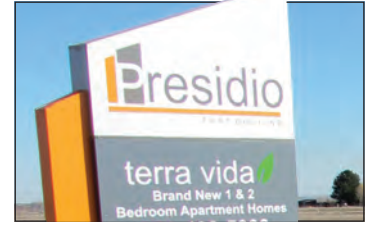


# Northern Colorado BUSINESS REPORT \$1



**WASTE NOT**  
How UNC is helping to feed the hungry.  
**3A**



**HEALTH CARE**  
How many hospital beds does Fort Collins need?  
**SECTION B**

Volume 18 | Issue 4 | Nov. 16-29, 2012

## Polis, Gardner at odds on water, fracking issues

BY STEVE LYNN  
slynn@ncbr.com

The re-election of Rep. Cory Gardner and victory of Jared Polis to a newly drawn district that now includes Northern Colorado prom-

ises to bring the region closer in some ways — and farther apart in others.

Polis, D-Boulder, and Gardner, R-Yuma, hold opposing views on some key issues important to Northern Colorado, including water projects and oil and gas development.

Northern Colorado has seen its fair share of the partisanship that has deeply divided the country. But having Polis now representing Larimer County while Gardner represents Weld County may mean even more political discord in the region.

It hasn't always been like this. Reps. Marilyn Musgrave, a Republican who once represented Gardner's 4th Congressional District, and Mark Udall, a former representative of the 2nd Congressional District now serv-  
► See **Politics, 19A**



COURTESY ABOUND SOLAR

The company has never publicly acknowledged problems with its panels.

**The Abound case is playing havoc with Weld finances, 3A.**

## Abound installed faulty panels at Innosphere

BY STEVE LYNN  
slynn@ncbr.com

FORT COLLINS – Abound Solar's problems with solar panels extended beyond the manufacturing floor to the installation of defective solar arrays at a number of locations, according to people who installed and bought the defunct company's panels.

The Rocky Mountain Innosphere, among others, had Abound Solar's panels installed on the awning and

roofs of its covered parking but needed them replaced after they started cracking, said Ryan Daniel, the Fort Collins technology incubator's building manager.

"It was a flaw in design that's not due to anything other than the way that they were designed," Daniel said.

Abound Solar, which was founded in 2007, has never publicly acknowledged problems with its panels. However, the company's  
► See **Panels, 18A**

## Special: Event Planning Guide

Locating the right venue, dealing with emergencies and other how-to articles for anyone planning a big (or small) corporate event.

**INSIDE**



## Settling their differences: oil companies, muni govt's

BY STEVE LYNN  
slynn@ncbr.com

A growing number of Front Range cities say they have seen interest from oil and natural-gas producers willing to follow stricter regulations in exchange for the chance to speed up the review of their drilling permits.

The city of Longmont believes it developed the first accelerated

review process in exchange for tighter restrictions on drilling.

These restrictions include how closely a well can be drilled to residential areas; they also address environmental issues.

"We wanted to create some opportunities for operators," Longmont Senior Planner Brien Schumacher said.

► See **Drilling, 20A**

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# D'town FoCo groups want parking authority

BY MOLLY ARMBRISTER  
marmbrister@ncbr.com

Downtown Fort Collins business owners are pushing for the creation of an independent parking authority.

Ultimate control over decisions about parking would remain with the city, organizers of the push said, but downtown business owners want to be able to weigh in.

A parking authority would most likely include representatives of the Downtown Business Association and the Downtown Development Authority, the two primary organizations that represent business interests in the downtown area.

At least 1,000 new spaces are needed in Fort Collins over the next decade to 15 years, according to a study commissioned by the city.

Hoping to find solution, Michael Short, executive director of the DBA, and Matt Robenalt, who heads the DDA, traveled earlier this month to Missoula, Mont. They were accompanied by Deputy City Manager Diane Jones.

The purpose of the trip, which set each entity back about \$1,000, was to study how the city of 67,290 people handles its parking needs.

Missoula has had a "strategic parking plan" in place since the



JONATHAN CASTNER

Drivers with "garage avoidance" aggravate the parking problem in Downtown Fort Collins.

1970s, Short said. The most striking feature of the Missoula model, he said, was the body established to govern parking questions.

"I was inspired by how they very effectively used an independent

parking commission, run by a board of directors," Short said.

The idea has been tossed around in Fort Collins in the past, but after seeing how well it has worked elsewhere, a committee created by the

DBA, DDA and a couple of major downtown stakeholders believes creating a parking organization with a "governance board" is the way to go.

► See **Parking, 4A**

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# Abound's unpaid taxes leave many in bind

BY STEVE LYNN  
slynn@ncbr.com

Abound Solar's unpaid property taxes have left library, fire and recreation district officials in Weld County anxious about their budgets.

Abound Solar failed to pay nearly \$1 million in property and equipment taxes for the 2011 tax year before it went bankrupt in July. That amount could roughly double if Abound's taxes go unpaid during the 2012 tax year, reaching a total of \$1.8 million,

according to the Weld County Treasurer's Office.

Before its bankruptcy, Abound Solar had drawn down \$70 million on a \$400 million loan guarantee from the Department of Energy. Taxpayers are expected to lose \$40 million to \$60 million in the collapse of the company, the energy department has said.

In Weld County, library, fire and recreation districts that rely on Abound's taxes will not see any of the dollars owed to them unless the

county can recoup the money in bankruptcy court, county Assessor Chris Woodruff said.

The county alone would lose more than \$180,000. That's a tiny amount considering the county's \$204 million budget, and it could easily offset such a loss with its \$12 million rainy-day fund. Nonetheless, the county would like its money.

"I don't think it's fair to allow students and teachers and firefighters and librarians to be left on the hook for (DOE's) failure to properly lever-

age and protect the taxpayers on this loan guarantee for Abound," County Commission Chairman Sean Conway said.

The county has sought to collect in bankruptcy court, but Weld is just one in a long line of creditors, including the U.S. Department of Energy.

Others, meanwhile, cannot bail themselves out with cash reserves.

The Mountain View Fire Protection District stands to lose nearly \$130,000 from its \$12.5 million bud-

► See **Taxes, 17A**

## B. Kelley, bourbon drinker, developer

Regular readers of these pages might recall our story this January about Brad Kelley, the reclusive Kentucky tobacco billionaire who owns the former Agilent Technologies campus in Loveland.

Well, now the Wall Street Journal has written about Kelley, revealing a few tidbits that might help anyone who cares understand Kelley a bit more.

For example, the Journal reported that Kelley makes his own bourbon, sometimes wears a kilt and doesn't smoke.

### NCBR EYE

"I never defended it," Kelley told the newspaper in speaking about his days as a cigarette baron. "Hopefully it will be phased out of society."

The Journal described Kelley "a shrewd businessman who avoids the lime-light."

Well, that was already pretty clear to a lot of Northern Coloradoans.

Kelley has been very quiet about his dealings in Loveland. Efforts by his company, Cumberland & Western Resources, to develop the old campus into a technology center have yet to lift off.

Cumberland & Western paid \$5 million in cash

► See **Eye, 25A**



JONATHAN CASTNER

Professor Susan Thompson started the program because she couldn't stand to see her younger students go hungry.

## UNC Dining finds a way to Waste Not

BY MAGGIE SHAFER  
mshafer@ncbr.com

Every night, pounds of chef-prepared, untouched food was thrown away outside UNC's two dining halls, deemed unsafe by government regulators to serve the next day but still perfectly edible by most anyone's standards.

Just a few minutes away, local charities were breaking the bank to fill the growing number of empty bellies at their doors, often running out before everyone got a hot meal. Especially this time of year, around the holidays.

Thanks to the UNC Waste Not program, this doesn't happen anymore. The volunteer program orga-

### UNC WASTE NOT

is a collaboration of the School of Teacher Education and Dining Services. Waste Not volunteers package and deliver leftover food from UNC's dining halls to the Salvation Army of Greeley and the Guadalupe Shelter every evening, seven days a week.

COURTESY WWW.UNCO.EDU

nizes students and faculty to collect unused cafeteria food and distribute it to the Salvation Army and Catholic Charities' Guadalupe Center seven nights a week, year-round.

"If the dining halls are open, we're there," said Waste Not volunteer coordinator Lynette Kerrigan. "It only takes 30 minutes, and really provides something beneficial to other people."

The program was started in 2010 by UNC School of Teacher Education professor Susan Thompson, who could no longer stand seeing so many of the elementary students she worked with go hungry.

"As educators we really felt the need," she said. "For some of these children, the only meal they have is at

► See **Waste Not, 14A**



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**PARKING** from 2A

The committee includes Short, Robenalt, Carey Hewitt, owner of The Cupboard and Steve Taylor, owner of Hot Corner Concepts.

"We're going to be advocating for a governance model that would allow those with the most at stake to have some direct control," Short said.

This organization would be separate from the city, Short said, and would have "some authority in regard to creating rules."

A similar organization was recommended by a panel of parking experts from other cities who studied the parking scene in Fort Collins and made recommendations on how to improve the situation last fall.

"The city benefits from the information, experience and wisdom of business leaders, and at the same time, develops a 'support group' that can communicate with other business owners and residents," said the panel's presentation to the city.

"Private-sector representatives on a governance board have a vehicle for communicating ideas and concerns, and also have a greater sense of ownership in a system that is vital to their needs."

Following this recommendation, the establishment of a parking organization was included in an earlier draft of the city's parking plan, with support from both downtown organizations. The city, however, was not convinced.

This summer, Timothy Wilder, a city planner in charge of putting the parking plan together, told the Business Report that the city was unclear about the benefits of such an organization.

The city has taken its time developing the parking plan, pushing its timeline back repeatedly. The plan was initially scheduled to go before council in June, but was pushed

“The discussion around parking has a lot of dynamics. We need to dial into the balance of needs of everyone involved.”

**Michael Short**  
EXECUTIVE DIRECTOR  
FORT COLLINS DOWNTOWN BUSINESS ASSOCIATION

back to allow for more public input.

In July, Wilder said that the city was hoping to get the plan adopted by council in October, but the date has been pushed back again, this time to Dec. 4.

Downtown organizations aren't bothered by the delays, Short said. Instead, he's glad that the city is taking its time with the matter.

The current system isn't broken, Short said, but parking shortages will need to be addressed eventually. The city's plan will help do that, but Short and others on the downtown parking committee hope that the city will follow the recommendation of the expert panel and establish an organization that allows them to make their perspectives known.

"Perspective makes all the difference in the world," Short said.

"The discussion around parking has a lot of dynamics," he added. "We need to dial into the balance of needs of everyone involved."

The private sector-led governance board should carefully evaluate the advantages and disadvantages of paid on-street parking and should provide strong leadership if a decision to advance this recommendation is made.

**CORRECTIONS**

A ranking of the largest advertising, marketing and PR firms in the Nov. 2-15 issue reported inaccurate employee figures for Loveland-based Madwire Media. It has 125 employees.

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

Northern Colorado  
**BUSINESS  
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# D'town Greeley off 'Endangered Places'

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

GREELEY — After 12 years on the list, downtown Greeley has been removed from Colorado Preservation Inc.'s list of Endangered Places.

Colorado Preservation put downtown Greeley on the list in 2000, citing growth on the city's west side that attracted businesses and residents.

## DAILY IN REVIEW

This prompted an effort by local officials that lasted more than a decade to restore the downtown area. Part of downtown was designated as a Historic District, which made it easier for building owners to get grants and tax credits.

A year ago, the Greeley Downtown Development Authority launched a revitalization plan to establish financial incentives to give retailers and other downtown business owners a leg up.

The plan included ideas for attracting UNC students downtown, lease relief for tenants, and an economic development committee devoted to attracting new businesses downtown.



COURTESY CITY OF GREELEY

## Vestas plans to cut 3,000 more jobs

Vestas said Nov. 7 it would reduce its workforce by another 3,000 employees as the company reported a \$225 million loss for the third quarter vs. a \$77 million loss last year.

It did not say where the cuts could come.

The Danish wind turbine company, which has factories in Windsor, Brighton and Pueblo, also is seeking to sell a stake of as much as 20 percent, CFO Dag Andresen told Bloomberg News.

"What's important is that we have investors who understand the company, the segment that we are working in and also have a longer-term view," Andresen said.

Vestas planned to reduce the number of its employees to 16,000 by the end of next year. The company employed more than 22,700 people at the beginning of this year and had already announced job cuts of 3,700.



COURTESY CSU

CSU students meet with program participants in Kenya.

## CSU, MIT to educate African entrepreneurs

FORT COLLINS — Working in conjunction with Massachusetts Institute of Technology, the CSU College of Business will begin educating entrepreneurs in Nairobi, Kenya.

CSU's Sustainable Enterprise MBAs for Africa (SEMBA) program will deliver curriculum in a "hybird-distance" delivery format and will offer social entrepreneurship education.

The program will be funded by

a \$25 million grant awarded by the U.S. Agency for International Development to the newly formed International Development Innovation Network, a consortium led by MIT.

Students and faculty from CSU's sustainable enterprise programs in Fort Collins and Nairobi will build ventures designed to bring other project partners' technology solutions to consumers in developing countries.

## OtterBox awarded \$10M in counterfeit case lawsuit

A federal judge has awarded OtterBox a \$10 million judgment in the sale of counterfeit cases by an eBay seller, the Fort Collins company said Nov. 8.

Judge Dean D. Pregerson for the Central District of California also awarded the mobile case manufacturer "substantial" attorney's fees in the sales of 20,000 counterfeit Defender Series cases during the past 10 months, OtterBox said.

The judgment orders the eBay seller to avoid pursuing similar conduct in the future, the company said.

"As the OtterBox brand continues to strengthen, we will see infringement become a prolific, constant battle," OtterBox Founder and Chairman Curt Richardson said. "For us, protecting intellectual property has become another



COURTESY MAC USERS GUIDE

er cost of doing business, right alongside materials, labor and shipping."

"We are prepared and vigilant for an ongoing, but very vital battle," Richardson added.



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# OptiEnz sensors promise better monitoring

Technology used for water applications is really flowing these days in Fort Collins.

Water-philes met this month to hear the latest at a gathering of the Colorado Water Innovation Cluster at the Rocky Mountain Innosphere. The cluster was created to spur collaboration among water companies and drive development of new technologies to address water challenges.

OptiEnz Sensors' Ken Reardon, a professor of chemical and biological engineering at CSU, is doing his part.

Reardon, chief technology officer at OptiEnz, said the company has developed water-monitoring devices that can continuously measure chemicals in water. The Innosphere recently took the start-up in as a client.

The size of a penny, an OptiEnz sensor can measure small concentrations of organic compounds in water quickly and efficiently.

The technology has applications in everything from the oil and natural-gas industry to food and beverage businesses.

Conventional methods in water monitoring typically require doing so from one location. The sample must then be sent to a lab, and its chemical composition can change during the process.

"Sometimes you don't get critical information," Reardon said.

OptiEnz's sensor can be placed in

several locations, including in underground aquifers, and can report data remotely – and immediately.

"It's a case of getting an answer right away," Reardon said.



**TECHNOLOGY**

Steve Lynn

As an example, the sensors could send an alert if chemicals such as benzene and toluene, known to occur in fluids used in hydraulic fracturing, enter groundwater.

Fracking involves pumping water, sand and chemicals into a drilled hole to release oil and gas trapped in shale formations like the Niobrara in Northern Colorado.

OptiEnz's sensors also could be used to measure amounts of chemicals in water that a drilling operation plans to dispose of, Reardon said.

**OtterBox nets \$10 million in counterfeit case**

A federal judge has awarded OtterBox a \$10 million judgment in the sale of counterfeit cases by an eBay seller.

Judge Dean D. Pregerson for the Central District of California also awarded the mobile case manufacturer "substantial" attorney's fees in the sales of 20,000 counterfeit

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The judgment orders the eBay seller to avoid pursuing similar conduct in the future, the company said.

"As the OtterBox brand continues to strengthen, we will see infringement become a prolific, constant battle," OtterBox Founder and Chairman Curt Richardson said. "For us, protecting intellectual property has become another cost of doing business, right alongside materials, labor and shipping."

**CHD Bioscience's CEO to retire; Handley to lead company**

Ted Ziemann, chairman and CEO of CHD Bioscience Inc. in Fort Collins, will retire Dec. 1.

CHD Bioscience sells disinfectants that kill bacteria and spores in hospitals, nursing homes, restaurants and other places. It also can be used to sterilize medical devices.

Ziemann will remain chairman of the company, a position he has held since 2000. He began as CEO in 2007 after retiring as president of Cargill's health and food technologies division. Ziemann will remain active in investor relations and partnerships along with his responsibilities as chairman.

Mike Handley, vice president of the company's Regulatory Affairs, Quality and Business Development units, will replace Ziemann as chief executive.

He will retain his current responsibilities in addition to his new role.

Handley, who also is president of the Northern Colorado Bioscience Cluster, said he will continue his efforts with the organization, but will focus on the company.

**Giles named CEO of Colorado BioScience Association**

April Giles, executive vice president of the Colorado BioScience Association, has been named president and CEO following a national executive search, the nonprofit said this month.

Giles replaces Holli Riebel, who resigned in June to accept a position as chief operating officer for the Metro Denver Chamber of Commerce. Meantime, Giles had been responsible for the day-to-day operations of the Denver-based life science industry association, which has 350 members.

A committee of the association's board of directors selected Giles, who joined the association as director of operations in 2006. She moved to vice president of administration and operations in 2009, and was promoted to executive vice president in 2010.

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

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FOCUS: BREWING

# Funkwerks: It's not just the beer

BY MAGGIE SHAFER  
mshafer@ncbr.com

What does it take to start a brewery during the heart of a recession, and in less than three years become a nationally recognized, state-wide distributor that can hardly keep up with demand? We didn't know either. Which is why the Business Report caught up Brad Lincoln of Fort Collins-based Funkwerks, the winner of the Best Small Brewer Award at this year's Great American Beer Festival in October. Lincoln shared a few of the ways that he and co-founder Gordon Schuck have found success in the Northern Colorado market, and why it takes more than great beer to start a brewery.



COURTESY CHRISTINA KIFFNEY/FUNKWERKS

Funkwerks' Brad Lincoln in the taproom of his brewery.

## NEWSMAKER

### Q&A

**Question:** Rather than offering multiple kinds of beers for different palates, you decided to offer only Saisons (a Belgium-style beer). Was this a business decision or simply a taste preference? How has having a limited selection benefited your business?

**Answer:** It was a business decision. We met in brewing school, and Gordon had won gold for his Saison in 2007, so we knew we wanted to focus on Saison. We don't actually use that same recipe; it's a different recipe we use, but we knew we were going to focus on Saison and we thought this was a great town to do it in. Neither one of us were from here. Gordon was living up in Steamboat and I came up from Florida.

I think we stand for something, which has been positive. When we're in a town like this, which has so many great breweries that are covering all the other things, we can focus. The other thing is

this was a niche no one was doing, especially at the point when we started.

A lot of our revenue doesn't come from this town, but comes from all over the Front Range and Colorado. As we expand out to other states, it really will stand out, too. And for that matter, limiting ourselves to Saison, we've really made a name for ourselves for that.

Winning the gold this year and the silver last year also has been helpful.

**Q:** How has your location, in one of the city's industrial areas, affected your taproom? How have you managed to get people off the beaten beer path?

► See **NewsMaker, 16A**

## Challenges of the many long-time unemployed

In the not-so-distant past, being laid off meant getting a nice severance package and taking a few months off to relax before stepping into a new opportunity.

These days there is no guarantee that you will receive severance pay and landing a comparable position often takes much longer than expected. Just ask the 1.7 million Americans who are long-term unemployed, meaning they have been out of work for at least 99 weeks.

Long-term unemployment impacts workers of all ages but older workers, those over 55, have been hit hardest. According to the



**CAREERS**  
Carrie Pinsky

► See **Careers, 15A**

## Ask the Expert

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Mr. Binnings hold a degree in Economics from Colorado College with an emphasis in urban and regional economics and received his MBA from the Amos Tuck School at Dartmouth College with a focus on strategy and finance.

Industry experts will join Mr. Binnings for a round table discussion of 2013 forecasts for finance, health care, real estate and development

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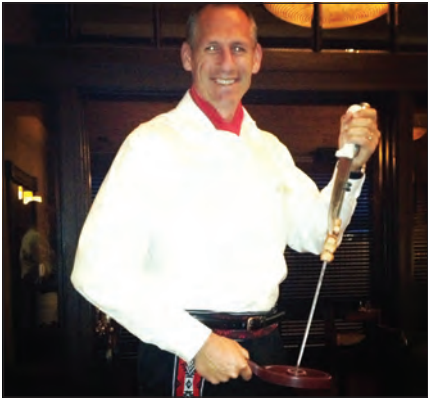
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**TIME OUT**



RODIZIO GRILL

Eric Frieauf of Woodward and Timberline Church (pictured) served as Guest Gaucha at Rodizio Grill on Nov. 1 with Jim Szakmeister, captain of Fort Collins Police Services, to raise funds for Sarah's Home, a Christian long-term safe home for underage girls who have been rescued from the commercial sex trade. Twenty percent of sales, along with donations from customers, totaled \$1,185 to be donated to Sarah's Home.



KIM BARBOUR

Jonas McKinley of Colorado Choice Health Plans chats with Cheryl Kubo of Renaissance Insurance at Greeley's Business Before Hours, hosted by Atmos Energy on Nov. 12.



VAUGHT FRYE LARSON ARCHITECTS

Terry Drahota, president and CEO of Drahota (far left) breaks ground with colleagues on the \$11 million Columbine Commons project at the corner of Main Street and 15th Street in Windsor, just west of Windsor Medical Center.

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



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# On March 7, 2013

- » Four Northern Colorado individuals will be honored for their entrepreneurial spirit at the Bravo! Entrepreneur Awards.
- » One person who has a least 10 years of experience in the Northern Colorado market will be recognized with a Lifetime Achievement, and...
- » One organization or individual demonstrating a commitment to economic regionalization in Northern Colorado will be presented with the Regional Spirit Award.

## All four community Bravo! Entrepreneurs must meet these criteria:

- » The entrepreneur must be the individual who was the founder of the business or has been instrumental in its growth.
- » The company the entrepreneur founded or developed must be based or have been founded in Larimer or Weld County.
- » The business' origin should have included vision, risk and creativity.
- » The entrepreneur's company should be profitable.
- » The entrepreneur and the company should be contributing to the community through charitable and/or leadership roles.

» The company must have demonstrated innovative employee programs and corporate culture.

» The company should have demonstrated an ability to overcome adversity.

» The company should have demonstrated significant growth and long-term potential.

## The Emerging Entrepreneur must meet these criteria:

» The criteria for the community Bravo! Entrepreneur awards apply to this category.

» The additional requirement is that the company must have been in business five years or less.

## The Lifetime Achievement Award will be given to an individual who meets this standard:

» In addition to being an entrepreneur this individual will have at least 10 years experience in the Northern Colorado business community.

## The Regional Spirit Award will be presented to an individual or organization:

» Who has demonstrated a commitment to regionalization of the Northern Colorado economy.

# Today,

nobody knows who the 2013 honorees will be except you. You know the people and organizations who exemplify the entrepreneurial spirit. We need you to tell us who among your associates and colleagues deserves recognition based on meeting these Bravo! Entrepreneur criteria.



# Nominations are open!

Deadline  
January 4, 2013  
NCBR.com

## Bravo! Entrepreneur Award Nomination

Here is all you need to do to nominate an individual or organization. Nominate Online: NCBR.com. Use the Events drop down menu and select Bravo. And by the way, it is perfectly acceptable to nominate:

- yourself
- someone you work with
- the organization you work for

**NOMINATIONS MUST BE RECEIVED BY JANUARY 4, 2013**

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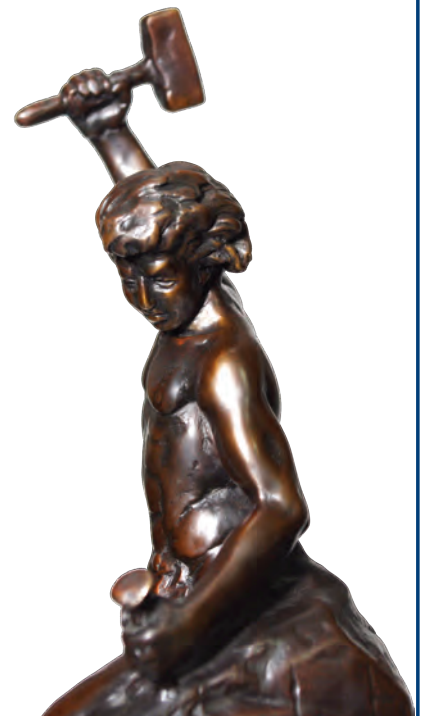
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Nominate Online: NCBR.com. Use the Events drop down menu and select Bravo.



**ON THE JOB**

**ENGINEERING**

Poudre Valley Rural Electric Association in Fort Collins announced the addition of two team members and six promotions at the co-operative. **John Bowerfind** was hired as the systems engineer. He previously worked as the engineering manager for Beaches Energy Services in Jacksonville, Fla. **Roger Roberson** was hired as the customer service/billing manager. He was previously the billing and revenue supervisor at Delta-Montrose Electric Association. **Jeff Wadsworth** was promoted to assistant CEO from chief financial/operating officer. **David White** was promoted to member services manager from customer service/IT manager. **Steve Murrow** was promoted to operations manager from operations superintendent. **Ben Ludington** was promoted to construction supervisor/safety coordinator from journeyman lineman. **Vinnie Johnson** was promoted to SCADA, communication, electronics technician. **Josh Noel** was promoted to IT administrator from information systems analyst.

**REAL ESTATE**

The Group Inc. Real Estate announced that **Janelle Thomas** has joined as a broker associate/partner. Thomas was raised in Loveland, attended Loveland schools, and earned an associates degree from Front Range Community College. She worked as a real estate assistant prior to beginning her career



Thomas

in real estate sales.

**TECHNOLOGY**

**Ted Ziemann**, the chairman and CEO of CHD Bioscience Inc., announced his retirement, effective next month. He will remain

chairman of the company. Replacing Ziemann as CEO will be **Mike Handley**, who is currently vice president of regulatory affairs, quality and business development. Handley will retain his responsibilities as well as his new role, and will work closely with Ziemann during the transition. Handley is a graduate of CSU with honors and a life-science professional with more than 17 years of cross-functional experience in drug/device commercialization, operations, mergers/acquisitions, regulatory/clinical affairs, venture formation/financing, market development and partnering/licensing.

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

**GOVERNMENT**

The Berthoud Chamber of Commerce/Main Street Program announced **Kyle Hansen** as the new executive director. Hansen is from Wray, Colo., where he spent three years as the executive director of the Wray Chamber of Commerce. He received his Bachelor of Arts in media production with an emphasis in advertising/public relations from Hastings College.



Hansen

**HEALTH CARE**

Greeley's Banner Health Clinic announced the addition of Dr. **Christy Young**, a board-certified neurologist who specializes in headache care, stroke prevention and treatment, movement disorders and neuropathies. A graduate of the University of North Carolina at Chapel Hill School of Medicine, Young moved to Denver to complete her internship at Exempla Saint Joseph Hospital and her neurology residency at the University of Colorado.



Young

**LAW**

Otis, Coan & Peters LLC attorney **Shannon Lyons** joined the Colorado Bar Association Delegation to Cuba in October. The delegation consisted of eight attorneys from Colorado. Lyons was the only attorney from Northern Colorado. Travel to Cuba is restricted. The purpose of the trip was to research the country's legal system, including the teaching of the law, the criminal justice systems, civil and family code, business and commercial rights and resolving domestic and international commercial conflicts.

**MEDIA/MARKETING**

A-Train Marketing has hired **Lindsay Nichols** as key account coordinator. Nichols comes to A-Train after spending almost six years in affordable housing at Neighbor to Neighbor, where she managed various housing programs, wrote grants and built relationships with key community partners.



Nichols

**January 11, 2013**  
**11:00 a.m.- 1:30 p.m.**

**Tickets are still available!**

**www.NCBR.com**  
 Under Departments click on Events.

# History Has Come to Life

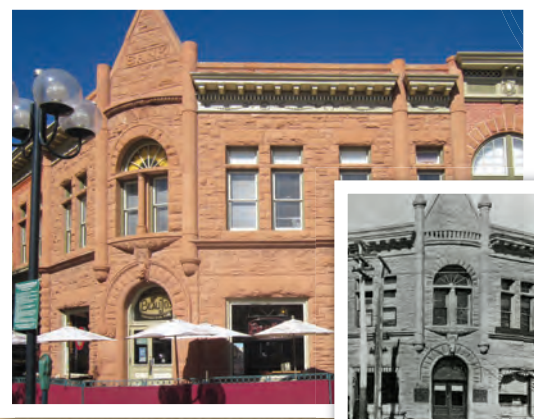

## in the Avery Block Building

After months of painstaking work, the Grande Dame of Fort Collins architecture has been restored. Historic glass concealed for decades is visible again. Original brick, mortar and stonework have all been renewed. The upper cornice has been refreshed and a new mid-cornice recreates the grandeur of the building in 1897.

For all the partners and craftsmen working on this project, the historical importance of the Avery Building is eclipsed only by its special contribution to our community today. This is truly the cornerstone of Fort Collins.

Please help us celebrate by visiting College Avenue and Old Town Plaza at Mountain Avenue – and pausing to appreciate the beauty of this magnificent building!


To learn more about the project (and the Avery murder mystery), visit [AveryRestoration.com](http://AveryRestoration.com).


Called "the height of Victorian architecture in Fort Collins," the Avery Building provides an elegant home for many local businesses. Research has shown that every \$1 invested in restoration yields a \$6 return for our local economy.

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## BRIEF CASE

### ANNIVERSARIES

The Loveland office of **Kennedy and Coe LLC**, an accounting and consulting firm, celebrated 80 years in business with an open house and food drive on Nov. 13. The food collected will be donated to a local food bank in time for Thanksgiving. The firm has more than 200 professionals and offers services specializing in the areas of agriculture, biofuels, construction, feed yards, financial institutions and manufacturing.

### DEALS

**Northern Colorado Pulmonary Consultants** announced it will partner with the Colorado Health Medical Group on Dec. 17. NCPH has provided pulmonary care, sleep medicine, critical care, research and clinical trials for residents in Northern Colorado for more than 30 years. CHMG, part of University of Colorado Health, has more than 260 providers and 75 clinics, and provides health care and wellness services throughout Colorado.

### EVENTS

On Nov. 29 at the **Midtown Arts Center**, Loveland-based neuroscientist, author and international speaker Dr. Joan C. King will present *Create your NEW STORY*, a science-grounded conversation about discovering your unique knowledge. The event is free, and tickets can be ordered at [www.midtownartscenter.com](http://www.midtownartscenter.com) or by calling the box office at 970-225-2555.

### KUDOS

**The Human Bean**, a coffee shop with six locations in Northern Colorado, held Coffee for a Cure day on Oct. 19, where all profits were donated to help women battling breast cancer through the Poudre Valley Hospital Patient Navigator Fund. More than 1,200 people participated, raising \$8,000 from sales and an additional \$2,000 from customer and barista donations.

**Carbo Analytics LLC**, a CSU-developed and Fort Collins-based company that makes sugar

analysis technology, was awarded the Outstanding Venture 2012 at the U.S. Department of Energy's National Renewable Energy Laboratory's 25th Industry Growth Forum in Denver in October. Out of the 30 presenters who participated, Carbo Analytics was one of three chosen to win.

### NEW PRODUCTS AND SERVICES

**Funding Partners**, a non-profit Community Development Financial Institution, has executed a service contract with the **Loveland Habitat for Humanity** affiliate to conduct the loan origination of all LHFH mortgages. Through Funding Partners' collaboration with housing agencies and employers across Colorado, the company currently administers loan underwriting, processing and servicing for 29 affordable housing programs. Funding Partners has developed a framework for programs that address the low income community's housing needs and ways of fulfilling those needs across the housing continuum.

### PROJECTS

**Drahota**, a Colorado-based general contractor, announced that it has broken ground on the \$11 million Columbine Commons project at the corner of Main Street and 15th Street in Windsor, just west of Windsor Medical Center. The 62,400-square-foot healthcare development by Columbine Health Systems includes a 30-bed, one-story skilled nursing wing combined with a 60-room, two-story assisted living wing. The project is being designed by Vaught Frye Larson Architects and is expected to be completed December 2013. This is the ninth project Drahota has completed for Columbine Health Systems.

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

## CALENDAR

### Nov. 29: Preventing Legal Liability through Smart HR Practices Workshop

The Larimer County Workforce Center is presenting a series of workshops for employers. This one will be the first, and will provide a brief overview of the employment relationship, employment at-will doctrine and expectations, and avoiding liability through smart hiring practices. It will be held at the Larimer County Courthouse Offices, 200 West Oak St. in Fort Collins, from 2 p.m. to 4 p.m. To register online, go to [www.larimerworkforce.org/employerseries](http://www.larimerworkforce.org/employerseries).

### Nov. 27: Scrooge, Grinch or Magi? Holiday spending seminar

Everyone has an approach to holiday spending. Whether you are buying gifts, family dinners or plane tickets, spending adds up fast. Learn tips and tools you can use this holiday season to avoid financial and emotional hangovers in 2013. The event is free and will be held at Loveland Public Library from 12-1 p.m.

### Nov. 27: So You Want to Start a Business? Workshop

Explore the basics of business ownership, including entrepreneurship, planning for a profitable business, pitfalls to avoid and how to reach your customers. Presented by Nelia Harper. Workshop will be held from 9 a.m. to 11 a.m. at the Larimer Small Business Development Center, 125 S. Howes St. Tickets are \$15 pre-paid and \$25 day-of. Register at [www.larimersbdc.org](http://www.larimersbdc.org) or call 970-498-9295 to prepay.

### Nov. 28: Social Media, A Starting Point

Get up to speed by learning what social media is and why it is important. In this introductory class you'll discover the tools of social media such as Facebook, Twitter, LinkedIn, YouTube, blogging and social bookmarking. Learn about the powerful social media marketing plan to experience powerful results. The class will take place at the Small Business Development Center in Fort Collins from 4-6 p.m. Event costs \$25 in advance and \$35 day of. Register at [www.larimersbdc.org](http://www.larimersbdc.org) or call 970-498-9295.

**Bravo!**  
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March 7, 2013  
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# Sorting out the players in tablet market

With Christmas right around the corner, I hear a lot of folks talking about purchasing a tablet for their loved ones. But a quick online search of tablets or a stroll in the electronics department of your favorite block-and-mortar and you will see that things were a lot easier way back in 2010 — you needed oodles of cash and if you had that, you had a choice between the Apple iPad and the Motorola Xoom. Fast-forward to today and the tablet landscape is littered with choices.

Where there were once two camps from which to select a tablet, there are now four: the iPad, Android-based tablets, readers, and the new Windows Surface.

The iPad is, with little doubt, king of the tablets. Unfortunately, Apple still charges a king's ransom to own one. There are two models: Wi-Fi and Wi-Fi + Cellular, with three storage capacity models: 16GB, 32GB and 64GB, or as I like to call them: expensive, very expensive and really expensive. Pricing falls in the range of \$499-\$829.

But never fear, for seven-tenths of the size and price, Apple has introduced the iPad mini and, like it's slightly larger brother, it comes in the same two different models and three different capacity models with

a price range of \$329-\$659.

If you select an iPad with cellular connectivity, you will need to have a data plan with one of the three networks that offer connectivity: AT&T, Sprint or Verizon. While it does add the convenience of almost continuous connectivity to the web, shelling out the extra bucks for cellular service for a device that doesn't include a phone definitely adds to the cost of ownership.



**GEEK CHIC**  
Michael Wailes

One major drawback to the iPad, especially at its price point, is that there is no external/removable storage on the device. While that isn't uncommon in the tablet market (only a few Android devices including the Nook readers and Xoom offer it, as well as the new Windows Surface) it is definitely an important detail to take into consideration when selecting the capacity model.

Windows is the "Johnny-Come-Lately" to the tablet scene with the introduction of the Surface tablet. The Surface runs on Windows RT, a version of the Windows 8 operating system designed to run on low-

## WHERE THERE WERE ONCE TWO CAMPS

from which to select a tablet, there are now four: the iPad, Android-based tablets, readers and the new Windows Surface.

powered devices.

The Surface introduces what Microsoft calls the Touch Cover — a lightweight cover for the device that also houses a touch-sensitive keyboard. This is not to be confused with the Type Cover, which is also a cover that contains a more conventional keyboard.

Three different models of the Surface are available: a 32GB tablet-only model, a 32GB model with the Touch Cover, and a 64GB model with the Touch Cover. As I've said, the Surface does support external/removable media. While it has both Wi-Fi and Bluetooth connectivity, there is no cellular connectivity built into the device. The price range is \$499-\$699.

The bundled "external" keyboard on the Surface definitely gives it a leg up on the competition, taking the tablet from a mostly entertainment device to a true productivity tool. But the greatest obstacle for the Surface to overcome will be lack of third-party applications available for the device in the Windows store.

This will, without a doubt, continue to improve as the Surface claims its spot in the tablet market.

Where Apple and Microsoft have cornered the market with brand recognition, Android-based devices have dominated it with sheer numbers — upwards of 20 different brand-named devices, and who knows how many off-brand devices.

The Google Nexus is getting fairly decent reviews, primarily driven by its lower price. Sharing its name with the 4-inch smartphone, the Nexus comes in two different sizes: 7- and 10-inches, and two capacity levels: 16GB and 32GB. All Nexus models are Wi-Fi-only, but for an extra \$50 and a data plan from a cellular carrier, the 32GB 7-inch model can be equipped with cellular connectivity.

With access to thousands of apps through the Google Play store, the Nexus behaves just like a large Android-based smartphone with a price range of \$199-\$499.

The only things I don't like about

► See **Geek, 17A**

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**WASTE NOT** from 3A

school. And they might have siblings at home that aren't of school age yet that they're worried about."

After discovering the Bill Emerson Good Samaritan Food Act — which allows places like UNC to donate food without the risk of being held liable for any contamination — and coordinating with UNC executive chef Aaron Essig, the food rescue mission began.

The program started with Thompson, a colleague and both their husbands packaging and delivering the leftover food every night themselves. By the end of that summer, word was out and volunteers were pouring in.

Thompson now organizes volunteer groups of students, faculty and community members for both food pick-up and delivery. Each group takes on one night a week, with back-up groups for reinforcement when need be. They show up at the dining halls each evening just before 7 p.m., donning plastic gloves and yielding giant Tupperware containers. The volunteers work together to systematically dismantle and package the pans of lasagna, gallons of soup, trays of tater tots and anything else that never made it to the buffet lines.

The group leader then transports the goods over to the Salvation Army (Sunday through Wednesday) or the Guadalupe Center (Thursday

through Saturday), where the student's leftovers become tomorrow's lunch menu.

"This way, the food goes to people who really need it," said Hal Brown, the director of UNC dining services. "It might be the only meal they'll eat that day. It minimizes waste and helps folks in the community."

The program has approximately 22 different group leaders and 75 volunteers, Thompson said. On the

**“As educators we really felt the need. For some of these children, the only meal they have is at school. And they might have siblings at home that aren't of school age yet that they're worried about.”**

**Lynette Kerrigan**  
VOLUNTEER COORDINATOR  
WASTE NOT

weekends, they also pick up donated bakery items from the local King Soopers.

Gina Smith, the volunteer kettle coordinator with Greeley's Salvation Army, said the UNC donations

feed 80 to 100 people a hot lunch daily, making up nearly 90 percent of the meals they distribute. Food that, before Waste Not, was filling landfills.

The group receives affirmation of what it does on a regular basis. Thompson said that a graduate student Waste Not volunteer was recently tutoring a child who said that he had a great night because he "got a really good meal at the Salvation Army." It was the same meal the volunteer had packed up at the dining hall the evening prior.

"The student was so happy because she knew the food had come from us," Thompson said. "It's really a rewarding partnership for everyone involved."

Greg Spaid, the meal coordinator at the Guadalupe Center, said that the center uses the donated food to feed residents ranging from newborns to 60 year olds nutrients that they wouldn't be getting elsewhere.

"They've got quality food and quality cooks, no doubt," he said. "We get a lot beef, chicken and fish. It really helps us save on our food budget."

CSU has its own food-recovery system. While leftover food that was put out on the buffet is composted, the university's dining services donates safe, unused food every few days to the Larimer County Food Bank, said Tonie Miyamoto, director

of communications for housing and dining services. The effort resulted in 62,671 pounds of donated food last year, not including what was collected at food drives.

Once received, the food bank freezes and delivers the meals to area agencies it supports. These "food link partners" include places like Respite Care, which depend on the food bank's suppliers for daily meals.

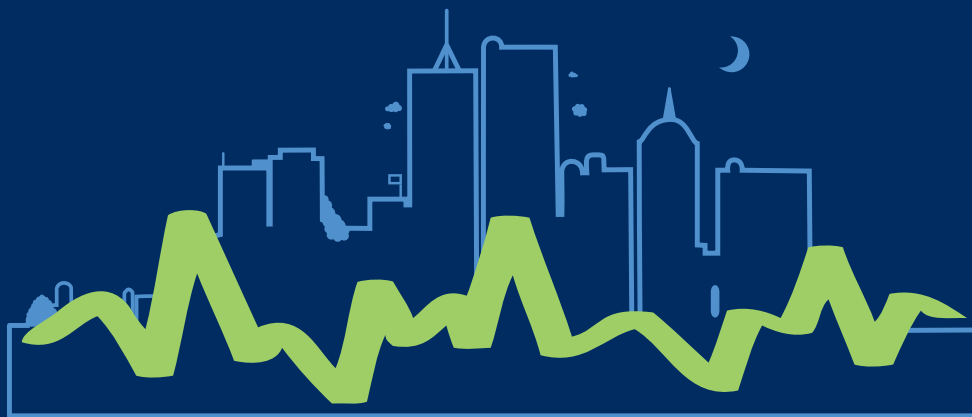
"We want to be good community partners," Miyamoto said. "Our students are very conscientious about leftover food, and we want to help the students with their own goals. We have a very sustainable operation."

Amy Pezzani, the executive director of the food bank, said that it's important for any large cafeteria operation like CSU to donate because of its high-waste potential, but recognizes that it's not easy to ensure the food is kept up to code throughout the process.

"It is quite an effort for schools to get the food to the point where we can pick it up," she said. "The fact that CSU does, that's fantastic."

At semester's end, both schools donate unused bulk food to the Larimer and Weld County food banks.

Waste Not is currently in need of more food storage containers. If you'd like to donate, contact Lynette Kerrigan at 970-351-2908.



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**CAREERS** from 7A

Bureau of Labor Statistics, older workers make up more than half of the long-term unemployed. To make matters worse, a multitude of surveys and reports indicate many employers are steering clear of candidates who have been out of work for extended periods.

We have two choices. We can give up (many have done just that) or we can take action to avoid becoming another grim statistic. We can all take hope from the fact that people find good jobs after extended unemployment.

Tom Gaul is an example of someone who made a comeback after a long, hard search.

He landed his new sales position through networking. He is working with a great group of people at Zila, a dental products manufacturer in Fort Collins.

Many people know Gaul through his involvement at NoCoNet. "I went to my first meeting at the urging of a neighbor. I didn't know a soul in the business community. After my NoCoNet experience, that has all changed. I now know a heck of a lot of people and have many companies in my network."

"To be honest, I initially thought that networking with other job searchers would be a waste of time. It turns out that we all had unique skills and goals and we could learn from each other."

Tom eventually served as the Employer Liaison Chair. "My recommendation, if you care to hear it, join the committees. You'll get to know five to 10 people very well, talk business talk, be assigned or pick duties in the local area to represent NoCoNet, and commiserate with some amazing folks."

Tom admits he had other lessons to learn. "I had never written a resume or been in a formal interview. Like many others, I was hired into my former position through a recommendation and promoted within the organization. I did not know how to target my cover letter or resume to a specific employer or position. Even with a solid sales background, it took some time to learn how to market my skills to potential employers."

Too many candidates are using the same resume, sometimes for years on end, without changing a single word on the page. This "one-size fits all" approach does not work. Recruiters quickly spot serious candidates who are taking the time to speak directly to an opportunity vs. those who are throwing resume spaghetti at the wall to see if it will stick.

As the months passed, Tom recognized that. "Getting hired would require being excellent at every step of the process. My elevator speech needed to be great. My attitude needed to be positive.

To land a job requires the entire package to be pretty near perfect."

"Initially I was over-confident. Then I realized that I was competing against people one to two levels above me in seniority or experience. I began to approach every opportunity knowing that there would be at least 10 other candidates just as good, if not better, than me applying for the position."

"I liken this to the professional athlete who practices for many hours each week in order to touch the ball for maybe 60 seconds in a game. I needed to bring this level of dedication to my job search. I needed to spend up to 10 hours preparing for a one-hour interview."

How can we play an A-game when we are burdened by emotional and financial stress? Many job-searchers think they have their emotional baggage in check. In reality, unresolved emotional issues simply cannot be hidden from the world.

Alan Sherwood, author and broadcast host of "Successfully Unemployed," sees the issue as "a downward spiral of self-confidence. The longer we are unemployed, the lower we sink into doubt and discouragement. I frequently speak to people who

are frustrated because they have sent out 40 or 50 resumes to well-suited positions. They hear nothing. The real problem is they are not conducting an effective strategic search into the hidden job market."

Keep in mind that the general rule of thumb is that for every 10 targeted resumes sent out, you should land one interview. If you are not seeing similar results, your resumes needs improving. For every three or four interviews, you should get at least one job offer. If this is not the case, then your interviewing skills are not up to par.

It is easy to blame age, the economy and black-hole recruiting processes but doing so keeps job-searchers stuck. Learn from and respond to the feedback, as well as the lack of feedback, that colleagues, career advisors and potential employers are providing. Continually polish, refine and adjust your search skills in order to be noticed.

Sherwood agrees: "Most of the time people will say they have tried everything to find a job. When I probe a little deeper, it becomes obvious they are spending the majority of their time applying for posted positions. They may have filled out countless

applications but are not networking to build a bridge to a targeted list of employers. A key part of job searching is building relationships with people who will champion for our success or serve as an introduction with hiring managers. You want to discover the available or anticipated jobs that are unadvertised."

The emotional readiness and tactical skills necessary to navigate a job search are complex and challenging. We are expected to project confidence, courage and charisma. We are supposed to write compelling online profiles and readily spout quantifiable achievement statements. It can be overwhelming.

Seek out the support you need to process residual feelings of grief and loss before you step foot on the playing field. Weigh the cost-benefits of investing in professional career counseling vs. learning job search skills on your own. Most importantly, never give up.

In the words of C.S. Lewis, "You are never too old to set another goal or dream a new dream."

*Carrie Pinsky is a Fort Collins-based career and HR advisor. She can be reached at [carrie@pinskywriting.com](mailto:carrie@pinskywriting.com).*

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**NEWSMAKER** from 7A

**A:** This was a brewery for 18 years before us. It was the Fort Collins Brewery and before them it was HC Berger. So people have been coming out here for a long time. Ideally, would there be a better bike lane out here? The answer is yes. It's kind of sketchy getting out here, but being out here isn't bad. It has its advantages. I don't feel bad when trucks pull in and block traffic to the same degree (as downtown).

From a local standpoint, we get less people that bike out here but from tourism coming in through the town, a lot of people start with us. And a lot of people start here, too, if they are from coming in town. But again, I think people just know about us and will come out. They want to try something different. But I'm sure, in fact I know for a fact, that we're not pulling in as much money with our taproom as someone like Odell's or New Belgium or somebody like that, either. There is a price that we pay for being out here. But it's also cheaper entry. There's more space out here in the industrial area. We would have probably had to build something from scratch otherwise. We looked at many buildings around Fort Collins and we were lucky to find this one.

**Q:** Are you businessmen who decided to open a brewery,

or brewers who decided to open a business? What are the skills needed to turn a great brewer into a great brewery owner?

**A:** Gordon is certainly a brewer. He started back home brewing in 2002. I had been in business before, and he had worked in a manufacturing environment. He's far more of a brewer than I am. I've brewed, like, two batches this year and he brews fairly regularly. And we have assistant brewers as well.

I got into the beer business not to make money, even though I'd come from a business background – but I could probably make more money outside the beer business to be honest with you. But I did it because I loved the business itself.

I don't consider myself a brewer at this point for sure, but Gordon very much is. I do much more of the sales, the contracts, that kind of stuff. They come down to me. Originally I am a CPA, and I worked as an accountant in public accounting as well as a comptroller, and I actually worked in commercial real estate, too.

**Q:** In the last several years, sales of domestic beer have stayed flat while craft beer sales have gone up – even during the recession. Is this a

trend that is here to stay?

**A:** I honestly don't know, but I will still guess, and my guess would be that there are probably changes going on. And you can see that in other industries, too. Food has become more important, and in my opinion restaurants have gotten better in the last 10 years. They kind of are just a little bit more focused on general quality and that's true for beer, too. I had a lot of friends in college who didn't drink anything but Miller Lite. Actually specifically Miller Lite. And now they all drink craft beer. There was a change in them, and it wasn't just purely economical, that they had more money than they did in college. Their tastes changed radically in the past five years. So my guess is yes, it will continue to grow.

**Q:** What aspects of the Northern Colorado community make it brewery-friendly?

**A:** I think it's easier to start up a brewery when there are other breweries around. From a knowledge-based standpoint, all of these other breweries have helped us start up. I don't think that we would really exist in nearly the same form without them. But from a drinking population, everyone drinks good beer up here, for the most part.

And they like experimenting and looking for new things, fun things, and are willing to support things that are a bit different. The other thing is that there is a focus here on local and quality things.

**Q:** Any plans to expand to other regions?

**A:** We're in the process of picking up distributors. We just signed a deal with American Eagle for Northern Colorado, excluding Fort Collins. We'll keep distributing here in Fort Collins. But we're looking for a distributor for the Boulder-Denver area and the rest of the state, and we're also going to talk with a distributor out in Nebraska. So we'll start distributing outside the state in the next year or so. As we grow, Gordon and I will focus on bottles more than draft. I don't know that draft will leave the Front Range, because it's kind of a pain to deal with, even for us now. And we feel that the bottle is a full product so that's where we'll go for the long term and we'll still focus on Saison and experiment with other beers. We started with five and now we're up to 11 employees, and I don't know that we'll grow that number of employees that much, but probably a few over the next few years.

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**TAXES** from 3A

get. The fire district covers 184 square miles in Weld and Boulder counties. It staffs five fire stations with a total of about 80 full-time employees.

As a result of the loss of tax revenue, the fire district may cut some non-essential services, including educational programs such as CPR classes, Fire Chief Mark Lawley said. It would have to spread out the cuts, so it also may forgo buying a new \$4,500 handheld radio this year.

"It definitely has an impact," he said. "It's a lot of money."

The nearly \$36,000 that the High Plains Library District could lose equals half the amount the library paid for its electronic books subscription service this year, library Director Janine Reid said.

The projected loss may not seem like a great deal of money compared with its \$10 million budget, but the library needs all of the dollars it can find to serve its 20,000 library-card holders.

It spends an average of \$28 for each new print fiction book and \$35 for each nonfiction book. It runs 11 libraries.

The library spends \$35,000 alone

**Abound owes big**

The following districts stand to lose about \$960,000 if tax revenue\* due this year from the 2011 tax year cannot be recouped in bankruptcy court:

Weld County	\$183,000
St. Vrain Valley School District	\$519,000
Northern Water	\$11,000
Mountain View Fire Protection District	\$128,000
St. Vrain Sanitation	\$9,000
Carbon Valley Recreation	\$73,000
High Plains Library	\$36,000

\*Monthly 1 percent interest charged to the Abound's account is not included. These figures could double if this year's taxes go unpaid next year.

Source: Business Report research

to fuel its book mobile, which makes stops at elementary schools in rural Weld County. Its summer reading program cost \$50,000.

"It could affect something like that, where we'd have to cut back on summer reading in the future," Reid said.

**GEEK** from 13A

the Nexus is that, unlike so many Android devices, it does not offer external/removable storage and it only has a front-facing camera.

Other big players in the Android space are, of course, the Motorola Xoom, which comes in a 10-inch model with either 32GB or 64GB capacities, and the Samsung Galaxy Tab 2, which comes in a 7-inch and 10-inch model. Both tablets offer cellular connectable models but service can be limited to a single carrier depending on the model you chose. Pricing range is \$199-\$499.

Readers round out the list of tablets and have seen some big changes in the last two years with the Amazon Kindle and Barnes & Noble Nook vying for the top spot.

Both manufactures have released new models, Kindle Fire HD and

Nook HD+, which are nothing short of fully functional tablets. Both offer a 16GB and 32GB model with a 9-inch screen (Kindle Fire HD is actually advertised as having an 8.9-inch screen). Both are Wi-Fi-compatible and Kindle Fire HD has a cellular connectivity option for about \$150 extra. Price range for either manufacturer falls within the \$199-\$369 range (\$499 for the cellular Kindle HD).

There is a myriad of choices out there when selecting a tablet. While price is probably at the front of any decision, connectivity, expandability and capacity should also be given weight to the decision.

*Michael D. Wailes is an interactive developer at Burns Marketing Communications in Johnstown. If you have questions or would like to suggest a topic*

The Carbon Valley Recreation District may forgo the purchase of a \$25,000 truck used to care for its baseball fields and BMX track, Executive Director Renee Witty said.

"We have a truck, but it would be nice to get a new used one," she said.

The recreation district stands to lose more than \$72,000 of its \$4.3 million budget. It already faces a more than \$100,000 loss from lower Boulder County property tax revenue this year.

The St. Vrain Valley School District could lose almost \$520,000, according to the Weld County Treasurer's Office.

Terry Schueler, chief financial officer, said the district expects to collect the taxes when Abound's property is sold. Even if the property sits in foreclosure for several years, the district would eventually recoup those taxes.

"We don't do our accounting on a cash basis," she said. "It shows up as money that is owed to us: It shows up as an asset on our books until it's either written off or paid."

State law also allows the district to set an "abatement" mill levy to recover losses, she added, meaning other taxpayers would end up having to cover for the deficit caused by Abound's collapse.

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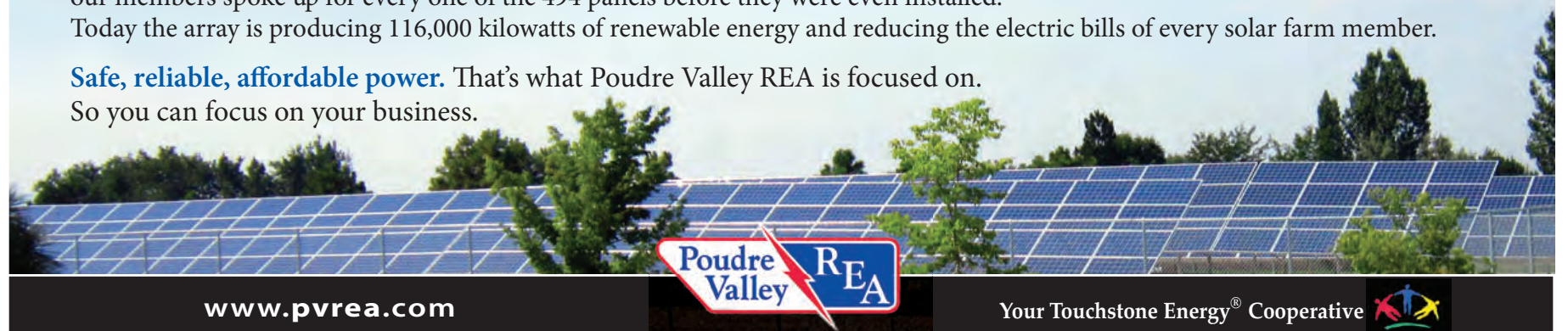
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**PANELS** from 1A

2011 quarterly reports to the U.S. Department of Energy revealed a series of production issues, as reported in the Nov. 2-15 issue of the Business Report.

The Innosphere's experience is believed to be one of the first reports shedding light on Abound Solar's faulty panels.

Abound's collapse has drawn much attention because it drew down \$70 million on a \$400 million loan guarantee from the energy department before it declared Chapter 7 bankruptcy in July. As a result, taxpayers are expected to lose \$40 million to \$60 million, the energy department has said.

Installed at the Innosphere in January 2010, a number of Abound's 350 panels developed cracks last year, Daniel said.

He informed Abound about the broken panels, which were covered by a warranty. The company told him that its design had "malfunctioned," Daniel said, and it had an installer replace the panels in January.

"It's not like they just replaced the ones that were cracked; they replaced every single one that they had here with new ones," he said.

Abound replaced the panels in a timely manner, and the Innosphere has had no problems since, he added.

The Innosphere wasn't the only

organization that had trouble with Abound panels.

Namasté Solar's first test project in 2010 using Abound panels, requested by a customer, also led to problems last year. Panels failed and had to be replaced, Namasté CEO

**“It's not like they just replaced the ones that were cracked; they replaced every single one that they had here with new ones.”**

**Ryan Daniel**  
BUILDING MANAGER  
ROCKY MOUNTAIN INNOSPHERE

Blake Jones said.

"We rarely have issues with solar panels," he said. "For there to be more than one panel that needed to be replaced, it was a big issue."

Namasté, which has offices in Boulder and Denver, typically installs panels made by established companies like Sharp and Kyocera. It bought panels from Abound only twice because of the negative experience.

"We were really excited about the potential that Abound had,

because we would love to work with a local manufacturer," Jones said. "But we also knew that they were starting relatively late in the game compared to a lot of older, more established players."

The second Namasté installation using Abound panels was the Fort Collins Museum of Discovery, which had requested that Namasté install the local manufacturer's panels.

When problems with Abound panels cropped up during the first project, Namasté checked with the museum about its panels, Jones said.

As it turned out, there was nothing wrong with the museum's panels, which were installed last year, raising questions about whether some production runs had issues while others did not.

In testimony before Congress and media interviews, Abound has blamed its failure on competition from the Chinese. China's government has subsidized its solar industry to the tune of billions of dollars.

But, as reported by the Business Report, the documents that Abound Solar filed with the DOE detailed a string of missed revenue and production goals as well as a record of defective products and equipment problems.

In its second-quarter report, Abound said it saw failures in the

buss bars in its solar panels. Buss bars conduct electricity. The company noted in its third-quarter report that it was forced to spend money recycling panels with defective buss bars that it had produced in 2010, the year it received the loan guarantee.

Congressional Republicans have suggested a report from an engineering firm commissioned by the energy department in October 2010 indicated performance problems with Abound Solar's panels. The report came two months before the energy department closed on the loan guarantee in December 2010.

Charlie Bacorn, owner of Fort Collins installation company Solar Service, said he never installed Abound Solar panels in his customers' solar arrays.

His experience in the industry in the late 1970s and early 1980s, Bacorn said, taught him better.

Back then, he sold "the latest and greatest everything."

"It would come out one week, I'd be putting it up the next week," he said. "(But) there was a lot of failure."

That's why he now only installs panels that have been on the market for at least five years.

"Anything less than that and all you are is R&D for the manufacturer," he said.

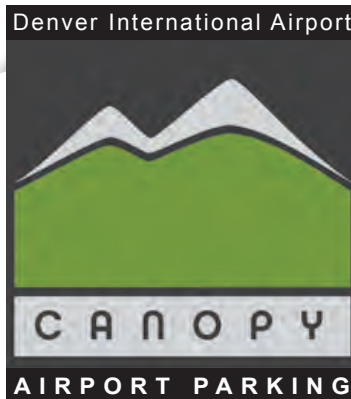
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**POLITICS** from 1A

ing in the U.S. Senate, worked well together in the 2000s.

Getting lawmakers to collaborate today isn't impossible; it's just harder than it used to be, said Robert Duffy, chair of CSU's political science department.

"More and more issues have been caught up in ... (a) partisan swirl," he said.

Polis and Gardner may differ most sharply on the raging controversy over hydraulic fracturing near urban areas.

Gardner has generally expressed a more favorable attitude toward the oil industry than Polis. Gardner believes the federal government should take care not to over-regulate drilling. By contrast, Polis once introduced an amendment to extend buffer zones between hydraulic fracturing activity and schools to 1,000 feet, nearly three times the distance of current setbacks.

“Larimer and Weld counties' interests align most of the time, and when they diverge, (he) will be on one side and I'll be on the other.”

**Rep. Jared Polis**  
DEMOCRAT  
BOULDER/LARIMER COUNTIES

"I think Congressman Gardner probably is supportive of more of the issues that we are engaged in," said Stan Dempsey, president of the Colorado Petroleum Association and a contributor to Gardner's re-election campaign.

Polis believes cities should be able to decide whether to allow hydraulic fracturing. The contentious drilling technique involves pumping water, sand and chemicals into a drilled hole to extract oil and gas from shale formations.

"I think it's obvious cities and coun-

ties should be able to do whatever they want in their area in regard to zoning," Polis said. "Longmont just banned fracking, actually, in this last election."

The Hickenlooper administration, however, has taken a stance on setbacks that is more in line with the oil industry's position.

On renewable energy, Polis said the congressmen agree about the importance of extending a wind production tax credit set to expire at the end of the year. Vestas, the Danish wind turbine maker that runs factories in Brighton and Windsor, has cut jobs in both congressional districts partly due to Congress' inaction on renewing the incentive this year.

"A lot of the technology comes out of my district, a lot of the plants are deploying in his district for solar and wind," Polis said. "The two complement each other well."

Congress so far has declined to renew the credit.

Meanwhile, the congressmen's opinions notably vary on the Northern Integrated Supply Project, which would provide 40,000 acre-feet of water to 15 Northern Colorado cities, towns and water districts by building two new reservoirs. An acre-foot is the amount of water required by about four typical suburban families for a year.

Weld County Commission Chairman Sean Conway believes the project presents an opportunity for Polis and Gardner to save farmland that is drying up in Weld and Larimer counties. He thinks Republicans and Democrats have begun to agree on the project's importance.

"This is a project, quite frankly, that can accomplish a lot of positive things," Conway said.

But a united front by Polis and Gardner on NISP has yet to materialize.

Polis, who has remained largely silent on the matter, believes the proj-



Gardner



Polis

ect would benefit Weld County as well as some areas he represents.

But he also believes the proposal deserves a close analysis by the federal government based on concerns about water quality and the environment.

Environmentalists contend the project would diminish significantly flows of the Cache La Poudre River.

"I want to make sure that the concerns of residents of the district I represent are met in the process," said Polis, noting that he doesn't intend to attend rallies in support or opposition of the project.

Gardner, on the other hand, has supported the project at every turn, attending rallies and promoting it via Twitter.

"If NISP isn't constructed, if we don't start storing more water, it will result in the buy-up and dry-up of Colorado agriculture," he said. "The agriculture economy in Northern Colorado is a bright spot, so I look forward to talking with Congressman Polis and hopefully gaining his support on NISP."

Gardner and Polis have marked some progress together, including steering funding toward Larimer

County for High Park Fire restoration efforts.

There's also some hope for collaboration on another big Northern Colorado issue: transportation.

The congressmen have expressed frustration about a major transportation bill that was criticized for covering just two years in funding and for expressing a lackluster vision for future transportation.

"The transportation reauthorization has been very frustrating," Polis said. "It had been continually delayed and we have a short-term version now."

"But Rep. Gardner and I are working for a long-term reauthorization, so we can have some predictability and stability," he said.

Gardner agreed. "We can't have a six-month reauthorization, then another six-month reauthorization," he said.

However, troubles with the transportation bill stemmed from broader, partisan disagreements over spending in general, so progress may not happen any time soon.

On the array of issues and where the two men stand, Polis puts it this way:

"Larimer and Weld counties' interests align most of the time, and when they diverge, Rep. Gardner will be on one side and I'll be on the other," he said. "Certainly it has nothing to do with party."

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**DRILLING** from 1A

Fort Collins and Boulder County have developed two approaches to granting drilling permits: The “standard” review that tends to follow state law, but which takes longer, and a faster review with stricter requirements.

It’s unknown whether the regulations will draw challenges from the state. A spokesman for the Department of Natural Resources declined to comment.

The state already is suing Longmont for overstepping its authority in regulating drilling operations, though a letter from the attorney general’s office explaining the lawsuit does not mention the city’s accelerated permitting process. It only points out that specific regulations, such as a ban on drilling in residential areas, conflict with state law.

Longmont voters earlier this month also passed a ban on hydraulic fracturing, which Gov. Hickenlooper said earlier this year was likely to result in a second lawsuit from the state.

The fracking ban may not have much chance of surviving. The state Supreme Court overturned a similar Greeley ban on oil and gas drilling in 1992.

Regardless, Schumacher believes that Longmont’s accelerated permitting process will remain

unchallenged, especially because no one is forcing oil and gas companies to agree to the more restrictive drilling rules.

“It’s a voluntary agreement,” he said.

He stressed that producers still could choose to follow standard rules that tend to mirror state law.

Top Operating Co., for one, has agreed to follow the stricter regulations tied to the fast-track review. The company plans to drill a number of wells at 11 sites in the Weld County portion of the city.

“We wanted to be good neighbors, responsible partners with the city to develop our minerals in an environmentally responsible way,” Top Operating President Rod Herring said. “It’s a matter of getting along; we found it was in our best interest to do so.”

The accelerated process could shave several months off the permitting procedure, Schumacher said.

Among other benefits, oil producers would not have to schedule a time-consuming neighborhood meeting of people who live in the area proposed for drilling.

Additionally, an accelerated review means a decision by the city could not be appealed to the City Council, potentially saving producers even more time.

Following in Longmont’s and Boulder County’s footsteps, Fort Collins has developed a similar expedited review that the City Council will consider Dec. 4.

Some companies have already indicated they are interested in following the accelerated review, said Laurie Kadrach, the city’s director of Community Development and Neighborhood Services. She declined, however, to name the companies.

“For them, predictability of a process is really important,” she said. “Working through the expedited process has a lot of predictability in it: There are more prescriptive standards.”

The expedited review contains fewer steps than the standard review, but how much time a company might save will depend, she said. Kadrach would ultimately be responsible for approving drilling applications.

Similar to Longmont, companies wanting to drill in Fort Collins would not have to hold a neighborhood meeting and a decision by the city granting a permit could not be appealed to the City Council. It’s still possible a decision could be challenged in court.

By contrast, under the standard review, drilling applications would have to win an endorsement from members of the city’s Planning and

Zoning Board. Also, a resident could appeal the board’s decision to the City Council.

There’s no shortage of concerns about how oil and gas development would affect air quality and water quality. Kadrach feels the expedited review addresses those worries.

“Under the expedited review process, there are more prescriptive criteria than what the state standards provide for and more protections for public health and safety,” Kadrach said.

In an expedited review, companies must maintain a 500-foot separation between a well and occupied building, water well, natural area or city park and a 150-foot setback from any property line.

The rule differs from state law, which requires that a wellhead be located 350 feet from buildings in urban areas. In rural areas, setbacks are 150 feet, or one-and-a-half-times the height of a derrick, whichever is greater.

An accelerated review also requires producers to use closed-loop drilling systems, meaning the capture and storage of drilling fluids from hydraulic fracturing in tanks instead of open pits.

Other rules include reporting emissions immediately, limitations on venting gas during drilling, and air and water sampling.

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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 years.

This information is obtained from SKLD Information Services.

### BANKRUPTCIES

#### Larimer County

##### Chapter 7

**CHRISTOPHER W PATRICK**, 341 GARFIELD AVENUE APT E1, LOVELAND; CASE #2012-31842, DATE FILED: 10/23/2012.

**FRANKLIN M JR ROMERO**, 118 SWEET CLOVER COURT, LOVELAND; CASE #2012-31845, DATE FILED: 10/23/2012.

**JOHN RICHARD BARRETT**, 1819 INDIAN MEADOWS LANE, FORT COLLINS; CASE #2012-31883, DATE FILED: 10/23/2012.

**HARRY ABRAHAM SMITH**, 2112 AYSHIRE DR, FORT COLLINS; CASE #2012-31892, DATE FILED: 10/23/2012.

**NANCY ELLEN HARRISON**, 9088 SMOKE SIGNAL WAY, WELLINGTON; CASE #2012-31897, DATE FILED: 10/23/2012.

**TERESA L CARPENTER**, 1208 EAST 6TH STREET, LOVELAND; CASE #2012-31991, DATE FILED: 10/24/2012.

**GAY E JALBERT**, 420 E 57TH STREET LOT 204, LOVELAND; CASE #2012-32004, DATE FILED: 10/24/2012.

**CARL JOEL WALDING**, 604 HARRISON AVE, LOVELAND; CASE #2012-32007, DATE FILED: 10/24/2012.

**LARRY DEAN JONES**, 3833 CRESCENT DR, FORT COLLINS; CASE #2012-32009, DATE FILED: 10/25/2012.

**STACEY MARIE PHILLIPS**, 6675 SOUTH LEMAY AVENUE #A3, FORT COLLINS; CASE #2012-32014, DATE FILED: 10/25/2012.

**DEBRA LYNN MURR**, 2119 STETSON CREEK DR, FORT COLLINS; CASE #2012-32050, DATE FILED: 10/25/2012.

**SUSAN HELEN BASTIAN**, 801 MCGRAW DRIVE, FORT COLLINS; CASE #2012-32098, DATE FILED: 10/26/2012.

**MATHEW GLASS**, 6600 N HWY 1, WELLINGTON; CASE #2012-32103, DATE FILED: 10/26/2012.

**GLENDA LORRAINE HAMMOND**, 2426 PARKFRONT DR, FORT COLLINS; CASE #2012-32106, DATE FILED: 10/26/2012.

**GREG WARNER WHITEHEAD**, 619 WEST COUNTY ROAD 66E, FORT COLLINS; CASE #2012-32129, DATE FILED: 10/26/2012.

**JESSICA LYN CROWE**, 1437 N DENVER AVENUE #118, LOVELAND; CASE #2012-32213, DATE FILED: 10/29/2012.

**ALFRED FRANCIS JR KNIES**, PO BOX 7801, LOVELAND; CASE #2012-32220, DATE FILED: 10/29/2012.

**DIANE S TEMMER**, 221 W 57TH STREET LOT B26, LOVELAND; CASE #2012-32236, DATE FILED: 10/29/2012.

**KIM ELLEN HEUMAN**, 621 S COUNTY ROAD 21, BERTHOUD; CASE #2012-32263, DATE FILED: 10/29/2012.

### FORECLOSURES

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

### STATE TAX LIENS

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

**ALBERT PAUL CONES**, 2300 W CR 38 E LOT SPACE SOUTH, FORT COLLINS; CASE #2012-32276, DATE FILED: 10/29/2012.

**DON RICHARD DE LA ROSSA**, 3500 ROLLING GREEN DRIVE I32, FORT COLLINS; CASE #2012-32335, DATE FILED: 10/30/2012.

**JUDY EILEEN SAFFELL**, 459 MARCELLINA DR, LOVELAND; CASE #2012-32383, DATE FILED: 10/30/2012.

**DAVID WILLIAM KATZMA**, 9325 WORLD MISSION DRIVE, LOVELAND; CASE #2012-32421, DATE FILED: 10/30/2012.

**STACEY L PETERMAN**, 3433 WIDEFIELD COURT, LOVELAND; CASE #2012-32445, DATE FILED: 10/30/2012.

**TINA LEE WILSON**, 1531 EDORA ROAD, FORT COLLINS; CASE #2012-32461, DATE FILED: 10/31/2012.

**KAREN SUE FOX**, 3172 STARGAZER COURT, FORT COLLINS; CASE #2012-32462, DATE FILED: 10/31/2012.

**CYNTHIA RAE HALLING**, 4121 LAJUNTA DR, LOVELAND; CASE #2012-32508, DATE FILED: 10/31/2012.

**JAMES TRULL**, 2147 GRAYS PEAK DRIVE #101, LOVELAND; CASE #2012-32539, DATE FILED: 10/31/2012.

**ERIC FRANZ MURPHY**, 2814 SUNSTONE DRIVE, FORT COLLINS; CASE #2012-32570, DATE FILED: 10/31/2012.

**CALIDEE NORIYUKI**, 626 STONINGTON LANE, FORT COLLINS; CASE #2012-32576, DATE FILED: 10/31/2012.

**ALISA ELLEN ROBERTS**, 612 REPUBLIC DR, FORT COLLINS; CASE #2012-32599, DATE FILED: 10/31/2012.

**JOANNA RODRIGUEZ**, 616 N LEMAY, FORT COLLINS; CASE #2012-32600, DATE FILED: 10/31/2012.

**JUAN J BAUTISTA MURILLO**, 351 PLOWMAN CT, FORT COLLINS; CASE #2012-32601, DATE FILED: 10/31/2012.

**BETHANIE LYN SCOTT**, 2501 CHAROLAIS DRIVE, FORT COLLINS; CASE #2012-32630, DATE FILED: 10/31/2012.

**MARK JOSEPH JR HOWELL**, 2125 DOVER DRIVE, FORT COLLINS; CASE #2012-32631, DATE FILED: 10/31/2012.

**DONIVON J WOOD**, 3320 MCCONNELL DRIVE, LAPORTE; CASE #2012-32633, DATE FILED: 10/31/2012.

**RHONDA JANE BUCHANAN**, 1601 W SWALLOW RD APT 7B, FORT COLLINS; CASE #2012-32642, DATE FILED: 11/1/2012.

**JODENE MARIE ALBO**, 6703 AUTUMN RIDGE DRIVE #2, FORT COLLINS; CASE #2012-32659, DATE FILED: 11/1/2012.

**Chapter 13**  
**PRISCILLA L WEDDERBURN**, 1024

### JUDGMENTS

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

### WARRANTY DEEDS

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

**DAVIDSON DR APT A**, FORT COLLINS; CASE #2012-31838, DATE FILED: 10/23/2012.

**ELMER DEAN WOOD**, 8113 OTIS CT, FORT COLLINS; CASE #2012-32151, DATE FILED: 10/26/2012.

**LINDI MAE WEST**, 2014 CUSTER DR, FORT COLLINS; CASE #2012-32217, DATE FILED: 10/29/2012.

**CARRIE LYNN MILLER**, 2602 TIMBERWOOD DR #38, FORT COLLINS; CASE #2012-32395, DATE FILED: 10/30/2012.

**DAVID T DANIELS**, 2433 W 46TH ST, LOVELAND; CASE #2012-32638, DATE FILED: 10/31/2012.

**KEITH ALLEN ARNOLD**, 1607 EMPIRE AVENUE APT2, LOVELAND; CASE #2012-32643, DATE FILED: 11/1/2012.

**WILLIAM CLARENCE GOERNER**, 1020 WABASH STREET, FORT COLLINS; CASE #2012-32678, DATE FILED: 11/1/2012.

### Weld County

#### Chapter 7

**DOUG H BROWN**, 3830 MARTIN LANE, JOHNSTOWN; CASE #2012-31865, DATE FILED: 10/23/2012.

**MARTIN GARCIA GONZALEZ**, 100 S 20TH AVE #15, BRIGHTON; CASE #2012-31869, DATE FILED: 10/23/2012.

**TJ JONES LUCERO**, 2626 W 1ST APT #279, GREELEY; CASE #2012-31889, DATE FILED: 10/23/2012.

**EDWARD MALTOS**, PO BOX 200427, EVANS; CASE #2012-31894, DATE FILED: 10/23/2012.

**LARRY W MEDINA**, 228 N 47TH AVENUE COURT, GREELEY; CASE #2012-31957, DATE FILED: 10/24/2012.

**TANYA R LACAZE**, 910 21ST AVE, GREELEY; CASE #2012-31973, DATE FILED: 10/24/2012.

**JAYME K MURPHY**, 1301 LAKE CIR APT 10F, WINDSOR; CASE #2012-31976, DATE FILED: 10/24/2012.

**KEVIN P WARSHEL**, 334 RED BUD CT, EATON; CASE #2012-31983, DATE FILED: 10/24/2012.

**ROBERTO RUIZ GONZALEZ**, 1116 2ND AVE, GREELEY; CASE #2012-31993, DATE FILED: 10/24/2012.

**SARAH GREGORY**, 9490 WCR 55, KEENESBURG; CASE #2012-32002, DATE FILED: 10/24/2012.

**BRIAN CHRISTOPHER JEWESBURY**, 4210 LAKE MEAD DRIVE, GREELEY; CASE #2012-32003, DATE FILED: 10/24/2012.

**JOHN ANTHONY MONTOYA**, PO BOX 101, FORT LUPTON; CASE #2012-32057, DATE FILED: 10/25/2012.

**TAMMY LYNN MORRIS**, 4427 W 5TH STREET, GREELEY; CASE #2012-32065, DATE FILED: 10/25/2012.

**NATHAN BRISCOE LONG**, 435 NORTH 35TH AVENUE, GREELEY; CASE #2012-32102, DATE FILED: 10/26/2012.

**KOREY LEE PRESTON**, 210 S 3RD

AVE, BRIGHTON; CASE #2012-32137, DATE FILED: 10/26/2012.

**KIMBERLY J JOYCE**, 12154 HANNIBAL ST, BRIGHTON; CASE #2012-32146, DATE FILED: 10/26/2012.

**ANGELA ELLIOTT**, 4535 MT PRINCETON ST, BRIGHTON; CASE #2012-32188, DATE FILED: 10/27/2012.

**WILLIAM DAVID WOOD**, PO BOX 337343, GREELEY; CASE #2012-32209, DATE FILED: 10/29/2012.

**ANITA CERVANTES**, 3550 W 24TH STREET UNIT 3D, GREELEY; CASE #2012-32210, DATE FILED: 10/29/2012.

**JON MARSHALL MOORE**, 601 PHEASANT VIEW DRIVE, FREDERICK; CASE #2012-32229, DATE FILED: 10/29/2012.

**LUKE DEAN WILLIAMS**, 708 51ST AVENUE, GREELEY; CASE #2012-32241, DATE FILED: 10/29/2012.

**LUDIVINA BARRETT LOPEZ**, 417 GLEN AYRE ST, DACONO; CASE #2012-32255, DATE FILED: 10/29/2012.

**FELISHA ANN MONDRAGON**, 1216 CRANFORD PLACE, GREELEY; CASE #2012-32267, DATE FILED: 10/29/2012.

**SCOTT PAUL SHELLENBERGER**, 12305 MONACO DRIVE, BRIGHTON; CASE #2012-32317, DATE FILED: 10/29/2012.

**SHARON MARIE BRYANT**, 3060 EAST BRIDGE STREET UNIT 14, BRIGHTON; CASE #2012-32324, DATE FILED: 10/29/2012.

**LINK S SILBAUGH**, 14507 WCR 13, PLATTEVILLE; CASE #2012-32325, DATE FILED: 10/30/2012.

**SCOTT V SPEAKER**, 1003 GLACIER CT, WINDSOR; CASE #2012-32326, DATE FILED: 10/30/2012.

**DANIEL L BLANSFIELD**, 633 CHESTNUT ST APT 61, WINDSOR; CASE #2012-32329, DATE FILED: 10/30/2012.

**GARY K WEISHAHN**, 2840 WEST 21ST STREET #10, GREELEY; CASE #2012-32337, DATE FILED: 10/30/2012.

**ARRIE LEE III PERKINS**, 401 TUCKAWAY CT, WINDSOR; CASE #2012-32352, DATE FILED: 10/30/2012.

**ARMANDO ORTEGA**, 834 S 8TH AVE, BRIGHTON; CASE #2012-32357, DATE FILED: 10/30/2012.

**ROBERT HENRY MILLS**, 7453 E CR 16, JOHNSTOWN; CASE #2012-32404, DATE FILED: 10/30/2012.

**PATRICIA LEE JOLLY**, 1210 28TH AVE #3B, GREELEY; CASE #2012-32453, DATE FILED: 10/30/2012.

**MAGGIE L HUNTLEY**, 24707 E 153RD CIRCLE, BRIGHTON; CASE #2012-32467, DATE FILED: 10/31/2012.

**LINDA MARIE JIMENEZ**, 202 21ST AVE CT, GREELEY; CASE #2012-32492, DATE FILED: 10/31/2012.

**GERALD JOSEPH PROKOP**, 15740 ELMIRA ST, BRIGHTON; CASE #2012-32548, DATE FILED: 10/31/2012.

**ANDREW ARAGON**, 4922 10TH ST RD, GREELEY; CASE #2012-32558, DATE FILED: 10/31/2012.

**DOUGLAS JAMES CONNOLLY**, 266 N 8TH AVENUE, FIRESTONE; CASE #2012-32584, DATE FILED: 10/31/2012.

**PAUL JON WEINZIRL**, 4575 WELD COUNTY RD 46, JOHNSTOWN; CASE #2012-32591, DATE FILED: 10/31/2012.

**ROBERT JOHN KARLEN**, 10540 BARRON CIRCLE, FIRESTONE; CASE #2012-32632, DATE FILED: 10/31/2012.

**JOHNNIE ANTHONY FLOREZ**,

9030 ELDORADO AVE, FREDERICK; CASE #2012-32646, DATE FILED: 11/1/2012.

**BRANDI J VANDERHOFF**, 116A NORTH IRENE AVENUE, MILLIKEN; CASE #2012-32651, DATE FILED: 11/1/2012.

**Chapter 13**  
**MICHAEL LEWIS BRASHERS**, 12157 KITTREDGE ST, BRIGHTON; CASE #2012-32301, DATE FILED: 10/29/2012.

**CHRISTOPHER GEORGE FIGUEROA**, 6700 STAGECOACH AVE, FIRESTONE; CASE #2012-32348, DATE FILED: 10/30/2012.

**EDUARDO G ARZOLA**, 330 BOULDER LANE, JOHNSTOWN; CASE #2012-32393, DATE FILED: 10/30/2012.

### FORECLOSURES

#### Larimer County

**BORROWER: AARON M DUVALL**, 1986 MASSACHUSETTS ST, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$182015. CASE #71898. 10/15/2012

**BORROWER: STEVEN LYNN & STACEY L DURHAM**, 2415 SELENIUM CT, LOVELAND. LENDER: BANK AMERICA, AMOUNT DUE: \$151232. CASE #72331. 10/16/2012

**BORROWER: BYRAMANN & ROBERT C GIVEN**, 5519 N SAINT LOUIS AVE, LOVELAND. LENDER: FIRST TECH FEDERAL CREDIT UNIO, AMOUNT DUE: \$50708. CASE #72332. 10/16/2012

**BORROWER: TODD ALLEN WESTFALL**, 1609 AVONDALE DR, LOVELAND. LENDER: BANK AMERICA, AMOUNT DUE: \$132523. CASE #72333. 10/16/2012

**BORROWER: JP LIVING TRUST, TBD**, . LENDER: HOME STATE BANK, AMOUNT DUE: \$58140. CASE #72334. 10/16/2012

**BORROWER: STEVE THATCHER**, 2601 BRADBURY CT, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$188114. CASE #72335. 10/16/2012

**BORROWER: SCOTT E SCHINKEL**, 905 W 36TH ST, LOVELAND. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$201441. CASE #72336. 10/16/2012

**BORROWER: SCOTT E SCHINKEL**, 905 W 36TH ST, LOVELAND. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$201441. CASE #72337. 10/16/2012

**BORROWER: PATRICK J & ELINOR P RILEY**, 2707 GILPIN AVE, LOVELAND. LENDER: BANK AMERICA, AMOUNT DUE: \$91966. CASE #72339. 10/16/2012

**BORROWER: JACK W PEELE**, 204 E 23RD ST, LOVELAND. LENDER: BANK AMERICA, AMOUNT DUE: \$238393. CASE #72341. 10/16/2012

**BORROWER: GREG & COURTNEY TILLEY**, . LENDER: KENNETH W & AUDREY M KNUTSON, AMOUNT DUE: \$259095. CASE #72342. 10/16/2012

**BORROWER: JON SCHULZE**, 5038 BROOKFIELD DR UNIT A, FORT COLLINS. LENDER: PAUL T & LISA L DEMZIK, AMOUNT DUE: \$43112. CASE #72343. 10/16/2012

**BORROWER: THOMAS M & RACHEL A FERGUSON**, 2026 WESTPOINT CT, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$254517. CASE #72828. 10/17/2012

**BORROWER: PATRICIA JOSTES**, 1695 E 7TH ST, LOVELAND. LENDER: COMPASS BANK, AMOUNT DUE: \$162243. CASE #72829. 10/17/2012

**BORROWER: TED & DOLORES J ARNDT**, 724 E 8TH ST, LOVELAND. LENDER: BANK NEW YORK MELLON, AMOUNT DUE: \$148890. CASE #72830. 10/17/2012

**BORROWER: ROBERT E & CAROL L**

KELLGREN, 9401 N COUNTY ROAD 19, FORT COLLINS. LENDER: BANK WEST, AMOUNT DUE: \$343266. CASE #72831. 10/17/2012

**BORROWER: THOMAS R CODY**, 3913 HAYES AVE, WELLINGTON. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$129904. CASE #72843. 10/17/2012

**BORROWER: MARLA J LLOYD**, 3712 CANTER LN, LOVELAND. LENDER: HOUSEHOLD FINANCE CORP III, AMOUNT DUE: \$221146. CASE #72844. 10/17/2012

**BORROWER: PHILLIP KEITH BROWN**, 294 STAGE RD, LYONS. LENDER: CITIBANK, AMOUNT DUE: \$383781. CASE #72845. 10/17/2012

**BORROWER: SANDRA L YACOBELLI**, 1046 WINONA CIR, LOVELAND. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$142864. CASE #72846. 10/17/2012

**BORROWER: KELSEY L HAMMOND**, 4037 TRINIDAD DR, LOVELAND. LENDER: COLORADO HOUSING FINANCE AUTHO, AMOUNT DUE: \$167267. CASE #72847. 10/17/2012

**BORROWER: BIG THOMPSON LLC**, 1650 BIG THOMPSON AVE, ESTES PARK. LENDER: GREAT WESTERN BANK, AMOUNT DUE: \$1440726. CASE #73165. 10/18/2012

**BORROWER: JAMES RANDERSON**, . LENDER: WELLS FARGO BANK, AMOUNT DUE: \$765790. CASE #73171. 10/18/2012

**BORROWER: MICHAEL J & MARLENE M GORHAM**, 2105 CHAMA AVE, LOVELAND. LENDER: ELEVATIONS CREDIT UNION, AMOUNT DUE: \$33904. CASE #73761. 10/19/2012

**BORROWER: SCOTT M & DEBORAH A MCCABE**, 7450 STONINGTON CT, FORT COLLINS. LENDER: LVS TITLE TRUST I, AMOUNT DUE: \$408472. CASE #74214. 10/22/2012

**BORROWER: KATHI WRIGHT**, 920 GRANT AVE, LOVELAND. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$133600. CASE #74215. 10/22/2012



**Bravo Entrepreneurs  
Fort Collins  
1998-2012**

- 2012..... Bob Wilson,  
Columbine Health Services
- 2010..... Curt Richardson  
OtterBox
- 2008-2009 ..... Wynne Odell  
Odell Brewing Company  
Douglas Odell  
Odell Brewing Company
- 2007..... Rulon Stacy  
Poudre Valley Health Systems
- 2006..... Terry Drahota  
Drahota Commercial, LLC
- 2005..... Lori Schlotter  
Colorado CustomWare, Inc.
- 2004..... David Bethune  
Atrix Laboratories, Inc.
- 2003..... William Ward  
Front Range Internet - FRII
- 2002..... David Neenan  
The Neenan Companies  
Jim Neenan  
The Neenan Companies
- 2001..... Spiro Palmer  
Palmer Florist
- 2000..... Kim Jordan  
New Belgium Brewing Company  
Jeff Lebsch  
New Belgium Brewing Company
- 1999..... Douglas Schatz  
Advanced Energy Industries, Inc.
- 1998..... Kent Sampson  
Value Plastics, Inc.

After 30 years of business ownership in Fort Collins, I'm certainly humbled to have received the Bravo! Award. However, this award is not about an individual so much as it is about OtterBox as a company; the hard work of our employees, doing what they need to do each day to achieve our vision and plan for success.

— Curt Richardson  
Founder and CEO  
OtterBox



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

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

Let's celebrate the  
entrepreneurial spirit  
of northern Colorado  
March 7, 2013

Northern Colorado  
**BUSINESS  
REPORT**

**Entrepreneurs make  
a difference.**



**FOR THE RECORD**

CASE #74547. 10/23/2012

**Weld County**

**BORROWER:** FRANCES C BURNS, 917 13TH ST, GREELEY. LENDER: 2010 1 CRE VENTURE LLC, AMOUNT DUE: \$144676. CASE #3880103. 10/11/2012

**BORROWER:** EMMA L WATERMAN, 541 E GARDEN DR UNIT L, WINDSOR. LENDER: 2010 1 CRE VENTURE LLC, AMOUNT DUE: \$163581. CASE #3880104. 10/11/2012

**BORROWER:** CARLOS O & DORA ALVIDREZ, 506 STARBIRD AVE, GILCREST. LENDER: BK AM, AMOUNT DUE: \$103507. CASE #3880122. 10/11/2012

**BORROWER:** BRIDLE HILL DEVL CO LLC, VL, . LENDER: LIBERTY SAV BK, AMOUNT DUE: \$5364768. CASE #3880511. 10/12/2012

**BORROWER:** BRIAN & ELIZA HILL, 3443 W 19TH ST, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$146032. CASE #3880512. 10/12/2012

**BORROWER:** TERRY L & JUSTINE GRAY, 2077 BEECH AVE, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$106014. CASE #3880513. 10/12/2012

**BORROWER:** BRYAN & TARA RADKE, 2119 RESERVOIR RD, GREELEY. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$143190. CASE #3880514. 10/12/2012

**BORROWER:** TAMMY & WILLIAM D WEBB, 4109 W 21ST STREET RD, GREELEY. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$140232. CASE #3880516. 10/12/2012

**BORROWER:** FREDDIE F FREDERICK, 10108 W 15TH ST, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$202193. CASE #3880517. 10/12/2012

**BORROWER:** LUCIO AVALOS LOPEZ, 920 E 25TH STREET RD, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$167961. CASE #3880518. 10/12/2012

**BORROWER:** CODY P PETERSON, 22971 COUNTY ROAD 53, KERSEY. LENDER: PROSPECT MTG LLC, AMOUNT DUE: \$144835. CASE #3880867. 10/15/2012

**BORROWER:** JEREMIAH & JAMIE ELLERD, 304 BIGHORN TER, FORT LUPTON. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$146035. CASE #3880868. 10/15/2012

**BORROWER:** CHAD E WATSON, 5551 W 29TH ST UNIT 3522, GREELEY. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$113419. CASE #3880869. 10/15/2012

**BORROWER:** BRIAN B & CHIARA S BENTON, 6254 VALLEY VISTA AVE, FIRESTONE. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$162707. CASE #3880870. 10/15/2012

**BORROWER:** STEPHEN & CHRISTINA HEPPARD, 5046 RANGEVIEW AVE, FIRESTONE. LENDER: WELLS FARGO BK, AMOUNT DUE: \$299937. CASE #3880871. 10/15/2012

**BORROWER:** CELIA LOMA, 1831 24TH AVENUE CT, GREELEY. LENDER: US BK, AMOUNT DUE: \$133785. CASE #3880872. 10/15/2012

**BORROWER:** MARY GILL, 367 50TH AVENUE PL, GREELEY. LENDER: CAPITAL ONE, AMOUNT DUE: \$149797. CASE #3880873. 10/15/2012

**BORROWER:** BILLIE RICHARD GAY, 430 E 28TH STREET DR, GREELEY. LENDER: FED NATL MTG ASSOC, AMOUNT DUE: \$144625. CASE #3881405. 10/16/2012

**BORROWER:** TIMOTHY M WOODCOCK, 302 S PAULINE AVE, MILLIKEN. LENDER: WELLS FARGO

BK, AMOUNT DUE: \$154071. CASE #3881628. 10/17/2012

**BORROWER:** BRANDON E SCHMIDT, 6540 STAGECOACH AVE, FIRESTONE. LENDER: HSBC BK USA, AMOUNT DUE: \$191930. CASE #3881654. 10/17/2012

**BORROWER:** MARISA VICTORIA LANGCASTER, 650 DRAW ST, LOCHBUIE. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$193200. CASE #3881655. 10/17/2012

**BORROWER:** ANTHONY P COWLES, 10818 CIMMARRON ST UNIT 304, FIRESTONE. LENDER: WELLS FARGO BK, AMOUNT DUE: \$178919. CASE #3881656. 10/17/2012

**BORROWER:** WILLIAM R & SHERRY L REED, 4001 PARTRIDGE AVE, EVANS. LENDER: US BK, AMOUNT DUE: \$127056. CASE #3881657. 10/17/2012

**BORROWER:** JOHN O & KRISTEN L MAROSI, 222 TARTAN DR, JOHNSTOWN. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$173642. CASE #3881658. 10/17/2012

**BORROWER:** ALLISON E MILROY, 2712 W 26TH STREET RD, GREELEY. LENDER: BK AM, AMOUNT DUE: \$124471. CASE #3881959. 10/18/2012

**BORROWER:** TROY WILLIAM & SHAWNA SCARBERRY, 2622 SHOOTING STAR WAY, EVANS. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$190073. CASE #3881960. 10/18/2012

**BORROWER:** VIRGILIO JARAMILLO, 214 WENATCHEE ST, LOCHBUIE. LENDER: WELLS FARGO BK, AMOUNT DUE: \$86663. CASE #3882269. 10/19/2012

**BORROWER:** JAMES C & WILLIAM C SCHILL, 4394 W 2ND ST, GREE-

LEY. LENDER: BK AM, AMOUNT DUE: \$125925. CASE #3882270. 10/19/2012

**BORROWER:** MICHAEL W & CHRISTINE HUBBARD, 3778 JAY HAWK CT, DACONO. LENDER: MTG INVEST CORP, AMOUNT DUE: \$425608. CASE #3882271. 10/19/2012

**BORROWER:** RONALD M & SHEILA L KELSEY, 320 S 3RD AVE, AULT. LENDER: US BK, AMOUNT DUE: \$62477. CASE #3882272. 10/19/2012

**BORROWER:** SUNNI P CLARK, 200 6TH ST, GILCREST. LENDER: BK AM, AMOUNT DUE: \$67742. CASE #3882273. 10/19/2012

**BORROWER:** THOMAS J SFORZO, 1940 21ST AVENUE CT, GREELEY. LENDER: BK AM, AMOUNT DUE: \$223058. CASE #3882274. 10/19/2012

**BORROWER:** JOSHUA J & MEGAN A WIRKUS, 109 6TH ST, FREDERICK. LENDER: CENTRAL MTG CO, AMOUNT DUE: \$117944. CASE #3882275. 10/19/2012

**BORROWER:** JEREMY R CARTER, 4216 LAUREL DR, EVANS. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$155296. CASE #3882276. 10/19/2012

**BORROWER:** HAROLD F & JANET S AIKENS, 224 BOONE ST, NEW RAYMER. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$14151. CASE #3882277. 10/19/2012

**BORROWER:** BRADLEY D & MARIA TER CLARKSON, 2413 W 27TH ST APT 11, GREELEY. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$64390. CASE #3882278. 10/19/2012

**BORROWER:** JEREMY HERNANDEZ, 2139 6TH ST, GREELEY. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$70323. CASE #3882600. 10/22/2012

**BORROWER:** KRISTINA KORT-

GAARD, 6737 QUINCY AVE, FIRESTONE. LENDER: BK AM, AMOUNT DUE: \$199194. CASE #3882601. 10/22/2012

**BORROWER:** CLIFFORD J SNYDER, 114 S GREELEY AVE, JOHNSTOWN. LENDER: WILMINGTON TRUST CO, AMOUNT DUE: \$100898. CASE #3882602. 10/22/2012

**BORROWER:** GREG MONCIVAIS, 2355 42ND AVENUE CT, GREELEY. LENDER: FREEDOM MTG CORP, AMOUNT DUE: \$253508. CASE #3882603. 10/22/2012

**BORROWER:** MARLA A SIRP, 115 N RUTHERFORD AVE, JOHNSTOWN. LENDER: WELLS FARGO BK, AMOUNT DUE: \$136030. CASE #3883050. 10/23/2012

**BORROWER:** DYANNE M KAPITY, 4811 W 7TH ST, GREELEY. LENDER: BK AM, AMOUNT DUE: \$121037. CASE #3883051. 10/23/2012

**BORROWER:** MICHAEL A PUENTE, 5775 W 29TH ST UNIT 502, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$137260. CASE #3883052. 10/23/2012

**BORROWER:** WAYNE T EDWARDS, 506 N GREELEY AVE, JOHNSTOWN. LENDER: HSBC BK USA, AMOUNT DUE: \$172988. CASE #3883053. 10/23/2012

**BORROWER:** LUKE NELSON, 140 ELM ST, KEENESBURG. LENDER: WELLS FARGO BK, AMOUNT DUE: \$66696. CASE #3883055. 10/23/2012

**BORROWER:** RAFAEL MORAN, 2744 W 22ND STREET LN, GREELEY. LENDER: NEW CENTURY HOME EQUITY LOAN T, AMOUNT DUE: \$128530. CASE #3883056. 10/23/2012

**BORROWER:** MICHAEL L LEWIS, 876 3RD ST, NUNN. LENDER: FARMERS BK, AMOUNT DUE: \$15683. CASE #3883381. 10/24/2012

**BORROWER:** PATSY J & GILBERT BERNAL, 1127 30TH STREET RD, GREELEY. LENDER: BENEFICIAL FIN I INC, AMOUNT DUE: \$96290. CASE #3883382. 10/24/2012

**BORROWER:** LEIGH COLBURN, 1106 MACDAVIDSON CIR, DACONO. LENDER: BENEFICIAL FIN I INC, AMOUNT DUE: \$68404. CASE #3883383. 10/24/2012

**BORROWER:** DAVID & MARTHA ZUBIA, 147 20TH AVENUE CT, GREELEY. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$70250. CASE #3883384. 10/24/2012

**BORROWER:** RANDY D BISHOP, 2825 22ND ST RD, GREELEY. LENDER: 2010 2 SFR VENTURE LLC, AMOUNT DUE: \$105926. CASE #3883385. 10/24/2012

**BORROWER:** LETICIA M MORENO, 2036 WEDGEWOOD CT, GREELEY. LENDER: BK AM, AMOUNT DUE: \$98013. CASE #3883386. 10/24/2012

**BORROWER:** JAY TSINNIJINNIE, 220 VALDAI ST, LOCHBUIE. LENDER: WELLS FARGO BK, AMOUNT DUE: \$119018. CASE #3883387. 10/24/2012

**BORROWER:** TINA M MECILLAS, 1964 CAROLINE AVE, FORT LUPTON. LENDER: LIBERTY SAV BK, AMOUNT DUE: \$189447. CASE #3883388. 10/24/2012

**BORROWER:** ROBERT S CHECKETTS, 605 CHARLOTTE ST, JOHNSTOWN. LENDER: PHH MTG CORP, AMOUNT DUE: \$107471. CASE #3883390. 10/24/2012

**BORROWER:** RICHARD O & MARGARET MILLER, 24057 COUNTY ROAD 54, GREELEY. LENDER: PROVIDENT FUNDING ASSOC LP, AMOUNT DUE: \$145949. CASE #3883691. 10/25/2012

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**EYE** from 3A

for the property nearly a year ago. Shortly afterward, the Colorado Association for Manufacturing and Technology decided to withdraw its Aerospace and Clean Energy initiative from the Loveland site. The association said Cumberland & Western was moving in a direction that didn't fit the project.

In any case, the Journal also said Kelley owns land in New Mexico, Wyoming, Florida, Texas and Kentucky. The newspaper estimates Kelley owns about 1,600 square miles, or about 1 million acres, making him one of the largest landowners in the U.S. of A.

Kelley, 55, also drives a Ford pickup, flies in a private plane and has a robust red beard that has earned him the nickname "ZZ Top," the newspaper reported.

The "good old boy from Kentucky," as one associate characterized him, lives in Franklin, Tenn., with his wife, Susan, and three daughters.

He neither uses email nor Twitter.

**Downtown Loveland could fill ice rink void**

Just a few days after the City of Fort Collins decided to do away with its temporary ice rink downtown because of budget constraints, stakeholders in Downtown Loveland posed the question to Facebook followers: What do you think of a temporary ice rink in Downtown Loveland?

The post received 70 "likes," and a slew of positive comments, indicating that the idea would be well-received in some form more tangible than Facebook.

One poster pointed out that Centerra, the shopping center on the west edge of Loveland, has its own ice rink, but conceded that the area could probably support two such attractions.

Some voiced concerns about financing such a project, but it seems that this winter would be a bit too soon for a downtown ice rink to appear in Loveland anyway.

As Downtown Loveland posted, "The ice rink was suggested for the site at 3rd and Lincoln once the demolition work is completed. We are working on an interim art installation on the site but it isn't likely to be installed until the spring."

**OtterBox makes top 10 on another list**

OtterBox has found itself in the

upper echelons of yet another list, this time getting ranked No. 7 on Fortune magazine's list of Best Places to Work.

The protective case manufacturer was No. 22 on the list last year.

"As much as we seek to be a leader in providing protective solutions for mobile technology, we also strive to be a best-in-class employer," said Brian Thomas, OtterBox president and CEO.

OtterBox made the list in the category of "small and medium" workplaces, which breaks down into the "small" division (50-250 employees) and the "medium" division (251-999 employees).

OtterBox employs about 500 people locally.

OCP attorney travels to Cuba

The going has been slow but Cuba is loosening the reins on its economy, and Shannon Lyons got a chance to see matters firsthand.

An attorney with the Fort Collins office of Otis, Coan and Peters, Lyons spent five days in Cuba as part of a Colorado Bar Association-sponsored trip to the island nation last month.

Traveling to Cuba is typically restricted for us Norte Americans, but the delegation was allowed to travel there under a professional research exemption.

Lyons and seven other Colorado attorneys focused on Cuba's legal system, including the teaching of law and business and commercial rights.

The delegation met with faculty from the University of Havana's School of Law, as well as members of the Cuban Society of Constitutional Law and other professional organizations.

So, what did Lyons think?

"There is a tremendous sense of expectation for what is around the next corner," he said. "Cuba has its own set of values that it intends to maintain, but the people are ready to re-establish their connection to the United States."

"Good economics will win in the long run."

On a less serious thought, Lyons acknowledged what most travelers to Cuba will tell you:

The coffee in Cuba can be among the best.

"I'm not a coffee drinker but I did have it," he said. "With the cane sugar, it's just so rich. I drank a bunch of it."

**FOR THE RECORD**

AMOUNT DUE: \$168010. CASE #3883692. 10/25/2012

**BORROWER:** MICHAEL J BASBAGILL, 125 SHENANDOAH WAY, LOCHBUIE. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$139060. CASE #3883694. 10/25/2012

**BORROWER:** MARK L SLAWSKI, 677 S URSULA AVE, MILLIKEN. LENDER: BK AM, AMOUNT DUE: \$153253. CASE #3883695. 10/25/2012

**BORROWER:** FRANCIS J LINNEBUR, 317 WOODWARD AVE UNIT B, KEENESBURG. LENDER: CENLAR, AMOUNT DUE: \$118482. CASE #3883696. 10/25/2012

**BORROWER:** JOSHUA & DANIELLE PEPPER, 6567 ST VRAIN RANCH BLVD, FIRESTONE. LENDER: BK AM, AMOUNT DUE: \$189110. CASE #3883941. 10/26/2012

**BORROWER:** JACKIE H ROBY, 5425 COUNTY ROAD 32 UNIT 19, LONGMONT. LENDER: GSAA HOME

EQUITY TRUST 2006 1, AMOUNT DUE: \$129003. CASE #3883942. 10/26/2012

**BORROWER:** RONALD A & PATRICIA COOK, MULT PROP. LENDER: LAVERNNE F & HARVEY D FLITNER, AMOUNT DUE: \$246291. CASE #3883943. 10/26/2012

**BORROWER:** EMILIO D & RAMONA LUCERO, 2433 W 24TH STREET RD, GREELEY. LENDER: CREDIT UNION COLO, AMOUNT DUE: \$109321. CASE #3883944. 10/26/2012

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# Bring more reporting, transparency to DOE program

The politics of clean energy have become dirty in the past year or more, and some in the media aren't helping to clear things up.

Media Matters' watchdogs earlier this fall found that Fox News had aided Republican efforts to make Solyndra



**EDITOR'S NOTEBOOK**  
Allen Greenberg

the face of clean energy in 2012 by incessantly covering it a year after the California company declared bankruptcy.

The main-stream media didn't fare much better in Media Matters' analysis. MSM outlets, it said, have disproportionately hosted opponents of clean energy to discuss Solyndra, uncritically repeating allegations that Solyndra's loan guarantee was politically motivated.



Actually, there may be something to these allegations, given reports in recent days about how a senior Energy Department official had pushed the White House budget office to approve the government's loan.

Still, whether we're talking about

Solyndra or, more locally, the failure of Loveland-based Abound Solar, there's been a lot missing from the discussion.

So, what parts of the story aren't being told? A lot, as it turns out.

Our energy reporter Steve Lynn,

digging into Department of Energy documents, helped fill in a huge gap in the public's understanding of the Abound Solar failure with his story in the Nov. 2 issue of this paper.

In case you missed it, the big news in Steve's piece is that, while Abound Solar has blamed Chinese competitors for its demise, the company was plagued by a series of production problems in its panels.

In other words, Abound Solar's troubles are the result of something that went wrong on its manufacturing floor rather than an indication that U.S. panel makers in general can't compete. Sure, the solar industry isn't doing too hot at the moment. But it doesn't look as if the implosion at Abound Solar is the start of a greater industry-wide collapse.

Congress has been holding hearings on the DOE loan-guarantee program this year; it's not hard to imagine that critics of the program,

► See **Editor, 27A**

# The big changes coming in health care

As the Colorado Health Institute observes its 10th anniversary this year, we are spending a bit of time looking back but much more time thinking about the future of health care in our state.

CHI was founded in 2002 to address a gap in sound health policy data and analysis, particularly independent and impartial information. Today, the need for reliable data and research has never been greater as leaders in the public, private and non-profit sectors work to transform Colorado's health care system — an ever-more costly system that isn't working as well as it should for nearly anybody.

This is a time of extraordinary change in health care. Most people are familiar with the revisions in the Affordable Care Act. But many may not realize the level of innovation that is underway in Colorado regardless of changes in the law, particularly collaborative efforts that would have been unthinkable even a decade ago.

Most of these projects are working toward three common goals — improving how patients experience the health care system, increasing the health of all Coloradans and reducing the per-capita cost of health care by making it more efficient and effective. Meanwhile, there's widespread recognition that stronger preventive health for individuals and better overall health for our communities will be important components of successful change.

With that in mind, here are CHI's top five Colorado health care trends heading into 2013:

- **More public-private partnerships:** Dozens of health care collaborations are being tested in Colorado,



**GUEST OPINION**  
Michele Lueck

with private insurance payers, health care organizations and clinicians, among others, joining with public programs such as Medicare and Medicaid to try new ideas. The bottom line of these collaborations is a sharing of the risks and the rewards. One unique initiative to keep an eye on: The Colorado Comprehensive Primary Care Initiative is bringing public and private insurers together to expand comprehensive primary care and the medical home model in 73 primary care practices across Colorado.

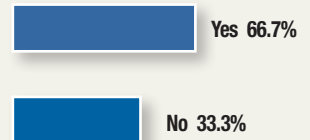
- **Integrating all aspects of patient care:** Moving from a scattered, fragmented system to one that integrates every part of a patient's care, including primary care, specialty care, oral health and behavioral health, is a top priority. The Colorado Department of Health Care Policy and Financing is conducting a pilot program that has the potential to be a transformative model of health care. The Accountable Care Collaborative divides the state into seven regions

► See **Guest, 27A**

## NCBR Opinion Poll

**Our online question:**

**Would you support a new tax to establish a water bank that would help ensure adequate water supplies for Northern Colorado?**



These results reflect responses to the online poll at [www.ncbr.com](http://www.ncbr.com).

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

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**EDITOR** from 26A

which in part helped finance Abound Solar, might use Steve's reporting to advance their argument that the program should be shut down.

Doing so, however, would ignore some bigger truths that argue in favor of maintaining, if not expanding, the program. The fact is, the program has been a lot more successful than the Solyndra or Abound Solar headlines would lead us to believe.

As reported on the Bloomberg government blog earlier this year, the default rate for power-generation projects in the DOE's loan-guarantee program – which make up 87 percent of the value of the guarantees – is far lower than other types of projects.

That's because DOE requires the power-generation projects to find buyers for their generated power. The same requirement does not apply to manufacturing, fuel production and storage projects.

It's also important to note that some measure of failure was expected. The DOE set aside \$2.47 billion to cover project losses. That's enough money to cover defaults of all the higher-risk projects in its loan-guarantee portfolio and have money left over.

Also, the DOE's loan-guarantee commitments are not included in the federal budget, which is limited to direct expenditures. As of this spring, the program had paid for itself with fees from applicants. So ending it would have no budgetary impact and would hurt the potential of not just renewable energy projects but also those involving nuclear power, advanced fossil fuel and carbon technology.

As Bloomberg also noted, government loan guarantees aren't new; they were used during the Great Depression to help Americans buy

homes. Moreover, the government has about \$1 trillion in loan guarantees including some made through the Agriculture and Veteran's Affairs departments. The DOE program is less than 2 percent of the government's total loan-guarantee commitments.

Now, having said all of that, reforms to this program look to be in order. Here are a couple that I hope get some real attention on Capitol Hill:

**1. Improve oversight.** We need to install dispassionate, third-party overseers who can help carefully assess these deals before they're approved and after the dollars begin flowing. Also, the boards of every company that receives a loan guarantee should include a trustee of sorts to watch after our tax dollars.

**2. Require greater transparency.** The DOE requires recipients of its loan guarantees to provide quarterly reports on progress or any problems. That's good. But it needs to go further. Those reports should be posted on the DOE website for all to see. The media should not have to file time- and energy-consuming Freedom of Information Act requests to access this information. Greater transparency will only help ensure that foes and friends of the program are fully informed and fill in any gaps left by the media.

Finally, here's one more important fact to consider in this debate:

Solyndra's loan was 3 percent of the DOE portfolio. Abound Solar's was even less.

*Allen Greenberg is the editor of the Northern Colorado Business Report. He can be reached at 970-232-3142 or [agreenberg@ncbr.com](mailto:agreenberg@ncbr.com).*

**GUEST** from 26A

and challenges regional coordinators to enroll Medicaid clients in "medical homes" that oversee and integrate their care. Nearly 150,000 Coloradans are in the ACC project, with an anticipated 200,000 set to be signed up in the near future. Early results looking at whether the program can lower expensive emergency room visits and hospital stays are encouraging. Meanwhile, Colorado has tapped leaders across the state to help draft an application for a competitive State Innovation Models grant that would further support these ground-breaking efforts.

• **A Colorado flavor of payment reform:** State lawmakers approved a bill in the 2012 session that sets the stage to experiment with different payment models in the Medicaid pilot program, allowing for a move away from the traditional fee-for-service payment system to variations of a global payment system that would reward caregivers for providing more efficient, integrated care. This was a bipartisan effort that continues the creative and forward-looking work by Colo-

rado's legislators related to health reform.

• **Big questions for small employers:** Beginning in 2014, employers must provide coverage for all employees working 30 hours or more each week. In Colorado, most of these businesses are in the retail and hospitality industry. Looking at significant new expenses, CHI anticipates that many of these businesses will look to curtail worker hours.

• **A steep learning curve: purchasing insurance:** There will be many options for purchasing coverage — brokers, the Small-Employer (SHOP) Exchange, the Individual Exchange, private exchanges, the broker market. There will be myriad choices as well — basic health plans, gold plans, silver plans, bronze plans. The good news is that there should be more transparency, making comparisons easier. But it will be a new frontier, and CHI expects that there will be confusion and anxiety as change kicks in.

*Michele Lueck is president and CEO of the Colorado Health Institute.*

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**Protecting Colorado's  
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# Just what is Banner Health planning?

BY MOLLY ARMBRISTER  
marmbrister@ncbr.com

Banner Health System's plans for a medical campus in Fort Collins have raised a number of questions, not the least of which is just how many hospital beds a city might need.

Fort Collins is home, of course, to Poudre Valley Hospital, which is licensed at 241 beds.

In the world of health care and hospitals, the generally accepted notion is that a community needs two or three beds per 1,000 people, depending in part on the average age and health of the people in that community.

Given its 2010 Census count of 143,986 souls, Fort Collins would need between 288 and 432 beds.

If matters were black and white, that would mean Banner could add as many as 191 hospital beds in Fort Collins and ostensibly fill them, though perhaps not too easily.

But it's not quite so clear-cut, which helps explain why, thus far, Banner has been a bit coy about its plans.

The Arizona-based company is buying 29 acres at Presidio, an 85-acre parcel at the intersection of Harmony Road and Lady Moon Drive.

Plans it submitted to the city indicate several buildings, but two stand

out. One is labeled "phase I hospital," and the second is labeled "future hospital." All of the various buildings in the complex would total 211,500 square feet.

But Banner's statement on the matter suggests that immediately constructing a hospital would be inappropriate under current market conditions, though the company would consider doing so in the future.

"These long-term plans are based on what we believe may be needed over the next 40 years. While the drawings on file with the city show a variety of medical services, we have not announced specific plans for the construction of a hospital," Banner said in its statement.

Exactly what might prompt it to move forward is, apparently, not a question Banner is ready to address, at least not in public.

"Banner Health will evaluate a variety of indicators to determine how best to meet the long-term health care needs for our patients in Fort Collins," it said in its statement. "In our opinion, any discussion today on the merits of a Banner hospital in Fort Collins is premature."

That may be, but the discussion is going on nonetheless.

One thing's certain: in Fort Collins' hypercompetitive health care

market, Banner's announcement has caught the attention of University of Colorado Health, the new owners of PVH.

Others in the health care industry also have taken notice, and have been weighing the odds.

"Banner knows what it's doing," said Errol Biggs, director of UC Denver's health care administration MBA program. "I would be surprised if they complete a full hospital investment without the patient numbers."

Those numbers are, in fact, expected to grow, especially now as the economy recovers and Northern Colorado once again begins to see swelling in-migration figures.

More immediately, in constructing a medical campus, Biggs said, Banner can fairly safely count on Kaiser Permanente adding more members in Fort Collins.

Kaiser and Banner announced a partnership late last year that included an announcement that Kaiser would open three clinics in Northern Colorado. Two of those clinics, in Fort Collins and Loveland, opened last month. The third is planned for Greeley in early 2014.

Kaiser members can also get their care covered at any of the numerous Banner Health clinics throughout

► See **Banner, 3B**



COURTESY MCKEE MEDICAL CENTER

**McKee Medical Center, Loveland**

Licensed beds: 115  
Occupancy rate: 53 percent  
Year opened: 1976  
Operator: Banner Health



COURTESY POUDE VALLEY HOSPITAL

**Poudre Valley Hospital, Fort Collins**

Licensed beds: 241  
Occupancy rate: 63.67 percent  
Year opened: 1925  
Operator: University of Colorado Health



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**BANNER** from 2B



COURTESY MEDICAL CENTER OF THE ROCKIES

**Medical Center of the Rockies, Loveland**

Licensed beds: 164  
 Occupancy rate: 61.78 percent  
 Year opened: 2007  
 Operator: University of Colorado Health



COURTESY NORTH COLORADO MEDICAL CENTER

**North Colorado Medical Center, Greeley**

Licensed beds: 381  
 Occupancy rate: 60.4 percent  
 Year opened: 1904 (as The Greeley Hospital)  
 Operator: Banner Health

Northern Colorado, but concerns have been raised about hospital care for Fort Collins residents.

Except in cases of emergency, Kaiser members will only be able to get hospital care covered at Banner hospitals, which are located in Greeley and Loveland.

In other words, a Banner hospital in Fort Collins would ensure that Fort Collins residents can access insured hospital care in their hometown.

Even before it physically entered the market, Kaiser had 6,000 members in Northern Colorado, a number that is expected to grow as its presence here grows.

In any case, Biggs speculated that, for the moment, Banner is most likely to start by building an urgent-care facility in Fort Collins.

**Population growth**

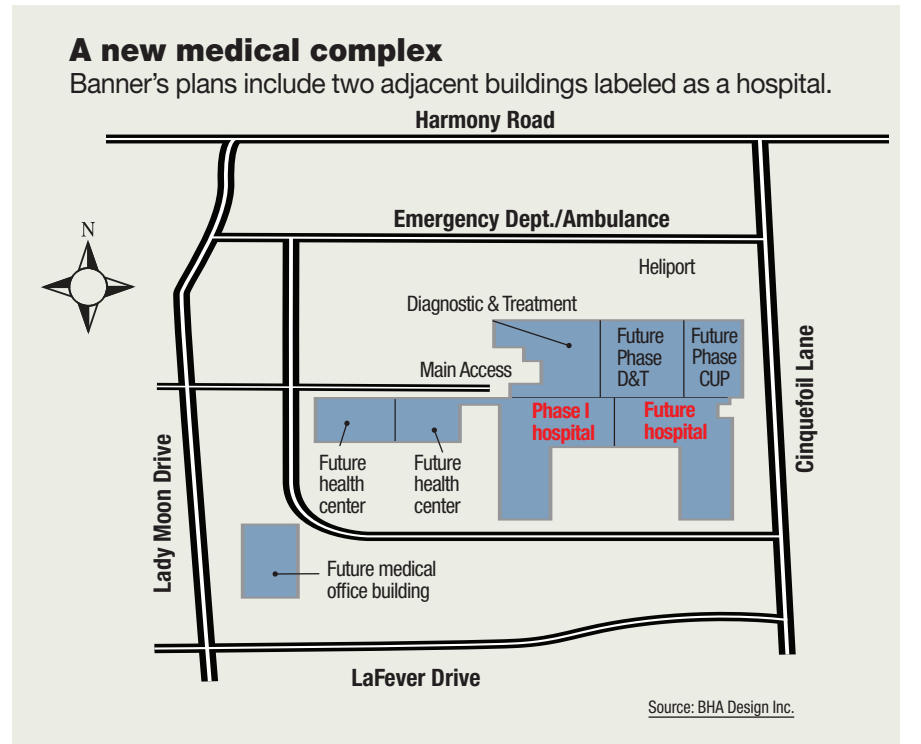
In weighing the pros and cons, Banner is no doubt crunching all sorts of numbers including just how busy PVH might be.

According to Biggs, it's not. "They're not diverting patients due to capacity," Biggs said.

Hospitals divert patients when their staffs are at capacity.

PVH's 2012 occupancy rate through October was 63.67 percent, according to PVH, which is healthy enough but far from capacity.

Another factor in Banner's calcula-



tions: the community's lifestyle.

For the most part, Fort Collins is home to a healthy, active population that requires less hospital care than do residents of other parts of the country.

The growing trend of outpatient care also must be considered; outpatient treatments have been steadily rising for the past decade.

In 2002, hospitals across Colorado reported a total of 6.9 million outpatient visits. In 2011, that number had increased to 7.8 million, while the number of inpatient visits remained "essentially flat," Julian Kesner of the

Colorado Hospital Association.

That pattern isn't likely to change, even with an aging population, because of new technologies that allow hospitals to treat patients in less invasive ways, according to Carol Davis, a Fort Collins-based health care industry consultant.

**Competition and care**

Until the 1980s, the question of whether to build a new hospital ultimately rested in the hands of the state.

► See **Hospital, 8B**



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# KromaTiD hopes for slice of \$1B market

BY DAN COOK

news@ncbr.com

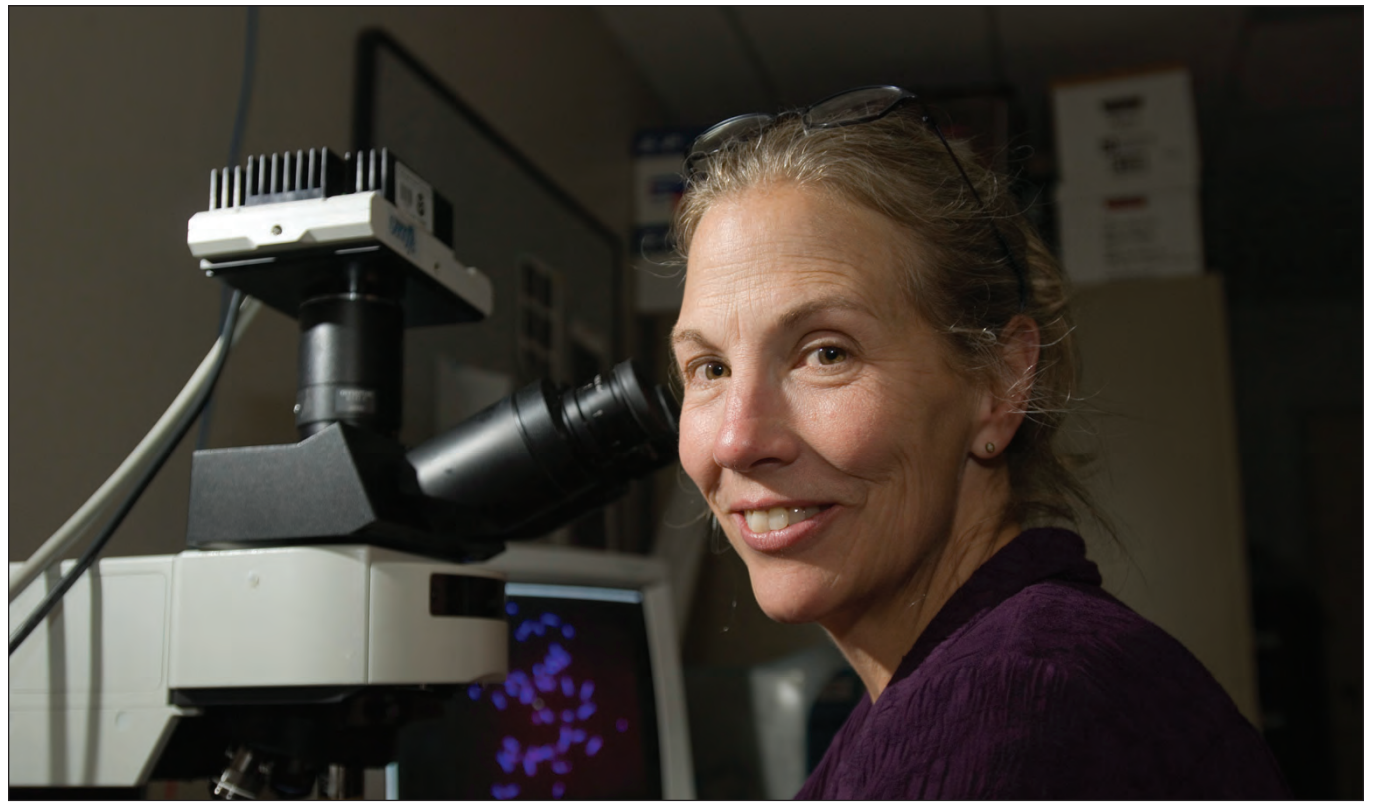
KromaTiD, a startup that has quickly popped up on the “who’s hot” charts, is the result of a true collaboration.

Birthing in the lab at Colorado State University, the company had five founders from three different organizations, got seed dollars from a range of funders, is currently being run by an executive from the corporate world and boasts a group of prominent supporters that is propelling it forward.

If the technology that led to its founding performs as advertised, all parties stand to benefit — along with perhaps millions of people who suffer from maladies like cancer and autism.

CEO Chris Tompkins is clearly excited about KromaTiD’s prospects. Coming off a successful presentation at BioWest, a biotechnology conference, in September, he says KromaTiD is well positioned to penetrate a market for chromosome imaging and analysis that, by some estimates, will top \$1 billion within the next decade.

“We will have products launched into the research market in 2013,” he says, “and two to three years from then, if all goes according to plan, we’ll be profitable.”



COURTESY CSU

KromaTiD founder Susan Bailey, a CSU researcher, launched the company in 2007 with four other scientists.

He says key contacts were made at BioWest that promise to result in critical collaborations. He projects that 2013 will be a breakthrough year, as the company:

- Triples employment to 15 or more.

- Adds key professional managers to handle sales and marketing.

- Secures a more substantial capital base through a new funding round.

- Moves into larger space to accommodate that growth.

“If we meet our funding goals, we

will have overcome the final obstacle to truly moving forward,” Tompkins says.

The company name — KromaTiD — is a somewhat tortured version of the word “chromatid,” a single chro-

► See **KromaTiD, 11B**

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# Colorado's rep as a fit state threatened by child obesity

BY DAN COOK  
news@ncbr.com

Colorado's reputation as a fit state has been helping corporate recruiters make their pitch to prospects for years. The growing child obesity problem, however, is making that more problematic.

The Centers for Disease Control recently reported that Colorado is the fittest state in the country. The CDC tracks obesity by Body Mass Index (BMI), a measure of an adult's weight in relation to his or her height. An adult is considered obese if his or her BMI is greater than 30. Colorado's BMI is 21.7 percent.

Lower rates of overweight and obese people translate into lower overall health care costs and less time taken off work for health reasons.

But childhood obesity is threatening the state's health and wellness record. Colorado now has the second-highest rate of increase in child obesity in the country, and ranks 23rd overall.

Those statistics have spawned action from people in public policy. They want to address the negative childhood trend now, before it takes an economic toll later.

A 2007 study in the American Journal of Health promotion found that overweight workers cost employers an extra \$201 a year. Obese workers are even more expensive. They cost \$644 a year in medical and lost productivity.

Until now, the state's reputation for outdoor opportunities and an emphasis on staying trim has been a major selling point for businesses looking to hire on the Front Range or set up shop in Colorado.

"Colorado certainly has its attractions. The outdoor life brought me here," says Eric R. Ridenour, President and CEO of UQM Technologies Inc. in Longmont. "It was lifestyle and the mountains, and it's good for recruiting to this area."

Ridenour (who came to UQM after a distinguished career in the auto industry in Detroit) and many of his executive peers here know that the key to landing just the right person for the job is often flying them in to the region and giving them the Front Range tour.

Companies like UQM tout the state's fitness record to prospective employees, both to lure them to the area and as a way to identify people who have a desire to stay fit and healthy.

In addition to having the nation's lowest obesity rate, Colorado is currently ranked second-lowest for diabetes, third lowest in cancer deaths and fourth lowest in cardiovascular disease, according to the United Health Foundation's 2011 rankings.

It's no wonder, then, that many recruiters and Chamber of Commerce types trumpet the state's fitness status — though not everyone actually agrees.

"I don't want to say it has absolutely

no effect, but in general, I would say the fact that we are the fittest state has limited impact on hiring and the economy," says John Cody, president, Longmont Area Economic Council. "Here's why I say that. It doesn't translate into lower insurance rates, so from a company perspective, that's where the wheel hits the water. In fact, Colorado happens to be one of the higher cost states in health insurance."

Cody allows that anecdotal evidence suggests that retention of employees is high in Colorado because of the activities available.

"That's more of a happiness index. People who live in Colorado are happy about being here," he says. "But in terms of looking at bottom line and where companies relocate to and where they expand, it has not much to do with the overall decision."

Maren Stewart, executive director of Livewell Colorado, a nonprofit working to reducing obesity, tracks the trend lines closely.

"Young adults move to Colorado for the active lifestyle; there's a lot of opportunities to be active and so typically the younger adults are going to be at a healthier weight, so that somewhat skews the adult obesity rate a little lower," she says.

"I think there's a direct tie to health and economic development, and to the extent that Colorado can continue to be the healthiest state in the union, we'll have an advantage to recruiting businesses to the state and keeping the businesses we already have here," she adds.

Livewell Colorado is working on a number of fronts to make healthier choices easier for people and combat obesity.

The group works with cities and towns to make bike paths more usable and appealing, and neighborhoods more walkable. It also works with employers to help find small ways to get people moving.

"Something as simple as keeping workplace stairwells unlocked and lighted can make a difference. People who might not go on a full-blown diet might take the stairs if they're available. We're all about the small steps that people will incorporate into their lives that will be sustainable over time," says Stewart.

Livewell is also working with schools to teach cafeteria employees to cook healthier foods from scratch, and provide more activities students for exercise during the school day. All these factors could help stem the tidal wave threatening to overtake Colorado's future generations.

Ultimately, of course, the health of a workforce is only one of a number of factors used to choose a location to set up shop. Other issues include tax rates, right-to-work laws, incentives, quality of life and the debt level of state governments.

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# Spine Institute makes a contrarian move

The Spine Institute's recent announcement that it will build a surgery center next to its new location in Johnstown represented a bit of a break from the merger news so prevalent nowadays among independent practices.

Same goes for the earlier announcement from the Spine Correction Center of the Rockies that it is constructing a new building in southeast Fort Collins, as well as word from Pediatric Associates of Northern Colorado that it has been purchased and moved to a new, larger office.

All of this is a departure from the wider trend of more and more independent practitioners aligning themselves with large health care systems in the face of rising costs and new technology mandates.

But that's all it is: rare deals that run counter to the many more instances of independent practices joining the medical groups associated with one or the other of our two health care giants, Banner Health and University of Colorado Health.

Most recently, for example, Northern Colorado Pulmonary Consultants announced that it would



**HEALTH CARE**  
Molly Armbrister

join Colorado Health Medical Group, formerly Poudre Valley Medical Group.

The number of independent physicians in the country has dropped substantially in the new millennium, from 57 percent in 2000 to 39 percent in 2012, according to the website Electronic Health Record Intelligence.

The website goes on to say that estimates show that the number will continue to drop, to 36 percent in 2013.

This comes as no surprise, as uncertainty about the future of health care continues to run rampant, although the re-election of President Obama means that the Affordable Care Act will stand, something that to one degree or another might have been in jeopardy in a Mitt Romney administration.

Even so, it's hard to say how health care will look in 2014 and beyond. Most of the provisions of the Affordable Care Act are set to become effective that year, and some say that the industry won't settle into its "new normal" until 2017.

Five years to wait and see what the "new normal" will be.

Hospital systems are better-heeled than independent practices, so you can't blame smaller providers for wanting to align themselves with large companies that offer a modicum of confidence and security.

But even the bigger operations — including spine specialists — could end up doing the same.

Dr. Nick Shamie, associate professor of spine surgery at UCLA, recently sat down with Becker's Hospital Review to offer his perspective on accountable care organizations and the benefits they may hold for spine surgeons.

"Aligning with a medical group or a hospital ACO including a medical group would be extremely beneficial as the new structures are forming. This is especially true to busy, competitive markets, such as in big cities where hospitals are purchasing physician practices," Shamie said.

An ACO, for the uninitiated, is defined as a group of coordinated health care providers that caters to a specific patient population.

"It comes down to what kind of provider you are — a single provider or group provider. Strength is in numbers — if you have a group that provides care in that community, they will have a much stronger voice than if you are a single practitioner," Shamie said.

All of this is why it's so interesting that providers like The Spine Institute have thus far resisted the urge to join the medical group associated with one hospital system or the other.

Instead, the company is expanding its footprint and its services.

The practice was founded in 2004 by Drs. Kenneth Pettine and Jeffrey Donner, who founded Rocky Mountain Associates in Orthopedic Medicine in 1991. Formerly located on North Grant Avenue in Loveland, The Spine Institute relocated to 4795 Larimer Parkway in Johnstown over the summer.

It should be noted that Pettine and Donner are themselves aligned

► See **Spine, 8B**

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# Rate of increase in health costs slowing

*Premiums expected to rise by 7.4% in '13 vs. 9.4% in '12*

BY DAN COOK  
news@ncbr.com

Less than half of Colorado employers will fully fund health insurance plans for their workers next year, according to an annual survey – even though the rate of health cost increases is finally on the decline.

With health care costs charting a chaotic and unpredictable path for more than a decade now, employers have shielded themselves from increases in premium by covering less and less of the total. Meanwhile, workers have adjusted either by postponing major health decisions, or foregoing insurance for some health needs, such as dental care, preferring to pay as they go — or stop going, as the case may be.

But some analysts are hopeful that, as the cost of insurance increases slows, more Coloradans will be covered by plans that meet their needs without causing them financial heartache.

“We know that there is great price sensitivity in purchasing insurance; this slowing of the health insurance premium spiral will mean more coverage for people in our state, meaning that Coloradans will be able to get the care they need, when they need it,” said Denise (Dede) dePercin, executive director of the Colorado Consumer Health Initiative.

According to the latest Lockton Employer Benefits Survey, 46% of employers are providing fully-insured plans — a significant decrease from a year earlier (58%), and the lowest it has been since 2003.

The cost of employer-provided health insurance is expected to rise 7.4 percent in Colorado next year. That’s down from 9.4 percent in 2012, and 14.4 percent in 2011. The 2013 increase in Colorado is much closer to the national average of 7 percent.

With the cost of a family health insurance plan at \$16,000 in 2012, it’s no wonder more employers are moving to self-funded plans and away from full insurance from traditional sources.

With these self-funded plans, employers pay the first few thousand dollars of an employee’s health needs from company funds, then purchase catastrophic or stop-loss insurance for major illnesses.

Self-funded plans are particularly popular with companies with relatively young and healthy workers. Although the self-funded plans can be tailored to fit specific types of workers, the plans come with less oversight from national reform mandates or state insurance commissions.

For their part, employees are put-

ting off elective surgeries on shoulders or knees to cope with higher deductibles. That move, analysts said, is keeping overall health spending down.

Lockton researchers found that 75 percent of employers indicated they would pass on some percentage of next year’s premium increase to their employees in the form of higher premiums and reduced benefits. This may result in more employees waiving medical coverage due to costs and a perceived lower value of the benefit.

Lockton’s wide-ranging report surveys 647 Colorado companies — from small mom-and-pop businesses to employers with several thousand employees.

Although the rate of increase is slowing, the report finds that almost 93 percent of employers cite cost increases as their top concern. Compliance with federal health care reform was the second greatest concern, even while acknowledging their understanding of the law is limited.

de Percin credits health care reform for the decline in premium increases.

“We had 11 years of double-digit increase in Colorado — health insurance premiums were rising four times as fast as wages. Then, last year, as the cost containment provisions of Obamacare took effect, the trend in Colorado dropped below 10% and then to 7.4% this year,” said de Percin.

“Trends like wiser use of the health care because of efforts such as accountable-care organizations, shared decision-making, and better-informed patients, or self-funding, have existed all along. So they can’t account for the dramatic drop in trend. It’s clear evidence that the provisions of the Affordable Care Act are bending the cost curve — pretty dramatically,” she said.

Still, 4 percent of employers responding to the Lockton Survey said they will drop health care coverage in 2014 when the Affordable Care Act is fully enacted, although only 59 percent said they were somewhat familiar with the insurance exchanges mandated by the reform and which are expected to help keep health care insurance inflation under control.

Meanwhile, even though the rate of increase in premium costs is slowing, it is still rising.

“It’s still a lot — we’re not jumping up and down,” said Donna Marshal of the Colorado Business Group on Health, a coalition of health care buyers.

Some companies with self-funded plans, on the other hand, are seeing significant savings.

Broomfield-based Vail Resorts, for example, said its self-funded plan rose only 4 percent this year, low enough to give its 4,500 employees a

one-week paycheck holiday, returning health premiums.

Vail gives employees a \$750 health spending account. If workers spend that account, employees then must pay deductibles and co-pays for additional or more extensive treatments. Company officials say 70 percent of employees still had money in their account after 11 months of the first year of the plan.

While the current trend in health insurance costs is a positive one, for the 1.5 million Coloradans who

are uninsured or underinsured the change can’t come soon enough.

According to the Colorado Commission for the Medically Underserved, “When compared to those without health insurance, people with health insurance are physically, mentally, and financially healthier. Uninsured individuals are more often diagnosed at a later disease stage and receive less treatment for their medical conditions compared to people with health insurance.”

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**HOSPITAL** from 3B

Regulators would issue “certificates of need,” which were issued only after a lot of hearings, much debate and were considered a way of controlling health care costs.

The process, however, was done away with because little evidence could be found that preventing duplication of services helped keep costs down.

When Colorado did away with the certificate of need, it made it easier to add a hospital to any given market.

There are consequences, though, for building a hospital in a community that doesn’t necessarily support it, Biggs said.

Lower occupancies lead to higher overhead costs, and in that situation,

“Lower occupancies lead to higher overhead costs, and in that situation, someone is going to lose money.”

**Errol Biggs**  
DIRECTOR OF UC DENVER'S HEALTH CARE ADMINISTRATION MBA PROGRAM

according to Biggs, “someone is going to lose money.”

But adding a new hospital can drive down health care costs because of the

increased competition, according to Jason Shafrin, a health care economist based in California.

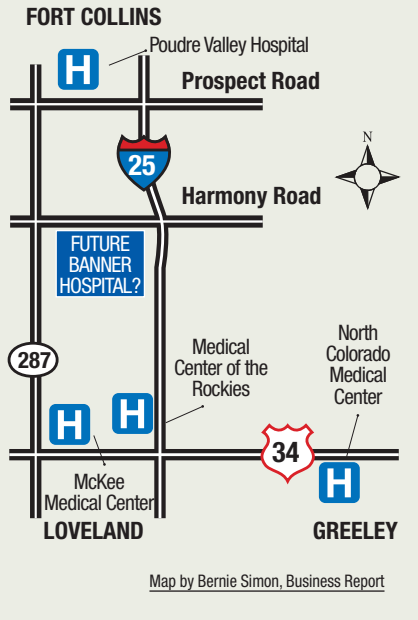
“Hospital competition improves quality of care. This is true under both administered price systems, such as Medicare, and market-determined pricing such as the private health insurance market,” Shafrin said in a recent blog, citing a Robert Wood Johnson Foundation study.

The study, however, noted mixed results in “market-determined” systems.

Banner — and PVH — rely on a blend of both.

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Poudre Valley Medical Group is now **Colorado Health Medical Group.**

**SPINE** from 6B

with Colorado Health Medical Group, though The Spine Institute and the rest of the doctors there are not.

Today, the practice employs 25, including five physicians, with plans to grow in the coming months.

The Spine Institute enlisted the help of Fort Collins-based Brinkman Partners to turn the 14,000-square-foot space into a medical practice, including areas for X-rays, exam rooms and a second floor devoted to training. Brinkman finished the work earlier this month.

The next step is to break ground on the new surgery center, with the goal of having the facility operational by next July. The 15,000-square-foot center will include three operating rooms and will allow physicians to conduct spine surgeries and adult stem-cell treatments.

*Molly Armbrister covers health care for the Business Report. She can be reached at 970- 232-3139, at [marmbrister@ncbr.com](mailto:marmbrister@ncbr.com) or at [twitter.com/MArmbristerNCBR](https://twitter.com/MArmbristerNCBR).*

**FIT** from 5B

Ronald Pollina of Illinois-based Polina Corporate Real Estate issued a widely reported ranking of the best states for business climate, and Colorado came up 14th in his survey in 2011.

“I’ve never in all my years had a client ask” about the health of the population, he says.

If Colorado could prove lower insurance rates and higher productivity, the health argument would be more convincing. “If people are healthy, they will be more productive,” Pollina noted. “But when people take time off from work – they’re not always sick.”

With a few exceptions, that might be true in Colorado more than anywhere else in the country.

# BUSINESS REPORT LIST Largest Hospitals

Ranked by total licensed capacity

RANK Prev. rank	HOSPITAL	Licensed Beds	Total Inpatient Discharges 2011	Total Outpatient Visits 2011	Total Emergency Room Visits 2011	Total Births 2011	Person in Charge Title
<b>1</b> 2011 Rank: 1	<b>NORTH COLORADO MEDICAL CENTER</b> 1801 16th St. Greeley, CO 80631 970-378-4529	381	15,393	487,423	45,635	2,026	Rick Sutton CEO
<b>2</b> 2011 Rank: 2	<b>POUDRE VALLEY HOSPITAL</b> 1024 S. Lemay Ave. Fort Collins, CO 80524 970-495-8280	241	15,183	494,407	44,728	2,449	Kevin Unger President and CEO
<b>3</b> 2011 Rank: 3	<b>LONGMONT UNITED HOSPITAL</b> 1950 W. Mountain View Ave. Longmont, CO 80501 303-651-5111	186	7,892	85,594	26,688	1,103	Mitchell C. Carson CEO
<b>4</b> 2011 Rank: 4	<b>MEDICAL CENTER OF THE ROCKIES</b> 2500 Rocky Mountain Ave. Loveland, CO 80538 970-624-2500	164	7,124	138,682	19,477	497	George E. Hayes President and CEO
<b>5</b> 2011 Rank: 5	<b>MCKEE MEDICAL CENTER</b> 2000 N. Boise Ave. Loveland, CO 80538 970-669-4640	115	6,197	232,098	23,299	833	Marilyn D. Schock CEO
<b>6</b> 2011 Rank: 6	<b>PLATTE VALLEY MEDICAL CENTER</b> 1600 Prairie Center Parkway Brighton, CO 80601 303-498-1600	98	3,165	72,494	19,107	977	John R. Hicks CEO
<b>7</b> 2011 Rank: 8	<b>NORTHERN COLORADO REHABILITATION HOSPITAL</b> 4401 Union St. Johnstown, CO 80534 970-619-3400	40	846	6,282	N/A	N/A	Sharon R. Scheller CEO
<b>8</b> 2011 Rank: 10	<b>ESTES PARK MEDICAL CENTER</b> 555 Prospect Ave. Estes Park, CO 80517 970-586-2317	25	914	47,212	4,400	76	Robert Austin CEO
<b>9</b> 2011 Rank: 11	<b>NORTHERN COLORADO LONG-TERM ACUTE HOSPITAL</b> 4401 Union St., Suite A Johnstown, CO 80534 970-619-3663	20	N/A	N/A	N/A	N/A	Joanne Fenton CEO

Researched by Mariah Gant

Source: Colorado Hospital Association report

N/A-Not Available

Source: Business Report Survey

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**KROMATID** from **4B**

mosomal strand. Chromosomes have two chromatids. KromaTiD's process involves "painting" a chromatid so that it can be tracked to see whether the entire chromosome is undergoing a change, or inversion, that could lead to a serious health condition. Similar technologies exist. But, the founders say, KromaTiD's process is at least 10 times more effective at identifying inversions, and "dramatically increases detection certainty."

"Chromatid paints will provide scientists with an easy-to-read test, currently a missing piece to further pinpointing certain diseases such as cancers," said Susan Bailey, a CSU researcher and one of KromaTiD's founders.

KromaTiD was officially launched in 2007 by Bailey and four other researchers — CSU's Joel Bedford and Andrew Ray, Edwin Goodwin, a retired Los Alamos National Labs researcher, and Michael Cornforth, a researcher at University of Texas Medical Branch, Galveston.

They had been collaborating on better methods for detecting inversions. The impetus for much of their research came from NASA's desire to learn more about the effects of radiation in outer space on the chromosomes of astronauts who spend long periods on space missions. Radiation is a major cause of chromosome inversion and can result in various types of cancer, for instance.

Their work caught the attention of various funders. NASA provided a Small Business Innovation Research Award, while more dollars came from the CSU College Research Council, CSU Research Foundation, CSU Ventures, CSU Cancer Supercluster, Colorado's Office of Economic Development Bioscience Evaluation Grant program and the National Institutes of Health. With that backing, the five researchers were able to move forward with their work and incorporate themselves as KromaTiD.

But, as many a professor with a marketable idea discovers, the business of taking the process to market was a vastly different process than refining the technology in the lab. As KromaTiD began to gather momentum, the founders decided to bring in outside management talent to guide their startup. In 2010, Tompkins was hired as president and CEO.

Tompkins came with an impressive corporate pedigree. He had health care experience, having worked with big pharma player Roche Pharmaceuticals. He had biotech on his resume — Prologo, Atrius and Eveia Medical. And, through his biotech track, he'd worked with early-stage companies. Several of the founders retain corporate titles and responsibilities, but they have essentially allowed the transition from founder-run to professional manager-run company happen fairly smoothly.

"This was pretty much the perfect alignment for me," Tompkins says.

The founders, he says, were ready to step back, and today the team

functions smoothly. Ray is still very much involved, running the research department, while the other founders are on the company's advisory board and help with presentations and other funding matters when needed.

"Eventually many of the founders of companies we have here at CSU still want to be on faculty," says Todd Headley, president, CSU Ventures. "KromaTiD is an example. The founders were running the company but pulled in a person to be fulltime CEO to really drive the business side."

Since Tompkins came aboard, KromaTiD's profile has ascended rapidly by startup standards. The company

has attracted both new venture capital and plenty of media attention, particularly in biotech and startup-focused media. Meantime, a revenue stream has been created. The KromaTiD team contracts with other scientists to collaborate on challenging research projects. Although KromaTiD employs just five people now and still does business out of offices on the CSU campus, Tompkins thinks the time isn't far off when the technology will lead to a workforce of 100 operating out of much larger digs off campus.

He foresees Northern Colorado as the company's base for years to come. He says the nuclear biotech industry

is strong here and thus offers research, funding and personnel resources — the ingredients for success in the chromosomal imaging business.

For now, KromaTiD can already lay claim to something most startups can't:

It survived the early years, its key supporters like NASA and CSU have continued to back it, it transitioned from fledgling to professional manager-run status and it has a product for which a clear demand exists.

If the company maintains that momentum and the technology is adopted as hoped, it will be a tribute not just to dedicated research, but to a collaboration well executed.



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- 5 Talk to your doctor about your plan before you change.

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