larimer County received \$240,000 for its long-term relief program as of Sept. 27, with an additional commitment of \$100,000.

• The Community Foundation Serving Greeley and Weld County and United Way of Weld County have established a long-term recovery fund to help victims in Weld County. The fund has reached \$701,818 and applications will be available Oct. 4.

• Budweiser Events Center in Loveland is teaming with the Colorado Flood Foundation to host a Neighbors Helping Neighbors Benefit Concert on Oct. 17, with a goal to raise at least \$100,000 for flood victims. Concert tickets are \$20 per person and 100 percent of all sales will go to the foundation.

• Banner Health employees have contributed \$45,375 to flood relief since Sept. 16. The total is made up of donations to Banner's Support Our Staff annual giving campaign, as well as additional donations in direct response to the flood.

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Disaster unleashes a flood of generosity

It was a \$1 million hour. On Sept. 19, one week after days of torrential rains transformed Northern Colorado into a flood-torn disaster area, local business people were revving the engine of what has become a finely tuned response to catastrophe – raising critical sums of cash quickly to help everyone who has been displaced, whose businesses have been closed and whose homes have been torn apart.

Ray Caraway, president of the Community Foundation of Northern Colorado, was suffering from a bad cold and could barely speak Sept. 17 when he announced that the foundation would create three funds for long-term disaster relief for flood victims and was looking for donors.

EDITORIAL

Within 48 hours he had \$750,000 committed by the Fort Collins-based Bohemian Foundation. Unfortunately, this wasn't Caraway's first rodeo when it comes to raising money during disasters. The foundation – and plenty of other nonprofits in Northern Colorado – did the same thing after last year's deadly High Park Fire. In fact, Caraway said, the foundation had barely closed down its fire-relief work when the floods struck.

Of course Caraway and the Community Foundation are only one piece of the disaster-response fundraising machine that exists here.

Within the same hour that the Bohemian Foundation's announcement came through, Encana Corp. stepped forward with \$250,000 to aid other relief efforts. And that was just the beginning.



LUCCOMICS.COM

That \$1 million hour turned into a multi-million-dollar week. In the 14 days after Sept. 12, dozens of businesses stepped up to the plate, writing checks, offering free data servers, portable cell phone antennas, discounted hotel rooms and meals to anyone in need.

The zeroes on the fundraising totals just kept adding on. In fact, they haven't stopped. From small restaurants and animal shelters to giant oil companies, everyone is putting money on the table, not just for today and tomorrow but for the months and weeks to come, for the days when the euphoria of having survived the deluge gives way to the sad, soggy accounting of how much has been destroyed and how much will have to be rebuilt.

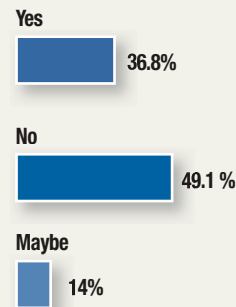
We talk a lot about the need to be nimble in business, to move quickly, to keep up with technology, to keep ahead of the curve. What's become clear in the past three weeks is that the businesses and people of Northern Colorado know how to be nimble when it really counts – in hard times.

NCBR Opinion Poll

Our online question:

Next question:

Local and state transportation officials are examining whether to establish a toll lane on I-25 to help fund construction of an additional lane between Longmont and Fort Collins. Would you be willing to pay a toll to use I-25?



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

This poll is not scientific and reflects only the opinions of those Internet users who have chosen to participate. The results cannot be assumed to represent the opinions of Internet users in general, nor the public as a whole.

Next question:

Northern Colorado is still reeling from the effects of the Great Flood of 2013. Did this natural disaster harm your business, help your business, or leave your business unchanged?

Answer now at www.ncbr.com. Responses will be accepted through Oct. 15.

PUBLISHER
Jeff Nuttall.....jnuttall@ncbr.com
Direct: 232-3131

EDITORIAL EDITOR
Jerd Smith.....jsmith@ncbr.com
Direct: 232-3142

Reporters
Molly Ambrister.....mambrister@ncbr.com
Direct: 232-3139
Steve Lynn.....slynn@ncbr.com
Direct: 232-3147

Copy Editor
Dallas Heltzell.....dheltzell@ncbr.com
Direct: 232-3149

Chief Researcher
Mariah Tauer.....mtauer@ncbr.com
Direct: 303-630-1961

Editorial intern
Melissa Schaaf.....news@ncbr.com

WEB MANAGER
Chase Miller.....cmiller@ncbr.com

WEB DESIGNER
Denise Schwartz.....dschwartz@ncbr.com

ADVERTISING Advertising Director
Sandy Powell.....spowell@ncbr.com
Direct: 232-3144

Senior Account Executive
Julie Constance.....jconstance@ncbr.com
Direct: 232-3148

Account Executives
Rachel Finley.....rfinley@ncbr.com
Direct: 232-3133
Missy Moss.....mmoss@ncbr.com
Direct: 232-3143

PRODUCTION Production Manager
Bernie Simon.....bsimon@ncbr.com
Direct: 232-3140

Art Director
Chad Collins.....ccollins@ncbr.com
Direct: 232-3141

ADMINISTRATION Accounting Manager
Carol Wood.....accounting@ncbr.com
Direct: 232-3151
Office Manager / Front Desk
Tiffany Moore.....frontdesk@ncbr.com
Direct: 232-3130
Circulation Manager
Janet Hatfield.....jhatfield@ncbr.com
Direct: 232-3146

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Northern Colorado
BUSINESS REPORT

VOLUME 19, ISSUE 1

OFFICE
1550 E. Harmony Road, 2nd floor
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CAREERS from 15

less-than-stellar moments:

Own It. When we mess up, it is tempting to point the finger at someone else. We may blame poor management, a heavy workload or stress in our personal lives. Granted, there may be contributing factors but we ultimately need to own our actions and behaviors. This is not the time to defend, minimize or make excuses for what went wrong. Admission of failure and taking full responsibility is the first step towards recovery.

Self-discovery. Admitting we have failed to do our best is a perfect segue to healthy self-exploration. The moments when we blow it are not necessarily one-time events. In some cases, our blunders are preceded by a history of similar gaffes. However, it may take some time before you are able to look at your behavior with an objective eye in order to uncover any self-destructive patterns.

Allow time to process feelings of embarrassment, defeat or anger. Remind yourself that real growth often happens because of challenges and setbacks. If you need encouragement, it may help to think of all the famous people who have experienced serious failure on their way to excellence.

For example, teachers deemed young Thomas Edison too stupid to learn. Stephen King received 30 rejection letters for his iconic thriller, "Carrie." Michael Jordan was cut from his high school basketball team. Failure can either take us down or it can lead to defining moments in our careers and lives.

Get feedback. We all have blind spots. Sometimes we need input from a trusted counselor, mentor or colleague in order to gain insight about a mistake. Feedback from a compassionate friend can help us put a career misstep into perspective as well as help us see how we can avoid similar situations in the future.

Make it right. It can be incredibly healing for others and ourselves when we take quick action to make amends. Granted, we cannot always repair the damage we have caused. However, we can offer sincere apologies and take steps to make things as right as possible.

We also need to commit to improving. Actions speak louder than words. Go the extra mile to correct the error in your ways. Eventually people will notice and appreciate the effort you are making to improve or grow.

Accept yourself and others. Acceptance does not imply that you did nothing wrong. It simply means that you accept failure as a learning and growth opportunity. Acceptance is what allows us to see the positive aspects of our challenges rather than internalize or overly identify with where we went wrong. Self-acceptance helps us move beyond feelings of anguish

and fosters a sense of pride in our ability to overcome setbacks and adversity.

When we learn to forgive ourselves, it also becomes easier to accept others. We tend to have more compassion rather than sit in judgment when a colleague fails to deliver or faces a setback.

Normalize failure. Even the word "failure" can make some people bristle. As a recruiter, I have noticed that many candidates don't like to be asked about career failures. Some even get downright testy, "I have never failed. I just don't believe in labeling anything

in my life a failure." Really? We can waste time searching for a more palatable term or we can focus on the lessons learned from our less-than-stellar moments.

Shifting our attitude about failure can free us up to take more risks in our careers. Our failures can then be worn like badges of honor, as opposed to ugly wounds or scars we want to hide from the world.

The workplace shapes us. Successfully overcoming challenges and failures can be as valuable to our career progression as our brightest accomplishments. It may sound

crazy but it is true.

You might never get to the point where you relish failure or making mistakes. However, the next time you blow it, you might not yearn for a "do-over" day. That would rob you of an opportunity to come back stronger than ever. Humbly embrace your failures. It turns out that failure is the surest path to success.

Carrie Pinsky is a freelance writer, job-search coach and training specialist. Reach her at Pink Sky Counseling and Career Services, 970-225-0772 or www.pink-sky.net.



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KEYNOTE SPEAKER JAMES KANE

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