Northern Colorado



Boulder eyes PRPA as municipal mentor.



HEALTH CARE

Nursing shortage a no-show in NoCo for now.

Volume 19 | Issue 4 | Nov. 15-28, 2013



BUSINESS REPORT FILE PHOTO

Pilgrim's Pride chickens are being sold increasingly in the Middle East and Mexico where consumers tend to prefer dark meat, the least-expensive cuts of chicken, as well as the entire chicken.

Pilgrim's takes pride in rebound

BY STEVE LYNN

slynn@ncbr.com

GREELEY - Pilgrim's Pride Corp.'s income has shot up this year on lower feed costs and higher chicken prices, and the company could see continued good fortune next year.

Just five years after it filed for

bankruptcy protection and four years after Greeley-based JBS USA bought a controlling interest in the firm, Pilgrim's Pride, the world's second-largest chicken producer, is flying high.

Pilgrim's Pride (Nasdaq: PPC), based in Greeley, saw its third-quarter net income nearly quadruple to \$160.9 million from \$42.9 million during the same period last year. Meanwhile, the company's stock has risen sharply in the past year to about \$14 per share, up from less than \$6 this time last year.

During the drought in 2012, chicken processors such as Pilgrim's struggled as corn and soybeans used

➤ See Pilgrim's Pride, 5

\$71 million in nonrated bonds slated for FC mall

BY MOLLY ARMBRISTER

marmbrister@ncbr.com

FORT COLLINS - A special metro district created to finance improvements for the redevelopment of the aging Foothills Mall is expected to issue \$71 million in nonrated bonds early next year, if the project passes its final round of reviews in December.

SPECIAL REPORT **Mall Interrupted**

In addition to \$53 million in public improvement costs, the bond issue will cover \$8 million in capitalized interest, a \$7 million reserve fund and \$3 million in issuance costs, for a total cost of \$71 million, according to the city.

The city opted to use the metro district model, rather than issuing the bonds itself, in order to protect itself from risk should the redevelopment fail, according to Mike Beckstead, the city's chief finance officer.

The bonds are expected to be

➤ See Foothills, 16

For Northern Colorado green building, Fort Collins in LEED

BY STEVE LYNN

slvnn@ncbr.com

FORT COLLINS - Northern Colorado is home to 13 percent of the state's most energy-efficient buildings, according to data from the U.S.

Green Building Council.

Building projects certified by the Green Building Council's Leadership in Energy & Environmental Design (LEED) program abound in Northern Colorado, with Fort Collins leading the pack. Colorado has 576 certified

LEED projects statewide, with 75 of them located in cities and towns throughout Larimer and Weld coun-

In recent years, buildings such as the Rocky Mountain Innosphere have thrust Fort Collins into the top of the regional rankings in terms of square footage of LEED- certified projects. Greeley and Longmont, meanwhile, have a handful of projects certified as environmentally friendly by the Green Building Council.

➤ See LEED, 14

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Program aims to aid women in clean-energy careers

BY MELISSA SCHAAF

reporter@ncbr.com

A new initiative to lure more women to Colorado's clean-energy sector and help them advance their careers follows similar U.S. and international programs now under way.

Judy Dorsey, founder of the Brendle Group, a Fort Collins-based engineering consulting firm and co-founder and executive director of the Colorado Clean Energy Cluster, announced the Colorado effort Oct. 23 during the annual NetZero Cities conference. The program centers on Clean Energy, Education and Empowerment, also known as C3E.

Operated by the Colorado Clean Energy Cluster, the new initiative is modeled after the U.S. Department of Energy's C3E program, which launched in April 2012 as part of a United Nations program that includes nine participating nations. The mission is to advance women's leadership in clean energy around the world.

The Colorado C3E steering committee is made up of nine Colorado women, including city officials, university representatives and workforce center leaders.

According to the National Science Foundation, women hold only 27 percent of science and engineering jobs in the United States, and that number



falls to 21 percent when limited to business and industry.

Dorsey and the eight other steering committee members are determined to see that number increase by raising awareness and providing education about the need for diversity in the clean-energy labor market.

The Colorado C3E initiative came to fruition when Dorsey won the 2012 Massachusetts Institute of Technology Energy Initiative's Award in the entrepreneurship and business models category, securing a \$10,000 cash prize. At that award ceremony, she first learned of the U.S. Department of Energy's C3E program. The program objectives sparked her interest and compelled her to make a smaller scale,

We considered the (Colorado C3E) launch itself a project to raise awareness and education on the importance of having a diverse workforce in clean energy.

Judy Dorsey FOUNDER BRENDLE GROUP

localized effort.

"I wanted to bring the C3E vision and services to Colorado," she said.

Efforts to fund the project began with Dorsey's cash prize. She funneled the full \$10,000 into launching the Colorado C3E program.

"I wanted to do something entrepreneurial and innovative with my award," she said. "The entrepreneurial thing to do with the money was to think of it as seed capital to grow something much bigger."

The award was matched by Colorado State University's Mechanical Engineering Department and Woodward, Inc. (NASDAQ: WWD), increasing initial C3E funding to \$25,000. The current funding is being used to help

Colorado C3E Initiative steering committee

Judy Dorsey, Brendle Group Katie Hoffner, Prieto Battery Sue James, Colorado State University Jennifer Kaiser, Woodward Inc. Jennifer Ray, Woodward Inc. Jackie Sargent, Platte River Power Authority Gretchen Stanford, city of Loveland

Leanne Wheeler, Wheeler Advisory
Group

Julie Zinn, Spirae

Source: Business Report Research

launch a female mentoring network and enhance workforce development strategies. Additionally, a \$2,500 CSU Mechanical Engineering Diversity Scholarship will be created. The first projects already are under way and more are planned.

"We considered the (Colorado C3E) launch itself a project to raise awareness and education on the importance of having a diverse workforce in clean energy," Dorsey said.

According to the National Center for Women and Information Technology, groups with greater diversity solve complex problems better and faster than do homogenous groups, and the presence of women in a group

➤ See Energy, 4

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Boulder mulls joining PRPA if Xcel is ousted

BY STEVE LYNN

slynn@ncbr.com

BOULDER – Mayor Matt Appelbaum is considering joining Platte River Power Authority, the utility owned by cities such as Fort Collins, if Boulder is successful in replacing Xcel Energy Inc. with a city-owned utility.

Appelbaum, in fact, has discussed the matter with Fort Collins, Loveland and Longmont officials in the past, he told the Business Report. Most recently, a discussion of the concept came up between Appelbaum and Fort Collins officials at the two-day renewable energy conference NetZero Cities in October.

"Here you've got a bunch of communities that have run a power system for a long time. They know what they're doing. They've got good people," Appelbaum said. "It would be great to be able to work with them."

Appelbaum made the remarks to the Business Report as the city of Boul-

der attempts to break away from Xcel Energy (NYSE: XEL). Xcel, a for-profit investor-owned utility, has fought the city's efforts

to separate.

On Nov. 5, Boulder voters indicated their willingness to fire Xcel by defeating a measure backed by the company that would have required voter approval for any



debt issued for a municipal utility. Voters, however, set a limit of \$214 million on the amount the city could pay for Xcel assets, as well as other costs.

Regardless, the divorce could take "several years," Appelbaum told the Business Report. That's why the idea of some kind of union between Boulder and PRPA hasn't been researched formally.

"It's just way too early for that," he

said. "We don't even know if we're going to get there yet. By the time we did, the world will have probably changed a little."

Fort Collins, Longmont, Loveland and Estes Park formed PRPA in 1973. Those communities have remained the owners of PRPA, a nonprofit wholesale electricity generation and transmission provider, for four decades.

These kinds of joint-action agencies are common in the public power industry, said Nick Braden, spokesman for the American Public Power Association, in an email.

"Since public power systems are not for profit and often very small, joining a (joint-action agency) allows them to pool their limited resources in order to procure generation resources and infrastructure to serve their local communities," he said.

PRPA has not discussed supplying Boulder with electricity, said Barbara Ateshzar, PRPA's government and external affairs officer. Any decision about whether to include another city in the organization would require approval from PRPA's board of directors, which includes the mayors from

"It would be difficult for somebody to buy in as an equal partner at this point," she said. "But further down the road, as Mayor Appelbaum indicated, there could be other opportunities for partnerships or power-purchase agreements in regard to future resources."

Loveland Mayor Cecil Gutierrez, a PRPA board member, said the organization would have to carefully deliberate whether to include Boulder in its energy-generation projects or partnerships. However, he agreed that opportunities for Boulder to participate in PRPA's renewable-generation projects may arise as the nonprofit seeks to diversify its energy portfolio.

"We're always open to discussions," he said. "We're always about trying to figure out the most beneficial way and

➤ See Appelbaum, 4

This energy source could rank No. 1

¬ nergy-conserving techd nology has brought us researchers at the University of Bristol in the United Kingdom, the word "power" begins with

These British whiz kids flushed out a way to run a number of everyday electronic devices – including cell phones, light fixtures and electric razors and toothbrushes using "urine power." Funded

by a grant from the Bill and Melinda Gates Foundation, the team was able to convert urine into fuel through the use of a microbial fuel cell. The obvious hope is that these fuel cells eventually will be marketed and used to help supplement the electricity supplied to homes and commercial facilities.

"Using urine to produce electricity is about as 'eco' (or green and sustainable) as it gets," said Loannis Leropoulous, an engineer on the project. "The technology allows us to turn something that was viewed as waste into something that is as useful as electricity."

That next step already is ➤ See The Eye, 4

Water not wasted



Facilities attendent Aaron Herrera monitors the f ow of wastewater from a tanker truck at the High Sierra Water Holdings LLC facility in Briggsdale.

High Sierra helps oilfield operations recycle

BY STEVE LYNN

slynn@ncbr.com

BRIGGSDALE - As oil and gas producers come under increasing pressure to reduce their use of fresh water, they're turning to players such as High Sierra Water Holdings LLC, a company that has built some of the largest recycled-water processing plants in Northern Colorado.

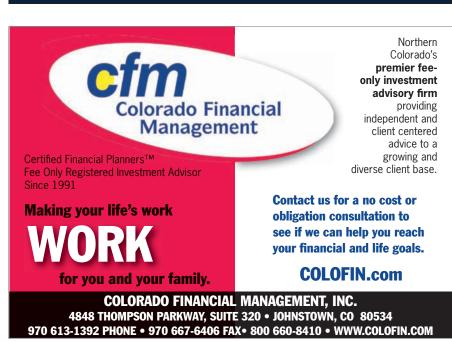
High Sierra, which has its roots in Greeley, has developed industryleading treatment processes, allowing oil companies to turn over their used water to a High Sierra facility, where it is treated and transported back to the oilfields.

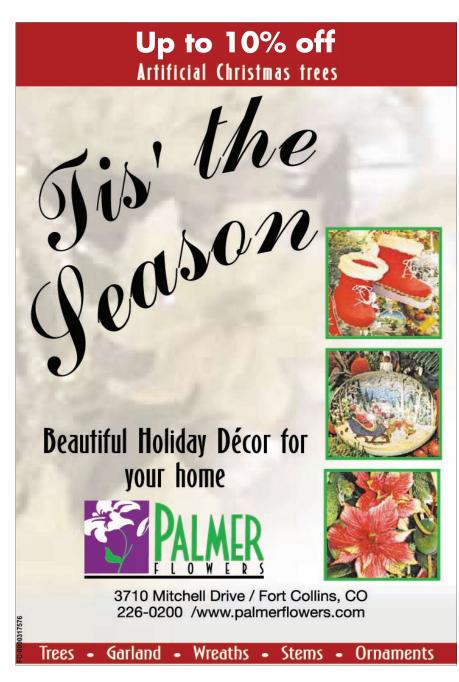
This year the company expects to recycle about 2,000 barrels of water daily at its Weld County facilities, up from some 1,500 barrels last year.

A division of Denver-based High Sierra Energy LP, the company has charted strong growth in recent years. A wholly owned subsidiary of

➤ See High Sierra, 17







ENERGY from 2

is more likely to increase the collective intelligence of the group, including problem-solving abilities and creativity. Additionally, companies with the highest representation of women in their management teams have a 34 percent higher return on investment than did those with few or no women.

Colorado C3E hopes to raise \$100,000 for the initiative, and Dorsey said that since the launch of the program, businesses and potential investors have stepped forward.

"We've had a lot of really strong interest and response," she said. "We're now in the process of following up with

very interested stakeholders."

Heading into 2014, Dorsey said, the committee is working on the development of additional projects to assess employer needs.

"To me, the equally interesting question is what obstacles do employers face in attracting and retaining a diverse workforce, when they're telling us that (having women in clean energy) is very important to them," she said. "The initiative will look at both sides: obstacles for both women and employers. We want to map and assess what already is out there so that we can identify the gaps."

APPELBAUM from 3

cost-effective way to do power for all four of our cities."

One thing is clear: Boulder likely would not want to take part in PRPA's electric generation from coal, Appelbaum said. PRPA operates the coalfired Rawhide Energy Station north of Wellington and jointly owns the coalfired Yampa Project near Craig.

Boulder would want to participate in renewable-energy initiatives such as PRPA's plan to buy 32.5 megawatts from the Spring Canyon II Energy Center in Logan County he said.

"Together, we would be a bigger entity, which would give us more leverage," he said.

Joining PRPA as a full-fledged member might not work for Boulder,

however.

"We're not going to abandon coal overnight," Gutierrez said. "We just can't do that: We have to be pragmatic."

So, the idea may remain simply a topic of conversation at renewable-energy summits such as NetZero Cities – at least for a while.

Fort Collins Utilities has had many of those conversations with Boulder about how the utility operates the city's electric system as well as how other utilities operate, said Steve Catanach, Light & Power manager for the city of Fort Collins.

"As Boulder moves forward planning their system," he said, "Fort Collins will be glad to share our experiences."

THE EYE from 3

under way. Urine fuel cells will be used to heat new office buildings in The Hague, capital of The Netherlands. The complex, slated to open in two years, will include waterless urinals in the men's restrooms, and the low-tech live streams they collect will be used in the fuel cells.

"If this succeeds, and studies are growing very hopeful, this can be a very significant development helping to reduce our demand for nonsustainable energy sources and accessing an organic substance that will always be available," said Klaus Reichardt, chief executive and founder of Vista, Calif.-based Waterless Co. Inc., which makes the waterless urinals. No Johnny-come-lately, Waterless has been in business since 1991.

We'll have further details as they leak.

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.



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PILGRIM'S PRIDE from 1

in chicken feed neared record high prices. Corn rose to \$8 a bushel and soybeans surpassed \$16 on the Chicago Mercantile Exchange. Investors flew the coop on shares of Pilgrim's and other chicken processors such as Tyson Foods Inc. (NYSE: TFN) and Sanderson Farms Inc. (Nasdaq: SAFM).

This year, Pilgrim's earnings have soared to \$406.2 million during the first three quarters of 2013 versus \$151.7 million during the same period last year. Corn futures, meanwhile, have fallen to slightly more than \$4, and soybean futures have declined to around \$12.

Chicken prices have remained above last year's prices and above the five-year average during most of the past year, according to data from Pilgrim's.

Lower feed costs in particular have buoyed the entire chicken industry, said Tom Super, spokesman for the National Chicken Council.

'Chicken isn't much more than soybean and cornmeal on two legs," Super said. "So with the feed prices stabilizing, we've had a much better economic climate."

Cash flows from operations amounted to \$285.8 million for the quarter, allowing Pilgrim's Pride to reduce its debt by \$252 million. Pilgrim's ended the quarter with \$582.1 million in net debt. Its net debt was \$1.4 billion in

Greeley-based JBS USA, a subsidiary of Sao Paulo, Brazil-based JBS S.A., owns a controlling interest in Pilgrim's, which employs about 37,500 people and operates chicken processing plants and prepared-foods facilities in 12 states, Puerto Rico and Mexico. The company's primary distribution is through retailers and food-service distributors.

Pilgrim's has made a turnaround since the company filed for Chapter 11 bankruptcy protection in 2008. JBS bought a majority interest in the company a year later.

Investors were concerned about the company's future at the time, said Ian Corydon, director of research for Los Angeles area analyst firm B. Riley & Co. LLC. Pilgrim's has since made moves to decrease its debt and bolster its earnings.

"I think those concerns are gone now," he said.

B. Riley, although it maintained its rating Pilgrim's stock as "neutral" after Pilgrim's third quarter earnings, has raised its price target to \$16.25 from \$15.25. The neutral rating was maintained because B. Riley believes chicken prices will normalize with increased production.

"Overall, we think the future's pretty bright for this company," Corydon said.

Corydon sees Mexico as one of the leading locations for Pilgrim's growth, with the Middle East another key growth market. Consumers overseas tend to prefer dark meat, the least expensive cuts of chicken, as well as whole chicken.

"If you look at emerging markets, in general, where people are getting wealthier, they want to consume more protein," he said. "Chicken is the most cost effective protein source."

"I think there's going to be a global

increase in chicken consumption, and the U.S. is a great place to produce chicken for export, so I think they benefit from that," he added.

Chicken isn't much more than soybean and cornmeal on two legs.

Tom Super NATIONAL CHICKEN COUNCIL

Pilgrim's Pride did not respond to a request for comment for this article, but chief executive Bill Lovette said during an earnings conference call Oct. 31 that the company will continue exports to the Middle East, which has the highest per capita rate of chicken consumption in the world.

"We don't believe that's going to change," he said. "We believe that continued population growth and continued economic benefits and more people moving into the middle class is going to continue to move that number forward."

Pilgrim's faced some challenges during the third quarter, however. Revenues from its exports to Mexico declined 3.4 percent after an oversupply of chicken in the market.

Pilgrim's faces risks including feed-

cost volatility, Corydon said. Also, the industry tends to produce an oversupply of chicken during good times, leading to price decreases.

Stephen Koontz, Colorado State University associate professor and extension economist, believes chicken processors indeed will increase production, leading to lower chicken prices and squeezing margins for processors such as that of Pilgrim's.

With poultry prices where they are, they will have some incentive to expand," he said. "The poultry industry appears to be aggressive, if there's money to be made."

Still, a diminished beef cattle herd because of drought conditions also could help chicken producers such as that of Pilgrim's, experts say. As beef prices rise, chicken becomes the more affordable option.

"There's nothing that the beef industry can do," Koontz said. "They need a couple years of expansion to get production back. They've just been hammered by high feed costs and drought."

The National Chicken Council forecasts an average 83.3 pounds of per capita chicken consumption next year, 1.5 pounds more than this year. Super cautioned that chicken processers' bottom lines, however, largely depend on the weather.

"One swipe from Mother Nature, like we witnessed last year, could wipe out all of that," he said, "especially as we try to recover from the drought."





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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 Oct. 30-Nov. 12. Find the full stories at ncbr.com by typing the headline into the search window at the top of the homepage.

Heath Construction wins \$1.2 million city project

Heath Construction has been selected by the city of Fort Collins to construct a \$1.2 million LEED Gold office building. The building will be located at the historic Nix Farm in Fort Collins, which serves as the headquarters for the Natural Areas Department. Projected to be finished in early 2014, the building will include energy-saving technologies that qualify it as Leadership in Energy & Environmental Design (LEED) certified. Some of these technologies include geo-thermal and photo-voltaic (PV) panels. The two-story, 4,125-square-foot office building will receive a LEED Gold certification, meaning that it will comply with practical and measurable green building design, construction, operations and maintenance.

Posted Nov. 12.

Kaiser gives \$400K grant to rural health centers

Colorado Rural Health Center announced a \$416,000, three-year grant from Kaiser Permanente Colorado that will help some of Colorado's rural health clinics improve quality of care. The grant will provide assistance to 19 rural clinics, located mainly on the Western Slope. Exactly which clinics will benefit is not yet known. Each clinic will begin by conducting a Health Clinic Assessment to identify the greatest areas of need. Then, Colorado Rural Health Center will work with clinics to help them implement systems and processes to strengthen the infrastructure of the clinic.

Posted Nov. 12.

Colorado Business Bank chooses NoCo location

FORT COLLINS - Colorado Business Bank will open its first Fort Collins location at 224 Canyon Ave. in early 2014. The bank announced earlier this year that it would enter

the Fort Collins market with a physical branch. The bank also is moving into Colorado Springs. The businessfocused bank offers services such as wealth planning and investment management, property and casualty insurance, employee benefits and investment banking services. The bank is a subsidiary of CoBiz Financial (Nasdag: COBZ), a \$2.7 billion holding company headquartered in Denver.

Posted Nov. 11.

CSU prof named to **Women's Hall of Fame**

FORT COLLINS - A Colorado State University professor has been named one of 10 inductees to the Colorado Women's Hall of Fame for 2014. Diana Wall, an ecologist known for her research on Antarctica, will be honored along with five other contemporary women and four historical figures during the Colorado Women's Hall of Fame 2014 Induction Gala on March 20 at the Denver Marriott City Center. Wall, founder and director of the School of Global Environmental Sustainability at CSU, has spent 24 seasons in Antarctica researching some of the planet's smallest animals, microscopic worms called nematodes, that play a vital role in soil nutrition and biodiversity.

Posted Nov. 11.

Riverside wins \$58 million NOAA fisheries contracts

FORT COLLINS - Riverside Technology Inc., which designs and implements integrated scientific, engineering and IT solutions, has been awarded multiple contract task orders totaling \$58 million by the National Oceanic and Atmospheric Administration for Observers Program services to the Southeast Fisheries Science Center. Riverside will perform the work in partnership with IAP World Services Inc. The SEFSC is one of the six regional National Marine Fisheries Service centers supporting the scientific mission of NOAA Fisheries.

Posted Nov. 8.

Weld f ood assistance needs to exceed \$4 million

The Weld County Flood Relief

Fund has raised more than \$1.1 million to aid those hurt in the September flooding, but fund officials said they expect demand for assistance to exceed \$4 million. Of the money received so far, \$300,000 has been distributed, with more than \$100,000 going for home repairs, housing and rental assistance. More than 275 people have applied for help. The fund, a joint effort by the Community Foundation Serving Greeley and Weld County and the United Way of Weld County, is urging people to continue donating cash to the recovery effort.

Posted Nov. 8.

Trader Joe's confirms Fort Collins store

FORT COLLINS – Trader Joe's signed a lease to open a store at the Square in Fort Collins, the Monrovia, Calif.-based grocery chain said. Trader Joe's said it will open a 12,200-square-foot location near the northeast corner of College Avenue and Horsetooth Road late next year. The Fort Collins store would represent Trader Joe's fifth location in Colorado. Trader Joe's carries domestic and imported foods and beverages including freshly baked bread, coffee, frozen entrées, juice, nuts, deli items, and vitamins and supplements.

Posted Nov. 7.

Vestas to hire 'hundreds' in Northern Colorado

Vestas Wind Systems A/S (OMX: VWS) said it will add "hundreds" of jobs at its three factories in Windsor and Brighton during the first half of next year. The Danish wind turbine maker said it will make the hires primarily at its blade factories in Windsor, where it manufactures 44- and 49-meter blades, and in Brighton, where it makes 55- and 57.5 meter blades. The company also will hire workers at its nacelle factory in Brighton. The announcement follows new orders for wind turbine components from Duke Energy Corp. (NYSE: DUK), EDF Renewable Energy and Renewable Energy Systems Americas Inc. for U.S. wind projects. Vestas already has hired

more than 200 people at its tower factory in Pueblo this year.

Posted Nov. 7.

Fort Collins City Council OKs utilities rate hikes

FORT COLLINS – The Fort Collins City Council approved adjustments to utilities rates for next year: Water rates will increase 9 percent for single-family residential customers and electric rates will increase 1.6 percent. Utility bills printed on or after Jan. 1 will reflect the higher rates, which primarily stem from generation costs and local renewable-energy projects, according to the city. Wastewater rates will increase 7.5 percent for single-family residents. Another rate change next year involves 16.4 percent water rate decreases for multi-family and 1.8 percent decreases for duplex customers who typically irrigate less than single-family customers. Commercial accounts will see electric rate increases of 1.9 percent to 2.6 percent depending on their classification. Water rates for commercial customers will increase 7.7 percent, while rates for "high-volume" industrial customers will rise 3.5 percent. Wastewater rates for commercial customers will decrease 3.6 percent.

Posted Nov. 6.

Encana plans layoffs, NoCo capital investment

Encana Corp. (NYSE: ECA) (TSX: ECA) plans to lay off about 20 percent of its workforce, which will include workers at its Denver office. Calgary, Alberta-based Encana, which drills natural-gas wells around Erie, announced the move as part of a change in the company's strategy that includes focusing on five oil and natural gas liquids-rich plays in North America, including in Northern Colorado. Encana plans \$2.5 billion in capital spending next year, 75 percent of which will fund investments in those five oil and liquids-rich plays. Encana plans to invest \$150 million to \$250 million in the Denver-Julesburg Basin in Northern Colorado.

Posted Nov. 5.

➤ See Digest, 28



HEALTH CARE

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13 | Hospitals list

New Medicaid enrollments dwarf exchanges

BY MOLLY ARMBRISTER

marmbrister@ncbr.com

While enrollments trickle in for Connect for Health Colorado, the state's Medicaid expansion has seen enrollments 10 times that of the health-care exchange, thanks in part to a special program that launched

Both the exchange and the Medicaid expansion began open enrollment Oct. 1, but Connect for Health Colorado has enrolled 3,408 people compared with 34,168 new Medicaid enrollees under the expanded Medicaid eligibility requirements.

Under the Patient Protection and Affordable Care Act, states were given the opportunity to expand their Medicaid eligibility using federal funds.

The Affordable Care Act authorizes new coverage levels beginning Jan 1 that will allow Coloradans earning up to 133 percent of the federal poverty level - \$14,856 for an individual and \$30,657 for a family of four - to enroll in Medicaid.

Colorado law already allows Medicaid to cover children and some adults in this income bracket. The new eligibility standards will enable the state to cover an additional 160,000 adults. Medicaid currently covers about 620,000 people in Colo-

The federal government will cover 100 percent of the costs for the newly eligible Medicaid population through 2016. In 2017, the federal match rates will begin to shrink. By 2020, Colorado will be responsible for 10 percent of the costs.

The expansion would cost Colorado \$128 million over the next 10 years, according to an estimate by the state earlier this year. In January, Gov. John Hickenlooper announced that Colorado hopes to find \$280 million in Medicaid cost savings over the next 10 years so that it can afford to enroll tens of thousands of newly eligible people.

The \$280 million is expected to come from efforts by the Department

MEDICAID CURRENTLY

covers about 620,000 people in Colorado.

of Health Care Policy and Financing to control Medicaid costs in a number of areas.

Open enrollment under the expanded requirements has been under way for just six weeks, but the Department of Health Care Policy and Financing has been enrolling participants in a program called Adults without Dependent Children since June 2012, according to Sue Birch, executive director of the department.

The Adults without Dependent Children, or "AwDC" program was launched to enable adults earning from zero to 10 percent of the federal poverty level but who don't have children to enroll in Medicaid. Previously, Medicaid was limited to children, pregnant women, people with disabilities and the elderly.

The Affordable Care Act made it possible for states to get matching funds to help cover adults without children as long as the state puts up a portion of the money as well. In Colorado, this money comes from a hospital provider fee assessed on all inpatient days and outpatient charges, said Rachel Reiter, spokeswoman for the Department of Health Care Policy and Financing.

Clinics and emergency rooms also have helped identify those who may be eligible. More than 20,000 already are enrolled in AwDC, with more than 9,000 on the waiting list.

Also helping the enrollment process for Medicaid is the Patient Enrollment Application Process, or PEAK, according to Birch. PEAK is a website that allows for streamlined application and enrollment that potential Medicaid recipients can access on their own. PEAK also helps people enroll in the Supplemental Nutrition Assistance Program and other

➤ See Medicaid, 29

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Group pushes idea of health-care co-op

BY MOLLY ARMBRISTER

marmbrister@ncbr.com

Even as the new health-care insurance marketplace is implemented in Colorado, one group is working toward a completely different program for delivering medical services.

The Colorado Foundation for Universal Health Care wants to put a measure on the 2015 state ballot that would create the Colorado Health Care Cooperative, a statewide co-op paid into by every resident of Colorado that would then pay health-care providers in lieu of private insurance in most cases.

The co-op is based on an idea brought to the Colorado Legislature in the 2013 session by Sen. Irene Aguilar, D-Denver. Aguilar proposed creating a universal, state-run healthcare system using payroll taxes.

Aguilar plans to bring the referendum to the Legislature again in the 2014 session. In the meantime, backers of the universal health-care initiative are raising awareness and money to give the idea a chance with Colorado voters in two years.

The co-op would be funded by mandatory contributions from every Coloradan, according to Colorado Health Care Cooperative spokesman Dave Beckwith. The total contribution would be a 9 percent payroll tax, Beckwith said.

Employers would be required to pay at least 6 percent of the tax, leaving the remaining 3 percent for employees. Employers also could choose to pay the full 9 percent themselves, Beckwith said. The selfemployed would have to pay their 9 percent in full.

The Department of Revenue would handle the money, Beckwith said, but the co-op would be a nongovernment entity governed by a 17-person board elected separately from the rest of the state and local government in Colorado.

"One of the things we want very strongly to avoid is government-run health care," Beckwith said. Board members would come from all over the state so that rural areas would be equally represented, he said.

After being elected, the board would establish the organization's structure, including hiring staff members to manage the co-op. It is estimated that getting the co-op up and running would take about two years.

Money from the co-op would be disbursed to providers differently than with private insurance companies, Beckwith said. Instead of paying for services rendered, as in the current model, providers would be paid based on the health of their patients.

"The healthier patients are, the better providers will be reimbursed," Beckwith said.

This idea also is being promoted by parts of the federal Patient Protection and Affordable Care Act, especially in Medicaid, the federal program for

low-income residents.

The co-op would replace much of what has been implemented in Colorado under the Affordable Care Act, including last month's launch of Connect for Health Colorado, the healthcare exchange where Coloradans can shop for insurance and find out if they qualify for subsidies under ACA.

With the co-op, Colorado residents will have the option to purchase private insurance in addition to their contribution to the co-op, Beckwith said. Co-op funds would then serve as secondary coverage.

A provision of ACA makes the

co-op possible, Beckwith said. The law says that if states can come up with their own, better system than the federally mandated one, they can implement it under the law.

Exactly what might happen to the exchange and other parts of ACA in the wake of the co-op's approval by voters is unclear, but co-op organizers are banking on Americans' mixed feelings regarding the Affordable Care Act to help get their measure approved.

"We're expecting for (the Affordable Care Act) not to be received as a godsend by everybody," Beckwith

The initial plan was to get the co-op on the ballot in 2014, but those working on Colorado Health Care Cooperative predict that the healthcare world in 2014 will be overtaken by concerns about implementing the new insurance exchange, so their chances at getting the co-op approved by voters will be better in 2015.

If the co-op were implemented, health-care costs for 80 percent of Coloradans making less than \$100,000 annually would decrease, while costs for those making more

➤ See Co-op, 12



Small Group Health Insurance Carriers

Ranked by number of covered lives

RANK	Company	Percent Market Share No. of Small Group Covered Lives	Writing New Policies? HSA Accounts?	Person in Charge Website
1	Kaiser Foundation Health Plan of Colorado 1375 East 20th Ave. Denver, CO 80205 800-634-4579	30% 78,743	Y	George Halvorson Chairman and CEO www.kp.org
2	UnitedHealthcare Insurance Co. 6465 S Greenwood Plaza Blvd, Suite 300 Centennial, CO 80111 800-516-3344	26% 70,161	Y	Stephen Hemsley CEO www.uhc.com
3	Rocky Mountain Hospital and Medical Services Inc. dba Anthem Blue Cross Blue Shield P.O. Box 5747 Denver, (O 80217 800-873-2261	24% 65,123	Y	Scott Serota President and CEO www.anthem.com
4	Rocky Mountain HealthCare Options Inc. 2775 Crossroads Blvd. Grand Junction, CO 81502 800-453-2981	6% 14,999	Y Y	Steve ErkenBrack President and CEO www.rmhp.org
5	Humana Health Plan Inc. 500 West Main St. Louisville, KY 40202 877-877-4388	5% 14,225	Y Y	Michael B. McCallister Chairman, President and CEO www.humanaone.com
5	Rocky Mountain Health Maintenance Organization 2775 Crossroads Blvd. Grand Junction, CO 81502 800-843-0719	5% 13,948	Y Y	Steve ErkenBrack President and CEO www.rmhp.org
7	Aetna Life Insurance Co. 151 Farmington Ave. Hartford, CT 06156 800-87-AETNA	1% 3,525	N Y	Mark T. Bertolini Chairman, President and CEO www.aetna.com
8	Humana Insurance Co. 500 West Main St. Louisville, KY 40202 877-877-4388	1% 2,722	Y Y	Michael B. McCallister Chairman, President and CEO www.humana.com
9	Colorado Choice Health Plans dba San Luis Valley HMO 700 Main St., Suite 100 Alamosa, CO 81101 800-475-8466	1% 2,129	Y	Cynthia Palmer CEO www.slvhmo.com
10	HMO Colorado Inc. 700 Broadway Denver, CO 80273 212-355-4141	0% 749	Y N	Scott Serota President and CEO www.anthem.com
11	Assurant Health 501 W. Michigan St. Milwaukee, WI 53201 800-647-9094	0% 365	N N	Adam Lamnin President and CEO www.assuranthealth.com
12	UnitedHealthcare of Colorado Inc. 6465 S Greenwood Plaza Blvd, Suite 300 Centennial, CO 80111 800-516-3344	0% 365	Y N	Stephen Hemsley CEO www.uhc.com

Researched by Mariah Tauer

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Nursing shortage? Not in Colorado...yet

BY MELISSA SCHAAF

reporter@ncbr.com

The nation is experiencing a significant nursing shortage, but so far Colorado has dodged the bullet, aided by strong nursing education programs and a steady stream of nurses interested in working here.

"We (in Northern Colorado) haven't experienced a nursing shortage, per se," said Bonnie Clipper, chief nursing officer at Medical Center of the Rockies, "but we certainly need to ensure growing the pipeline and supplement the workforce."

One theory behind the non-shortage is the economy.

"One of the consequences of the recession is nurses (near) retirement have stayed on the job," said Faye Hummel, professor of nursing and interim co-director of the nursing program at the University of Northern Colorado. "Based on that, the aging nursing workforce has maintained employment, which hasn't opened up the jobs we thought it would."

Colorado employs 50,000 nurses. Filling one in four health-care positions, nursing is the largest healthcare occupation, according to the Colorado Center for Nursing Excel-



COURTESY POUDRE VALLEY HEALTH SYSTEMS

Colorado has 35 schools of nursing, including two in Northern Colorado.

According to Bureau of Labor Statistics' employment projections released in February 2012, the registered nursing workforce will be the top occupation through 2020, with the number of employed nurses growing from 2.74 million in 2010 to 3.45 million in 2020, an increase of 712,000 or 26 percent. The projections indicate a need for 495,500 replacements in the nursing workforce, bringing the total number of job openings for nurses because of growth and replacements to 1.2 million by 2020.

"It's interesting because what we're doing is responding to what we think is going to be a nursing shortage," Hummel said. "But what we're seeing is that it's taking longer for students to find nursing jobs along the Front Range as places want to hire nurses with more experience. It's a paradox. With the predicted shortage by 2020, the supply and demand is going to change."

According to the Colorado Labor Market Information Gateway, nursing is the No. 1 occupation to be filled based on job advertisements. Although the job openings are plentiful, they are also being filled quickly.

Clipper noted that Medical Center of the Rockies has approximately 30 job openings in the nursing field, but predicts those will be filled quickly. It employs 370 nurses.

"We have no problem filling positions," she said. "We always have more than enough qualified applicants and we tend to have really good retention from those who do get hired."

Many attribute the strong applicant pool to the rigorous nursing programs Colorado offers. The state has 35 schools of nursing, with two in Northern Colorado. Front Range Community College in Fort Col-

➤ See Nursing, 12



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NURSING from 11

lins and the University of Northern Colorado in Greeley have nursing programs that hit capacity every year, and many students are turned away.

Front Range has an enrollment of 170 nursing students in its two-year program and 97 percent of its graduates pass the state licensing exam, according to Marty Bachman, chair of FRCC's nursing department.

The situation at UNC is similar. "Every year we admit 108 undergraduate students to our five-semester program," Hummel said. "We have a very high retention and success rate for students to graduate – we're nearly at 100 percent graduation every year. The application process is difficult

because we get at least two qualified applicants for every person we admit, meaning for every student we admit, we will turn one away. And they're all qualified."

Nursing schools in the United States turned away 75,587 qualified applicants from baccalaureate and graduate nursing programs in 2011, the most recent data available, because of an insufficient number of faculty, clinical sites, classroom space, clinical preceptors and budget constraints, according to the American Association of Colleges of Nursing. Almost two-thirds of the nursing schools responding to the survey pointed to faculty shortages as

a reason for not accepting all qualified applicants into their programs.

Hummel said Colorado faces the same challenge as its nursing faculty ages and more retire.

"It's an interesting dilemma for us in nursing education," she said. "Not only are we seeing an increasing aging nursing workforce, we are also seeing an aging nursing faculty workforce."

Colorado has 950 nursing faculty members. Fifty-three percent of the state's full-time faculty is aged 55 or older and retiring at a rate of 45 individuals per year, according to the Colorado Center for Nursing Excellence. There is a concern that not enough nursing graduates are going into aca-

demia, severely limiting the backfill of faculty. According to the report, it takes one full-time-equivalent faculty member to graduate six nurses. If the nursing faculty does not replace those looking who retire, the ability to graduate nurses could shrink, which also could cause a nursing shortage.

Although Colorado has avoided the national nursing shortage, it potentially could fall victim based on an aging society, retiring nursing professionals, nursing school class sizes and health care-changes.

"The health-care sector is outpacing all other jobs," Hummel said. "Even though we know it's a growth industry, we're sort of in this time warp, so to speak, in which we're waiting for all these factors to change and break loose. It's all just a matter of time."

In fact, Front Range Community College expects to increase its nursing program's capacity by 25 percent between 2016 and 2017 as nurses continue to age and boomers require more care, said FRCC's Bachman.

"Maybe we're not feeling at this moment, but right here in Northern Colorado the shortage is a concern," she said.

CO-OP from 9

than \$100,000 would increase, according to a financial study commissioned by Colorado Foundation for Universal Health Care.

"Businesses will benefit on the average, with the greatest benefit going to the businesses that have been paying the highest health-insurance premiums," according to the study, which was executed by Gerald Friedman from the department of economics at the University of Massachusetts-Amherst.

On average, employers in Colorado have been paying 11.8 percent of payroll for health insurance, but the co-op would bring that down to 9 percent.

Health-insurance companies likely would lose a significant amount of business if a co-op model were adopted. Insurers such as UnitedHealthcare and Humana did not respond to requests for comment.

While the need for health-care reform is great, said Sen. Kevin Lundberg, R-Berthoud, the cooperative is not the way to go.

The cooperative is "unbelievably expensive," Lundberg said, because it would raise taxes for some Colorado residents and increase the amount of money that has to be handled by the state Department of Revenue.

Lundberg also disputes the claim that the co-op would not be a government-run system, calling it a "complete takeover of the medical system by government."

"We do need to rethink how health care is paid for, but this would put government completely in the middle," said Lundberg, who sits on the Senate's Health and Human Services Committee.

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Largest Hospitals

Ranked by total licensed capacity

RANK	HOSPITAL	Licensed Beds	Total Inpatient Discharges 2012	Total Outpatient Visits 2012	Total Emergency Room Visits 2012	Total Births 2012	Person in Charge Title
1	NORTH COLORADO MEDICAL CENTER 1801 16th 5t. Greeley, C0 80631 970-378-4529	378	14,520	254,358	53,827	2,007	Rick Sutton CEO
2	POUDRE VALLEY HOSPITAL 1024 S. Lemay Ave. Fort Collins, CO 80524 970-495-8280	270	14,734	492,347	46,125	2,480	Kevin Unger president/CEO
3	LONGMONT UNITED HOSPITAL 1950 W. Mountain View Ave. Longmont, C0 80501 303-651-5111	201	N/A	N/A	N/A	N/A	Mitchell C. Carson CEO
4	MEDICAL CENTER OF THE ROCKIES 2500 Rocky Mountain Ave. Loveland, C0 80538 970-624-2500	166	7,931	162,144	21,022	655	George E. Hayes president/CEO
5	MCKEE MEDICAL CENTER 2000 N. Boise Ave. Loveland, CO 80538 970-669-4640	115	5,849	134,644	26,491	746	Marilyn D. Schock CEO
6	PLATTE VALLEY MEDICAL CENTER 1606 Prairie Center Parkway Brighton, CO 80601 303-498-1600	78	3,248	64,851	21,158	948	John R. Hicks president/CEO
7	NORTHERN COLORADO REHABILITATION HOSPITAL 4401 Union St. Johnstown, C0 80534 970-619-3400	40	850	5,423	0	0	Sharon R. Scheller CEO
8	ESTES PARK MEDICAL CENTER 555 Prospect Ave. Estes Park, CO 80517 970-586-2317	25	615	56,999	5,109	65	Roberta Swenson interim CEO
9	NORTHERN COLORADO LONG-TERM ACUTE HOSPITAL 4401A Union St. Johnstown, C0 80534 970-619-3663	20	0	0	0	0	Dawn Morrissey COO

Researched by Mariah Tauer

Source: Business Report Survey



LEED from 1

As part of the LEED program, buildings receive credit for reducing impacts on water and ecosystems resources, improving energy efficiency, recycling building materials and reducing waste, among other categories.

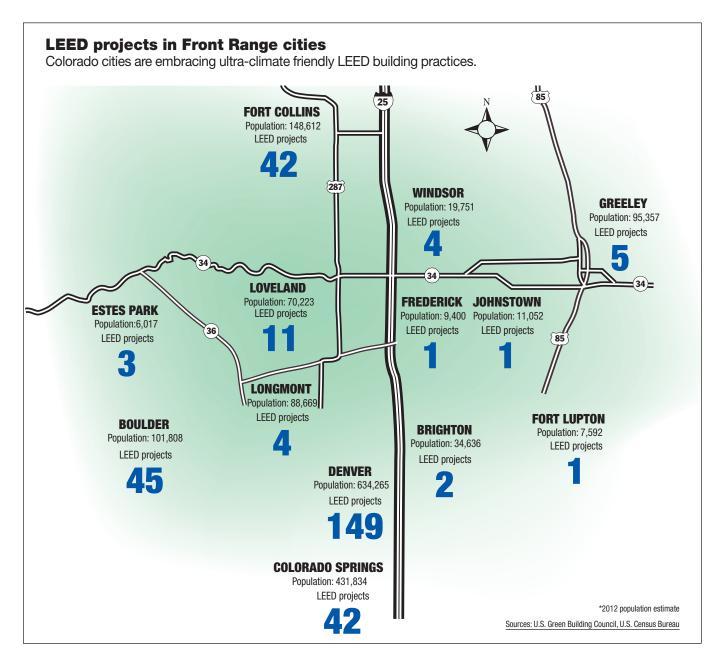
Fort Collins has about 14 square feet of certified LEED projects per capita, ranking it No. 1 in Northern Colorado. At 42 projects, the city also has nearly four times as many LEED projects as Loveland, which has 11 projects.

Loveland ranks No. 2 in Northern Colorado in terms of LEED square footage per capita while Windsor rounds out the top three. However, no city can catch Denver and Boulder, with about 55 and 30 square feet of LEED-certified space per capita, respectively.

Fort Collins and Loveland outrank cities such as Greeley and Longmont, both of which have about two square feet of LEED-certified space per capita. Loveland and Fort Collins also outrank Colorado Springs, which has six square feet of LEED-certified projects per capita.

Northern Colorado's LEED renaissance started at Fossil Ridge High School in Fort Collins, the city's first LEED project certified in 2005, said Brian Dunbar, executive director of Colorado State University's Institute for the Built Environment.

➤ See More LEED, 15





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MORE LEED from 14

Along with Poudre Valley School District, the city of Fort Collins and CSU led the way in LEED-certified buildings in Fort Collins, according to Dunbar and Josie Plaut, associate director of the institute. Fort Collins businesses followed the sustainablebuilding trend, and it wasn't long before Loveland began embracing it.

"There were a number of professionals in Denver and Fort Collins and areas in between that sought their own certification and their own learning," Dunbar said. "Some of it was provided by us."

While Fort Collins' LEED projects have dominated, Loveland lays claim to Medical Center of the Rockies, the 528,000-square-foot University of Colorado Health hospital certified as LEED gold, the second-highest rating in the certification program. Opened Feb. 14, 2007, the hospital used environmentally friendly paint and carpet and reused most of the concrete and asphalt from the property, meaning those materials did not end up in a landfill.

The hospital incorporates use of natural lighting, not only creating a good healing environment but also reducing electricity bills, which usually run high in the hospital business.

Hospitals consume 836 trillion British thermal units of energy annually, according to the U.S. Department of Energy. Hospitals also have more than 2.5 times the energy intensity and carbon dioxide emissions of commercial office buildings, producing more than 30 pounds of carbon dioxide emissions per square foot.

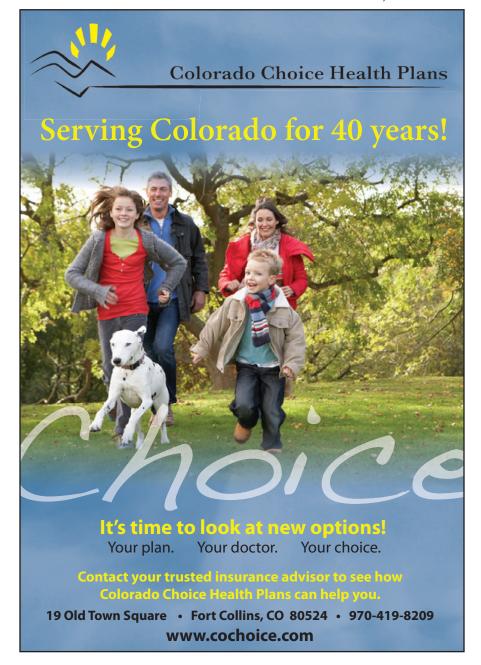
"We do operate our facilities 24/7," said Dan Coxall, regional director of facilities services for UC Health. "Anything we can do to reduce that energy load 1) reduces our carbon footprint and 2) reduces our cost of operation."

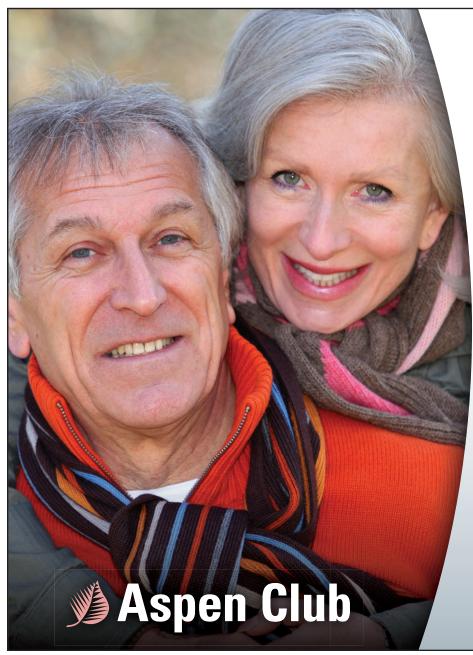
Other LEED-certified buildings in Loveland include ones built by Loveland-based development company McWhinney, including two LEED-silver office buildings in Centerra totaling 144,000 square feet. McWhinney plans another office building in the development and is considering LEED certification for the building, said Jay Hardy, vice president and general manager of Centerra.

McWhinney also sought LEED credit for actions such as recycling concrete and asphalt when it demolished Cloverleaf Kennel Club. Hardy calls it "deconstruction," which cost the company an extra couple hundred thousand dollars.

Specific plans for LEED construction will depend on what its clients desire, but Hardy believes Northern Colorado will see additional projects in the future – not just in Centerra.

"Having new LEED class A buildings in Northern Colorado in the next 12 to 18 months is very likely," he said.





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FOOTHILLS from 1

issued at an interest rate of 7 percent, significantly higher than the 3 percent to 4 percent that standard municipal bonds command at current market conditions.

Interest rates have risen dramatically since the mall agreement first was approved by the city May 8 and if, as the project goes through another round of reviews, interest rates on the nonrated bonds reach 8.5 percent, the agreement must be re-evaluated, Beckstead said. The bonding also must be approved by City Manager Darin Atteberry.

Mall developer Alberta Partners did not respond to requests for comment. The metro district will be governed by a board of mall property owners, most of whom will be represented by Alberta Partners, Beckstead said.

The bonds will be repaid using three revenue streams. First, 50 mills of property tax will be assessed on the mall, resulting in an estimated \$43 million in revenue over 25 years, according an Oct. 16 city presentation obtained by the Business Report.

A public improvement fee also will be charged to retailers at the mall, resulting in an estimated \$65.5 million over 25 years in revenue for the metro district. The final source of funding is property tax increment from the Fort Collins Urban Renewal Authority



BUSINESS REPORT FILE PHOTO

that will account for \$42.7 million in revenue over the next 25 years.

In total, this will mean \$151.4 million in revenue for the metro district over the next 25 years, according to the presentation.

The bonds could have been issued for a much lower interest rate had they been issued by the city rather than the metro district, because the city has an AAA credit rating from Moody's Investors Services, Beckstead said.

However, in order to protect the city's books and credit rating, from risk, the city decided to issue the bonds through the metro district, which as a newly created entity will have no credit rating.

Municipal bonds issued to AAA-rated organizations now carry interest rates below 4 percent, but 25-year nonrated bonds come with an interest rate of 6 percent to 7 percent, said Dan Heckman, senior fixed-income strategist for US Bank Wealth Management.

If the bonds are backed by sales tax revenue and established retailers, as the mall is expected to be, an interest rate as low as 5 percent could be obtained, Heckman said.

It's not unusual for small cities to use special metro districts to issue bonds in order to protect their own credit ratings and finances, Heckman said. Once the issuer has a positive track record stretching over several years, he said, the bonds can be refinanced at a lower rate.

This lines up with the city's plan for the bonds on the mall.

If a revenue stream can be proved over the first 10 years of the life of the bonds, the city will try to refinance them at a lower rate, said Josh Birks, economic health director for the city.

Redevelopment financing always is challenging because it needs money to get started, but typically doesn't have a revenue stream, Birks said.

In order to get the project financed, investors must be found who are willing to take on a certain amount of risk.

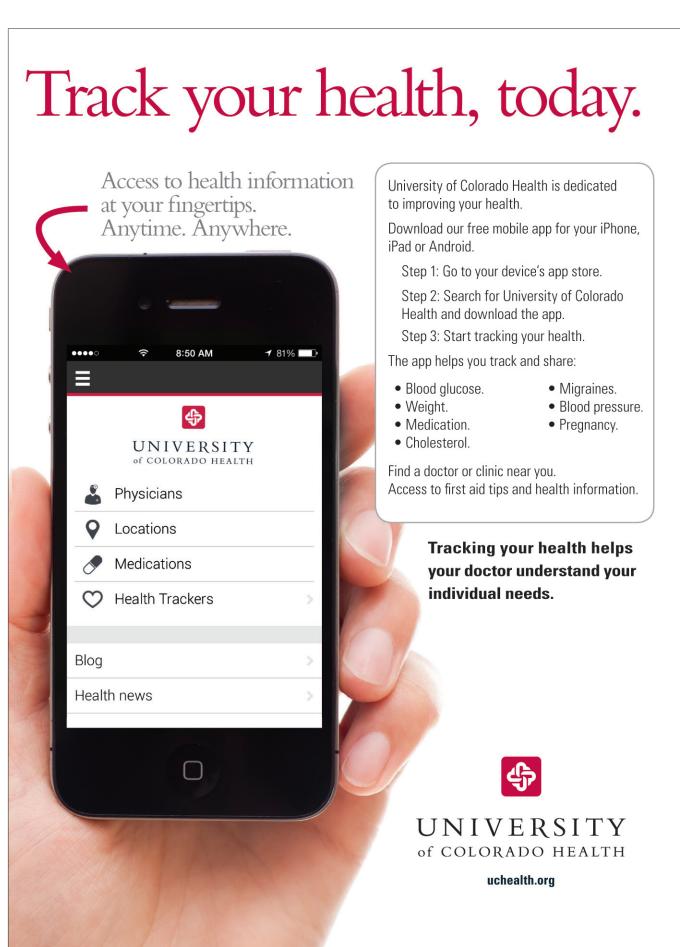
Market uncertainty in the coming months could prove to be a challenge, Heckman said. Issues such as Detroit's bankruptcy and continued brinksmanship over fiscal problems at the federal level have hurt nonrated issuers because of the risk associated with their bonds, he said.

Still, improvements in real estate, job creation and consumer confidence nationwide, however slight, have buoyed investors, Heckman said.

"In general," he said, "things have improved enough for nonrated bonds to attract investors, given the right type of project and environment."

Even though the mall's redevelopment has fallen behind schedule – it was originally scheduled to break ground this summer and be completed in time for the 2014 shopping season – the public finance portion of the Redevelopment and Reimbursement Agreement has remained mostly unchanged from the version that was approved by the Fort Collins City Council in the early morning hours of May 8, including the issuance of \$71 million in nonrated bonds.

The city and Alberta now are aiming for a phased opening of the mall, beginning in spring 2015, with the main portion opening in time for the 2015 holiday season.



HIGH SIERRA from 3

Tulsa-based NGL Energy Partners LP (NYSE: NGL), High Sierra acquired Greeley-based Conquest Water Services LLC in 2011.

High Sierra has operations in the Denver-Julesburg Basin, which includes Northern Colorado, and also works in Wyoming, Oklahoma and Kansas. In Weld County, High Sierra owns two water-recycling facilities, one in Briggsdale and another in Platteville, which company representatives believe are the largest such facilities in Northern Colorado.

"The field seems to be moving toward recycling slowly but surely," said Doug White, vice president of High Sierra Water.

Companies can use more than 3 million gallons of water per well during hydraulic fracturing, a well-completion technique that involves pumping water, sand and chemicals at high pressures to crack tight shale formations and release oil and natural gas. After the well is complete, water flows back to the surface where it is captured and transported offsite. Most of this contaminated water still is disposed of via deep-injection wells, but growing amounts are treated and reused.

High Sierra Water owns nearly half of the 25 deep-injection wells operating in the greater Wattenberg area. These are designated specifically for wastewater and regulated by state authorities. The greater Wattenberg area spans nearly 3,000 square miles north of Denver and through a substantial portion of Weld County.

High Sierra has developed watertreatment systems that remove elements such as barium, calcium, magnesium, silica, strontium and iron so companies can reuse the water for hydraulic fracturing.

The company has the ability to treat water to match the quality of fresh water, company representatives said. In Wyoming, for example, the company operates a water-treatment facility that has recycled more than 32 million barrels of water and discharged more than 5 million barrels of highly treated water into the New Fork River, a tributary of the Green and Colorado rivers.

"We have standard watertreatment equipment that we've manipulated and put in place to accomplish certain tasks," said Josh Patterson, director of operations for High Sierra Water.

"Anybody can treat water," White added. "This oilfield water is harder to treat, but most people can treat it. The difference is the cost to treat it."

High Sierra Water representatives declined to disclose the company's cost for treated water. In Weld County, the company recycles less than 5 percent of the water hauled by trucks to its facilities, but it believes that percentage will only

increase, Patterson said. Most of the company's business comes from deep wastewater well injection.

Trucks typically haul water to High Sierra Water's facility, but the company plans to build a 4-mile pipeline that will take newly treated water from its Briggsdale facility back out to the oilfield to be reused for fracking.

High Sierra has worked with a number of oilfield services companies such as Halliburton Co. (NYSE: HAL) and oil producers such as Noble Energy Inc. (NYSE: NBL) to help them with water recycling.

Noble Energy said in October that it had recycled about 2 percent of its water so far this year, or 600,000 barrels.

But Noble is in the midst of a major expansion of its water-recycling program. Today, about 80 percent of Noble Energy's water comes from ponds and wells and 18 percent from cities, while 2 percent is recycled. Noble Energy plans to raise the capacity of its program to recycle 5.8 million barrels of water next year, nearly 10 times more than its current level.

Despite the efforts of companies such as High Sierra Water and Noble Energy, water recycling remains uncommon in Northern Colorado despite heavy drilling activity.

It is more common in Western Colorado, where about half of water used in oil and gas production is recycled, said Ken Carlson, a civil engineering professor at Colorado State University.

Further water recycling would help conserve an important resource as well as reduce use of water-hauling trucks that damage roads and pollute the air, he said.

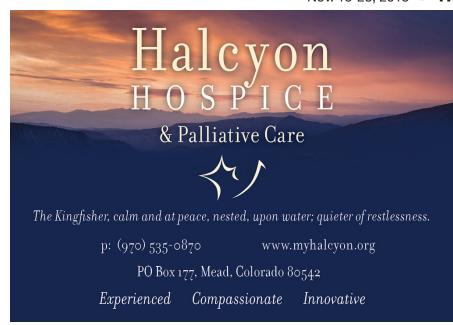
But in Northern Colorado, oil companies use a viscous, gel-like fracking fluid that makes water-recycling more expensive than in places such as the Piceance Basin on the Western Slope or the San Juan Basin in Southern Colorado, Carlson said.

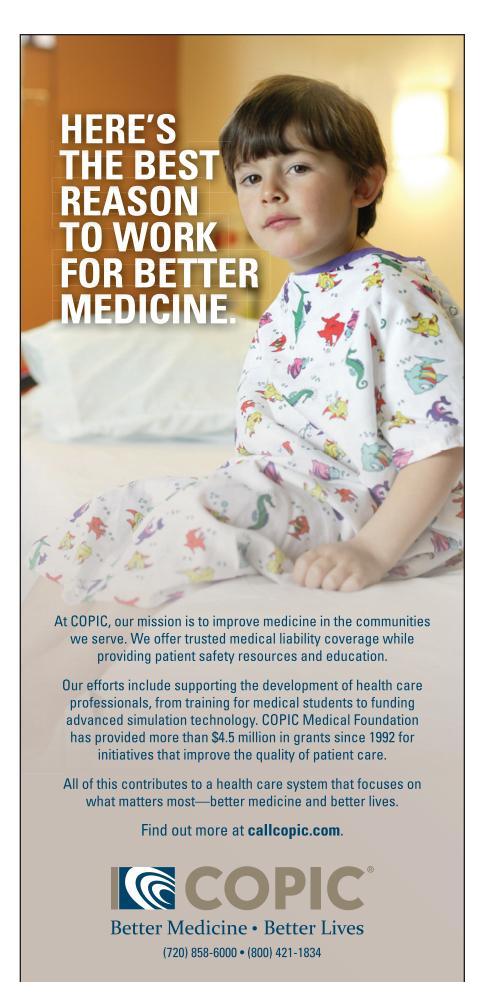
"It's more difficult to treat it and reuse it and not have it foul up the well the next time you use it," he said. "The technology ... being developed really breaks the gel and makes it more like regular water, and then it can go through a typical water-treatment process."

However, the real challenges come not with treating the water but in addressing logistics and infrastructure, such as pipelines and facilities to transport and treat water.

Along with High Sierra Water, Carlson and a team of graduate students have worked with Noble Energy to help the company recycle more water. Several other oil companies also now have water-recycling programs, he said.

"It's not just talk," Carlson said.
"There are real programs to increase the recycling of water in the Denver-Julesburg Basin."









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'Continued wonder' drives CSU research chief

news@ncbr.com

In late September, Alan Rudolph started his role as vice president for research at Colorado State University. He formerly served as director of Biological and Chemical Technologies for the Departments of Defense and Homeland Security, and as an adjunct professor at the Duke Medical School Center for Neuroengineering. He also founded two successful startups. He shared with us what the business community has to gain from the diversity and drive he'll bring to CSU's research work.

Question: How will your varied previous experience and interdisciplinary skills help you in your role as vice president for research?

Answer: The diversity of innovative ideas and translation of ideas into impactful technologies creates significant opportunities across disciplines and into sectors of application. I am fortunate to have experienced a broad training in science and in leadership in the private sector as a chief executive officer, in starting an international nonprofit



and in executing and investing in research and development in government.

Q: What initially drew you to this position?

A: I believe in constantly challenging yourself with new career experiences. There is a sense of continued wonder created in stimulating personal



Alan Rudolph

evolution and the excitement of learning from new opportunities and people. The dynamic environment of the university setting at CSU coupled with the ethos of collaboration and collegial spirit I found here was a strong attraction to joining this exciting enterprise. The land grant mission

of CSU with a focus on solving problems of significant impact also drew me to take on this new opportunity. I had the great fortune of experiencing the evolution of the Fort Collins community through time from early in life. My uncle founded the Fort Collins Symphony in 1949 and, in my many visits to Fort Collins I got to experience first-hand the appreciation for life that people experience in the foothills.

Q: What are your top priorities for research at CSU?

A: My first priority is to listen to the many stakeholders in the research ecosystem. The last five years has seen the birth of significant new research enterprises on campus in animal and human disease, energy and in new fundamental research. Helping stakeholders to define what future success looks like and how I can facilitate CSU success from my position is a key priority. Looking to the next decade and helping the CSU research community define new opportunities that build from enabling discoveries, opportunities to translate discovery into the private sector, and working with public and private sector consortia to address significant problems that scale from local to global impact will also be high on

Q: Research expenditures for fiscal year 2013 for CSU neared \$313.2 million. How will you ensure that a budget of this magnitude is spent effectively?

A: CSU has many levels of oversight over the quality and effectiveness of the budget expendi-

➤ See Newsmaker, 27

Business identity theft: Is your company's EIN safe?

To combat identify theft, most of us have learned to be very careful with our personal information. We are protective of our individual bank statements, credit card information and Social Security numbers.

Similarly, most businesses are aware of the need to thoroughly protect their customers' personal information. Televised stories of misplaced laptop computers and hacked databases from banks, government agencies and merchants remind us

all of the need to protect information that can subject clients to identity-theft concerns. Security failures pose threats not only to clients, but also to the reputation of any



Dan Jones

business from which such information is obtained.

It is critical that businesses not

forget that they too can have their identities stolen. Business identity theft is an increasingly common development, one which can take several forms. Even relatively "small" cases of business identity theft can have potentially catastrophic results for businesses. Online searches for the phrase "business identity theft" pull up pages of stories.

For example, a couple's business was a victim of identity theft when a criminal wrote fraudulent checks where the name and address of the

couple's business appeared on some of the checks possessed and passed by the criminal. The account number on the checks actually did not belong to the business, and the bank account of the business had not actually been attacked.

While relieved to find that their business's bank account had not been drained, the couple soon found that because fraudulent checks totaling in excess of \$12,000 had been written in the name of their busi-

➤ See Legal, 20

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LEGAL from 19

ness, check verification companies such as Telecheck had blacklisted their business. They were required to fill out countless forms and police reports detailing each forged check before they could get their business removed from the blacklists. The potential harm to reputation and the time required to make things right could be a devastating blow to a fledgling or otherwise struggling business.

Other criminals may attempt to obtain credit by stealing the Employer Identification Number of a business, creating and even recording false corporate documents such as authorizations to act on behalf of the business, and then using that information to obtain merchandise, credit cards or lines of credit in the victim company's name. Small businesses can be a great avenue to realize criminal gains. Business owners can have access to larger credit lines than individuals, and can be slower to realize and resolve a problem.

For example, a law firm in San Diego found that criminals had moved into its building, ordered and received \$70,000 worth of computers and furniture in its name, hired a moving truck and disappeared before the law firm actually received the bill. In a different extreme case in 2006, authorities overseas discovered a sophisticated

WHERE TO GO FOR ASSISTANCE

"Business Identify Theft Resource Guide – A Guide to Protecting Your Business and Recovering from Business Identity Theft."

www.sos.state.co.us/pubs/business/ProtectYourBusiness/BITresourceguide.html.

ring of criminals who had established a complete counterfeit NECbranded company, including more than 50 factories producing a full line of counterfeit NEC products. The factories even boldly displayed the NEC name. Thankfully for NEC, the counterfeit products were not so inferior as to create havoc for their reputation, but the counterfeit operation certainly succeeded in stealing a great deal of income from the legitimate company. Had the counterfeit products been substantially inferior, it could have been disastrous for NEC.

Colorado's secretary of state and attorney general have worked to warn businesses about identity theft risks. Together with the ID Theft Unit from the Colorado Bureau of Investigation, they also have prepared the "Business Identify Theft Resource Guide – A Guide to Protecting Your Business and Recovering from Business Identity Theft." This guide can be found online at www.sos.state.co.us/pubs/business/ProtectYourBusiness/BITre-

sourceguide.html.

A particular area of concern for all business owners that I wish to highlight here involves the secretary of state's system for receiving business records. Nearly all of the business-related forms required by the secretary of state now are submitted online. The secretary of state's office has warned that since the system relies on the honesty of those submitting documents it can be abused by criminals who enter false records for existing businesses to give themselves the appearance of propriety when applying for credit or completing other transactions with unsuspecting third parties.

Because most business owners check the accuracy of their records at the secretary of state's office only rarely (for example, perhaps only once each year when submitting an Annual Report), a business record revised by a criminal might go unnoticed for months. Additionally, such revised records might create problems for the actual business owners if clients or lenders check

the site.

Fortunately, business owners may monitor any changes made to their online records by receiving automatic email notification whenever any change is made to a business's record. The system does not limit the number of persons who can be notified in the event of a change to your business's online records. Additionally, the secretary of state's office also now permits businesses to set up "Secure Business Filing" accounts, where the online business record is passwordprotected, providing additional control over who is able to make changes.

To subscribe to the email notification system or to set up a Secure Business Filing account, there are links to do so within the Business Identity Theft Resource Guide described above.

In any event, I encourage you to educate yourself further about the threats identity thieves pose to businesses, and to review the resource guide to become familiar with ways to prevent suffering the untold harms identity thieves can cause you.

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

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ON THE **JOB**

ADVERTISING/MARKETING

Alexa Orr was promoted to junior publicist at Yellowbright Inc., a Fort Collins-based public relations, marketing and management firm specializing in music. Orr, a student at Colorado State University, has interned with Yellowbright since April 2012.

Tom Maddux was named the first president of Center Partners, a Fort Collins-based call center company. His previous positions include vice president for global emerging markets for Converavs.

ARCHITECTURE

Senior project manager Russell Lee rejoined Fort Collins-based landscape architecture firm Ripley Design after a four-year absence. He worked for Ripley for two years before moving to lowa, where he operated a landscape architecture business with his wife. The couple and their children have moved back to Fort Collins.

BANKING

Jeremy Ehardt joined First National Bank as a



commercial lender serving the County market, which includes branches in Greeley, Windsor, Johnstown, Brighton, Fort Lupton, Kersey and Platteville, A graduate of the University of Northern Colorado. he studied business management and fi-

Kim Schroeder joined First Western Trust Bank in Fort Collins as a private banker. Schroeder, a graduate of Colorado State University, previously worked at Academy Bank.

nance.

EDUCATION

Taryn Flack, a Front Range Community College sophomore studying political science at



the Larimer Campus in Fort Collins, was elected legislative liaison for the State Student Advisory Board. The position represents all 135,000 community-college students at the Colorado Commission on Higher Education. Flack will work with Dr. Nancy McCallin,

Colorado Community College president, and others to advocate for students on legislative matters and report back to the 13 community college student bodies.

ENGINEERING

Licensed professional engineer Troy Spraker

joined Lamp, Rynearson & Associates in Fort Collins as a project manager after serving as a development review engineer for the city of Greeley. The engineering company also hired Neil Brennan and Vince **Gentry** as project engineers to support its land-development.



traffic, transportation, aviation and public infrastructure work, and Josh McCabe as a senior CAD technician for its survey group.







Tally

INSURANCE

Marian Volosov. Scott Tally and Da-Lambertson were named members of New York Life Insurance Co.'s 2013 Quality Council. They have been New York Life agents since 2004, 2008 and 2007 respec-



Lambertson

tively and are associated with the Fort Collins sales and Colorado General offices. Also at those offices, Ryan Behm and Tory Masomson were named members of the 2013 New York Life Executive Council.

Amanda Conder was named manager at the AT&T location at 4524 Centerplace Drive in Greeley. With more than nine years of wireless and sales experience, the Kentucky native will lead a team of eight retail

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.

New lists are coming! Don't be left out.

LIST: Mortgage Lenders

Research Deadline: December 20, 2013

Publishes in NCBR: January 10, 2014

research@ncbr.com Lists available after publishing at NCBR.com/DataStore Northern Colorado BUSINES

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CALENDAR -

NOV. 16: BENEFIT BALL

The nonprofit **Respite Care Inc.** will hold its 31st annual benefit Holiday Ball from 6 p.m. to midnight at the Embassy Suites Loveland. More information at RespiteCareInc.com.

NOV. 18: COUNTY BUDGET

Larimer County commissioners will hold a public hearing on the proposed 2014 county budget beginning at 6:30 p.m. in the first-f oor hearing room at 200 W. Oak St. The hearing will be carried on cable television channels 14 in Fort Collins and 16 in Loveland and Berthoud. Viewers can call-in comments at 970-498-7016, email questions at BOCC@larimer. org and listen to the Internet stream at larimer. org/bcc/broadcast.cfm. The budget adoption hearing will begin at 2 p.m. Dec. 19 at the same location. Other methods to get budget input to county commissioners include writing to P.O. Box 1190, Fort Collins, CO 80522. The

proposed 2014 budget is online at larimer.org/budget/2014budget.

NOV. 20: SETTING BOUNDARIES

A workshop on **setting professional boundaries as a supervisor** will be held from 9 to 11 a.m. at the Larimer County Workforce Center, 200 W. Oak St., Suite 5000, Fort Collins. The class, facilitated by Marcy Hoerster, mental health and licensed addiction counselor, is approved for 1.75 credit hours toward PHR, SPHR, and GPHR recertification through the HR Certification Institute. Cost is \$35. For more information call Catherine MacGowan at 970-498-6665 or email business@larimer.org. Register at https://larimer.org/workforce/business.

NOV. 21: COUNTY BUDGET

A second **public hearing on the 2014 Larimer County budget** will be held beginning at 6:30 p.m. in the board chambers at the Estes Park

Municipal Building, 170 MacGregor Ave., Estes Park. The hearing will be carried on Estes Park cable channel 12. See Nov. 19 Calendar item for more information.

NOV. 21: MARKETING CLASS

Gretchen Gaede, owner of Fort Collins-based A Train Marketing, will conduct a class to help attendees build a toolkit for **effectively marketing their businesses** from 8:30 to 10:30 a.m. at the Small Business Development Center, 125 S. Howes St., Suite 150, Fort Collins. Cost is \$25. For more information, contact Terri Donovan-Keirns at 970-498-9295 or Terri@ LarimerSBDC.org. Register at www.larimers-bdc.org.

NOV. 22: MALL UPDATE

The South Fort Collins Business Association will present an **update on Foothills Mall redevelopment** from Don Provost of Alberta



Development Partners from 7:30 to 9 a.m. at the Midtown Arts Center, 3750 S. Mason St., Fort Collins.

NOV. 22: DOWNTOWN INSTITUTE

Preservationist Dana Crawford will speak at Downtown Colorado Inc.'s Economic Restructuring Downtown Institute, from 7:45 a.m. to 5 p.m. at the armory, 300 Strong St., Brighton. The one-day sessions are held quarterly, with each session focusing on one aspect of the comprehensive, community-based management approach to downtown revitalization: downtown management, design, marketing/ promotions and economic development. Crawford has redeveloped more than 800,000 square feet of historic property in Denver and has served nine years on the board of directors of the National Trust for Historic Preservation. Fee is \$125 members, \$175 nonmembers. Register at downtowncoloradoinc.org.

NOV. 22: STARTING A BUSINESS

A class entitled "So You Want to Start a Business," a prerequisite to scheduling a counseling session at the Larimer Small Business Development Center, will be presented by Nelia Harper from 9 to 11 a.m. at the SBDC, 125 S. Howes St., Suite 150, Fort Collins. Cost is \$15. For more information, contact Terri Donovan-Keirns at 970-498-9295 or Terri@LarimerS-BDC.org. Register at www.larimersbdc.org.

DEC. 4: GET ORGANIZED

Get your taxes and recordkeeping organized in order to "Minimize Your Tax Burden." Presented by certified public accountant Kevin Dryg, the class will be held from 8:30 a.m. to noon at the Small Business Development Center, 125 S. Howes St., Suite 150, Fort Collins. Cost is \$40. For more information, contact Terri Donovan-Keirns, 970-498-9295 or Terri@LarimerSBDC.org. Register at www.larimersbdc. org/

DEC. 7: VOLUNTEERS SOUGHT

NOCO Shares is seeking volunteers from 8:30 to 4:30 p.m. to deliver 300 Christmas trees to families referred by local agencies such as United Way of Larimer County, Project Self-Sufficiency and Partners Mentoring Youth. Donations of artificial trees, tree decorations, lights and tree stands also can be made. More information is online at nocoshares.org or by calling Kathie Robson at 970-381-2631.

DEC. 12: VENDOR SHOWCASE

The Rocky Mountain Governmental Purchasing Association will host a **Vendor Exhibit Showcase** from 3 to 5 p.m. at the Embassy Suites Loveland Hotel and Conference Center, 4705 Clydesdale Parkway, Loveland. Exhibitors will have an opportunity to showcase their products and services to more than 80 representatives from governmental procurement. Exhibit space is limited to 45 vendors, who also can meet one-on-one with 10 members from select agencies. More information is online at www.rmgpa.org.

Deadline for calendar items is three weeks prior to publication. Please email calendar items to Dallas Heltzell at dheltzell@bcbr.com with "Calendar"as subject.







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BRIEFCASE

DEADLINES

Registration deadline is Nov. 25 for a four-day class on becoming a certified interpretive guide. The city of Fort Collins Natural Areas Department is offering the National Association for Interpretation course, geared toward people ages 16 and up - whether paid or volunteer who work with the public in settings such as museums, cemeteries, natural areas and parks. Classes will be held daily from 8:30 a.m. to 5 p.m. Dec. 3-6, and complete attendance at all four days is mandatory. Cost is \$360, including the instruction, workbook, certification fee and National Association for Interpretation membership. Training cost options are available without certification and/or membership. Applications are available at www.fcgov.com/naturalareas .

Nov. 30 is the final day to donate to the fifth annual communitywide shoe drive. Donations of gently used footwear for people in need - including f ood victims this year - can be dropped off at the sponsors' places of business: Brown's Shoe Fit in The Square, 3500 S. College Ave., Fort Collins; real estate agent Sandi Godbey at Coldwell Banker residential brokerage, 2580 E. Harmony Road, Suite 301, Fort Collins; or State Farm Insurance agent Doug Baldwin, 208 E. 29th St., Loveland.

EARNINGS

Platteville-based Synergy Resources Corp. (NYSE: SYRG) earned \$1 million during the fourth quarter vs. \$1.9 million during the same period a year earlier. The company, which drills oil and natural-gas wells in Weld County, also reported a \$9.6 million profit in fiscal 2013, down from \$12.1 million during fiscal 2012. The earnings drop came despite record revenue of \$46.2 million during fiscal 2013, an 85-percent jump from the \$25 million in revenue reported by the company last fiscal year. Fourth-quarter revenue jumped 117 percent to \$14.7 million from \$6.8 million.

Danish wind turbine maker Vestas Wind Systems A/S (OMX: VWS), which operates one factory in Windsor and two in Brighton, reported a 27 percent drop in third-quarter revenue to \$1.99 billion from \$2.7 billion during the same period a year earlier. The report marked two straight years of losses for Vestas, which embarked on a turnaround effort in 2011. However, the company narrowed its third-quarter losses to \$119.7 million from \$240 million.

Loveland-based veterinary-products manufacturer **Heska Corp.** (Nasdaq: HSKA) reported net income of \$241,000 in the third quarter, compared with a loss of \$32 thousand in the same period of 2012. Revenue for the third quarter was up 4.1 percent to \$17.6 million compared with \$16.9 million in the third quarter of 2012.

Fort Collins-based Advanced Energy Industries Inc. (Nasdaq: AEIS) earned \$687,000 during the third quarter, down from \$5.7 million during the same period last year. It reported third-quarter sales of \$142.9 million versus \$117.5 million during the third quarter of 2012, according to an earnings statement. Advanced Energy makes thin-films and solar products. Its thin-films division third-quarter sales increased 33 percent to \$75.4 million from \$56.8 million during the previous third quarter. The company's solar energy division saw sales of \$67.5 million, an 11-percent increase from the \$60.7 million during the third quarter of 2012.

Anadarko Petroleum Corp. (NYSE: APC) earned \$182 million during the third quarter, up from \$121 million the same quarter last year. Based in The Woodlands, Texas, Anadarko drills oil and natural-gas wells in Weld County. The company reported record sales volumes from U.S. onshore production of about 590,000 barrels of oil equivalent, according to an earnings statement.

FLOOD RELIEF

At the request of the state of Colorado, the Federal Emergency Management Agency extended to Nov. 30 the deadline for storm and

fooding survivors to register for federal disaster assistance including low-interest U.S. Small Business Administration disaster loans. Register with FEMA by phone at 800-621-3362 daily from 5 a.m. to 8 p.m., online at DisasterAssistance.gov or via Web-enabled device, tablet or smartphone by typing m.fema.gov in the browser.

GOOD DEEDS

The PVH and MCR Foundation has received a \$100,000 gift from Bank of Colorado that will go toward development of University of Colorado Health's new Fort Collins cancer center, being built on UCHealth's Harmony Campus in Fort Collins. It is scheduled to open in late spring with an estimated cost of \$11 million.

KUDOS

Tina Barker, a nursing home administrator-



Barker

in-training at Sierra Vista Healthcare, in October received the Sally Henze Memorial Award, given to an individual who has contributed significantly to the welfare of atrisk adults in Larimer County by the Larimer County Adult Protection Team. Barker worked as long-term

care ombudsman for the Larimer County Office on Aging, for 10 years before her move to Sierra Vista in September.

Diana H. Wall, founding director of the School of Global Environmental Sustainability at Colorado State University in Fort Collins, received the Soil Science Society of America's highest honor, the Presidential Award, at the organization's annual meeting on Nov. 4 in Tampa. Fla. Wall, a professor of biology in CSU's College of Natural Sciences and senior scientist at CSU's

Natural Resource Ecology Laboratory.

Ken Field, president of RB+B Architects Inc.



Field

in Fort Collins, was Architect named of the Year by the American Institute of Architects, Colorado North Chapter, at the organization's annual awards gala. AIA Colorado North includes Fort Collins, Loveland, Greeley, Estes Park, Boulder and Longmont, as well as

nine northeastern Colorado counties. Field has worked with RB+B since 1990 and became a principal of the firm in 1997.

Denise Staab, a real estate agent for Re/Max Advanced, Inc. in Fort Collins, was awarded a Certified Residential Specialist designation by the Council of Residential Specialists, the largest not-for-profit affiliate of the National Association of Realtors.

NEW PRODUCTS/SERVICES

Med-Trans Corp. and North Colorado Medical Center, a Banner Health facility, expanded the North Colorado Med Evac air medical transport program with the addition of a third Bell 407 medical helicopter. The aircraft and medical f ight crew will be based at Colorado Plains Regional Airport in Akron and begin operation Jan. 16. Previously known as AirLife of Greeley, North Colorado Med Evac recently celebrated its 32nd year of service.

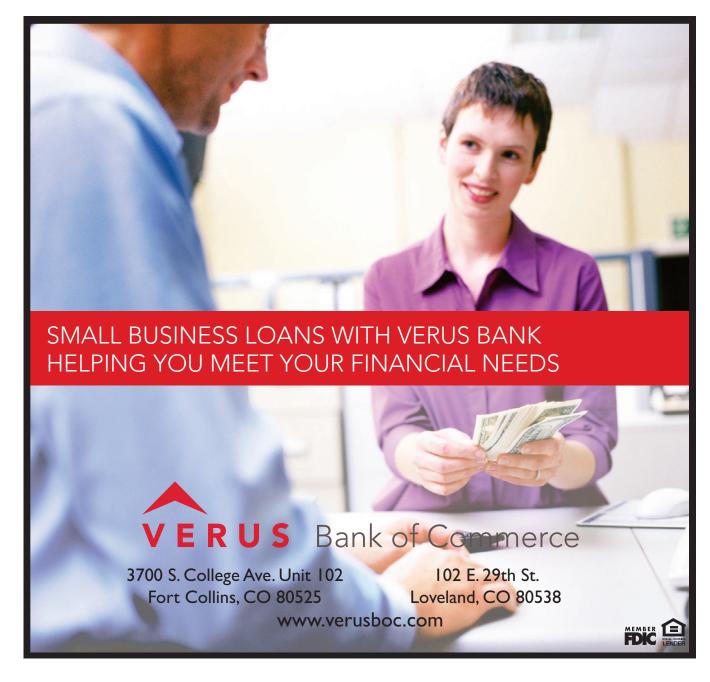
Luscious Nectar Juice Lounge, 253 Linden St., Fort Collins, unveiled its first line of bottled spirits including new 80-proof strawberry, raspberry and blueberry vodkas, at the American Eagle Distributing Co. trade show Nov. 9 at the Budweiser Events Center in Loveland. The vodkas were created with help from Dancing Pines Distillery in Loveland.. Luscious Nectar plans to open a distillery at 513 N. Link Lane in Fort Collins in early 2014 and may begin selling other bottled infused spirits including rum, tequila and whiskey.

Silver Grill Cafe and Odell Brewery in Fort Collins again are collaborating on Cinnsation Ale, a seasonal beer described as a "sweetly spiced autumn ale, infused with hundreds of tasty bits of the Grill's famous cinnamon rolls."

OPENINGS

Two new law firms will open as a result of the Nov. 17 closing of Otis, Coan & Peters, Northern Colorado's law firm. Coan, Payton & Payne LLC will open Nov. 18 and employ 10 attorneys and 10 paralegals and other staff, including many from OC&P. Another firm, consisting of OC&P founders Fred Otis and Jennifer Peters, will be called Otis & Peters LLC and open Nov. 18 at OC&P's current Greeley office, 1812 56th Ave. CP&P will relocate to 5586 W. 19th St., Suite 2000, in Greeley and will continue doing business at OC&P's Fort Collins location at 103 W. Mountain Ave., Suite 200, its Steamboat Springs location at 941 Lincoln Ave., Suite 200A, and its Denver office at 1120 Lincoln St., Suite 1511. O&P will employ six support staff and two associate attorneys, with future additions to the Greeley legal team planned.

Licensed counselor Jennifer Dunkle opened New Awareness Financial Therapy in Fort Collins, offering "a relationship-oriented approach to optimal money management." Dunkle earned master's degrees in community counseling from the University of Northern Colorado and consumer science from Colorado State University. More information is available at 970-818-1851 or www.jenniferdunkle.com,



TIME OUT



COURTESY GREELEY CHAMBER OF COMMERCE

Marty Ebbinghaus of Sears Real Estate, left, and Chuck Leonhardt of the University of Northern Colorado attend the Business Before Hours event Nov. 6.



COURTESY GREELEY CHAMBER OF COMMERCE

Brad Inhulsen of Sears Real Estate meets Colette Pitcher of Showcase Art Center at a Nov. 6 event hosted by Atmos Energy in Greeley.



COURTESY GREELEY CHAMBER OF COMMERCE

John Gates of Greeley-Evans School District 6 meets Carlo Pellegrini of Pellegrini Ristorante Italiano at an Oct. 24 Busines After Hours event.



COURTESY GREELEY CHAMBER OF COMMERCE

Kathy Rhodes of the American Cancer Society, left, chats with Romia Pritchett of RC Auto Detail and Carpet Cleaning at Business Before Hours.

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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 vears.

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

This information is obtained from SKLD Information Services.

JUDGMENTS

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

WARRANTY DEEDS

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BANKRUPTCIES

Larimer County

Chapter 7

KATHY LYNN KUJAWA, 538 E 10TH ST, LOVELAND; CASE #2013-27675, DATE FILED: 10/23/2013

CRYSTAL L GEORGE, 4915 HAHNS PEAK DR #101, LOVELAND; CASE #2013-27788, DATE FILED: 10/25/2013

DEBRA E WALTERSFLYNN, 4711 PARACHUTE CIR. LOVELAND: CASE #2013-27790, DATE FILED: 10/25/2013

GLINDA MAE DOYLE. PO BOX 2826, ESTES PARK; CASE #2013-27827, DATE FILED: 10/25/2013

MICHAEL S MUIRHEAD. 1191 23RD ST SW, LOVELAND; CASE #2013-27845, DATE FILED: 10/26/2013

LAWRENCE WILLIAM BROMM, 2102 JAMES DRIVE, LOVELAND; CASE #2013-27856, DATE FILED: 10/26/2013

CLAUDE S JR SLOCUM, 1609 GARNET STREET, LOVELAND; CASE #2013-27861, DATE FILED: 10/26/2013

MARK LEROY ROBERTS. 1416 W 25TH ST. LOVELAND: CASE #2013-27913, DATE FILED: 10/26/2013

CONSTANCE C DAVIS. 4408 JOHN F KENNEDY PARK WAY, FORT COL-LINS; CASE #2013-27943, DATE FILED: 10/26/2013

DANNY PAPE, 4470 S LEMAY AVE APT 910, FORT COLLINS; CASE #2013-27957, DATE FILED: 10/29/2013

MARGARITA NELLIE GUTIER-REZ, 2500 EAST HARMONY ROAD #465. FORT COLLINS: CASE #2013-27964. DATE FILED: 10/29/2013

DEBORAH A BISHOP, 1207 ALAMEDA STREET, FORT COLLINS; CASE #2013-27980, DATE FILED: 10/29/2013

HANNAH ELIZABETH LEGG. 506 GRAND ESTATES DR #B, ESTES PARK; CASE #2013-27993, DATE FILED: 10/29/2013

ARTUR LYSAKOWSKI. 2820 KATIE DRIVE, LOVELAND; CASE #2013-27994, DATE FILED: 10/29/2013

JOHN W WESTLEY. 38 OVERLOOK LANE, ESTES PARK; CASE #2013-27995, DATE FILED: 10/29/2013

RANDY KEITH CRAWFORD. 7200 E STATE HIGHWAY 14 LOT 36, FORT COLLINS; CASE #2013-28006, DATE FILED: 10/30/2013

DARREN EUGENE RODGERS, 610 ANDREA ST, FORT COLLINS; CASE #2013-28008, DATE FILED: 10/30/2013

ANN MARIE CHRISTIAN, 105 FREY AVENUE, FORT COLLINS; CASE #2013-28021, DATE FILED: 10/30/2013

AARON JOEL WAGNER, 419 ALBION WAY, FORT COLLINS; CASE #2013-28034, DATE FILED: 10/30/2013

BRANDON SCOTT RIGGAN, 2950 MOUNTAIN LION DR #307, LOVE-LAND; CASE #2013-28051, DATE FILED: 10/30/2013

JESSE EUGENE KETTERMAN, 600 BROWN AVE, FORT COLLINS; CASE #2013-28070, DATE FILED: 10/30/2013

RYAN AUSTIN BURG, 620 W COUNTY ROAD 10 E, BERTHOUD; CASE #2013-28077, DATE FILED:

LARRY ERNEST GUILDS, 1155 MONROE AVE, LOVELAND; CASE #2013-28081, DATE FILED: 10/31/2013

THURMAN DALE JACKSON, 320 CARAGANA CV, LOVELAND; CASE #2013-28105, DATE FILED: 10/31/2013

KEVIN RAY ALBERS, 12908 N COUNTY ROAD 15, WELLINGTON; CASE #2013-28155, DATE FILED: 11/1/2013

SHAWN R DERR, PO BOX 270411, FORT COLLINS; CASE #2013-28158, DATE FILED: 11/1/2013

GARY R CAIN, 224 N MONROE AVE APT 308, LOVELAND; CASE #2013-28193, DATE FILED: 11/1/2013

MICHAEL CHARLES AYERS, 1805 SOUTH SHIELDS ST #D7, FORT COLLINS; CASE #2013-28204, DATE FILED: 11/1/2013

BAILEY MARIE HARPER, 1025 DAVIDSON #D, FORT COLLINS: CASE #2013-28246, DATE FILED: 11/1/2013

KELLY SUSAN PAROCHETTI, 5550 CORBETT #34, FORT COLLINS; CASE #2013-28260, DATE FILED: 11/1/2013

FREDERICK MYER GROOVER, 1924 DORSET DRIVE, FORT COL-LINS; CASE #2013-28294, DATE FILED: 11/1/2013

Chapter 13

GILBERT CRUZ JR BARELA, 103 CARDINAL AVE, LOVELAND; CASE #2013-27743, DATE FILED:

COREY C RETHKE, 1904 EMPIRE AVE, LOVELAND; CASE #2013-27851, DATE FILED: 10/26/2013

LINDSEY R HAUGER, 50506 WCR 13, WELLINGTON; CASE #2013-27904, DATE FILED: 10/26/2013

JOY K WICKS, 8245 BENSON COURT, FORT COLLINS; CASE #2013-27973, DATE FILED: 10/29/2013

Weld County Chapter 7

REGINA RHEN FREEMAN, 1628 36TH AVE CT, GREELEY; CASE #2013-27648, DATE FILED: NATHAN WILLIAM HARVEY, 5903 E 121ST PL, BRIGHTON; CASE #2013-27650, DATE FILED: 10/23/2013

TIMOTHY LEE GOEDEN, 3313 YUCCA CIRCLE, EVANS; CASE #2013-27652, DATE FILED: 10/23/2013

FLORINDA TREVINO, 1284 BLUEBIRD STREET, BRIGHTON; CASE #2013-27714, DATE FILED: 10/24/2013

ANDREW JASON HUNTER. 3310 33RD AVENUE CT, GREELEY; CASE #2013-27726, DATE FILED: 10/24/2013

ERIN LEAH HAINES, 501 MONI-CO GARDENS DRIVE, EVANS; CASE #2013-27740, DATE FILED: 10/24/2013

CYNTHIA L MCALLISTER, 527 MAPLE AVE, EATON; CASE #2013-27789. DATE FILED: 10/25/2013

STACEY ANN MASCH, 4339 RED ROCK LN, JOHNSTOWN; CASE #2013-27807, DATE FILED: 10/25/2013

PAMELA R MILLER, 5151 WEST 29TH STREET UNIT 2004. GREELEY: CASE #2013-27878, DATE FILED:

DAVID EARL III HOLMES. 266 N 6TH AVE. BRIGHTON: CASE #2013-27907, DATE FILED: 10/26/2013

APRIL LEAH LUCERO, 1215 MACINTYRE CT, DACONO; CASE #2013-27927, DATE FILED: 10/27/2013

BECO MENDOZA RODRIGUEZ. 3619 PONDEROSA COURT UNIT 3, EVANS; CASE #2013-27955, DATE FILED: 10/29/2013

CHRISTOPHER LEE FEEL-ER, 2934 ASH AVE, GREELEY; CASE #2013-27981, DATE FILED: 10/29/2013

ROBERT MOSES JARAMILLO, 1646 55TH AVENUE, GREELEY: CASE #2013-28027, DATE FILED:

KATHERINE ANN ROSSI, 13210 ABILENE ST. BRIGHTON: CASE #2013-28045, DATE FILED: 10/30/2013

JENNIFER M BURKE, 35105 WCR 114, GROVER; CASE #2013-28056, DATE FILED: 10/30/2013

RANDAL EDWARD DEBORSKI. 10952 BELMONT ST, FIRESTONE; CASE #2013-28078, DATE FILED: 10/31/2013

DEBORAH FLORENCE BRAM-WELL, PO BOX 64, FIRESTONE; CASE #2013-28080, DATE FILED: 10/31/2013

CAROL LUANN ANTHONY, PO BOX 943, JOHNSTOWN; CASE #2013-28097, DATE FILED: 10/31/2013

MELVIN DEAN SCHAFFER, 2615 23RD AVENUE #22, GREELEY; CASE #2013-28104, DATE FILED:

ANTONIO J VILLANI. 5438 FOX RUN BLVD, FREDERICK; CASE #2013-28156, DATE FILED: 11/1/2013

CHAD M ROSSOW, 1809 87TH AVE, GREELEY; CASE #2013-28161, DATE FILED: 11/1/2013

ELVIRA MARIE FLYNN, 1925 28TH AVE, GREELEY; CASE #2013-28187, DATE FILED: 11/1/2013

ROLEN ANDREW LONDON, 910 CARBONDALE #G. DACONO: CASE #2013-28210, DATE FILED: 11/1/2013

TRACY THOMAS TODD, 1296 LAKE CIRCLE UNIT F, WINDSOR; CASE #2013-28219, DATE FILED: 11/1/2013

LACEY MAUREEN MORRISON, 7119 JADE STREET, FORT LUPTON; CASE #2013-28229, DATE FILED:

11/1/2013 KYRIE ANN HILL, 465 SOUTH 2ND AVENUE, BRIGHTON; CASE #2013-

28254, DATE FILED: 11/1/2013

KURT RAYMOND HYLLESTED, 435 NORTH 35TH AVENUE #238, GREELEY; CASE #2013-28266, DATE FILED: 11/1/2013

JENNIFER LYNNE GETMAN, 712 HARP COURT, GREELEY; CASE #2013-28270, DATE FILED: 11/1/2013

JOSHUA DAVID PURDY, 2600 33RD AVE, GREELEY; CASE #2013-28325. DATE FILED: 11/1/2013

Chapter 13

10/23/2013

KERSTIN GUNILLA THOMPSON, 11438 EBONY ST, FIRESTONE; CASE #2013-27665, DATE FILED:

RICHARD L KARLIN, 5127 MT AUDUBON ST, FREDERICK; CASE #2013-27777, DATE FILED: 10/25/2013

TERESA MARGARET KELLEY. 20204 CACTUS DRIVE, JOHN-STOWN; CASE #2013-27978, DATE FILED: 10/29/2013

CHRISTOPHER RYAN GERARDI. 3310 W 27TH STREET LN, GREELEY; CASE #2013-28288, DATE FILED: 11/1/2013

FORECLOSURES

Larimer County

BORROWER: HL ENTERPRISES LLC, , . LENDER: STAR FIRE RANCH LLC, AMOUNT DUE: \$124568. CASE #78134. 10/17/2013

BORROWER: JOHN J & LORI L SUSSBAUER, 14348 GRATITUDE RD, LAPORTE. LENDER: NATIONSTAR MORTGAGE LLC. AMOUNT DUE: \$971753. CASE #78136. 10/17/2013

BORROWER: RFFD & LAURA L BUHLER, 2713 LAKE DR, LOVE-LAND. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$636770. CASE #78293. 10/17/2013

BORROWER: DENISE Y & ROBERT C LUCAS, 102 W COUNTY ROAD 70. WELLINGTON, LENDER: SECU-RITY SERVICE FEDERAL CREDI, AMOUNT DUE: \$128568. CASE #78735. 10/19/2013

BORROWER: ROBERT S & JENEA M POYSTI, 1301 LUCAS AVE, LOVELAND. LENDER: NATIONSTAR MORTGAGE LLC. AMOUNT DUE: \$156487. CASE #79421. 10/23/2013

BORROWER: PAUL C HART, 1216 N 4TH ST. BERTHOUD. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$106151, CASI #79422. 10/23/2013

BORROWER: BRIAN M JAMES. 802 WATERGLEN DR # 138, FORT COL-LINS. LENDER: COLORADO HOUS-ING FINANCE AUTHO, AMOUNT DUE: \$73423. CASE #79423. 10/23/2013

BORROWER: LAWRENCE E VAL-LELY, 330 JUNIPER PL. LOVELAND. LENDER: OCWEN LN SERVICING LLC, AMOUNT DUE: \$107551, CASE #79743. 10/24/2013

BORROWER: KEITH SCOTT, 3502 GARFIELD AVE. WELLINGTON. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$62865. CASE #79744. 10/24/2013

BORROWER: JAMES C & CYN-THIA A ADAMS, 390 MOUNT HAR-VARD RD, LIVERMORE. LENDER: US BANK, AMOUNT DUE: \$150199. CASE #79745. 10/24/2013

BORROWER: STEVEN L & DAW-NEL A MEYER, 2518 SHAVANO CT, FORT COLLINS. LENDER: OCWEN LN SERVICING LLC, AMOUNT DUE: \$315041. CASE #79746. 10/24/2013

BORROWER: TERRI D NELSON. 4620 STORM MOUNTAIN DR, DRAKE. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$178291, CASE #79749, 10/24/2013

BORROWER: ROBERT R MILLER, 12706 APPALOOSA AVE. WELLING-TON. LENDER: NATIONSTAR MORT-GAGE LLC, AMOUNT DUE: \$229508. CASE #79751. 10/24/2013

BORROWER: STEVEN CHARLES & OCTAVIA MCNEILL, 287 JOEL ESTES DR, ESTES PARK. LENDER: HOUSE-HOLD FINANCE CORP, AMOUNT DUE: \$356584. CASE #79752. 10/24/2013

BORROWER: JOEL EVAN ZUPNIK. 2330 COVENTRY CT, FORT COL-LINS. LENDER: WILMINGTON TRUST CO, AMOUNT DUE: \$157159. CASE #79753. 10/24/2013

BORROWER: ROXANNA L & FRED K NITTMANN, 912 SCENIC DR, FORT COLLINS, LENDER: HOME STATE BANK, AMOUNT DUE: \$107337. CASE #79754. 10/24/2013

BORROWER: LAUREL M WANG-NILD, 276 KATHRYN DR. LOVELAND. LENDER: GUARANTY BANK TRUST CO, AMOUNT DUE: \$95489. CASE #80338. 10/26/2013

BORROWER: MARIANA CONTRE-RAS, 2800 REDWING RD, FORT COL-LINS. LENDER: COLORADO HOUS-ING FINANCE AUTHO. AMOUNT DUE: \$173692. CASE #80834. 10/30/2013

Weld County

BORROWER: REBECCA L & ROD-NEY A PRICE, 285 VALLEY AVE, LOCHBUIE. LENDER: HSBC MTG SERVICES INC, AMOUNT DUE: \$189192. CASE #3969160. 10/9/2013

BORROWER: JENNIFER R & PAT-RICK LORANCE, 1429 FAIRFIELD AVE, WINDSOR. LENDER: FIRST NATL BK OMAHA, AMOUNT DUE: \$184753. CASE #3969161. 10/9/2013

BORROWER: PAULA HAWKINS. 20404 CACTUS DR, JOHNSTOWN. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$250179. CASE #3969162. 10/9/2013

BORROWER: CHRIS A & AMY N TYNER, 5232 MT ARAPAHO CIR. FREDERICK. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$188863. CASE #3969163. 10/9/2013

BORROWER: MARK & STEPHANIE ALMOND, 160 MOUNTAIN ASH CT, MILLIKEN. LENDER: EVERBANK AMOUNT DUE: \$112982. CASE #3969517. 10/10/2013

BORROWER: JOHN & CATHY HOL-LANDSWORTH, 26488 COUNTY ROAD 16 KEENESBURG LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$289894. CASE #3969759. 2013

BORROWER: ELIZABETH MURCH, 3302 SYLVAN LN, LONGMONT. LENDER: FIRST BK. AMOUNT DUE: \$61147. CASE #3970057. 10/12/2013

BORROWER: HAZRO ENTERPRIS-ES LLC. 3820 STATE HIGHWAY 119. LONGMONT, LENDER: WILSHIRE STATE BK. AMOUNT DUE: \$1745981. CASE #3970058. 10/12/2013

BORROWER: ARIANE SULLIVAN. 107 3RD ST, EATON. LENDER: WELLS FARGO BK, AMOUNT DUE: \$118557. CASE #3970059. 10/12/2013

BORROWER: CALE C & TIFFANY D COOK, 5137 MT ST VRAIN AVE, FREDERICK. LENDER: WELLS FARGO BK, AMOUNT DUE: \$192396. CASE #3970060. 10/12/2013

BORROWER: SHANE & DONALD L MICHALIK, 4331 W 31ST ST, GREE-LEY. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$205394. CASE #3970772. 10/16/2013

BORROWER: PATRICIA J LEE, 2130 65TH AVE, GREELEY. LEND-ER: WELLS FARGO BK, AMOUNT DUE: \$156614. CASE #3971088. 10/17/2013

BORROWER: SANDIEK ERBEMEY-ER, 864 CLIFFROSE WAY, SEVER-ANCE. LENDER: FIFTH THIRD MTG CO, AMOUNT DUE: \$219723. CASE #3971089. 10/17/2013

BORROWER: TAREK H & JESSICA L FODA, 740 WILLOW DR. LOCH-BUIE. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$166524. CASE #3971090. 10/17/2013

BORROWER: MATTHEW R LUBI-CH, 11 RUTHERFORD AVE, JOHN-STOWN. LENDER: FED NATL MTG ASSOC. AMOUNT DUE: \$90132. CASE #3971382. 10/18/2013

BORROWER: DOLLY KRAUS, 410 LOCUST ST, WINDSOR. LENDER: UNITY MTG CORP, AMOUNT DUE: \$166174. CASE #3971547. 10/18/2013

BORROWER: NINA L SHUBERT, 1209 7TH ST, FORT LUPTON. LEND-ER: BK AM, AMOUNT DUE: \$107911. CASE #3971663. 10/19/2013

BORROWER: STEPHEN KENNY, 89 FLAT IRON LN, SEVERANCE. LENDER: NATIONSTAR MTG LLC. AMOUNT DUE: \$180946. CASE #3972047. 10/22/2013

BORROWER: STEVE & MICHELLE MAYEDA, 119 S 6TH ST, LA SALLE. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$161081. CASE #3973128. 10/25/2013

JUDGMENTS

Larimer County

DEBTOR: TAM TRAN, CREDI-TOR: CONTINENTAL COLLECTION AGENCY AMOUNT: \$3373.38, CASE #C-08C-007379. DATE: 10/17/2013

CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$12410.39. CASE #C-13C-032465. DATE: 10/17/2013 **DEBTOR: KEN HARNDEN, CREDI-**

DEBTOR: MATTHEW DUBBEL,

AMOUNT: \$11346.19. CASE #C-13C-032840. DATE: 10/17/2013 **DEBTOR: FALL RIVER VILLAGE** COMMUNITIES, CREDITOR: US

BK. AMOUNT: \$2000502.96. CASE

#D-09CV-000827. DATE: 10/17/2013

TOR: MIDLAND FUNDING LLC.

DEBTOR: MICHAEL A WALKER, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$16906.69. CASE #D-13CV-030503, DATE:

10/18/2013

DEBTOR: CARMEN WOODLAND. CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$7886.63. CASE #C-13C-033284. DATE: 10/18/2013

DEBTOR: DAVID DOCKSTATER, CREDITOR: DISCOVER BK. AMOUNT: \$9595.85, CASE #C-13C-032883 DATE: 10/18/2013

DEBTOR: RONNA R & DAVID DOCKSTATER, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$16106.29. CASE #D-13CV-030752. DATE: 10/18/2013

DEBTOR: GLEN W JR HODG-ES. CREDITOR: DISCOVER BK. AMOUNT: \$8961.99. CASE #C-07C-006581. DATE: 10/18/2013

DEBTOR: BETTY HUTCHESON, CREDITOR: LVNV FUNDING LLC. AMOUNT: \$10115.94. CASE #C-12C-010390. DATE: 10/18/2013

FOR THE **RECORD** –

DEBTOR: ROBERT D FOL-SOM, CREDITOR: DISCOVER BK. AMOUNT: \$27308.46. CASE #C-08C-003155. DATE: 10/18/2013

DEBTOR: WAYNE E DAHL, CREDITOR: CAVALRY INVEST LLC. AMOUNT: \$15493.85. CASE #C-13C-031333. DATE: 10/18/2013

DEBTOR: ELIJAH C FREESTONE, CREDITOR: CAVALRY INVEST LLC AMOUNT: \$7306.39. CASE #C-13C-031370. DATE: 10/18/2013

DEBTOR: DAVID F TAGGART, CREDITOR: CAVALRY INVEST LLC. AMOUNT: \$10732.01. CASE #C-13C-031199. DATE: 10/18/2013

DEBTOR: VICKIE L MOZEE, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$2085.89. CASE #C-13C-031334. DATE: 10/18/2013

DEBTOR: NANCY E ANDERSON, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1357.83. CASE #C-13C-034344. DATE: 10/18/2013

DEBTOR: DARREL STILWELL, CREDITOR: CAVALRY PORTFO-LIO SERVICES LLC. AMOUNT: \$15469.92. CASE #C-07C-003941. DATE: 10/18/2013

DEBTOR: INGRID & INGRID KRIST RULE, CREDITOR: VAX-SERVE INC. AMOUNT: \$9130.75. CASE #C-12C-003086. DATE: 10/18/2013

DEBTOR: DELEE S & DELEE BONSERKINGHAM, CREDITOR: DISCOVER BK. AMOUNT: \$12093.51. CASE #C-11C-002333. DATE: 10/18/2013

DEBTOR: JENNY DUVALL, CREDITOR: CREDIT SYSTEMS INC. AMOUNT: \$831.97. CASE #C-07C-006635. DATE: 10/18/2013

DEBTOR: JOHN J III & MARY E BYERS, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$956.93. CASE #C-11C-001186. DATE: 10/19/2013

DEBTOR: FRANK S FERRARESE, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$687.31. CASE #C-13C-031273. DATE: 10/19/2013

DEBTOR: RICHARD R JR INGRAM, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$1159.26. CASE #C-13C-031344. DATE: 10/19/2013

DEBTOR: JAMES D & KEL-LEY S JOHNSTON, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$663.87. CASE #C-13C-031293. DATE: 10/19/2013

DEBTOR: SCOTT M NANCE, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$9979.02. CASE #C-13C-030908. DATE: 10/19/2013

DEBTOR: LAWRENCE J STOD-DARD, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$727.78. CASE #C-12C-001884. DATE: 10/19/2013

DEBTOR: BRAD WHITZEL, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$2535.49. CASE #C-13C-030957. DATE: 10/19/2013

DEBTOR: DEANNA WEBER, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$6372.25. CASE #C-13C-030601. DATE: 10/19/2013

DEBTOR: PATRICK KUNA, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$4753.53. CASE #C-13C-

AMOUNI: \$4/53.33. CASE #C-13C-030673. DATE: 10/19/2013 DEBTOR: ELIZABETH & ELIZA-BETH KNESS, CREDITOR: LVNV FUNDING LLC. AMOUNT: \$9671.73.

CASE #C-07C-004563. DATE: 10/22/2013

DEBTOR: JAMES E BRAILS-

DEBTOR: JAMES E BRAILS-FORD, CREDITOR: RMB SERV INC. AMOUNT: \$98013.23. CASE #D-04CV-003136. DATE: 10/22/2013

DEBTOR: KATHRYN & KATHRYN E DAVIS, CREDITOR: SECURITY SERVICE FED CREDIT UN. AMOUNT: \$3058.42. CASE #C-13C-033697. DATE: 10/23/2013

DEBTOR: CAREN M RIDNOUR, CREDITOR: NCEP LLC. AMOUNT: \$11800.97. CASE #C-13C-031948. DATE: 10/23/2013

DEBTOR: CURT MILLARD, CREDITOR: PINNACOL ASSUR-ANCE. AMOUNT: \$89612.02. CASE #D-13CV-032974. DATE: 10/24/2013

DEBTOR: DALE LAMB, CREDITOR: ITALCO FOOD PRODUCTS INC. AMOUNT: \$5132.48. CASE #C-13C56955. DATE: 10/24/2013

DEBTOR: FRED J MORRIS, CREDITOR: BC SERVICES. AMOUNT: \$473.25. CASE #C-12C-030057. DATE: 10/24/2013

DEBTOR: DAVID R STEWART, CREDITOR: NEW WATER FIN LLC. AMOUNT: \$3718191.12. CASE #D-13CV-030998. DATE: 10/24/2013

DEBTOR: SCOTT R SANCHEZ, CREDITOR: AM FAMILY MUTUAL INS CO. AMOUNT: \$10752.09. CASE #C-13C-030020. DATE: 10/24/2013

DEBTOR: JAMES J & COLLEEN A DUGAN, CREDITOR: ACCOUNT BROKERS LARIMER COUNTY. AMOUNT: \$65311.91. CASE #D-12CV-001887. DATE: 10/25/2013

DEBTOR: THEODORE & DEBRA MENDIAS, CREDITOR: ACCOUNT BROKERS LARIMER COUNTY. AMOUNT: \$576.75. CASE #C-08C-009771. DATE: 10/25/2013

DEBTOR: CHRISTINE & ROBERT E BRUNK, CREDITOR: ACCOUNT BROKERS LARIMER COUNTY. AMOUNT: \$5992.17. CASE #C-12C-009529. DATE: 10/25/2013

DEBTOR: BRENDA & BRUCE E WESTMAN, CREDITOR: ACCOUNT BROKERS LARIMER COUNTY. AMOUNT: \$1581.46. CASE #C-13C-032582. DATE: 10/25/2013

DEBTOR: MARK R BACHMAN, CREDITOR: ACCOUNT BROKERS LARIMER COUNTY. AMOUNT: \$3048.47. CASE #C-13C-032023. DATE: 10/25/2013

DEBTOR: JULIE A HEWITT, CREDITOR: ACCOUNT BROKERS LARIMER COUNTY. AMOUNT: \$1655.2. CASE #C-08C-004507. DATE: 10/25/2013

DEBTOR: JULIE ANN POWERS, CREDITOR: ACCOUNT BROKERS LARIMER COUNTY. AMOUNT: \$333.92. CASE #C-13C-032567. DATE: 10/25/2013

DEBTOR: DEBORAH TAYLOR, CREDITOR: ACCOUNT BROKERS LARIMER COUNTY. AMOUNT: \$2422.59. CASE #C-09C-008372. DATE: 10/25/2013

DEBTOR: MARY E & JOHN J III BYERS, CREDITOR: ACCOUNT BROKERS LARIMER COUNTY. AMOUNT: \$793.02. CASE #C-10C-011013. DATE: 10/25/2013

DEBTOR: CASEY JAMES CUNNINGHAM, CREDITOR: DISCOVER BK. AMOUNT: \$9045.76. CASE #C-13C-033696. DATE: 10/26/2013

DEBTOR: WP MOUNT INVEST LLC, CREDITOR: FIRST CITIZENS BK TRUST CO. AMOUNT: \$1019153.68. CASE #D-13CV-002243. DATE: 10/26/2013

DEBTOR: ROBERT J BOW-ERS, CREDITOR: BDG INTNL INC. AMOUNT: \$214187.11. CASE #D-10CV-001704. DATE: 10/26/2013

DEBTOR: RICHARD E PETER-SON, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$17022.71. CASE #D-13CV-030153. DATE: 10/29/2013

DEBTOR: GORDON M TOMASI, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$7235.58. CASE #C-13C-031331. DATE: 10/29/2013 DEBTOR: JIMMY JAZZ, CREDI-TOR: CAPITAL ONE BK USA. AMOUNT: \$10338.74. CASE #C-13C-031371. DATE: 10/29/2013

DEBTOR: WILLIAM G REMMEL, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$3731.28. CASE #C-13C-030763. DATE: 10/29/2013

DEBTOR: JANICE L HAIRE, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$5974.91. CASE #C-13C-031402. DATE: 10/29/2013

DEBTOR: VICTOR E WIND, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2240.37. CASE #C-13C-031372. DATE: 10/29/2013

DEBTOR: CHELSEA LYNN & RYAN SACKSCHEWSKY, CREDITOR: HORIZON WEST PROPERTY MANAGEME. AMOUNT: \$11983.59. CASE #C-13C-034047. DATE: 10/29/2013

DEBTOR: LINDLEY C TERRY, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$5236.06. CASE #C-13C-030997. DATE: 10/30/2013

DEBTOR: CLAY VARRA, CREDITOR: MICHAEL Q MORENG. AMOUNT: \$6112.0. CASE #C-2012 S 000477. DATE: 10/18/2013

DEBTOR: PATRICK R & MARI-COR FERRY, CREDITOR: COLO ST REVENUE. AMOUNT: \$1162.82. CASE #D-D352013CV800663. DATE: 10/24/2013

DEBTOR: PAUL & MELISA ESPOSTI, CREDITOR: COLO ST REVENUE. AMOUNT: \$924.86. CASE #D352012CV803144. DATE: 10/29/2013

Weld County

DEBTOR: ASSET ACCEPTANCE LLC, CREDITOR: BK NEW YORK MELLON. AMOUNT: \$0.0. CASE #D-2013CV30430. DATE: 10/11/2013

DEBTOR: GEORGE A & GEORGE ARN BROSSMAN, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$4513.07. CASE #C-13C-032767. DATE: 10/9/2013

DEBTOR: MARTH I & ISELA MAL-DONADO, CREDITOR: BC SERVIC-ES INC. AMOUNT: \$588.78. CASE #C-13C-032635. DATE: 10/9/2013

DEBTOR: APRIL L TILTON, CRED-ITOR: BC SERVICES INC. AMOUNT: \$929.66. CASE #C-13C-032301. DATE: 10/9/2013

DEBTOR: JOHN E NOTARY, CREDITOR: RICHARD DAILY. AMOUNT: \$5991.0. CASE #D-08DR-000864. DATE: 10/11/2013

DEBTOR: JOHN E NOTARY, CREDITOR: MICHAEL V MAKAROFF. A M O U N T: \$3800.0. CASE #D-08DR-000864. DATE: 10/11/2013

DEBTOR: LEIGH ANN WATSON, CREDITOR: BLUE SKY CONDO HOMEOWNERS ASSO. AMOUNT: \$6119.63. CASE #C-13C-030435. DATE: 10/11/2013

DEBTOR: RONALD L ANDERSON, CREDITOR: WAKEFIELD ASSOCI-ATES INC. AMOUNT: \$7438.62. CASE #C-12C-004180. DATE: 10/11/2013

DEBTOR: JOE & ANGELINA SALAZAR, CREDITOR: INTEGRITY PROPERTY MANAGEMENT. AMOUNT: \$2040.51. CASE #C-13C-033732. DATE: 10/11/2013

DEBTOR: LAKENDRA SECRET, CREDITOR: POLISHED EGG LLC. AMOUNT: \$1233.85. CASE #C-13C-034061. DATE: 10/11/2013

DEBTOR: ALEXANDRIA RAMOS, CREDITOR: AFFORDABLE COM-MUNITY HOUSING T. AMOUNT: \$658.98. CASE #C-13C-034370. DATE: 10/11/2013

DEBTOR: MOSES & CLAUDINE AGUILERA, CREDITOR: INGALLS ASSOC PRO REALTY. AMOUNT: \$4287.1. CASE #C-13C-006633. DATE: 10/11/2013 DEBTOR: DONALD O PETER-SON, CREDITOR: ROGELIO FAU-DOA. AMOUNT: \$1339.0. CASE #D-12CV-000801. DATE: 10/11/2013

DEBTOR: PARK TERRACE INC, CREDITOR: UNITED FOOD SERV INC. AMOUNT: \$55174.93. CASE #D-11CV-003580. DATE: 10/12/2013

DEBTOR: ANTHONY LONGO-RIA, CREDITOR: MILLENNIUM 2000 RECOVERY INC. AMOUNT: \$5927.24. CASE #C-01C-005686. DATE: 10/12/2013

DEBTOR: JAMES BRUNNER, CREDITOR: SECOND ROUND LP. AMOUNT: \$2308.03. CASE #C-07C-005193. DATE: 10/12/2013

DEBTOR: BARBARA A LANDERS, CREDITOR: UNIFUND CCR PART-NERS. AMOUNT: \$9995.39. CASE #C-07C-003169. DATE: 10/12/2013

DEBTOR: LEIF E & GENNITTA F DANIELSON, CREDITOR: PRO-FESSIONAL FIN CO INC. AMOUNT: \$13398.93. CASE #C-13C-033285. DATE: 10/12/2013

DEBTOR: DAVID A & MELODY M MCINTOSH, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$3515.85. CASE #C-12C-007867. DATE: 10/12/2013

DEBTOR: FRANSICO J CASTRO, CREDITOR: SPRINGLEAF FIN SER-VICES INC. AMOUNT: \$4183.62. CASE #C-13C-031970. DATE: 10/12/2013

DEBTOR: RANDI R JONES, CRED-ITOR: EST GORDON STONE KOLAN-CY. AMOUNT: \$246280.02. CASE #D-13CV033129. DATE: 10/12/2013

DEBTOR: ANN WELTY, CREDITOR: HOUSEHOLD FIN CORP III. AMOUNT: \$9182.04. CASE #C-07C-006809. DATE: 10/12/2013

DEBTOR: TOMAS M & THOMAS MARTINEZ, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1748.15. CASE #C-12C-001942. DATE: 10/15/2013

DEBTOR: FRANK T GUZMAN, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$2330.68. CASE #C-11C-008631. DATE: 10/15/2013

DEBTOR: RONALD C & MARY JANE PERKINS, CREDITOR: PRO-FESSIONAL FIN CO INC. AMOUNT: \$2878.15. CASE #C-11C-002079. DATE: 10/15/2013

DEBTOR: SANTOS G & LUZ YADIRA VEGA, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1805.38. CASE #C-13C-031094. DATE: 10/15/2013

DEBTOR: BOBBY P & BOBBY PREST MARTIN, CREDITOR: SECURITY CREDIT SERCICES LLC. AMOUNT: \$9993.59. CASE #C-13C-030792. DATE: 10/15/2013

DEBTOR: ROBERT & WILMA BUTLER, CREDITOR: FORD MOTOR CREDIT CO. AMOUNT: \$9224.47. CASE #C-05C-005186. DATE: 10/15/2013

DEBTOR: FRANK T GUZMAN, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$2330.68. CASE #C-11C-008631. DATE: 10/17/2013

DEBTOR: JORGE CONTRERAS, CREDITOR: BONDED BUSINESS SERVICES LTD. AMOUNT: \$1955.25. CASE #C-12C-009284. DATE: 10/17/2013

DEBTOR: KATHLEEN RUSSELL, CREDITOR: BONDED BUSINESS SERVICES LTD. AMOUNT: \$5367.31. CASE #C-13C-005935. DATE: 10/17/2013

DEBTOR: COLBY J KARNIK, CREDITOR: STVRAINVALLEY CREDIT UNION. AMOUNT: \$8622.31. CASE #C-06C-001628. DATE: 10/17/2013

DEBTOR: CANDERLARIO NEVAREZ LUCERO, CREDITOR:
BONDED BUSINESS SERVICES LTD.

AMOUNT: \$991.87. CASE #C-13C-030830. DATE: 10/17/2013

DEBTOR: JIM CHESTERMAN, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$3074.75. CASE #C-13C-032996. DATE: 10/18/2013

DEBTOR: LARRY D KLIPPERT, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$2714.18. CASE #C-13C-033002. DATE: 10/18/2013

DEBTOR: MONIQUE MARICHA-LAR, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$1311.72. CASE #C-13C-033003. DATE: 10/18/2013

DEBTOR: THOMAS M DAHL-GREN, CREDITOR: DISCOVER BK. AMOUNT: \$8005.87. CASE #C-07C-008062 DATF: 10/18/2013

DEBTOR: FRANK A GIGLIOT- TI, CREDITOR: DISCOVER BK. AMOUNT: \$16343.91. CASE #C-07C-007933. DATE: 10/18/2013

DEBTOR: STEVE J GALLEGOS, CREDITOR: DISCOVER BK. AMOUNT: \$6645.5. CASE #C-07C-005124. DATE: 10/18/2013

DEBTOR: FAUSTINA HERRERA, CREDITOR: CAVALRY SPV II LLC. AMOUNT: \$1568.02. CASE #C-13C-033311. DATE: 10/18/2013

DEBTOR: HEATHER HUCK-FELDT, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$4363.43. CASE #C-13C-033310. DATE: 10/18/2013

DEBTOR: MICHAEL A MON-DRAGON, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1740.82. CASE #C-13C-032820. DATE: 10/18/2013

DEBTOR: TINA M MECILLAS, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$4541.74. CASE #C-13C-033303. DATE: 10/18/2013

DEBTOR: MARGARITA VALEN- ZUELA, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1258.37. CASE #C-13C-033440. DATE: 10/18/2013

DEBTOR: MATTHEW A HEB-BERT, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2315.41. CASE #C-13C-033336. DATE: 10/18/2013

DEBTOR: BOLDER STAGING DESIGN LLC, CREDITOR: T DYAN DEVAULT. AMOUNT: \$2036.25. CASE #D-13CV-031053. DATE: 10/19/2013

DEBTOR: BOLDER STAG-ING LLC, CREDITOR: T DYAN DEVAULT. AMOUNT: \$1511.24. CASE #D-13CV-031053. DATE: 10/19/2013

DEBTOR: BOLDER STAG-ING LLC, CREDITOR: T DYAN DEVAULT. AMOUNT: \$54322.1. CASE #D-13CV-031053. DATE: 10/19/2013

DEBTOR: CARLOS V & HERMEL-IND GARFIO, CREDITOR: CAPITAL ONE BK. AMOUNT: \$2900.13. CASE #C-07C-007790. DATE: 10/19/2013

DEBTOR: JODY LEE SCATTO, CREDITOR: BONDED BUSINESS SERVICES LTD. AMOUNT: \$864.48. CASE #C-13C-032081. DATE: 10/22/2013

DEBTOR: TONIA KNODEL, CREDITOR: BONDED BUSINESS SERVICES LTD. AMOUNT: \$396.42. CASE #C-13C-033123. DATE: 10/22/2013

DEBTOR: RENEE & RENEE ANN WILKES, CREDITOR: EQUA-BLE ASCENT FIN LLC. AMOUNT: \$16905.34. CASE #C-13CV-030385. DATE: 10/23/2013

DEBTOR: DOUGLAS L DOWDY, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$6398.39. CASE #C-13C-030504. DATE: 10/24/2013

DEBTOR: DIANA ECKLES, CREDITOR: ACCOUNT BROKERS LAR-IMER COUNTY. AMOUNT: \$550.0. CASE #C-12C-006175. DATE: 10/24/2013

DEBTOR: FRANCISCA J & KENNETH PARKER, CREDITOR: ACCOUNT BROKERS LARIMER COUNTY. AMOUNT: \$1947.55. CASE #C-13C-030412. DATE: 10/24/2013

DEBTOR: BRYLLE CANOSA SALAZAR, CREDITOR: AM FAM-ILY MUTUAL INS CO. AMOUNT: \$5420.08. CASE #C-13C-031408. DATE: 10/24/2013

DEBTOR: SOCORRO G & SOCORRO JIMENEZ, CREDITOR: DISCOVER BK. AMOUNT: \$2809.36. CASE #C-13C-032053. DATE: 10/25/2013

DEBTOR: CATHY L THORNOCK, CREDITOR: ELECTRONIC ANALYSIS REPAIR INC. AMOUNT: \$13189.08. CASE #C-13C-033509. DATE: 10/25/2013

DEBTOR: LESLI BANGERT, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2346.88. CASE #C-12C-007319 REFERENCE NOT SHOWN. DATE: 10/11/2013

DEBTOR: RAYNALDO A & RAYNALDO MONDRAGON, CREDITOR: BARCLAYS BK DELA-WARE. AMOUNT: \$1895.14. CASE #C-10C-012071. DATE: 10/12/2013

DEBTOR: WILLIAM A & CLAR-ENCE WEICHEL, CREDITOR: SUMMITBRIDGE CREDIT INVEST LLC. AMOUNT: \$546549.03. CASE #D-11CV-265. DATE: 10/16/2013

DEBTOR: WILLIAM A & CLAR-ENCE WEICHEL, CREDITOR: SUMMITBRIDGE CREDIT INVEST LLC. AMOUNT: \$553796.03. CASE #D-11CV-000265. DATE: 10/17/2013

DEBTOR: DANIEL JR PEREZ, CREDITOR: ERICA WIL-LIAMS. AMOUNT: \$356.0. CASE #D-94JV000077 D-62-06-3A. DATE: 10/18/2013

DEBTOR: WADE D TRENTLAGE, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$1040.34. CASE #C-2012C-4170. DATE: 10/19/2013

DEBTOR: TERI HENDRICKS, CREDITOR: COLO DEPT REV-ENUE. AMOUNT: \$274.0. CASE #D-13CV-804820. DATE: 10/22/2013

DEBTOR: DEBRA CHAPMAN, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$1904.74. CASE #C-12C-005134. DATE: 10/22/2013

DEBTOR: DIANNA J SOTH- MAN, CREDITOR: COLO ST REV- ENUE. AMOUNT: \$346.53. CASE#D-09CV-800031. DATE: 10/23/2013

DEBTOR: MARCIAL SOSA, CREDITOR: DISCOVER BK. AMOUNT: \$3312.04. CASE #C-12C-007733. DATE: 10/23/2013

DEBTOR: MICHAEL ANTHO-NY LEE, CREDITOR: DOROTHY DEWITT. AMOUNT: \$274417.5. CASE #D-08CV-000523. DATE: 10/24/2013

RELEASE OF JUDGMENT

Larimer County

DEBTOR: JIM & JAMES VAN-NORSDEL, CREDITOR: BC SER-VICES INC. AMOUNT: \$0.0. CASE #C-12C8067. DATE: 10/18/2013

DEBTOR: KAREN S LEGROS, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 10/24/2013

Weld County

DEBTOR: JAMES L JR STRAIN,CREDITOR: CAPITALONE BK USA.
AMOUNT: \$4144.28. CASE #D-1313139-MER. DATE: 10/9/2013

DEBTOR: LUIS R & ALICIA C RIVERA, CREDITOR: PROFESSION-AL FIN CO INC. AMOUNT: \$0.0. CASE #NP. DATE: 10/15/2013

FOR THE **RECORD** -

DEBTOR: MACDUANE & SHA-RON BET NIXON. CREDITOR: LEGAL COLLECTION CO. AMOUNT: \$0.0. CASE #10-37190 SBB. DATE: 10/18/2013

DEBTOR: SHARON L MOX-LEY, CREDITOR: TARGET NATL BK. AMOUNT: \$0.0. CASE #. DATE: 10/22/2013

DEBTOR: DENNIS NEAL, CREDITOR: PRESTON BOLINGER. AMOUNT: \$81555.0. CASE #D-07CV001084. DATE: 10/22/2013

DEBTOR: MARTH ISELA MAL-DONADO, CREDITOR: BC SER-VICES INC. AMOUNT: \$0.0. CASE #C-13C32635. DATE: 10/24/2013

DEBTOR: KENNETH GILBERT LOPEZ, CREDITOR: JERI JANE LOPEZ. AMOUNT: \$5372.0. CASE #D-07JV000283. DATE: 10/24/2013

DEBTOR: EUGENE W EHRLICH, CREDITOR: LEGAL COLLECTION CO. AMOUNT: \$11000.0. CASE #C-11C3966, DATE: 10/25/2013

DEBTOR: KEVIN B EGBERT, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$867.48. CASE #C-11C-002500. DATE:

STATE TAX LIENS

Larimer County

ABSOLUTE ADVERTISING **GROUP**, \$802.3, CASE #78448,

AKSHAR ENTERPRISES INC. \$3056.0, CASE #78769, 10/19/2013

AKSHAR ENTERPRISES INC. \$3315.0. CASE #78763. 10/19/2013

AUTO TRENDS LLC, \$149.0, CASE #78767, 10/19/2013

BREIT IDEAS CONSULTING INC, \$523.88, CASE #79733, 10/24/2013

CEDAR LANE BOOKS INC. \$5256.0, CASE #78762, 10/19/2013

CHEMICAL SKIN CUSTOM **PAINTING**, \$3022.88, CASE #80323,

COLO HYRDOCULTURE SOLU-TIONS IN. \$1797.0. CASE #78764.

CUSTOM HEATING AIR CONDI-TIONIN. \$2790.52, CASE #78947, 10/22/2013

DJS SPORT SHOPPE, \$5788.68, CASE #78449, 10/18/2013

GOOD GUYS PLUMBING HEAT-ING AIR, \$2944.78, CASE #79734, 10/24/2013

GROUP INC, \$990.7, CASE #80327, 10/26/2013

INFINITE FINISHES INC, \$2385.0, CASE #78770, 10/19/2013

INNVICTIS CROP CARE LLC. \$770.87, CASE #79714, 10/24/2013

JDDCT INC. \$113.29. CASE #80324. 10/26/2013

DENNISKINTZLEY, \$3369.74, CASE #79737, 10/24/2013

TERESAMADIGAN, \$429.68, CASE #80328, 10/26/2013

MEDICAL OASIS LLC, \$897.0, CASE #78765, 10/19/2013

MMBR ENTERPRISES LLC \$258.16. CASE #78766. 10/19/2013

MNEMOSYNE LLC, \$145.0, CASE #78768, 10/19/2013

NAILS 2000 INC. \$1625.31. CASE #78451, 10/18/2013

NORTHERN COLO LABEL-**ING LLC**, \$2307.0, CASE #78761, 10/19/2013

PMB LLC, \$360.02, CASE #80326, 10/26/2013

JOHN MICHAELPRIBESH, \$464.61, CASE #79735, 10/24/2013

QUALITY TRAFFIC CONTROL INC, \$6807.61, CASE #79715, 10/24/2013

RAIN CONSTR INC, \$1116.72, CASE #79716, 10/24/2013

ROYGBIV LLC. \$94.0. CASE #79568. 10/23/2013

MARIANOSANDOVAL, \$497.13, CASE #79738, 10/24/2013

TATTERED ANGELS LLC, \$1303.43, CASE #80325, 10/26/2013

THOMAS NELSON ONLINE INC, \$602.54, CASE #79736, 10/24/2013

WILD WINGS THINGS INC. \$677.01, CASE #78450, 10/18/2013

Weld County

AFFORDABLE TRANSMISSION CENTER, \$2696.0, CASE #3972068, 10/22/2013

NEWSMAKER from 19

tures in research. The collaboration of faculty, staff, department heads, associate research deans, deans and our office of sponsored programs all work together to ensure that the products of our research expenditures are world class. The impressive growth of the research base at CSU has presented new opportunities to bring efficiencies to this process including the adoption of Kuali-Coeus, a research management information system platform that will help us manage both pre- and post-research grant and contract award. This will be adopted in the coming year.

Q: In a climate of tuition hikes and competition for funding from every facet of the university, do you think it's justifiable that a third of the university's budget is spent on research? Why or why not?

A: Innovative world-class research is a key aspect of the CSU land-grant mission and the campus has a rich history and tradition of providing the highest-quality research in serving this mission. The execution of this research is the wellspring of human capital for training the next generation workforce, contributing solutions to key enabling discoveries for industry and to serve the local and global community in addressing societal problems.

We are experiencing a very dynamic environment of education delivery and how the research mission of CSU will evolve to remain a key part of that changing dynamic will be the opportunity ahead. The competitive advantage of CSU is the collaborative

spirit that allows different voices to participate in defining the problems of interest and the potential solutions we choose. We need to continue to nurture that competitive advantage. I am not sure the right question is what percentage of the university's budget should be spent on research – but rather as a community do we believe the resources we are spending meet the future goals and objectives of the CSU land-grant mission.

Q: What developments can the Northern Colorado business community look for coming out of CSU's research programs in the next few years?

A: We are always seeking innovative ways to make CSU discoveries even more accessible to the business community. These include streamlining processes for agreements with CSU, addressing intellectual property generation and developing a workforce that can contribute to translation of discovery to the private sector. We will continue to grow business engagement with core areas in animal and human health and energy, and seek to stimulate new areas such as advanced manufacturing, neurotechnologies and predictive analytics associated with big data problems. We welcome the engagement with the business community as a key partner in CSU success. We have much to gain from this partnership as we know that a component of future success is seeing the commercialization and adoption of CSU-led ideas and innovations by the Northern Colorado business community.

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> **Outlets at Loveland** 970-663-1916

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Member Agency 1 on 1 Exchange 3:30 p.m. - 4:30 p.m.

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FOR THE **RECORD**

AQUATIC WETLAND CO, \$3378.29, CASE #3973058, 10/24/2013

ATOMIC FORGE WELDING INC \$497.23, CASE #3969349, 10/9/2013

BATTER UP CAKES LLC, \$1300.23, CASE #3970152, 10/12/2013

BDS MAINTENANCE INC, \$411.29, CASE #3971554. 10/18/2013

BUSINESS SOLUTIONS UNLIM-ITED I, \$706.55, CASE #3971551, 10/18/2013

CG ELECTRIC INC, \$693.63, CASE #3973098. 10/24/2013

CLARK JONI J, \$898.0, CASE #3972062, 10/22/2013

CLARK JONI J, \$901.0, CASE

CONTROLTEC LLC, \$357.86, CASE #3973564. 10/25/2013

DILLARDS GROCERY GRILL LLC \$599.0, CASE #3972067, 10/22/2013

FIVE STAR LINEN SERVICE, \$3323.69, CASE #3973099, 10/24/2013

FRONT RANGE INSULATION INC, \$743.02, CASE #3972760, 10/23/2013

GARRISON COMMUNITY MANAGMENT L, \$725.97, CASE #3970156, 10/12/2013

HEAVENLY HELPER LLC, \$2386.0, CASE #3972063, 10/22/2013

SHARON KAYHERDMAN \$1148.04, CASE #3970151 10/12/2013

HI STAR CONCRETE INC, \$429.62, CASE #3972175, 10/22/2013

KIDS IN MOTION MILLIKEN INC, \$605.15, CASE #3970150, 10/12/2013

LAFLOR DE MICHOACAN, \$6479.0, CASE #3972064, 10/22/2013

LIGHT HOUSE VENTURES LLC, \$492.1, CASE #3969332, 10/9/2013

MARCOR INC, \$2658.16, CASE #3970155, 10/12/2013

MB HANDYMEN INC, \$695.7, CASE #3971552, 10/18/2013

MS HEAVEY REPAIR INC, \$599.0, CASE #3972069, 10/22/2013

MS HEAVEY REPAIR INC, \$602.0, CASE #3972066, 10/22/2013

OTERO CORP, \$1453.57, CASE #3972176, 10/22/2013

PARROTTS SPORTS GRILL INC, \$665 95 CASE #3971553 10/18/2013

RC WELL SERVICE LLC, \$729.09, CASE #3971550, 10/18/2013

STYRIA BAKERY INC, \$564.79, CASE #3969876, 10/11/2013

TCD INC, \$1036.17, CASE #3973057, 10/24/2013

TCD INC, \$2871.5, CASE #3973056,

VETERANS FOREIGN WARS 6011, \$1020.88, CASE #3971555,

RELEASE OF STATE TAX LIENS

Larimer County

3J SERVICE CLEANING LLC, \$0.0, CASE #80329, 10/26/2013

ELIZABETH MBEAN, \$672.66, CASE #78993, 10/22/2013

Weld County

ADVANCED SECURITY SOLUTIONS LL, \$0.0, CASE #3970153, 10/12/2013

CHARLES EBUSHA, \$0.0, CASE #3973095, 10/24/2013

PHILLIP RCISNEROS, \$0.0, CASE

#3970712, 10/15/2013

FRONT RANGE INSULATION INC, \$0.0, CASE #3972761, 10/23/2013

KOSMERL MACHINE INC. \$0.0.

NASSIM KCHIK ENTERPRIS-ES INC, \$0.0, CASE #3973097,

CASE #3969877, 10/11/2013

NASSIM KCHIK ENTERPRIS-ES INC, \$0.0, CASE #3973096,

10/24/2013

WINDSOR SUBWAY LLC, \$0.0, CASE #3970154, 10/12/2013

WARRANTY DEEDS

Larimer County

Seller: EDNA V LYNN REVOCABLE LIVING T Buyer, Buyer's Address: ASHLEY R MEIS, 1936 OAKWOOD DR

R MEIŚ, 1936 OAKWOOD DR **Address:** 1936 OAKWOOD DR, FORT COLLINS **Price:** \$123700 **Date Closed:** 10/15/3013

Seller: R R HOMES LOV INC Buyer, Buyer's Address: RICKY G DILL, 1490 RHODE ISLAND ST

Address: 1490 RHODE ISLAND ST, LOVELAND Price: \$397100 Date Closed: 10/16/3013

Seller: NATHANIEL G & STEPHANIE A BARCLAY

Buyer, Buyer's Address: DANI C BELINSKI, 1903 PRAIRIE HILL DR UNIT A

Address: 1903 PRAIRIE HILL DR UNIT A, FORT COLLINS Price: \$189000

Seller: DOROTHY D & JEROME S

Date Closed: 10/16/3013

LUNDE **Buyer, Buyer's Address:** MICHAEL

WALTER SZOTEK, 1543 BIRMING-

HAM DR **Address:** 1543 BIRMINGHAM DR, FORT COLLINS

Price: \$235000 **Date Closed:** 10/16/3013

Seller: DAWN L STROH

Buyer, Buyer's Address: MARVIN L&DEBORAH J GILLETTE, 462 ROS-SUM DR

Address: 5225 WHITE WILLOW DR APT L110, FORT COLLINS **Price: \$**152000

Date Closed: 10/16/3013

Seller: CHRISTOPHER N & CHARLES H PATTI
Buyer, Buyer's Address: RACHAEL E COFFREN, 329 E ELIZABETH ST
Address: 329 E ELIZABETH ST,

Price: \$305000

Date Closed: 10/16/3013

Seller: MICHELL A & WILBERT E

HOWARD **Buyer, Buyer's Address:** RYAN M
& BEVIN RAE BECK, 6017 326TH ST **Address:** 5240 BRANDYWINE DR,

LOVELAND
Price: \$335000
Date Closed: 10/16/3013

Seller: DENNIS PATRICK & TONI T

Buyer, Buyer's Address: ROBERT S EVERITT, 712 CENTRE AVE Address: 4616 POMPANO DR,

WINDSOR **Price: \$**446500 **Date Closed:** 10/16/3013

Seller: GEANA L GUTHRIE Buyer, Buyer's Address: DONGLIN JI, 2950 E HARMONY RD STE 300 Address: 3832 BIG DIPPER DR,

FORT COLLINS
Price: \$378000
Date Closed: 10/16/3013

DIGEST from 6

CSU gets \$13.5 million to counter bioterrorism

FORT COLLINS – A Colorado State University researcher and his team have received a \$13.5 million grant to develop drugs to thwart bioterrorism, the university said. Richard Slayden and other researchers received the grant from the U.S. Department of Defense to discover antibiotics to treat soldiers infected by deadly bacteria. Slayden is working with researchers at the University of California-Berkeley and Palo Alto, Calif.,-based biopharmaceutical company Anacor Pharmaceuticals Inc. (Nasdaq: ANAC). Slayden added that the research team has the potential to discover treatments for a number of infectious diseases, including tuberculosis.

Posted Nov. 4.

Bohemian hires contractor, buys downtown property

FORT COLLINS - Bohemian

Cos. has hired 4240 Architecture of Denver to determine whether to build a hotel at the site of the former Armadillo restaurant at 354 Walnut St. Hiring the company is neither a yes nor a no to the hotel project, according to Stu MacMillan, Bohemian Cos. director of real estate, but the beginning of a feasibility process that MacMillan expects to be complete in spring 2014. Bohemian also has purchased a property next to the Armadillo building to allow more space for development and parking, MacMillan said. An agreement with California-based property manager DE Properties has been reached to purchase the land and building at 363 Jefferson St. Right now, Iasis Christ Fellowship occupies the property, valued at \$1.3 million, according to Larimer County records. Bohemian will spend the next several months evaluating whether a hotel makes sense, MacMillan said.

Posted Nov. 1.

FOR THE **RECORD**

Seller: TREVOR J BOOMSTRA **Buyer, Buyer's Address:** CLIF-FORD G & JANICE L MOORE, 802 NAPA VALLEY DR Address: 802 NAPA VALLEY DR, FORT COLLINS

Price: \$599000 **Date Closed:** 10/16/3013

Seller: KERRY DALE CAHALAN Buyer, Buyer's Address: ROGER JOHN & MELYNDA S CAHALAN, 1795 UNCOMPAHGRE DR **Address:** 1795 UNCOMPAHGRE DR, LOVELAND

Price: \$270000 **Date Closed:** 10/16/3013

Seller: ANN M MILTON REVOCABLE

Buyer, Buyer's Address: AMY &CRAIG RUSSELL GREENWELL, 2722 MCCONNELL DR

Address: 2722 MCCONNELL DR, **LAPORTE**

Price: \$344000 Date Closed: 10/16/3013

Seller: CHARLES S & VALERIE

Buyer, Buyer's Address: PETER & BROOKE L KARDOS, 3702 FULL

MOON DR Address: 3702 FULL MOON DR FORT COLLINS

Price: \$372500 **Date Closed:** 10/16/3013

Seller: DONALD R & MARLENE S HUNTLEY

Buyer, Buyer's Address: MAT-THEW GLASCOTT, 5701 PO BOX 6 Address: 5701 RIST CANYON RD, **BELLVUE**

Price: \$180000 Date Closed: 10/16/3013

Seller: BILL R II WINCHESTER Buyer, Buyer's Address: STAATS PROPERTIES LLC. 423 ROSE FINCH

Address: 1221 UNIVERSITY AVE APT A301, FORT COLLINS

Price: \$137800 Date Closed: 10/16/3013

Seller: JARED & KRYSTAL A DILLER Buyer, Buyer's Address: JAMES MARLOWE, 2146 BLUE DUCK DR Address: 2146 BLUE DUCK DR,

LOVELAND Price: \$220000 Date Closed: 10/16/3013

Seller: ALBERT L SLY

Buyer, Buyer's Address: JEANNE & PATRICK T HAYES, 8033 COUNTY ROAD 115

Address: 701 SKYLINE DR, FORT **COLLINS**

Price: \$192500 **Date Closed:** 10/16/3013

Seller: YONGLI ZHOU Buver. Buver's Address: WILLIAM B & CHERYL J BOCK, 3 ANNA MAC

Address: 4414 STUMP AVE, LOVE-

LAND **Price: \$**260000

Date Closed: 10/16/3013

Seller: LARRY J JENKINS Buyer, Buyer's Address: RON TAYLOR HOMES LLC, 4332 W 30TH STREET RD

Address: 3109 SHERIDAN AVE, LOVELAND

Price: \$110000 **Date Closed:** 10/16/3013

Seller: STEPHEN ASHLEY & REBECCA LYN DENTON Buyer, Buyer's Address: FRANCIS A JR & NICHOLE RANDAZZO, 332

SNOWY OWL CIR Address: 332 SNOWY OWL CIR. FORT COLLINS

Price: \$295000 **Date Closed:** 10/16/3013

Seller: EDWARD R KELLY Buyer, Buyer's Address: DAVID A & CARLA R TIMM, 1011 ASHFORD

Address: 1011 ASHFORD CT, FORT **COLLINS**

Price: \$395000 **Date Closed:** 10/16/3013

Seller: IAN E ELDREDGE Buyer, Buyer's Address: MARK & JAN DUNDIS, 4009 BOXELDER DR Address: 4009 BOXELDER DR, LOVELAND

Price: \$210000 **Date Closed: 10/16/3013**

Seller: KDL HOLDING CO LLC Buyer, Buyer's Address: COLO-RADO STATE UNIVERSITY RESE, 2479 PO BOX 483

Address: 2479 INTERNATIONAL BLVD, FORT COLLINS Price: \$2400000 **Date Closed:** 10/16/3013

Seller: ROSS J & RENEE D RIDGE-WAY

Buyer, Buyer's Address: NICKO-LAS J & ERICA A MCCORMAC, 5238 SOUTHERN CROSS LN Address: 5238 SOUTHERN CROSS

LN, FORT COLLINS Price: \$294000 **Date Closed:** 10/16/3013

Seller: STEPHEN L NASS Buyer, Buyer's Address: MICHAEL R NASS, 4716 SPRINGER DR Address: 4716 SPRINGER DR,

FORT COLLINS Price: \$235000 **Date Closed:** 10/16/3013

Seller: GEOFFREY A VALDEZ Buyer, Buyer's Address: LILLI-ANNE C GRESS, 2960 W STUART

ST UNIT D302 Address: 2960 W STUART ST UNIT D302, FORT COLLINS

Price: \$115900 Date Closed: 10/16/3013

Seller: MARK A LAUTERBACH Buyer, Buyer's Address: AMY & SHUKUMAR GANGULY, 5417 GULF-

STAR DR Address: 5417 GULFSTAR DR, WINDSOR

Price: \$434500 **Date Closed:** 10/16/3013

Seller: RAY & KIMBERLY DIXON **Buyer, Buyer's Address:** ROB W & MICHELLE R CAREY, 2951 SPRING HARVEST LN

Address: 405 PRINCETON RD, FORT COLLINS Price: \$199900

Date Closed: 10/16/3013

Seller: JEANNE & PATRICK THAYES

Buyer, Buyer's Address: NINA EMERY, 2204 W MAGNOLIA CT Address: 2204 W MAGNOLIA CT.

FORT COLLINS Price: \$215000 Date Closed: 10/16/3013

Seller: OKEY REESE Buyer, Buyer's Address: JAMES

P MANEY, 904 ROCKHURST DR UNIT A

Address: 1649 CASA GRANDE BLVD, FORT COLLINS Price: \$212000

Date Closed: 10/16/3013

Seller: LARRY J JENKINS Buyer, Buyer's Address: RFL INVESTMENTS LLC. 3105 PO BOX 270362

Address: 3105 SHERIDAN AVE, LOVELAND

Price: \$145000 Date Closed: 10/16/3013

Seller: KAREN JEAN KINGSLEY Buyer, Buyer's Address: LAURIE L TESCH, 612 LUPINE DR Address: 612 LUPINE DR, FORT

COLLINS Price: \$145000 **Date Closed:** 10/16/3013

Seller: WILLIAM J & KATHRYN M **TSCHIDA** Buyer, Buyer's Address: RICHARD

E & MARY E KOHLMAN, 939 SNOWY PLAIN RD

Address: 939 SNOWY PLAIN RD. FORT COLLINS Price: \$360000

Date Closed: 10/16/3013

Seller: TODD R & CHRISTINE HAM-

Buyer, Buyer's Address: JEFFREY DUANE & KENDRA ANDERSON, 1913 ETTON DR

Address: 1913 ETTON DR, FORT COLLINS

Price: \$296000 Date Closed: 10/16/3013

Seller: RUBEN JR & XOCHITL **FRAGOSO**

Buyer, Buyer's Address: CHRIS-TOPHER J SMITH, 809 PROVINCE RD

Address: 809 PROVINCE RD. FORT COLLINS

Price: \$265000 Date Closed: 10/16/3013

Seller: NANCY E IMMEL Buyer, Buyer's Address: EDWARDS REAL ESTATE HOLDINGS

L. 1205 JUNIPER CT Address: 518 N WHITCOMB ST,

FORT COLLINS Price: \$242000

Date Closed: 10/16/3013

Seller: MELODY HOMES INC **Buyer, Buyer's Address:** KRIS-TEN M & AARON W JOHNSON, 845 CAMPFIRE DR

Address: 845 CAMPFIRE DR, FORT COLLINS

Price: \$283300 **Date Closed:** 10/16/3013

Seller: OBSIDEO LLC **Buyer, Buyer's Address:** RICH-MARK REAL ESTATE PARTNERS,

5200 W 20TH ST Address: 1436 W OAK ST, FORT

COLLINS

Price: \$720000 Date Closed: 10/16/3013

Seller: GREGORY R & RUTH ANN

Buyer, Buyer's Address: COLE-MAN D & MOLLY E HOGAN, 2308 STRAWFORK DR

Address: 2308 STRAWFORK DR. FORT COLLINS Price: \$270000

Date Closed: 10/16/3013

Date Closed: 10/16/3013

Seller: DANA I RECKLING **Buyer, Buyer's Address:** JAMES R JR ARNETT, 405 E 7TH ST Address: 405 E 7TH ST, LOVELAND Price: \$200000

Seller: KEVIN P & JENNIFER J CRO-

Buver. Buver's Address: SEAN ANTHONY & ANTHONY LAWRENCE THEIS, 3509 OMAHA CT Address: 3509 OMAHA CT, FORT

Price: \$262500 **Date Closed:** 10/16/3013

COLLINS

Seller: LINDSAY JACKSON Buyer, Buyer's Address: QUAN-HONG ZHU, 2064 RIDGE WEST DR **Address:** 1935 GRAYS PEAK DR UNIT 104, LOVELAND

Price: \$151300 **Date Closed:** 10/16/3013 Seller: AUDREY J ROSS Buyer, Buyer's Address: STEVEN

R FASSNACHT, 1140 ELM ST Address: 1140 ELM ST, FORT COL-LINS **Price: \$**264000

Date Closed: 10/16/3013 Seller: DONNA J WICK Buyer, Buyer's Address: PHYLLIS L FREEMAN, 1154 SPANISH OAK CT

Address: 1154 SPANISH OAK CT, FORT COLLINS Price: \$280000 **Date Closed:** 10/16/3013

Seller: TINA I DADAMO

Buyer, Buyer's Address: ELVIS LICUL, 13912 N 87TH ST Address: 103 S CLEVELAND AVE,

LOVELAND **Price: \$**100000 **Date Closed:** 10/16/3013

Seller: DRUSILLA N MATTHEWS Buyer, Buyer's Address: TRISTAN J & CHELSEA J DOW, 2025 KUEER WEST DR

Address: 1660 LEANA CT, WIND-SOR Price: \$250000

Seller: VICKIE JONES & WILLIAM H BOLTZ

Buyer, Buyer's Address: KESOU-KUP LLC, MULT PROP Address: MULT PROP, Price: \$270000 Date Closed: 10/17/3013

Date Closed: 10/17/3013

Seller: JEANNE WILSON **Buyer, Buyer's Address:** NATHAN-IEL G & STEPHANIE A BARCLAY, 1879 WINCHESTER CT

Address: 1879 WINCHESTER CT, LOVELAND Price: \$245000

Date Closed: 10/17/3013 Seller: GEORGE E & TERRY L DASH Buyer, Buyer's Address: RYAN J & JULIA M SPRIGGS, 540 RAINBOW PL Address: 540 RAINBOW PL, WIND-SOR

Price: \$393000 **Date Closed:** 10/17/3013

Seller: A SQUARED PROPERTIES LLC

Buyer, Buyer's Address: A SQUARED HOME BUYERS LLC, 4137 PERRY ST Address: 834 VITALA DR, FORT

COLLINS **Price: \$**210000 **Date Closed:** 10/17/3013

Seller: SAINT AUBYN HOMES LLC Buyer, Buyer's Address: CHARLES D HARTLEY, 7406 LADBROKE DR Address: 7406 LADBROKE DR, WINDSOR

Price: \$343000

Date Closed: 10/17/3013

Seller: OAKWOOD HOMES LLC Buyer, Buyer's Address: DEBBIE L DIETERICH, 5025 RIDGEWOOD DR Address: 5025 RIDGEWOOD DR, **JOHNSTOWN** Price: \$328900

Date Closed: 10/17/3013 Seller: RICHARD L & CORI ANN

Buyer, Buyer's Address: OLIVIER & BROOKE PINAUD, 1529 FARA-DAY CIR

Address: 1529 FARADAY CIR, FORT **COLLINS**

Price: \$299000 Date Closed: 10/17/3013

Seller: JOURNEY HOMES LLC Buyer, Buyer's Address: TEO-FIL J III & SHERRI M GANTEK, 7303

DUNES ST Address: 7303 DUNES ST, WEL-

LINGTON Price: \$212600 Date Closed: 10/17/3013

Seller: JOURNEY HOMES LLC **Buyer, Buyer's Address:** ADAM MASAYUKI & MELINDA G WALKER, 7346 OCEAN RIDGE ST

Address: 7346 OCEAN RIDGE ST, WELLINGTON Price: \$228900 Date Closed: 10/17/3013

Seller: JOURNEY HOMES LLC Buyer, Buyer's Address: GENE B & LISA J GUSTAFSON, 35315 COR-NERSTONE CT

Address: 2257 MARSHFIELD LN. FORT COLLINS Price: \$205000 Date Closed: 10/17/3013

Note from NCBR Editorial and Research staff:

For this cycle, Warranty Deeds can be viewed in its entirety at NCBR.com.



MEDICAID from 7

government programs, but beginning Oct. 1, it began allowing Medicaid enrollment under the new eligibility requirements.

The system allows people to determine almost immediately if they qualify for Medicaid, something consumer advocates applaud.

"We're pleased that the enrollment process has begun and that the system can tell people if they qualify or not quickly, so that they can move on to the exchange if necessary," said Elisabeth Arenales, director of the health program at the Colorado Center on Law and Policy.

"The opportunity for people to be

enrolled for the first time is extraordinary," Arenales said. "The state can reap benefits both fiscally and socially."

In February, the Colorado Health Foundation released a study showing that as many as 22,000 jobs could be created in Colorado as a result of Medicaid expansion and would provide a \$4.4 billion boost to the state's economy over the next 13 years.

Most of these jobs are predicted to be created in the medical sector, with more doctors, nurses and other practitioners needed to care for expanded populations of insured Coloradans.

COMMENTARY

State's increase in Medicaid signups a healthy sign

idden in the noise and chaos around the Oct. 1 launch of Colorado's new health-insurance exchange, is a modicum of good news. Colorado's poor are being signed up in the newly expanded Medicaid program at a rapid pace – and we're spending less to keep them healthy.

As of press time, more than 34,000 people have been newly enrolled and now have access to health insurance, more than 10 times the number who have been able to enroll in private insurance plans under the new insurance exchange. Statewide, some 630,000 people receive Medicaid, a number that could grow significantly if the new enrollment initiative succeeds.

This is an important step forward, ensuring finally that tens of thousands of Colorado's poorest, most vulnerable citizens have health care.

It's also good news for those of us fortunate enough to have jobs and income that allow us to buy private insurance.

As you may recall, one of the big drivers of health costs for everyone is the high cost of treating the uninsured, who make multiple visits to emergency rooms every year because they have chronic illnesses such as diabetes or heart problems. These chronic conditions reach crisis levels because uninsured people traditionally have not had access to the routine health care that prevents crises from developing.

EDITORIAL

Hospitals must spread these largely unpaid charges to the larger population, raising costs for everyone. But groundbreaking work on Medicaid cost reductions, which include helping patients manage chronic illnesses better and keeping them out of emergency rooms, is generating dramatic cost savings.

Just last week, Colorado Medicaid officials reported that they had been able to double their cost savings through a pilot program



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known as the Accountable Care Collaborative. The collaborative rewards doctors, clinics and hospitals that reduce use of emergency rooms and high-priced scans, and whose patients experience fewer hospital re-admissions.

They've reduced costs by \$44 million, more than double the savings achieved in 2012, in part by managing patient care across a spectrum of providers and using social-services agencies to provide such things as transportation to appointments and nutrition counseling.

Any time we can demonstrate that use of low-tech devices such as counseling and cab rides can reduce costs in the increasingly hightech medical arena, everyone comes out ahead.

As the past six weeks have demonstrated in Colorado and nationwide, there is much more work to be done to improve access to health insurance and to ensure it is affordable for those who must purchase it privately.

Although the missteps have been discouraging, it's important to note that we're making progress. Congrats to the Medicaid folks who are making health-care reform work – if not for everyone, at least for the most vulnerable among us.

NCBR Opinion Poll

Our online question:

Congress is preparing to revisit the tax code and is examining whether to reduce or eliminate the deduction for mortgage interest. Would you vote to eliminate this tax break to help balance the federal budget?

8.2% No 87.6 %

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

Maybe 4.1% Next question:

The economy is forecast to continue slowly improving next year. Do you expect your company to hire new employees in 2014?

The NCBR Opinion 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.

Answer now at www.ncbr.com. Responses will be accepted through Nov. 22.

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Bravo Entrepreneurs Lifetime Achievement 1998-2013

2013Loren Maxey Fort Collins
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2008-09Gene Markley Fort Collins
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2005George Hall Greeley
2004Bill Neal and Leo Schuster, Fort Collins and Loveland
2003Kathryn Hach-Darrow Loveland
2002Bob Tointon Greeley
2001Tom Gleason Fort Collins
2000Ken Monfort Greeley
1999Bob Everitt Fort Collins
1998W.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



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! Enterepreneur 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.NCBR.com.



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Celebrating the Past, Present and Future 40 Under Forty

t is with great pleasure that the Northern Colorado Business Report announces the return of its 40 Under Forty program — one that has sought to recognize forty outstanding young professionals who work hard to excel within their company, excel within their industry, and excel at making a difference in their community.

But, we did not do it alone! Many thanks go to the myriad young professional groups in Northern Colorado who helped get the "word out" culminating in the nearly two hundred nominations that we received. The organizations that I want to thank are: Envision, STIR Loveland, Greeley Young Professionals, Northern Colorado Active 20-30, the Northern Colorado Young Professionals Network (YPN), Generation United, Emerge Colorado, and Articulate City.



JEFF NUTTALLPublisher,

Northern Colorado

Business Report

I want to express my gratitude to the members of the selection committee — all 40 Under Forty alumni — who spent a great deal of time pouring through nominations:

- Allison Hines
- Jason Castillo
- Justin Davis
- Ryan Schafer
- Rochelle Reynolds
- Clint Skutchan
- Ryan KeifferJustin Watada
- Amy Artzer
- Ann Hutchison
- Amanda Miller

This supplement not only includes photos and short bios on the 2013 selections, but also lists all 40 Under Forty alumni.

We added a social media piece to the program this year where people could vote for their favorite honoree on the NCBR 40 Under Forty Facebook page. The voting occurred over a three-week period and McCabe Callahan, having received the greatest number of votes, dominates the cover. Congratulations!

I made the executive decision to induct a few stellar individuals who exceeded the fortieth year threshold over the past three years while this program was on hiatus. They are: Eric Thompson, President of The Group Inc., Jennifer Peters, partner at Otis Coan & Peters, Matt Robenalt, Executive Director of the Fort Collins Downtown Development Authority, Kelly DiMartino, Assistant City Manager, City of Fort Collins, and David Diehl, partner at One Seven Advisors. I'm sure that you will all agree that the aforementioned will raise the bar for this program.

All of the 40 Under Forty honorees have distinguished themselves in entrepreneurship, banking, law, accounting, real estate, health care, education, and politics.

I want to thank all of our sponsors for making this project possible, Wild Rock Public Relations & Marketing for the fresh new logo and marketing deliverables, Chase Miller of BizWest Media for creating the new 40 Under Forty Facebook app, Ann Hutchison, VP of the Fort Collins Chamber of Commerce for her help getting the word out, and Amanda Miller of the Place Setting Company, the director of details, for her stewardship in keeping this project on time and on budget!

Year-round access to the 2013 digital edition of the 40 Under Forty supplement can be found at www.ncbr.com/section/publications http://www.pageturnpro.com/Northern-Colorado-Business-Report/54498-NCBR-2013-Forty-under-Forty/index.html#1

It's an honor to be recognized as a member of this prestigious group of men and women and we salute all of the hard work that these individuals put forth to make Northern Colorado a great place to live and work!

Sincerely,

Jeff Nuttall Publisher

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Thank you for helping the 40 Under Forty Class of 2013 celebrate their success!

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KATE BAKER 32, Marketing Manager – Brinkman Partners, Fort Collins

As Brinkman Partner's Marketing Manager, Kate Baker's primary responsibilities are to connect the real estate firm to its clients and to convey — clearly and concisely — all the services it offers as well as the company's core values. And that's no easy feat. Brinkman Partners specializes in commercial brokerage, construction, development, real estate management and capital markets services.

The 32-year-old graduate of Colorado State University and the Daniels School of Business is the first in-house marketing manager. In 2 1/2 years, Kate successfully created a marketing program to promote all five service areas, implemented a brand that is consistent and recognizable and increased Brinkman Partners' awareness and involvement within the community.

While all this is happening in the office, Kate is busy contributing to her community through philanthropic activities. She chairs the Northern Colorado Book Trust board. The nonprofit organization provides books for elementary students of low-income families and raised more than \$160,000 for Larimer County last year, giving 2,581 children the ability to take home their very own books. She is also active on the Leadership Fort Collins Steering Committee and the Junior League of Fort Collins.

This year, Kate was awarded the Junior League's Deana McCreary Community Service Award and was a finalist for Young Professional of the Year (Fort Collins Chamber of Commerce). She is also 2012 graduate of Leadership Fort Collins.



RUSSELL BAKER 30, Commercial Real Estate Broker - Cassidy Turley, Fort Collins

Russell Baker describes his work at Cassidy Turley Real Estate as, "...creating positive housing opportunities for families while fostering progressive development for Northern Colorado."

As a land broker, a good portion of his business involves the planning and visioning of future development for the region while helping individual families and developers monetize what is often their most valuable asset: their real estate portfolio. That may be a dream house or a new development comprised of houses and commercial properties. Whatever the configuration, Russell has built the number one producing commercial real estate office in Northern Colorado since opening Cassidy Turley's Fort Collins offices in 2011. He was nominated for the 2013 National Young Professional of the Year award by his firm and recognized as the Top Producer for its Northern Colorado office during the company's most successful year in its 56 year history. Not bad for a 30-year-old.

In 2014, Russell will take on the role as president of Northern Colorado Active 2030, an organization whose mission is to raise monies for disadvantaged youth in the community. He had done this by creating and chairing its second largest event, the Kentucky Derby party, held the first weekend of May. In seven years, NOCO 2030 has raised more than a million dollars for a variety of youth-based charities that provide scholarships, clothing and many other opportunities for a generation of kids who might not otherwise have access to them.



MICHAEL BELLUS 35, Branch President – Bank of Colorado, Loveland

Michael's career trajectory is going in one direction. Up. Straight up.

It started with his undergraduate studies at CSU. followed by a masters program at Graduate School of Banking at Colorado in Boulder.

At 35, Michael is about to become President of the Bank of Colorado's first Loveland branch. He's been with the bank since 2007, serving first as a vice president developing new commercial business loans, growing the loan portfolio to over \$40 million in just five years. As a senior VP, he oversaw a 100+ loan officer system while he facilitated hiring the entire Loveland team, coordinated the new facility's construction and its overall future market positioning.

Giving back to the community is important to Michael, especially when it comes to supporting organizations that build the quality of life in Northern Colorado. He's very active with two service groups in Loveland and was recently named President-Elect (there's that title again) of the Mountain View Rotary Club, participating in annual fund raiding events to boost Loveland-based charities such as CLEAR, Hearts and Horses and Reflections for Youth. He's also worked with NOCO Active 2030 to bring Christmas cheer to more than 300 children whose families were not able to afford gifts for them through its Christmas for Kids program. All in all, Michael's time and efforts have helped secure over \$1,4000,000 in cash and in-kind donations for more than 30 Northern Colorado children's charities.



NICHOLAS BERRYMAN 34, Commercial Real Estate Broker – Realtec, Greeley

Nick Berryman understands the importance of teamwork and leadership. As a broker for Realtec and the general manager of a family owned storage facility he puts these qualities into play every day.

At Realtec, Nick pitches in to foster a positive, team-oriented environment that encourages the best from his colleagues. He's been recognized in the industry as an up-and-comer and been invited to present an annual real estate economic update to Weld and Larimer County business and community leaders. He was appointed to the Weld County Planing Commission Board and participates on the Greeley Economic Development Advisory Committee. Nick's peers elected him President/Coordinator of the Greeley Commercial Brokers Group.

Kersey-based Prairie Sage Storage, the family business, also occupies quite a bit of Nick's time. Involved since beginning, he has been instrumental in concept planning, process implementation, developing the business' policies, customer service and facility maintenance.

Born at NCMC 34 years ago, the Greeley native is President-Elect and an Executive Board Member of the Red Eye Rotary Club, where he has been active in fund raising that helps to stabilize and continue operations of nonprofits the club supports. The former Eagle Scout continues to work with the Boy Scouts of America on the Long's Peak Council Distinguished Citizen Dinner committee, proving that once a Scout, always a Scout.



HEATHER BUONICONTI 39, Development Director – Food Bank of Larimer County, Fort Collins

In the eight years she's been the Foodbank for Larimer County's Development Director, Heather Buoniconti's efforts have resulted in exceeding revenue projections every single year. She leads all fundraising initiatives and collaborations with individual, corporate and community donors. In addition to adding new events and developing new partnerships during her tenure, Heather completed a successful \$2+ million capital campaign that created a dedicated and permanent location for the Loveland Food Share program. The Foodbank is evaluated through Charity Navigator and has received a 4-star designation — something only one percent of the charities they evaluate accomplish.

A member of Foothills Rotary Club since 2006, Heather has served on the Student of the Month, PR and other event planning committees and was the Social Chair for four years. She is a board member of The Taste, the Foodbank's signature event, on the Steering Committee for Leadership Fort Collins and helped to develop NoCo Development Roundtable, a professional organization for regional professional fundraisers.

Heather's heart has always been in the nonprofit world. She started volunteering as a youngster and her first "real job" resulted from volunteering with the American Cancer Society. Both she and her husband, John, firmly believe that "every little bit helps someone" and thus are philanthropically involved with a number of local organizations including RAMSTRENGTH, the MS Society, the Leukemia-Lymphoma Society, Poudre Valley Hospital Foundation/Cancer Center and the American Cancer Society.



MCCABE CALLAHAN 35, President – Mugs Coffee Lounge, CEO – Community Funded Enterprises, Fort Collins

McCabe Callahan was bitten by the entrepreneurial bug at an early age. At 22 he started Mugs Coffee Lounge. It's been a community hub in Old Town Fort Collins ever since the doors opened. Through the years Mugs has seen a lot of changes, but what has remained consistent are the socially conscious commitments McCabe made — to fair trade, organic coffee and providing customers with baked goods and treats that are locally sourced.

That locovore sensibility translated itself into another endeavor about two years ago when McCabe, now 35, and a group of like-minded folks got together to form Community Funded Enterprises. Working nights and weekends out of basements and on kitchen tables, McCabe & Crew built the local crowd funding platform. They started with a handful of projects. Today, more than 70 projects have been successfully funded for a total of nearly \$500,000. And now there are 14 employees on the roster.

McCabe's efforts haven't gone unnoticed. He was honored with the Urban Design Award for Downtown Fort Collins, Top Entrepreneur in the CSU Entrepreneur Series, and The Women's Resource Center Award. Mugs has been voted as the Best Coffee Shop over and over again by Scene Magazine and Collegian readers.

Additionally, McCabe has served on boards for the Downtown Development Authority and the Downtown Business Association. He's volunteered for the Overland Mountain Biking Club, the MS Walk, Shire CSA, Be Local and rode his bike for the Alzheimer's Foundation.



GINNY **CARROLL** 39, Teacher – Poudre High School, Fort Collins

Teaching is a way of life for Ginny Carroll. For eleven years she's been teaching International Baccalaureate (IB) social studies and senior level American and Asian Humanities to Poudre High School students. IB is a rigorous, integrative, internationally focused curriculum, requiring instructors to undergo their own rigorous training.

A Fulbright Scholar, Ginny, 39, has been selected for prestigious study tours in Japan and India. Ginny's peers recognized her with the PHS Impala Award in 2011. She is active in several Professional Learning Communities to improve processes at PHS and belongs to the National Council for the Social Studies and the Poudre Education Association.

Outside of school, Ginny is busy working with organizations that support women and girls. In 2010, she applied to, interviewed for and was selected to serve on the City of Fort Collins Women's Commission, where she provides information and feedback to City Council regarding local issues that impact women. She is a member of the Junior League of Fort Collins (JLFC) and was President from 2008-2009 and has chaired several committees, including co-chairing the Garden Tour, JLFC's most important fundraiser.

Ginny is particularly proud of her role as a board member of Project Self-Sufficiency, which helps single parents achieve financial independence through advocacy, education and employment support.



MAJOR SHANE **CLARKE** 35, Owner – Trans Martial Arts, Major – US Army Reserves, Fort Collins

"As his father, I am proud of the great things Shane has accomplished in his life. He deserves to be recognized as one of the leaders in Northern Colorado. Not only is he very busy, but he is not one to seek recognition on his own, so I decided to offer his name and write about his accomplishments."

~ John Clarke, father

As a young child, Shane Clarke decided to study the martial arts. He worked under Master Hai Tran, for many years at Tran's Martial Arts, ultimately earning his black belt in Tae-Kwon-Do, Muay Thai, Kenpo and Bujinkan Budo Taijutsu. But more than developing physical skills, Shane also gained valuable self-confidence and discipline, which served him well in the next phase of his life.

After graduating from Fort Collins High School and Brigham Young University - Hawaii, where he earned a BS in Accounting, Shane served in the United States Air Force and, at 36, is a Major in the Army Reserves, a rank he attained this summer. While on active duty with the USAF, he was deployed to Kuwait and Iraq for a year. Upon his return from the military, he and his wife, Christine, bought Tran's Martial Arts studio from his former mentor, Master Tran.

Today, the decorated soldier follows in Master Tran's footsteps, teaching ancient martial arts forms to the next generation of heroes. As the owner of the studio, he also manages all facets of running a successful business, which he and Christine have grown fourfold. He works with young people in his church and more than one student has described him as their favorite teacher — ever. At any moment, he may be required to follow the orders of the United States Army Reserve and leave to defend our country; something he does unselfishly and with courage.

We salute you, Major Clarke.



ADAM **CROWE** 37, Business Development Manager – Larimer County Workforce Center, Fort Collins

Adam Crowe's work is helping other people find work. Or workers, as the case may be. As the Business Development Manager for the Larimer County Workforce Center (LCWC), his team's focus has been on leveraging the LCWC's resources to more effectively assist businesses in meeting their workforce needs. This has led to a redesigned Workforce Symposium and professional development series as well as the expansion of the services the LCWC offers to businesses that are growing, hiring and training their employees.

Adam is working hard to make the LCWC much more than a place people go to as part of their job search or because they are required to in order to collect unemployment insurance. By more efficiently meeting the hiring needs of hundreds of Larimer County businesses, the programs Adam developed are also increasing LCWC's ability to serve unemployed people.

Adam's programs have been recognized across Colorado as best practices. Flipping the funding and services that are traditionally used to serve unemployed people into services for business that actually do the hiring has generated a lot of interest across the country he has been invited to speak at state and national events, outlining how these new programs work.

Philanthropy is an important part of Adam's life. He is the President of the board of directors of the Loveland Youth Gardeners, which cultivates skills and grows steward-ship in young people through sustainable gardening and healthy living. The time spent with the organization reinforces Adam's strong value for community service, a gift he received from his parents and one that he and his wife are passing on to their children.



ERIN FINK-SMITH 39, Director of Corporate Solutions – Front Range Community College, Fort Collins

Erin Fink-Smith has been the Director of Corporate Solutions at Front Range Community College-Larimer Campus (FRCC) since 2011. She designs, delivers, and assesses customized training and consulting for large and small companies throughout Larimer County in industries ranging from healthcare and information technology to manufacturing.

Erin represents FRCC in the community and has developed and strengthened relationships with several entities including chambers of commerce, city and county organizations, workforce centers, economic development groups, small business development centers, and statewide business associations.

In her nine years at FRCC, she has taken on many leadership positions including participating in the college's three-tiered leadership program "Roadmap to Achievement." Participating individuals strive to achieve high levels of leadership both at FRCC and in the community.

When Erin applied for her position, she was the sole candidate of three finalists without corporate sales or grant writing experience. But her supervisor decided to take a chance on her and offered Erin the job. It paid off. As an auxiliary department not funded by state allocations, she has increased her department's net profit by 25% since 2011.

Giving back gives Erin a sense of pride and accomplishment. Through the Fort Collins Rotary Club, she has volunteered at the Peach Festival, Purple Pinkie Project to support Polio eradication, Boy Scouts of America Merit Badge University, book drives, and has mentored youth. She is very involved in administering the Rotary 4-way ethics test to children and young adults in local schools. The test uses real life case studies and asks the students to answer questions about truth, fairness, goodwill, friendships, and honesty.



LINDSAY **GILLILAND** 36, Business Development Officer – Stewart Title, Fort Collins

Lindsay Gilliland takes a special pride in helping people achieve the American Dream of owning a home. As the Business Development Officer at Stewart Title, she works closely with the real estate community, helping professionals grow their knowledge base by facilitating and coordinating continuing education classes. She helps resolve title issues with lenders and realtors and oversees marketing and business development activities for Stewart.

In addition, Lindsay works closely with her husband, Joel, on their family-owned business, Bluebird Moving and Storage. At Bluebird, she keeps the business moving by ensuring all licensure is current, oversees the financials and develops marketing strategies and business plans.

As the mother of two young children, Lindsay understands the need for reliable childcare, something not every mother in Northern Colorado has access to. She is a member of WomenGive, a United Way program that helps single mothers obtain childcare so they can go to college and better their opportunities, making them self reliant and independent members of the community. Her experience at Stewart gives her special insight to the needs of people who may not be able to take the first step into home ownership: Lindsay lends her time and expertise to Habitat for Humanity as a family advocate and finds immense gratification when the keys are handed over to a new Northern Colorado homeowner



SEAN **GINGERICH** 36, Vice President – Flood and Peterson, Greeley

Sean Gingerich makes it a point to avoid risk. As a Vice President at Flood and Peterson, he works with clients to manage three risk types: business, strategic and hazard, which has helped them to greatly reduce operating costs and increase profits by tens of thousands of dollars.

The executive director of a local nonprofit wrote, "We've significantly reduced insurance costs and claims, and enhanced our overall risk management. Sean closely analyzes our organization, makes suggestions, helps us make process and system changes that improve operations, and he recommends the proper insurance programs. Sean really is different."

In the ten years Sean has been with Flood and Peterson, he has been inducted into the Century Club five times, an honor only the top producers receive. The executive team has asked him to build — and sometimes lead — internal groups tackling company issues such as long-term sales strategies and facilitating sales training for broad markets. He's been a Certified Insurance Counselor since 2006; no small feat, as this certification requires many hours in the classroom followed by successful completion of five challenging exams.

Sean believes that all generations must recognize their duty for personal involvement and leadership, taking cues from Albert Einstein, who once said, "Setting an example is not the main means of influencing others, it is the only means." Sean sets a stellar example by volunteering for the Fort Collins and Greeley Chambers of Commerce, the United Way, Northern Colorado Medical Center. The Weld Food Bank, Greeley Transitional House and chairing two committees for the Boy Scouts of America.



KRISTIN GOLLIHER 30, CEO and Founder - WildRock Public Relations & Marketing, Fort Collins

If the plan is to jump head first into your public relations career, there's no better diving board than Otterbox. That's where Kristin Golliher honed her chops at the Fort Collins company and is credited for being the driving force that developed and executed successful public relations initiatives and built relationships with the media that thrust the company under a very bright spotlight.

After seven years, she left to start Wildrock Public Relations & Marketing. Kristin's responsibilities as CEO have her building relationships and campaigns, brands and marketing strategies. What started as a one-woman show is now a band of seven creative and energetic women, each one, according to Wildrock's website, a rock star.

Forty Under forty isn't the first time Kristin has been singled out by the Northern Colorado Business Report. Earlier this summer, she was a finalist for the "2013 Woman of Distinction" award. While at Otterbox she received the Otter Oscar Award, citing her as the Most Valuable Employee of 2007, and was named Salesperson of the Year in 2006. Helping businesses become successful isn't just what Kristin does at her own business; it's how she volunteers in the community. She shares her PR and marketing savvy with clients at the Small Business Development Center and fellow members of the Fort Collins Chamber of Commerce. She's been seen racing tricycles down the streets of Fort Collins with her team to raise money for Junior Achievement and gives her time and expertise to the Junior League for "Pennies for a Purpose", one of its many fundraising events.



JOSH **GUERNSEY** 35, Partner Brinkman – Partners LLC, Fort Collins

Josh Guernsey has watched Brinkman Partners become one of the fastest growing companies in Northern Colorado. He joined the team five years ago, soon after the company was started and is now a Partner. His dual graduate degree in Real Estate Finance and Construction Management from DU's Daniels College of Business keeps him poised at the brink of many real estate projects in the region.

Josh's core beliefs — offering clients comprehensive services — established Brinkman Partners overall company philosophy and strong customer service principles. He manages the company's commercial brokerage operations and takes a leading role in acquisition and investment activities. The projects he is involved with contribute to the vibrant economy of Northern Colorado.

Josh strives to give back to the community that has offered him so many opportunities. He understand the importance of community involvement and serves as the board president of the Lubick Foundation, RAMSTRENGTH, helping to raise more than \$200,000 annually to support local cancer survivors, including providing scholarships for CSU student survivors. He is a graduate of Leadership Fort Collins, a participant in UniverCity Connections and serves on the City's Green Building Program Advisory Committee. As the recent education chair of the Northern Colorado Commercial Association of Realtors, Josh spearheaded the establishment of an annual scholarship with the Everitt Real Estate Center at Colorado State University.





TODD **GUYMON** 35, Senior Vice President – Verus Bank, Fort Collins

Todd Guymon, senior vice president at Verus Bank of Commerce has been advocating for small businesses for the eight years he's worked for the Fort Collins-based financial institution. Even prior to joining Verus, Todd was working with small business owners to obtain financing via Small Business Administration loans. At Verus, he built a loan portfolio greater than \$70 million, comprised of over 150 individual customers, which amounts to 30 percent of the Bank's total assets.

Colorado Lending Source, a not-for-profit resource for small business lending, recognized Todd as the "Emerging Lender of the Year" in 2006. He was awarded "Lender of the Year" five times between 2007 and 2012 for assisting the highest number of small business owners in acquiring owner-occupied real estate. Todd is a firm believer that owning real estate increases the potential success for small businesses, so he holds this award in high esteem. In 2010 and 2011, he led the #5 ranked SBA portfolio in the state, and the #1 in his bank peer group.

Todd chairs the Loan Committee for Colorado Lending Source and also volunteers as an instructor at the Fort Collins Small Business Development Center. He has been instrumental in organizing food and clothing drives for Crossroads Safehouse that resulted in collecting much-needed items for victims of domestic violence.



JAKE **HALLAUER** 28, Business Manager – Chrisland Commercial Real Estate Inc., Fort Collins

Jake Hallauer's clients rely on him for advice and expertise. And well they should, considering his title is Advisor and Business Manager at Chrisland Commercial Real Estate. But more than that, in the past four years, Jake has been actively involved in the completion of more than \$21 million in sales and lease transactions.

With a masters degree in Real Estate and Construction Management from DU, Jake has been in the real estate business since 2008, when he worked as an Assistant Project Manager on a \$100,000,000 million time-share project in Breckenridge. The experience he built in estimating and working with subcontractors and making recommendations to the lead Project Manager and other key personnel prepared him for his role as development partner and investor for a major retail center development in Fort Collins which houses a King Soopers, TCBY and Qdoba Mexican Grill.

Todd is a member of and sits on the board of directors for W.A.W. Cattle Ranch in Westcliffe. He works with the chair and administrator of CSU's Everitt Real Estate Center to create mentorship programs for students. Nonprofit volunteering echoes Jake's chosen career path: he is the board president for Neighbor 2 Neighbor, an organization helping to provide affordable housing for low-income families and individuals and he is a member of Ram Real Estate Partners, contacting local non-profits to partner with community service events to support their missions.



NICK **HAWS** 35, Vice President – Northern Engineering, Fort Collins

If someone has a question about the City of Fort Collins' development review process, Nick Haws, Vice President of Northern Engineering is the man to go to for answers. With dozens of commercial, office/industrial, residential, master plan and storm water projects on his professional roster, he has intimate knowledge of how the system works. Nick's goal on every project is to improve the built environment through thoughtful and creative civil engineering design. Working for a small, locally owned engineering firm in Old Town means he has a vested interest in contributing to this world-class community. Couple that with a commitment to providing his clients with solid solutions

Nick was a featured young professional in the Fort Collins Coloradoan in May of 2012 and was invited by the Northern Colorado branch of the U.S. Green Building Council to participate in the High Performance Site Charette and is a graduate of Leadership Fort Collins. He has participated in events benefitting the Foodbank for Larimer County, Junior Achievement, Partners Mentoring Youth and the Rocky Mountain Down Syndrome Association, believing that the investment of time, money and services are an investment in the community and that benefits us all.

at the best value possible and dedication to customer satisfaction and it's not hard to see why Northern Engineering has great client relationships and repeat business.



CongratulationsMICHAEL BELLUS RECEPIENT OF THE

40 UNDER FORTY AWARD

At Bank of Colorado want to share our excitement that Michael Bellus was chosen as one of the young professionals shaping the future of Northern Colorado. Michael Bellus joined Bank of Colorado in 2007 as Vice President of Commercial Lending and will serve as branch president at our new location in Loveland, in late November.

Michael brings over 12 years of banking experience focused on lending and credit analysis, which has given him the foundation and expertise to help companies fund growth and expand, while also giving him the background to focus on the highest levels of customer service. Michael Bellus is a graduate of Colorado State University (2001), as well as the Graduate School of Banking in Colorado (2010).

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JOEY HOEFLER 35, Audit Department Manager – RLR Certified Public Accountants and Advisors, Fort Collins

For the past twelve years (ten of them as a Certified Public Accountant), Joey Hoefler has been helping clients and employers to manage their finances and make their businesses more efficient and profitable. As the Audit Department Manager at RLR Certified Public Accountants and Advisors, Joey is responsible for performing planning, fieldwork and wrap-up procedures for audit, review, compilation and agreed-upon procedures engagements. He works closely with his client base throughout the year to advise them on proper accounting and internal control treatments.

Graduating from the University of Wyoming with a B.S. in Accounting and an M.S. of Accountancy, Joey's experience with accounting firms and privately-owned businesses prepared him for stepping into RLR during a time of internal transition and immediately taking on a leadership role. He has been very involved in implementing improved processes, including hiring and training, resulting in a 10 percent increase in efficiency in the Audit department.

All the while, he continues to build his skills set through continued education and applying that knowledge to the firm's other primary accounting services including tax preparation, tax planning and consulting.

Joey has been recognized by the United Way as a Volunteer Project Leader for his involvement in numerous Make-A-Difference Day projects and activities and sits on the board for the Education and Life Training Center. During his first year at RLR, he implemented the firm's volunteer program and continues to oversee it. Last year, the firm achieved 100 percent employee participation, averaging over 40 hours of volunteer time per employee and assisting more than 30 non-profit organizations.



LEAH **JOHNSON** 30, Chief Action Officer – JD Consulting, Loveland

Leah Johnson has a plan. And that's to work with a wide array of clients in different business sectors to touch their communities through innovative outreach programs that she designs as Chief Action Officer of her Loveland-based company, JD Consulting.

Traditional marketing initiatives aren't enough for Leah, though she understands and recognizes their value when appropriate. She looks for the unusual, the stand-out and the creative. Anything that will tell her clients' stories so they stick and are remembered.

After working on several political campaigns on the east coast as well as in Northern Colorado, Leah was a member of the Bohemian Nights team, starting as a communications manager and then moving into the role of Project Manager of Special Initiatives for the Bohemian Foundation. In that position, she worked to strategize and organize Bridges Out of Poverty, an poverty prevention initiative.

Currently, she is Community Chair of Loveland Homeless Connect and a member of the Steering Committee for Generations United, through the United Way of Larimer County. She volunteers for the Community Foundation of Northern Colorado and founded ArtLab Loveland.



JENNIFER **JONES** 31, Executive Director – Sexual Assault Victim Advocate Center, Fort Collins

Jennifer Jones has made it her life's purpose to fight for victims of sexual assault and domestic violence. For more than eight years, the Executive Director of SAVA, Sexual Assault Victim Advocate Center (Fort Collins and Greeley) has proven that hard work and dedication can make a difference to the men, women and children whose lives have been forever changed by horrible and dangerous situations. And that difference can be huge.

Jennifer started her career with a 2005 internship at Crossroads Safehouse while she was getting her Bachelors degree in Social Work. Shortly after graduation, she became the Development Director and, in 2008 became Director of Development and Sustainability. While at Crossroads, she helped complete a \$6.1 million capital campaign to build a state-of-the-art domestic violence shelter and launched an annual campaign to engage faith leaders to respond to domestic violence.

She has been with SAVA since 2011, first as Director of Development and then becoming the Executive Director just one year later. Since taking the reins at SAVA, Jennifer has found \$73,000 in annual costs savings without decreasing staff or reducing services. An active campaign that is 50 percent complete will reduce SAVA's annual overhead expenses by \$33,000 upon completion.

Through her career, Jennifer has served hundreds of victims of sexual assault and domestic violence and her volunteer activities follow the same track. She has volunteered alongside older adults at the Senior Center and acted as a mentor to a young girl in Child Protective Services. Jennifer is paying it forward, too, by matching her son's charitable giving to animal welfare organizations.

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JB **KELLOGG** 33, CO/CEO – MadWire Media, Loveland

Four years ago, JB Kellogg and his father, Joseph, founded Madwire Media in Loveland with the goal to deliver big business marketing and design services on small business budgets. The business that started with the two of them now employs over 150 designers, web developers, marketers, writers and sales people. Their customer base is world-wide, though 13 percent hail from Colorado.

With a focus on innovation, process improvement, customer service and cutting edge technology, Madwire has been a two-time winner of NCBR's Mercury 100 Fastest Growing Company Award and ranked a Top 10 Marketing Company in the United States by INC 500. They're services menu includes everything website, from design and development to Ebay store design to Search Engine Optimization (SEO), email and social media marketing, video production, as well as more traditional marketing tactics such as branding and logo design, illustration, photography, public relations and event marketing and planning.

JB has a hand in virtually every part of Madwire's growth. He's involved in hiring, training, product development, management and leading daily operations. His passion for execution excellence is instilled into every team member.

Madwire has its philanthropic lens focused on giving back to the community. They support multiple nonprofit organizations simultaneously and encourage staff to volunteer.



SEONAH KENDALL 39, Economic Policy & Project Manager – City of Fort Collins, Fort Collins

SeonAh Kendall did something very exciting in the spring of 2012: she developed a new position with the City of Fort Collins focused on economic vitality. Her days revolve around community outreach, learning about the challenges and successes of doing business in Fort Collins directly from the people who are engaged in operating local businesses. SeonAh currently convenes a monthly local economic group that includes the Chamber of Commerce, Northern Colorado Economic Development Corporation, Larimer County, Front Range Community College, Colorado State University and the Larimer Small Business Development Corporation. She continually works to bring collaboration and shared resources to the City's institutional partners. Recently, she led the first City of Fort Collins Business Appreciation Breakfast. She participates in many internal committees and created a Women's Book Club focused on leadership for 40 diverse women in varying roles.

SeonAh and her husband, Ed, are owners of Suehiro Japanese Restaurant in Old Town. A second location was opened in Front Range Village in 2009. SeonAh managed the restaurants prior to taking on her position with the City and still has a hand in operations.

The Kendalls contribute financially to many not-for-profit organizations. Additionally, their restaurant has coordinated and contributed to two major fundraisers: Red Cross Tsunami Relief Fund and the High park Fire Relief Restaurant Week. They've also contributed to Habitat for Humanity Hammer and Ale, Fossil Ridge High School Football and the Fort Collins Foxes. SeonAh and her daughter volunteer each year to Foodbank for Larimer County food drives, the Child Advocacy Center, Homeless Gear, Friends of the Library and Project Linus.



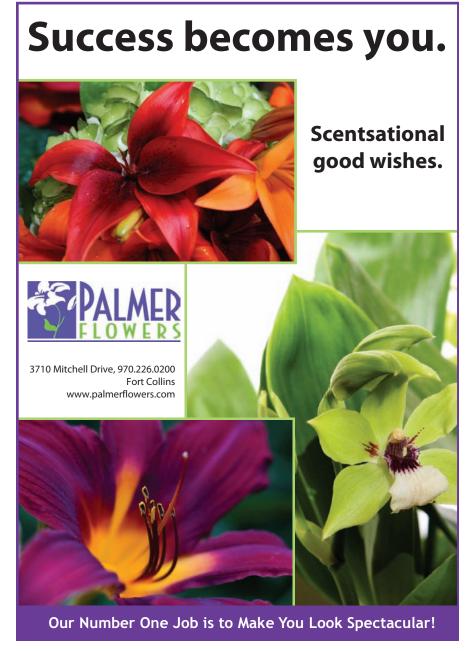
AMY KOLCZAK 39, Senior Associate General Counsel – University of Colorado Health, Fort Collins

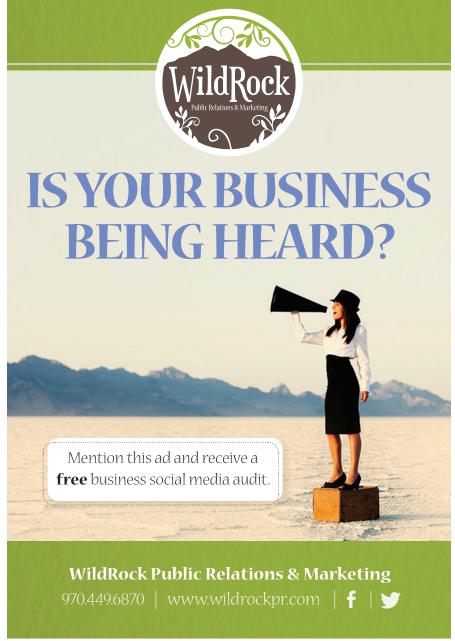
Amy Kolczak's career lens has been focused on the legal aspects of health issues. Since graduating from Duke University College of Law in 1999, she's put her expertise to good use, especially as Senior Associate General Council for University of Colorado Health.

Amy serves as general counsel to all the entities that comprise UCHealth North: Poudre Valley Health System, Poudre Valley Hospital, Medical Center of the Rockies as well as the 28 clinics that make up Colorado Health Medical Group. In this role she handles all legal needs for the system: contracts, employment law, litigation management and regulatory compliance — while supervising the seven member legal team. She is an expert in health law and has written several articles on the topic that have been published in legal journals.

Amy strives to be involved in all of her communities: Timnath, where she lives with her family, Fort Collins, where she works at UCHealth's Harmony Campus, Northern Colorado and the legal community. She graduated from Leadership Fort Collins and serves on its Steering Committee. Amy is the UCHealth's team captain for the Fort Collins Chamber of Commerce's "Moving Fort Collins Forward!" campaign.

Community service is important. Amy volunteers with Junior League of Fort Collins, Project Self-Sufficiency, Poudre School District, Book Trust and the foundations for both PVH and MCR. She's also an active fundraiser for Partners Mentoring Youth and the Boys and Girls Club.







TIMIRY KRIEGER 32, Owner – Dora Grace Bridal, Fort Collins

Moving from a career in the construction industry to one in the bridal industry may seem like a stretch for some people, but for Timiry Kreiger, it's a dream come true. The founder and owner of Dora Grace Bridal, a boutique in Old Town Fort Collins, believes the three-year-old business has had a huge impact on her. And she's working to ensure Dora Grace has a similar meaningful impact on the community.

Days are spent leading and teaching her staff about providing great customer service, reaching new sales goals and finding creative ways to market the business. Showing annual growth means she's moving straight toward her goal of building and growing a successful business. One sure sign of success: Dora Grace outgrew its Old Town space on Linden Street and is taking up residence in a bigger storefront on College Avenue in Midtown.

A graduate of Leadership Fort Collins, Timiry has been a board member of Partners Mentoring Youth since 2010, where she plays an integral role in planning and executing events and fundraising campaigns that provide the opportunity for at-risk youth in Northern Colorado to be paired with mentors. As a volunteer, she gets to "hang out with the kiddos" and accompany them to various activities organized by PMY.

Timiry is a sustaining member of the Junior League of Fort Collins after five years as an active member where she was involved in various fundraising committees and most recently served as Communications Council Vice President. She is also involved with Habitat for Humanity Women Build, Emerge Young Professionals and Love Colorado



JOE LEISZ 39, Associate Director of Development – CSU College of Agricultural Sciences, Fort Collins

Joe Leisz, Associate Director of Colorado State University's College of Agricultural Sciences focuses his time and energy on three endowment projects: the Flower Trial Gardens on College Avenue, the Gillette Entomology Museum, and the Colorado State Seed Lab.

Each project is significant in its own way. The Flower Trial Gardens are beautiful and provide valuable research to the horticultural industry with a direct impact on yards and gardens in the west. The Gillette Museum houses one of the ten largest entomological collections in the country, and the Seed Lab helps insure the purity and viability of many crops and plants grown throughout Colorado, with a direct impact on our food and environment. And he's working to raise \$9.2 million to keep these projects going and growing. Since moving to Fort Collins in February 2012, Joe made a commitment to make the community his home. What better way to achieve that goal than by getting involved in

In January, Joe began leading the Junior Chamber (Jaycees) in its 75th year in a revitalization effort with monthly personal and professional development trainings, recruiting six new members, and seeking partnerships to launch a new "marquee" community service effort to help underprivileged youth, the homeless, and others in need in the community. This month, he starts his term as president of the organization.

Joe stepped in as Boy Scout Roundtable Commissioner last summer, organizing month-long educational training programs for other adult leaders, and increasing program attendance from some 12 individuals to an average of 32.



RYAN MAYEDA 35, Owner and President – Mayeda Family Chiropractic Inc, Greeley

Ryan Mayeda helps people. As the owner of Mayeda Family Chiropractic, he helps many patients each week to achieve wellness. The Greeley native, who received his, Doctor of Chiropractic at Northwestern Health Sciences University in Bloomington, Minnesota, specializes in spinal correction, nutrition, fitness and exercise, as well as elite level sports performance care. And he doesn't just walk the walk he runs it. Ryan is a triathlete, and has participated in Ironman races.

The Greeley Chamber of Commerce as their 2011 Young Entrepreneur of the Year chose Ryan. This year he started a non-profit, Colorado Center for Health. CCFH's mission is to provide programs and education for the treatment and prevention of "lifestyle" related illness.

In addition to managing a very busy private practice, Ryan and his wife, Kim, are the founders of "Kids for Kyla"; a foundation that raises funds to help couples facing infertility or adoption with the associated expenses. "Kids for Kyla" was started after the Mayedas spent years struggling with infertility, a miscarriage and then the tragic death of their infant daughter, Kyla, when she was just six days old, due to a mishap during delivery. Turning to adoption, they were devastated when two birth mothers changed their minds at the last moment, deciding to keep their babies.

But the third time is a charm. Ryan and Kim are the proud parents of 3-year-old Makyla Joy. Recently, they welcomed baby son Asher to their family.

Ryan serves on several community boards including the NCMC Board of Trustees, the City of Greeley Planning Commission as well as on the University Schools Foundation Board. He and Makyla are featured in the Greeley Unexpected campaign.



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to Brinkman team members Joshua Guernsey & Kate Baker for being named 40 Under Forty winners.

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LUKE **MCFETRIDGE** 31, Regional Manager – NewMark Merrill Mountain States, Fort Collins

Luke McFetridge supports NewMark Merrill Mountain States division in its efforts to acquire new shopping centers for its over 2,000,000 square foot shopping center portfolio. In just over five years he's grown the division to 9 shopping centers, with several in Northern Colorado. He's also responsible for overseeing the day-to-day management of the centers, including Fort Collins Marketplace on the corner of College Avenue and Horsetooth Road.

Luke is also bringing a socially responsible perspective to NewMark Merrill Mountain States. He has helped the firm achieve Platinum status as a ClimateWise partner by implementing energy savings tactics such as switching out all the parking lot lights with natural Polestar white lights.

It all started with a major deconstruction project in 2009, when a restaurant was deconstructed to make room for the Chick-Fil-A. NewMark Merrill diverted 54 percent of materials from the landfill and donated seven tons of materials to ReSource; a store that sells used building materials. Additionally, 163 tons of concrete were recycled.

Luke will be taking the deconstruction method developed from the Fort Collins Marketplace project and implementing it on the 500,000sf Twin Peaks Mall deconstruction later this year in Longmont.

Luke sees opportunities to give all around him. In 2012 he partnered with Bicycle Longmont to use the garage of the vacated Sears at Twin Peaks Mall as a bike garage for their Kids Holiday Bike Program, helping them meet their goal and earning the company Longmont's Corporate Sponsor of the Year award. He's the president of the South Fort Collins Business Association. One of his most rewarding experiences is the six-year friendship he has with James, the young boy he mentors through Big Brothers -Big Sisters.



JOHN METALF 39, Owner – Perfect Square, Loveland

John Metcalf founded his Loveland-based graphic design firm Perfect Square nearly five years ago with the mission to provide 'design with the right angle'. Since then he's built an impressive client list while maintaining a fun, creative office environment with his clients' goals always in the forefront. For John, this creates the perfect balance between design and business. He was recognized as the Young Professional of the Year in 2011 by the Loveland Chamber of Commerce and received the Colorado Department of Education's Award of Excellence in 2004.

With Colorado State University and the University of Northern Colorado, John introduces student to the business of graphic design through a comprehensive internship program, during which they work directly with clients and on real projects. Many of his interns have graduated and gone on to work at design studios all over the country.

For John, it is important that Perfect Square has a strong community presence. As a member of the Loveland Chamber of Commerce, the company has been a sponsor of many events for non-profit organizations including Larimer Humane Society, Loveland Chamber of Commerce, Loveland Homeless Connect and Community Kitchen.

John is often invited to be a guest speaker at CSU and chairs both the Warren Tech/JeffCo Public School Art Advisory and Loveland Chamber of Commerce Marketing Resource Committees.



AMY PARSONS 39, Vice President for University Operations – CSU, Fort Collins

As Vice President for University Operations at Colorado State University, Amy Parsons oversees the many departments that are responsible for daily business, budgets, safety, human resources, facilities, transportation, police, policy and compliance, to name a few (many). In a nutshell, if a division or project has anything to do with making the school run from a functional standpoint. Amy has a hand in it.

With a law degree from University of Colorado and undergraduate work in political science, Amy comes well-equipped to work hand in hand with the City of Fort Collins on joint initiatives like the Mason Street Corridor and Transfort partnerships, as well as safety concerns for the students.

Amy has spearheaded several campus committees including the Commitment to Campus program, which provides benefits such as free tickets to CSU events to employees, and the Ripple Effect, an initiative to make CSU the best place in the world for women to work and learn. These comprehensive programs make CSU a great place for each one of its employees and helps to retain and attract top talent from across the globe.

Amy has received numerous awards in recognition of her hard work. In 2013, she received three different awards: the Positive Action Award for the Commitment to Campus program, the Enrollment and Access Distinguished Service Award and the Friend of the College of Health and Human Sciences Award.

As residents of Loveland, Amy and her family are active volunteers with their church, helping to raise money and awareness of issues surrounding poverty in the community. They supported Salvation Army initiatives and helped the church host a homeless family during the cold winter months.



MICHAEL **PAYNE** 37, Partner – Coan, Payton and Payne LLC, Fort Collins

As the youngest partner in the law firm Coan, Payton & Payne, Michael Payne makes it a point to always bring a smile to work with him, believing that life is no fun if it's taken too seriously. That being said, his role at the firm is all about serious business.

Michael's practice focuses on representing financial institutions, businesses and individuals in complex commercial real estate and business litigation and transactions. He came on board at a time when the firm was beginning to spread its wings and find a roost in the Fort Collins market, expanding from its traditional home base in Greeley. Michael was named an "AV Preeminent" attorney by Martindale-Hubble's Peer Review Ratings; one of the highest rankings available within that system. He's also been noted as a "Rising Star" in Colorado Super Lawyers Magazine.

Before moving to Northern Colorado from the New York metropolitan area (via Olathe, Kansas, where he clerked in the Johnson County Court), Michael was the Foreign Fulbright Program Officer for the Institute of International Education where he managed grant funding for international Fulbright scholars studying in the United States.

For Michael and his wife, one of the qualities that made Northern Colorado such an attractive place to put down roots was the number of opportunities to make a difference in their community — something they didn't find elsewhere. Currently, he serves as chairman of the board for the Community Foundation Serving Greeley and Weld County. He's active on the Town of Windsor's Planning Commission and he and his family lend support to Meals on Wheels, the NCMC Foundation and the Clearview Library District, with the intent of making Northern Colorado a stronger and happier community.



BRETT **PAYTON** 39, Partner – Coan, Payton & Payne LLC, Fort Collins

As a partner with Coan, Payton & Payne, the largest law firm in Northern Colorado, Brett Payton works throughout the region on land use planning, real estate and business litigation matters for clients from all walks of life.

Brett has been a critical part of the firm's growth. When he started, there were five attorneys on board and only two were litigators. Since then, the firm has grown to 14 attorneys with an entire litigation department. He takes his role as a mentor and leader to heart, making the professional development of newer associate attorneys a priority so their personal and professional confidence can grow along with their experience, encouraging them to believe they can achieve anything.

In 2012, Brett was named as one of Colorado Law Week's Compleat (sic) Lawyers, recognized as "a rock star that excels in the courtroom, the boardroom, in client meetings and out in the community." In 2010 he was honored with the Weld County Bar Association's Frank Henderson Award "in recognition of a life and practice that displays sterling character and unquestioned integrity, and ongoing dedication to the highest standards of the legal profession."

Outside of work, Brett has served as the chair of the Greeley City Planning Commission, strategically leading and influencing the growth and direction of the City. He volunteers as a mediator with the Weld County small claims court.

Brett and his wife are coaches for the only Greeley Lego League team, which gives kids an opportunity to compete in Lego robotics, and regularly supports and participates in events such as the Relay for Life and the NCMC Foundation Turkey Trot.



MIKE RADCLIFF 37. Senior Vice President – FirstBank, Fort Collins

As a senior vice president at FirstBank, Mike Radcliff has been directly responsible for originating more than \$75 million in loans in all areas of lending: residential, commercial affordable housing and construction. He's helped the bank to grow from \$125 million in assets to more than \$700 million in a little over 11 years. While he was working at the bank, Mike was also attending class at (and graduating from - class of 2011) University of Colorado Graduate School of Banking.

Michael has been actively involved in personnel and branch management, customer development and training future FirstBank managers. The chair of their United Way campaign for four years Michael has been instrumental in encouraging overall employee contribution to 100 percent, doubling the number of employees contributing and collecting more than \$15,000 annually.

In 2009, Mike graduated from Leadership Fort Collins. For three years, he was an advisory board member of the Triumph Awards through Realities for Children, serving on the scholarship selection committee, raising money for and awarding scholarships to children who had aged out of the foster care system and might not have been able to attend college. He currently sits on the Respite Care board of directors, and is active at Timberline Church and as a volunteer youth sports coach.



JARED REIMER 31, Realtor, Broker Associate – Prudential Rocky Mountain Realtors, Fort Collins

Outside of running his own real estate business, Prudential Rocky Mountain Realtors, Jared Reimer's career provides him with countless opportunities to become involved in the NoCo Homebuilder's Association and the Fort Collins Board of Realtors on a deeper level. His roles in both organizations are similar: engage, provide value, enhance programs and deliver focused direction to the memberships.

Within the HBA, Jared was instrumental in getting the Parade of Homes back on track after a five-year absence. He is involved on two budding committees — the Membership Committee and the Sales and Marketing Committee. The industry organization where he devotes most of his effort is the Fort Collins Board of Realtors, where he is active on both the Education and Communication Task Forces, along with the Government Affairs Committee. Most recently, Jared was appointed to FCBR's Board of Directors. He's excited for his new role – guiding and influencing the organization's direction for years to come.

In 2012, Jared graduated from the Leadership Northern Colorado Program and was asked to join the steering committee for the class of 2013 and beyond. In November 2012, his peers recognized him as the Fort Collins Board of Realtors' Young Professional of the Year for his work within the industry and the community. Soon after joining the Fort Collins Kiwanis Club in mid-2012, Jared was nominated as President-Elect by the group and will take over the role in October 2013. Outside of Kiwanis, Jared volunteers with the Sister Mary Alice Murphy Center for Hope, Walk for Alzheimer's, Special Olympics, and Habitat for Humanity.



KRISTIN RUEHLEN 38, Broker – ERA Herman Group, Fort Collins

Kristin Ruehlen spent 15 years as a City Police Officer, working in several areas and units, where she received several commendations. Because of her First Responder background, she knew when she shifted gears and started a new career, as a broker/associate at ERA HERMAN GROUP - NoCo, giving back to her fellow First Responders

She developed the H.E.R.O.E.S program (Homes for Emergency Responders and Other Emergency Services), a thank you to the men and women in our community who are first responders, making sacrifices and putting their lives on the line every day. It is a rebate and community involvement program to help them purchase a home. Commission is reimbursed, closing cost assistance and discounted fees on insurance are just some of the perks.

Kristin is the top producing buyer's agent on one of the top producing real estate teams over the last two years. The team is in the top 1 percent nationally, selling a home every 3.5 days, specializing in helping people through the short sale process.

As a team, Kristin and her colleagues support many community non-profits, actively involved with Special Olympics (Project Unify), Turning Point, Larimer County Child Advocacy Center and Foster Care. Kristin owns a vacation home in Costa Rica and has donated a week stay to several organizations: Walk for Breast Cancer, Turning Point, Horse Rescue, NoCo 20/30 club and the Children's Foundation of Northern Colorado. Finally, The H.E.R.O.E.S program sponsored a table at the Red Cross benefit in Fort Collins in 2013 and filled the table with heroes of this community.



RYAN **SANGER** 36, Tax Senior Manager – EKS&H, Fort Collins

One year after EKS&H opened its Northern Colorado office, Ryan Sanger joined the team as Tax Senior Manager and has played a critical role in growing the accounting firm to its present 30+ employees. He co-leads the firm's State and Local (SALT) practice, developing the people and processes of this new and highly technical specialized service area. Under Ryan's leadership, the practice group has rapidly grown to almost ten professionals, several of whom he personally mentors and coaches

In addition to his SALT specific responsibilities, Ryan plays an important role in the development of the firm's Northern Colorado tax practice, campus recruiting efforts. serving on the firm's Cultural Preservation Committee, and in leading the monthly Northern Colorado tax-learning program, which he also created.

Ryan is a busy Junior Achievement volunteer, lending his time and expertise teaching financial literacy at Grandview Elementary School in Windsor. He led this year's 2013 suitcase party for NoCo Active 20/30, raising upwards of \$200,000 benefiting a variety of child-based charities.

Volunteerism doesn't stop there, though. Ryan is an executive board member of the Windsor Optimist Club. The club built a Kaboom playground in Windsor Village Park and provides thousands of underprivileged children with presents though their annual Santa's Workshop. Ryan is a member of Watch D.O.G.S. (Dads of Great Students) at Grandview School and has coached basketball and baseball teams through the Windsor Recreation Center.







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MATT **SHOUP** 32, President – M&E Painting, President – Shoup Consulting LLC, Loveland

In 2005, Matt Shoup founded M&E Painting with \$100. The company has grown into a multimillion-dollar household name and brand in Northern Colorado. M&E Painting has painted more than 5,000 houses since that initial investment.

Matt taught Spanish at Traut Core Knowledge School while he was building M&E Painting. He is president of Shoup Consulting, through which he coaches entrepreneurs and is engaged as a public speaker. He is the author of Become an Award Winning Company: Seven Steps to Unlock the Million Dollar Secret Every Entrepreneur Needs to Know. Three years ago, he invented the Prate Patch, a tool that repairs knockdown drywall texture and is sold in more than 100 stores nationwide.

As a leader of all these organizations, Matt intentionally and continually creates positive impact on the company as a whole and with each of the individuals that make up the team. He considers it his personal responsibility to improve their lives and the lives of their families. That generosity extends out into the community as well. M&E Painting initiated "Free Paint Makeover," a program that paints homes — at no charge — for Northern Colorado families in need.

Matt and his wife, Emily, established the CSU Matthew Shoup Spain Study Abroad Endowment and have financially assisted six students study abroad programs. Matt is an ambassador for Realities for Children, educating business owners on how they can support the organization and its mission to represent and stand up for neglected and abused children in Northern Colorado.



BRIANNE **SMITH** 31, Architect – RB&B Architects, Fort Collins

RB+B Architects specializes in high-performance school building design, and as an architect, Brianne Smith believes that every school is an opportunity for a better future for each child that passes through the door. She recently initiated a research project to better understand how teachers use classrooms.

Her commitment to environmental design led Brianne to represent RB+B on the US Green Building Council (USGBC) Colorado Chapter and American Institute of Architects (AIA) Colorado Committee on the Environment committees. Internally, she participated in writing the firm's Sustainability Management System and has advocating for improved methods of tracking successes. Most recently, she committed to tracking employee instruction and assisting individuals in meeting their continuing education goals. Brianne is leading RB+B's 2030 Commitment effort by inviting speakers and innovating the way the firm designs high-performance spaces.

Brianne joined the Northern Colorado Branch of the USGBC in 2007 and volunteered on the Events and Education Committee, and ultimately became chair of that committee. She also chaired the Steering Committee for Northern Colorado USGBC, and represented the region on its governing Board.

Brianne and her husband make financial contributions to United Way of Larimer County's Leadership Giving program, which supports a myriad of projects, including early childhood education, health and nutrition efforts, and women's resources. Most importantly, she believes her strongest contribution to the community is working with second graders learning to read and fourth graders struggling with math. The spark of understanding in a child's eyes is critical to their future success and happiness.



GRACE **TAYLOR** 36, Senior Director, Physician Relations and Community Outreach – University of Colorado Health, Fort Collins

For Grace Taylor, improving local health care experiences is her goal. The Senior Director of Community Outreach and Physician Relations for University of Colorado Health (UCHealth) has engaged in gaining neighborhood support for an employee-parking garage at PVH and recruiting physician specialists into the community. Grace is adept and leveraging relationships to the benefit of UCHealth's patients. Her strengths involve agility, collaboration, project management and leading positive change.

Past achievements in the community go hand in hand with Grace's professional role and desire to support those who may need it the most. She has received formal thanks from many local organizations based on support for key issues.

Grace has directed significant financial support to the Larimer and Weld County Food Banks, respectively. She organized company energy to fully fund and build a Habitat for Humanity House in Greeley, supporting a single mother of two. She is often asked to speak at local events, provide healthcare updates, and mentor other workingwomen with children. The American College of Healthcare Executives has recognized her with Fellow status. The recognition that is most valuable to her is that she leaves a legacy for her daughters to create positive difference in the world as they grow. Olivia, age 4, and Violet, age 1, are her favorite and most playful achievements!



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- Albert Einstein

Sean Gingerich

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We're Celebrating Yet Another Top Performer at UNC's Monfort College of Business: Randy Watkins

At the University of Northern Colorado's Monfort College of Business, we're pleased to celebrate the 40 Under Forty nomination of Anton Collins Mitchell Partner Randy Watkins, Class of 1999 (Accounting). He's served on the University of Northern Colorado Alumni Association's Board of Directors, the Monfort College of Business Accounting Academic Advisory Board and the Board of Directors for the Colorado Society of Certified Public Accountants, Northern Chapter, to name a few. We thank him for his support to the university, college and community!

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RANDY WATKINS 36, Partner – Anton Collins Mitchell LLP, Greeley

As a native of Greeley, Randy Watkins' heart, home and career are here to stay. The youngest partner of accounting firm ACM went to the University of Northern Colorado and although he began his career at BDO/ACM in Denver, he always knew that he would return to Greeley and partner with his father at his firm, Watkins & Schommer (W&S), Inc.

Those were big shoes to fill. Following through on the high level of commitment and service the firm had established provided valuable lessons and allowed Randy to grow in business acumen and cemented his dedication to Northern Colorado. He assisted in growing entrepreneurial companies with their business plans, but also making and executing a plan for his firm. In October 2010, ACM merged with W&S and officially expanded ACM's Colorado footprint and broadened the service offerings to clients.

Giving back to the community he loves, both professionally and personally, is important to Randy. He remains heavily involved in the organizations that shape the future of accountants and in organizations that educate and serve accountants in various industry sectors. He is president of the board of directors for the Northern Colorado Chapter of the Colorado Society of CPAs and co-chairs the Governmental Issues Forum of the Colorado Society of CPAs.

Randy served as a board member for Partners Mentoring Youth, and as a past Big Brother in the Sports Buddies Program with the Big Brothers - Big Sisters of Colorado, He is also an energetic member of the Active 20/30 organization, both in Northern Colorado and Denver. This year's Suitcase Party was the most successful yet with preliminary numbers showing a nearly 50% improvement over the prior year raising nearly \$250,000.



JASON **WOLVINGTON** 39, Assistant Director – Fort Collins Museum of Discovery, Fort Collins

Everyday is an adventure in discovery for Jason Wolvington. He is the Assistant Director of the Fort Collins Museum of Discovery, working since its beginnings as the former Discovery Science Center. Jason played critical roles in the new museum facility, opened one year ago. He participated in the design and development of the new building and its exhibits, programs, and overall visitor experience...all of which he continues to oversee on a daily basis.

Jason continually strives to have better understanding of the community, as well as the impact the Museum can have on the lives of its members. He is always looking for new and innovative ways for visitors to connect with their world, community, and themselves through an overarching message of stewardship. These connections are vital to the health of our community. The Museum helps make those connections, and is a conduit to different experiences in Fort Collins.

Recent community achievement and activities include: Jason's selection to the Boettcher Cultural Leadership Program, sponsored by the National Arts Strategy program, and – most recently - he is in the 2013-2014 class of Leadership Fort Collins. On a more national scale, the new Fort Collins Museum of Discovery was featured in the Association of Science & Technology Center's Dimensions publication, spotlighting the unique museum experience that was crafted for the community.

Giving back – whether through service efforts or charitable giving – is key to building a successful community. From volunteering with High Park Fire restoration organizations to his ongoing volunteer position at Rocky Mountain National Park in the Elk Bugle Corps, Jason believes that whatever one is able to give to an organization, either through time or contributions, truly makes a difference.



RUSS **WOOLLEY** 31, Vice President Chief Operating Officer - Medical Center of the Rockers, UC Health, Loveland

As the Vice President of Operations at Medical Center of the Rockies, Russ Woolley has executive oversight of clinical and non-clinical departments as well as a variety of clinics and an off-site emergency and surgery center. He is responsible for continual improvement of quality outcomes, patient satisfaction, employee engagement — MCR has more than 1,300 people on staff— and financial performance.

Russ works with other members of the senior management team to develop strategy, policy and is the community face of the organization. Right now, he is working to prepare MCR for the changing healthcare environment under the Affordable Healthcare Act, which will require MCR and all healthcare professionals to closely align to improve quality and customer satisfaction at a reduced cost.

Russ is recognized in Northern Colorado for his passion for people and continual improvement of community healthcare. Board-certified in healthcare management through the American College of Healthcare Providers, Russ is a mentor for aspiring healthcare administrators and a champion for patient-centered care. He is a frequent speaker at community events and local organizations looking for answers to the many questions healthcare reform presents for small businesses and individuals.

He regularly speaks at Colorado State University and his alma maters: University of Michigan, Utah Valley University and Brigham Young University. As an Eagle Scout, Russ is committed to mentoring young men in the Long's Peak Council and is a Cubmaster for Pack 286.



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Inductees into 40 Under Forty Hall of Fame

These five individuals would have been chosen for the honor had there been a program in 2011 and 2012.



DAVID **DIEHL** Partner - One Seven Advisors

David Diehl believes a person's entire career is a journey. Not everyone's journey follows a direct path and sometimes it takes a bit of exploration to find the right direction. That's why the partner at the accounting firm, One Seven Advisors, takes it upon himself to mentor colleagues to develop a career they enjoy and that caters to their strengths. The Colorado State University graduate (Bachelors of Science in Finance and Masters of Science in Tax) worked at Deloitte & Touche's Denver office before coming back to Fort Collins, where he was a partner at Dunn, Henritze & Diehl for nearly eleven years. One Seven Advisors is a brand new endeavor: not yet one year old.

David currently sits on the board of Book Trust, an organization that provides books to underprivileged children to help them build personal libraries and spark a love for lifelong reading. He was instrumental in helping the Fort Collins-based nonprofit grow and become more nationally recognized, requiring it to relocate its headquarters to Denver. As a former board member of Adoption Dreams Come True, which supports birth parents and their decisions surrounding unplanned pregnancy and counseling adoptive parents as they navigate the adoption process, David helped when the fledgling nonprofit organization was establishing itself.



KELLY **DIMARTINO** Assistant City Manager – City of Fort Collins

A typical day for Kelly DiMartino? There isn't one. Fort Collins' Assistant City Manager keeps busy playing a strategic role in engaging community engagement. She's a member of the City's executive lead team which gives her greater opportunities to address how services are delivered to the opportunity. Everyday is different from the day before. Prior to taking on this position, Kelly worked as the City's Communications & Public Involvement Director. In that role, she developed a respected communications department that significantly enhanced the City's efforts in transparency for the community. In addition to being a conduit between the City and its residents and community organizations, she was a conduit between the City and its employees, widening the existing communications channels. Kelly helped to established CityWorks 101 Citizen's Academy which gives residents a "behind the scenes" view of their local government at work. To date, approximately 200 citizens have participated.

Kelly sits on the UniverCity Connections Steering Committee, whose purpose is to engage the community and foster connections between the City, Colorado State University, downtown Fort Collins and the Poudre River. She is the regional point person for coordinating Transforming Local Government's national "Big Ideas" Conference in Denver in 2014; communities from throughout Denver and Northern Colorado are coming together to co-sponsor this event which encourages innovation and best practices in local government. She has been a board member of the Downtown Business Association and the Fort Collins Convention & Visitors Bureau.

Last spring, Kelly earned her MBA from Colorado State University. The week before she received her diploma, her son graduated from Poudre High School. Both achievements were highlights for this single parent.



JENNIFER **PETERS** Partner – Otis & Peters

A partner in the newly formed law firm Otis & Peters, Jennifer Peters is considered a "Rising Star" by Colorado Super Lawyers Magazine. Prior to Otis & Peters, she was

Jennifer's practice areas focus on complex commercial and probate litigations. In probate cases, she helps families and fiduciaries navigate through difficult and emotionally charged cases involving the property of a loved one or loved ones who are declining and can no longer make decisions for themselves. It's become a sub-specialty of hers and a unique offering offering: while many lawyers do estate planning, not many specialize in probate litigation.

In addition to her role at Otis & Peters, Jennifer serves as Secretary/Treasurer of the Weld County Bar Association and is a member of the Colorado Defense Lawyers Association. From 2010 - 2011, she served as the Weld County Bar Association President and served on the Colorado Bar Association's Ethics Committee. Jennifer also served as the Municipal Court Judge for the Town of Kersey for seven years.

Her Weld County peers honored her with the Andrew Borg Award, which is given annually to a member of the bar in recognition of outstanding contributions to the representation of and work to make legal representation available to indigent persons and organizations that help such indigent persons.

Through Jennifer's encouragement, pro bono work at Otis, Coan & Peters increased significantly, especially in small claims mediation. She plans on continuing working with people who cannot afford lawyers fees to settle their cases. It is another way to give back to her community, and something she finds most gratifying.



MATT ROBENALT Executive Director – Fort Collins DDA

As the Executive Director of Fort Collins Downtown Development Authority, Matt Robenalt's number one priority is to ensure enjoyable and engaging downtown experience. Those experiences range from beautified alleyways that encourage pedestrian use and stimulate economic vitality to strategically placed painted pianos (painted by local artists) welcoming spontaneous performances by passersby.

Matt works directly with developers, business owners and property owners to foster partnership and private investment in real estate improvements. The DDA's participation in such public-private partnerships ranges from a few thousand dollars to investments in excess of \$5 million. Matt has been instrumental in projects such as the Northern Hotel, Cherry Street Lofts and the Larimer County Justice Center.

For Matt, the greatest recognition of his work comes from outside the community. Fort Collins' vibrant downtown, arts scene and entrepreneurial spirit have made it notable throughout the country. Recently, teams of civic and business leaders from Longview, Texas and Conway, Arkansas visited Fort Collins to "see how it's done" here and to spark ideas that may generate the same growth in their own downtowns.

Matt sits on the board of directors for several different organizations. This year he wrapped up six years with the Fort Collins Housing Authority. Currently he is on the board of DMA Plaza, a downtown affordable senior housing complex. Safe and affordable housing in Fort Collins is a priority for Matt. He believes that when a community makes it available to the full spectrum of its residents, it makes the community that much stronger.



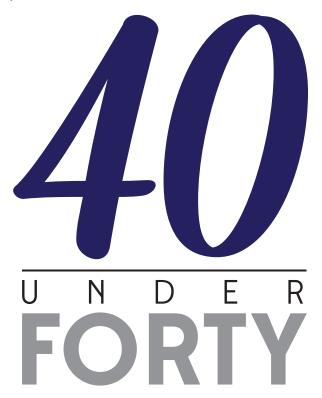
ERIC THOMPSON President / CEO - The Group Inc.

Some opportunities are just too good to pass up. Four years ago, when Eric Thompson, then a managing broker with a real estate company in Breckenridge, heard that The Group Inc. was seeking someone to take the helm of Fort Collins' largest brokerage, he jumped at the chance.

The native Coloradoan and his wife believe Fort Collins is the ideal place to raise a family. For Eric, being able to make that idea possible for other families by helping them find the perfect home is what makes him tick

Right now, Eric is working with his team in a collaborative goal-setting exercise to draft a five-year plan that outlines what The Group Inc. wants to accomplish in terms of market share and to clarify what it means to that company and its partners to be leaders in real estate. He's already seen the fruits of his labor: in the past year, The Group

Inc. has brought on over 30 new broker/partners, some of them brand new to the industry. Eric is the Vice President of Broker Connections for the Colorado Association of Realtors. He is president of the Poudre School District Foundation — both his mother and wife are teachers; education is a foundational value for the entire family. An avid cyclist, Eric was instrumental in bringing the USA Pro Challenge race to Northern



Past Winners

2004

Darin Atteberry Tom Beck Pat Brady Jacob Castillo Nick Christensen Christina Dawkins Jeff Demaske Dino DiTullio Judy Dorsey Dawn Duncan Angel Flores Gretchen Gaede Jeannette Gongloff Jay Hardy **Bob Hix** Ann Hutchinson Renea Johnson Trent Johnson Michele Jurs Steve Lane Steve Lauer Todd Massey Chad McWhinney Troy McWhinney Tom Milligan Jim Moore Jason Napolitano Chris Osborn Kelly Peters Tim Reeser Joseph Rouse Troy Seaworth Eddie Speir George Schock Amy Snider Kai Staats Mikal Torgerson Stephanie Torres

Brad Van Hull

Kevin Unger

2008

Keely Aggers Elizabeth Barber Carrie Baumgart Michael Bergerson Eric Berglund Paul Brinkman Kevin Brinkman Erin Collins Larry Costello Dawn Davis Larry Dolgin Shawn Ellis Richard Fagerlin Shelly Froggatte Bryce Hach John Houska Michael Jensen Ryan Keiffer Peter Kelly Weston Kurz Doug Larson Justin Larson Charisse McAuliffe Amanda Miller **Brad Modesitt** Rebecca Jane Morris Tiana Nelson **Bud Noffsinger** Chris Otto Nicole Reeves Jason Rist Dwight Sailor Jim Sampson Ryan Schaefer Jason Schaeffer Clint Skutchan Roxane Smith Chalice Springfield Steve Steele

Rick Wagner

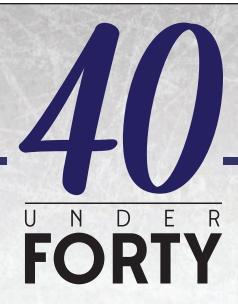
2009

Amy Artzer

Curt Bear Floss Blackburn Shane Brown John Buoniconti Christy Bush Tom Campbell Melissa Clary Amy Madden Copp Benjamin Cornali Aaron C. Eide Jason Ells Steve Ewing Roxanne Fry Dan Garvin Jessica Gonifas Denis Gonyon Jennifer Guerriero Allison Elaine Hines Chris Imsland Joshua Johnson Douglas W. Johnson Nathan Kimple Ben Loeffler AJ Macdonald Crista Mann Christopher McLaughlin J. Patrick Moran Arlen T. Olberding Matt Phillips Jeff Poore Michele L. Reynolds Kenneth Salazar John Simmons Jim Smith Tommy Sporleder Carmelita Thorndike **Brandon Tompkins** Justin Watada Jaime Whitlock

2010

Collette Rose MacFarlane Matt Sattler Rochelle Pettigrew Justin Davis Matt Brunner Stacey Johnson Zach Penland Amy Pezzani Heather Green Nathan Klein



The Northern Colorado Business Report presents 40 Under Forty Leaders Honor Roll to recognize emerging leaders. These are the young people who are shaping and will continue to shape the future of Northern Colorado.

KEYNOTE SPEAKER JAMES KANE

The author of two upcoming books, The Loyalty Switch and Virtually Loyal, Kane has worked with every major industry, while advising and training organizations ranging from Global 1000 giants to small, regional companies, non-profits, and professional associations.

James Kane says our beliefs about what makes someone loyal are often wrong - a premise he supports with intriguing research into the human brain and the emotions that control all of our behaviors.

By combining the latest scientific research from behavioral psychology and neurology with 100,000 years of human evolution, James Kane is creating an entirely new understanding of what it means to be loyal and establishing a proven model for the way individuals and organizations need to build and maintain all of their business relationships.



Lone

5:30 p.m., November 19th, at the Rialto (228 4th St. Loveland, CO)

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