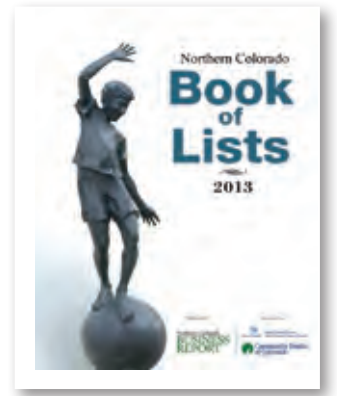


Northern Colorado BUSINESS REPORT \$1

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INSIDE



Volume 18 | Issue 8 | Dec. 28, 2012 - Jan. 10, 2013



JONATHAN CASTNER

Tamara Cramer moved out of a full-time job after deciding to no longer try to balance the demands of motherhood and work.

Struggling to HAVE IT ALL

BY MAGGIE SHAFER

mshafer@ncbr.com

When Tamara Cramer found herself changing yet another milk-stained silk blouse at work, she knew something had to give.

Cramer was a public relations and events marketing manager at Group Publishing in Loveland, and she loved her job. She went in early and left late, believed in the company and knew she was well-positioned for a promotion. But it wasn't working.

Her first child, Owen – who at the time was 2 – was struggling at home. He had cystic fibrosis, and between his meal and medication schedule,

► See **Having it all, 16**

Refugees place big burden on schools

BY STEVE LYNN

slynn@ncbr.com

GREELEY – Born in a Kenyan refugee camp, Asha Abdi spoke no English when she arrived to the U.S. more than five years ago. Today, she's fluent, thanks to her own desire to learn and the work of her teachers at Weld County's School District 6.

A senior at Greeley West High School, Abdi is a Somali and, although she is thousands of miles from her homeland, she is far from alone. The 17-year-old is one of 434 refugee students who attend schools in the district. Her two sisters and a

► See **District 6, 12**



JONATHAN CASTNER

Asha Abdi is a senior at Greeley West.

2013 economic FORECAST

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Sector reports

What to expect from oil and gas, real estate, health care and more.

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Reasons for hope
in the new year

&

reasons for
concern.

Predictions

Leading experts share
their expectations for
the year ahead.

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Economists predict stronger growth in 2013

BY MICHAEL DAVIDSON
mdavidson@bcbr.com

Colorado's economy is poised to have a strong year in 2013, and the state is expected to gain 42,100 jobs, according to a forecast prepared by the state's top economists and business leaders.

The University of Colorado's Leeds School of Business Colorado Business Economic Outlook forecasts strong growth in almost all industries and sectors and employment growth that beats the national average.

"For the state, we see a very positive environment for 2013," said Richard Wobbekind, executive director of CU's Business Research Division, which wrote the forecast. "We're seeing a wide array of jobs being added, and they're diversifying our state economy."

Colorado's job growth next year will build on momentum gained this year, when Colorado added 47,900 jobs. Colorado is expected to be in the top 10 states for job growth in 2013 and perhaps in the top six or seven, according to Wobbekind.

If the forecast is accurate, Colorado's unemployment rate will fall from 8 percent in 2012 to 7.4 percent in 2013, which is better than the national unemployment rate.

From a national perspective, measures like employment growth, incomes and the gross domestic product are headed in the right direction, but still not fast enough to make up the ground lost in the recession, Wobbekind said.

"Three and a half years have passed since the official end of the recession, and the nation continues to see low economic growth," Wobbekind said.

Jobs remain a concern, with full employment expected to remain a few years away. Too many workers remain in part-time or temporary jobs.

"The pace needs to accelerate to decrease unemployment and underemployment," Wobbekind said.

On the bright side, employment growth is expected in every state in 2013. The unemployment rate also will remain high even as new jobs are created because a better economy will draw workers who had given up their job searches back into the labor force.

But growth might not be evenly distributed throughout the year, Wobbekind said. The forecast predicts growth in the first and second quarters might be slowed by national and international issues, such as budget negotiations in Washington, D.C., and Europe's ongoing debt

“For the state, we see a very positive environment for 2013. We're seeing a wide array of jobs being added, and they're diversifying our state economy.”

Richard Wobbekind
EXECUTIVE DIRECTOR
CU'S BUSINESS RESEARCH DIVISION

crisis.

"Resolution of the so-called fiscal cliff and the resolution of the European debt crisis will have impacts on the national economy and that will filter down to the state level," Wobbekind said.

"Once that uncertainty gets resolved, we then expect business investments to start flowing again and consumers to start making decisions based on a known environment. We think the recovery will be quite a bit smoother after that," he said.

The strongest sector for projected

job growth in Colorado in 2013 is the educational and health services sector. The sector is expected to add 7,600 jobs in 2013.

Other leading growth sectors for 2013 include the professional and business services sector with 7,400 jobs added and leisure and hospitality with 5,000 workers added, mostly in the areas of accommodation and food services.

The construction sector is expected to grow by 6,300 jobs in 2013 — up from a 2,800-job increase this year — and produce \$12.6 billion in total value of construction.

New home construction is picking up as well. Unlike in 2010 and 2011, residential construction is not being distorted by government incentives such as the new homebuyer tax credit.

"The fundamentals of housing supply and demand are once again taking hold and will drive the industry," Wobbekind said.

The only sector not expected to grow is the information sector, which includes publishing and telecommunications. Growth in software publishing and film are expected to be offset by losses in traditional publishing. It is expected the sector will lose 2,100 jobs this year and 600 next year.

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With dollars in, theater upgrades under way

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

The Lyric Cinema Café in Fort Collins and Kress Cinema in Greeley are doing a lot more than upgrading their projectors, thanks to money raised via the crowdfunding website Kickstarter.

Shifts in technology have forced the theaters to upgrade from their 35-mm projectors to digital, a costly change that left both venues wondering if they'd be able to remain open when the film industry makes the move entirely to digital film production.

The Lyric launched its Kickstarter campaign over the summer with the intention of raising \$150,000 for the purchase of two digital projectors. The total cost of the two projectors was estimated at between \$120,000 and \$130,000 at the time.

In addition to raising the money for the projectors, the Lyric needs to pay Kickstarter its share, usually about 15 percent of the total raised.

By the time the campaign ended, the Lyric had received so much support that it exceeded its goal, raising about \$170,000, according to Ben

“I can't think of any other industry that's still using the same technology they were 110 years ago.”

Ben Mozer
OWNER
THE LYRIC CINEMA CAFE, FORT COLLINS

Mozer, owner of the Lyric. In addition, after the campaign was over, Mozer found projectors at a lower price and was able to purchase both for about \$97,000.

The additional money was used for a series of badly needed improvements to the small theater at the corner of Mountain Avenue and Walnut Street in downtown Fort Collins.

Regular wear-and-tear has occurred in the theater since it opened in April 2007, Mozer said, and only one renovation has happened in the intervening years, and that was more of a team-building exercise for employees than a construction project, he said.

► See **Theaters, 28**

Railroad-crossing work to close Harmony Road

Expect aggravation if you're thinking of taking Harmony Road in Fort Collins this winter.

That's because the city will close Harmony west of South Timberline Road for almost a week as Union Pacific upgrades its railroad-crossing for Harmony's new lanes.

The intersection already has caused confusion among drivers as barrels have blocked off new lanes for months. Tim Kemp, a capital projects engineer for the city, says he has fielded many phone calls about the continued obstruction of what people assumed was a completed road-widening project.

"It's definitely something that I know is frustrating," Kemp said.

People, of course, wonder why the construction barrels have remained in the new lanes. Turns out, the existing railroad crossing signals only meet standards for the old four-lane configuration. They do not meet the requirements for the new

six-lane configuration.

The city had planned to complete the railroad-crossing upgrades this past summer during the road-widening construction. However, the project was delayed because the city and Union Pacific had not completed agreements required to finish the job.

NCBR EYE

The city and Union Pacific thought they had a solution in mind but the Colorado Public Utilities Commission put the brakes on the railroad-crossing project, Kemp said. So, the city went ahead with the road-widening portion of the construction while leaving the railroad crossing for later.

"We knew that we could get most of the work done except for the crossing," Kemp said.

All this will lead the city to shut down the stretch of Harmony where railroad tracks run across Harmony west of Timber-

► See **Eye, 26**



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Former Agilent plant still seeking tenants

One year has passed since Cumberland & Western Resources paid \$5 million for the former Agilent Technologies campus in Loveland and not a single company has decided to take root in the facility.

Kentucky-based Cumberland & Western paid cash for 177 acres of the 300-acre property last December. The idea: redevelop the 811,000-square-foot plant there, known as the Rocky Mountain Center for Innovation and Technology, with three or four anchor tenants, including their suppliers, and multiple mid-sized companies.

Loveland officials such as Mayor Cecil Gutierrez had hoped that at least one company would have leased some space at the campus by now. At the same time, Gutierrez is trying to manage expectations.

"Economic development really requires time and patience," he says.

What made people believe the campus would fill up quickly?

"There were so many big headlines with big (employment potential) numbers that were being thrown out there," Gutierrez said. "That gets everybody excited, but when people don't understand the process that economic development is a slow-moving process, I think expectations get raised really high."

There hasn't been much talk of expectations lately – or about any part of the project, for that matter. Loveland's brightest tech-sector

news this past year instead came from its Economic Development Department's tech-transfer initiative.

The program connects local companies with NASA-connected DA2 Consulting, which in turn pairs companies with NASA technologies that companies hope to commercialize. Cumberland & Western played host to meetings about the program at the Agilent campus, but that was about the extent of its involvement.

Through it all, Cumberland & Western continues to do behind-the-scenes work in hopes of recruiting companies, say city officials, who seem pleased with the company's efforts. The company, along with the city and Northern Colorado Economic Development Corp., have relied mostly on personal connections in their attempts to find tenants for the property.

Historically, some companies certainly have taken their time when expanding in Northern Colorado. Gutierrez compares the effort to when HP began looking to expand in Colorado in the late 1950s.

The company began building in Loveland in 1960, but it wasn't until 1981 that it employed 3,000 people here, according to HPMuseum.net.

"It was a long timeline," Gutierrez notes.

Agilent, of course, was the company that was formed by a split with HP in 1998. HP and Agilent employment in Northern Colorado has dwindled over the years.

Agilent put the property on the market in November 2006. It seems no closer to regaining even one tenant six years later.



TECHNOLOGY
Steve Lynn

► See **Lynn, 26**

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CORRECTIONS

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

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Positive trend: Fewer OREOs on ledgers

A lot of this issue of the Business Report is dedicated to 2013, with predictions from industry experts about what may be in store for Northern Colorado business, now that we've eaten our holiday dinners and even sidestepped an apocalypse.

Before we jump ahead, though, there are some things worth mentioning about 2012.

At the beginning of this year, someone with the city of Fort Collins staff told me that 2012 would likely be the last year of recovery, and that 2013 and 2014 would be years of growth.

The prediction of recovery has held true for most industries in Northern Colorado, with nearly every sector of the economy posting better numbers than they were able to a year ago. Banks are no exception.

Of our eight locally-based banks, five posted higher total lending amounts in the third quarter of 2012 than they did in the same period of 2011. The increases have been relatively slight, 7.5 percent or less, but considering the last five years, these bumps in lending amounts are encouraging, and not just for bankers.

Six of these eight banks have increased their real estate lending in the last year, a nod to the improving strength of Northern Colorado's real estate market.

During one of the conversations I had to forecast 2013 for this issue, Verus Bank CEO Gerard Nalezny told me that local banks are "deeply tied to the community." He was trying to explain how the overall improvements in the economy had led to improvements in lending.



BANKING
Molly Armbrister

Of course, more money in a community means more money in the bank. This isn't a difficult thing to comprehend.

I have written before about better times for local banks, from branch expansions to the hiring of new employees, but my most recent look at the numbers shows yet another reason to believe that the other half of my city source's prediction will come true, and that the next two years will in fact be a time of real growth in our region.

I'm talking about OREO. No, not the cookie, but rather the line item on a bank's balance sheet that caused so much trouble not so many years ago.

"Other real estate owned" sounds pretty nondescript on its face, but this statistic, when it gets too high, can be deadly for a bank, and sometimes an

entire economy if the epidemic is too widespread.

A simple definition: OREO is a result of foreclosure on property as a result of default by the borrower who used the property as collateral for the loan. A bit of OREO is acceptable, but too much is a sign of deteriorating credit and spells trouble in many other areas as well.

From 2008 to 2011, OREO ramped up every year, jumping from a total of \$8.9 million held by our eight local banks combined in 2008 to \$75 million in 2011.

So where's the good news?

In 2012, this total dropped by nearly \$20 million to \$58 million across the universe of locally-based banks.

It is worth noting that First Farm Bank, based in Ault, has seen no OREO crumbs on its books for at least the last five years.

Obviously, there's still work to do. There are still too many problem assets to be worked out and, if you listen to some bankers, regulators who make it difficult for banks to make good loans to replace the bad.

Of course, there are national and international factors at play that could crush my budding optimism, but on the other hand, others have also been reporting good news on the banking front, on both statewide and national

scales.

Bauer Financial's recently released findings from third quarter data show that the percentage of Colorado banks considered "troubled and problematic" dropped from 21.1 percent as of Sept. 30, 2011 to 17.1 percent as of Sept. 30.

Bauer also rates banks that it considers four- or five-star institutions as "recommended." The share of banks in this basket increased to 53.3 percent in the third quarter, from 45 percent a year earlier.

The Federal Deposit Insurance Corp. also reported positive news on a national scale in the third quarter.

For all insured institutions nationwide, loan balances increased for the fifth consecutive quarter out of the last six quarters, rising by \$64.8 billion, or 0.9 percent. Loans to commercial and industrial borrowers increased by \$31.8 billion and residential mortgages rose by \$14.5 billion, or 0.8 percent.

The increases are slight, and there are those who believe that the industry is still suffering, but, to me, there's reason for hope in 2013.

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

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2013 Predictions

What some of the experts tell us to expect in the year ahead:



Dempsey

"Certainly there are some (oil and natural-gas drilling) bills from last year that were proposed that we anticipate could come back, but it's going to be our job to educate legislators from both parties about what opportunities the industry presents." **Stan Dempsey, president, Colorado Petroleum Association**



Koontz

"We're looking at very high meat prices next year and the year after." **Stephen Koontz, associate professor, CSU Department of Agricultural and Resource Economics**



Ritter

"With the price of cheap (solar) panels, we're going to see the build-out of that sector from an employment perspective. ... We're going to see some pull into the market in places like Fort Collins." **Former Gov. Bill Ritter, director, Center for the New Energy Economy**



Ross

"A couple of segments that we are seeing strong demand for in 2013, actually an increase of about 30 percent year-over-year, is in the video surveillance market. The other application segment is the portable medical equipment sector." **Gary Ross, chief executive officer, CADEKA, Loveland**

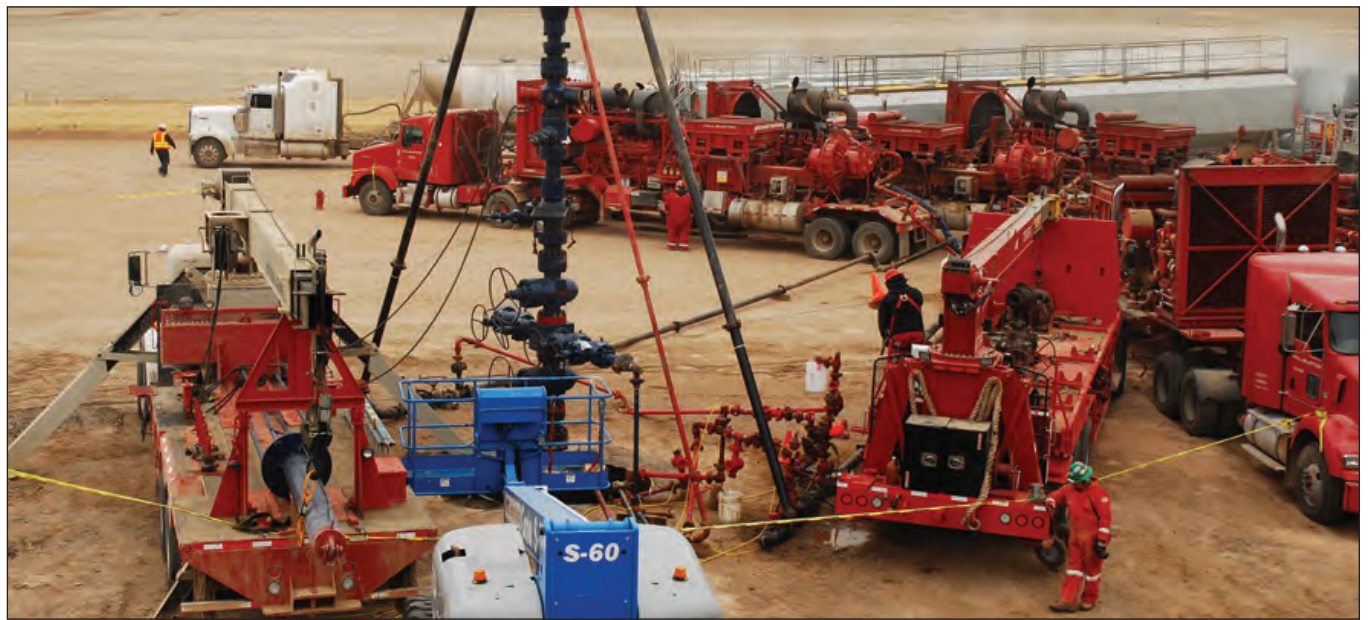


Stansfield

"I'm very optimistic that 2013 will be a very good year for commercial real estate in Larimer and Weld counties; much of this sentiment is driven by the increase in activity level and closed transactions that has occurred in 2012, particularly in the past six months." **Steve Stansfield, president and founder, Realtec, Fort Collins**

Economic Forecast 2013

The Northern Colorado Business Report is hosting its latest economic forecast at 11 a.m.-1:30 p.m. Thursday, Jan. 10, at the University Center Ballroom at UNC, 2045 10th Ave., Greeley. To register, go to www.ncbr.com/section/EVENTS.



COURTESY CARRIZO OIL & GAS

Oil drilling activity in Northern Colorado is expected to grow in the year ahead and beyond.

Billions of barrels, thanks to fracturing

BY STEVE LYNN
slynn@ncbr.com

The oil and natural-gas business is expected to see even more growth in Northern Colorado in 2013 as key producers ramp up their investments in the Denver-Julesburg Basin.

Houston-based Anadarko Petroleum Corp., for one, will invest more than \$1 billion in Northern Colorado, and the

company expects increased production next year, spokeswoman Robin Olsen said.

OIL & GAS

"That's exciting news for the communities where we operate, especially Weld County," Olsen said. "It means" **► See Oil, 9**



COURTESY BANNER HEALTH SYSTEM

A new Banner hospital is in the works in Fort Collins.

Intensified competition, construction

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

Northern Colorado health care practices are bracing for many changes as they move into the new year and are preparing for even greater shifts coming in 2014.

HEALTH CARE

The Affordable Care Act means changes for every kind of provider, from specialists who own their own clinics to those employed by the region's biggest health care systems. Many of the act's more seismic provisions will begin taking effect in 2014, **► See Health Care, 10**



COURTESY VESTAS

More jobs cuts coming?

Sector's troubles to drag on

BY STEVE LYNN
slynn@ncbr.com

The 2013 economic outlook for renewable energy in Northern Colorado appears tenuous as the industry faces the loss of government subsidies and competition from cheaper fossil fuels.

RENEWABLES

Wind energy's future in the region depends on the renewal of the wind-energy production tax **► See Renewables, 9**



COURTESY USA PRO CYCLING CHALLENGE

The region will host a leg of the big bike race next summer.

High hopes, weather permitting

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

The fate of the 2013 tourism season in Northern Colorado rests in the hands of Mother Nature.

HOSPITALITY

Last summer, during the months that should have seen the strongest tourism traffic, the High Park Fire shut down roads, parks and businesses, keeping tourists both from within Colorado and elsewhere from their favorite summertime activities in Rocky Mountain National Park, Pingree Park and elsewhere.

Although the fire was extinguished in the early days of July, many mountain businesses weren't able to salvage **► See Hospitality, 10**

A return of rising prices, home-building

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

The past year has seen a revival in Northern Colorado's residential and commercial real estate markets, and 2013 should bring even more good news to the sector.

On the residential front, both home sales and home prices are expected to rise in the coming year, by as much as 3 percent, according to Re/Max Alliance broker Sean Dougherty.

REAL ESTATE

Across the region in 2012, the overarching trend saw a decrease in homes on the market as a result of lower foreclosure rates and increased consumer confidence that inspired home buying.

Low vacancy rates that drove apartment rents to their highest point in years also contributed to an increase in home buying. In many cases, Northern Colorado residents found that interest rates below 4 percent, coupled with the low vacancy rate, made it cheaper to buy a home than to rent.

The dwindling home inventories that Northern Colorado started to see in 2012 should continue as both vacancy rates and interest rates stay low, Dougherty said.



COURTESY ALBERTA DEVELOPMENT PARTNERS

An artist rendering of what the rehabbed Foothills Mall in Fort Collins might look like. The mall was purchased in the summer of 2012 by a developer planning a major overhaul, a project expected to create hundreds of construction jobs in 2013.

In addition, as more jobs are created, a growing population will mean more new Northern Coloradans who need a place to live.

As a consequence, the developed-lot shortage that many homebuilders began seeing in 2012 will intensify, requiring larger investment to build homes to fill the growing residential demand.

Without developed lots, homebuilders will have to purchase and

develop raw land, which comes at a much higher price than building on an already-developed plat.

"Homebuilders have already bought all available developed lots. The transition from raw land to developed land requires major investment capital, but private equity is available for well-located residential developments," said Steve Kawulok, head of Sperry Van Ness in Northern Colorado.

► See **Real estate, 10**

The return of lending, finally

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

In spite of all of the national turmoil in the industry, community banking in Northern Colorado is looking up, according to industry veterans.

Banking has been on a slow upward

BANKING

trajectory, with a few bumps in the road, for most of 2012 and continued positive economic news should allow community banks to improve even more in 2013, according to Gerard Nalezny, chairman and co-founder of

► See **Banking, 9**



FILE

The books are closing on New Frontier's collapse.

Softening seen in some areas

BY STEVE LYNN
slynn@ncbr.com

The economic outlook for technology depends on which of the myriad of segments of the industry you're talking about, so there are bright

TECHNOLOGY

spots and dim prospects alike.

Statewide, the computer and electronics manufacturing industry could

lose 600 jobs after gaining 500 jobs in 2012, according to the 2013 Economic Outlook from the University of Colorado Leeds School of Business. The sector employs 23,800 people statewide.

The study blames a global economic slowdown, a decline in business investment and softening consumer spending on electronic devices.

Some of the job cuts could come from Hewlett-Packard in Fort Col-

► See **Technology, 8**



Greener pastures on the horizon

BY STEVE LYNN
slynn@ncbr.com

The state's agriculture industry is expected to do well in 2013 after posting record net farm income of \$1.4 billion in 2012 despite the drought, according to the University of Colorado Leeds School of Business Economic Outlook.

AGRIBUSINESS

High market prices in 2012 offset lower crop yields. In 2013, yields will rise as long as predictions for increased precipitation hold true.

► See **Agribusiness, 8**

5 Reasons for hope in the new year

MORE BUSINESS CREATION. Colorado performs particularly well in terms of small-business measures, scoring high relative to the nation with respect to new-business creation and returns on labor. The state's large amount of public funding for small-business innovative research and technology-transfer grants also auger well for 2013.

AN ENERGIZED RECOVERY. An economic recovery will mean increased demand for oil and gas. Also, technology is making Colorado's oil and gas resources more accessible, economical and environmentally sustainable – holding promise for jobs, tax revenue and broad economic development.

A TECH-CHARGED RECOVERY. The growing number of tech companies in the area should offer an opportunity for future business-development growth for companies throughout Northern Colorado.

POPULATION GROWTH. Job creation means more people. More people means more housing. More housing means more construction jobs.

VITALITY IN HEALTH CARE. Whether it's a new hospital or an entirely new player in the market, jobs should abound in the health care industry.

5 Reasons for concern in the new year

FINANCING. Hesitant investors and wary banks could impede growth or even squelch budding businesses.

FEAR OF THE FISCAL CLIFF. This could drive legislators to pursue policies that will throw the economy back into recession – stopping job-creation and hurting consumer demand.

THE COMPETITION. States like Texas and Georgia are offering large incentives from cash to land and reduced utility rates.

RED TAPE. Excessive enforcement of outdated regulation is damaging to all.

WATER SUPPLIES. Without a return to normal rainfall, the region will continue to face issues related to the drought.

— Maggie Shafer

TECHNOLOGY from 7

lins, though the company has not shared specific figures. HP plans to trim its U.S. workforce by 9,000 people by the end of 2014, and the company expects the reductions to come from just about every business and region.

Despite the gloom portrayed by the study, Northern Colorado should see tech successes.

In Loveland, tech companies expect robust growth next year, partly from a city of Loveland-funded technology transfer initiative, which paired tech companies with veteran consultants with NASA connections. Compa-

nies such as Vergent and CADEKA planned to add jobs this year thanks to NASA technology. The growth should continue after the city renewed the program for next year.

CADEKA, which makes integrated-circuit semiconductors, will add anywhere from 10 to 30 new employees in the next two years. The growth will come from continuing business with China and new business in Europe.

"We are seeing signs of life in Europe," said Gary Ross, chief executive officer of CADEKA. "We've seen a lot of requests for quotes recently in the European the-

ater for our type of products."

An expansion in its security video camera circuit manufacturing will drive growth. Instead of just making the circuits, CADEKA now aims to assemble them in everything from video capturing equipment to recording components, and manufacture them in Loveland. Another growth area will come from medical-device electronics.

"As devices become smaller and more portable and lower-cost, the applications grow significantly," he said. "Those are good areas to play."

In Fort Collins, the expansion planned by Avago Technologies repre-

sents another tech success. The company plans to add 135 jobs with an annual payroll of \$5.6 million after the city granted it \$4.6 million in tax breaks.

Avago's growth stems from gains in its wireless communications business, which involves making semiconductors in smart phones.

One big challenge for Northern Colorado will be to fill the former Agilent Technologies campus with tenants.

The facility remains vacant a year after Kentucky-based Cumberland & Western Resources paid \$5 million in cash for the property.

AGRIBUSINESS from 7

Farmers are expected to plant more corn as demand for cattle feed and renewable fuels remains strong next year.

However, cash receipts for crop yields will decline slightly to \$2.87 billion. The price of corn could decline to \$5.50 per bushel, lowering cash receipts to \$970 million for the crop next year.

At the same time, net farm income will rise to \$1.8 billion in 2013, according to the CU study. The record would mark the eighth time in the last decade that state farm and ranch income surpassed \$1 billion.

Meanwhile, farm and ranch

receipts could surge by more than \$200 million to \$8.7 billion on higher prices for fed cattle and the growth of the state's dairy industry.

While the new Leprino cheese plant has driven growth in Northern Colorado, Stephen Koontz, CSU associate professor and extension economist, cautioned that the industry faces challenges, including high feed costs.

"They have very low returns and just tons of risk," Koontz said. "It's not a business I would want to invest in; they've got a tough path ahead."

Grain prices, unless the drought continues, will decline, according

to the study. That would spell some relief for cattle producers after dry conditions led to poor forage.

But uncertainty about precipitation remains, Koontz said.

"If we have another drought, or even modest dry weather, we'll have very high (crop) prices," Koontz said.

As for consumers, meat packers have cut production due to elevated feed prices, which will mean higher prices for chicken, beef and pork, Koontz said.

"We're looking at very high meat prices next year and the year after," he said.

The drought-fueled increase in

feed costs this year led beef producers to sell off some of their breeding stock for slaughter. That has raised concerns about their ability to rebuild their herds to satisfy consumer demand in coming years.

Despite challenges presented by the drought, Colorado cattle producers will continue to benefit from beef exports, which will reach nearly \$1 billion in 2012, according to the CU study.

Next year, total agricultural exports from Colorado could top \$2 billion. Canada, Mexico, Japan, South Korea and China represent the top export markets.

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OIL from 6

continued investment growth, strong employment and obviously the economic activity and tax revenue.”

The company also will build a 50,000-square-foot office building in Platteville next summer that will house around 150 employees. Additionally, Anadarko is expected to pay a large amount of taxes in the coming year after contributing \$52 million in property taxes for the 2011 tax-year.

“That number will definitely increase and possibly double this year,” Olsen said.

Anadarko recently increased its estimate of how much oil and natural-gas is recoverable in the Wattenberg field to a new range of 1 billion to 1.5 billion barrels of oil-equivalent. The company previously estimated that its reserves in Northern Colorado oil and gas field amounted to between 500 million and 1.5 billion barrels of oil-equivalent.

Meanwhile, Houston-based Noble Energy Inc. plans to invest \$1.7 billion in the D.J. Basin to accelerate a program that involves drilling 300

horizontal wells, including 150 in Northern Colorado.

Statewide, employment in the natural resources and mining industry grew by 10 percent this year to reach a total of 30,700 employees, and it could increase by another 1,000 jobs next year, according to the University of Colorado Leeds School of Business 2013 Economic Outlook.

In Northern Colorado, the industry could face challenges from stricter regulations, such as proposals for greater spacing between wells and buildings

and new rules on groundwater testing. None of that will happen, however, without a fight.

“We think that no matter which party controls the legislature, that good public policy can be achieved,” said Stan Dempsey, president of the Colorado Petroleum Association, an industry lobbying group. “Certainly there are some bills from last year that were proposed that we anticipate could come back, but it’s going to be our job to educate legislators from both parties about what opportunities the industry presents.”

RENEWABLES from 6

credit, which was set to expire at the end of December.

Danish wind-turbine maker Vestas laid off about 300 employees in its Windsor and Brighton factories in 2012. Vestas slashed its overall Colorado workforce from more than 1,700 to about 1,200 people.

Vestas blamed a slowdown in the U.S. wind industry, brought on by uncertainty about the renewal of the wind-tax credit even as it experienced its busiest year ever in the U.S. and Canada. The job cuts could continue in the year ahead if Congress does not renew the credit.

The industry believes it could vie with fossil fuels if Congress were to agree to a three- to four-year

extension of the wind-tax credit, according to former Gov. Bill Ritter, director of CSU’s Center for the New Energy Economy.

“They believe they can be economically viable and be in a place where they can compete with coal throughout the country and actually even go toe-to-toe with fairly inexpensive natural gas,” he said.

However, wind-farm planning has come to a halt without the extension of the wind-tax credit, he said. A one-year extension would not help much because of the time needed to acquire wind-farm permits and begin delivering grid-ready electricity.

“There’s the option where there may be no extension, in which

“With the price of cheap panels, we’re going to see the build-out of that sector from an employment perspective.”

Bill Ritter
DIRECTOR
CSU’S CENTER FOR THE NEW ENERGY
ECONOMY

case the industry will regroup and decide, is there still a way to be economically viable?” he said.

As for solar, installations state-

wide performed well in 2012, Ritter said, although solar manufacturing tanked in Northern Colorado with the Chapter 7 bankruptcy of Loveland-based Abound Solar.

Ritter believes that purchase-power agreements in cities like Fort Collins will mean business for solar installers.

“With the price of cheap panels, we’re going to see the build-out of that sector from an employment perspective,” Ritter said. “We’re going to see some pull into the market in places like Fort Collins.”

What’s helping is a mandate by the state requiring utilities serving more than 40,000 customers to generate 10 percent of their electricity from renewable energy by 2020.

BANKING from 7

Verus Bank of Commerce.

The Niobrara oil play, increased activity in Old Town Fort Collins, the revitalization of Foothills Mall and home price appreciation in Greeley are just some of the economic factors that are giving bankers hope.

“Community banks move in concert with the economy,” Nalezny said. “We’re deeply tied to the community. The increased activity (in various sectors) creates more wealth, which means more deposits and more loans.”

The best news for business owners is that banks appear ready to lend again.

“Lending is up in Northern Colorado,” said David Bruni, Northern Colorado market president for US Bank. “I’m seeing a more robust and competitive lending market.”

Bruni’s bank in particular has been doing a lot of real estate and commercial and industrial loans, and plans to continue expanding its portfolio in the year ahead. In addition, the bank is seeing many loans to companies related to the oil and gas industry as well as real estate investors.

Though Bruni and others are more confident about the local economy, they expressed some concern about the influence of national politics on Northern Colorado.

“(There is still) too much uncertainty. Politicians run on credibility and businesses run on confidence. Unfortunately there’s a shortage of both right now,” Bruni said.



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REAL ESTATE from 7

And as more companies arrive or expand here, industrial space will become an even hotter commodity in 2013, according to Kawulok.

This past year saw a sharp increase in demand for industrial space, particularly in Weld County, where oil and gas companies, as well as ancillary companies to the energy industry, absorbed a great deal of the county's existing industrial buildings.

"Emerging home building (and the) construction industry will create additional demand for scarce industrial space," Kawulok predicted. "Industrial space will be limited and offered at higher prices as a result."

Outside of oil and gas, the microbrewing and distilling industry will also drive industrial demand, Kawulok said.

Retail also holds some potential

in 2013, with the planned redevelopment of the Foothills Mall in Fort Collins and a brand-new Bass Pro Shops being constructed in Loveland's Centerra.

Some speculative industrial property development can be expected in 2013, Kawulok said, so long as sufficient private capital can be raised, given that traditional lenders aren't likely to jump in quite yet.

Investment properties will also become more popular, with out-of-state buyers purchasing more properties in Northern Colorado.

Investors are also expected to begin taking a closer look at metropolitan areas outside of large cities in search of higher yields on their capital. Properties with prices between \$1 million and \$5 million will be especially attractive.

HOSPITALITY from 6

their tourism season.

Looking ahead, hospitality interests are cautious in their optimism.

"It depends on the amount of snowfall (this winter), but I think we'll be able to get back to a normal tourism season next year," said Ben Costello, manager of Mountain Whitewater Descents, which was forced to close for three weeks during the High Park Fire.

Jim Clark, CEO of the Fort Collins Convention and Visitors' Bureau, also

is looking forward to a better year.

"Overall, the industry has had really good growth locally, statewide and nationally," Clark said. "As long as there are no fires next summer, we should have a much better leisure season in 2013."

One factor that should ensure stronger tourism numbers in 2013 is the USA ProChallenge bike race. Thanks to a winning bid submitted by Northern Colorado, the sixth leg of the internationally-televised race

will be staged here.

The 2013 race is scheduled for Aug. 18-24 and should offer a significant PR boost for Northern Colorado, especially in light of the negative attention that the fire brought.

In 2012, the race garnered more than 31 hours of airtime on NBC and NBC Sports Network in the U.S. It also was broadcast internationally to 175 countries worldwide.

"Just think of the views (in Estes Park)," Clark said. "Those would

make for amazing TV visuals."

Even without the race, the hospitality industry seems bullish about the year ahead.

New hotels have broken ground in Greeley, and the City of Fort Collins has received bids for the construction of a downtown hotel of its own. Also, some \$12 million in improvements are in the works at three Marriott hotels in Fort Collins, following the 2011 sale of the properties to Southwest Value Partners.

HEALTH CARE from 6

turning 2013 into a planning year.

"Many of the changes you'll see with Banner Health in Northern Colorado will be in anticipation of what we believe is happening in health care nationwide," said Marilyn Schock, CEO of McKee Medical Center in

Loveland.

Primarily, providers will be changing their focus from "volume-based care," to "value-based care," because of a change in the way hospitals are paid for their services.

That means it will be in the

hospital's best interests to keep patients well rather than allowing them to be repeatedly readmitted.

"We know that more of our reimbursement will be tied to outcomes and performance and the ability of payers to pay more for care that is delivered will be increasingly strained," said George Hayes, CEO of Medical Center of the Rockies, also in Loveland.

Northern Colorado is also home to many independent physicians who are also preparing for change, complete with their own struggles that come as a result of remaining independent.

"There is a niche for private practice here," said Mary Dreil-



Schock


ing, practice administrator for Pediatric Associates of Northern Colorado. "But it is sometimes harder to make it in private practices. Expenses are high. It's like any other small business in that regard."

Still, Dreiling remains optimistic about 2013.


"Everybody is excited and a little bit nervous for the changes that are coming," she said. "Time will tell. We're waiting to see what happens."

One large physical change is in the works in Fort Collins: Banner has announced plans for a new hospital in South Fort Collins, with plans to break ground in 2015.

More immediately, Kaiser Permanente, which established a physical presence in the market this past fall, will be opening its third clinic in the region in the year ahead, a site in Greeley.




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As a senior partner in Summit Economics, Mr. Binnings is the firm's primary presenting economist on national and regional economies. His presentations are known for executive-level insights. He also writes for journals, blogs, and serves on several panels of economists making national and regional forecasts. He is an Affiliate Faculty Member of Regis University.



The Economic Outlook: Regional

Rhonda Corman

Assistant Professor, Department of Economics, College of Humanities and Social Sciences, University of Northern Colorado

Rhonda Corman holds a B.A. in Economics from the University of Northern Colorado, and a M.A. in Economics from Colorado State University. Her specializations focus on regional economic analysis including Northern Colorado, agricultural concerns and sustainability.



Banking and Finance

Joe Bonner

President, Community Banks of Colorado

Joe Bonner is in charge of all Colorado operations for National Bank Holdings Corporation. He is the former President and CEO of Bank of Choice, acquired by National Bank Holdings in July 2011. His previous twenty-plus years of financial industry experience include ten years with what is now Bank of America, and an additional ten years with Credit Risk Management, LLC of Raleigh, NC (CRM).



Real Estate and Development

Michael Ehler

Broker/Partner, Realtec

Michael Ehler's education and experience in the real estate market began at the University of Florida in Gainesville Florida. He received his bachelor of science in business administration with an emphasis in real estate and urban land planning. As a broker for Realtec, he focuses on the Northern Colorado regional market for development land, improved commercial properties, and leasing.



Health Care

Donna Lynne

Group president, Kaiser Foundation Hospitals and Kaiser Foundation Health Plan, Inc., President, Kaiser Foundation Health Plan of Colorado

Donna Lynne, DrPH, is a group president for Kaiser Foundation Health Plan, Inc. and Kaiser Foundation Hospitals and is responsible for its Pacific Northwest, Ohio, and Georgia regions. In addition, she is the president of Kaiser Foundation Health Plan of Colorado. From 1998 to April 2005, Dr. Lynne was the Executive Vice President and Chief Operating Officer for Group Health Incorporated, a \$2.5 billion managed care organization. She also served as the President of the organization's HMO. In the mid-1990s, she was the Executive Director of the New York Business Group on Health.

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DISTRICT 6 from 1

brother are among them, part of an immigrant population that includes thousands more students who speak dozens of different languages. More than a quarter of District 6 students are learning English as a second language.

Like Asha and her siblings, many are the children of parents drawn to Weld County by jobs at one of Northern Colorado's largest employers, JBS USA in Greeley.

Their swelling ranks have helped to create one of the more diverse student bodies in Colorado. But there's a high cost associated with educating these children, an expense that is fast becoming an unmanageable burden for District 6, leaving it with fewer dollars for other programs.

Teacher salaries and specialized training, even school supplies for children in families struggling to establish themselves in their new homes, are all consuming more of the district's budget. Many of these students have never held a pencil, let alone attended school.

Faced with shrinking funding from the state and federal government, District 6 is now looking for help from the very source of its problem: JBS itself.

Schools across the country receive all manner of grants, donations and gifts from the corporations that do business in their communities. JBS has done the same, though its contributions have so far been nominal.

Nancy Matchett, an associate professor of philosophy at the University of Northern Colorado and director of the Institute of Professional Ethics, thinks District 6 has a good case to make.

"They have a kind of duty of charity to give to the school districts," she said of JBS. "They are primarily responsible for this large influx (of refugees) that places a burden on the local school system. We don't have a political system that is set up in such a way to absorb those costs."

JBS officials are fully aware of the problem, telling the Greeley Tribune in November that the company wants to do more to be a better neighbor. Don Jackson, CEO of JBS USA, said the company hoped that the tax base it provides to the community can help schools address the issue. "But maybe it needs to go beyond that," he acknowledged.

Cameron Bruett, a spokesman for JBS, said that, "when specific needs are identified, we do our best to respond and meet those needs."

"We look forward to meeting with District 6 and seeing how we can do a better job of playing a positive role in that community," he added.

Officials at District 6, which serves Greeley and Evans, hope so.

Coming to Greeley

Families like Abdi's have been coming here since the spring of 2008, when 10 students from Somali families who got jobs at JBS enrolled in



PHOTOS JONATHAN CASTNER

Weris Ali, (top), a student in Katy Acosta's Newcomers class, is a Somali immigrant, one of hundreds who attend District 6 schools in Weld County. Acosta, (right), leads classes with children in grades one through five. Jessica Cooney, (bottom), teaches immigrant students who speak dozens of different languages at West Greeley High.

Go to NCBR.com for a photo gallery.



out to places like Greeley, where JBS is known to hire them.

Abdi's father, Shariff Abdinoor, spent a few months in Denver before he heard from a friend that JBS hired Somalis for work in its Greeley plant. He moved to Greeley, was hired by JBS and spent five years making \$13 per hour cleaning the meat-processing plant, which has the capacity to process 5,400 cattle daily.

Abdinoor said he quit his job a few months ago over a vacation pay dispute. He has searched for another job since then. Overall, however, Abdinoor enjoyed his work at JBS and said he was treated well.

Welcoming diversity

District 6 educators say they appreciate the global perspective that the refugee students bring into their classrooms.

"They add so much culture to our community and to our district," said Kathi VanSoest, the district's executive director of student support services. "It's been a great experience

while also being a very impactful experience."

The second- to fifth-graders in Mary Hoff's class at Centennial Elementary School tell her stories of their former homes. They have told her about climbing trees to collect leaves to build their homes, using smoke to calm bees to collect honey from hives and riding elephants.

They also tell of atrocities, including the massacre of fellow villagers. "They've seen some things that you don't know how they're OK," Hoff said.

But these students somehow have coped and many do well in Hoff's class, moving on to regular classes in just a few months. Hoff said she feels fortunate to teach such motivated students. "I almost never have to push them to work," she said.

District 6, however, is paying a high price for this diversity.

Its English Language Development program costs \$2.7 million a year. It received just \$350,000 in federal

► See **Refugees, 13**

REFUGEES from 12

funding this year to help offset that cost. A \$590,000 state grant helped fund the program over two years.

"We get very limited funding," VanSoest said. "Most of the funding for the work and program must come from the district's general fund."

VanSoest is one of the district administrators who say that JBS USA, owned by Brazilian meat packer JBS S.A., could and should do more to help.

The company's contributions so far have included a barbeque dinner it sponsored at an elementary school. Earlier this year, it contributed \$20,000 to the district's Success Foundation for technology upgrades, but school officials say none of that money has funded the education of refugee students.

Strapped for cash and more

The lack of funding for these kinds of programs goes beyond District 6. An ongoing court battle, *Lobato v. Colorado*, underscores the tension over funding in general between schools and the state.

The lawsuit, filed in 2005, argues that state support for kindergarten through 12th grade education falls short by \$3 billion. A Denver district judge agreed and ruled against the state in December 2011. The state has appealed the judge's decision.

The federal government requires that schools fund English-learning programs, said Trish Boland, director of the state Office of Elementary and Secondary Act Program. Her office works to ensure that districts have adequate programs in place.

But she acknowledged funding is problematic. "Do we adequately fund our schools? Probably not," Boland said.

District 6 continues to spend money on the English-learners program despite \$17 million in cuts to its \$120 million general fund budget over the past three years. The cuts have included teacher layoffs.

Meanwhile, the \$2.7 million it allocates to English learners isn't enough. The money mostly funds salaries of fewer than 40 teachers with special training – a ratio of just one teacher per 115 students in the program. The district would like to at least double the number of teachers assigned to helping these children.

Teachers also say they need newer technology to help educate the students.

Underscoring the point, the students in Jessica Cooney's class at Greeley West, ages 14 to 21, recited their English lessons recently from a fuzzy overhead-projector image.

The refugee students also need laptop computers, just like students in regular classes have, Cooney said. "The technology is key and that's what we're so severely lacking," she said.

Beyond technology, these children and their families get a lot of help from Marte Samuelstuen, a community liaison who works for the district.

District 6 by the numbers

434 — Number of refugee students enrolled in Weld County District 6 in 2012.

4,560 — Number of foreign-born students in the district's English-learners program.

\$2.7 million — District 6 dollars allocated to its English-learners program.

115-to-1 — The student-to-teacher ratio of children enrolled in the district's English-learners program.

6,000 — Number of people who work for JBS in Weld County.

Sources: Weld County School District 6, JBS

Samuelstuen connects students and their families with everything from health care to low-income utility aid and other public assistance. "It's beyond full-time," she said.

"It goes way beyond 40 hours per week."

Even working overtime, she can't fulfill all the needs of the refugee families. She estimates that there's

enough work for four community liaisons – if the district had the money.

As hard as the teachers and others in the district work, it's fair to say that many of the children work equally hard.

"They're very responsible," VanSoest said. "They're very respectful learners and try their very best."

"But, of course, as you can imagine, it's very challenging for them."

Yet, like their American peers, those who work hard can hope for better rewards.

Abdi, for one, wants to attend UNC to become a teacher.

Her goal is to work with refugee students.

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10	WATER PIK INC. 1730 E. Prospect Road Fort Collins, CO 80553	200 165	N/A	Designs, manufactures and distributes personal health care products.	970-484-1352 browe@waterpik.com www.waterpik.com	Richard P. Bisson, President and CEO 1962
11	GOLDEN ALUMINUM INC. 1405 E. 14th St. Fort Lupton, CO 80621	170 157	\$115,000,000	Bare and coated aluminum coils.	303-654-8301 sales@goldenaluminum.com www.goldenaluminum.com	Leland Lorentzen, CEO 1983
12	WALKER MANUFACTURING CO. 5925 E. Harmony Road Fort Collins, CO 80528	155 160	\$48,537,000	Commercial-grade riding lawnmowers and attachments.	970-221-5614 bobw@walkermowers.com www.walkermowers.com	Bob W. Walker, President 1959
12	BOULDER SCIENTIFIC CO. 598 Third St. Mead, CO 80542	155 149	N/A	Pharmaceutical intermediates, metallocenes, boron compounds and custom chemicals.	970-535-4494 dlmorrison@bouldersci.com www.bouldersci.com	John Birmingham, Founder 1972
14	ADVANCED MICRO DEVICES INC. 2950 E. Harmony Road, No. 300 Fort Collins, CO 80528	140 163	N/A	Design and verification of processor cores, as well as cache and I/O subsystems. The Fort Collins site also supports AMD's embedded processor business through testing, qualification and marketing of our embedded products.	970-226-9500 N/A www.amd.com	Rory Read, President and CEO Thomas Seifert, Interim CEO, Senior VP and CFO 1969
15	DENVER PLASTICS COLORADO LP 560 Dahlia St. Hudson, CO 80642	135 120	\$15,000,000	Custom thermoplastics injection molding, two shot molding, vertical molding, large tonnage molding, assembly, printing and secondary operations.	303-654-1202 robertd@denverplastics.com www.dpccolorado.com	Robert Garrick Doebele, General manager 1950
16	FLEETWOODGOLDCOWYARD 5605 Goldco Drive Loveland, CO 80538	123 119	N/A	Palletizing and de-palletizing equipment for both full goods and empty containers.	970-663-4770 N/A www.fgwa.com	Daniel LoRusso, Business unit director 1971
17	ADVANCED MANUFACTURING TECHNOLOGY 3920 Patton Ave. Loveland, CO 80538	110 97	\$20,000,000	Empty container conveyance systems.	970-612-0315 rfq@amtcolorado.com www.amtcolorado.com	Thomas M. Ingraham, President 1996
18	STAR PRECISION LLC 7300 Miller Drive Frederick, CO 80504	90 90	N/A	N/A	303-926-0559 N/A www.starprecision.com	John Wislawski, CEO N/A
19	COLORADO PRECAST CONCRETE INC. 1820 E. Colorado Highway 402 Loveland, CO 80537	84 70	\$8,300,000	Manufacturer of precast concrete products, underground utilities, manholes, electrical vaults, septic tanks, architectural products, small buildings, PVC pipes, fuel tanks.	970-669-0535 scott@coloprecast.com www.coloprecast.com	Penny Hayward, CEO/Owner 1975
20	SUN MOUNTAIN INC. 140 Commerce Drive Berthoud, CO 80513	80 80	N/A	Custom wood doors, flooring and moldings.	970-532-2105 info@sunmountaindoor.com www.sunmountaindoor.com	Jared Meier, General manager 1998
20	ENVIROTECH SERVICES INC. 910 54th Ave., Suite 230 Greeley, CO 80634	80 80	N/A	De-icing and dust control products for roads.	970-346-3900 info@envirotechservices.com www.envirotechservices.com	Roger Knoph, President 1989
22	PARKWAY PRODUCTS INC. 4150 Saint Cloud Drive Loveland, CO 80538	76 N/A	N/A	Molders of high-performance plastic, plastic injection molding.	970-593-0033 dcllettenberg@parkwayproducts.com www.parkwayproducts.com	Bryan Owens, Plant manager 1995
23	COLORADO VNET LLC 619 14th St. SW Loveland, CO 80537	75 N/A	N/A	Manufactures systems for home automation and distributed digital audio and video. Electronic Design Services.	970-203-3700 info@coloradovnet.com www.coloradovnet.com	William Beierwaltes, CEO 2002
24	ALL AMERICAN HOMES COLORADO LLC 3333 E. Center Drive Milliken, CO 80543	70 65	N/A	Manufacturer of custom-modular homes and commercial buildings.	970-587-0544 N/A www.allamericanhomes.com	David Reed, Executive vice president 1994
25	SNAPTRON INC. 960 Diamond Valley Drive Windsor, CO 80550	65 50	N/A	Manufacturing of metal tactile dome switches.	970-686-5682 info@snaptron.com www.snaptron.com	Brett Tatman, President, CEO 1990

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

Researched by Mariah Gant

Source: Business Report Survey

1 Numbers include both Windsor and Brighton locations.



JONATHAN CASTNER

Dr. Emily Graves says she's missed "some parenting moments" because of her professional life and has a nanny to help with childcare.

HAVING IT ALL from 1

required a full-time caretaker. Cramer couldn't help but feel that he needed more time with Mom.

With the birth of her daughter, Eden, matters quickly spiraled. Whether it was catching up on email during family dinner or pumping milk at the office, Cramer constantly had to be two places at once – and couldn't help feeling as if she was never fully at either.

So she quit, deciding that trying any longer to strike the right work-life balance just wasn't going to work.

Cramer says leaving her job for her family was "one of the hardest decisions" she's ever had to make.

It is a decision that, it appears, many women who are mothers and top professionals across Northern Colorado and the nation grapple with every day. And as more women enter the workforce, more are expected to face this very dilemma.

“I do not believe that corporations ... will support an increase in costs for any reason without legislation.”

Megan Shelman
PRESIDENT-ELECT
COLORADO BUSINESS WOMEN

The notion of balancing work and life — of having it all — has been part of the feminist credo and the wider culture for a few decades now.

But this June, Ann-Marie Slaughter, the former director of policy planning for the U.S. State Department, produced one of Atlantic magazine's most-read and talked-about pieces in years, an essay titled, "Why women still can't have it all."

The article — which earned its own Twitter hashtag, thousands of comments, talk-show commentaries and even a book deal — detailed Slaughter's personal tensions between work and family life and her ultimate decision to leave a powerful, high-level government position to spend more time with her two teenage boys.

Her conclusion: that without reforms in the

American workplace, without huge structural changes, mothers will never be able to compete on an equal playing field with their childless counterparts.

Perhaps more controversially, Slaughter's piece asserted that women who believe they can have it all are just fooling themselves, at least in the current environment.

Pushing a button

Slaughter's case could be considered more extreme than most. Her job required that she be away from home during the workweek. Every week.

Still, many women professionals in Northern Colorado experience this tension in their lives every day. With unprecedented numbers of women pursuing higher education and joining the working world — making up 63.5 percent of the labor force in Colorado, according to the Bureau of Labor Statistics — the hectic, often frustrating work-life juggling act is one that many know too well.

"It's a riddle," said Judy Dorsey, president and principal engineer of Fort Collins-based engineering consulting firm Brendle Group and mother of two. "You have to (have) the firm belief that there is a solution to the riddle of being a great mom and a great engineer, even when the rest of the world is telling you that one of these things must give."

There are plenty of reasons to explain why this "riddle" persists, including ones that have nothing to do with employment and workplace policies.

In part, while women are increasingly bringing home the bacon, they're still the ones carrying the brunt of the housework.

According to a 2008 study by the Institute of Families and Work, women's role on the home front hasn't changed all that much since the 1970s. Mothers spent the same number of weekday hours with their children (close to four) in 2008 as they did in 1977, and married women today report still doing the majority of the cooking and cleaning in their households. All while earning almost half of the total household income.

Also, although the wage gap between genders has consistently narrowed over the past five decades, the average woman still makes substantially less than the average man, according to National Partnership for Women and Families statistics. In Colorado's

district four (encompassing Fort Collins, Greeley, Loveland and Longmont), women made 24 percent less than men did for the same job, effectively costing women \$11,000 in wages a year.

Some of that disparity lies in the career choices women make.

Women in general tend to look for different things from their careers than men, including greater flexibility and more work-life satisfaction, and they are often willing to sacrifice financial gain for these perks, according to the Families and Work Institute.

Indeed, in 2011, women made up only 13.6 percent of architects and engineers, 4.3 percent of airline pilots and flight engineers and 33.8 percent of physicians and surgeons. Those are all traditionally higher-paying career fields. In contrast, more than four out of five librarians, registered nurses and elementary- and middle-school teachers were female, working in realms that tend to pay less.



Dr. Ginger Smoak

Still, women today are doing more, making less and still stuck with just 24 hours in a day. No wonder Slaughter's piece pushed a button.

Forcing their hand

Trying to find that work-life balance, women across the region have structured their lives in various ways in hopes of achieving success as both mothers and businesspeople.

Some have had more luck than others.

When Cramer made the decision to quit her job and stay home with her children, she understood her choice would mean financial sacrifice. Her biggest regret is that she and her husband, Matt Cramer, didn't transition to living solely off his income before the birth of their second child. Having more

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savings in the bank would have eased the transition to one breadwinner, Tamara Cramer said. Still, they've made things work.

Since her departure from the everyday working world, Tamara Cramer has taken on part-time work from home, and helped her husband run the custom-order bakery and guitar lesson and repair practice they own.

She is also a certified labor coach and the manager of Loveland's winter farmers market. As her children have gotten older (Owen is now 7 and Eden is 5), she's even been able to take on some PR work, which she does around her children's schedule.

None of her current workload is as time-consuming as her former job at Group Publishing — but, of course, her career isn't what it used to be, either.

'Teetering' vs. balancing

Dr. Emily Graves, a Fort Collins-based equine veterinarian for Pfizer Animal Health, has managed to stay on her career path but only after making some big changes and accepting a measure of sacrifice.

She also happens to work from home the majority of the time.

In 2010, when Graves found out she was pregnant, the then 38-year-old knew she didn't want to give up her job, or let her investment in vet school go to waste. Childcare became a necessity.

Her husband takes their 2-year-old son Mike to daycare every morning while Graves starts her workday. Mike gets picked up by a nanny, who watches him for the remaining hours until both Graves are off the clock. Although complicated, the childcare schedule allows both Emily and her husband to continue relatively uninterrupted in their own careers — what she believes to be a crucial part of her own personal fulfillment.

"I certainly missed some parenting moments along the way," she said, including Mike's first steps and visit with Santa. But she considers the sacrifice worthwhile, at least so far.

It helped that Graves' employer granted her three months of paid maternity leave when Mike was born, allowing her to focus on her son in the critical early months without worrying about work.

Others aren't so fortunate.

In Colorado, there are no laws requiring companies to grant women flex-time or paid maternity leave, and most employers choose not to offer such benefits. Under the federal Family and Medical Leave Act, employers must offer up to 12 weeks of leave surrounding the birth of a baby. But that time off is unpaid.

In the current economic climate, many women simply can't afford that option.

And no matter what the career choice, women are, of course, still the ones bearing children.

While teaching as an adjunct history professor at CSU, Dr. Ginger Smoak, mother of two, received no paid maternity leave from the school, teaching right up until her due date and returning to the classroom one week later. She described the juggle of work and family not so much as balance but as a "teetering."

"In general, I think that balancing work and family is more difficult for women than men because while a woman's partner may be willing and able to take on the role of primary caregiver for children, ultimately women have biological restraints, such as difficult pregnancies or hospitalization before or after birth, nursing, etc.," said Smoak.

"I can see why women can feel forced to give up on a career once they have children, or at least feel that it is too difficult to try to make it work," she said.

Many women, of course, choose to plow ahead, regardless.

"Women shouldn't feel like they have to sacrifice anything," said Jessica Peterson, owner of the Customer Wow Project, a marketing and customer relations firm based in Loveland, and mother of one. "I'm teaching my daughter that she can be whatever

she wants by living the example."

Peterson splits childcare responsibilities with her husband, Evan Peterson. She often works from home, structuring her business hours around her daughter's school schedule. If work's not finished when 7-year-old Cadence gets home, then Jessica Peterson returns to it after bedtime, sometimes at her desk until 1 a.m.

But not everyone has the flexibility that comes with being self-employed or has a partner willing to share responsibility.

History lesson?

After stepping down from her position with the Department of State, Slaughter was fortunate enough to have options — she's now a professor of politics and international affairs at Princeton University. As she noted in her piece, many more women struggle to get back into the working world after taking time off.



COURTESY JESSICA PETERSON

For Jessica Peterson, having it all means sometimes working until 1 a.m.

Smoak draws on history in conjuring up possible solutions to the issue. She said medieval women would have taken their children to the market to work with them, because there was no other option. This is one area, she said, where contemporary society would do well to follow.

"In the high Middle Ages, most women would not have recognized different 'work' and 'family' spheres, instead spending their time immersed in both," she said. "Those women, too, would have recognized the concept (of having it all) as faulty, as a fiction that simply didn't exist for them. Having children close by was a reality, and would be one aspect that would make attending to both work and family needs much easier for women today."

Smoak, like many others, mentions on-site childcare, matching school and work schedules for vacations, flex-time, extended leave policies and benefits as ways employers could engender a better, more integrated experience for working parents.

"Perhaps we should become more 'medieval' in this way," she said.

Many workplaces have, in fact, incorporated some of these programs over the years. But many more have yet to even consider them.

YOUR THOUGHTS, PLEASE

Where are you in this discussion?

What are your feelings about the issue? Let us know! Email reporter Maggie Shafer at mshafer@ncbr.com with your comments and we'll publish the best in an upcoming issue.

Last year, Smoak's husband was hired as a professor at the University of Utah. She said she allowed his job to take precedence in determining their residence because she felt her job at CSU didn't offer adequate flexibility or job security. Since the relocation, she has accepted a position as an assistant professor/lecturer

at the University of Utah.

Employers may have no choice but to eventually adapt.

Statistics portend more women entering the workforce and rising to the highest levels of their organizations. Greater numbers of women than men have earned master's degrees since 1981, according to the National Center for Education Statistics. Currently, 52 percent of CSU is female — up from 30 percent in 1960.

Despite these trends, Megan Shellman, president-elect of Colorado Business Women, thinks real change in the workplace will happen only if it's mandated by law. "I do not believe that corporations or small businesses will support an increase in costs (associated with hiring women with families) for any reason without legislation," she said.

Slaughter goes further: "The best hope for improving the lot of all women ... is to close the leadership gap: to elect a woman president and 50 women senators; to ensure that women are equally represented in the ranks of corporate executives and judicial leaders," she wrote. "Only when women wield power in sufficient numbers will we create a society that genuinely works for all women. That will be a society that works for everyone."

NoCo to host leg of Pro Cycling race

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.

Northern Colorado has won its bid to host the sixth leg of a bike race that some have called America's Tour de France.

NoCoCycling's winning bid to bring the USA Pro Cycling Challenge to Northern Colorado was announced Dec. 19 in Aspen by the ride's organizers, Medalist Sports. Northern Colorado will host the race on Aug. 24, a Saturday. The race is expected to

DAILY IN REVIEW

be one of the largest events that Fort Collins will ever host.

The 2013 race will skip Boulder, which hosted the penultimate leg this year, and Longmont, which put in its



COURTESY ROB ANNIS

first bid for a stage this fall.

Boulder did not bid after organizers informed the city that it would not be selected again for the 2013 race.

Colorado Springs lost its bid to host a stage for the third consecutive year and for the third time, the race passed over Grand Junction.



COURTESY JASON OX4

CSU hopes to improve fire gear

The CSU Department of Design and Merchandising is working with the Poudre Fire Authority to study ways to make firefighters' suits less restrictive. Juyeon Park, an assistant professor in the department, hopes to develop a suit that improves movement and can also pass standards for firefighter gear set by the National Fire Protection Association.

"We know that the 40 pounds of turnout gear and additional 35 pounds of breathing equipment firefighters wear impact their balance and movement so much that it leads to accidents, injuries and even casualties," Park said.

"While there has been some research into the mobility of personal protective equipment, it has never been translated into real design solutions," she said. Park will focus on areas where gloves meet sleeves, where boots meet pants and where helmets meet jackets and breathing gear.



COURTESY BETSY WEBER

New Belgium begins work \$10M tank project

FORT COLLINS — New Belgium Brewing Co. began work Dec. 17 on the installation of four new tanks, a \$10 million project that will enable the brewery to expand production capacity to 840,000 barrels.

Each of the four tanks can hold 2,200 hectoliters, and the extra production is expected to help the brewery bridge the gap in production before New Belgium's second

brewery comes online in Asheville, N.C., in 2015.

The Asheville brewery will break ground this coming spring and is expected to have an initial capacity of 400,000 barrels.

The installation of the new tanks is expected to take six days and will be complete on Dec. 22. Once they are installed, New Belgium will be able to begin distribution in Alaska and Louisiana.

Ritter as possible U.S. energy chief

Former Colorado Gov. Bill Ritter has been mentioned as under consideration for the nation's next energy secretary, the Washington Post reported.

With U.S. Department of Energy Secretary Steven Chu likely to leave his post, Ritter is among the possibilities to replace him, the Post said.

Ritter, director of CSU's Center for the New Energy Economy, told The Denver Post Tuesday he was "flattered" to be among such distinguished names.

"It's a crucial time for the country to focus on energy policy among the other priorities," he said. "Energy has to be a priority going forward."

Developer has new, big tenant in sight for Twin Peaks

LONGMONT — A large-format, general retail store will anchor the north-east corner of the Twin Peaks Mall in Longmont as part of the mall's redevelopment.

The stand-alone store will occupy 100,000 square feet of space. Fort Collins-based NewMark Merrill Mountain States is not disclosing the retailer's name, citing contractual arrangements.

Allen Ginsborg, the company's managing director and principal, told the Longmont City Council Dec. 18 that the retailer is under contract.

Another NewMark Merrill representative, leasing associate Ross Carpenter, said that the company is talking with natural grocery retailers, local breweries and restaurants about becoming tenants at Twin Peaks' new "retail village."



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Pumped about proposed bike cluster

BY MAGGIE SHAFER
mshafer@ncbr.com

Dee Wanger is the owner of Ridekick – the makers of an electric bicycle trailer – and a founding member of the Fort Collins Bike Industry Alliance. A group of representatives from the alliance returned from Interbike, a bike trade show, in September, starry-eyed and set on forming a city-recognized bike industry cluster. The Business Report caught up with Wanger to find out how the city stands to gain from the growing bike industry and why we need an organization to cultivate it.

Question: What is the Fort Collins Bike Industry Alliance, and what exactly is its charge?

Answer: It came to be when we realized that there were 23 companies that contribute something into the bike industry here. And whether it's a nutrition bar, an electric product, clothing, just one component like shocks or pedals or seats, or whether it's a bicycle trailer, like in our case, or a custom-built bike, all of these companies contribute into the bicycle industry.

Once we realized there were 23 of us, we realized, 'Wow, we are a contributing entity into the economic base of Fort Collins,' in jobs, in product

sales. ...

We piloted the group at this year's Interbike, the bike industry trade show that's held in Las Vegas every year. Attending trade shows, strengthening marketing efforts, as well as having a web presence as a community that has a bike-industry economic entity are all part of it. We have also begun to keep metrics on these companies to learn and be able to watch what kind of jobs we're creating in the area and if we attract any new companies to the area.



Q: After the Interbike conference, you suggested that there might be a Fort Collins Bike Cluster formed out of the alliance. What are the incentives for becoming an official cluster and why is now the right time for Fort Collins?

A: As a cluster, it enables somebody from the city or contracted by the city to be a third-party coordinator. We do need a third party to be the coordinator of the group and to manage the met-

rics because within the group there are competitors, so that third party helps to equalize that.

As a cluster, there may be a small sum of city money for a part-time person to tend to the organizational aspects of the group, not necessarily the content aspect of the group. The content aspects are managed by the group itself. It's the coordinator's job to call meetings and make sure

NEWSMAKER Q&A

that communication is going full-circle.

Funding from the city would be minimal. Even for the trade show, it was about \$5,000 to support that. There was a misprint as to what the projected income out of that \$5,000 investment was. When I polled all the people that participated in the booth, we projected that we would generate between \$80,000 and \$120,000. I think what was printed in the Coloradoan was \$8,000. So it's better than 10 times what was originally invested. In that regard, there is some money made available by the city, but with the intent and the belief that we will see it tenfold, and that its impact would be tenfold for local businesses.

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Ask the Expert

Need advice on an issue affecting your business? Our experts are on stand-by and can help. Whether it's about HR, sales, marketing, social media or business law, just send your question to news@ncbr.com and we'll help you find the right answers.

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Tech to help meet New Year's resolutions

Ah, the holidays. A time to visit family and friends, exchange gifts and tokens of affections and friendship, and eat loads of rich, sweet, sugary foods.

It's interesting that such a myriad of diversity surrounds the holidays, yet when the clock strikes midnight on Dec. 31 (or is it midnight on Jan. 1?), the majority of the world's population becomes focused on a singular goal: not spending the coming year feeling nor looking like a fat, disgusting pig. Yep. New Year's resolution time.

Getting in shape is hard work,

make no doubt about it. It's the



GEEK CHIC
Michael Wailes

primary reason I'm not in shape. That and... yeah, pretty much just that. Seriously, getting in shape is hard work and it isn't just the physical part of it that I am talking about.

You need to set goals, plan workouts and meals, juggle schedules around so that you can get into the gym or go on that

walk. Then you need to make sure you are tracking your progress, find ways to maintain motivation when mirror-mirror on the wall isn't really the best friend of all, and keep moving in a positive direction. I'm getting sweaty just thinking about it!

You would've thought that by now the human race would be advanced enough to figure out a way to make exercise, well, easier and less painful. While the gym of the Jetsons is still something to look forward too, there is some cool technology out there that can help you do

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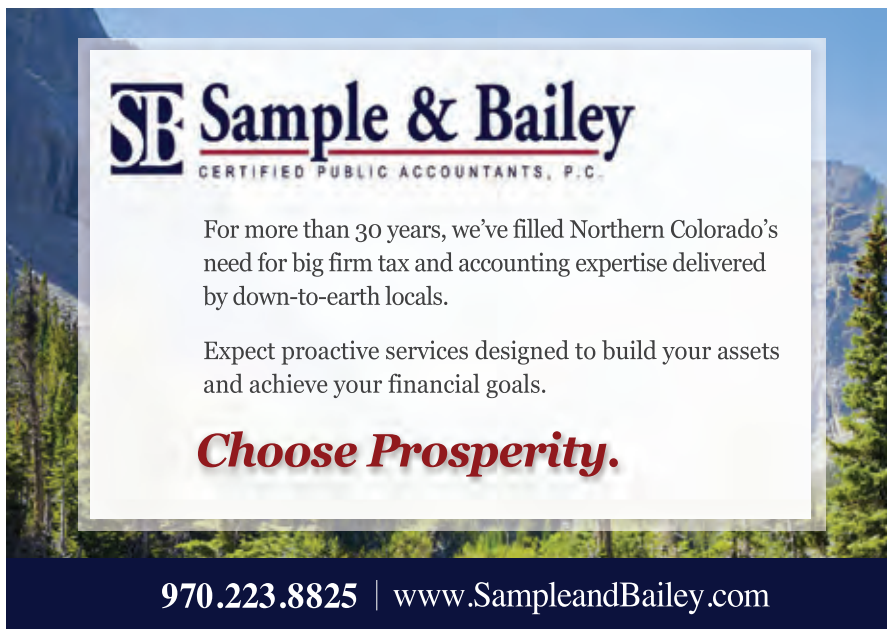
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some of the heavy lifting.

One thing anybody who is trying to get in shape needs is a bathroom scale; for all the grief it can cause, it truly is an indispensable tool.

Bathroom scales that are also able to measure body composition/body fat aren't anything new; they've just gotten much more accurate.

Two new scales on the market, the FitBit Aria and the Withings Wi-Fi Body Scale, add the convenience of wireless network connectivity. What does that mean? Well, it's pretty simple but super-useful.

Basically, you step on the scale and let it take its reading. That's it. But in addition to displaying the results on its face, the scale sends the data via your wireless network to your computer or your phone. Both systems have an online interface and an app for both Android and iOS, which collects and stores your data. While you are in the shower getting ready for the day, your scale is logging your body weight and composition.

Pedometers are another tool that have been around for a long time and just continue to get better with age.

There are a plethora of pedometers on the market — some old-school mechanical ones, and some up-to-date digital ones. But I've been looking at these devices for a while now, and think that there are only three manufactures worth looking at right now: FitBit, Jawbone and Nike.

Nike introduced the Nike+ system a few years ago and it was a pretty novel concept. You placed a small sensor in the footbed of a specially designed Nike shoe and then via Bluetooth, you could track your steps through an iPhone app. The only drawback was that you can't really run the app all day to track your "everyday" activity; the battery just wouldn't last.

So Nike introduced the Nike+ FuelBand, a small bracelet that you wear on your wrist that contains an even smaller sensor that tracks your daily movement. This data is synced up through your Nike+ account, which you can view online or via smartphone app. Like other Nike+ products, there is plenty of social sharing with the FuelBand through the Nike+ network or other popular channels.

The only drawback to the FuelBand is that it reports data back to you in a Nike proprietary metric — NikeFuel, as in: how much NikeFuel you have burned? How much NikeFuel is a calorie? No idea.

Staying with the theme of wrist wear, Jawbone's UP is another sporty bracelet that can be worn all day, and night — in addition to tracking distance traveled, calories burned, and exercised intensity, the UP also is able to track how well you sleep.

Like the Nike FuelBand, the UP syncs up with an online account and an iPhone app (sorry Android users), but the UP is so much more than a

pedometer.

The UP will track your sleep patterns and it will wake you when your body is ready to wake up by sensing when you are in a lighter sleep cycle; heck it will even let you take a quick nap and wake you up at the ideal time.

The app will let you track your food intake and mood level and combined with your exercise data, will then help you, "discover hidden connections and patterns in your day-to-day activities" using its "Insight Engine." It even has a reminder system to help you get out of your chair and move around.

The UP is a pretty robust and complete system, and as such, lacks connectivity with other tools, which could be a disadvantage for some.

“The UP will track your sleep patterns and it will wake you when your body is ready to wake up by sensing when you are in a lighter sleep cycle; heck it will even let you take a quick nap and wake you up at the ideal time.”

FitBit currently markets two activity trackers, the One and the Zip. Both measure distance traveled, calories burned and steps climbed. The One has the addition benefit of sleep tracking and wake-up alarms as well.

Both the One and the Zip are clip-on devices that can be placed on your belt, in your pocket, or beneath your clothing clipped to an undergarment. The One also comes with a wristband so that you can comfortably wear it at night.

Like the other devices, FitBit devices sync up with an online account and a smartphone app (both Android and iOS). And like the Nike+ FuelBand, both FitBit devices have social sharing capabilities.

All these devices can help you take a lot of the guesswork out of how active you really are throughout the day and make it easy to track and report on your progress.

Next time I want to show you some of the apps that you can use in conjunction with this hardware to help you, and possibly me, hit our get fit goals in the new year.

Wailes is an interactive developer at Burns Marketing Communications in Johnstown. If you have questions or would like to suggest a topic for a future Geek Chic column, email him at news@ncbr.com.

BUSINESS REPORT LIST

Largest Private Health Clubs

Ranked by number of local members

RANK Prev. rank	Company	Local members Full-time employees Part-time employees	Membership rates - individual Membership rates - couple Membership rates - family	Avg. age of members Men/women/co-ed	Facilities/programs	Person in charge Email Website
1 2011 Rank: 1	MIRAMONT LIFESTYLE FITNESS 901 Oakridge Drive Fort Collins, CO 80525 970-282-1000	22,000 50 235	\$39-69 \$65-110 \$75-110	35 Co-ed	Four facilities: north, central and south locations. Senior programs, wellness programs, kids programs and other.	Shane Hunsinger CFO info@miramontlifestyle.com www.miramontlifestyle.com
2 2011 Rank: NR	24-HOUR FITNESS 2208 E. Harmony Road Fort Collins, CO 80528 970-797-3036	10,000 20 30	Contact for rates N/A N/A	35 Co-ed	Kids club, individual and group exercise classes.	N/A www.24hourfitness.com
3 2011 Rank: 2	RAINTREE ATHLETIC CLUB 2555 S. Shields St. Fort Collins, CO 80526 970-490-1300	7,000 20 120	\$39/Student - \$51/month \$82/month \$92/month	All ages Co-ed	Remodeled full-service health club.	Martin P. Johns Owner/General manager martinj@raintreeathleticclub.com www.raintreeathleticclub.com
4 2011 Rank: 4	FORT COLLINS CLUB 1307 E. Prospect Road Fort Collins, CO 80525 970-224-2582	6,000 25 125	\$49-\$63/month \$75-\$95/month \$104-\$125/month	N/A Co-ed	Indoor/outdoor pools, group fitness, racquetball, basketball, climbing wall, kids exercise area. Silver Sneakers certified facility.	Todd Heenan Owner info@fortcollinsclub.net www.fortcollinsclub.net
5 2011 Rank: 3	WORK OUT WEST, HEALTH & RECREATION CAMPUS 5699-5701 W. 20th St. Greeley, CO 80634 970-330-9691	4,500 8 55	\$39/month and up \$54/month and up \$64/month and up	45 Co-ed	Fitness and tennis club.	Meegan O'Connell CEO info@workoutwest.com www.workoutwest.com
6 2011 Rank: 5	CONDITIONING SPA 2640 11th Ave. Greeley, CO 80631 970-352-0974	4,000 5 45	\$40/month \$65/month \$5 each additional	40 Co-ed	Racquetball, squash, cardio, weight room, aerobics, pool, Nautilus, women's-only fitness center, youth center, Pilates, yoga, Forever Fit and Humana Gold Silver Sneakers.	Pam Balzer Tim Balzer Owners info@conditioningspa.com www.conditioningspa.com
7 2011 Rank: 6	GOLD'S GYM LOVELAND 910 E. Eisenhower Blvd. Loveland, CO 80537 970-593-9111	3,500 10 N/A	\$44.99/month N/A \$99.95/month	35 Co-ed	Free weights, cardio cinema, Nautilus, women-only workout area, tanning, locker room, saunas, steam rooms, massage therapy, kids club, group classes, personal training, basketball, physical therapy & chiropractic.	Lynn Mecham General manager, Owner lovelandco@goldsgym.net www.goldsgym.com/lovelandco
8 2011 Rank: NR	FAMILY FUNPLEX 1501 65th Ave. Greeley, CO 80634 970-350-9401	1,500 20 30	\$120/3-month; \$200/6-month; \$360/ annual (Family FunPlex & Greeley Recreation Center) N/A \$195/3-month; \$325/6-month; \$600/ annual (Family FunPlex & Greeley Recreation Center)	35 Co-ed	Indoor water park, miniature golf, fitness center, dance facilities, indoor track, amphitheatre, community rooms, field house, softball park and playground.	N/A www.greeleygov.com
9 2011 Rank: NR	ANYTIME FITNESS 1159 Main St. Windsor, CO 80550 970-674-3304	1,250 2 3	\$35/month \$29/month for second member N/A	40-50 N/A	Offers a wide variety of cardio, strength, and free weight equipment, 30 classes from yoga to bootcamp, zumba, group bicycling etc. Twenty-four-hour tanning is available at many clubs, personal trainers, private restrooms with showers.	David Haase Owner windsorco@anytimefitness.com www.anytimefitness.com
10 2011 Rank: 10	ANYTIME FITNESS 200 W. Foothills Parkway Fort Collins, CO 80525 970-223-2248	1,000 3 7	\$35/month \$64/month N/A	30 Co-ed	Offers a wide variety of cardio, strength and free weight equipment, 24-hour tanning is available at many clubs, personal trainers, private restrooms with showers.	fortcollins@anytimefitness.com www.anytimefitness.com
11 2011 Rank: 11	OLD TOWN ATHLETIC CLUB 351 Linden St., Suite 100 Fort Collins, CO 80524 970-493-7222	750 1 15	\$37.50/mo \$55/month \$37.50/month + \$17.50 per additional person	35 Co-ed	Health club, weights and fitness facility.	Josh Slattery Owner josh@oldtown-athleticclub.com www.oldtown-athleticclub.com

Region surveyed includes Larimer and Weld counties and the city of Brighton.

N/A-Not Available.

NR-Not Previously Ranked.

1 Call for children, senior and student rates.

Researched by Mariah Gant

Source: Business Report Survey

NEW FOR 2013

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cpayne@miramontlifestyle.com | 970.457.4328

BRIEF CASE

KUDOS

CSU's Institute for Entrepreneurship celebrated the acceptance of 12 CSU entrepreneurs and their teams into the recently launched New Economy Venture Accelerator program for 2013. An event to recognize and congratulate the entrepreneurs was held at the Rocky Mountain Innosphere in December, and served to connect mentors and advisors with student entrepreneurs.

Loveland-based **American Eagle Distributing Co.** has raised \$4,500 to-date for the Colorado Eagles Foundation through sales of its commemorative Eagle's 10th anniversary military appreciation coins. In less than one week, the company raised 90 percent of its \$5,000 coin sales fundraising goal. Remaining coins are on sale for a limited time through various Eagles events and merchandise stations. Contact the Colorado Eagles at 970-686-SHOT to purchase one of the remaining coins.

NEW LOCATION

E.L. Events (formerly Engaging Loveland), **Fred's Used Websites, Fyn Public Relations** and **Perfect Square**, a design firm, have each moved their offices to 239 E. Fourth St. in downtown Loveland, due to growth.

NEW NAME

Engaging Loveland Inc., a nonprofit community-event promotion service, has rebranded to **E.L. Events** and has launched a new website at www.e-l-events.org. E.L. is short for extraordinary Loveland, and the new site will offer a comprehensive calendar of events in Loveland.

CALENDAR

Jan. 8: So you want to start a business? Workshop

This class is a prerequisite to scheduling a counseling session at the Larimer Small Business Development Center. It will 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. The workshop will convene from 9-11 a.m. at the Larimer SBDC office in downtown Fort Collins. Cost is \$15 when pre-paid or \$25 the day of the event if space is available. Pre-registration and pre-payment are advised. Please register at www.larimersbdc.org or call 970-498-9295 to pre-pay.

Jan. 8, 14 and 24: Public meeting with The Colorado Water Institute

The Colorado Water Institute at Colorado State University is studying the conflict between groundwater and surface water users on the South Platte River, specifically whether the strict augmentation of water supplies now required of those who use wells is actually over-augmenting the alluvial aquifer, causing damage from high water tables. Members of the CWI study team will meet with stakeholders and the public in

NEW PRODUCTS AND SERVICES

Marriott International Inc. announced that the 112-room Courtyard by Marriott, located at 1200 Oakridge Drive in Fort Collins, has completed a major renovation of its lobby. The hotel now features the brand's new business lobby concept, designed to give travelers the flexibility for work and leisure while on the road.

CHD Bioscience Inc. said it has reached a five-year research-and-development agreement with CSU to explore new ways of treating infectious diseases. The agreement will further collaboration between the Fort Collins company and researchers at CSU's Mycobacteria Research Laboratories. CHD Bioscience sells disinfectants that kill bacteria and spores in hospitals, nursing homes, restaurants and other places. The company's technology also can be used to sterilize medical devices.

RMG Engineers Group has acquired the operations of Total Engineering Service, located in Greeley. Tom Cope, PE., principal of TES, has joined the **RMG Engineers Group**. This new office will be providing geotechnical, structural and limited civil engineering services. The new office includes a soils testing laboratory for geotechnical investigations and construction material testing. The company's structural services include both residential and commercial designs and consultation and can be reached at 970-330-1071.

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

Longmont, Sterling and Gilcrest to inform people about the study and to facilitate dialogue about the issues. The meetings are free and open to the public. They will be held from 1-3:30 p.m. Jan. 8 at the Southwest Weld County Building, 4209 Weld County Road 24 in Longmont; 6-8:30 p.m. Jan. 14 at the Hays Student Center Ballroom, Northeast Junior College, 100 College Ave. in Sterling; and 6 - 8:30 p.m. Jan. 24 at Valley High School, 1001 Birch St. in Gilcrest.

Tuesdays starting Jan. 15: Larimer County SBDC Leading Edge Program

The Larimer Small Business Development Center is offering the Leading Edge Program: Tilling the Soil for Agricultural Entrepreneurs. The course for agricultural entrepreneurs is aimed at those who have started or are thinking about starting an agricultural-based venture that is not tied to large scale, commodity-style production. The materials are specifically designed for the individual who is searching for innovative ideas and enhanced marketing opportunities in the area of agriculture. It will be held Tuesdays from 9 a.m. to 12 p.m., running from Jan. 15 through April 2. Register for this course at www.larimersbdc.org.

Cheyenne lies at the crossroads of two major interstate highways and two major railway lines.

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ON THE JOB

ACADEMICS

Bryan Dik, associate professor of psychology at Colorado State, co-authored "Make Your Job a Calling: How the Psychology of Vocation Can Change Your Life at Work," a book that was released in December. More information can be found at www.makeyourjobcalling.com.

Sophie Craighead and **Nan Stuart** received honorary degrees from the CSU College of Veterinary Medicine and Biomedical Sciences as part of the graduate school ceremonies in December. They were chosen because of their lifetime commitment to animal welfare and their support of the Animal Cancer Center.

Karolin Luger, a university distinguished professor and investigator for the Howard Hughes Medical Institute at CSU, as been named national lecturer for the Biophysical Society, a title given to an outstanding biophysicist selected by the society president. The recipient presents the lecture during the society's annual meeting – which will draw more than 6,000 scientists this year.

ACCOUNTING

EKS&H announced that **Lee Dorkin** has joined the firm as a senior manager in the consulting practice. Dorkin is responsible for providing clients process evaluations and analysis utilizing various efficiency principals. He is LEAN certified and is in the process of additional certification. Dorkin has 10 years of investment management and management consulting experience and 10 additional years applying process improvement strategies to companies in distribution, supply chain, construction and manufacturing.



Dorkin

BOARDS

The board of directors of the Colorado Automobile Dealers Association announced it has selected **John Carroll**, president of Ed Carroll Motor Company in Fort Collins, as chairman of the board for 2013. Carroll's dealerships sell Audi, Porsche and Volkswagens. The company is celebrating its 45th anniversary in business this year and more than \$1 billion in sales. Carroll also serves as chairman of the board of the Fort Collins Chamber of Commerce, and is the campaign chair of United Way in Larimer County.

The nominating committee for the Loveland Chamber of Commerce board of directors has announced its nominations for the 2013 executive committee. The new executive committee appointments will go into affect Jan. 1. The 2013 nominations are: **Nathan Klein** with Loveland Commercial as board chair; **Miki Roth** with The Group, Real Estate as chair elect; **Pete Gazlay** with Total Facility Care LLC as secretary, **Phil Kembel** with Phil Kembel CPA LLC as treasurer, **Dave Clark** with candlelight Dinner Playhouse as immediate past chair.

HEALTH CARE

Workwell Occupational Medicine has hired **Dr. Hope Edmonds** for the Fort Collins clinic. Edmonds graduated from the University of Kansas, School of Medicine. She also completed her Mayo Clinic family practice residency in 2002 before beginning her ER and urgent care work in Cheyenne, Wyo. Most recently, Edmonds was the medical director of Healthreach Urgent Care.

Dr. Matt Mahlberg has joined Lake Loveland Dermatology, a dermatology practice in Loveland. Formerly with Dermatology Associates of Colorado in Englewood, Mahlberg has returned to Loveland—where he graduated as a valedictorian from Thompson Valley High School.

A board-certified dermatologist and fellowship-trained Mohs skin cancer surgeon, Mahlberg has been recognized with numerous awards during his career including the Morris Leider Award for excellence in dermatology at NYU Medical Center and a national award for his work in the field of reconstructive surgery. Mahlberg is experienced in all areas of dermatology, including skin cancer and laser surgery, and he is currently offering appointments with limited wait time.

MISCELLANEOUS

Loveland author and entrepreneur **Dixie Daly** launched her latest e-book, "Angelic Dreams: From Sunset to Sunrise, Inspirational Poems to Strengthen and Enrich Your Soul." The book includes 12 poems, comes in seven different languages and sells for \$2.24 through Amazon. It can be downloaded through the Kindle app on any available device.

The Colorado Ice announced the hiring of **Brandon Jones** as the team's new head athletic trainer. Jones is currently the head athletic trainer for Thompson Valley High School in Loveland. Before arriving in Colorado, Jones previously worked as an assistant athletic trainer at the University of Arkansas at Little Rock and as the head athletic trainer at Ouachita Baptist University in Arkadelphia, Ark. Jones is a certified athletic trainer with both the National Athletic Trainers Association and the Colorado Department of Regulatory agencies.

El Monte Grill and Lounge announced the hire of a new general manager, **Scott Phillips**, and chef, **Brent Lewis**. Phillips has more than 20 years of restaurant experience. He has worked as a sous chef, executive chef and most recently as the operations manager for P.F. Changs. Lewis has a 16-year background in culinary arts. At age 18 he won the Art Institutes' Best Teen Chef national title, and later graduated from the school. His experience includes working as the executive chef for 4th Street Chop House, Sullivan's Steakhouse and most recently at P.F. Changs, where he worked alongside Phillips.

REAL ESTATE



Jones

Lynn Jones, a certified business counselor, has joined Coldwell Banker Devonshire in Fort Collins as a broker associate, serving Northern Colorado communities. Jones is a member of the National Association of Realtors, Colorado Association of Realtors, and the Fort Collins Board of Realtors. Jones has based her real estate business on customer service and continuing education.



Holmes

Carrie Holmes, a leading real estate professional with Coldwell Banker Residential Brokerage in Fort Collins, earned the certified residential specialist designation from the Council of Residential Specialists, the largest not-for-profit affiliate of the National Association of Realtors. Realtors who receive the CRS designation have completed advanced courses and have demonstrated professional expertise in the field of residential real estate. Less than 3 percent of realtors nationwide have earned the credential.

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

Every day is someone's special occasion.



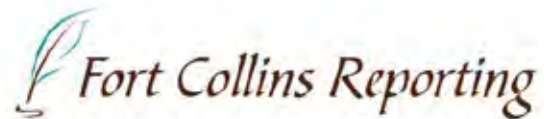
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On March 7, 2013

- » Four Northern Colorado individuals will be honored for their entrepreneurial spirit at the Bravo! Entrepreneur Awards.
- » One person, whose company has been in business for less than five years, will be honored as an Emerging Entrepreneur.
- » One person who has at 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

bravo ENTREPRENEUR AWARDS

CELEBRATING EXCELLENCE
IN NORTHERN COLORADO

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



FOR THE RECORD

BANKRUPTCIES

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

This information is obtained from SKLD Information Services.

FORECLOSURES

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

STATE TAX LIENS

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

JUDGMENTS

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

WARRANTY DEEDS

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

BANKRUPTCIES**Larimer County****Chapter 7**

BERNARD G UHDE, 2608 KANSAS DR #F141, FORT COLLINS; CASE #2012-34612, DATE FILED: 12/5/2012.

RYAN J SADUSKY, 1611 W 12TH ST, LOVELAND; CASE #2012-34661, DATE FILED: 12/6/2012.

SAMANTHA RAE SOLANO, 8476 KEENELAND WAY, LLLINGTON; CASE #2012-34689, DATE FILED: 12/6/2012.

BENJAMIN WILLIAM SCHMER, 430 E 57TH STREET #10, LOVELAND; CASE #2012-34717, DATE FILED: 12/7/2012.

BRIAN WAYNE BAKER, PO BOX 7416, LOVELAND; CASE #2012-34749, DATE FILED: 12/7/2012.

TANESHA DAWN BORGMAN, 1210 W 15TH STREET, LOVELAND; CASE #2012-34756, DATE FILED: 12/7/2012.

TRAVIS LEE MINOR, 4412 E MULBERRY PLACE, FORT COLLINS; CASE #2012-34783, DATE FILED: 12/7/2012.

TRINIDAD GUDINO, 5315 FOOTHILLS DRIVE, BERTHOUD; CASE #2012-34784, DATE FILED: 12/7/2012.

TRACEY A KAZIMIRCREE, 2961 BROOKWOOD DR, FORT COLLINS; CASE #2012-34799, DATE FILED: 12/8/2012.

MARK WILLIAM BERESFORD, 4904 SOUTH IOWA AVENUE, LOVELAND; CASE #2012-34827, DATE FILED: 12/8/2012.

CHRISTOPHER C HESS, 562 DRIFTWOOD AVE, ESTES PARK; CASE #2012-34846, DATE FILED: 12/8/2012.

SHARI L HIGHTOR, 619 WHISPERING PINES DR, ESTES PARK; CASE #2012-34848, DATE FILED: 12/8/2012.

KRISTOPHER BLAKE BROWN, 2612 DAVIDSON DR APT B, FORT COLLINS; CASE #2012-34853, DATE FILED: 12/8/2012.

TRAVIS LEE EHALT, 3496 IRON HORSE WAY, LLLINGTON; CASE #2012-34860, DATE FILED: 12/8/2012.

SANDRA M TRACEY, 1638 E 17TH STREET, LOVELAND; CASE #2012-34896, DATE FILED: 12/11/2012.

CAREY A HUNZIKER, 2510 FAIRPLAY DRIVE, LOVELAND; CASE #2012-34900, DATE FILED: 12/11/2012.

LACEY J DEMARS, 844 EAST 23RD STREET, LOVELAND; CASE #2012-34903, DATE FILED: 12/11/2012.

CHRISTOPHER PAUL SMITH, 2300 W CR 38E LOT 135, FORT COLLINS; CASE #2012-34906, DATE FILED: 12/11/2012.

MARK ROCKNEY HALBERT, 171 12TH STREET SW, LOVELAND; CASE #2012-34923, DATE FILED: 12/11/2012.

KATHY BELL, 2741 KANSAS DR #104, FORT COLLINS; CASE #2012-34942, DATE FILED: 12/11/2012.

BURL KIMBLE, 1607 NORTH CLEVELAND AVE, LOVELAND; CASE #2012-34970, DATE FILED: 12/12/2012.

MARK C GOMEZ, 1412 CASTLEROCK DR, FORT COLLINS; CASE #2012-34993, DATE FILED: 12/12/2012.

MICHELLE A BENZOR, 4362 MCWHINNEY BLVD UNIT 717, LOVELAND; CASE #2012-34999, DATE FILED: 12/12/2012.

LDON SYLVESTER II BANKSTON, 1500 BRIARCLIFF ROAD, FORT COLLINS; CASE #2012-35014, DATE FILED: 12/12/2012.

CECIL RAY BOND, 1434 S DOT-SERO DR, LOVELAND; CASE #2012-35025, DATE FILED: 12/12/2012.

DANA D GIBSON, 3312 DUNBAR AVENUE, FORT COLLINS; CASE #2012-35072, DATE FILED: 12/13/2012.

LISA ANN KISS, 4555 SUNRIDGE DR, LOVELAND; CASE #2012-35100, DATE FILED: 12/13/2012.

KATHRYN LARAE GIESICK, 3005 KATIE DR, LOVELAND; CASE #2012-35121, DATE FILED: 12/13/2012.

EVELYN MARTHA KRAMER, 1608 SILVER LEAF DRIVE, LOVELAND; CASE #2012-35129, DATE FILED: 12/13/2012.

COURTNEY ERIN JUELFS, 4412 EAST MULBERRY STREET #266, FORT COLLINS; CASE #2012-35147, DATE FILED: 12/14/2012.

DAVID RAYMOND LEWIS, 2121 SANDSTONE DRIVE, FORT COLLINS; CASE #2012-35153, DATE FILED: 12/14/2012.

GABRIELLE CHRISTENSEN, 2612 WAPITI ROAD, FORT COLLINS; CASE #2012-35154, DATE FILED: 12/14/2012.

APRIL DLCH, 4598 RANCH HORSE RD, LLLINGTON; CASE #2012-35155, DATE FILED: 12/14/2012.

Chapter 13
REUBEN III DROUGHNS, 916 CLEVELAND AVE, LOVELAND; CASE #2012-34591, DATE FILED: 12/5/2012.

CATHERINE ELIZABETH PURCELL, 5906 JORDAN DRIVE, LOVELAND; CASE #2012-34592, DATE FILED: 12/5/2012.

MICHAEL J LOPEZ, 6299 REDTAIL HAWK LANE, LOVELAND; CASE #2012-34700, DATE FILED: 12/7/2012.

MARK PAUL ATHERS BONANNO, 3465 LOCHWOOD DR UNIT H36, FORT COLLINS; CASE #2012-34949, DATE FILED: 12/11/2012.

JOSEPH W III GRAY, 2300 W COUNTY ROAD 38 E LOT 4, FORT COLLINS; CASE #2012-34961, DATE FILED: 12/12/2012.

Weld County**Chapter 7**

JENNIFER HAMMOND, 5341

BORSOX PKWY, FIRESTONE; CASE #2012-34576, DATE FILED: 12/5/2012.

SENIOR RESIDENTIAL COMMUNITIES, POB 611, MEAD; CASE #2012-34582, DATE FILED: 12/5/2012.

LUIS DANIEL MIRAMONTES, 3808 IRONHORSE DR, EVANS; CASE #2012-34586, DATE FILED: 12/5/2012.

ALISHA RENEE VIGIL, 2244 CHERRY ST, BRIGHTON; CASE #2012-34602, DATE FILED: 12/5/2012.

STORM RIVER LAND CATTLE LLC, 13435 WCR 80, EATON; CASE #2012-34607, DATE FILED: 12/5/2012.

CAMERON J GOMEZ, PO BOX 33, AULT; CASE #2012-34614, DATE FILED: 12/5/2012.

BALBINO CASTILLO CORDOVA, 2280 1ST AVE # 125, GREELEY; CASE #2012-34645, DATE FILED: 12/6/2012.

JOHNNY GLENN BLACKSTON, 15251 KIRBY ST, HUDSON; CASE #2012-34659, DATE FILED: 12/6/2012.

RYAN DEE WAMBOLT, 2700 ST C STREET #57, GREELEY; CASE #2012-34687, DATE FILED: 12/6/2012.

CARL E CISNEROS, 6190 E 123RD WAY, BRIGHTON; CASE #2012-34697, DATE FILED: 12/6/2012.

JENNIFER LYNN ZTZIG, 1404 SWAN AVE, BRIGHTON; CASE #2012-34705, DATE FILED: 12/7/2012.

ISABEL A BARA, PO BOX 95, GILCREST; CASE #2012-34720, DATE FILED: 12/7/2012.

KAYLYN MARIE ROTH, 1201 16TH AVENUE #B, GREELEY; CASE #2012-34723, DATE FILED: 12/7/2012.

VIRGINIA RAMOS, 11712 ELKHART ST, BRIGHTON; CASE #2012-34789, DATE FILED: 12/7/2012.

KATHRYN PATRICIA THOMAS, 1952 ALPINE AVE, GREELEY; CASE #2012-34841, DATE FILED: 12/8/2012.

JOSE HERRERA, 1417 N 25TH AVE COURT, GREELEY; CASE #2012-34854, DATE FILED: 12/8/2012.

KYLE D TAYLOR, 6824 E 123RD AVE, BRIGHTON; CASE #2012-34897, DATE FILED: 12/11/2012.

MATT HENRY WORLEY, 813 E 18TH STREET #11, GREELEY; CASE #2012-34899, DATE FILED: 12/11/2012.

RINALDO SUEL, 1017 MCDAVIDSON CIRCLE, DACONO; CASE #2012-34901, DATE FILED: 12/11/2012.

NIKKI LEE GAMEZ, 3524 11TH AVE #4, EVANS; CASE #2012-34909, DATE FILED: 12/11/2012.

MARCIE AURORA CALDERON, 4661 MESA VERDE DR, GREELEY; CASE #2012-34937, DATE FILED: 12/11/2012.

ANDREW J OSWALD, 7303 ST

21ST STREET ROAD, GREELEY; CASE #2012-34958, DATE FILED: 12/12/2012.

DAVID LEE JONES, PO BOX 333, FIRESTONE; CASE #2012-35042, DATE FILED: 12/12/2012.

LARRY T MORRIS, 696 S 3RD AVENUE, BRIGHTON; CASE #2012-35059, DATE FILED: 12/12/2012.

JEREMY LEE YOST, 2204 13TH STREET, GREELEY; CASE #2012-35124, DATE FILED: 12/13/2012.

STEPHANIE LEE JOHNSON, 3009 ARMADILLO COURT, EVANS; CASE #2012-35128, DATE FILED: 12/13/2012.

ISRAEL DAVID PENA, 3625 YOSEMITE DRIVE, GREELEY; CASE #2012-35131, DATE FILED: 12/13/2012.

NICHOLAS LEE ALIG, 1216 30TH STREET ROAD, GREELEY; CASE #2012-35132, DATE FILED: 12/13/2012.

SARA M TRIPLETT, 381 BUFFALO DR, WINDSOR; CASE #2012-35157, DATE FILED: 12/14/2012.

MARY G MOORE, 725 PARKVIEW MOUNTAIN DR, WINDSOR; CASE #2012-35159, DATE FILED: 12/14/2012.

ROBERT EDWARD CARNER, 1240 BLACK HAWK ROAD, EATON; CASE #2012-35173, DATE FILED: 12/14/2012.

THOMAS EUGENE MOSER, 2309 50TH AVENUE, GREELEY; CASE #2012-35186, DATE FILED: 12/14/2012.

MARIBEL GASCA, 311 2ND STREET, FORT LUPTON; CASE #2012-35198, DATE FILED: 12/14/2012.

Chapter 13
DOUGLAS EDWARD FREEL, 16506 ESSEX ROAD NORTH, PLATTEVILLE; CASE #2012-34611, DATE FILED: 12/5/2012.

WILLIAM D ORTEGA, 377 BLUEGRASS CT, WINDSOR; CASE #2012-34636, DATE FILED: 12/5/2012.

PAIGE CATHERINE FOLKOSKI, PO BOX 997, FREDERICK; CASE #2012-34740, DATE FILED: 12/7/2012.

SHIRLEY ELIZABETH AARON, 1584 BRIGHTON DRIVE, BRIGHTON; CASE #2012-34823, DATE FILED: 12/8/2012.

LIBERTY DURAN, 3221 SAN METEO AVENUE, EVANS; CASE #2012-34928, DATE FILED: 12/11/2012.

JOHN GABRIEL GARCIA, 1445 HUMMINGBIRD CIRCLE, BRIGHTON; CASE #2012-34932, DATE FILED: 12/11/2012.

RAMIRO JR RIVERA, 6946 SADDLEBACK AVE, FIRESTONE; CASE #2012-35043, DATE FILED: 12/12/2012.

HOWARD M JR JOHNSON, 2442 STAGE COACH DRIVE, MILLIKEN; CASE #2012-35162, DATE FILED: 12/14/2012.

FORECLOSURES**Larimer County**

BORROR: KERRY ANNE GRAHAM, 913 N FRANKLIN AVE, LOVELAND. LENDER: DEUTSCHE BANK NATIONAL TRUST C, AMOUNT DUE: \$127317. CASE #83014. 11/21/2012

BORROR: LOU ANN SODERLING, 3567 TRADITION DR, FORT COLLINS. LENDER: GMAC MORTGAGE LLC, AMOUNT DUE: \$123007. CASE #83015. 11/21/2012

BORROR: TONY D & JUDEA BEEVERS, 1009 HAHN CT, LOVELAND. LENDER: BANK AMERICA, AMOUNT DUE: \$115478. CASE #83016. 11/21/2012

BORROR: GARY L & MELANIE S

FINK, 129 E 23RD ST, LOVELAND. LENDER: SUNTRUST BANK, AMOUNT DUE: \$109771. CASE #83023. 11/21/2012

BORROR: PAUL JOSEPH & SANDRA FAY ABT, 23 MINK CT, DRAKE. LENDER: BANK AMERICA, AMOUNT DUE: \$282380. CASE #83024. 11/21/2012

BORROR: SALLY & RAYMOND DALE MORROW, 3792 MOUNT SPALDING ST, LLLINGTON. LENDER: GMAC MORTGAGE LLC, AMOUNT DUE: \$221377. CASE #83025. 11/21/2012

BORROR: JENNIFER L BARTON, 8442 3RD ST, LLLINGTON. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$186882. CASE #83026. 11/21/2012

BORROR: DEANNE T RICKEY, 1625 DOGWOOD CT, FORT COLLINS. LENDER: LLS FARGO BANK, AMOUNT DUE: \$206526. CASE #84096. 11/27/2012

BORROR: PATSY L ZAMORA, 802 WATERGLEN DR UNIT 62, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$117041. CASE #84097. 11/27/2012

BORROR: CAREY A & AMY M SMITH, 950 HARRISON AVE, LOVELAND. LENDER: COLONIAL NATIONAL MORTGAGE, AMOUNT DUE: \$148435. CASE #84098. 11/27/2012

BORROR: CHAD AHNSTEDT, 1555 MONROE AVE, LOVELAND. LENDER: GMAC MORTGAGE LLC, AMOUNT DUE: \$115528. CASE #84099. 11/27/2012

BORROR: SHIRLEY SHEARY, 618 FLAGLER RD, FORT COLLINS. LENDER: LLS FARGO BANK, AMOUNT DUE: \$140330. CASE #84100. 11/27/2012

BORROR: JEFFREY R PFAFF, 6883 MOUNT DEMOCRAT ST, LLLINGTON. LENDER: GMAC MORTGAGE LLC, AMOUNT DUE: \$161987. CASE #84101. 11/27/2012

BORROR: NOEL C & KRISTEN M SMITH, 7101 MOUNT ADAMS ST, LLLINGTON. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$141860. CASE #84102. 11/27/2012

BORROR: PETER D & DORIS K STECK, 231 W QUANDARY CT, LIVERMORE. LENDER: GARY IXELMAN, AMOUNT DUE: \$17645. CASE #84103. 11/27/2012

BORROR: DAVID L & LAURI ANNETTE DUTY, 435 TURKEY ROOST DR, LIVERMORE. LENDER: HSBC BANK USA, AMOUNT DUE: \$155286. CASE #84426. 11/28/2012

BORROR: ALICE L JOHNSON, 12820 PALOMINO PL, LLLINGTON. LENDER: US BANK, AMOUNT DUE: \$211000. CASE #86526. 12/4/2012

BORROR: JAMES O & CAMERON L DICKSON, 3664 DOWNIEVILLE ST, LOVELAND. LENDER: LLS FARGO BANK, AMOUNT DUE: \$164022. CASE #86527. 12/4/2012

BORROR: COLIN M & MARY BETH FISHER, 4417 14TH ST SW, LOVELAND. LENDER: BANK NEW YORK MELLON, AMOUNT DUE: \$283302. CASE #86528. 12/4/2012

BORROR: RICK E & REBECCA L ROSS, 582 E 42ND ST, LOVELAND. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$107492. CASE #86529. 12/4/2012

BORROR: STAN & DARALYN MARTIN, 3070 S CNTY R 3, LOVELAND. LENDER: LLS FARGO BANK, AMOUNT DUE: \$358281. CASE #86530. 12/4/2012

BORROR: KAYLA D & JOSEPH R BALLARD, 6821 AARON DR, FORT COLLINS. LENDER: KEYBANK, AMOUNT DUE: \$32960. CASE #86531. 12/4/2012

BORROR: JENNIFER M & CHAD T GARDNER, 1819 RUTLEDGE CT, FORT COLLINS. LENDER: GMAC MORTGAGE LLC, AMOUNT DUE: \$174316. CASE #86532. 12/4/2012

BORROR: PATRICIA JOYCE LORY, 551 CORA PL, LOVELAND. LENDER: KEYBANK, AMOUNT DUE: \$11935. CASE #86533. 12/4/2012

BORROR: WILLIAM M & ALLEN DYE, 2657 AUTUMN HARVEST WAY, FORT COLLINS. LENDER: GMAC MORTGAGE LLC, AMOUNT DUE: \$251018. CASE #86534. 12/4/2012

BORROR: JANET L BATH, 865 VITALA DR, FORT COLLINS. LENDER: LLS FARGO BANK, AMOUNT DUE: \$67600. CASE #86555. 12/4/2012

BORROR: KIMBERLY K FOX, 801 E DRAKE RD APT 53, FORT COLLINS. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$77240. CASE #86556. 12/4/2012

BORROR: JAMES T & SUZANNE M DUNLAP, 1426 SNOOK CT, FORT COLLINS. LENDER: DEUTSCHE BANK NATIONAL TRUST C, AMOUNT DUE: \$219848. CASE #86557. 12/4/2012

BORROR: RUDY SR & LINDSAY M MEDINA, 6953 MOUNT DEMOCRAT ST, LLLINGTON. LENDER: BANK AMERICA, AMOUNT DUE: \$143417. CASE #86558. 12/4/2012

BORROR: ROBERT J & LINDA K EDWARDS, 134 JAMES PEAK CT, LIVERMORE. LENDER: BANK NEW YORK MELLON, AMOUNT DUE: \$277300. CASE #86592. 12/4/2012

BORROR: DINA SALAS, 3802 CELTIC LN, FORT COLLINS. LENDER: HSBC MORTGAGE SERVICES INC, AMOUNT DUE: \$137768. CASE #86593. 12/4/2012

BORROR: LAURE ANN MCNEILL, 612 POWDERHORN DR, FORT COLLINS. LENDER: FIRSTBANK, AMOUNT DUE: \$30038. CASE #87230. 12/5/2012

WeWeld County

BORROR: RYAN R & TRACY E SELANDERS, 1836 26TH ST, GREELEY. LENDER: US BK, AMOUNT DUE: \$110174. CASE #3889111. 11/16/2012

BORROR: ALVA B JR & MARLENE PRICE, 920 NANTUCKET ST, WINDSOR. LENDER: HSBC BK USA, AMOUNT DUE: \$130345. CASE #3889112. 11/16/2012

BORROR: JASON & STEPHANIE FURLEY, 216 SAGEBRUSH CT, LOCHBUIE. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$186777. CASE #3889113. 11/16/2012

BORROR: LLOYD & TINA BULLOCK, 16066 COLEMAN AVE, FORT LUPTON. LENDER: MIDFIRST BK, AMOUNT DUE: \$

EYE from 3

line in February. The shutdown also will allow Union Pacific to replace rails as it also builds a 6-foot-wide bike line on the westbound portion of Harmony.

Funded by a \$350,000 federal grant, the new railroad-crossing signals, bike lane and railroad track improvements will be completed by late February. In all, the construction is estimated to last six days.

"As we get a little bit closer, we'll be able to identify and let the public know the exact dates," Kemp said. "There's going to be a lot of outreach and coordination once we get those final dates."

The city will set up detours for motorists, and police will maintain a presence in the area. Motorists also will be able to make U-turns from both sides of the closure to reach businesses in the area. South Timberline Road at its intersection with Harmony will remain open.

Once the project is completed, those orange barrels will be history.

Lifejackets for Labs

Warning to readers: the following item makes use of a few really bad puns.

An aspiring entrepreneur with the right type of manufacturing skills may be able get tails wagging with this one.

A division of the Colorado Department of Agriculture has proposed a rule that would require dogs that swim in pools to wear canine lifejackets.

The rule has been nicknamed "Lifejackets for Labs" and would regulate dog-boarding and animal daycare facilities, as well as pet stores, breeders, groomers and other providers of animal services.

The idea of a personal flotation device for dogs is, of course, rooted in ensuring the safety of your pooch, but some animal advocates think the government is barking up the wrong tree.

"The proposed requirement that all

dogs wear life jackets could in itself be dangerous," said Dr. Heather Steyn, owner of Advanced Animal Care of Colorado.

"A dog could get his leg caught in the jacket of another dog, and this could be catastrophic."

The businesses that would be impacted also aren't panting over the proposed regulation, pointing out that the odds of Fido drowning while doing the dog paddle in a pool are rather low.

Still, anyone with an interest in producing lifejackets for dogs could make a splash.

LYNN from 4**Chata to remain in NOCO**

This news was reported on the Business Report's website a few days back but it's worth repeating: Fort Collins' Chata Biosystems will expand in Loveland after its parent Boval Co. decided against a move to Texas.

Chata, located on East Mulberry Street, will double its space when it moves into an 18,000-square-foot building at 5858 Wright Drive. Chata, which plans to begin operating in the building in January, makes chemi-

cal solutions used by pharmaceutical companies to manufacture drugs.

After buying Chata in 2011, Cleburne, Texas-based Boval had planned to move the Fort Collins company to Cleburne, southeast of Dallas. However, Chata found that its Fort Collins employees likely would not have moved to Texas, Chata President Cody Yarborough said.

"Our employees were phenomenal people," Yarborough said. "They probably would have stayed

in Northern Colorado; we wanted to maintain our workforce there."

Jim Mokler of Realtec leased Chata the property in August.

CHD Bioscience reaches R&D agreement with CSU

CHD Bioscience Inc. this month reached a five-year research-and-development agreement with CSU to explore new ways of treating infectious diseases.

The agreement will further collaboration between Fort Collins'

CHD Bioscience and researchers at CSU's Mycobacteria Research Laboratories, CHD Bioscience CEO Michael Handley said.

"To work with them really helps to extend our research and potential applications of therapeutic technology," Handley said.

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.

NEWSMAKER from 19

Q: How does the city stand to benefit from having a bike cluster?

A: Again it's job-creation. The more these companies grow, the more jobs that they're going to offer to people in the city. Some of us do manufacturing here in Fort Collins, and it's not just a sales and administrative force, but we're providing jobs along the spectrum of engineering and design, manufacturing and G&A.

We make a stronger voice for our bicycle culture here. Currently, we're (Fort Collins) at a gold, according to the League of American Bicyclists, and how great would it be to get up to a platinum level? Just look at breweries. Having more breweries has made more micro-brewery interested drinkers. So having the companies based here that are creating great culture as compa-

nies, contributing into the culture of our city, I think it does build a greater interest in bicycling itself.

Q: As the owner of Ridekick and a member of the alliance, what do you think makes the Fort Collins bike industry unique?

A: We run the spectrum of interest. From Fort Collins you can road bike on flat terrain, hill terrain and gnarly hill terrain. There are races up here, and it is a great place for a variety of road-biking experiences. It is a great place for mountain-biking experiences, and it is a great place for trick riding. We have bike parks, and we've got a great trail system that appeals to all areas of our bicycle culture here. We've got an interest in sustainability, so we have two bamboo-bike produc-

ers here. We have trailers for animals, for special-needs riders. Ridekick is a whole new product category. There is nothing like it in the world. There is also an electric-bike builder, a fixie builder, custom bikes. We meet many aspects of the industry, and so does the Fort Collins region provide opportunities for all aspects of bicycling.

Q: What can we look for from the cluster in the next year?

A: I think because we're in the early stages, we're really starting to hit a gel point in figuring out who we are as a group and what we can accomplish as a group. In our first year, we are committed to setting up a website, so that if somebody were to do a keyword search for 'Fort Collins' and 'bicycling,' this site would be one that comes up, and

it would have the logo and a link out to all of the different alliance members. So promotion in advertising to bring awareness to the group and to bring awareness to the individual companies to build those businesses.

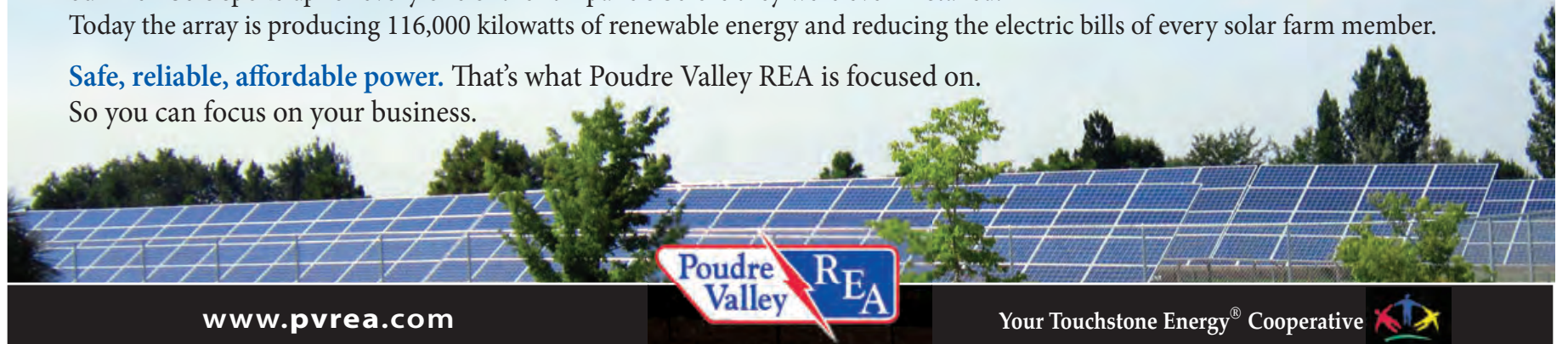
The other thing, and this will be harder to actually measure, is the networking among the industry players. The networking is so valuable because just to be able to talk shop with people who understand your perspective and problems and needs, and be able to share resources when that is possible, share ideas, share connections, all of that. These relationships that we forge with people in our industry are really important for people for forward progress and for our feelings of importance for the contribution to our industries.

There's a reason Poudre Valley REA members created Northern Colorado's first community solar farm

As a cooperative, our business model is based on a set of principles, not profits. Things like a diverse energy portfolio and environmental stewardship. That's why when we set out to build the first community solar array in Northern Colorado our members spoke up for every one of the 494 panels before they were even installed.

Today the array is producing 116,000 kilowatts of renewable energy and reducing the electric bills of every solar farm member.

Safe, reliable, affordable power. That's what Poudre Valley REA is focused on. So you can focus on your business.



FOR THE RECORD

#3890082. 11/20/2012

BORROR: ANTHONY A & SONYA S CORRAL, 660 E 3RD ST, EATON. LENDER: BK AM, AMOUNT DUE: \$156269. CASE #3890083. 11/20/2012

BORROR: GARY R & LUCY J KOONTZ, 5404 W 5TH STREET RD, GREELEY. LENDER: BK AM, AMOUNT DUE: \$244337. CASE #3890084. 11/20/2012

BORROR: JEROME T & KIMBERLY K FRUTH, 3590 WHETSTONE WAY, MEAD. LENDER: BK AM, AMOUNT DUE: \$202740. CASE #3890085. 11/20/2012

BORROR: JUNE I STAFFORD, 904 GLEN DALE ST, DAcono. LENDER: LLS FARGO BK, AMOUNT DUE: \$76263. CASE #3890086. 11/20/2012

BORROR: ROB J & CONNIE J GERMUNDSON, 11767 PLEASANT VIEW RDG, LONGMONT. LENDER: FIFTH THIRD MTG CO, AMOUNT DUE: \$396722. CASE #3890087. 11/20/2012

BORROR: WILLIAM BENJAMIN TURNER, 3019 39TH AVE, EVANS. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$119923. CASE #3890088. 11/20/2012

BORROR: BETSY P RAINVILLE, 1625 10TH AVE, GREELEY. LENDER: HARBORVIEW 2006 5 TRUST, AMOUNT DUE: \$286407. CASE #3890089. 11/20/2012

BORROR: JAMES & HARRIETT MAUK, 3620 DILLEY CIR, JOHNSTOWN. LENDER: HSBC BK USA, AMOUNT DUE: \$235640. CASE #3890090. 11/20/2012

BORROR: CHARLES & MOLLY THOMAS, 908 MESA CT, WINDSOR. LENDER: GMAC MTG LLC, AMOUNT DUE: \$153370. CASE #3890374. 11/21/2012

BORROR: GARY N & CONNIE L

BRISTOL, 7800 MOUNTAIN VIEW DR, FREDERICK. LENDER: SASCO MTG LOAN TRUST 2006 WF2, AMOUNT DUE: \$133975. CASE #3890375. 11/21/2012

BORROR: KELLI & BRYCE CRIDER, 37648 COUNTY ROAD 49, EATON. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$213367. CASE #3890376. 11/21/2012

BORROR: STANLEY K & JANET M BELTZ, 94 DOUBLE EAGLE DR, MILLIKEN. LENDER: BK AM, AMOUNT DUE: \$360492. CASE #3890377. 11/21/2012

BORROR: SHERRY L LENNEMANN, 2336 PANORAMA DR, GREELEY. LENDER: BK AM, AMOUNT DUE: \$131182. CASE #3890399. 11/21/2012

BORROR: ANTONIO & ROSENDA RAMIREZ, 2215 A ST, GREELEY. LENDER: LLS FARGO BK, AMOUNT DUE: \$148602. CASE #3890984. 11/27/2012

BORROR: JOSHUA SMITH, 8019 COUNTY ROAD 59, KEENESBURG. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$230663. CASE #3890985. 11/27/2012

BORROR: JAMES BARBER, 115 ASH ST, WINDSOR. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$102420. CASE #3890986. 11/27/2012

BORROR: RAYMOND MORENO, 504 14TH AVE, GREELEY. LENDER: LLS FARGO BK, AMOUNT DUE: \$70315. CASE #3890987. 11/27/2012

BORROR: RICHARD ON & JANICE CRAYS, 7760 PRIMROSE GRN, FREDERICK. LENDER: FIRST BK, AMOUNT DUE: \$82790. CASE #3890988. 11/27/2012

BORROR: JEREMY & NANCY BUSTAD, 3306 17TH AVE, EVANS. LENDER: BK AM, AMOUNT DUE: \$161186.

CASE #3890989. 11/27/2012

BORROR: NANCY L NASH, 733 APPLE CT, WINDSOR. LENDER: KEYBANK, AMOUNT DUE: \$124062. CASE #3890990. 11/27/2012

BORROR: WILLIAM D & TRACY A LYNCH, 429 WILLOW DR, LOCHBUIE. LENDER: RAY LEWIS LEONARD, AMOUNT DUE: \$82807. CASE #3891697. 11/29/2012

BORROR: TONIA LIANNE AVER, 1216 MACLEOD CT, DAcono. LENDER: LLS FARGO BK, AMOUNT DUE: \$135399. CASE #3891698. 11/29/2012

BORROR: TONYA FENNER, 218 E 21ST STREET RD, GREELEY. LENDER: NEW CENTURY HOME EQUITY LOAN T, AMOUNT DUE: \$117236. CASE #3891699. 11/29/2012

BORROR: RON & ELIZABETH MCCACHREN, 3759 COUNTY ROAD 7, ERIE. LENDER: BK AM, AMOUNT DUE: \$224148. CASE #3891700. 11/29/2012

BORROR: KARRIE M & ROSALBA KAI, . . LENDER: MAYBELLE L & WILLIAM WILSON, AMOUNT DUE: \$315500. CASE #3891701. 11/29/2012

BORROR: RICHARD H & SUSAN D CALKINS, 2925 56TH AVE, GREELEY. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$234000. CASE #3891968. 11/30/2012

BORROR: DAVID W & VIRGINIA L HEINRICH, 260 W HILL CT, FORT LUPTON. LENDER: HSBC MTG SERVICES INC, AMOUNT DUE: \$203368. CASE #3891969. 11/30/2012

BORROR: DAMIEN LUCERO, 3517 WATERMANS LANDING DR, EVANS. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$133107. CASE #3891970. 11/30/2012

BORROR: DARRELL L & CARO-

LYN J JOHNSON, 225 E GANDY AVE, KEENESBURG. LENDER: LONG BEACH MTG TRUST 2006 2, AMOUNT DUE: \$57783. CASE #3891971. 11/30/2012

BORROR: RAYMOND D BER, 7705 W 11TH STREET DR, GREELEY. LENDER: WILMINGTON TRUST CO, AMOUNT DUE: \$249875. CASE #3891972. 11/30/2012

BORROR: TAREK H & JESSICA L FODA, 740 WILLOW DR, LOCHBUIE. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$166524. CASE #3891973. 11/30/2012

BORROR: ERIC & GNDOLYN MARI TABLER, 2283 BLACK DUCK AVE, JOHNSTOWN. LENDER: LLS FARGO BK, AMOUNT DUE: \$243526. CASE #3891974. 11/30/2012

BORROR: CHRISTOPHER L BLOOM, 4808 W 6TH ST, GREELEY. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$156439. CASE #3891975. 11/30/2012

BORROR: JOHN J & DORIS J SAENZ, 103 NATCHEE ST, LOCHBUIE. LENDER: CENLAR, AMOUNT DUE: \$89314. CASE #3891976. 11/30/2012

BORROR: DARREN J HAHN, 1410 7TH ST, GREELEY. LENDER: PNC BK, AMOUNT DUE: \$109668. CASE #3891977. 11/30/2012

BORROR: JARED C & JESSICA C MARTINMAAS, 81 E LILAC ST, MILLIKEN. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$144313. CASE #3891978. 11/30/2012

BORROR: ERIN J SCHAUER, 3026 42ND AVENUE CT, GREELEY. LENDER: LLS FARGO BK, AMOUNT DUE: \$158464. CASE #3891979. 11/30/2012

BORROR: RYAN G & MARTHA G JOHNSTON, 11672 MONTGOMERY

CIR, LONGMONT. LENDER: LLS FARGO BK, AMOUNT DUE: \$451039. CASE #3891980. 11/30/2012

BORROR: MACHELLE L STCLAIR, 3430 COVE WAY, EVANS. LENDER: PHH MTG CORP, AMOUNT DUE: \$145509. CASE #3891981. 11/30/2012

BORROR: JOHN J & SHANNON L PARMLEY, 17697 MARGIL RD, MEAD. LENDER: FLAGSTAR BK, AMOUNT DUE: \$198640. CASE #3891982. 11/30/2012

BORROR: STEVEN W & REBECCA B SWANSON, 5717 W 5TH ST, GREELEY. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$212320. CASE #3891983. 11/30/2012

BORROR: KATHERINE MARIE DIERKS, 639 MCKINLEY AVE, FORT LUPTON. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$108997. CASE #3892569. 12/3/2012

BORROR: EUGENE A & DEBRA WILLIAMS, 215 21ST AVE, GREELEY. LENDER: PNC BK, AMOUNT DUE: \$113651. CASE #3892570. 12/3/2012

BORROR: LUIS NIRA, 3629 ELLIOT CT, EVANS. LENDER: LLS FARGO BK, AMOUNT DUE: \$91049. CASE #3892571. 12/3/2012

BORROR: MANUEL & ELIDA SANDOVAL, 125 VALLE DR, FORT LUPTON. LENDER: LLS FARGO BK, AMOUNT DUE: \$101630. CASE #3892572. 12/3/2012

BORROR: GERALD A & VINCENT S MACK, 35396 COUNTY ROAD 55, EATON. LENDER: US BK, AMOUNT DUE: \$167962. CASE #3892573. 12/3/2012

BORROR: TEODORO TOVAR, 2904 ANCHOR DR, EVANS. LENDER: LLS FARGO BK, AMOUNT DUE: \$158774. CASE #3892574. 12/3/2012

BORROR: DAVID A MITCHELL, 322 MAPLE AVE, EATON. LENDER: JPM-

ORGAN CHASE BK, AMOUNT DUE: \$89800. CASE #3892999. 12/4/2012

BORROR: HUGO A BAEZACONTRERAS, 623 CABLE ST, LOCHBUIE. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$166637. CASE #3893000. 12/4/2012

BORROR: RUTH M DARATANY, 263 COUNTY ROAD 17, BRIGHTON. LENDER: FED NATL MTG ASSOC, AMOUNT DUE: \$225521. CASE #3893001. 12/4/2012

BORROR: CLIFFORD J SNYDER, 330 S 3RD ST, LA SALLE. LENDER: MASTR ALTERNATIVE LOAN TRUST 2, AMOUNT DUE: \$114541. CASE #3893002. 12/4/2012

BORROR: JOHN J GAVIN, 902 FOOTHILLS CT, WINDSOR. LENDER: US BK, AMOUNT DUE: \$160015. CASE #3893003. 12/4/2012

BORROR: CONNIE M HESS, 104 YAKIMA ST, LOCHBUIE. LENDER: GMAC MTG LLC, AMOUNT DUE: \$111749. CASE #3893004. 12/4/2012

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BORROR: PAUL H DAVIS, 6155 GRADEN ST, FREDERICK. LENDER: HSBC BK USA, AMOUNT DUE: \$183853. CASE #3893007. 12/4/2012

BORROR: KEVIN L WHITE, 1559 32ND ST, EVANS. LENDER: GMAC MTG LLC, AMOUNT DUE: \$119017. CASE #3893008. 12/4/2012

BORROR: ROD J JR CONTRERAS, 5853 TEAL ST, FREDERICK. LENDER: BK AM, AMOUNT DUE: \$186842. CASE #3893556. 12/5/2012

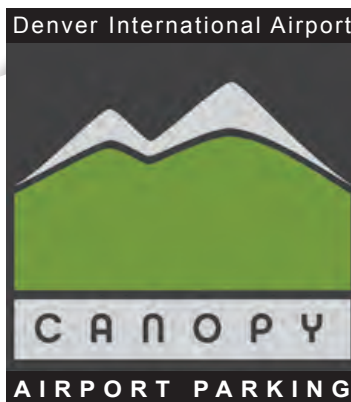
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BORROR: AARON JOHNSON, 2841 39TH AVE, GREELEY. LENDER: GMAC MTG LLC, AMOUNT DUE: \$97798. CASE #3893558. 12/5/2012

BORROR: LOUIS BERNARD LOPEZ, 13831 WRANGLER WAY, MEAD. LENDER: LLS FARGO BK, AMOUNT DUE: \$226370. CASE #3893559. 12/5/2012

BORROR: JOSE & MARTHA TRETTO, 341 CLUBHOUSE DR, FORT LUP-TON. LENDER: GMAC MTG LLC, AMOUNT DUE: \$175610. CASE #3893560. 12/5/2012

BORROR: MANDILYN RAE & FRANCI SAUCEDO, 4660 MESA VERDE DR, GREELEY. LENDER: BK AM, AMOUNT DUE: \$136441. CASE #3893561. 12/5/2012

BORROR: RONALD L MILLER, 3914 GOLDEN ST, EVANS. LENDER: US BK, AMOUNT DUE: \$96246. CASE #3893562. 12/5/2012

BORROR: JABIN & SARA BEBO, 317 BOULDER LN, JOHNSTOWN. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$153297. CASE #3893563. 12/5/2012

BORROR: RHONDA LEAH HUNTER, 1450 BLUE SKY WAY #12 101, ERIE. LENDER: BK AM, AMOUNT DUE: \$129043. CASE #3893564. 12/5/2012

JUDGMENTS

Larimer County
DEBTOR: JASON B OVERBEY, CREDITOR: SPRINGLEAF FIN SERVICES INC. AMOUNT: \$4561.97. CASE #2012CV1590. DATE: 11/29/2012JJDG

DEBTOR: KANE COMMERCE III INC, CREDITOR: CHAMBERS HOLDINGS LLC. AMOUNT: \$158220.02. CASE #D-12CV-000689. DATE: 11/20/2012

DEBTOR: TAWNY R & JUSTIN R MACKEY, CREDITOR: CREDIT SYSTEMS INC. AMOUNT: \$10044.22. CASE #C-12C-031035. DATE: 11/26/2012

DEBTOR: YVONNE M RAZOHAR-RISON, CREDITOR: WOODRIDGE HOMEOWNERS ASSOC. AMOUNT: \$1647.0. CASE #C-12C-008072. DATE: 11/26/2012

DEBTOR: JOHN P DREYER, CREDITOR: ADVANTAGE GROUP. AMOUNT: \$2222.57. CASE #C-12C-004179. DATE: 11/27/2012

DEBTOR: SHANNON & JENNIFER L MACY, CREDITOR: ADVANTAGE GROUP. AMOUNT: \$11471.15. CASE #C-12C-004642. DATE: 11/27/2012

DEBTOR: DONALD NELSON, CREDITOR: COLUMBIA CREDIT SERVICES INC. AMOUNT: \$28436.47. CASE #C-06CV-000550. DATE: 11/27/2012

DEBTOR: LINDA M PEARSON, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$2087.56. CASE #C-12C-002751. DATE: 11/28/2012

DEBTOR: DAVID A & JODI K DUTTON, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$5166.92. CASE #C-11C-002271. DATE: 11/28/2012

DEBTOR: EDWARD R & TAMMI L MIXEN, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1931.92. CASE #C-12C-002560. DATE: 11/28/2012

DEBTOR: AIMROCK PROPERTIES LLC, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$566.32. CASE #C-11S-000363. DATE: 11/28/2012

DEBTOR: JULIE PALMER, CREDITOR: MYRON LLOYD. AMOUNT: \$7489.85. CASE #C-12C-002817. DATE: 11/29/2012

DEBTOR: NORMANDIN CONSTR INC, CREDITOR: POUFRE VALLEY COOPERATIVE ASSO. AMOUNT: \$32009.94. CASE #C-12CV-001348. DATE: 11/30/2012

DEBTOR: DANNY L BYERLY, CREDITOR: CACH LLC. AMOUNT: \$4030.14. CASE #C-12C-002734. DATE: 12/3/2012

DEBTOR: DANIELLE OVERBEY, CREDITOR: FLOYD & RUTH BARBER. AMOUNT: \$1770.0. CASE #C-12C-008908. DATE: 12/3/2012

THEATERS from 3

About 18 months ago, Mozer and his employees re-tiled a portion of the floor in the building. Professionals now have been hired to make upgrades to plumbing and electrical systems.

New floors and ramps were installed, as was a poster case to display the artwork related to which shows are playing at the theater at any given time.

All of the seats in the two different theaters housed in the Lyric also were replaced. One of the theaters holds 81 seats, while the other holds about 50, according to Mozer.

And then, of course, there are the projectors.

Mozer welcomes the switch to digital, in part because of the pure ease of the technology.

Gone will be the days of hooking up an 80- to 100-pound reel, a "monstrosity of a movie," in Mozer's words, to a projector from the 1940s. Instead, films will be stored on hard drives, a format that is much cheaper to produce and reproduce, not to mention store, transport and play for audiences.

The 35-mm medium has been in use about as long as movies have been in existence, Mozer said.

"I can't think of any other industry that's still using the same technology they were 110 years ago," he said.

The Kress is a little bit further away from getting its work wrapped up, having ended its Kickstarter campaign in November.

Kress owner Linde Thompson said she was still trying to pick the best equipment for the theater, which will only require one projector. The Kress's Kickstarter campaign raised about \$84,000, Thompson said.

In addition, the theater received about \$6,000 in donations from other people who wanted to help but were uneasy about donating online, she said.

The Kress will also be seeing some renovations resulting from the extra dollars. New furniture and possibly a dishwasher will be coming to the theater in the coming weeks.

Thompson said she hopes to have her new equipment installed and running sometime in February.

The theater opened about four years ago and shows three or four films per month, Thompson said. During the theater's peak season, typically around the month of December, the theater sees between 300 and 400 patrons a week.

The upgrade will help improve the variety of movies that can be shown, Thompson said. Availability of films will rise with the changes, as digital becomes the industry standard.

The national film community, however, has expressed some distress over the shift to digital, voicing concerns over what will be lost from classic films in a more modern medium and that those classics will be harder to find.

Mozer, however, sees the shift as a window of opportunity for the local film scene to make a comeback.

For independent filmmakers, producing work in a digital format is easier than 35 mm.

Mozer is working on an independent film with two other local filmmakers, and said the idea of building a local film industry becomes more possible with digital.

"We can put the emphasis back on local film," he said. "It can take control back from the big studios."

FOR THE RECORD

DEBTOR: JUANITA RAMOS, CREDITOR: APOLLO CREDIT AGENCY INC. AMOUNT: \$650.8. CASE #C-12C-004215. DATE: 12/3/2012

DEBTOR: MICHAEL & MICHAEL DAV BELL, CREDITOR: APOLLO CREDIT AGENCY INC. AMOUNT: \$960.95. CASE #C-12C-004990. DATE: 12/3/2012

DEBTOR: REBEKAH M & ARTHUR RODRIGUEZ, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$1877.79. CASE #C-12C-002194. DATE: 12/3/2012

DEBTOR: MARVIN R BUSH, CREDITOR: FORD MOTOR CREDIT CO. AMOUNT: \$3955.56. CASE #C-09C-004353. DATE: 12/4/2012

DEBTOR: RUTH E & RUTH THORNSBERRY, CREDITOR: WORLD CREDIT FUND II LLC. AMOUNT: \$12274.62. CASE #C-05C-201812. DATE: 12/4/2012

DEBTOR: JAMES R & PEGGY E LOONAN, CREDITOR: US BK. AMOUNT: \$476049.4. CASE #C-09CV-000111. DATE: 12/5/2012

DEBTOR: SCOTT MCCABE, CREDITOR: SITEWISE CORP. AMOUNT: \$1885.75. CASE #C-12C-045626. DATE: 12/5/2012

DEBTOR: PAUL SIGISMUND BENNETT, CREDITOR: MADISON BENNETT. AMOUNT: \$1496158.05. CASE #C-12CV-001713. DATE: 12/6/2012

DEBTOR: ADRIENNE L & CHRISTOPH JACOBSON, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$768.81. CASE #C-12C-002551. DATE: 12/6/2012

Weld County DEBTOR: ANNA B & ANNA BELIA CARRERA, CREDITOR: MARSHALL RECOVERY II LLC. AMOUNT: \$952.63. CASE #C-12C-008634. DATE: 11/16/2012

DEBTOR: JAMES A JR ORETGA, CREDITOR: AM FAMILY INS CO. AMOUNT: \$6832.1. CASE #C-12C-006872. DATE: 11/16/2012

DEBTOR: LAURA M ORONA, CREDITOR: AM FAMILY MUTUAL INS CO. AMOUNT: \$3808.41. CASE #C-11C-005841. DATE: 11/16/2012

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DEBTOR: DEANNA MARTIN, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$8005.55. CASE #C-12C-008908. DATE: 11/19/2012

DEBTOR: TRINICIA EVERETT, CREDITOR: PRECISION RECOVERY ANALYTICS I. AMOUNT: \$2878.32. CASE #C-12C-008758. DATE: 11/19/2012

DEBTOR: STEVEN HINTON, CREDITOR: CAVALRY SPV I. AMOUNT: \$3189.38. CASE #C-12C-008904. DATE: 11/19/2012

DEBTOR: ALFREDO J & TERESA A SANCHEZ, CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$1980.29. CASE #C-12C-008328. DATE: 11/19/2012

DEBTOR: CRYSTAL FRIAS, CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$6790.72

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DEBTOR: MIKE HUSTON, CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$7193.96. CASE #C-08C-003046. DATE: 11/19/2012

DEBTOR: DOUGLAS W BATT, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$2331.4. CASE #C-12C-007821. DATE: 11/19/2012

DEBTOR: DENNIS A THORNE, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1638.47. CASE #C-12C-008307. DATE: 11/19/2012

DEBTOR: CHRISTOPHER J HAD-DORFF, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$2949.33. CASE #C-12C-008309. DATE: 11/19/2012

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AMOUNT: \$1886.09. CASE #C-12C-008005. DATE: 11/21/2012

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\$129141.55. CASE #C-11CV-001148. DATE: 11/27/2012

DEBTOR: DONALD K & DONALD KOCH, CREDITOR: JPMORGAN CHASE BK. AMOUNT: \$292351.36. CASE #C-11CV-001148. DATE: 11/27/2012

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DEBTOR: KRISTINE DAVIS, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$1903.29. CASE #C-12C-006587. DATE: 11/28/2012

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Scott Beiden is partner in the Boulder office of Holland & Hart LLP and chairs the firm's local and public companies practice group.

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A bitter aftertaste among beer rivals

There are people who like beer, and there are those who are true connoisseurs.

I'm in Camp A, though after having been introduced to some of the craft brews produced in Northern Colorado, I'd say there are definitely a few beers that I've come to really appreciate. I'm especially partial to New Belgium's Snow Day, which is what the brewery refers to as a seasonal. That means you can pick up a six-pack only during certain times of the year, winter mostly.



EDITOR'S NOTEBOOK
Allen Greenberg

Here's how New Belgium describes Snow Day:

"Pleasantly hoppy, Snow Day carries the subtle chocolate and caramel flavors of a new brewing malt known as Midnight Wheat. ... This beer is the deep garnet of a roasted walnut and presents a creamy tan head, floating artfully atop. Snow Day is bold and hoppy, drinkable and strong."

It sure is. I've tried a lot of the beers commonly found in U.S. liquor-store

aisles over the years but few have come close to delivering any of the above in terms of taste.

Which helps explain why the Brewer's Association, the trade association representing America's small, independent brewers, is so angry at the moment.

Though they're all in the beer business, there's a lot that separates companies like Anheuser-Busch InBev and MillerCoors from New Belgium, Odell and our other small beer makers.

One of the big differences, of course, is in taste but also in how they define themselves. The small brewers put out what they call "craft beer."

The Brewer's Association says that, for a craft brewery to be deemed a true craft brewery, it cannot produce more than 6 million barrels of beer a year.

So Anheuser-Busch and MillerCoors, which together control 75 percent of the U.S. beer market, are definitely not craft brewers. But that doesn't mean they can't produce smaller batches of certain beers and market them as craft brews.

Examples include Blue Moon Belgian Wheat Beer, which is made at Coors Brewing's Golden plant, and Shock Top, which is made by Anheuser-Busch at its Fort Collins plant.

► See **Editor, 31**

Conservation offers a low to no-cost fix to water woes

Perhaps Santa Claus has the same knack for real estate that he has for delivering billions of toys in a single night. Although he must have a sizable heating bill in the frigid North Pole, melting icebergs nearby provide plenty of water for his workshop.

Unless we want to wait on Santa to deliver some of that water, we had better get moving on implementing our own water supply programs.



GUEST OPINION
Drew Beckwith

Down here in Colorado, our water supply and demand problems were addressed in a two-year study released on Dec. 12 to mixed reviews. The "Colorado River Basin Water Demand and Supply Study" (Basin Study), produced by the Bureau of Reclamation, is an outline of the supply and demand problems facing our region over the next 50 years.

The good news is that we can start to solve our pending problems immediately, at virtually no cost to businesses, taxpayers, ratepayers, governments or water providers.

In fact, conservation and efficiency programs can be implemented within months, if not weeks. Western Resource Advocates has long pushed for specific, measurable conservation and efficiency programs because

of the speed in which they can be put into practice (as opposed to 30+ years for a water pipeline); the relatively low cost (many large infrastructure programs carry 10 zeros after the dollar sign); and because efficiency programs get to the heart of our supply and demand problem (we're using water at a rate that cannot be sustained alongside projected population growth).

The Basin Study's findings were sobering, though not unexpected. Population growth in the West is expected to increase by 50 percent over the next 50 years. Climate change is expected to cause Colorado River flows to decline by nearly 10 percent. With some 35 million people who rely on water from the Colorado River already, you don't need a calculator to come to the conclusion that we need to act quickly to ensure adequate future water supplies.

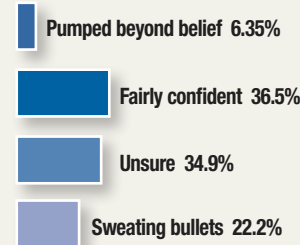
Projects such as pipelines, desalination plants and large reservoirs require months and years of discussion — so much deliberation that you might rightly label the discussion itself as a "water project." But population growth can't be placed on hold until such discussions reach a conclusion. The Colorado Basin states can't delay the inevitable. No doubt the Bureau of Reclamation had this in mind when it specifically noted that water conservation and re-use programs should be the focus of "significant additional efforts."

► See **Guest, 31**

NCBR Opinion Poll

Our online question:

How optimistic are you about the economy in the year ahead?



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

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

Next question:
Should corporations feel compelled to help solve community problems they help create?

Answer now at www.ncbr.com. Responses will be accepted through Jan. 8.

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GUEST from 30

Some water providers will continue to insist that the best solution to meeting future water needs is to spend tremendous amounts of money on infrastructure projects, but that ignores the true problem of water availability as well as reality. Building pipelines or large storage facilities isn't feasible. Or as Interior Secretary Ken Salazar said, "There are water import solutions that are impractical from a political and technically-feasible point of view."

We've seen the results of the Basin Study, and it's time to act. Let's focus

on what we can accomplish today with conservation and efficiency programs. For example, local or state governments in the Colorado Basin could mandate in early 2013 that all new residential developments must be built with high-efficiency showerheads, faucets and toilets. Many of these fixtures are priced in the same range as standard fixtures, so there would be no additional costs for homebuilders who need to buy fixtures one way or the other. None of these costs would be passed on to consumers or taxpayers, either.

High-efficiency fixtures can cut

indoor water use by 50 percent compared to current use, and the water savings add up quickly. If 300,000 new homes were built with such fixtures, that would save enough water to meet the needs of 60,000 people — all at no additional cost to governments, developers, taxpayers or ratepayers.

This is just one example of a conservation program that could be implemented swiftly. There are many other possibilities for new commercial and industrial buildings as well as for outdoor water efficiency.

Obviously we aren't going to solve our future water supply and demand problems overnight, but the longer we delay in enacting conservation and efficiency measures, the harder it will be to catch up to demand.

After two years of intense study and debate, it's time to get to work on putting realistic conservation and efficiency plans into action.

Drew Beckwith is the water policy manager at Western Resource Advocates. He can be reached at 720-763-3726 or drew.beckwith@westernresources.org.

EDITOR from 30

The problem, according to the smaller guys, is that their much-larger competitors aren't labeling their "faux-craft beers" as products of A-B InBev or MillerCoors.

In other words, it's a truth-in-advertising, misleading marketing problem, though they claim that what is really at stake is even more important.

"By supporting small and independent craft brewers across the country, we are giving them a chance to thrive in business, create more jobs, boost the economy and compete against the massive corporations that have controlled the market for so long," the Brewers Association wrote in a recent editorial.

It's hard not to cheer on the underdog, but I think this is a case in which the craft guys are, well, crying in their

beers.

Craft brewing has been growing rapidly in the past few years and showing no signs of slowing.

The Brewer's Association own editorial makes that clear:

"This country thrives on innovation, and small-business and craft brewers are the epitome of both. The large brewers employ 25,000 people in their stateside brewing facilities and, undoubtedly, in cities like Milwaukee, Denver and St. Louis, these jobs are important to the local economies. But across the entire U.S., small and independent craft brewers employ more than 103,500 Americans in local, Main Street jobs," it wrote.

That job growth happened largely thanks to the single factor that drives

all business: consumer demand.

If the big guys are doing craft nowadays, it's because they've felt the heat from rivals such as Fort Collins Brewery, CooperSmith's and others like them.

New Belgium, in particular, has been growing so fast, it'll soon be able to put out 840,000 barrels per year.

Given its track record, it's easy to imagine that it'll get past that 6-million-barrel-a-year mark before we know it.

I'm just hoping that means they'll make Snow Day all year long.

Allen Greenberg is the editor of the Northern Colorado Business Report. He can be reached at 970-232-3142 or agreenberg@ncbr.com.



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A Year Worth Celebrating

2012 marked a special year for Kaiser Permanente. Our achievements would not have been possible without the support of this vibrant community. More than 400 physicians joined our Northern Colorado network. We opened two new medical offices in Fort Collins and Loveland and we partnered with Banner Health to serve even more Kaiser Permanente members. This partnership allows us to better coordinate patient care by linking our electronic medical records together – something that's never been done in Northern Colorado before. Kaiser Permanente offers a variety of services at both of our new medical offices, including primary care, pharmacy, radiology and laboratory services, so you can take care of many of your health care needs in one place.

At Kaiser Permanente, we are dedicated to improving the health of our members and the communities we serve. Our commitment to Northern Colorado extends beyond brick and mortar.

- In June, Kaiser Permanente **donated \$90,000 to support 2012 Red Cross Wildfire Relief.** This was one of the largest gifts the Red Cross received in response to the High Park and other wildfires that ravaged our state over the summer.
- In July, Kaiser Permanente **awarded a \$150,000 grant to the Colorado Meth Project** to help expand public education initiatives targeting at-risk teens in Weld County.
- **We hosted the premieres of the groundbreaking HBO documentary series The Weight of the Nation** in Fort Collins in June and Greeley in October. Kaiser Permanente, Banner Health and community partners will premiere the series in Loveland on January 30.
- This fall, our **Educational Theatre Programs partnered with the CSU Theatre Program to pilot free performances of The Amazing Food Detective** at 15 elementary schools in Northern Colorado. Led by five CSU theatre students, this entertaining production teaches children the importance of healthy eating and active living.

Kaiser Permanente also continues to support LiveWell Colorado in Weld County and CanDo communities in Loveland and Fort Collins. Since 2006, we have provided more than \$1 million in funding to these organizations.

We look forward to continuing to grow together in Northern Colorado and wish you and your family a happy and healthy 2013.