

Northern Colorado BUSINESS REPORT



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PHOTOS JONATHAN CASTNER

Rancher John Bartmann has had to cut his flock by a third as demand — and prices — have fallen.

“It’s something like a perfect storm to get us where we are today. What the drought did is it exaggerated things.”

John Bartmann
SHEEP RANCHER, SEVERANCE

Drought, high feed costs hurting sheep ranchers

BY STEVE LYNN
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SEVERANCE — John Bartmann is facing some of the toughest times he’s seen in sheep ranching.

A sheep rancher near Severance in Weld County, Bartmann has cut his flock of 2,000 by a third while losing more than \$80 for every lamb he sells.

“It’s something like a perfect storm to get us where we are today,” Bartmann said. “What the drought did is it exaggerated things.”

Beyond drought, consolidation of the sheep-packing business, increased feed costs and plummeting lamb prices have created hardship among sheep ranchers across Northern Colorado. The situation has dete-

► See **Sheep, 2**

Gauging possible Woodward relocation

BY MOLLY ARMBRISTER
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FORT COLLINS — The potential for a new Woodward Inc. headquarters on the Link-N-Greens golf course has created a great deal of buzz — as well as work for city planners, engineers and others. A slew of changes are in store should the project move forward.

Traffic patterns surrounding the 101.5-acre property, changes to Downtown Development Authority boundaries and protecting the Poudre are just some of the topics getting a lot of attention.

Here’s a breakdown:

Protecting the Poudre

The project sits within the floodplain of the Poudre River, something that Woodward will work to change if the project moves forward. As reported by the Business Report, re-grading is likely to occur if Woodward

► See **Woodward, 18**

Carriage House student housing wins on appeal

BY MOLLY ARMBRISTER
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A change in city policy has allowed a potential student housing project to move forward, despite objections over plans to tear down a residence deemed historic by some.

A proposal by Chuck Bailey of

Longmont-based Catamount Properties was stopped in its tracks in early 2012 when one of the homes standing in the project’s way was determined to be eligible for historic preservation.

The development would consist of five three-story buildings with between 10 and 14 units per building, resulting in more than 100 new beds

for CSU students.

At the time, there was no way to appeal a decision of historic preservation eligibility and the planning commission denied the developer’s request. His effort at an appeal before the City Council also failed.

But the city’s rules have since

► See **Carriage, 27**



OZ ARCHITECTURE

Rendering of elevation of a Carriage House building.

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SHEEP from 1

riorated so much for ranchers that the federal government is investigating whether meat packers have played a role in the market's collapse.

Ranchers enjoyed a bountiful 2011 when lamb prices soared above \$2 per pound. But Bartmann said he can fetch only 85 cents per pound these days, while raising a lamb costs him more than \$1.30 per pound.

Sheep ranching represents a small slice of the livestock industry in Northern Colorado. Beef and dairy cattle get the most attention, with 550,000 cattle in Weld County alone.

But every segment of the livestock industry has suffered a similar struggle lately: the rise and fall of commodity prices from year to year. Sheep ranchers in particular have faced difficulty during the past year, with both large and small operations struggling.

As Colorado lamb prices declined in 2012, demand also softened. The U.S. Department of Agriculture responded by pledging to buy \$10 million in lamb meat as part of a recent drought aid package for livestock producers.

The move doesn't appear to have spelled relief for Northern Colorado ranchers.

"It's tough to make a living

“USDA takes very seriously any allegations of anti-competitive behavior.”

Matt Herrick
SPOKESMAN
USDA

when you don't know ahead of time where your market's going to be," Bartmann said.

Additionally, a federal insurance program was supposed to insulate ranchers from the price fluctuations, but Bartmann said the policies aren't worth buying unless the price of lamb increases.

Other ranchers shared similar stories.

Roy Dow has raised sheep near Ault since 1982. He has cut his herd from 200 to 75 because of the soaring price of feed.

Dow paid \$250 per ton of grain to feed his flock in 2011; he was paying \$400 per ton in 2012.

"It's just getting more difficult every year," he said.

The problem may stem in part from meat packers purportedly holding onto supplies of sheep and manipulating on-the-shelf prices,

according to an October letter signed by U.S. senators from Wyoming, Montana, North Dakota and South Dakota.

The lawmakers asked the USDA to look into whether meat packers were breaking the law by manipulating supplies and prices.

"Packers last year, out of concern that they may not have enough lambs to keep their plants producing at levels to ensure profitability, purchased lambs and placed them in feedlots," the senators' letter reads. "This action appears to be in violation of Packers and Stockyards Act that prohibits price manipulation."

Lawmakers also encouraged the USDA to take steps to reopen lamb trade with Japan, which was closed to American lamb following a mad-cow disease outbreak a decade ago.

Neither Sens. Mark Udall nor Michael Bennet signed the letter.

"Sen. Udall was not asked to sign the letter, but he is a longtime supporter of rural Colorado and its livestock industry," his office said. "Sen. Udall is committed to monitoring this situation and the recent fluctuations in prices."

Bennet didn't sign the letter because his office wanted to gather more information to determine the best path forward, a spokes-

man said. A five-year extension to the Farm Bill that federal lawmakers have sought to pass would reinstate livestock disaster programs that would ease struggles of sheep ranchers.

The USDA's Grain Inspection, Packers and Stockyards Administration nonetheless has agreed to investigate.

"USDA takes very seriously any allegations of anti-competitive behavior in the livestock, meat, and poultry industries, and we have opened an investigation into the matter," USDA spokesman Matt Herrick said in an email. "We encourage anyone with specific information about anti-competitive behavior to contact USDA's Packers and Stockyards Program."

Herrick did not comment further.

The two largest meat packers in the state, JBS USA in Greeley and Superior Farms in Denver, did not return messages seeking comment.

For sheep ranchers, the situation may not improve any time soon.

The still-high cost of feed and the lingering effects of lower consumer demand will keep prices lower, according to the University of Colorado Leeds School of Business' 2013 Economic Outlook.

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Northern Water to push 'graywater' bill

BY STEVE LYNN

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The Northern Colorado Water Conservancy District plans to lobby for passage of a bill allowing homeowners and businesses to reuse dish-washing, shower and other graywater.

Colorado water law allows just one use of water before it goes down the drain, through a wastewater treatment plant and back into the river for others to use. There are exemptions, however. For instance, Denver International Airport is allowed to use graywater from its sinks for sprinkler water on remote fields that are closed off to the public.

Republican lawmakers in the House State, Veterans and Military Affairs Committee narrowly defeated the bill in a 5-4 vote in committee last year. Rep. Randy Fischer, D-Fort Collins, will reintroduce the bill, which he thinks stands a better chance of drawing bipartisan support this year.

Fischer, chairman of the House Agriculture, Livestock and Natural Resources Committee, explained that he believes House Speaker Mark Ferrandino will help send the bill to the full House. Water bills are usually first considered in the agriculture committee.

Fischer also has tweaked the bill slightly to win support from law-

“I think it's very important to have as many tools as possible to promote wide use of our water sources.”

Rep. Randy Fischer

D-FORT COLLINS

makers, including addressing concerns about water rights, he said. The bill also would authorize the state Water Quality Control Commission to create rules for graywater

use, a provision meant to address public health concerns.

Coming from showers and sinks, graywater can be used for toilet flushing, outdoor irrigation and other purposes. Although not generally permitted in Colorado, graywater is used in homes and businesses in other Western states.

Fischer believes use of graywater represents one of many ways the state should conserve water to meet a projected future supply gap. A recent study from the Colorado Water Conservation Board forecasts a shortage of more than 3 million acre-feet in Colorado River water by 2060.

► See **Graywater, 10**

New Belgium's Asheville plans cause a stir

“The impact is going to be enormous. I don't accept it. I'll lie in the road.”

That was the declaration made by an Asheville resident addressing the city's planning commission on the topic of New Belgium Brewing's new brewery in the North Carolina city.

The Asheville Citizen-Times captured that sentiment in reporting on a planning commission meeting held in the first days of the new year, during which New Belgium's plans were approved 4-2.

NCBR EYE

According to the newspaper, the city conducted a traffic study to determine how the brewery's activities might impact the streets surrounding the \$175 million facility.

After hours of discussion, the following consensus was reached:

“Big rigs making runs to and from New Belgium Brewing's new brewery on Craven

► See **Eye, 4**



COURTESY NORTHERN COLORADO WATER CONSERVANCY

NISP includes plans for a reservoir in this area north of Fort Collins.

Gardner hopes to hurry Corps of Engineers

BY STEVE LYNN

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Eight years have passed since the Northern Colorado Water Conservancy District applied to the federal government for a permit to build the Northern Integrated Supply Project.

Rep. Cory Gardner, R-Yuma, thinks that's too long, which is why he is drafting legislation to set deadlines for the U.S. Army Corps of Engineers in its evaluation of reservoir projects.

“The concept is to put some time parameters around project approvals or denials,” Gardner told the Business

Report recently, “to make sure the agencies and the permitting processes are either approving or denying the permits in a timely manner.”

Whether Gardner's legislation actually gains traction remains to be seen. While he's seeking

► See **NISP, 22**

Fort Collins denies Larimer small-business center's funding request

BY MOLLY ARMBRISTER

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The Larimer County Small Business Development Center is entering 2013 with less money than it would have liked, and without its director, whose resignation will become effective Jan. 25.

The Fort Collins Economic Health Office hoped to earmark \$50,000 in city funds for the SBDC in 2013 and another \$75,000 in 2014. But the money was not set aside in the final budget.

Fort Collins is the only one of Northern Colorado's largest cities not to provide funding to its local SBDC.

The SBDC is otherwise funded mainly through two sources. First, the organization receives a grant through the federal Small Business Administration. Second, every SBDC in the state must have a “sponsor” that matches the SBA's grant money.

The Larimer County SBDC is sponsored by Front Range Commu-

nity College and in 2013 will operate under a budget of just under \$162,000, according to SBDC Director Deborah Moeck, who tendered her resignation earlier this month.

The dollars provided by the City of Fort Collins would have been used to fund programs aimed at female

► See **SBDC, 19**



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EYE from 3

Street should use various routes and be monitored while other efforts are made to keep truck traffic on Haywood Road to a minimum," the Citizen-Times said.

New Belgium, which has always been considered community-friendly in its hometown of Fort Collins, agreed to work with residents to address their concerns, according to the paper.

One of the two dissenting members of the planning commission urged the exploration of alternate traffic routes. In the end, however, New Belgium was granted a conditional-use permit, which will allow it to move ahead with its plans in Asheville.

Perhaps its truck drivers should hand out a few six-packs to disgruntled residents on their routes.

Berthoud Chamber issues warning over sponsorship claim

The Berthoud Chamber of Commerce early this month had to issue a warning regarding an Illinois company claiming to have secured a contract of some sort with the chamber.

Team Spirit Promotions of Rock Island, Ill., apparently contacted several Berthoud Chamber investors, soliciting sales for advertising space on an emergency contact magnet. The company told the investors that it had been "awarded a contract" by the Berthoud Chamber and the Town of Berthoud.

The Berthoud Chamber did some digging and found that the company was indeed legitimate and was selling a legitimate product, but no such contract ever existed.

The chamber asked the com-

pany to "cease and desist" to avoid confusion, as neither the town nor the chamber had sponsored or endorsed the product in any way.

Northern Water: 10 years = 1 water year

If the Windy Gap Firming Project and Northern Integrated Supply Project were completed today, Northern Colorado cities and water districts would have an additional 70,000 acre-feet of water to satiate their thirst.

That's what Eric Wilkinson, general manager for Northern Water, told an audience of business leaders and lawmakers at a Northern Colorado Legislative Alliance luncheon earlier this month. An acre-foot is the amount of water required to fill an acre one foot deep and is enough to supply 2.5 households annually.

But reservoir projects take time, Wilkinson said. Northern Water applied to the federal government to build Windy Gap's Chimney Hollow reservoir and NISP's Galeton and Glade reservoirs in the early 2000s.

He shared a joke that reflects the way the water community thinks about reservoir-building.

"Years in the water community are measuring by water-years," he said. "A water-year is about 10 normal years."

The reservoirs will indeed take years longer to design and build even after they receive the necessary federal approvals. Northern Water has projected it will complete Chimney Hollow reservoir in 2018 and the first of the two NISP reservoirs by 2021. Northern Water hasn't decided yet whether it will build Glade or Galeton reservoir first.

CORRECTIONS

A story about refugee children enrolling in Greeley schools in the Dec. 28-Jan. 10 issue incorrectly stated that District 6 had laid off teachers because of budget cuts. The cuts forced the district to reduce its payroll through attrition.

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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Drone maker targets agriculture market

Imagine a crop-dusting drone plane. Better yet, picture a drone helicopter circling cropland to alert a farmer to the onset of pests ravaging cropland.

The farmer then could take swift action, eradicating the nuisance before it did more damage.

That's what employees of Scion UAS envision. The Loveland unmanned aircraft systems maker is perfecting plans for commercialization of drones for use in industries such as agriculture.

Scion UAS, founded last year, recently hired a business development manager who has contacts in civilian and military unmanned aircraft systems markets. The company hopes to parlay his Rolodex to gain a foothold in the agricultural market.

Jim Sampson, Scion UAS founding CEO, believes farmers will adopt unmanned aircraft earlier than in other industries.

"It's a huge industry, for one," Sampson said. "It covers a huge amount of real estate."

He explained that drone aircraft



TECHNOLOGY
Steve Lynn



COURTESY SCION UAS

The company's unmanned helicopter is still in development but it expects to ship its first order later this year.

can come equipped with a camera that can use imaging to map crop characteristics. That would help farmers determine things like whether they need to apply additional fertilizer.

The company has a large poten-

tial market in Weld County, which boasts more than 3,000 farms.

Other uses of unmanned aircraft could include searching ships for bombs before they reach ports, said Phillip Jones, a co-founder of Scion UAS who develops software

for unmanned aircraft electronics. Perhaps drones even will deliver prescriptions to patients someday.

"Our primary business goal is targeting the commercial market," Jones said. "We think we'll be very

► See **Technology, 17**

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Sears objects to 'my way or the highway'

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FORT COLLINS — The Sears district manager of retail services sought to drum up public support to keep the store at the Foothills Mall, urging residents in a commentary published Jan. 7 to speak out on behalf of the threatened retailer.

In a "Soapbox" piece that appeared in the Fort Collins Coloradoan, Kelly Meyer wrote that Sears has been successful in Fort Collins for nearly

DAILY IN REVIEW

40 years. Meyer called on residents to contact city council members and voice their concern over potentially losing the store before the council's Jan. 15 vote on whether to invoke



BUSINESS REPORT FILE PHOTO

eminent domain on the property.

The Foothills Mall was purchased last summer by a development group composed of Denver-based Alberta Development Partners and Chicago-based Walton Street Capital. The new owners have said that they want to spend \$100 million redeveloping the aging mall, incorporating higher-end tenants and other more upscale ame-

nities. The developers have made it clear that Sears does not fit the tenant mix they are seeking and has offered to purchase the building that Sears inhabits.

The amount offered to Sears has not been disclosed, but in her letter, Meyer said that Sears has been "offered a small fraction of what the store is worth to sell."



COURTESY IMAGES OF MONEY

Hickenlooper unveils plans to expand Medicaid for Coloradoans

Gov. John Hickenlooper announced Jan. 3 that Colorado hopes to find \$280 million in Medicaid cost savings over the next 10 years so that it can afford to enroll tens of thousands of additional state residents in the health care program for the needy.

The Department of Health Care Policy and Financing is working to control costs in Medicaid in a number of areas, including increasing effectiveness in care delivery, reforming payment systems, leveraging health information technology and redesigning administrative infrastructure.

Combined, these efforts are project to save the state \$280 million. These savings are expected to help cover the cost of an expansion of Medicaid, as authorized by the federal Affordable Care Act, according to a release from Hickenlooper's office.



COURTESY USDA

Woodward Inc. to pay \$200M for aviation unit

Woodward Inc. has signed a purchase agreement with GE Aviation Systems to acquire the assets of its hydraulic thrust reverser actuation systems business, the company announced.

Fort Collins-based Woodward will buy the GE business, located in Duarte, Calif., for \$200 million in cash. Woodward and GE also reached a preferred supplier

agreement for thrust reverser actuation systems.

The transaction closed Dec. 28.

"The acquisition of the Duarte business by Woodward's aerospace segment provides us with expanded motion-control technologies and platforms, more specifically thrust reverser actuation systems," Woodward CEO Tom Gendron said in a statement.

Capital West National Bank to change charter, rebrand

Capital West National Bank will reveal a new brand and unify three bank branches under the same name moving into 2013.

Capital West is located in Fort Collins, but the bank also has two branches in Wyoming, operating under the name First National Bank

of Wyoming.

Effective Dec. 31, the three branches now operate under one name, Capital West Bank.

The bank will change its charter from a national charter to a state charter. The bank's ownership and management team will remain the same.

UCH buys in Broomfield

University of Colorado Health has purchased 66 acres within the North Park mixed-use development in Broomfield for the construction of a medical campus.

North Park is located west of Interstate 25, between Highway 7 and Northwest Parkway. The park is comprised of 935 acres and is being developed by Loveland-based McWhinney.

The UCHealth medical campus will be located across from the Children Hospital Colorado's North Campus on Highway 7. Children's Hospital Colorado is a partner of UCHealth.

Specific plans for the campus are not yet known, but a release from McWhinney indicated that the UCHealth board of directors approved the purchase of the land in August.

Commission OKs stricter groundwater monitoring

The state Oil and Gas Conservation Commission approved Monday new groundwater protection rules that it said were among the strongest in the nation.

The new rules require that operators sample nearby water wells before and after drilling activities to ensure that oil and natural-gas development does not harm water supplies and to identify potential problems.

"This new set of groundwater monitoring rules once again puts Colorado in the forefront of thoughtful and progressive regulatory oversight of energy development," commission Director Matt Lepore said in a statement. "We worked earnestly with many stakeholders to develop a groundwater rule that provides strong protections and that we believe strikes the right balance among many interested parties."



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BANKING & FINANCE

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JONATHAN CASTNER

Guaranty's Chris Erickson, at a Fiberspar facility in Johnstown built using a multimillion-dollar loan from his bank. Shown are spools of tubing made by the company.

Oil boom helps propel banking business

BY MOLLY ARMBRISTER

marmbrister@ncbr.com

The oil boom isn't a boon to oil companies alone.

Bankers, too, have enjoyed a boost in lending activity, thanks to the growth in the oil business in Northern Colorado.

Take, for example, a recent \$11 million loan to Houston-based Fiberspar to construct a new building in Johnstown.

The 165,000-square-foot building was completed in December and houses sales and distribution employees of the company, which produces fiber-reinforced piping for the oil and gas industry.

The new facility was made possible by a loan from Denver-based Guaranty Bank & Trust, which operates throughout Northern Colorado.

Guaranty, like most other banks doing business in the region, says it has seen an increase in loan levels in

recent quarters because of the overall improvement in the economy.

In fact, five of the eight banks based in Northern Colorado have seen an increase in their assets since Houston-based EOG Resources discovered the oil well "Jake" in 2009.

The oil and gas boom, particularly in Weld County, has helped bolster loan levels at Guaranty in two lending areas most closely tied to drilling: commercial and real estate loans.

Chris Erickson, executive vice president of commercial real estate lending at the bank, said that any time an industry takes off like oil and gas has in Northern Colorado, it follows that more financing will be needed for housing and retail building acquisitions and construction.

Banks also have seen plenty of demand for money to help offset an industrial real estate space crunch in Weld County that has worsened as companies move into the market or expand.

“More financing should become available as oil and gas companies continue to make commitments to the area.”

Mark Driscoll

PRESIDENT
FIRST NATIONAL BANK, NORTHERN COLORADO

Despite the boom, banks have been hesitant making construction loans to some oil and gas companies.

In part, that's because no one is certain when the oil will dry up. Beyond that, the economic climate nationwide has made it difficult for many banks to make loans, especially for construction or speculative projects.

For Guaranty, there were two reasons for making the loan to Fiberspar, according to Erickson.

The first was the company's decision to locate its new building within a project spearheaded by Loveland-based real estate company McWhinney; the second was the financial strength of Fiberspar.

Indeed, Fiberspar is a well-established company with operations on five continents. The company was a good loan candidate because the bank felt confident about Fiberspar's business plan, Erickson said.

The building sits within the Iron Horse development, a 165-acre mixed-use business park near the Great Western and Union Pacific railways as well as Interstate 25 and Highway 34.

Mark Driscoll, president of First National Bank in Northern Colorado, which operates 15 branches in the region, believes construction financ-

► See **Oil, 10**

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Mortgage lending looks good, for now

Consider it yet another sign of a recovering economy, at least here on the patch of the world we call Northern Colorado.

The top seven mortgage lenders in the region produced nearly \$1 billion in loan dollar volume in 2012, according to the Business Report's latest list (see page 9). It is important to note that this figure does not include mortgage giant Wells Fargo, which has topped our list for years, but its numbers weren't available in time for publication.



BANKING
Molly Armbrister

In 2011, the same seven lenders produced less than \$550 million in loan dollars.

This can be attributed in part to an increase in home buying, as more and more people find themselves employed again and able to purchase a home. Low interest rates are encouraging folks to buy homes as well, not to mention the fact that in some situations, it is cheaper to buy a home than to rent one.

As of Dec. 27, the interest rate on a 30-year, fixed-rate mortgage was 3.35 percent, compared with a 3.95 percent rate in the same week the year before.

Some parts of the country are mirroring Northern Colorado's data. In mid-December, the St. Louis Business Journal reported that loan volume there was the highest it had been in four years.

Other parts of the country have not been so fortunate. The Mortgage Bankers Association takes stock of national mortgage application numbers every week, with the most recent report showing a 21.6 percent decrease in the last two weeks of 2012 when compared with the two weeks prior.

New loan origination undoubtedly plays a part in the increases we're seeing locally, but it's refinancing that is the real mortgage lending powerhouse.

Every single one of the mortgage lenders that reported numbers regarding refinancing at their institutions gave a higher percentage of refinancings than new loans. Combined, the five institutions that provided the information had, on average, 62 percent of their loans come from refinancings.

Some homeowners, as I wrote last fall, are even refinancing their homes over and over again, trying to take advantage of the ever-decreasing interest rates. The trend went on throughout 2012 and in many cases allowed homeowners to keep more of their disposable income.

In the last two weeks of 2012, of the total applications submitted for mortgages nationwide, 82 percent of them were for refinancings, according to the Mortgage Bankers Association.

Refinancing is at its highest level since January 2009, according to the association, which is good news for mortgage lenders, homeowners, real estate agents and basically the economy as a whole.

The group expects that the refinancing trend will spill over into at least the first half of 2013, pushing mortgage originations to \$1.7 trillion across the country.

But don't pop the champagne just yet.

After the second quarter, interest rates are expected to increase, causing a dropoff in mortgages, both new and refinancings, in the second half of the year.

"We expect 2013 refinance originations to play out like our original expectations for 2012, with a long tail of refinancings extending through the first half of the year followed by a rapid drop-off in the second half," said Jay Brinkman, chief economist for the MBA.

One important thing to note is the first half of Brinkman's statement. The MBA expected 2012 to be a year front-loaded with loans, with a significant dropoff in the second two quarters. As we now know, 2012 defied expectations and refinancing levels remained high all through the year.

We also know that interest rates were historically low for all of 2012, and right now, we don't know that will be the case in 2013.

The powers that be haven't quite decided when to end the third round of qualitative easing, or QE3 as it is often called. Or, in other words: the thing keeping interest rates so low.

The Federal Reserve has said QE3 will continue until there is "substantial improvement" in the labor market, but didn't completely define what "substantial improvement" might look like, according to American Banker.

The publication reported that "several" members of the Fed "thought that it would probably be appropriate to slow or to stop (QE3) well before the end of 2013, citing concerns about financial stability."

In short, an early end to QE3 would most likely result in increases in interest rates, which may mean the end of the refinancing heyday, and from what I hear, many Northern Colorado lenders, residential and commercial alike, are waiting with baited breath.

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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BUSINESS REPORT LIST

Largest Mortgage Lenders

Ranked by total dollar volume of loans originated in region

RANK	Company Phone/fax	Regional loan dollar volume 2012 2011 Average loan size 2012 2011	No. of locations Employees	Percent of loans in Larimer, Weld and Brighton Percent of loans refinanced	Email Website	Year founded
1	CORNERSTONE MORTGAGE CO. 2809 E. Harmony Road, Second Floor Fort Collins, CO 80528 970-206-HOME (4663)/866-378-8418	\$412,170,487 \$228,590,603 \$221,478 \$222,719	18 82	49% 56%	snowling@houseloan.com www.Colorado-Cornerstone.com	Gene Humphries, President, Rocky Mountain Division 1988
2	1ST CITY MORTGAGE GROUP - A DIVISION OF MEGASTAR FINANCIAL 3615 Mitchell Drive Fort Collins, CO 80525 970-266-9111/970-266-0498	\$255,864,400 \$141,850,200 \$214,330 \$217,850	1 25	90% 58%	moao@frii.com www.ftcollinsloan.com	Mick Occhiato, Senior mortgage planner 2001
3	FIRST NATIONAL BANK - MORTGAGE DIVISION 205 W. Oak St. Fort Collins, CO 80521 970-495-9501/N/A	\$193,064,509 \$94,000,000 \$218,151 \$199,575	18 31	90% 65%	N/A www.1stnationalbank.com	Mark Driscoll, President N/A
4	CITI 2803 E. Harmony Road Fort Collins, CO 80528 970-229-2512/N/A	\$158,618,548 N/A \$215,514 N/A	6 10	100% 42%	stu.hoime@citi.com www.citi.com	Stu Hoime, divisional executive 1812
5	EQUITABLE SAVINGS & LOAN ASSOCIATION 300 E. Horsetooth Road, Suite 102 Fort Collins, CO 80525 970-223-1963/970-223-1965	\$57,671,796 \$54,954,750 \$217,054,350 \$225,000	10 6	N/A N/A	N/A www.equitable-savings.com	Donald "Skip" Koenig Jr., President 1954
6	FORT COLLINS MORTGAGE LLC 7785 Highland Meadows Pkwy Fort Collins, CO 80528 970-484-5626/970-484-1180	\$30,000,000 \$25,000,000 \$240,000 \$257,000	1 3	100% 68%	scott@fcmoney.com www.ftcollinsmortgage.com	Scott Charpentier, Founding partner 1993
7	PUBLIC SERVICE CREDIT UNION 2503 Research Blvd. Fort Collins, CO 80526 970-416-5000/N/A	\$10,000,000 \$2,000,000 N/A N/A	N/A 251	N/A N/A	N/A www.pscu.org	David Maus, CEO 1938
8	COLLEGE CREDIT UNION OF GREELEY 1503 Ninth Ave. Greeley, CO 80631 970-330-3900/970-330-3609	\$8,300,860 \$2,370,483 \$123,893 \$103,065	2 13	94% 63%	wmarx@collececu.org www.collececu.org	Walter W. Marx, CEO 1935

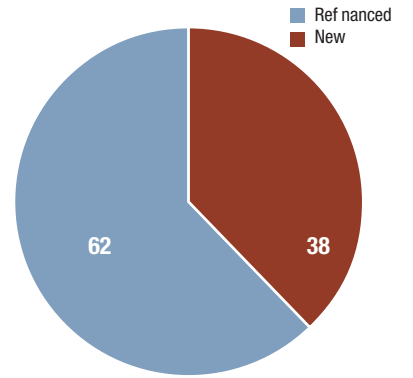
Wells Fargo & Company did not have 2012 numbers available at the time of publication.
N/A-Not Available.

Researched by Mariah Gant

Source: Business Report Survey

Average percentage of new loans to refinances in 2012

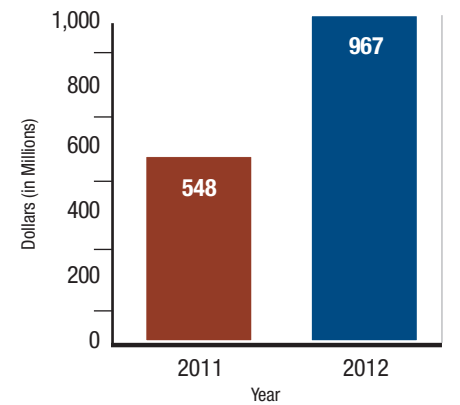
Disclaimer: This chart includes only five of the seven top lenders, because two lenders chose not to provide this information.



Business Report Research

Total loan volume in Northern Colorado

The volume of loans produced by the top seven mortgage lenders in Northern Colorado has jumped from around \$548 million to nearly \$1 billion from 2011 to 2012.



Note: Citi's numbers are not included in this chart because 2011 figures were not provided.

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OIL from 7

ing will pick up even more in coming months.

Projects most likely to get loans are those tied directly to a specific need, rather than speculative projects proposed by developers without a tenant in mind, Driscoll said.

"More financing should become available as oil and gas companies continue to make commitments to the area. They'll need more space and will hopefully have sufficient cash flow and income streams to be approved for loans," he said.

At First National, commercial and industrial lending is up about \$10 million from the previous year, Driscoll said. Driscoll estimated that a "fair

amount" of the increase was related to loans made for drilling and equipment purchase.

The increasing strength of the oil and gas industry also adds diversity to the Northern Colorado economy, Driscoll said, which may help the area weather economic downturn better.

Along the same lines, banks that make mostly agricultural loans are seeing their customers benefit from drilling, according to Tony Miller, senior vice president of lending at Greeley's First Farm Bank.

Many of the farmers and ranchers who do business at First Farm Bank own land with mineral rights attached to it, and have been seeing returns from

the drilling that has taken place there.

This helps First Farm Bank's customers improve their overall financial positions, which may help them prepare for less-than-ideal times in the agriculture industry.

Farmers and ranchers have enjoyed relatively successful seasons for some time, but like every other industry, agriculture will have to come back down to earth at some point, Miller said.

The drought and this year's dry winter may bring that about sooner than many would like. Royalties from oil and gas drilling could help many of Weld County's farmers and ranchers weather a downturn, Miller said, and keep the bank healthier as a result.

GRAYWATER from 3

A population in the Colorado River basin states that could double to 35 million by 2060 will contribute to the increased water use and supply imbalance, according to the study. An acre-foot is the amount of water required to supply 2½ households for one year.

"I think it's very important to have as many tools available as possible to promote wide use of our water sources," Fischer said.

Northern Water agrees and plans to endorse the bill in its role as a member of the Colorado Water Congress, a water advocacy group comprised of districts throughout the state, officials said.

"It's good practice in the water community, where we can, to try to promote efficiency," Northern Water spokesman Brian Werner said. "This is an opportunity we have to work with the representative on the language in the bill that gets to something that he

“It's good practice in the water community, where we can, to try to promote efficiency.”

Brian Werner
SPOKESMAN
NORTHERN WATER

wants and is usable by the water community.”

Northern Water also plans to back a bill from Sen. Mary Hodge, D-Brighton, that will ensure water left in reservoirs is not considered abandoned and released.

"Water storage is critical to Colorado's water needs going forward," Hodge said in an email. "Clearly defining its use is vital."

The bill would reverse parts of a state Supreme Court decision in Upper Yampa Water Conservation District v. Wolfe from 2011. The high court upheld a lower court's decision that to keep a water right, a water district must show it has used the resource.

Northern Water General Manager Eric Wilkinson supports the bill because he has concerns that the court decision will prevent use of water in reservoirs that see occasional use but serve the important purpose of storing water for use during droughts.

"People are concerned about what might happen in general with storage rights in the future," he said. The bill is "more or less trying to address those concerns."



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A priority on more affordable housing

BY MAGGIE SHAFER
mshafer@ncbr.com

With the promise of hundreds of thousands of new Northern Colorado residents over the next 40 years, Ken Waido, chief planner for the city of Fort Collins, has his work cut out for him. As rent rises and available affordable housing continues to disappear, we asked him where the city was planning to put the newcomers, and how it would make sure the growth doesn't force out low-cost housing – along with those that depend on it.

NEWSMAKER Q&A

Question: Tell us what the city is doing to ensure adequate affordable housing.

Answer: We are trying to be proactive. We've adopted development incentives for the private sector to assist in providing more affordable housing. One of the incentives is a zoning district that gives a density bonus for including affordable housing in a project; another is delaying the collection of some of the impact fees until a project is completed.

We also have financial assistance available for private-sector developers and nonprofit housing

agencies to assist in ways they feel are appropriate. Most of the time the funds are used for land acquisitions or the payment of city fees. This financial assistance is distributed through a competitive process – the more a proposal addresses the city's affordable housing strategic plan's priorities, the more likely it will be funded.

The top priority is to increase the number of affordable rental units, but additional housing for people with special needs is also one of the top priorities.

The city has over 50 acres of land in a Land Bank Program that we have purchased and are holding and will sell in the future when land values go up, as the city's boundary fills in and land becomes more scarce. When you limit the supply of land, the price goes up, and it will become more difficult to find available land for the development of affordable housing.

The city has also done a lot to minimize



the time spent going through the development review process. Development by the private sector will ebb and flow. Right now we have a low vacancy rate, and as the private market responds, developers will build more apartment complexes, but they probably will overbuild and then the price of rent will drop again.

Q: How are you preparing for more people to be on the roads?

A: Part of Plan Fort Collins was the Master Transport Plan. And part of that deals with alternative modes of transportation. We're trying to get people out of single-occupancy automobiles and into other modes of transportation.

We're doing that through a number of ways. First, by land-use planning and bringing more goods and services and variety of housing types into neighborhoods. This way, people can find a place to live in a neighborhood with commercial goods and services that provide for daily needs without needing to drive to other parts of the community.

That's not to say the plan doesn't look at future street lane needs. Look at the Master Streets Plan and it tells you how wide streets are going to be in order to deal with future traffic volumes. But transportation planning is a multi-faceted

► See **NewsMaker, 16**

Ask the Expert

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► **Calendar,**
Page 14



Hook your audience with 'content candy'

Content marketing is an umbrella term for anything a business might produce in the way of text, video, audio or visuals, to give away online so that it is engaging and is shared widely.

I think of it as "fodder," which is defined as: "readily available material used to supply a heavy demand." Think articles, white papers, webcasts, podcasts, apps, a research study, infographics, even branded entertainment, like a custom game or virtual event.

Places where this type of fodder could appear include: Facebook,



MARKETING
Laurie Macomber

Twitter, LinkedIn, blogs, article sites, YouTube, podcasts, newsletters or relevant websites. You might want to be a generous supplier of proprietary content by giving wide permission to re-publish your material as long as the source is referenced and the re-publisher provides a link back to your website.

This would result in a number of backlinks to your website, which makes Google stand up and take notice, and thereafter likely rank your website higher in the search-engine results pages.

And people would be driven back to your website in addition to Google's robots – which could increase your visits and potentially your conversion rates (people taking a desired action there.)

Benefits beyond backlinks and site-visit increases include: becoming an authority in your industry

► See **Marketing, 17**

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Inventions he wishes had never happened

You may find this month's column strange given that I'm a writer with several books and numerous articles under my belt, and that I practice intellectual-property law – encouraging others to be creative. But, the fact remains, the world would be a better place had some of the inventions that plague our daily lives never been invented.

It is hard to say what is the absolute worst invention of modern

times, so I'll claim a three-way tie: the hot-air hand teasers in public restrooms, plastic grocery bags and auto-answering systems that insist I "talk" to a machine.

Hot-air hand teasers. Call them what you will; redesign them so you stick your hands down in slots; do whatever you like. My hands never get dry. No matter how many times I think, "This time it'll work and I won't have to dry my hands on my pants," they only tease me.

I don't even try them anymore. If it's a fast-food place like Wendy's, I go out and grab napkins. If that's not available, living in dry Colorado, I just let nature dry them. It's less frustrating, and I don't hear the chuckle of the machine as it whispers to its neighbor, "We got another one to stand and look silly while we didn't dry his hands."

I understand the theory. The teasers eliminate resources used to make towels and to dispose of them. But, what resources does it take to make the teasers and to power them? Maybe fewer germs – although after I've washed my hands with soap and hot water, there should be no germs on the discarded paper towel I use.

Plastic grocery bags. Does anyone, other than the people making money from selling them, like them? They don't hold much. They flop all over the place when they have things in them. They proliferate in the closet more than

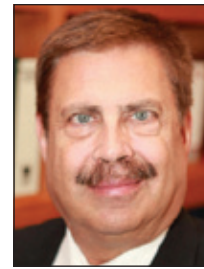
rabbits in a hutch. I use reusable bags unless I forget to get them out of the car. I always use self-check-out in groceries that have them. Even if I bring my own bags, I find the baggers insist on putting something in a plastic bag. "You don't want your vegetables in the same bag with your plastic wrapped bread!" I know they get paid based upon the number of plastic bags they use. If you don't watch them closely, they'll put a gallon jug of milk – with its own handle – in two plastic bags. Money can be the only reason.

Auto-answering systems that want me to "talk." I simply will not do it. A computer tells me, "Please state the reason for your call." No. I will not. I will push "0" or "#" until I get a real person. I will scream "No, I will not talk to you." To which the machine will respond, "I did not understand your response, please state the reason for your call." I will cancel my account with you. I will cease doing business with you. But I will not talk to a machine. I have my limits. So, if you are thinking about buying such a system, realize you won't be doing business with me. If it is a company that I absolutely want to do business with, first I go to gethuman.com. That website will tell you what buttons to push on your phone to avoid automatic-answering systems and get to a real human being.

Marketing genius. I must admit that those who sold hot-air hand teasers, plastic bags and auto-answering systems were geniuses. No one who used them for any period of time would have inflicted them on others. Even so, the greatest marketing genius is the person who figured out how to market the touchless hand-soap dispenser. The television tells us that if we'll put one in our bathroom and have our children wave their hands near it, it will dispense soap for them and limit the spread of those dreadful germs that live on the pump handle of regular soap dispensers. But, after we deposit our germs and pick up others' germs from those nasty regular soap dispensers, don't we use their product to wash our hands and, presumably, kill those germs? I've never seen anyone dispense soap then do anything with a germ-covered hand except wash it.

And people buy them. What will the future hold in our brave new world where we no longer are reined in by the strictures of the Mayan calendar?

Alan F. Blakley is a lawyer with CR MILES PC in Fort Collins. He may be reached at afblakley@crmiles.com.



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TIME OUT



COURTESY KIM BARBOUR

Clayton Nelson of Greeley Elks #809, Flo Mikkelson of Guaranty Bank and Fran Hudgin of Sam's Club meet at Business Before Hours, hosted by Best Buy in Greeley, on Dec. 12.



COURTESY FINANCIAL STEWARDS WEALTH MANAGEMENT

Financial Stewards Wealth Management celebrated the opening of a new office at 3500 John F. Kennedy Parkway, Suite 300 in Fort Collins with a ribbon cutting on Dec. 15. Some of the firm's employees, shown here, were joined by the Fort Collins Chamber of Commerce Red Carpet Committee.



COURTESY WELD COUNTY

Fort Lupton Mayor Tommy Holton and Fort Lupton City Councilor Zo Hubbard gather for the opening celebration of the compressed natural-gas station in the North Station at 7984 U.S. 85 in Fort Lupton. The station was the third public CNG station to open in Weld County in 2012.

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

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University of Colorado Health (UCHealth) recently purchased 66-acres and will join the existing Prospect Ridge Academy at North Park in Broomfield.

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BRIEF CASE

DEALS

The nonprofit Colorado Institute for Drug, Device and Diagnostic Development said it will join the **Rocky Mountain Innosphere** to help nurture the Fort Collins tech incubator's life-science companies. The nonprofit Innosphere will work closely with Denver-based CID4 to fund and manage emerging life-science technologies. CID4 funds early-stage Colorado-based life-science companies to bridge the gap between proof-of-concept and significant funding.

KUDOS

The Accrediting Council for Independent Colleges and Schools recognized the **Institute of Business & Medical Careers Inc.** of Northern Colorado and Wyoming for demonstrating "quality, integrity and excellence" during an ACICS awards ceremony in Las Vegas in November. IBMC was among 33 ACICS-accredited schools deemed honor-roll institutions from August 2011 to August 2012 based on peer evaluation reviews measuring institutional quality.

Burns Marketing, a marketing agency with offices in Northern Colorado and Denver, announced an in-kind sponsorship to the **Rocky Mountain Innosphere** to advance the technology incubator's Northern Colorado bioscience initiative. The in-kind services are valued at more than \$60,000, making it the largest in-kind sponsorship to ever come through the Innosphere.

An anonymous donor has provided funds to help the staff of **CSU's Flint Animal Cancer Center** provide kids with plush dogs and gift cards to Amazon.com at hospitals and Ronald McDonald Houses in Denver and Northern Colorado in December. The donation was accrued through One Cure, an initiative founded on the principle that cancer treatment breakthroughs come through collaboration between scientists and doctors who are working with people and animals. All charitable gifts to One Cure and all proceeds from One Cure products benefit the clinical trials program at the cancer center.

MISCELLANEOUS

The Directed Energy Systems unit of Boeing Strategic Missile and Defense Systems has donated a short-pulse, high-peak power

laser system to **CSU** as part of Boeing's collaboration with faculty members in the university's electrical and computer engineering department. The laser system will help faculty members in the department address pivotal research into accelerators, which are used in everything from security and medical equipment to clean water and air.

NEW PRODUCTS AND SERVICES

SuperShuttle International, a shared-ride provider, is rebuilding its Fort Collins fleet of vans, buses and town cars with propane autogas fuel-system conversions by ROUSH CleanTech and fueling by Ferrell Autogas. Other vehicles in the SuperShuttle fleet have been converted to bio-diesel and E-85. With the changes, the fleet will be the cleanest ground-transportation operator in the area.

The **Center for Professional Development and Business Research** in the College of Business at CSU announced open registration for spring 2013 certificates and programs for professionals and middle management positions in Denver and Front Range communities. The College of Business offers educational opportunities to undergraduate, graduate and continuing education students and serves as a resource for working professionals to obtain business-specific skills.

Greeley residents are invited to participate in Weigh and Win, a free, personalized program that offers cash rewards and prizes to individuals who achieve or maintain a healthy weight. Sponsored by **Kaiser Permanente** with funding from **North Colorado Medical Center Foundation** and the **Weld County Department of Health**, a Weigh and Win traveling kiosk is now based at the east entrance of North Colorado Medical Center the fourth week of every month. More than 836 people in Greeley and Evans have already signed up to participate in the program. For more information or to sign up, go to www.weighandwin.com.

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

CALENDAR

Jan. 14: Social media lab for job seekers

Learn how to use LinkedIn, Twitter, Facebook, YouTube and a blog to enhance your career and boost your job search in this workshop. The lab is scheduled for 9 a.m. to 4 p.m. at the Larimer County Workforce Center, 200 W. Oak St. The facilitator, Viveka von Rosen, is a recognized LinkedIn expert and social media strategist. For more information and to register online, go to www.larimerworkforce.org/workshops. The fee is \$69.

Jan. 16: Beyond Colorado: How to Bring Your Products and Goods to the Global Marketplace

This two-part panel discussion, hosted by the office of Sen. Michael Bennet, will feature experts on product patenting and exports. The event will be held from 5:30 to 7 p.m. in the Bohemian Auditorium, located inside the CSU College of Business. There is no cost to attend, but space is limited. To register, go to www.bennet.senate.gov/beyondcolorado.

Jan. 16: Green in Action program: Employee happiness

Presented by the Fort Collins Area Chamber of Commerce, the next Green in Action class is called "A Critical Piece to the Third P in Triple Bottom Line – Employee Happiness." The program normally occurs on the first Wednesday of the month, but has been rescheduled during January due to the holiday season. It will run from 8:15 to 9 a.m. at the chamber, 225 S. Meldrum St. Program attendees will understand the bottom-line business case and ROI of happy employees, discover the eight critical

factors to employee happiness, learn the top five no-cost ways to create and keep happy employees and understand how happy employees can more effectively embrace green programs. This program is open to the business community and provides Climate Wise members with educational credit. There is no charge to attend each individual session. Call 970-482-3746 or go to www.FortCollinsChamber.com for more information.

Jan. 16: "Make it official!" Business workshop

A workshop that covers business registration and forms, business entity-type selection and other timely tips for prospective entrepreneurs before starting a new business venture. Presented by attorney Tom Selken and Paul Matonis. The workshop will convene from 8-10 a.m. at the Larimer County Small Business Development office, 125 S. Howes St., Suite 150, Key Bank Tower, downtown Fort Collins. Discount cost is \$25 when pre-paid or \$35 the day of the event if space is available. Register at www.larimersbdc.org or call 970-498-9295.

Jan. 23: "Because it is what you say and how you say it" marketing class

Participants will learn how to build a toolkit for effectively marketing their business. Topics include understanding how to build a foundation for a strong brand identity; assessing what materials will be best to reach an audience; and understanding what it takes to get the right tools ready and working. The class will run from 8:30 to 10:30 a.m. at the Larimer County Small Business Development Center, 200 W. Oak St. Register for the class at larimersbdc.org.

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ON THE JOB

ACADEMICS

Robert J. Wilson, professor at CSU, has been selected to help lead the Long-Baseline Neutrino Experiment—an international science collaboration—for the next two years. Wilson and Milind Diwan of Brookhaven National Laboratory will act as spokesmen and representatives of the international collaboration of 340 scientists and engineers from 62 institutions (including five U.S. national laboratories) in five countries.

CONSTRUCTION

Fort Collins' Brinkman Partners announced the addition of 13 new team members in the past five months. These include: **John Baker**, preconstruction manager; **Mat Bashaw**, superintendent; **Rachel Carlberg**, leasing manager; **Jennifer Choury**, asset manager; **Brent Fankhauser**, superintendent; **Matt Johnson**, superintendent; **Tim Johnson**, project manager; **Dayna Lewis**, project coordination support; **Ron O'Brien**, superintendent; **Mike Rice**, superintendent; **Jeremy Roepka**, superintendent; **Ron Svoboda**, superintendent; and **Jason Vaughn**, project engineer.

HEALTH CARE

Two registered nurses from McKee Medical Center in Loveland have completed requirements for the Clinical Expert Registered Nurse designation from Banner Health. **Amy Kahler**, a nurse in the float pool, and **Shawna Snodgrass**, a nurse researcher, were recognized at the McKee leadership meeting in December and both received a \$1,500 award for the accomplishment. To receive the CERN designation, the applicant must be nationally certified in a specialty and demonstrate significant contributions to the community and profession. Candidates must implement an evidence-based project and be able to present the research conducted and how the results have changed practice at their facility and how the project could be used to improve practice, quality and safety in the system.

INSURANCE

Brown & Brown announced two new hires to the Fort Collins office. **Shanna Jamsay**, account executive, has joined the commercial insurance team and will help drive the commercial accounts in Northern Colorado.



Jamsay

Wes Gillean, accounting leader, will be responsible for the financial operations of the Fort Collins office.



Gillean

Unified Title Co. of Northern Colorado promoted **Christy Harras** as its new operations manager. Harras has been with Unified Title for four years, and has more than 35 years of experience in the title insurance industry in Colorado. She will be fulfilling Robin Nash's responsibilities.



Harras

MISCELLANEOUS

Dick Monfort, scion of a prominent cattle-business family, will be honored by CSU's department of animal sciences as 2012 Livestock Leader for his role as a champion of the nationwide beef industry and for high-impact philanthropy that benefits agriculture. Monfort, owner/chairman and CEO of the Colorado Rockies Major League Baseball franchise, worked for 25 years in the cattle industry and headed his family's beef business, Greeley-based Monfort of Colorado Inc. His company helped cement Colorado's role in U.S. beef-cattle feeding and meatpacking. The Livestock Leader Award will be presented during a reception at 3 p.m. Jan. 19 at the National Western Stock Show in Denver.

Scientists at **CSU** have helped test the first new tuberculosis drug approved by the Federal Drug Administration in 40 years. Johnson & Johnson recently announced that the drug bedaquiline had obtained initial approval for the treatment of multi-drug resistant tuberculosis – a rapidly growing strain of tuberculosis that now afflicts more than 650,000 people around the world. In 2007, a research team led by **Anne Lenaerts** and **Ian Orme** at CSU published a paper with collaborators at J&J revealing that the drug showed effective treatment of the disease.

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

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NEWSMAKER from 11

approach, rather than just adding more lanes.

Q: Recent news reports pointed out a few of the problems associated with trailer park closures. What is the city doing to ensure that the next trailer park to close doesn't leave residents homeless?

A: We're working on a strategic plan that looks at what happens when parks close. The plan is looking at all types of affordable housing but is obviously focusing-in on mobile home parks. People who live in mobile home parks are unique because first of all, many of them own their home, but they don't own the

land on which it sits. If the owner of the park decides to close or repurpose the land, you have the issue of what to do with the residents.

You need to find spaces in another mobile home park or the people have to move into a different type of housing. Some people live in their mobile home because it's the lifestyle they choose – it gives them a sense of pride and ownership. But if the park closes, where do they go? There aren't a lot of vacancies in Northern Colorado.

We're looking at ways to stabilize parks to reduce the economic pressures on owners to convert them into other types of land uses. One of the

techniques we're looking at is to provide financial assistance to park owners to upgrade their infrastructure.

Parks owners usually close down for two reasons: the land value is high, and can be sold for more than they're making managing a mobile home park, or because the park is old and the infrastructure is failing. There are maintenance issues with water and sewer lines, or the roads need to be re-paved. Sometimes infrastructure maintenance costs quite a lot, and you can't raise rents enough to pay off the debt because market forces will allow residents to move to other locations.

We already have established programs in the city that allocate funds for maintenance purposes.

One of the other techniques for stabilization or preservation suggested is for parks to become owned by residents or nonprofits on behalf of the residents or land trust. There are organizations throughout the county that assist residents in getting organized.

There are already several laws that deal with development projects that utilize federal dollars. Every time federal money is used in a redevelopment project, the developer has the obligation and responsibility to pay relocation cost of displaced people. We're working on what kind of requirement that the city can put on the developer to pay existing resi-

dents for moving to another park or another type of housing.

Q: The city of Fort Collins' website says that the transportation plan and the city plan are unified around the ideas of innovation, sustainability and connections. Can you explain how these things play out in the city's plan?

A: Sustainability is not an add-on to the comprehensive plan. It's a whole new way of looking at planning.

It was about recognizing that sustainability is involved in every social and economic aspect of the plan. It's a three-legged stool that can't stand if you take away one of the legs. So when you're making policies or decisions, you need to think broadly when you look at what are the consequences and what are the impacts.

Sustainability was a direction we were already headed in, and FortZED became a good example of that.

Planning is a process, not a project. You can go back and see elements of the philosophy in the things we've done in the past 30 years, and now they're solidified in the latest reiteration of the plan. But in five years, it will be looked at again and evolve into the next phase. Every time we do an update, probably 85 percent of the plan doesn't change, but there are always new things that we incorporate into our plan and then move on from there.

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IN HONOR OF Dr. Robert G. Frost

TECHNOLOGY from 5

well positioned for when it does become more generally legal in the United States.”

Jones means that all of this will move forward in earnest only after the federal government develops new rules for unmanned aircraft, whose wingspans can range from that of a Boeing 737 to a radio-controlled airplane.

Drone aircraft already have been used in war, law enforcement, search and rescue, border patrol and disaster relief.

Seeking to incorporate additional drones into U.S. airspace, Congress ordered the Federal Aviation Administration as part of the Modernization and Reform

Act of 2012 to create appropriate regulations. The agency is supposed to publish the rules on unmanned aircraft by 2014 and integrate them into U.S. airspace by the following year.

The FAA has made “some progress” on the new regulations, but “significant work” remains for the agency to meet its deadlines, according to a September report from the Government Accountability Office.

Because of privacy concerns, Sampson believes the FAA will need more time.

The U.S. military, of course, has used drones for airstrikes abroad, while countries like Brazil increasingly have turned to unmanned air-

craft for domestic use, such as taking on drug traffickers. In parts of Asia, small drone helicopters monitor rice paddy fields.

“The rest of the world is a little more liberal when it comes to that,” Sampson said. “Certain countries are embracing the technology.”

Hopes are that the United States will follow suit.

Scion UAS last October announced it received a \$3 million contract from the Naval Research Laboratory for unmanned helicopters. As part of that deal, it developed the SA-400 Jackal, a helicopter that it describes as an “optionally-piloted vehicle.”

It also has developed four sizes of

helicopters, the smallest of which could fit in the back of a police cruiser. It plans to deliver its first helicopter later this year.

As for an agricultural drone, Sampson imagines that a farmer could store one on a trailer in his barn and tow it out to a field with his truck.

The drone would take off from the trailer, map a 1,000-acre field in short order and then return to land on the trailer.

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.

MARKETING from 11

by virtue of what you disseminate; establishing your company as a thought leader; improving your brand position vs. competitors who are less prolific; persuading decision-makers to choose your services and solutions; increasing “likes” on Facebook; and requiring completion of a short registration form to acquire the unique content offered. In short, content becomes a strategic way to generate leads.

Providing content to other web publishers to indirectly promote your business can short-circuit the

need for Google in the first place. Say your study of people’s preferences for pepperoni on their pizza gets gobbled up by bloggers and online trade publications. Who needs Google then? Cut out the middleman and go right for the people who have wide audiences themselves.

Here’s my top-five list of great content-marketing ideas:

- A local newspaper’s list of best of everything in a given town;
- an infographic that shows easy-to-understand visuals of something

complicated like the internal combustion engine as a metaphor for dating;

- a survey in your industry about consumer preferences;
- a physical therapist’s exercise guide to healing a frozen shoulder or plantar fasciitis;
- an “A to Z” glossary of terms in your particular field.

Today, a marketing job at a company could include the role of content engineer. That’s someone who has responsibility for generating and distributing the valuable materials

that become, hopefully, wedges into the minds of his/her target audience.

It’s a new breed of marketer, for sure. No longer do companies keep their erudition to themselves — they purposefully “spill content candy” for specific audiences to enjoy. They hope they’ll get them hooked.

Laurie Macomber, owner of Fort Collins-based Blue Skies Marketing, can be reached at laurie@blueskiesmktg.com or 970-689-3000.

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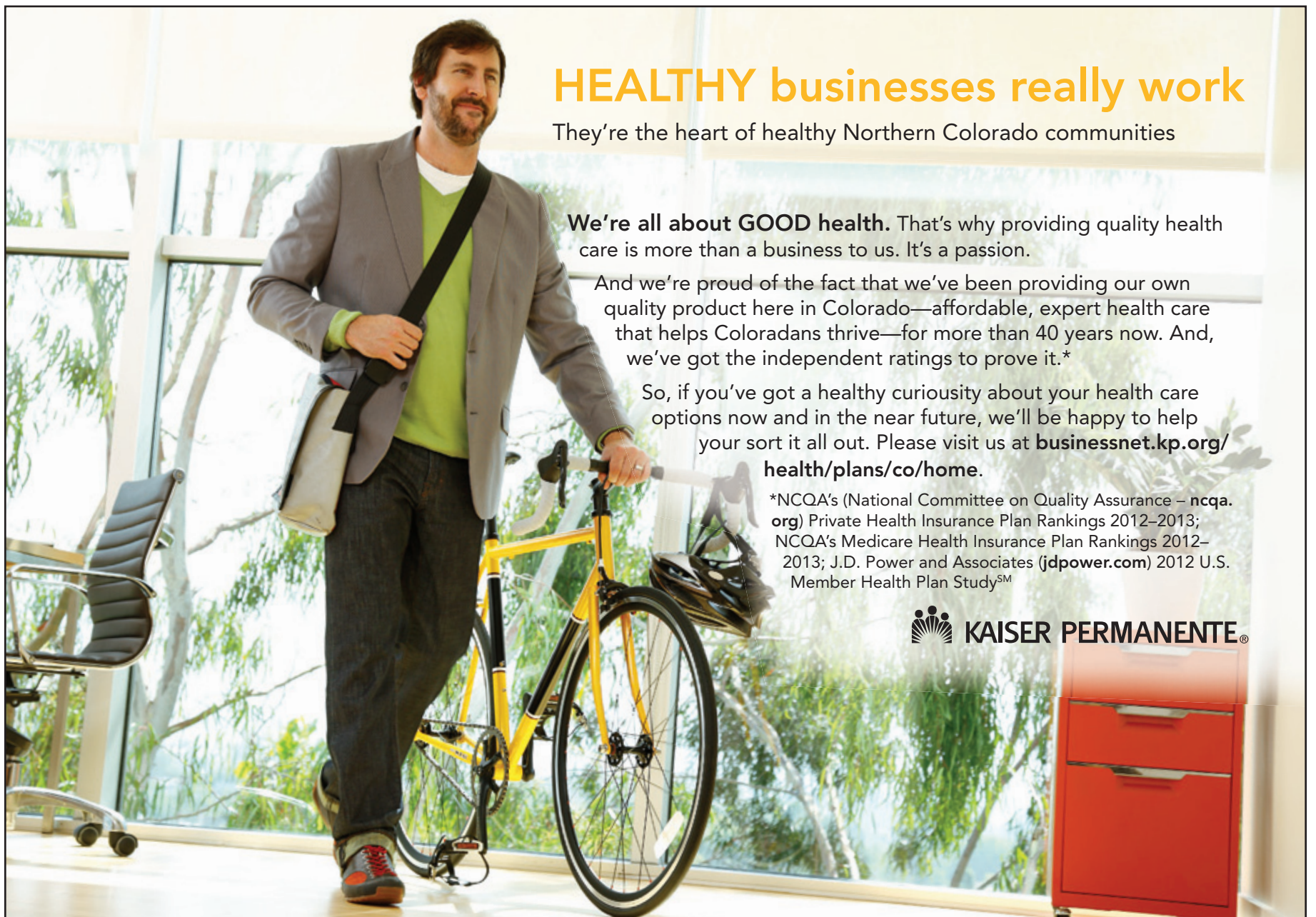
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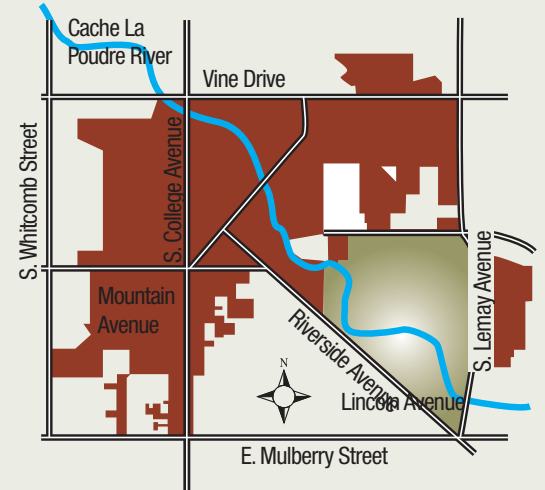


MOLLY ARMBRISTER

Magnolia Drive at the moment dead-ends at the Link-N-Greens golf course. Woodward would build a full-turn access point at the intersection.

Shift in boundaries

Red-shaded areas show the current boundary of the Fort Collins Downtown Development Authority. The green area shows where Woodward could potentially locate its new headquarters. If the DDA shifts its boundaries to include this property, it could collect tax increment financing from Woodward's redevelopment.



Sources: Fort Collins DDA and BHA Design Inc.

WOODWARD from 1

expects to obtain the green light from the Federal Emergency Management Agency.

Beyond that, the project has the potential to interfere with the Poudre River, but the company has been in discussions with both the city and with environmental group Save the Poudre to enhance the river instead.

"I'm initially optimistic," Gary Wockner of Save the Poudre said. "I think this will be more beneficial than some of the other proposed projects (throughout the city)."

So far, talks between the two groups have been preliminary, but additional discussions are in the works.

Woodward is working to include river restoration in its plans, according to Lindsay Ex, environmental planner for the city.

Specifically, the company will be working to restore a "natural meander" that was removed from the river when the golf course was constructed, according to Bruce Hendee, chief sustainability officer for the city.

The property encompasses about 100 acres, Hendee said, and about 30 of those will remain open space, most

of which is located along the river.

In addition, Woodward will restore some of the area's native grasses and will include a pond meant to attract wildlife.

Many of the ideas being discussed will work to accomplish some of the city's goals for that area of the Poudre, creating a "continuous landscape buffer" between buildings and the river.

At its current location, Woodward is known for its vast lawns and trees, so it stands to reason that the company would continue in the tradition of incorporating plentiful landscape into plans for a new headquarters.

Dealing with more traffic

The streets around a new Woodward HQ are already busy and would become even busier.

The Link-N-Greens property sits near the intersection of three relatively large roads, one of which, Mulberry Street, connects to Interstate 25.

Lemay and Riverside avenues also run next to the property, as does Lincoln Avenue, a much smaller street where Fort Collins Brewery and Odell Brewing Co. are located.

Across Lemay Avenue sit a Wal-Mart, Home Depot and a variety of other retail businesses.

At community meetings hosted for residents of nearby neighborhoods, some people voiced concerns about an increase in traffic on the already-busy streets.

The golf course is not far from the interstate, but the direct access provided by Mulberry would help large vehicles transporting goods to and from Woodward avoid residential neighborhoods.

On the other hand, there would no doubt be an increase in traffic in the area, as Woodward is one of the region's largest employers, with 1,200 employees in Fort Collins and Loveland.

The city has estimated that a Woodward headquarters on the property would generate about 9,000 trips per day, according to Joe Olson, city traffic engineer.

Manufacturers do not generate as many trips as some other types of businesses, according to Olson. Woodward has also said that, of course, there would be some additional truck traffic in the area due to

its presence, Olson said.

Perhaps the biggest physical change for the roads will be the addition of a driveway at Magnolia Drive and Lemay Avenue.

An overall development plan submitted to the city shows new full-turn access available at the intersection. Right now, Magnolia Drive dead-ends at the edge of the golf course.

More TIF dollars for DDA

The Link-N-Greens, a privately owned golf course, is surrounded on three sides by the current boundary of the Fort Collins Downtown Development Authority.

The DDA studied the question of expansion of its boundary in 2009, determining that the Link-N-Greens area has the zoning and development potential that matches the DDA's mission, said Todd Dangerfield, project manager for the DDA.

A formal petition requesting the inclusion of the Link-N-Greens property into the DDA boundary has not been submitted, Dangerfield said, but getting one approved shouldn't be too difficult.

► See **DDA, 19**

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DDA from 18

DDA statutes are written to make amending its boundary simple, he said, something that has been requested about a dozen times since 1981.

Including an area as large as a new Woodward headquarters could mean good things for the DDA's budget, which was cut as a result of a change in state statute beginning last year.

Shifting the boundary to include the Woodward project would mean that the DDA could collect tax increment financing from the project.

In general, TIF dollars are generated by taxes collected from enhanced property values. When a TIF district is established, all governmental entities continue to receive the same level of tax revenues they had always collected. But all incremental increases in tax revenue are "captured" by the district to help pay for the improvements, typically for a period of 30 years.

This means that the amount of TIF collected is dependent upon the improvements to a given property.

Because Woodward has not yet submitted its plans, it's too soon to tell how much the project could benefit the DDA.

If the DDA borders are shifted to include the property, Woodward would be able to make a proposal to the DDA board to consider an investment in public facility improvements including utility upgrades or road improvements that occur in the public right-of-way.

SBDC from 3

and minority entrepreneurs, outgoing director Deborah Moeck said, as well as groups like veterans who may want to start a business.

As it is, the SBDC has to cancel one program, called "Tilling the Soil," aimed at agricultural entrepreneurs. The program was meant to last for 12 weeks, but was canceled because no sponsor could be found.

Moeck was at the SBDC for just over a year, arriving in December 2011. She spent the year rebuilding the program, which had been without a director for eight months prior.

In a Business Report interview shortly before she announced her resignation, Moeck had said she would be focusing on finding different sponsors to fund programs and classes. Now, that job will be left up to her successor.

As the SBDC's sponsor, Front Range Community College will be responsible for leading the search for a new director.

The SBDC will also have to work on a marketing and fundraising plan, similar to the one at the Fort Collins Area Chamber of Commerce.

The chamber raises its funds through an annual effort called Moving Fort Collins Forward, during which volunteers raise money through special initiatives and

events.

The SBDC was still in the process of determining what the appropriate amount of fundraising will be, Moeck said.

The organization's impact is substantial, at least based upon the 2012 numbers. Last year, the SBDC helped 24 business startups, and influenced more than \$7.8 million in capital infusion, according to numbers provided by the SBDC.

The organization also increased the number of consultants with whom it works from three to 32 in 2012.

Also in 2012, a satellite office was established in Estes Park, with seven consultants and workshops being offered. This year, discussion is planned with Berthoud officials to determine if a satellite office there is appropriate.

The City of Fort Collins sponsored a SBDC program called "NxLevel" in 2012, according to SeonAh Kendall, business expansion and retention strategist for the city. The cost of that commitment ranges between \$3,500 and \$5,000, according to Moeck.

Both of Northern Colorado's other SBDCs are funded at least in part by cities. The City of Greeley helps sponsor the Northeast and East-Central SBDC, and in December, the City of Loveland committed \$130,000 for 2013

to the Loveland Small Business Development Center via the Loveland Chamber.

An Economic Health Plan formulated last summer listed as its No. 1 objective creating "a stronger support network for existing employers, new businesses and small business."

The SBDC line item offered up for budget consideration was an attempt to do just that, Kendall said.

One of the bullet points in the plan said that the department will work to "strengthen the capacity of the SBDC to provide the small-business community with one-on-one counseling."

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

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— Curt Richardson
Founder and CEO
OtterBox



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FOR THE RECORD

BANKRUPTCIES

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

This information is obtained from SKLD Information Services.

BANKRUPTCIES

Larimer County

Chapter 7

CYNTHIA ANN CARTER, 1919 DAKOTA COURT, FORT COLLINS; CASE #2012-35445, DATE FILED: 12/18/2012.

MELISSA KATHLEEN CROMER, 5225 WHITE WILLOW DR APT K100, FORT COLLINS; CASE #2012-35491, DATE FILED: 12/18/2012.

JAMES MICHAEL RILEY, 2482 NYSSA DRIVE, LOVELAND; CASE #2012-35522, DATE FILED: 12/19/2012.

CANDICE ANN GRIMM, PO BOX 271294, FORT COLLINS; CASE #2012-35552, DATE FILED: 12/19/2012.

BISON CONSTRUCTORS INC, 1112 OAKRIDGE DR STE 104291, FORT COLLINS; CASE #2012-35566, DATE FILED: 12/20/2012.

KRISTOPHER J SCHOTT, 1305 KIRKWOOD DRIVE APARTMENT 2, FORT COLLINS; CASE #2012-35568, DATE FILED: 12/20/2012.

JANET LEE ALLERHEILIGEN, 1310 MANFORD AVENUE #D3, ESTES PARK; CASE #2012-35591, DATE FILED: 12/20/2012.

JEANNIE MARIE KELSO, 7201 N TAFT HILL RD, FORT COLLINS; CASE #2012-35639, DATE FILED: 12/20/2012.

LIAM FRANCIS ROONEY, 305 WEST MAGNOLIA #103, FORT COLLINS; CASE #2012-35640, DATE FILED: 12/20/2012.

FRANKIE DEE NOLTING, 2500 E HARMONY RD, FORT COLLINS; CASE #2012-35706, DATE FILED: 12/21/2012.

THOMAS FREEMAN MOSS, 2029 BRECKENRIDGE DR, BERTHOUD; CASE #2012-35816, DATE FILED: 12/26/2012.

MICHELLE ANN DOLE, 2930 EINDBOROUGH DR, FORT COLLINS; CASE #2012-35819, DATE FILED: 12/26/2012.

LEE ALLEN GIFFIN, PO BOX 1133, WELLINGTON; CASE #2012-35821, DATE FILED: 12/26/2012.

BRETT VOGEL, PO BOX 186, TIMNATH; CASE #2012-35826, DATE FILED: 12/26/2012.

TERRY B KNOCK, 126 W 47TH PLACE, LOVELAND; CASE #2012-35839, DATE FILED: 12/26/2012.

SUSAN KATHLEEN LAMAIRE, 321 E TROUTMAN PKWY UNIT 127, FORT COLLINS; CASE #2012-35885, DATE FILED: 12/27/2012.

KENNETH D SURRATT, 1166 MADISON AVE LOT 117, LOVELAND; CASE #2012-35890, DATE FILED: 12/27/2012.

KIMBERLY K HARMAN, 1416 ANTERO DRIVE, LOVELAND; CASE #2012-35899, DATE FILED: 12/27/2012.

HEATHER MARIE NEUWALD, 4412 GOSHAWK DRIVE, FORT COLLINS; CASE #2012-35903, DATE FILED: 12/27/2012.

FORECLOSURES

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

STATE TAX LIENS

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

Chapter 13

JENNY ANN KUBLA, 3540 E PROSPECT RD, FORT COLLINS; CASE #2012-35471, DATE FILED: 12/18/2012.

REBECCA ORR, 5666 E COUNTY ROAD 20 E, LOVELAND; CASE #2012-35563, DATE FILED: 12/20/2012.

RICK EUGENE ROSS, 582 E 42ND STREET, LOVELAND; CASE #2012-35597, DATE FILED: 12/20/2012.

JEREMY WHITLOCK, 1963 GRAYS PEAK DR #103, LOVELAND; CASE #2012-35727, DATE FILED: 12/21/2012.

MARY SUZANNE CINERT, 120 W 11TH ST, LOVELAND; CASE #2012-35738, DATE FILED: 12/21/2012.

TRAVIS J STIEFF, 4683 FOOTHILLS DR, LOVELAND; CASE #2012-35803, DATE FILED: 12/22/2012.

Weld County

Chapter 7

JAKE R THOMAS, 200 N 35TH AVE LOT 151, GREELEY; CASE #2012-35401, DATE FILED: 12/18/2012.

JAMES P MCKENZIE, 663 MILLET CIRCLE, BRIGHTON; CASE #2012-35407, DATE FILED: 12/18/2012.

MEGAN R RHOADS, 950 52ND AVENUE CT APT C2, GREELEY; CASE #2012-35434, DATE FILED: 12/18/2012.

JULIETTE M KEITH, 136 GAVIOTA AVE, BRIGHTON; CASE #2012-35446, DATE FILED: 12/18/2012.

MARK L CRUNK, 417 ALPINE AVENUE, AULT; CASE #2012-35555, DATE FILED: 12/20/2012.

KURT WAYNE KOEHLER, 31267 WCR 43, GREELEY; CASE #2012-35558, DATE FILED: 12/20/2012.

JUVENAL JR SOTO, 4976 W 5TH STREET, GREELEY; CASE #2012-35564, DATE FILED: 12/20/2012.

TIMOTHY G RATH, 1837 85TH AVE CT, GREELEY; CASE #2012-35570, DATE FILED: 12/20/2012.

DOROTHY LOIS OSBORN, 4109 SALTGRASS LN, EVANS; CASE #2012-35593, DATE FILED: 12/20/2012.

CHRISTINE ELLEN LILLEY, 24707 EAST 153RD CIRCLE, BRIGHTON; CASE #2012-35624, DATE FILED: 12/20/2012.

WILLIAM D DOUGHTY, PO BOX 432, PIERCE; CASE #2012-35762, DATE FILED: 12/21/2012.

AMBER DAWN BENNETT, 485 DOGWOOD AVENUE, BRIGHTON; CASE #2012-35765, DATE FILED: 12/21/2012.

ANDREW DAVID SHYROCK, 1206 31ST AVE, GREELEY; CASE #2012-35787, DATE FILED: 12/21/2012.

SHON ANGELO MEDINA, 2105 1/2 11TH STREET, GREELEY; CASE #2012-35837, DATE FILED: 12/26/2012.

JACK KOCZKA, 430 SORREL DR, WINDSOR; CASE #2012-35875, DATE FILED: 12/27/2012.

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.

WARREN PHILIP GIBSON, 94 MILLER AVENUE #101, BRIGHTON; CASE #2012-35893, DATE FILED: 12/27/2012.

Chapter 13

AARON DUANE DAHL, 1115 FAIRFIELD AVE, WINDSOR; CASE #2012-35820, DATE FILED: 12/26/2012.

FORECLOSURES

Larimer County

BORROWER: CATHERINE M CRITZ, 217 RODEO HILLS LN, WELLINGTON. LENDER: FEDERAL NATIONAL MORTGAGE ASSN, AMOUNT DUE: \$313003. CASE #88672. 12/10/2012

BORROWER: KIRK A ROBINSON, 1828 E 1ST ST, LOVELAND. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$535372. CASE #89198. 12/11/2012

BORROWER: AMY D WHITE, 622 E 8TH ST, LOVELAND. LENDER: BK AM, AMOUNT DUE: \$145506. CASE #89199. 12/11/2012

BORROWER: JOHN A & MICHELLE H RAMOS, 4045 CAPITOL DR, FORT COLLINS. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$271072. CASE #89200. 12/11/2012

BORROWER: KENNYTH & BRIANNE POLIDORI MORRIS, 3289 SEDGWICK CIR, LOVELAND. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$216156. CASE #89201. 12/11/2012

BORROWER: WANDA L ADAMSON, 3500 SWANSTONE DR UNIT 11, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$181251. CASE #89202. 12/11/2012

BORROWER: JESSICA S BERG, 235 CARINA CIR UNIT 103, LOVELAND. LENDER: BANK AMERICA, AMOUNT DUE: \$140030. CASE #89203. 12/11/2012

BORROWER: CHARLES & LINDA GLANZER, 7126 WOODGLENN LN, FORT COLLINS. LENDER: WELLS FARGO BK, AMOUNT DUE: \$219682. CASE #89204. 12/11/2012

BORROWER: THOMAS D GERSON, 978 SUTTON LN, ESTES PARK. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$60028. CASE #89205. 12/11/2012

BORROWER: KEVIN R & YVONNE C WHITE, 3701 SODERBURG DR, FORT COLLINS. LENDER: EMC MORTGAGE LLC, AMOUNT DUE: \$193901. CASE #89206. 12/11/2012

BORROWER: PHILIP E & MICHELE P HODAPP, 475 SODALITE CT, LOVELAND. LENDER: BANK NEW YORK MELLON, AMOUNT DUE: \$145457. CASE #89207. 12/11/2012

BORROWER: J DANIELLE MURPHY, 8456 KEENLAND WAY, WELLINGTON. LENDER: BANK AMERICA, AMOUNT DUE: \$171209. CASE #89208. 12/11/2012

BORROWER: KIRK T & LEONORA WILLIAMS, 1000 MILAN TERRACE DR, FORT COLLINS. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$267511. CASE #89863. 12/13/2012

BORROWER: VALERIE E EMBRY,

300 E SWALLOW RD, FORT COLLINS. LENDER: DEUTSCHE BANK NATIONAL TRUST C, AMOUNT DUE: \$234688. CASE #89864. 12/13/2012

BORROWER: DOLLY J HOLLEY, 2574 FLEMING DR, LOVELAND. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$57011. CASE #89866. 12/13/2012

BORROWER: CORBY & KRISTINE GARNER, 4448 PRAIRIE CT, WINDSOR. LENDER: RESIDENTIAL MTG TRUST 2008 R1, AMOUNT DUE: \$402033. CASE #89867. 12/13/2012

BORROWER: GREGORY M HAAS, 3256 WIGWAM WAY, WELLINGTON. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$167959. CASE #90211. 12/14/2012

BORROWER: WALTER FREDERICK JR & PATRICIA ANN ROBERTS, 606 FLAGLER RD, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$257560. CASE #90212. 12/14/2012

BORROWER: JOSE EDUARDO HERNANDEZLEBRON, 3350 FIREWATER LN, WELLINGTON. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$172792. CASE #90213. 12/14/2012

BORROWER: STEWARDSHIP LTD LIABILITY CO, MULT PROP. LENDER: VERUS BANK COMMERCE, AMOUNT DUE: \$516255. CASE #91127. 12/18/2012

Weld County

BORROWER: JOSEPH & MARLENE STINSON, 1435 BLUE SKY WAY # 8 103, ERIE. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$140711. CASE #3893926. 12/6/2012

BORROWER: JOSEPH C & CAROL L PATRICK, 661 PRAIRIE AVE, LOCHBUIE. LENDER: MIDFIRST BK, AMOUNT DUE: \$138310. CASE #3893927. 12/6/2012

BORROWER: DIONNE M & KEVIN P DARNELL, 1309 38TH AVE, GREELEY. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$198777. CASE #3893928. 12/6/2012

BORROWER: MICHAEL BUTLER, 208 CHEYENNE AVE, GROVER. LENDER: BK AM, AMOUNT DUE: \$30604. CASE #3893929. 12/6/2012

BORROWER: JOSEPH C & CARL L PATRICK, 661 PRAIRIE AVE, LOCHBUIE. LENDER: MIDFIRST BK, AMOUNT DUE: \$138310. CASE #3894027. 12/6/2012

BORROWER: JONATHAN MICHAEL COONS, 229 S KATHLEEN AVE, MILLIKEN. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$81437. CASE #3894261. 12/7/2012

BORROWER: LORI A & KEVIN R HOLDREN, 2725 SUNSET PL, ERIE. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$328824. CASE #3894262. 12/7/2012

BORROWER: PHILIP C & ALISSA M SNYDER, 2500 PARK VIEW DR, EVANS. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$135899. CASE #3894264. 12/7/2012

BORROWER: ERIC & NATALIE A WHITEHEAD, 10212 AUDREY ST, FIRESTONE. LENDER: BK AM, AMOUNT DUE: \$259635. CASE #3894265. 12/7/2012

BORROWER: CRAIG J & RHONDA M SMOTZER, 6590 SILVERLEAF AVE, FIRESTONE. LENDER: WELLS FARGO BK, AMOUNT DUE: \$239488. CASE #3894819. 12/10/2012

BORROWER: MITCHELL S LOMBARDELLI, 3519 RIALTO AVE, EVANS. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$138115. CASE #3894820. 12/10/2012

BORROWER: TRICIA JRUPPEL, 708 46TH AVENUE PL, GREELEY. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$108931. CASE #3894821. 12/10/2012

BORROWER: EVAN J CHAPMAN, 3938 VALE VIEW LN, MEAD. LENDER:

BK NEW YORK MELLON, AMOUNT DUE: \$452389. CASE #3894822. 12/10/2012

BORROWER: LINDA K SUTHERLAND, 1427 SILVERWOOD CT, WINDSOR. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$212032. CASE #3894823. 12/10/2012

BORROWER: CRAIG A & KIMBERLY S MILLER, 3948 W 19TH STREET LN, GREELEY. LENDER: US BK, AMOUNT DUE: \$304597. CASE #3894824. 12/10/2012

BORROWER: JOSHUA LARSON, 3660 W 25TH ST UNIT 904, GREELEY. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$94235. CASE #3895136. 12/11/2012

BORROWER: DONALD L HUFF, 2433 BALSAM AVE, GREELEY. LENDER: HSBC BK USA, AMOUNT DUE: \$84249. CASE #3895137. 12/11/2012

BORROWER: JEROME C & KATHLEEN M HANLEY, 13535 COUNTY ROAD 76, EATON. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$581984. CASE #3895138. 12/11/2012

BORROWER: DAVID J & KATHERINE A TOLLE, 805 WILLOW DR, BRIGHTON. LENDER: WELLS FARGO BK, AMOUNT DUE: \$144020. CASE #3895139. 12/11/2012

BORROWER: THEODORE J & QUINN B FINN, 6276 VIEWPOINT AVE, FIRESTONE. LENDER: HOUSEHOLD FIN CORP III, AMOUNT DUE: \$176137. CASE #3895140. 12/11/2012

BORROWER: CHRISTY L GRAESSLE, 1140 SUNSET WAY, ERIE. LENDER: BK AM, AMOUNT DUE: \$268939. CASE #3895498. 12/12/2012

BORROWER: JAMES & KATHY COOK, 7707 RICHARD AVE, FORT LUPTON. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$177168. CASE #3895499. 12/12/2012

BORROWER: JOSEPH & MARLENE STINSON, 1495 BLUE SKY WAY # 9 208, ERIE. LENDER: NATIONSTAR MTG, AMOUNT DUE: \$153917. CASE #3895500. 12/12/2012

BORROWER: VICTORIANO B & JUANIT GARCIA, 2427 14TH AVENUE CT, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$101331. CASE #3895501. 12/12/2012

BORROWER: CHRISTINA L ADAMS, 425 BUCKEYE AVE, EATON. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$189467. CASE #3895502. 12/12/2012

BORROWER: KEVIN D & ROSEMARIE BALDWIN, 4505 TUSCANY ST, EVANS. LENDER: FED NATL MTG ASSOC, AMOUNT DUE: \$215297. CASE #3896024. 12/14/2012

BORROWER: JORDAN L & ROSEMARIE JACOBSON, 155 ELM ST, KEENESBURG. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$109771. CASE #3896025. 12/14/2012

BORROWER: MICHELE & CHARLES BROCKBANK, 103 DIVISION BLVD, PLATTEVILLE. LENDER: WELLS FARGO BK, AMOUNT DUE: \$151223. CASE #3896026. 12/14/2012

BORROWER: SCOTT A CRAVENS, 32425 COUNTY ROAD 10, KEENESBURG. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$187333. CASE #3896027. 12/14/2012

BORROWER: DAVID J VELASQUEZ, 3450 WCR 21, FORT LUPTON. LENDER: WELLS FARGO BK, AMOUNT DUE: \$244583. CASE #3896028. 12/14/2012

BORROWER: DANIELLE WAGAMAN, 183 W DOGWOOD ST, MILLIKEN. LENDER: PNC BK, AMOUNT DUE: \$116028. CASE #3896505. 12/17/2012

BORROWER: HOLLY M HINOJOS, 700 4TH ST, FREDERICK. LENDER:

BK AM, AMOUNT DUE: \$201448. CASE #3896506. 12/17/2012

BORROWER: MARTHA L BAKER, 4517 W 14TH ST, GREELEY. LENDER: BK AM, AMOUNT DUE: \$371773. CASE #3896507. 12/17/2012

JUDGMENTS

Larimer County
DEBTOR: ADRIENNE M THOMAS, CREDITOR: CACH LLC. AMOUNT: \$18007.36. CASE #C-12CV-001509. DATE: 12/7/2012

DEBTOR: JESS R & JESS ROBERT ARAGON, CREDITOR: DEX ONE CORP. AMOUNT: \$27465.85. CASE #C-11CV-002398. DATE: 12/7/2012

DEBTOR: HEATH HARRINGTON, CREDITOR: PUBLIC SERVICE CREDIT UNION. AMOUNT: \$2385.26. CASE #C-12C-008958. DATE: 12/10/2012

DEBTOR: F L & SHARON M CROPPER, CREDITOR: QUINTUS C & CLARA R FULLER. AMOUNT: \$104326.5. CASE #C-12CV-000608. DATE: 12/10/2012

DEBTOR: DAVID B GAFFNEY, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$10219.05. CASE #C-12C-002703. DATE: 12/10/2012

DEBTOR: CYNTHIA L DAY, CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$2247.77. CASE #C-12C-008964. DATE: 12/10/2012

DEBTOR: CHRISTOPHER L GAUMAN, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1883.22. CASE #C-12C-001738. DATE: 12/10/2012

DEBTOR: MAURICE ATCHLEY, CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$6913.68. CASE #C-12C-002740. DATE: 12/10/2012

DEBTOR: DAROLD R LIESTMAN, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$3590.0. CASE #C-11C-003533. DATE: 12/10/2012

DEBTOR: KATHY C KOMLOSKI, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$762.56. CASE #C-12C-002786. DATE: 12/10/2012

DEBTOR: CRYSTAL M SANCHEZ, CREDITOR: LOBEL FIN. AMOUNT: \$7157.17. CASE #C-12CV-001558. DATE: 12/10/2012

NISP from 3

bipartisan support for the bill, some consider his efforts a waste of time.

"The thing that concerns me about all these ideas is we're wasting energy and time that could and should be put into implementing projects that we could do now," said Jason Bane, spokesman for Western Resource Advocates, an environmental group.

The heightened sense of urgency to take some kind of action has come from the drought. Also, a recently released study from the Colorado Water Conservation Board showed a projected shortage of more than 3.2 mil-

lion acre-feet of Colorado River water by 2060. The study suggests water-storage and conservation as options to shore up the supply gap.

Western Resources Advocates, for one, believes NISP deserves plenty of scrutiny, said Laura Belanger, water resources engineer for the group.

Contending that NISP would diminish Poudre River flows, the Boulder-based environmental group has proposed an alternative plan to NISP in its report, "A Better Future." It emphasizes water conservation to meet future water demand.

Northern Water counters that a growing population will require additional reservoirs and that conservation alone won't be enough to satisfy demand.

Regardless of their respective claims, the environmental impact statement evaluation conducted by the Corps of Engineers gives both groups a chance to weigh in on the project.

NISP, led by the Northern Colorado Water Conservancy District, is expected to supply cities and towns with 40,000 acre-feet of water annually if approved by the federal government.

Fifteen participants in the

project, which includes cities and water districts, have paid nearly \$10.4 million since 2004 for analysis of the project. The project would include two new reservoirs: Glade Reservoir, at 170,000 acre-feet north of Horsetooth Reservoir, and Galetton Reservoir, which would total 45,000 acre-feet east of Ault.

The Corps says it will complete its supplemental draft environmental impact statement of the water-storage project by next fall. It then will release the environmental impact statement to the public for comment and schedule public hearings. A final decision will follow.

Northern Water spokesman Brian Werner thinks a decision could come in 2014. The water district appreciates Gardner's desire to speed things up, and has offered to help the congressman, he said.

"We reached out to him through his staff and said, 'We're more than willing to talk to you as you put this together,'" Werner said.

Corps of Engineers officials did not respond to requests for comment on how Gardner's legislation would affect its review of reservoir projects.

The agency must walk a fine line. Taking too long to complete an analysis can result in missed opportunities while rushing a review can lead to court battles, said Reagan Waskom, director of the Colorado Water Institute at CSU.

"Ending up in court is not a good outcome," Waskom said. But, "to let it drag on is ridiculous."

If Gardner could find a way to expedite reviews of projects like NISP without sacrificing sound analysis of environmental effects, "I think everybody would be in favor of that," Waskom said.

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FOR THE RECORD

CREDITOR: DISCOVER BK. AMOUNT: \$3038.99. CASE #C-12C-007992. DATE: 12/10/2012

DEBTOR: DENNIS A BORELLI, CREDITOR: DISCOVER BK. AMOUNT: \$5360.53. CASE #C-12C-002532. DATE: 12/10/2012

DEBTOR: JAMIE S MCELVENNY, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$4533.08. CASE #C-12C-008373. DATE: 12/10/2012

DEBTOR: BRUCE E BENNETT, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$1922.22. CASE #C-10C-006018. DATE: 12/10/2012

DEBTOR: LAURIE S CARTER, CREDITOR: ASSET ACCEPTANCE LLC. AMOUNT: \$14952.06. CASE #C-12C-001935. DATE: 12/10/2012

DEBTOR: BRIDGETTE R BENDER, CREDITOR: LVNV FUNDING LLC. AMOUNT: \$1952.52. CASE #C-11C-007437. DATE: 12/10/2012

DEBTOR: PATRICK HOWARD, CREDITOR: BARCLAYS BK DELAWARE. AMOUNT: \$4026.76. CASE #C-11C-003472. DATE: 12/10/2012

DEBTOR: KIRA A NELSON, CREDITOR: BARCLAYS BK DELAWARE. AMOUNT: \$3896.65. CASE #C-11C-010145. DATE: 12/10/2012

DEBTOR: WESTCO FRAMERS LLC, CREDITOR: GUARANTY BK TRUST CO. AMOUNT: \$38174.23. CASE #C-12CV-001738. DATE: 12/10/2012

DEBTOR: SUZZETTE C GREANY, CREDITOR: CACH LLC. AMOUNT: \$2246.02. CASE #C-12C-008185. DATE: 12/11/2012

DEBTOR: CARRIE GERRISH, CREDITOR: CACH LLC. AMOUNT: \$3262.32. CASE #C-12C-002918. DATE: 12/11/2012

DEBTOR: DANIELLE OVERBEY, CREDITOR: FLOYD & RUTH BARBER. AMOUNT: \$2989.53. CASE #C-12C-009099. DATE: 12/11/2012

DEBTOR: DAVID E MICHOSKI, CREDITOR: COLLINDALE II CONDO ASSOC. AMOUNT: \$16118.68. CASE #C-12CV-000783. DATE: 12/12/2012

DEBTOR: ARNOLD D EMCH, CREDITOR: NORTH STAR CAPITAL ACQUISITION. AMOUNT: \$2599.84. CASE #C-08C-007714. DATE: 12/12/2012

DEBTOR: LR BARKER BLDRS INC, CREDITOR: WELLS FARGO BK. AMOUNT: \$325375.52. CASE #C-11CV-000551. DATE: 12/12/2012

DEBTOR: LR BARKER BLDR INC, CREDITOR: WELLS FARGO BK. AMOUNT: \$20635.47. CASE #C-11CV-000551. DATE: 12/12/2012

DEBTOR: HESKA CORP, CREDITOR: TRADEWINDS TRADING CO INC. AMOUNT: \$177503.11. CASE #D-12CV-005668. DATE: 12/13/2012

DEBTOR: KATHYL & JAY D BRUNGARDT, CREDITOR: DISCOVER BK. AMOUNT: \$7563.12. CASE #C-11C-006812. DATE: 12/13/2012

DEBTOR: MARTIN & SANJUANA MORADO, CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$8320.61. CASE #C-12C-001394. DATE: 12/14/2012

DEBTOR: ANTHONY J FLORES, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$4587.52. CASE #C-12C-002780. DATE: 12/14/2012

DEBTOR: KENNETH L THOMPSON, CREDITOR: UNIFUND CCR PARTNERS. AMOUNT: \$2344.24. CASE #C-06C-107250. DATE: 12/14/2012

DEBTOR: GILBERTA M OROZCO, CREDITOR: APOLLO CREDIT AGEN-

CY INC. AMOUNT: \$605.28. CASE #C-12C-007685. DATE: 12/17/2012

DEBTOR: NATIONAL RECYCLING INC, CREDITOR: PINNACOL ASSURANCE. AMOUNT: \$10082.29. CASE #C-2012C71625. DATE: 12/18/2012

Weld County DEBTOR: KEVIN SHAUN & KEVIN BUNNELL, CREDITOR: WILLOUGHBY ECKELBERRY LLC. AMOUNT: \$14514.83. CASE #D-11DR1245. DATE: 12/11/2012

DEBTOR: SAMUEL LEIGHTON, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$1107.96. CASE #C-12C-005565. DATE: 12/16/2012

DEBTOR: DAVID & CAROLYN M LEGG, CREDITOR: LANDINGS AT PODTBURG VILLAGE H. AMOUNT: \$716.0. CASE #C-12C-007044. DATE: 12/17/2012

DEBTOR: KYLE G & KYLE MARTZ, CREDITOR: WELLS FARGO BK. AMOUNT: \$15091.69. CASE #C-11C-005740. DATE: 12/17/2012

DEBTOR: ELVIRA FLYNN, CREDITOR: LIBERTY ACQUISITIONS SERVICE. AMOUNT: \$3569.17. CASE #C-12C-007171. DATE: 12/10/2012

DEBTOR: F L & SHARON M CROPPER, CREDITOR: QUINTUS C & CLARA R FULLER. AMOUNT: \$104326.5. CASE #C-12CV-000608. DATE: 12/10/2012

DEBTOR: GRANT LEDALL, CREDITOR: KEVIN PERRY. AMOUNT: \$1923.36. CASE #C-12C-007983. DATE: 12/10/2012

DEBTOR: BRADLEY G DAN-GERFIELD, CREDITOR: SPRING-LEAF FIN SERVICES INC. AMOUNT: \$7034.2. CASE #C-12C-009162. DATE: 12/10/2012

DEBTOR: NOLAN ULMER, CREDITOR: UNITED COMMUNITY

BK. AMOUNT: \$81295.97. CASE #C-11CV-000426. DATE: 12/10/2012

DEBTOR: JOHN J HAYS, CREDITOR: CACH LLC. AMOUNT: \$3181.31. CASE #C-11C-002175. DATE: 12/11/2012

DEBTOR: NORTH FORK STONE INC, CREDITOR: JONATHAN NEIL ASSOC INC. AMOUNT: \$23277.88. CASE #C-09CV-000725. DATE: 12/12/2012

DEBTOR: GREGORIO JR PEREZ, CREDITOR: FIA CARD SERVICES. AMOUNT: \$3991.42. CASE #C-12C-008570. DATE: 12/13/2012

DEBTOR: TROY M BONNELL, CREDITOR: LINDY L BONNELL. AMOUNT: \$17561.6. CASE #C-04DR-000902. DATE: 12/13/2012

DEBTOR: MATTHEW LEE, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1170.45. CASE #C-12C-008593. DATE: 12/14/2012

DEBTOR: TIMOTHY E ANGOVE, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1810.75. CASE #C-12C-005638. DATE: 12/14/2012

DEBTOR: ROBIN L MEIREIS, CREDITOR: DISCOVER BK. AMOUNT: \$6194.87. CASE #C-11C-010257. DATE: 12/14/2012

DEBTOR: REX A COULTHARD, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2989.71. CASE #C-12C-008816. DATE: 12/14/2012

DEBTOR: DAWN STEVENS, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$956.85. CASE #C-12C-008277. DATE: 12/14/2012

DEBTOR: KELLIE A MORIN, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$960.39. CASE #C-12C-008413. DATE: 12/14/2012

DEBTOR: TODD E ZWETZIG,

CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2410.62. CASE #C-12C-008567. DATE: 12/14/2012

DEBTOR: FRANCISCO RODRIQUEZ, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2699.07. CASE #C-12C-008566. DATE: 12/14/2012

DEBTOR: JOSE M HERNANDEZ, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$737.4. CASE #C-12C-008455. DATE: 12/14/2012

DEBTOR: KORY W HANSON, CREDITOR: SHEREE A HANSON. AMOUNT: \$817454.63. CASE #C-00DR-001439. DATE: 12/14/2012

DEBTOR: SUSAN J NEELEY, CREDITOR: PUBLIC SERVICE CREDIT UNION. AMOUNT: \$17518.83. CASE #C-12CV-000632. DATE: 12/17/2012

DEBTOR: DEBRA PACHECO, CREDITOR: AM EXPRESS CENTURION BK. AMOUNT: \$4707.94. CASE #C-12C-005822. DATE: 12/17/2012

DEBTOR: NATL RECYCLING INC, CREDITOR: PINNACOL ASSURANCE. AMOUNT: \$10082.29. CASE #C-2012C71625. DATE: 12/17/2012

Release of judgments Larimer County DEBTOR: LINDA E & RAY TORRES, CREDITOR: BC SERVICES INC. AMOUNT: \$0.0. CASE #C-05C100675. DATE: 12/13/2012

DEBTOR: SUSAN WARTEMAN, CREDITOR: MIDLAND CREDIT MANAGEMENT INC. AMOUNT: \$0.0. CASE #. DATE: 12/17/2012

DEBTOR: MARILYN FOULAND-BACKUS, CREDITOR: CHRYSLER FIN SERVICES AM LLC. AMOUNT: \$6838.65. CASE #C-10C-003538. DATE: 12/12/2012

DEBTOR: DEVIN C BELL, CREDI-

TOR: MIDLAND FUNDING LLC. AMOUNT: \$0.0. CASE #C-07C3040. DATE: 12/13/2012

DEBTOR: NANCY M LONG, CREDITOR: FORD MOTOR CREDIT CO. AMOUNT: \$13384.04. CASE #C-05C-104963. DATE: 12/14/2012

Weld County DEBTOR: TOM SHARKEY, CREDITOR: LYONS GADDIS KAHN HALL PC. AMOUNT: \$42368.9. CASE #. DATE: 12/7/2012

DEBTOR: JARRETT J MCGRAW, CREDITOR: BK CHOICE. AMOUNT: \$0.0. CASE #D-11-20804-MER. DATE: 12/10/2012

DEBTOR: RG ASSOC, CREDITOR: RONALD WHITMAN. AMOUNT: \$7262.26. CASE #D-12CV-000042. DATE: 12/6/2012

DEBTOR: RAY SALAZAR, CREDITOR: MIDLAND FUNDING NCC 2 CORP. AMOUNT: \$6502.67. CASE #C-06C-000436. DATE: 12/6/2012

DEBTOR: TAMARA LEIGH WEINS, CREDITOR: COLO ST. AMOUNT: \$3522.38. CASE #D-05CR-000174. DATE: 12/10/2012

DEBTOR: MICHELLE NELSON, CREDITOR: ASSET ACCEPTANCE LLC. AMOUNT: \$0.0. CASE #C-12C3323. DATE: 12/10/2012

DEBTOR: BRANDON MITCHELL & BR BRANCH, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1703.91. CASE #C-09C-001584. DATE: 12/12/2012

DEBTOR: JORGE OROZCO, CREDITOR: CITIBANK. AMOUNT: \$0.0. CASE #C-10C8639. DATE: 12/13/2012

DEBTOR: MARIJAYNE M & LAWRENC STEVENS, CREDITOR: GMAC LLC. AMOUNT: \$17034.03. CASE #D-07CV-000383. DATE:

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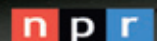
- Fred L. Otis, Esq.
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FOR THE RECORD

12/17/2012

DEBTOR: KURT FRANCIS METZGER, CREDITOR: DONNA MARIE PACHECO. AMOUNT: \$55310.0. CASE #D-98JV000450. DATE: 12/17/2012

DEBTOR: BACEL JOSEPH TELLIER, CREDITOR: JULIA SPEER. AMOUNT: \$114.0. CASE #D-12JV000718. DATE: 12/17/2012

DEBTOR: LAWRENCE A & LAWRENCE BARRON, CREDITOR: STACEY BALLERSTEIN. AMOUNT: \$3355.0. CASE #D-07DR000414. DATE: 12/17/2012

STATE TAX LIENS

Larimer County ADVANCED METALWORKS INC., \$5128.0, CASE #88531, 12/10/2012.

AOC INC., \$13338.79, CASE #90171, 12/14/2012.

BACCHUS MEADERY LLC., \$678.17, CASE #88542, 12/10/2012.

JENNIFERBARTON, \$373.0, CASE #88548, 12/10/2012.

BEST DEAL AUTOMOTIVE SERVICE L., \$11763.78, CASE #88534, 12/10/2012.

CARING TOUCH NETWORK LLC., \$11361.0, CASE #88533, 12/10/2012.

CBC ENTERPRISES INC., \$1087.0, CASE #88524, 12/10/2012.

CEDAR CREEK CONSTR PROPERTY, \$281.78, CASE #89852, 12/13/2012.

CHEW VIEW INC., \$10490.0, CASE #88527, 12/10/2012.

CRAIG MHAHN. \$2422.0, CASE #88523, 12/10/2012.

ANDREW MKNEBEL. \$505.29,

CASE #88543, 12/10/2012.

ANDREW MKNEBEL. \$514.48, CASE #88535, 12/10/2012.

ANDREW MKNEBEL. \$1817.0, CASE #88549, 12/10/2012.

MACS LAWN SERVICE INC., \$1271.98, CASE #89108, 12/11/2012.

MCBRYDES FABULOUS FOODS INC., \$1256.0, CASE #88536, 12/10/2012.

MEDICAL OASIS LLC. \$1275.0, CASE #88537, 12/10/2012.

MEDICAL OASIS LLC. \$1300.0, CASE #88547, 12/10/2012.

MGM FIRE SAFETY LLC. \$1115.0, CASE #88532, 12/10/2012.

STEPHENMULLEN. \$2230.0, CASE #88528, 12/10/2012.

NICOLAS LLC. \$9606.0, CASE #88539, 12/10/2012.

NICOLAS LLC. \$1050.0, CASE #88525, 12/10/2012.

PASSPORT RESTAURANT. \$1141.0, CASE #88544, 12/10/2012.

AMISH HPATEL. \$1495.0, CASE #88546, 12/10/2012.

PEAKVIEW LOVELAND LLC. \$2745.0, CASE #88541, 12/10/2012.

PEAKVIEW LOVELAND LLC. \$907.0, CASE #88530, 12/10/2012.

RUSTIC OVEN II. \$6150.0, CASE #88526, 12/10/2012.

SNO CAP AUTO SALES LLC. \$2521.0, CASE #88540, 12/10/2012.

TH ENTERPRISES LLC. \$6327.0, CASE #88538, 12/10/2012.

THERAPEUTIC HEALTH CORP. \$11628.0, CASE #88529, 12/10/2012.

TOP SHELF COLO INC. \$3890.0, CASE #88545, 12/10/2012.

Weld County AFFORDABLE TRANSMISSION CENTER. \$2740.0, CASE #3894346, 12/7/2012.

AFFORDABLE TRANSMISSION CENTER. \$2789.0, CASE #3894333, 12/7/2012.

RAMON MENINDEZ MARI & RAMONCHAVEZ. \$350.95, CASE #3894350, 12/7/2012.

RAMON MENINDEZ MARI & RAMONCHAVEZ. \$369.35, CASE #3894342, 12/7/2012.

COLO PHOTOSYNTHETIC MEDICAL RE. \$913.0, CASE #3894337, 12/7/2012.

COLO PHOTOSYNTHETIC MEDICAL RE. \$13926.0, CASE #3894348, 12/7/2012.

DILLARDS GROCERY GRILL LLC. \$1136.0, CASE #3894341, 12/7/2012.

DILLARDS GROCERY GRILL LLC. \$1095.0, CASE #3894349, 12/7/2012.

FORT LUPTON AUTO DIAGNOSTICS L. \$134.0, CASE #3894338, 12/7/2012.

CRAIG SGALLUP. \$1072.0, CASE #3894345, 12/7/2012.

NATHAN TKLINE. \$1014.0, CASE #3894336, 12/7/2012.

LOCO COYOTE LLC. \$6249.0, CASE #3894343, 12/7/2012.

LUCERITO RESTAURANT LLC. \$1106.0, CASE #3894352, 12/7/2012.

LUCERITO RESTAURANT LLC. \$1117.0, CASE #3894340, 12/7/2012.

RUDOLPHMUNEZ. \$1110.0, CASE #3894334, 12/7/2012.

ROSEMARIE AREIDEL. \$1286.0, CASE #3894335, 12/7/2012.

RELIANCE PRECAST SYSTEMS INC. \$2536.0, CASE #3894347, 12/7/2012.

MARIAREYES. \$9704.0, CASE #3894351, 12/7/2012.

RT3 ENTERPRISES LLC. \$17931.25, CASE #3895050, 12/10/2012.

ALEXANDER SSALDANA. \$8337.0, CASE #3894344, 12/7/2012.

SUPERIOR TOWING INC. \$1187.81, CASE #3894156, 12/6/2012.

YOUR ODDS ENDS LLC. \$4775.0, CASE #3894339, 12/7/2012.

RELEASE OF STATE TAX LIENS

Larimer County ADVANCED SPINE REHABILITATION. \$10273.93, CASE #89110, 12/11/2012.

ADVANCED SPINE REHABILITATION. \$184.48, CASE #89109, 12/11/2012.

BRETT PAVEL GROUP INC. \$620.19, CASE #90209, 12/14/2012.

BRETT PAVEL GROUP INC. \$620.19, CASE #90210, 12/14/2012.

CERTIFIED REHAB SERVICES INC. \$21649.67, CASE #89858, 12/13/2012.

CERTIFIED REHAB SERVICES INC. \$16744.62, CASE #89859, 12/13/2012.

CUTTING EDGE EXCAVATION SERVIC. \$0.0, CASE #88479, 12/10/2012.

CUTTING EDGE EXCAVATION SERVIC. \$0.0, CASE #88481, 12/10/2012.

CUTTING EDGE EXCAVATION SERVIC. \$0.0, CASE #88480, 12/10/2012.

KATHLEEN LDOESCHER. \$5126.0, CASE #88553, 12/10/2012.

DOWN ZANKEY CONSTR INC. \$0.0, CASE #91167, 12/18/2012.

JOSH SFRENCH. \$7670.3, CASE #89114, 12/11/2012.

HOLLYGABRIELSON. \$3142.99, CASE #90206, 12/14/2012.

GREENPLUG INC. \$111.37, CASE #89857, 12/13/2012.

CRAIG MHAHN. \$9777.0, CASE #88552, 12/10/2012.

IRET FT COLLINS INC. \$790.53, CASE #90204, 12/14/2012.

IRET FT COLLINS INC. \$7063.4, CASE #90205, 12/14/2012.

KICKDOWN LLC. \$2044.46, CASE #89113, 12/11/2012.

LEGEND PROPERTY MANAGEMENT RE. \$0.0, CASE #91170, 12/18/2012.

MCBRYDES FABULOUS FOODS INC. \$1851.32, CASE #89860, 12/13/2012.

MOUNT WHITEWATER DESCENTS LLC. \$1948.02, CASE #89856, 12/13/2012.

MOUNT WHITEWATER DESCENTS LLC. \$1922.14, CASE #89855, 12/13/2012.

NATIVE SCAPES COLO INC. \$307.19, CASE #90207, 12/14/2012.

OSTER LANDSCAPE IRRIGATION INC. \$680.35, CASE #90181,

12/14/2012.

PIZZERIA LA COLLINA LLC. \$482.65, CASE #89112, 12/11/2012.

PK ENTERPRISES CORP. \$0.0, CASE #91169, 12/18/2012.

PREFERRED MOBILE NURSES INC DI. \$38024.7, CASE #89854, 12/13/2012.

RYAN RESTAURANT GROUP LLC. \$6864.43, CASE #89111, 12/11/2012.

SCOTTS TOWING AUTO RECOVERY LL. \$0.0, CASE #91166, 12/18/2012.

TCS PRODUCTS LLC. \$4697.0, CASE #88551, 12/10/2012.

TECH INC. \$0.0, CASE #91165, 12/18/2012.

TURF ZONE INC. \$1018.37, CASE #90208, 12/14/2012.

TYLO ELECTRIC INC. \$0.0, CASE #91168, 12/18/2012.

WELLINGTON AUTO REPAIR INC. \$906.0, CASE #88554, 12/10/2012.

WOMANS HEALING CENTER LLC. \$5738.0, CASE #88550, 12/10/2012.

YVONNES AT YOUR FINGERTIPS INC. \$0.0, CASE #91171, 12/18/2012.

Weld County 3 EAGLES ENTERPRISES LLC. \$593.36, CASE #3895868, 12/13/2012.

JORGE & GAUDALIACONTRE-RAS. \$1332.61, CASE #3895870, 12/13/2012.

JAMES MDOLLAR. \$0.0, CASE #3895190, 12/11/2012.

FRONT RANGE INSULATION INC. \$1104.03, CASE #3895871, 12/13/2012.



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FOR THE RECORD

GENERAL HEATING AIR CONDITIONI, \$0.0, CASE #3895184, 12/11/2012.

GROUNDED, \$994.4, CASE #3896689, 12/17/2012.

EDUARDOGUERRERO, \$907.4, CASE #3895048, 12/10/2012.

CAROLYN LKERR, \$12196.0, CASE #3893822, 12/6/2012.

ALBERTOMENDEZ, \$873.51, CASE #3895869, 12/13/2012.

MORRIS AUTOBODY INC., \$0.0, CASE #3895187, 12/11/2012.

NASSIM KCHIK ENTERPRIS-ES INC., \$0.0, CASE #3895185, 12/11/2012.

NIJAR LLC., \$0.0, CASE #3895188, 12/11/2012.

NIJAR LLC., \$0.0, CASE #3895189, 12/11/2012.

WESTERN SLOPE FENCING INC., \$1599.69, CASE #3896690, 12/17/2012.

WARRANTY DEEDS

Larimer County

Seller: FEDERAL NATIONAL MORTGAGE ASSN

Buyer, Buyer's Address: DAVID DALE & RICHARD EMORY WATSON, 4100 SILENE PL, LOVE-

Address: 4100 SILENE PL, LOVE-

Price: \$185500

Date Closed: 12/6/2012

Seller: JOSHUA D MIRELEY

Buyer, Buyer's Address: SUSAN ANGEL, 1832 ORCHARD PL

Address: 1832 ORCHARD PL, FORT COLLINS

Price: \$208000

Date Closed: 12/6/2012

Seller: FEDERAL HOME LN MORT-

GAGE CORP

Buyer, Buyer's Address: BRETT C LUIS, 629 24TH ST SW

Address: 629 24TH ST SW, LOVE-

Price: \$172000

Date Closed: 12/6/2012

Seller: SISU INVESTMENTS LP

Buyer, Buyer's Address: BRAN-

Address: 601 BREWER DR, FORT COLLINS

Price: \$200000

Date Closed: 12/6/2012

Seller: FANNIE MAE

Buyer, Buyer's Address: JEREMY CLIFT, 9051 SMOKE SIGNAL WAY

Address: 9051 SMOKE SIGNAL WAY, WELLINGTON

Price: \$166000

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Seller: MARK D & CYNTHIA A CLARK

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Address: 5030 BLUESTEM CT, FORT COLLINS

Price: \$343000

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Seller: MICHAEL J KYLE

Buyer, Buyer's Address: ADAM H KVANLI, 3255 FIREWATER LN

Address: 3255 FIREWATER LN, WELLINGTON

Price: \$192000

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Seller: JACOB C SAMPSON

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Address: 4119 LOST CREEK CT, FORT COLLINS

Price: \$204900

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Seller: ROY ERLIN & PATRICIA ANN JEFFERY

Buyer, Buyer's Address: DOUG-

Address: LAS E & KRISTI A FJARE, 2300 GLYN-

Address: NWOOD DR

Address: 1131 SUNRISE LN, ESTES PARK

Price: \$528500

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Seller: DAVID S & JEAN R FRAASCH

Buyer, Buyer's Address: JILL K JACQUOT, 3033 HUDSON DR

Address: 3033 HUDSON DR, LOVE-

Price: \$318500

Date Closed: 12/6/2012

Seller: SAINT AUBYN HOMES LLC

Buyer, Buyer's Address: ANDREW J & DENISE A WALSTON, 4603 HORIZON RIDGE DR

Address: 4603 HORIZON RIDGE DR, WINDSOR

Price: \$302200

Date Closed: 12/6/2012

Seller: DAVID V & KRISTINET WYGMANS

Buyer, Buyer's Address: JAMES R & HELEN F NORTHUP, 3503 GOLDEN CURRANT BLVD

Address: 3503 GOLDEN CURRANT BLVD, FORT COLLINS

Price: \$485000

Date Closed: 12/6/2012

Seller: SHARON LYNN THORNBURG

Buyer, Buyer's Address: KAREN S PRESTON, 1538 OAK CREEK DR

Address: 1538 OAK CREEK DR, LOVELAND

Price: \$146000

Date Closed: 12/6/2012

Seller: RICK A & LYNNE A ROBINSON

Buyer, Buyer's Address: ROBINSON LIVING TRUST, 55 PONDEROSA PL

Address: 4208 RED BIRD PL, LOVE-

Price: \$

Date Closed: 12/6/2012

Seller: JEFFREY C & CATHERINE SOEHNLEIN

Buyer, Buyer's Address: JEFFREY C SR CATHERINE J SOEHN, 4123 LOST CANYON DR

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changed, now allowing for appeals concerning historic designation, and in October, the city's Historic Preservation Commission overturned the original decision, declaring that the home at 1305 S. Shields was not, after all, eligible for historic preservation. That cleared the way for the development, to be called Carriage House Apartments.

The property was once home to William Carlson, who served as president of the University of Wyoming from 1968 to 1979. Carlson also was a graduate of CSU in veterinary medicine and a one-time CSU faculty member.

Carlson lived in the home until he finished his undergraduate work at CSU, which is just across Shields Street from the home. He had relocated to other residences by the time he began his graduate work and started teaching.

Early last year, Bailey argued that because Carlson no longer resided in the house in question at the time he was doing the things that make him "historically significant," there is no evidence that the house itself should be preserved.

A second look was provided by an independent expert in historic preservation, Robert Autobee from Morgan Angel Associates, a Washington, D.C.-based company with offices in Denver.

Autobee's report, taking into consideration Carlson's historical association and the architecture of the home, concluded that 1305 S. Shields St. should not be eligible for preservation, according to Karen McWilliams of the Historic Preservation Commission.

Bailey's plans call for the home to be torn down. The area is zoned for student housing, according to Bailey, and its location right across the street from CSU makes it a prime location for housing students.

While adding 100 beds would fall short of solving CSU's housing problem, every little bit



MOLLY ARMBRISTER

The house at 1305 S. Shields, known by some as the Carlson House, was determined to be ineligible for historic preservation, clearing the way for a student housing project.

helps, and the community shouldn't rely solely on CSU to house its swelling ranks of students, Bailey said.

"Private-sector building around campus is the solution to CSU's housing problem," Bailey said.

The project is moving forward for now, though it could run into trouble if residents of the surrounding neighborhoods take issue with elements of the development.

Student housing has been a contentious topic in Fort Collins for years, so any pushback from residents would be par for the course.

Perhaps the largest battle in recent memory was over The Grove, a 218-unit student housing project built by Charlotte, N.C.-based Campus Crest. The Grove took more than a year to pass the city's

planning and zoning board, after homeowner associations took issue with land-use code compliance, environmental standards and the involvement of Campus Crest in various litigations.

In the end, Campus Crest amended its plan, and The Grove is currently under construction, as is The Commons, another large student housing project. Together, the two will provide space for more than 1,200 CSU students.

CSU is also working to house its students, adding rooms to existing dormitories, but with the number of students growing by hundreds every year, the current building pace is having difficulty keeping up.

The Carriage House case illustrates the time lag that can occur between a project being proposed and actually being finished.

Bailey began working with the city on the project two years ago, and if and when he gains full approval, it will take another year to reach full build-out, according to Bailey.

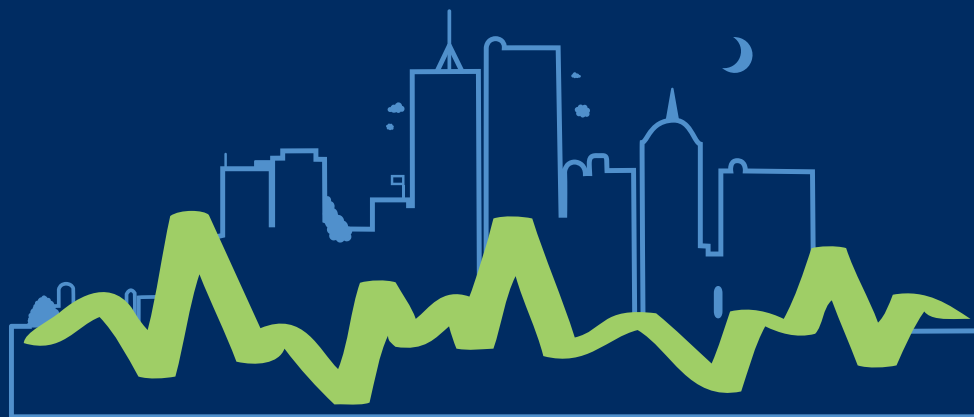
There are some city codes in place that are meant to mitigate the concerns that residents have surrounding student housing. For example, one regulation stipulates that no more than two buildings should look identical to each other.

Designs for the buildings that will make up Carriage House vary, according to Bailey. Carriage House will also include more than 60 parking spots to avoid placing additional stress on the already-tight parking situation in and around the CSU campus.

No specific date has been set for the Carriage House project to go before the planning and zoning board, according to Courtney Levingston, the city planner working on the project.

Right now, the project is in the middle of its first round of staff review, Levingston said.

Last year, Catamount Properties completed Pura Vida, a 50-unit student housing complex, on Laurel Street across from CSU.



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Address: 1221 UNIVERSITY AVE, FORT COLLINS
Price: \$
Date Closed: 12/6/2012

Seller: DAVID J & CAROL L HODSON
Buyer, Buyer's Address: DAWOOD & BARBARA BETH ATESHZAR, 2972 SILVERWOOD DR
Address: 2972 SILVERWOOD DR, FORT COLLINS
Price: \$374000
Date Closed: 12/6/2012

Seller: CITIMORTGAGE INC
Buyer, Buyer's Address: JENNIFER SANDERS, 2447 AMBER DR
Address: 1053 W US HIGHWAY 34 # A, LOVELAND
Price: \$59900
Date Closed: 12/6/2012

Seller: ADRIANA GILLET
Buyer, Buyer's Address: DAREN E & STEPHANIE A SHAWVER, 4573 MEADOWLARK DR
Address: 4573 MEADOWLARK DR, WINDSOR
Price: \$450000
Date Closed: 12/6/2012

Seller: JACOB WALDEN
Buyer, Buyer's Address: LARRY J & JOANN OWEN, 6563 THISTLE RIDGE AVE
Address: MULT PROP,
Price: \$
Date Closed: 12/6/2012

Seller: GREGGORY M & LYNN M REIMER
Buyer, Buyer's Address: ROBERT D JONES, 8688 W US HIGHWAY 34
Address: 8688 W US HIGHWAY 34, LOVELAND
Price: \$950000

Date Closed: 12/6/2012

Seller: THOMAS J & LINDA S WILIAMS
Buyer, Buyer's Address: TALMAGE W JR & LINDA STALLINGS SYKES, 761 MOUNT MORO RD
Address: 2116 JONES PL, BERTHOUD
Price: \$838400
Date Closed: 12/6/2012

Seller: WILLIAM S SR BOWEN
Buyer, Buyer's Address: TERESA L PALMER, 4905 HAHNS PEAK DR UNIT 204
Address: 2258 IROQUOIS DR, FORT COLLINS
Price: \$190000
Date Closed: 12/6/2012

Seller: JOSHUA J & CALLIE J APODACA
Buyer, Buyer's Address: ERIC C TAMME, 612 LAPORTE AVE
Address: 612 LAPORTE AVE, FORT COLLINS
Price: \$250000
Date Closed: 12/6/2012

Seller: LARRY FRERKES
Buyer, Buyer's Address: RICHARD JAMES WALTERS, 165 REDCLOUD AVE
Address: 3209 CUSTER AVE, LOVELAND
Price: \$165500
Date Closed: 12/6/2012

Seller: LINDA S GUY
Buyer, Buyer's Address: NANCY CAROL JOYCE, 3430 MICHAUD LN
Address: 3430 MICHAUD LN, FORT COLLINS
Price: \$189000
Date Closed: 12/6/2012

Seller: GMAC MTG LLC
Buyer, Buyer's Address: HUD, 2324 W LINDA DR
Address: 2324 W LINDA DR, LOVELAND
Price: \$
Date Closed: 12/6/2012

Seller: SOMBRERO LANE LP

WALKER
Buyer, Buyer's Address: EDWIN J & LISA S WALLACE, 842 SANDY COVE LN
Address: 2831 SOMBRERO LN, FORT COLLINS
Price: \$170000
Date Closed: 12/6/2012

Seller: ROBERT SMITH CONSTR INC
Buyer, Buyer's Address: HOME ST BK, 935 CLEVELAND AVE
Address: 6458 ENGH PL, TIMNATH
Price: \$
Date Closed: 12/6/2012

Seller: JAMES R & STEPHANIE A MOKLER
Buyer, Buyer's Address: BOGGS KURLANDER STEELE LLC, 80 S LAKE AVE STE 719
Address: 4424 E MULBERRY ST, FORT COLLINS
Price: \$570000
Date Closed: 12/6/2012

Seller: JOHN H BRYAN
Buyer, Buyer's Address: 2151 SW 3RD LLC, 2300 S COLLEGE AVE
Address: 511 SPINDRIFT CT, FORT COLLINS
Price: \$207000
Date Closed: 12/9/2012

Seller: RICHARD J & PATRICIA G NELSON
Buyer, Buyer's Address: TONY M JR & JOTINA A TIDWELL, 726 W 4TH ST
Address: 726 W 4TH ST, LOVELAND
Price: \$188000
Date Closed: 12/9/2012

Seller: TRAVIS J MORROW
Buyer, Buyer's Address: SHARI KATEIN, 402 MULBERRY DR
Address: 402 MULBERRY DR, LOVELAND
Price: \$125000
Date Closed: 12/9/2012

Seller: CHAD W & JESSICA A CORZINE
Buyer, Buyer's Address: SHERRI LEE PFLEIGERELLIOTT, 1013 21ST

ST SW
Address: 1013 21ST ST SW, LOVELAND
Price: \$185000
Date Closed: 12/9/2012

Seller: STEVEN D & LAURIE A ANDERSON
Buyer, Buyer's Address: KEVIN H & PHYLLIS G MCDONALD, 2817 GATEWAY DR
Address: 2817 GATEWAY DR, LOVELAND
Price: \$292500
Date Closed: 12/9/2012

Seller: ANDRIETTA K GIDA
Buyer, Buyer's Address: PEAKVIEW HOMES INC, 580 PYRAMID PEAK ST
Address: 855 MOUNT MASSIVE ST, BERTHOUD
Price: \$35000
Date Closed: 12/9/2012

Seller: JOHN C III & JODI C DINSMOORE
Buyer, Buyer's Address: JOHN C DINSMOOR III REVOCALBE, 2040 MARYS LAKE RD
Address: 2040 MARYS LAKE RD, ESTES PARK
Price: \$
Date Closed: 12/9/2012

Seller: PREO BELMONT RIDGE LLC
Buyer, Buyer's Address: OAK VALLEY HOMES LLC, 5209 MAYWOOD
Address: MULT PROP,
Price: \$154000
Date Closed: 12/9/2012

Seller: ALICE MATHEWS
Buyer, Buyer's Address: ALICE MATHEWS TRUST, 2127 GLENWOOD CT
Address: 2127 GLENWOOD CT, LOVELAND
Price: \$
Date Closed: 12/9/2012

Seller: JEFFREY D & KRISTINA M MEYERS
Buyer, Buyer's Address: CRIS GUFFEY, 1213 SUSSEX DR
Address: 1339 FORRESTAL DR,

FORT COLLINS
Price: \$351000
Date Closed: 12/9/2012

Seller: BENJAMIN S HOLLINGSWORTH
Buyer, Buyer's Address: BRANDI M HOLLINGSWORTH, 2337 MARSHWOOD DR
Address: 2337 MARSHWOOD DR, FORT COLLINS
Price: \$
Date Closed: 12/9/2012

Seller: ARTHUR L & RACINDA A OSBORNE
Buyer, Buyer's Address: DYLAN MICHAEL & GARRICK B KANTZLER, 3007 CAVALRY CT
Address: 3007 CAVALRY CT, FORT COLLINS
Price: \$260000
Date Closed: 12/9/2012

Seller: BLANE A HARDING
Buyer, Buyer's Address: DANIEL & JENNIFER MERTENS, 2620 GLENDALE DR
Address: 2620 GLENDALE DR, LOVELAND
Price: \$205000
Date Closed: 12/9/2012

Seller: GEORGE S & ADRIENNE W BARKER
Buyer, Buyer's Address: RONALD R CAROL ANDERSONLEHMAN, 78 FLORHAM PARK DR
Address: TBD,
Price: \$178500
Date Closed: 12/9/2012

Seller: NANCY K LINDEMOOD
Buyer, Buyer's Address: MICHAEL E & SARAH B PERKINS, 1764 DOVE CREEK CIR
Address: 1764 DOVE CREEK CIR, LOVELAND
Price: \$138800
Date Closed: 12/9/2012

Seller: BLANCHE A MAGNUSON TRUST
Buyer, Buyer's Address: ANNE ROSS & ABRAHAM AB BEGIARIAN, 4907 LOWELL AVE

Address: 415 S HOWES ST # N408, FORT COLLINS
Price: \$145000
Date Closed: 12/9/2012

Seller: WELLS FARGO BK
Buyer, Buyer's Address: HUD, 1913 YORKTOWN CT
Address: 1913 YORKTOWN CT, FORT COLLINS
Price: \$
Date Closed: 12/9/2012

Seller: DANIEL W III FLETCHER
Buyer, Buyer's Address: JRC HOLDINGS LLC, 1415 ALLISON DR
Address: 925 PTARMIGAN CIR, LOVELAND
Price: \$144000
Date Closed: 12/9/2012

Seller: BRENDA L DAVIDOFF
Buyer, Buyer's Address: JOSEPH LANDRY, 3557 SUNFLOWER WAY
Address: 3557 SUNFLOWER WAY, FORT COLLINS
Price: \$269000
Date Closed: 12/9/2012

Seller: BROCK STORFA
Buyer, Buyer's Address: DANIEL J & VALERIE A TESKA, 410 BUCKEYE ST
Address: 410 BUCKEYE ST, FORT COLLINS
Price: \$345000
Date Closed: 12/9/2012

Seller: CARLA LOPEZ DELPUERTO
Buyer, Buyer's Address: JEAN E & LARRY F TALKINTON, 4500 SENECA ST UNIT 26
Address: 4500 SENECA ST UNIT 26, FORT COLLINS
Price: \$177900
Date Closed: 12/9/2012

Seller: GRECKEL LIVING TRUST
Buyer, Buyer's Address: MICHAEL & STEVE HUNEYCUTT, 1402 WILLOW DR
Address: 1402 WILLOW DR, BERTHOUD
Price: \$170000
Date Closed: 12/9/2012



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Seller: KATHRYN W FENDER
Buyer, Buyer's Address: WILLIAM J FLEMING, 3521 FIELDSTONE DR, FORT COLLINS
Address: 3521 FIELDSTONE DR, FORT COLLINS
Price: \$251000
Date Closed: 12/9/2012

Seller: HUD
Buyer, Buyer's Address: JACOB LEE & RICHARD L HOLMES, 938 22ND ST SW
Address: 938 22ND ST SW, LOVE-LAND
Price: \$
Date Closed: 12/9/2012

Seller: MARY LOU ADAMS TRUST
Buyer, Buyer's Address: TERESA S LAMBERT, 8443 CASTAWAY DR, WINDSOR
Address: 8443 CASTAWAY DR, WINDSOR
Price: \$407000
Date Closed: 12/9/2012

Seller: JOAN M DECKER
Buyer, Buyer's Address: RALPH EDWIN III & KYLE DAVIS SHEPPARD, 254 CLARIDGE CURV
Address: 2719 FEATHERSTAR WAY, FORT COLLINS
Price: \$250000
Date Closed: 12/9/2012

Seller: DEBORAH ELAINE LARSEN
Buyer, Buyer's Address: KEITH A & RAEJEAN A BENSON, 2633 COUNTY FAIR LN
Address: 2633 COUNTY FAIR LN, FORT COLLINS
Price: \$269000
Date Closed: 12/9/2012

Seller: LAURA L & TRACY A SHARP
Buyer, Buyer's Address: JOSHUA J & CALLIE J APODACA, 222 N WHITCOMB ST
Address: 222 N WHITCOMB ST, FORT COLLINS
Price: \$259000
Date Closed: 12/9/2012

Seller: PAUL CRAIG & LYNNE D CHRISTOFANELLI
Buyer, Buyer's Address: LORI A ARMSTRONG, 1432 WAKEROBIN CT

Address: 1432 WAKEROBIN CT, FORT COLLINS
Price: \$338000
Date Closed: 12/9/2012

Seller: LAWRENCE J WHITE
Buyer, Buyer's Address: NANCY LEE BRYAN, 309 S SHERWOOD ST
Address: 1016 AKIN AVE, FORT COLLINS
Price: \$258000
Date Closed: 12/9/2012

Seller: BRIDGEFIELD LLC
Buyer, Buyer's Address: GORDON D & BARBARA G GILSTRAP, 4068 AVENIDA DEL SOL DR
Address: 4068 AVENIDA DEL SOL DR, LOVELAND
Price: \$270000
Date Closed: 12/9/2012

Seller: JOHN & JESSICA GENEST
Buyer, Buyer's Address: NICHOLAS P & KELLI J BUKOWSKI, 4040 GEORGETOWN DR
Address: 4040 GEORGETOWN DR, LOVELAND
Price: \$180000
Date Closed: 12/9/2012

Seller: CITIBANK
Buyer, Buyer's Address: JOSHUA D MIRELEY, 2262 CLEARFIELD WAY, FORT COLLINS
Address: 2262 CLEARFIELD WAY, FORT COLLINS
Price: \$225000
Date Closed: 12/9/2012

Seller: JOHN MICHAEL ELGIN 2012 TRUST
Buyer, Buyer's Address: STEPHEN A ANDRADE 1997 TRUST, 14204 CALAIS CIR
Address: 678 PARK RIVER PL, ESTES PARK
Price: \$485000
Date Closed: 12/9/2012

Seller: BK AM
Buyer, Buyer's Address: HUD, 4862 FILBERT DR
Address: 4862 FILBERT DR, LOVE-LAND
Price: \$
Date Closed: 12/9/2012

Seller: SANCTUARY LLC
Buyer, Buyer's Address: KERRY M & KRISTINE L KRAVIK, 4914 COUNTY ROAD KP
Address: 1205 TIMBER MOUNTAIN LN, ESTES PARK
Price: \$334900
Date Closed: 12/10/2012

Seller: DARREN R & HEATHER ANN RAKOWSKY
Buyer, Buyer's Address: BRADLEY B ENGLER, 4464 OBRIEN DR
Address: 4464 OBRIEN DR, LOVE-LAND
Price: \$258800
Date Closed: 12/10/2012

Seller: BK AM
Buyer, Buyer's Address: HUD, 3024 ROSS DR APT D32
Address: 3024 ROSS DR APT D32, FORT COLLINS
Price: \$
Date Closed: 12/10/2012

Seller: PNC MORTGAGE
Buyer, Buyer's Address: FEDERAL HOME LN MORTGAGE CORP, 1222 MERIT DR #700
Address: 5357 NORTHERN LIGHTS DR, FORT COLLINS
Price: \$
Date Closed: 12/10/2012

Seller: LOWELL L ANDREWS
Buyer, Buyer's Address: DANIEL & CHERILYN A MARTINEZ, 115 E FAIRBRANCH CIR
Address: 586 LITTLE BEAVER DR, ESTES PARK
Price: \$
Date Closed: 12/10/2012

Seller: MELISSA R EASTWOOD
Buyer, Buyer's Address: PHYLLIS KLEIN, 4128 KEENER RD W
Address: 2914 KATIE DR, LOVE-LAND
Price: \$155000
Date Closed: 12/10/2012

Seller: JACKSON HUGH & GAYLE LIND
Buyer, Buyer's Address: JACKSON H GAYLE M LIND LIVING, 6132

E REDMONT DR
Address: 3500 CARLTON AVE UNIT E28, FORT COLLINS
Price: \$
Date Closed: 12/10/2012

Seller: DAVID M & ELIZABETH BUCHANAN FINERAN
Buyer, Buyer's Address: DAVID B QUARLES, 1027 ELGIN CT, FORT COLLINS
Address: 1027 ELGIN CT, FORT COLLINS
Price: \$205000
Date Closed: 12/10/2012

Seller: DAVID MARK FINERAN
Buyer, Buyer's Address: DAVID B QUARLES, 1027 ELGIN CT
Address: 1027 ELGIN CT, FORT COLLINS
Price: \$
Date Closed: 12/10/2012

Seller: SAMUEL LOVELL MOORE COLE
Buyer, Buyer's Address: LONNY ALEXANDER, 3929 CAPITOL DR
Address: 3929 CAPITOL DR, FORT COLLINS
Price: \$240000
Date Closed: 12/10/2012

Seller: KENNETH A FORREST
Buyer, Buyer's Address: KENNETH E & DEBRA A CAVENDER, 5918 SOUTHRIDGE GREENS BLVD
Address: 5918 SOUTHRIDGE GREENS BLVD, FORT COLLINS
Price: \$365000
Date Closed: 12/10/2012

Seller: JAMES W & MAYA M BECK
Buyer, Buyer's Address: ROBERT D HENSEL, 404 E 7TH ST
Address: 404 E 7TH ST, LOVELAND
Price: \$230000
Date Closed: 12/10/2012

Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: BRIAN J & STEFANIE L CREENCIA, 408 BOW CREEK LN
Address: 408 BOW CREEK LN, FORT COLLINS
Price: \$230100
Date Closed: 12/10/2012

Seller: KEVIN H & PHYLLIS G MCDONALD
Buyer, Buyer's Address: THOMAS J & MARSHA J MULRONEY, 7000 BRITTANY DR
Address: 7000 BRITTANY DR, FORT COLLINS
Price: \$500000
Date Closed: 12/10/2012

Seller: DONNA B DZIAK
Buyer, Buyer's Address: SCOTT M DZIAK, 5315 CINQUEFOIL LN
Address: 2255 SMALLWOOD DR, FORT COLLINS
Price: \$200000
Date Closed: 12/10/2012

Seller: TRENT J HAGER
Buyer, Buyer's Address: WALTER D & DANA A STODDARD, 3808 MAY PL
Address: MULT PROP,
Price: \$225000
Date Closed: 12/10/2012

Seller: TRENT J HAGER
Buyer, Buyer's Address: WALTER D & DANA A STODDARD, 3808 AMY PL
Address: MULT PROP,
Price: \$360000
Date Closed: 12/10/2012

Seller: SHARON J & S J DONNELLY
Buyer, Buyer's Address: BRIAN C DONNELLY, 4909 DEER TRAIL CT
Address: 4909 DEER TRAIL CT, FORT COLLINS
Price: \$
Date Closed: 12/10/2012

Seller: ROBYN SMITH & JASON BROWN
Buyer, Buyer's Address: GREGORY S & SARAH A HOOK, 309 GREENVALE DR
Address: 309 GREENVALE DR, FORT COLLINS
Price: \$230000
Date Closed: 12/10/2012

Seller: ERICA M & SCOTT D HAFEMAN
Buyer, Buyer's Address: BAR-

BARA S & H BRUCE VIGNEAULT, 7526 TRIANGLE DR
Address: 7526 TRIANGLE DR, FORT COLLINS
Price: \$285000
Date Closed: 12/10/2012

Seller: KATHRYN L GRUMLEY
Buyer, Buyer's Address: ALEX C ZOLLINGER, 2107 LANGSHIRE DR
Address: 2107 LANGSHIRE DR, FORT COLLINS
Price: \$193000
Date Closed: 12/10/2012

Seller: PATRICIA A DANDO
Buyer, Buyer's Address: GUY C & TAMARA G HEAGNEY, 5309 COUNTRY SQUIRE WAY
Address: 5309 COUNTRY SQUIRE WAY, FORT COLLINS
Price: \$370000
Date Closed: 12/10/2012

Seller: MAL ELKINS
Buyer, Buyer's Address: SUZETTE R HANSON, 3330 SARATOGA ST UNIT E
Address: 3330 SARATOGA ST UNIT E, WELLINGTON
Price: \$115000
Date Closed: 12/10/2012

Seller: HUD
Buyer, Buyer's Address: SAMUEL FERNANDO RODRIGUEZ, 1827 SOMERVILLE DR APT A8
Address: 641 STARLA CT, LOVE-LAND
Price: \$
Date Closed: 12/10/2012

Seller: EQUITABLE SVGS LN ASSN
Buyer, Buyer's Address: SHEA L BARELLA, 6528 LYNN DR
Address: 6528 LYNN DR, FORT COLLINS
Price: \$190000
Date Closed: 12/10/2012

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LUCCOMICS.COM

JBS should step up, help Greeley schools

JBS USA understands it has certain responsibilities that go beyond processing quality filets and roasts.

The Greeley-based company talks about this on its website. Here's what it says: "We recognize the enormous social responsibility of employing 65,000 people in the United States, Mexico and Australia. We are cognizant that behind every employee is a family, for whom the employee provides. We understand that in every city where we do business there is a community, to which we contribute.

"At JBS, we are committed to all of our employees, their families and communities. Our efforts are toward preserving jobs and enhancing our role in the community."

Nice, right?

Better yet, JBS does more than talk the talk; it has a concrete track record that shows it's serious about this stuff.

Every year, JBS participates in the American Cancer Society's Relay for Life. JBS also sponsors the Greeley Relay for Life Dinner.

The Greeley Stampede and the United Way of Weld County have benefited from their relationships with JBS for years.

In addition, JBS says it has fed more than 2,000 Special Olympians and volunteers, and it competes in the annual Weld County Food Bank Corporate Food Challenge to see who among other large corporations can give the most donations of food, money and volunteer time.

In short, this is not a company that takes its role in the community lightly.

The administrators and teachers in the Greeley-Evans District 6 schools should take heart from this.

As our Steve Lynn reported in the Dec. 28-Jan. 10 issue of the Business Report, District 6 class-

► See **Editor, 31**

It's time wind energy learned to fly solo

Most readers are likely aware of ongoing disputes locally and nationally concerning two important energy sources: the recently extended production tax credit for wind energy and concerns over natural-gas well hydraulic fracturing, or fracking. Though highly politicized, many folks may not fully understand there is an important relationship between the two.

Wind-energy proponents have argued, apparently successfully, that without an extension of the PTC (which provides a tax credit of \$22 per MWh generated for 10 years) new wind projects will come to a halt and jobs will be lost. On the other hand, the fracking discussion has been dominated by environmental concerns with drilling's impact on water supplies and how close drilling should be permitted to residential communities.

In Colorado, regulatory oversight of these two energy sources is strangely inconsistent. For example, jurisdiction over many types of development declared to be a "matter of state interest" is abrogated to local communities through what is

known as the 1041 process, while jurisdiction over other types is reserved by the state. It is interesting that the state appears totally disinterested in the proximity of wind energy development (certainly a large-scale industrial activity) to your back door while claiming primacy in regulating oil and gas drilling.

Lost in this conversation is the fact that the development of wind energy depends as much on the price of natural gas as it does on the PTC. When utilities, such as Xcel, make the case for a new wind-energy development, it is based on a comparison to an equivalent amount of electrical generation from gas-fired generators (often referred to as "avoided cost"). While the PTC helps tilt that comparison toward wind, low natural-gas prices that we presently enjoy shift the balance back toward gas generators. And, what is keeping natural-gas prices so low? The development of previously unrecoverable shale gas resources using horizontal drilling and, yes, fracking.

On the one hand stands a more than 20-year-old energy industry (wind) that claims that it still needs a public-subsidy "head start" to compete, and on the other we have an even older energy resource that owes its resurgence to technological advance. Wind is among the least dense energy sources available, con-

► See **Guest, 31**



GUEST OPINION

Richard P. Mignogna



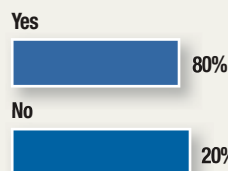
EDITOR'S NOTEBOOK

Allen Greenberg

NCBR Opinion Poll

Our online question:

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



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 the Fort Collins City Council use its power of eminent domain to move Sears out of the Foothills Mall?

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

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EDITOR from 30

rooms are brimming with children from countries such as Somalia, Myanmar, Sudan, Ethiopia and elsewhere. They are a population of refugees.

In all, there are 20 nationalities represented in District 6's student population. English is very much a second language for these kids.

Educating them, as you might imagine, isn't cheap.

The district spends about \$2.7 million a year on its English Language Development program and, because federal and state funding are limited, it has had to repeatedly dip into its general fund to pay for programs aimed at educating these children.

What does JBS have to do with all of this?

A lot.

According to its latest count, there are 434 children in District 6 schools who are refugees. Altogether, the district has 4,560 foreign-born students. Many are the children of parents drawn to Greeley by jobs at JBS. Their fathers and mothers work in the company's beef, chicken and pork processing operations.

So far, District 6 has been shouldering the cost of educating this group of kids pretty much on its own.

Don Jackson, the CEO of JBS USA, told the Greeley Tribune in the fall that the company hoped the tax base it provides to the community can help the district address the issue. He also said JBS wants to do more to be a better neighbor.

Apparently, JBS and the district will be getting together on this question at some point soon. "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," JBS spokesman Cameron Bruett told our reporter.

Good corporations know that good community relations means being good citizens. Good communities don't abuse that.

In this case, I think District 6 is right in suggesting that JBS could be doing more to help correct a problem that it helped to create.

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

GUEST from 30

tributes to energy sprawl covering thousands of acres, and typically produces the most when demand is the least (i.e., the middle of the night). Gas generators, in contrast, are relatively compact, flexible and produce when demand is high.

Importantly, according to information published in recent U.S. Energy Information Agency reports, it is the increase in natural gas-fired power generation, not renewables, that is primarily responsible for recent reductions in carbon dioxide emissions, thus reinforcing the role of gas as a bridge to a cleaner energy future. Jobs are at stake with both energy sources, though I have yet to see an unbiased jobs study put forth by either side.

Environmental concerns with fracking also have merit. However, the evidence shows that they emanate more from poor well completions and near surface drilling contamination than from what occurs deep underground. Nor are arguments calling for greater setbacks of drilling activity from residential communities misplaced either. With the issue of state vs. local regulation of oil and gas drilling hotly debated, new changes to the drilling rules appear to be in the offing, if for no other reason than to mitigate some of the resistance coming from local communities.

A report recently released by the International Energy Agency, "Golden Rules for a Golden Age of Gas," notes that the full potential of gas reserves will only be realized if "golden rules" for drilling and operating are adopted. The report argues that these golden rules "can bring a level of environmental performance and public acceptance that can maintain or earn the industry a 'social license to operate' within a given jurisdiction." Moreover, the IEA report also notes that its golden rules would increase the overall cost of developing a typical shale-gas well by only 7 percent. The natural-gas industry must avoid being penny-wise and pound-foolish.

On the other hand, the wind-

energy industry must learn to compete head-to-head with other energy sources. Solar has benefited from impressive cost reductions due to economies of scale and technological advance. Why not wind?

Congress has apparently determined that cutting off the PTC cold turkey may not be in the public interest. But, phasing it out may still well be. Wind does enjoy some, although not broad, bipartisan support, particularly in wind energy states such as Colorado, and the recent fiscal cliff compromise included a one-year extension at the present rate for projects that begin construction in 2013, as opposed to the prior standard of going into production by the end of the year (exactly what qualifies as of this writing is yet to be determined).

Fearing that the PTC would be eliminated completely, the American Wind Energy Association just last month proposed to Congress a phase-out of the PTC over six years, though critics argued that an even more aggressive phase-out was

in order. Now that the PTC has received a one- to two-year reprieve, 2013 should engender a discussion of phasing it out permanently over the next two or three years.

Neither wind energy nor natural gas alone provides a perfect solution. But, they do work well in tandem with flexible gas generators responding in short order to fluctuations in wind generation. Going forward, the natural gas industry must recognize that concerns with its environmental stewardship as well as the proximity of drilling to residential communities are not unfounded. On the other hand, wind energy proponents need to focus more on real engineering and less on financial engineering. Both sources of energy will be important to the future development of sustainable clean energy.

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March 7, 2013

Bravo! Entrepreneur

On March 7 join host Gregg Moss of Channel 9 News at Union Colony Civic Center as seven individuals and companies will be honored for their business success at the Northern Colorado Business Report's 13th Bravo! Entrepreneur Celebration.

Over 200 candidates have been nominated by their Northern Colorado peers as well as by the Bravo selection committee. Three finalists will be named in each Bravo category, and the honorees from each will be announced and accepted into the Bravo academy of entrepreneurs.

Honors will go to four individuals, one each from Fort Collins, Loveland, Greeley and the Surrounding Communities. One person will be named an Emerging Entrepreneur; one company or individual will be presented with the Bravo! Entrepreneur Regional Spirit Award, and one individual will be honored for his or her Lifetime Achievement as an entrepreneur.

Monfort College of Business Entrepreneurial Challenge

On the same stage that night Mr. Moss continues as the evening's host as the Monfort College of Business Entrepreneurial Challenge awards cash prizes totaling \$50,000 to the three winners of the 2013 competition.

In its fourth year the Entrepreneurial Challenge attracted 42 entrants. The list was narrowed to 17 semifinalists, and from the five finalists who will make presentations to the selection committee, three will be awarded prizes of \$25,000, \$15,000 and \$10,000 for 1st, 2nd and 3rd place.

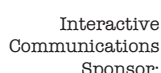
One evening. One ticket. Two awe-inspiring award presentations come together on the Union Colony Civic Center Stage. After the awards are made the party begins with a cocktail and abundant hors d'oeuvres reception honoring all the winners.

Seating is limited. Reservations may be made now online at NCBR.com. Tickets are \$49. Corporately hosted table reservations may be made by calling Sandy Powell, NCBR Sales Director, at 970-232-3144. Tables seat eight. The price is \$450.

The Nominations are in. The finalists have been selected.
The awards will be presented at Bravo! Entrepreneur,
March 7, 2013, at the Union Colony Civic Center in Greeley.

We invite you to join the Northern Colorado Business Report and Monfort College of Business as we welcome entrepreneurs into the NCBR Bravo! Entrepreneur academy of honorees and announce the winners of the Monfort College of Business Entrepreneurial Challenge.

One ticket. One evening. Two awe-inspiring awards presentations.
Onstage at the Union Colony Civic Center.



Monfort College of Business
Entrepreneurial Challenge
at Bravo!

Entrepreneurs drive the engine of business. On March 7, two organizations, the Northern Colorado Business Report and the Monfort College of Business, come together to honor successful entrepreneurs and encourage the development of new ventures. Above all the evening is a celebration of business and the Northern Colorado entrepreneurial spirit that drives success.



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